



Year / Année 2019

**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
AIG Insurance Company of Canada	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%
	2019	1,269,544	358,295	385,625	76.45%	19.95%	96.40%	14,880	67,372	38,087	4.66%
Alberta Motor Association Insurance Company	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%
	2019	223,559	205,015	206,948	59.20%	26.98%	86.18%	36,918	9,434	32,659	16.13%
Antigonish Farmers' Mutual Insurance Company	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%
	2019	6,643	5,381	5,247	73.70%	50.83%	124.53%	(1,135)	558	(217)	-1.42%
Arch Insurance Canada Ltd.	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%
	2019	118,811	13,727	10,339	66.21%	62.92%	129.13%	(3,011)	2,078	(1,356)	-1.66%
CAA Insurance Company	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%
	2019	397,238	381,954	325,944	58.63%	36.46%	95.09%	19,888	18,421	31,015	14.21%
Continental Casualty Company	2017	289,775	281,601	271,917	44.62%	34.89%	79.51%	54,623	31,657	67,113	11.38%
	2018	346,255	331,500	312,019	66.99%	34.58%	101.57%	(4,762)	33,037	23,439	
	2019	397,806	368,501	348,460	55.75%	34.41%	90.16%	34,692	36,320	54,836	
Desjardins Groupe d'Assurances Générales Inc. (1)	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%
	2019	5,535,806	5,249,826	4,987,864	73.48%	24.69%	98.17%	107,319	456,376	193,716	8.59%
Factory Mutual Insurance Company	2017	350,993	248,165	260,178	84.06%	19.97%	104.03%	(10,490)	52,261	33,742	4.97%
	2018	361,339	245,231	249,101	135.26%	18.86%	154.12%	(134,796)	16,088	(84,164)	-10.93%
	2019	354,151	234,141	242,143	28.52%	19.61%	48.13%	125,620	34,399	123,321	14.47%

(1) The amount of investment income of \$ 456,376 (\$ 5,008 in 2018) is disclosed in accordance with IFRS 9. This investment income, adjusted by the amount of the overlay approach, is of \$ 341,869 (\$ 336,284 in 2018), which essentially brings the information in accordance with IAS 39.

(1) Le montant de revenus de placement de 456 376 \$ (5 008 \$ en 2018) est présenté conformément à la norme IFRS 9. Ces revenus de placement, ajustés du montant de l'approche par superposition, s'élevaient à 341 869 \$ (336 284 \$ en 2018), ce qui ramène essentiellement l'information conformément à la norme IAS 39.

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Fonds d'Assurance Responsabilité Professionnelle du Barreau du Québec	2017	15,109	13,653	13,677	100.50%	13.80%	114.30%	(1,951)	3,906	3,702	4.50%
	2018	14,974	14,171	14,170	50.00%	15.16%	65.16%	4,999	5,532	9,104	10.03%
	2019	13,661	12,843	12,893	80.71%	16.12%	96.83%	4,089	4,943	8,094	8.19%
Gore Mutual Insurance Company	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%
	2019	475,128	449,679	434,348	64.35%	34.80%	99.15%	7,023	19,433	13,948	4.36%
Groupe Industrielle Alliance	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%
	2019	610,631	458,998	418,086	66.10%	28.83%	94.92%	21,234	15,869	27,552	12.68%
Insurance Company of Prince Edward Island (ICPEI)	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%
	2019	36,829	34,789	32,397	72.09%	36.17%	108.26%	(2,291)	1,182	(710)	-4.62%
Intact Financial Corporation	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	541,000	707,000	9.90%
	2019	11,019,000	10,576,000	10,275,000	68.02%	29.71%	97.73%	233,000	576,000	754,000	10.00%
Lawyers' Professional Indemnity Company	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%
	2019	114,724	107,596	107,607	92.40%	22.71%	115.11%	(16,262)	23,021	4,848	1.85%
Millenium Insurance Corporation	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%
	2019	201,983	139,701	113,808	53.90%	32.04%	85.94%	16,000	18,945	29,136	13.18%
Mutual Fire Insurance Company of British Columbia (The)	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%
	2019	127,322	56,860	50,693	59.18%	48.94%	108.12%	(3,914)	1,786	(1,979)	-4.36%

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Mutuelle des municipalités du Québec (La)	2017	40,998	34,779	34,381	45.52%	36.89%	82.41%	6,047	1,143	4,227	14.15%
	2018	43,070	37,000	35,915	58.10%	35.78%	93.88%	2,196	1,306	519	1.61%
	2019	45,143	38,694	37,902	64.17%	37.94%	102.11%	(800)	1,603	804	2.44%
My Mutual Insurance Limited	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	379	2,852	18.30%
	2019	29,656	23,645	22,445	47.98%	44.80%	92.78%	1,954	624	1,894	10.55%
Old Republic Insurance Company of Canada	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%
	2019	275,202	211,139	204,568	58.67%	36.24%	94.91%	11,821	6,311	13,248	13.56%
Ontario Mutual Insurance Association	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%
	2019	937,902	825,712	774,340	65.77%	38.65%	104.42%	(26,226)	118,551	66,967	5.50%
Ontario School Boards' Insurance Exchange	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%
	2019	31,079	28,187	28,692	81.99%	12.00%	93.99%	1,953	9,069	11,355	9.40%
Orion Travel Insurance Company	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%
	2019	103,498	98,536	93,547	50.62%	49.16%	99.78%	205	898	108	0.32%
Pacific Coast Fishermen's Mutual Marine Insurance Company	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%
	2019	5,768	5,222	5,073	5.32%	19.50%	24.82%	3,814	475	4,290	60.07%
Peace Hills General Insurance Company	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%
	2019	246,050	145,047	138,476	60.54%	38.48%	99.02%	4,505	1,593	4,686	7.24%

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PEI Mutual Insurance Company	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%
	2019	27,890	24,979	23,614	63.60%	31.56%	95.16%	1,143	4,575	4,189	7.57%
Portage La Prairie Mutual Insurance Company (The)	2017	187,700	167,281	167,209	59.29%	40.50%	99.79%	3,199	13,758	13,393	8.98%
	2018	192,994	169,298	166,642	64.22%	41.32%	105.54%	(6,273)	2,547	(1,467)	-0.97%
	2019	218,187	194,990	181,779	56.69%	42.17%	98.86%	5,399	18,127	19,181	12.11%
Red River Mutual Insurance Company	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%
	2019	125,567	108,516	103,723	51.08%	47.95%	99.03%	2,149	3,082	4,937	5.73%
Saskatchewan Mutual Insurance Company	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%
	2019	83,070	76,699	73,381	51.78%	42.22%	94.00%	4,951	2,503	5,487	10.50%
SGI Canada (Consolidated)	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%
	2019	984,332	928,284	883,482	60.24%	37.35%	97.59%	21,271	82,738	104,815	25.95%
SSQ, Société d'Assurance Inc. (P&C)	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%
	2019	298,136	292,746	259,597	69.84%	31.40%	101.24%	(3,210)	8,817	4,595	3.58%
TD Insurance General Insurance (Security National Insurance Co. Consolidated)	2017	2,993,562	1,139,887	1,528,608	45.74%	51.36%	97.10%	44,393	103,179	113,968	8.49%
	2018	3,184,729	2,303,125	2,247,313	69.34%	29.04%	98.38%	36,253	73,590	83,870	7.36%
	2019	3,527,541	2,566,912	2,419,263	74.51%	29.02%	103.53%	(85,197)	220,690	107,426	9.27%
Trisura Guarantee Insurance Company	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%
	2019	181,628	127,628	100,231	24.66%	67.25%	91.91%	12,202	7,991	15,780	19.14%

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Wawanesa Mutual Insurance Company (The)	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%
	2019	3,704,650	3,586,177	3,377,642	76.38%	30.72%	107.10%	(211,585)	331,290	113,335	3.36%
Western Surety Company	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%
	2019	26,815	17,308	17,556	18.59%	76.20%	94.79%	914	1,630	1,940	6.41%
Wynward Insurance Group	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%
	2019	155,942	130,242	111,848	56.99%	39.25%	96.24%	4,207	14,552	13,957	19.39%
Zurich Insurance Company Ltd (Canada Branch)	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)	
	2019	768,837	440,652	381,752	74.15%	26.30%	100.45%	2,662	52,277	36,080	

New Companies since previous report.

Ajout au rapport précédent.

TOTAL FOR ABOVE COMPANIES:	2017	26,528,522	22,352,718	22,198,684	65.86%	31.32%	97.17%	715,700	1,652,226	1,685,983	
TOTAL SOCIÉTÉS CI-DESSUS :	2018	29,424,767	25,825,411	25,036,316	69.29%	29.94%	99.23%	281,880	1,129,215	1,271,889	
	2019	32,679,729	28,524,621	27,196,313	69.19%	29.88%	99.07%	346,182	2,173,533	1,842,024	
NUMBER OF COMPANIES:	36										
NOMBRES DE SOCIÉTÉS :	36										

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