



Year / Année 2018

The SCOR Report - Results of Canadian P&C Insurance Companies

Le Rapport SCOR - Résultats des compagnies Canadiennes d'assurances IARD

SCOR Canada Reinsurance Co. /
Compagnie de Réassurance

COMPANY NAME NOM DE LA SOCIÉTÉ	YEAR ANNÉE	DIRECT PREMIUM WRITTEN / PRIMES DIRECTES SOUSCRITES (000's)	NET PREMIUM WRITTEN / PRIMES NETTES SOUSCRITES (000's)	NET PREMIUM EARNED / PRIMES NETTES ACQUISES (000's)	LOSS RATIO / RATIO DE SINISTRES	EXPENSE RATIO / RATIO DES FRAIS	COMBINED RATIO / RATIO COMBINÉ	U/W RESULT / RÉSULTATS TECHNIQUES (000's)	INVESTMENT INCOME / REVENUS DE PLACEMENT (000's)	NET AFTER TAX INCOME / BÉNÉFICE NET APRÈS IMPÔT (000's)	ROE
Affiliated FM Insurance Company	2016	116,243	89,019	86,823	45.45%	22.90%	68.35%	27,467	7,729	29,537	14.93%
	2017	125,141	94,290	90,832	88.36%	27.73%	116.08%	(14,618)	14,235	3,862	1.85%
	2018	132,623	96,228	94,717	289.31%	40.57%	329.87%	(217,741)	4,553	(188,208)	-67.28%
AIG Insurance Company of Canada	2016	1,106,166	392,111	385,642	80.01%	20.41%	100.42%	(716)	105,155	66,910	6.75%
	2017	1,212,452	396,091	389,998	80.71%	18.94%	99.65%	2,180	87,318	37,088	4.63%
	2018	1,237,095	397,517	398,798	77.55%	22.48%	100.03%	553	64,769	84,940	10.38%
Alberta Motor Association Insurance Company	2016	285,588	256,656	261,538	112.91%	27.44%	140.35%	(96,469)	16,104	(58,280)	-36.80%
	2017	258,258	232,646	241,038	90.13%	28.53%	118.66%	(36,661)	9,749	(19,198)	-11.12%
	2018	229,597	207,866	217,687	70.21%	27.04%	97.25%	14,506	6,235	15,592	8.39%
Antigonish Farmers' Mutual Insurance Company	2016										
	2017	6,193	5,046	5,018	43.30%	43.72%	87.02%	793	733	1,311	9.31%
	2018	6,407	5,149	5,030	39.60%	46.34%	85.94%	853	386	1,083	7.24%
Arch Insurance Canada Ltd.	2016	75,204	6,944	7,090	13.82%	83.92%	97.74%	160	3,697	821	0.81%
	2017	75,597	8,258	7,869	38.72%	50.81%	89.53%	824	74	203	0.22%
	2018	88,741	10,379	9,524	57.27%	28.10%	85.37%	1,394	1,527	3,273	4.01%
Aviva Canada Inc. (Consolidated)	2016	4,573,609	4,415,761	4,356,858	61.29%	30.83%	92.12%	343,381	30,599	252,127	16.66%
	2017	5,268,384	5,086,600	4,945,723	72.05%	31.49%	103.54%	(175,005)	180,049	(58,885)	-4.07%
	2018	5,267,472	5,065,677	5,111,740	68.88%	31.36%	100.24%	(12,032)	136,461	33,203	2.38%
CAA Insurance Company	2016	200,306	192,343	187,985	57.71%	35.39%	93.10%	16,161	11,126	20,498	13.07%
	2017	220,294	211,924	199,974	54.20%	40.52%	94.72%	13,249	10,114	17,443	9.95%
	2018	295,026	284,258	242,974	58.27%	38.50%	96.77%	11,131	10,621	16,093	8.35%
Chubb Insurance Company of Canada	2016	954,364	402,036	422,468	77.19%	33.75%	110.94%	(46,221)	82,094	9,094	1.25%
	2017	957,558	401,729	416,637	55.07%	33.18%	88.25%	48,948	74,419	83,102	7.98%
	2018	1,004,016	438,442	418,621	51.32%	24.44%	75.76%	101,467	56,389	118,030	12.56%

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Clare Mutual Insurance Company	2016	3,029	2,149	2,153	16.54%	56.06%	72.60%	691	81	650	25.12%
	2017	3,079	2,082	2,036	38.75%	63.51%	102.26%	59	106	197	6.40%
	2018	3,264	2,205	2,109	43.01%	62.21%	105.22%	2	280	311	9.57%
Co-operators General Insurance Company (The)	2016	2,559,476	2,472,026	2,387,598	68.22%	33.37%	101.59%	(18,538)	201,652	145,286	9.57%
	2017	2,736,093	2,665,890	2,554,885	69.43%	32.72%	102.15%	(50,861)	200,713	121,135	7.79%
	2018	3,293,566	3,060,353	2,884,582	73.16%	31.64%	104.80%	(135,211)	65,798	(37,109)	-2.33%
Desjardins Groupe d'Assurances Générales Inc. (1)	2016	4,463,163	3,316,523	3,003,980	58.94%	27.68%	86.62%	400,688	198,317	262,273	12.37%
	2017	4,445,410	4,312,354	3,834,651	66.11%	26.05%	92.16%	320,253	202,409	175,208	7.07%
	2018	4,920,444	4,796,923	4,402,029	72.91%	24.89%	97.80%	89,129	5,008	184,926	8.15%
Echelon Insurance	2016	178,724	168,640	150,789	66.40%	41.28%	107.68%	(9,465)	10,183	686	0.69%
	2017	243,371	232,995	194,813	69.00%	35.87%	104.87%	(7,545)	8,616	605	0.68%
	2018	341,382	328,126	282,667	64.77%	36.54%	101.31%	(1,212)	2,918	1,264	1.24%
Economical Mutual Insurance Company	2016	2,080,444	2,010,952	1,955,603	71.21%	38.49%	109.70%	(164,810)	131,757	(20,274)	-1.13%
	2017	2,288,664	2,218,087	2,165,821	74.88%	37.82%	112.70%	(258,501)	135,555	(92,678)	-5.25%
	2018	2,456,314	2,380,738	2,244,630	75.31%	37.02%	112.33%	(261,315)	163,019	(72,994)	-4.43%
Federal Insurance Company	2016										
	2017	24,497	13,812	13,028	-34.74%	20.99%	-13.75%	14,820	1,997	14,729	
	2018	18,761	16,365	18,399	28.36%	10.40%	38.76%	11,267	2,327	9,368	
Fonds d'Assurance Responsabilité Professionnelle du Barreau du Québec	2016	16,021	15,224	15,685	70.00%	14.80%	84.80%	2,381	4,099	7,790	9.99%
	2017	15,109	13,653	13,677	100.50%	13.80%	114.30%	(1,951)	3,906	3,702	4.50%
	2018	14,109	14,171	14,170	50.00%	15.16%	65.16%	4,999	5,532	9,104	2.06%
Gore Mutual Insurance Company	2016	410,539	383,515	372,124	60.09%	37.87%	97.96%	14,161	24,573	29,818	9.96%
	2017	434,384	412,001	400,383	76.69%	34.40%	111.09%	(34,391)	22,558	(7,137)	-2.30%
	2018	442,212	418,896	415,422	66.24%	34.04%	100.28%	2,098	24,986	21,344	7.01%

(1) For 2018, the investment income of \$5,008 is presented in compliance with IFRS 9. This investment income is adjusted by the amount of the overlay approach and increases to \$336,284, which is in accordance to IAS 39.

(1) Pour 2018, le montant de revenus de placement de 5 008 \$ est présenté conformément à la norme IFRS 9. Ces revenus de placement, ajustés du montant de l'approche par superposition, s'élevaient à 336 284 \$, ce qui ramène essentiellement l'information conformément à la norme IAS 39.

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Groupe Ledor Inc.	2016	58,410	47,237	50,728	65.05%	44.34%	109.39%	(4,764)	3,986	68	0.15%
	2017	60,503	47,938	47,141	74.80%	43.03%	117.83%	(8,408)	6,568	(1,199)	-2.84%
	2018	67,291	52,430	49,877	70.72%	42.27%	112.99%	(6,480)	2,834	(3,587)	-9.56%
Guarantee Company of North America (The)	2016	470,528	350,981	349,221	51.97%	45.79%	97.76%	7,838	79,555	71,517	12.99%
	2017	513,598	371,924	360,786	52.40%	46.73%	99.13%	3,170	51,336	42,494	7.02%
	2018	558,914	402,788	387,951	50.66%	46.02%	96.68%	12,901	23,757	35,676	5.82%
Industrielle Alliance (2)	2016	468,889	351,009	326,700	70.41%	31.78%	102.19%	(7,156)	9,278	1,562	1.04%
	2017	519,183	390,369	360,553	74.55%	28.58%	103.13%	(11,284)	10,426	(621)	-0.38%
	2018	562,057	414,388	386,160	67.59%	29.48%	97.07%	11,310	12,300	17,569	9.41%
Insurance Company of Prince Edward Island (ICPEI)	2016	29,634	26,937	25,928	52.87%	41.21%	94.08%	1,830	1,026	2,048	14.36%
	2017	32,489	29,343	28,070	63.67%	38.46%	102.13%	(244)	1,050	620	4.04%
	2018	33,937	30,531	29,937	64.95%	37.68%	102.63%	(400)	410	72	0.46%
Intact Financial Corporation (3)	2016	8,197,000	7,985,000	7,902,000	64.64%	30.51%	95.15%	383,000	414,000	541,000	9.60%
	2017	8,730,000	8,527,000	8,558,000	64.71%	29.18%	93.89%	523,000	432,000	792,000	12.80%
	2018	10,125,000	9,732,000	9,765,000	64.93%	30.03%	94.96%	493,000	529,000	707,000	9.90%
La Capitale	2016	918,261	893,883	873,551	64.59%	33.35%	97.94%	19,108	28,975	42,897	11.34%
	2017	962,518	933,558	903,610	67.87%	31.06%	98.93%	10,616	35,874	43,874	10.51%
	2018	1,040,740	1,011,037	967,201	68.77%	31.45%	100.22%	(1,117)	32,285	31,692	7.41%
Lawyers' Professional Indemnity Company	2016	123,329	115,943	115,776	86.99%	18.13%	105.12%	(5,931)	17,409	8,639	3.52%
	2017	115,655	108,505	108,464	97.89%	20.51%	118.40%	(19,949)	20,470	616	0.24%
	2018	114,784	107,582	107,539	75.31%	22.06%	97.37%	2,826	19,711	16,852	6.65%
Lloyd's Canada Inc.	2016	2,796,528	3,215,307	3,100,360	88.80%	28.13%	116.93%	(524,862)	74,011	(497,798)	
	2017	3,035,370	3,411,904	3,329,541	55.18%	32.04%	87.22%	425,528	63,243	356,698	
	2018	3,490,843	3,844,897	3,639,052	55.71%	28.74%	84.45%	565,967	193,997	961,522	

(2) Includes results for Industrial Alliance Auto and Home Insurance Inc. and Industrial Alliance Pacific General Insurance Corporation.
(2) Inclut les résultats d'Industrielle Alliance, Assurance Auto et Habitation Inc. et d'Industrielle Alliance Pacifique, Compagnie d'assurances générales.

(3) Consolidated IFC results (IFRS basis) including Intact's business outside of Canada
(3) Résultats consolidés d'IFC (base IFRS), incluant les activités d'Intact hors du Canada

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Millenium Insurance Corporation	2016	153,757	109,199	84,325	61.42%	17.34%	78.76%	17,905	14,430	25,893	13.37%
	2017	170,622	120,849	92,282	53.33%	22.42%	75.75%	22,381	14,107	31,071	13.10%
	2018	183,249	127,923	102,987	55.34%	21.45%	76.79%	23,905	(32,121)	2,157	0.92%
Mitsui Sumitomo Insurance Company, Limited	2016										
	2017	23,511	21,223	20,423	11.11%	33.19%	44.30%	11,375	1,782	9,696	
	2018	25,632	23,068	22,163	24.81%	32.03%	56.84%	9,566	2,069	8,441	
Mutual Fire Insurance Company of British Columbia (The)	2016	83,634	39,260	40,369	60.76%	36.43%	97.19%	1,295	2,925	3,658	9.03%
	2017	85,816	36,969	38,102	58.69%	40.35%	99.04%	495	2,288	2,406	5.42%
	2018	96,443	44,193	41,575	67.70%	39.97%	107.67%	(3,029)	2,579	(923)	-2.03%
My Mutual Insurance Limited	2016	20,144	17,172	15,864	45.86%	42.97%	88.83%	1,963	113	1,868	15.22%
	2017	23,501	19,827	18,084	52.48%	43.58%	96.06%	955	93	952	6.96%
	2018	27,338	22,501	20,709	44.42%	42.50%	86.92%	3,014	103	2,852	18.30%
Old Republic Insurance Company of Canada	2016	139,612	123,024	121,447	67.24%	39.65%	106.89%	(2,621)	4,088	1,018	1.44%
	2017	170,126	147,481	138,514	61.43%	41.29%	102.72%	1,256	4,552	4,266	5.94%
	2018	243,210	195,044	175,770	52.40%	38.43%	90.83%	18,526	5,532	17,652	21.77%
Ontario Mutual Insurance Association	2016	722,048	624,745	607,284	59.86%	38.42%	98.28%	9,378	45,778	50,054	4.48%
	2017	767,063	664,915	641,732	65.19%	39.54%	104.73%	(24,024)	60,846	26,682	2.26%
	2018	835,076	729,588	692,585	67.23%	37.58%	104.81%	(26,256)	2,324	(12,564)	-1.05%
Ontario School Boards' Insurance Exchange	2016	42,837	39,624	40,093	51.60%	9.30%	60.90%	15,647	13,078	29,075	26.80%
	2017	31,585	28,566	29,021	52.71%	11.66%	64.37%	10,340	6,438	16,990	14.14%
	2018	30,911	27,892	28,347	74.87%	12.16%	87.03%	3,678	8,482	12,413	10.45%
Optimum Général Inc.	2016	163,889	124,805	124,172	56.01%	38.22%	94.23%	7,145	3,901	8,292	9.42%
	2017	170,761	132,328	127,679	57.40%	38.63%	96.03%	5,074	3,030	6,436	6.94%
	2018	184,533	142,364	138,005	59.63%	37.74%	97.37%	3,625	4,431	6,867	7.14%

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Orion Travel Insurance Company	2016										
	2017	74,629	71,662	71,017	51.36%	49.90%	101.26%	(898)	728	(140)	-0.49%
	2018	84,455	80,956	77,673	51.57%	51.78%	103.35%	(2,601)	405	(1,626)	-5.27%
Pacific Coast Fishermen's Mutual Marine Insurance Company	2016	5,828	5,218	5,195	6.16%	17.31%	23.47%	3,976	416	4,397	59.23%
	2017	5,922	5,439	5,426	21.53%	16.96%	38.49%	3,338	346	3,690	50.52%
	2018	5,798	5,214	5,411	11.61%	17.22%	28.83%	3,851	222	4,086	57.51%
Peace Hills General Insurance Company	2016	230,049	125,358	125,939	69.07%	42.36%	111.43%	(11,421)	4,104	(5,364)	-7.39%
	2017	214,686	125,677	129,059	69.80%	40.16%	109.96%	(10,043)	4,035	(3,844)	-5.71%
	2018	225,211	131,972	128,205	69.51%	40.45%	109.96%	(9,937)	3,969	(4,172)	-6.76%
PEI Mutual Insurance Company	2016	22,765	20,867	19,747	49.84%	33.17%	83.01%	3,356	3,118	5,175	11.36%
	2017	23,891	21,601	20,881	60.04%	33.14%	93.18%	1,424	3,111	1,876	3.82%
	2018	25,694	23,260	22,198	71.11%	32.14%	103.25%	(722)	1,618	1,005	1.95%
Red River Valley Mutual	2016	99,509	85,803	82,438	48.90%	41.50%	90.40%	9,246	3,879	10,048	14.78%
	2017	105,038	93,275	90,519	45.80%	43.40%	89.20%	11,203	4,114	11,675	14.85%
	2018	113,878	95,962	91,390	56.00%	48.29%	104.29%	(2,484)	388	(823)	-0.99%
Royal & Sun Alliance	2016	2,786,709	2,583,188	2,601,633	65.35%	30.79%	96.15%	100,225	127,024	106,075	5.17%
	2017	2,868,796	1,718,758	1,860,037	54.23%	37.22%	91.45%	158,968	115,559	149,185	8.75%
	2018	3,029,968	2,466,610	2,404,817	70.13%	28.69%	98.82%	28,556	105,845	91,550	6.47%
Saskatchewan Mutual Insurance Company	2016	71,589	55,918	53,992	54.80%	44.26%	99.06%	995	2,177	2,429	5.89%
	2017	74,554	64,557	61,569	55.75%	41.32%	97.07%	2,302	599	2,165	4.80%
	2018	76,555	74,854	69,937	61.40%	40.94%	102.34%	(1,111)	2,449	1,002	2.09%
SGI Canada (Consolidated)	2016	718,368	676,164	640,855	58.16%	38.01%	96.17%	24,602	33,672	57,627	16.52%
	2017	792,871	745,004	712,092	61.86%	37.34%	99.20%	5,701	54,174	67,124	18.14%
	2018	886,560	830,581	776,970	65.03%	36.92%	101.95%	(15,159)	25,491	18,939	5.01%

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Sompo Japan Nipponkoa Insurance Inc.	2016										
	2017	6,278	6,861	6,753	69.23%	42.01%	111.24%	(759)	1,394	724	
	2018	7,351	7,903	7,622	68.80%	40.86%	109.66%	(736)	1,369	796	
SSQ, Société d'Assurance Inc.	2016	227,033	221,163	220,648	69.83%	32.14%	101.97%	(4,345)	7,551	2,135	1.95%
	2017	241,922	236,861	227,393	65.81%	31.33%	97.14%	6,517	3,605	7,654	6.55%
	2018	258,378	253,305	235,819	68.61%	32.18%	100.79%	(1,868)	8,715	5,668	4.62%
Trisura Guarantee Insurance Company	2016	124,298	87,186	72,376	30.95%	65.06%	96.01%	5,959	988	5,493	8.39%
	2017	145,723	99,621	79,439	23.93%	68.97%	92.90%	8,871	3,767	9,639	13.68%
	2018	163,470	113,005	88,012	21.59%	68.94%	90.53%	11,986	6,406	14,115	19.13%
Wawanesa Mutual Insurance Company (The)	2016	2,819,999	2,664,598	2,667,456	80.79%	29.33%	110.12%	(239,178)	294,032	50,296	1.56%
	2017	2,955,542	2,846,793	2,859,236	79.56%	29.46%	109.02%	(237,938)	432,887	200,658	6.15%
	2018	3,233,937	3,118,980	3,008,918	75.96%	30.01%	105.97%	(125,837)	222,824	150,639	4.58%
Western Surety Company	2016	24,764	16,413	14,725	1.22%	80.74%	81.96%	2,656	1,255	2,955	11.53%
	2017	25,828	17,567	17,194	21.46%	78.31%	99.77%	40	899	776	2.83%
	2018	27,782	17,846	17,391	13.34%	76.83%	90.17%	1,709	1,596	2,500	8.83%
Wynward Insurance Group	2016	103,507	79,261	74,133	54.59%	44.47%	99.06%	695	3,312	3,043	5.10%
	2017	107,499	86,595	82,579	51.17%	44.19%	95.36%	3,830	3,750	5,787	8.41%
	2018	118,041	99,652	94,268	63.90%	39.27%	103.17%	(2,989)	5,359	2,370	3.39%
Zurich Canada	2016	726,239	493,277	579,297	89.63%	28.92%	118.55%	(101,546)	51,678	(37,910)	
	2017	583,652	400,556	474,557	60.52%	28.56%	89.08%	56,359	49,082	62,878	
	2018	590,120	326,869	352,891	103.46%	31.34%	134.80%	(116,813)	43,545	(43,446)	
New Companies since previous report.											
Ajout au rapport précédent.											
TOTAL FOR ABOVE COMPANIES:	2016	39,372,033	35,302,439	34,532,588	68.37%	31.43%	99.80%	183,866	2,072,925	1,243,126	
TOTAL SOCIÉTÉS CI-DESSUS :	2017	41,953,616	37,840,984	36,976,136	66.61%	31.58%	98.19%	780,789	2,344,704	2,133,515	
	2018	46,218,185	42,078,488	40,699,479	68.36%	30.72%	99.07%	486,769	1,788,703	2,246,514	
NUMBER OF COMPANIES:	47										
NOMBRES DE SOCIÉTÉS :	47										

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