

**SCOR**

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The SCOR Report  
Le rapport SCOR

2014

# The SCOR Report Le rapport SCOR

COMPANY NAME NOM DE LA SOCIETE	YEAR ANNEE	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 SINISTRES	EXPENSE RATIO/ RATIO DES FRAIS	COMBINED RATIO/ RATIO COMBINE	U/W RESULT/ RESULTATS TECHNIQUES (000's)	INV'T INCOME/ REVENUS DE PLACEMENT (000's)	NET A. T. INCOME/ BENEFICE NET APRES IMPOT ( 000's)	ROE
ACE INA INSURANCE	2012	328,904	220,896	212,616	81.29	26.80	108.09	(17,062)	29,915	3,133	.96
	2013	348,692	118,318	118,063	92.32	28.63	120.95	(24,730)	25,989	10,119	3.10
	2014	329,927	110,064	112,613	81.93	24.95	106.88	(7,751)	25,794	29,387	8.52
AFFILIATED FM INSURANCE	2012	122,357	97,600	90,607	113.37	19.49	132.86	(29,776)	7,017	(12,288)	-9.81
	2013	120,175	91,687	93,714	113.32	22.93	136.25	(33,983)	12,370	(11,846)	-9.34
	2014	110,427	86,439	89,730	83.87	31.78	115.65	(14,048)	10,888	(386)	-.30
AIG INSURANCE COMPANY OF CANADA	2012	963,996	539,317	563,174	53.55	22.63	76.18	134,908	149,906	202,259	15.46
	2013	1,010,430	587,332	573,836	59.20	27.21	86.41	78,746	139,048	184,689	14.21
	2014	1,083,885	643,053	609,857	12.10	26.00	38.10	378,565	135,867	406,968	29.45
ALBERTA MOTOR ASSOCIATION	2012	272,043	260,653	254,398	76.20	26.79	102.99	127	18,722	14,773	10.47
	2013	292,805	279,218	268,459	85.76	26.83	112.59	(25,496)	27,300	3,246	2.29
	2014	320,352	305,812	292,520	81.46	27.03	108.49	(15,754)	22,448	6,668	4.51
ALLIANZ GLOBAL RISKS US INS CO	2012	269,191	174,385	177,961	84.67	23.16	107.83	(13,920)	15,002	1,174	.63
	2013	268,908	146,034	163,024	98.18	26.51	124.69	(40,255)	13,444	(17,305)	-7.90
	2014	371,413	202,084	178,985	78.72	29.14	107.86	(14,072)	16,160	5,134	1.90
ALLSTATE INSURANCE CO CANADA	2012	772,526	762,782	724,430	65.09	27.46	92.55	70,133	45,006	139,532	21.65
	2013	851,645	845,240	802,469	64.42	28.50	92.92	73,976	47,604	122,877	17.83
	2014	935,442	932,169	886,227	66.39	26.94	93.33	77,865	56,275	127,457	17.86

# The SCOR Report Le rapport SCOR

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ARCH INSURANCE COMPANY	2012	131,029	82,729	75,068	88.39	31.23	119.62	(14,727)	5,362	(6,744)	-6.53
	2013	89,760	17,955	47,622	133.52	54.06	187.58	(41,707)	5,788	(37,686)	-72.35
	2014	79,089	13,065	17,089	48.38	73.74	122.12	(3,779)	4,254	1,672	1.66
AVIVA CANADA	2012	3,551,137	3,437,983	3,388,615	61.97	33.13	95.10	166,046	235,975	273,926	16.93
	2013	3,732,309	3,622,441	3,534,974	61.97	32.24	94.21	204,569	87,590	200,251	12.57
	2014	3,958,211	3,828,978	3,731,328	66.82	31.12	97.94	76,852	277,515	271,097	16.97
CAA INSURANCE (ONTARIO)	2012	184,998	183,875	179,955	59.09	37.04	96.13	11,108	12,348	17,843	19.39
	2013	205,836	197,246	192,014	58.82	33.56	92.38	18,892	11,628	22,435	20.57
	2014	184,729	175,255	181,766	62.20	37.68	99.88	4,182	10,264	11,229	8.88
CANADIAN DIRECT INSURANCE	2012	134,762	125,410	123,204	68.66	29.01	97.67	4,855	8,230	10,374	13.21
	2013	140,492	130,516	126,825	69.56	29.77	99.33	2,916	7,190	8,614	11.64
	2014	143,468	132,337	130,410	66.89	29.17	96.06	6,958	6,012	10,357	13.39
CHUBB INSURANCE COMPANY	2012	656,168	605,175	609,830	46.89	33.16	80.05	121,663	58,481	141,237	18.19
	2013	647,063	593,601	598,760	74.63	33.88	108.51	(50,951)	53,989	2,915	.39
	2014	667,978	617,085	603,053	55.73	35.37	91.10	53,675	51,000	81,019	10.80
CLARE MUTUAL	2012	2,858	1,113	1,075	66.33	93.02	159.35	(691)	49	(470)	-25.50
	2013	2,914	1,872	1,842	50.54	68.35	118.89	(151)	74	49	2.96
	2014	2,933	1,856	1,850	41.68	66.49	108.17	88	43	197	10.69

# The SCOR Report Le rapport SCOR

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CNA CANADA	2012	281,946	281,226	265,810	60.07	31.28	91.35	22,910	28,700	40,714	10.19
	2013	291,619	284,229	278,242	65.67	32.70	98.37	4,310	31,031	33,283	7.92
	2014	268,795	261,065	278,820	55.72	34.34	90.06	27,532	35,436	48,674	10.80
CO-OPERATORS GENERAL (CONSOLIDATED)	2012	2,106,610	2,044,006	2,016,388	61.00	34.16	95.16	75,409	205,772	259,321	19.25
	2013	2,196,586	2,119,761	2,071,898	71.39	32.70	104.09	(66,811)	154,785	88,911	6.90
	2014	2,305,746	2,240,928	2,189,577	66.66	32.40	99.06	(4,719)	181,404	137,559	10.60
DESJARDINS GROUPE D'ASS. GENERALES	2012	1,980,159	1,944,721	1,874,511	69.52	25.12	94.64	99,206	135,848	181,112	21.40
	2013	2,112,091	2,073,475	2,005,440	65.73	26.04	91.77	163,598	97,938	195,160	19.01
	2014	2,235,650	2,196,398	2,132,836	67.88	27.85	95.73	81,958	131,324	151,297	12.87
ECHELON GENERAL INSURANCE	2012	169,603	166,410	162,823	65.63	32.62	98.25	2,861	32,531	26,295	22.72
	2013	166,511	157,008	155,910	68.34	33.76	102.10	(3,275)	13,967	7,897	7.20
	2014	166,038	156,326	150,070	57.78	42.03	99.81	277	15,489	11,500	11.00
ECONOMICAL INSURANCE GROUP	2012	1,809,807	1,723,656	1,666,018	61.73	34.77	96.50	58,345	126,861	151,018	11.20
	2013	1,907,265	1,803,586	1,769,195	67.28	32.85	100.13	(2,325)	104,989	87,747	5.96
	2014	1,958,769	1,877,801	1,845,282	69.43	32.74	102.17	(38,366)	164,241	84,191	5.44
FM GLOBAL	2012	337,557	241,168	250,205	49.66	18.02	67.68	80,880	36,281	89,505	19.88
	2013	358,267	243,019	228,137	40.55	18.89	59.44	92,549	55,197	110,966	23.55
	2014	312,233	195,745	201,880	111.29	20.22	131.51	(63,623)	38,601	(38,954)	-8.30

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FONDS RC BARREAU DU QUEBEC	2012	8,635	5,944	4,834	545.26	39.45	584.71	(23,432)	4,659	(19,896)	-29.84
	2013	18,535	19,413	18,031	60.47	10.09	70.56	5,307	4,166	9,334	19.95
	2014	17,489	16,707	16,954	67.26	12.26	79.52	3,472	4,313	7,230	11.41
GORE MUTUAL	2012	340,996	315,846	305,601	65.06	34.95	100.01	4,697	17,216	16,879	10.82
	2013	345,594	318,238	315,860	64.04	35.17	99.21	7,301	29,917	28,732	19.93
	2014	363,024	335,156	322,427	63.40	35.67	99.07	9,108	33,815	32,558	12.70
GROUPE ESTRIE RICHELIEU	2012	43,006	32,735	34,956	56.81	32.83	89.64	3,622	3,739	7,486	9.48
	2013	44,165	32,025	31,612	67.65	34.06	101.71	(542)	3,727	3,185	3.78
	2014	46,594	33,838	32,953	58.17	35.28	93.45	2,156	3,749	5,905	6.65
GROUPE LEDOR INC	2012	72,657	59,123	57,237	60.41	41.38	101.79	(1,024)	3,264	1,752	4.02
	2013	77,811	62,988	60,734	70.66	40.18	110.84	(6,585)	3,798	(1,882)	-4.34
	2014	73,815	60,204	62,634	68.39	39.62	108.01	(5,012)	4,430	(226)	-.52
GROUPE PROMUTUEL	2012	596,182	573,211	550,508	60.93	36.57	97.50	13,770	20,669	23,541	5.48
	2013	660,415	631,932	600,174	64.74	36.96	101.70	(10,218)	27,640	10,124	2.27
	2014	720,064	693,018	663,449	66.97	35.00	101.97	(13,003)	33,134	15,012	3.21
GUARANTEE CO. OF NORTH AMERICA	2012	370,667	282,395	278,424	60.18	41.17	101.35	(3,752)	37,212	31,941	7.09
	2013	382,817	290,598	283,931	71.07	41.59	112.66	(35,951)	52,443	17,240	3.74
	2014	416,069	314,280	303,662	62.56	46.76	109.32	(28,316)	26,360	3,722	.77

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INDUSTRIELLE ALLIANCE (1)	2012	333,413	258,192	199,130	62.45	33.38	95.83	8,300	8,695	12,342	14.81
	2013	453,410	292,589	232,526	68.78	32.37	101.15	(2,665)	13,753	8,386	10.74
	2014	394,288	302,801	262,471	66.20	31.46	97.66	6,139	10,190	12,773	13.50
INS. CO. OF PRINCE EDWARD ISLAND	2012	26,604	24,666	23,850	47.67	37.81	85.48	3,463	1,016	3,200	25.99
	2013	27,377	25,451	25,082	61.55	36.62	98.17	460	1,509	1,402	9.69
	2014	27,553	25,260	26,026	73.55	36.85	110.40	(2,202)	891	(1,017)	-7.39
INTACT FINANCIAL CORPORATION	2012	6,854,000	6,633,000	6,561,000	62.03	31.78	93.81	406,000	388,000	571,000	13.50
	2013	7,305,000	7,053,000	6,972,000	66.04	31.31	97.35	185,000	405,000	431,000	9.30
	2014	7,329,000	7,142,000	7,164,000	64.21	30.30	94.51	393,000	426,000	782,000	16.10
KINGS MUTUAL	2012	7,543	6,574	6,487	35.10	64.14	99.24	91	1,496	760	2.61
	2013	7,904	6,992	6,850	35.46	60.74	96.20	309	1,315	766	2.50
	2014	8,475	7,459	7,189	44.10	62.29	106.39	(402)	1,357	529	1.65
LA CAPITALE	2012	756,595	748,059	708,387	59.48	37.31	96.79	22,728	27,456	38,909	15.60
	2013	812,427	814,671	755,218	64.69	39.14	103.83	(28,915)	43,952	15,642	5.70
	2014	859,839	856,532	803,741	64.19	35.82	100.01	(105)	46,970	37,089	13.10
LAWYERS' PROFESSIONAL INDEMNITY	2012	110,676	104,777	104,717	101.33	16.18	117.51	(18,331)	14,893	(2,232)	-1.72
	2013	113,561	106,510	106,484	90.81	17.09	107.90	(8,422)	16,255	5,933	3.29
	2014	122,149	114,920	114,900	86.67	16.38	103.05	(3,501)	26,472	17,060	8.56

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LLOYD'S UNDERWRITERS (2)	2012	1,755,493	2,093,962	2,051,838	50.83	27.15	77.98	451,914	78,629	506,992	
	2013	2,058,347	2,396,862	2,319,337	59.04	26.35	85.39	338,773	65,430	485,301	
	2014	2,203,903	2,594,228	2,435,418	58.89	26.40	85.29	358,272	120,816	603,442	
MENNONITE MUTUAL FIRE	2012	14,542	7,019	6,576	63.69	31.39	95.08	428	230	624	8.10
	2013	16,269	7,955	7,294	57.29	31.74	89.03	815	237	930	11.76
	2014	16,459	8,773	8,700	60.26	44.05	104.31	(380)	431	42	.57
MOTORS INSURANCE COMPANY	2012	159,932	55,008	129,661	64.75	15.52	80.27	25,355	29,035	41,422	13.57
	2013	95,443	54,983	90,984	55.57	13.12	68.69	29,328	12,382	31,237	11.74
	2014	90,361	50,808	56,252	54.82	11.32	66.14	19,055	13,961	25,115	10.32
MUTUAL FIRE OF B.C.	2012	46,366	38,336	35,548	62.69	40.55	103.24	(1,091)	1,482	333	1.17
	2013	54,111	43,918	41,400	49.78	41.29	91.07	3,750	1,971	4,717	14.57
	2014	69,768	52,945	47,746	63.16	41.28	104.44	(1,941)	2,475	581	1.60
MUTUELLE DES MUNICIPALITES DU QUEBEC	2012	31,745	25,827	25,135	53.19	32.30	85.49	3,650	1,022	2,678	13.96
	2013	33,129	27,269	26,490	50.41	34.73	85.14	3,935	1,068	2,003	9.31
	2014	36,175	30,373	28,620	50.75	32.71	83.46	4,733	1,048	1,784	7.62
NORTH WATERLOO FARMERS	2012	83,083	74,375	72,592	54.00	38.00	92.00	6,108	2,784	7,017	13.94
	2013	87,939	77,979	75,976	54.40	38.70	93.10	5,248	2,127	5,488	7.03
	2014	93,853	83,881	82,274	65.00	38.30	103.30	(2,741)	5,781	3,057	2.41

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NORTHBRIDGE FINANCIAL CORPORATION (3)	2012	1,187,323	950,054	987,599	76.13	35.93	112.06	(119,105)	(1,265)	(61,012)	-5.21
	2013	1,180,871	1,062,111	1,019,697	59.31	36.65	95.96	41,158	7,354	36,394	3.00
	2014	1,217,872	1,067,709	1,040,367	61.36	35.23	96.59	35,478	328,035	278,801	20.25
ONTARIO MUTUAL INSURANCE ASSOCIATION	2012	663,091	539,560	529,395	50.88	39.90	90.78	61,306	54,993	90,006	9.70
	2013	667,108	551,717	565,660	54.39	39.54	93.93	44,756	55,029	79,527	7.26
	2014	670,835	569,070	564,469	58.40	40.10	98.50	19,206	95,464	82,945	7.57
ONTARIO SCHOOL BOARDS' EXCHANGE	2012	38,763	35,934	36,417	84.80	9.30	94.10	2,178	7,055	9,232	13.23
	2013	40,165	37,093	37,614	76.60	9.40	86.00	5,297	5,709	11,169	14.49
	2014	42,420	39,326	39,847	67.34	9.26	76.60	9,327	8,310	17,834	20.17
OPTIMUM GENERAL	2012	128,984	105,195	102,818	49.26	43.26	92.52	7,693	2,757	8,335	12.86
	2013	140,382	111,640	108,322	52.03	41.61	93.64	6,888	3,210	8,188	11.74
	2014	156,180	123,695	117,438	55.71	39.94	95.65	5,103	5,111	8,495	11.21
P.E.I. MUTUAL INSURANCE	2012	17,961	15,621	14,952	59.34	36.63	95.97	608	2,606	2,719	7.23
	2013	18,555	16,306	16,198	77.00	35.63	112.63	(2,039)	3,282	1,131	2.86
	2014	19,728	17,795	17,021	75.61	35.41	111.02	(1,879)	3,573	1,495	3.66
PACIFIC COAST FISHERMEN'S MUTUAL	2012	6,252	5,470	5,603	10.64	17.45	28.09	4,029	453	4,482	62.89
	2013	6,185	5,470	5,467	12.57	17.61	30.18	3,817	567	4,389	61.46
	2014	6,039	5,643	5,652	10.26	16.93	27.19	4,115	421	4,541	62.55



# The SCOR Report Le rapport SCOR

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PAFCO INSURANCE COMPANY	2012	100,628	99,033	99,918	22.26	27.73	49.99	31,015	10,126	30,181	34.96
	2013	92,171	91,226	96,785	55.48	29.13	84.61	18,250	6,641	18,592	25.04
	2014	94,067	93,893	89,900	53.10	28.85	81.95	19,333	8,972	20,986	32.35
PEACE HILLS GENERAL	2012	183,168	117,582	114,363	62.00	42.40	104.40	(3,011)	8,377	3,909	5.20
	2013	191,740	124,159	116,323	66.32	43.84	110.16	(9,668)	7,461	(712)	-.94
	2014	213,607	139,958	131,827	64.51	42.23	106.74	(6,467)	7,441	713	.69
PEMBRIDGE INSURANCE COMPANY	2012	181,429	179,190	167,044	67.19	33.31	100.50	10,056	11,950	24,051	12.92
	2013	212,491	211,009	194,882	68.40	32.87	101.27	2,235	16,209	13,990	9.80
	2014	232,219	231,529	222,094	71.67	32.44	104.11	(3,826)	12,035	6,468	4.57
PORTAGE LA PRAIRIE MUTUAL	2012	210,339	187,023	184,523	68.33	34.67	103.00	(5,728)	14,324	6,928	5.70
	2013	214,848	194,516	189,206	74.69	35.36	110.05	(19,664)	20,923	1,643	1.31
	2014	212,853	190,934	193,621	76.37	37.96	114.33	(28,623)	18,137	(6,326)	-5.01
RBC INSURANCE COMPANY (4)	2012	922,378	938,178	933,680	63.70	32.35	96.05	34,941	44,097	60,925	15.30
	2013	922,268	898,257	909,595	64.81	31.78	96.59	29,592	36,417	67,172	15.59
	2014	933,913	846,894	837,057	66.68	29.04	95.72	35,789	44,213	65,319	14.15
RED RIVER VALLEY MUTUAL	2012	73,125	65,393	64,550	56.15	42.29	98.44	1,847	4,249	4,587	8.70
	2013	77,431	68,698	66,524	63.90	42.41	106.31	(3,219)	6,894	2,968	5.27
	2014	84,518	74,915	71,308	58.80	43.50	102.30	(559)	5,186	3,388	5.73

# The SCOR Report Le rapport SCOR

COMPANY NAME NOM DE LA SOCIETE	YEAR ANNEE	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 SINISTRES	EXPENSE RATIO/ RATIO DES FRAIS	COMBINED RATIO/ RATIO COMBINE	U/W RESULT/ RESULTATS TECHNIQUES (000's)	INV'T INCOME/ REVENUS DE PLACEMENT (000's)	NET A. T. INCOME/ BENEFICE NET APRES IMPOT ( 000's)	ROE
ROYAL SUNALLIANCE GROUP	2012	2,761,683	2,507,575	2,466,858	67.98	29.10	97.08	71,981	171,782	172,958	8.93
	2013	3,086,465	2,790,693	2,734,387	71.68	29.53	101.21	(33,015)	166,690	91,261	4.95
	2014	2,998,557	2,765,167	2,795,072	67.71	30.40	98.11	54,354	211,326	476,915	24.10
SASKATCHEWAN MUTUAL	2012	55,164	51,300	49,039	55.49	42.49	97.98	1,361	4,007	3,937	12.75
	2013	60,675	51,616	53,557	67.62	43.25	110.87	(5,416)	5,443	95	.28
	2014	62,772	50,009	49,049	59.49	42.54	102.03	(567)	3,225	1,957	5.49
SGI CANADA (CONSOLIDATED)	2012	531,115	491,818	482,816	50.95	37.50	88.45	55,754	33,055	82,237	32.87
	2013	534,125	493,492	478,925	64.30	39.10	103.40	(16,298)	57,236	36,428	15.30
	2014	588,956	546,039	513,678	62.20	38.90	101.10	(5,480)	48,056	41,640	15.30
SOVEREIGN GENERAL	2012	288,732	261,678	257,887	54.50	39.90	94.40	14,464	23,066	28,625	14.20
	2013	315,362	286,965	277,921	63.10	38.20	101.30	(3,644)	17,209	12,476	6.20
	2014	323,490	297,822	299,100	60.30	38.70	99.00	3,068	23,422	19,833	9.10
SSQ ASSURANCES GENERALES	2012	195,706	191,925	182,512	62.78	30.11	92.89	12,970	4,639	12,871	15.90
	2013	208,224	203,094	202,513	66.42	30.97	97.39	5,286	9,982	10,612	12.45
	2014	219,550	213,754	214,504	65.53	30.72	96.25	8,051	6,689	11,072	11.27
TD INSURANCE	2012	2,707,183	2,646,002	2,563,041	82.06	23.89	105.95	(152,509)	143,485	(1,897)	-.18
	2013	2,909,424	2,839,453	2,730,375	96.88	26.00	122.88	(624,762)	112,595	(368,151)	-32.71
	2014	3,006,249	2,915,195	2,861,836	83.84	26.29	110.13	(289,912)	180,439	133,088	10.09

# The SCOR Report Le rapport SCOR

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TRISURA GUARANTEE INSURANCE COMPANY	2012	65,070	46,334	40,612	28.69	63.93	92.62	4,502	2,350	5,157	10.86
	2013	78,945	55,502	47,881	23.28	67.63	90.91	5,768	2,671	6,436	12.38
	2014	90,923	63,423	55,501	17.39	71.83	89.22	7,857	2,936	8,206	14.27
WAWANESA MUTUAL	2012	2,477,889	2,397,221	2,351,967	75.84	27.59	103.43	(45,733)	322,384	220,664	9.27
	2013	2,493,833	2,368,848	2,362,172	77.91	28.19	106.10	(108,051)	203,979	84,384	3.24
	2014	2,573,105	2,449,581	2,420,500	79.41	26.91	106.32	(116,318)	323,837	160,713	5.60
WESTERN SURETY	2012	21,600	13,038	13,204	.80	74.79	75.59	3,223	405	3,564	17.85
	2013	24,197	13,500	13,297	20.79	79.63	100.42	(55)	344	959	4.40
	2014	23,830	13,669	14,516	15.95	82.36	98.31	246	337	1,176	5.25
WYNWARD INSURANCE GROUP	2012	65,586	50,748	46,606	42.54	48.26	90.80	4,287	3,173	5,447	18.73
	2013	76,406	58,090	54,202	52.58	45.15	97.73	1,231	5,671	5,253	15.25
	2014	86,465	69,446	63,030	62.42	42.45	104.87	(3,067)	12,123	6,822	17.46
XL INSURANCE COMPANY	2012	117,256	90,416	91,100	64.68	36.72	101.40	(1,347)	12,799	7,321	3.33
	2013	125,386	90,246	90,127	103.96	41.01	144.97	(40,556)	11,584	(16,247)	-7.80
	2014	142,861	94,242	87,891	45.91	38.88	84.79	13,241	10,832	20,566	9.70
ZURICH CANADA	2012	920,750	641,825	641,342	66.50	30.29	96.79	22,411	75,706	67,279	10.03
	2013	922,466	693,440	679,917	73.15	26.70	99.85	11,203	49,424	38,697	6.09
	2014	988,261	744,723	726,391	110.52	26.89	137.41	(256,462)	67,797	(137,063)	-19.57

# The SCOR Report Le rapport SCOR

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TOTAL FOR ABOVE COMPANIES:	2012	39,608,961	36,860,267	36,221,015	64.60	30.89	95.48	1,691,964	2,750,076	3,569,968	
TOTAL SOCIETES CI-DESSUS:	2013	41,937,345	38,893,052	38,051,954	68.99	30.95	99.94	145,894	2,389,135	2,218,514	
	2014	43,313,233	40,324,074	39,504,978	67.55	30.68	98.23	786,180	3,373,125	4,121,306	
NUMBER OF COMPANIES:	60										
NOMBRE DE SOCIETES:	60										

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

(2) Lloyd's Underwriters does not prepare the P&C-2 Return on the basis of Canadian GAAP but on the basis of accounting principles specified by the Superintendent of Financial Institutions. For this reason, the data in respect of Lloyd's Underwriters are not directly comparable with the data of the other foreign insurance companies.  
Les Souscripteurs du Lloyd's (Lloyd's) ne complètent pas le relevé P&C-2 en fonction des PCGR du Canada mais doivent plutôt se conformer aux principes de comptabilité à son intention par le surintendant des institutions financières. C'est pourquoi les données qui se rattachent au Lloyd's ne peuvent être comparées directement à celles des autres sociétés d'assurance étrangères.

(3) Northbridge Financial Corporation financial data in this publication reflects an aggregation of subsidiary financial data prepared on a statutory reporting basis.  
Les données financières de la Corporation financière Northbridge contenues dans le présent document constituent un regroupement des données financières des filiales préparées conformément aux exigences légales de présentation de rapports.

(4) Includes results for RBC General Insurance and RBC Insurance Company of Canada. 2013 Net Income After Tax restated to reflect impact of IAS19 R (pensions).  
Inclut les résultats de l'Assurance Générale RBC et de la Compagnie d'Assurance RBC du Canada. Bénéfice net après impôt 2013 révisé pour refléter l'impact du IAS19 R (pensions).

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# The SCOR Report Le rapport SCOR

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