

**SCOR**

---

The SCOR Report  
Le rapport SCOR

**2015**

# 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	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
	2015	330,165	95,998	110,125	65.45	30.50	95.95	4,455	29,903	51,991	14.77
AFFILIATED FM INSURANCE	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)	-2.29
	2015	113,954	93,733	89,460	53.59	25.07	78.66	19,074	13,611	29,314	15.45
AIG INSURANCE COMPANY OF CANADA	2013	1,010,430	587,332	573,836	59.20	27.21	86.41	78,746	139,048	184,689	14.21
	2014	1,115,751	643,053	609,857	12.05	26.04	38.09	378,565	135,867	406,968	29.50
	2015	1,180,281	385,389	532,748	58.60	22.76	81.36	100,381	105,025	223,595	16.90
ALBERTA MOTOR ASSOCIATION	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	292,521	81.47	27.03	108.50	(15,754)	22,448	1,797	4.51
	2015	330,162	304,924	311,787	78.41	27.21	105.62	(6,995)	(774)	(4,139)	-2.73
ALLSTATE INSURANCE CO CANADA	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
	2015	1,032,455	1,029,146	977,469	69.67	25.86	95.53	65,354	55,546	103,361	14.39
ANTIGONISH FARMERS MUTUAL	2013	5,559	4,388	4,269	66.32	43.28	109.60	(410)	737	297	
	2014	5,859	4,625	4,473	65.38	42.69	108.07	(361)	1,102	639	
	2015	5,944	4,896	4,839	57.30	39.35	96.65	162	(1,101)	(697)	

# 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
ARCH INSURANCE COMPANY	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
	2015	71,417	6,043	9,014	117.32	89.87	207.19	(9,662)	5,304	(1,405)	-1.38
AVIVA CANADA	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
	2015	4,110,374	3,883,489	3,854,923	63.64	30.99	94.63	200,544	120,331	227,983	14.90
CAA INSURANCE COMPANY	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
	2015	191,896	183,493	178,107	52.93	41.61	94.54	13,411	18,308	23,387	16.67
CLARE MUTUAL	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	34.38	66.49	100.87	88	40	197	10.69
	2015	3,025	1,832	1,775	32.17	66.25	98.42	130	55	273	12.93
CO-OPERATORS GENERAL (CONSOLIDATED)	2013	2,172,777	2,095,955	2,048,093	71.82	33.13	104.95	(66,809)	153,966	88,912	6.35
	2014	2,280,599	2,215,781	2,164,429	68.57	32.81	101.38	(4,721)	179,702	137,557	9.57
	2015	2,410,474	2,354,451	2,271,646	65.46	33.03	98.49	59,803	143,723	162,268	11.00
DESJARDINS GROUPE D'ASS. GENERALES	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
	2015	4,091,592	2,510,009	2,944,563	63.15	26.99	90.14	280,934	221,097	328,805	16.96

# 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
ECHELON GENERAL INSURANCE	2013	166,511	157,008	155,910	68.34	33.76	102.10	(3,275)	13,967	7,897	7.20
	2014	167,166	156,326	150,068	57.80	42.00	99.80	277	15,489	11,500	11.00
	2015	163,392	150,633	146,669	62.13	38.19	100.32	2,163	7,580	7,988	7.50
ECONOMICAL INSURANCE GROUP	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	70.30	34.03	104.33	(54,437)	161,503	84,191	5.17
	2015	2,003,976	1,935,352	1,905,655	64.17	34.74	98.91	47,335	176,591	175,954	10.17
FM GLOBAL	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
	2015	336,079	232,359	224,987	114.28	19.25	133.53	(75,452)	42,649	(18,055)	-3.68
FONDS RC BARREAU DU QUEBEC	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
	2015	17,892	17,071	16,987	73.73	12.68	86.41	2,308	5,486	6,809	9.70
GORE MUTUAL	2013	345,594	318,238	315,860	64.04	35.45	99.49	7,301	29,917	28,732	13.44
	2014	363,024	335,156	322,427	63.40	35.61	99.01	9,108	33,815	32,558	12.97
	2015	387,416	361,454	348,049	61.06	36.37	97.43	15,710	13,451	28,861	8.22
GROUPE ESTRIE RICHELIEU	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
	2015	48,360	36,555	35,402	45.28	33.50	78.78	7,514	3,620	11,134	11.44

# 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
GROUPE PROMUTUEL	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
	2015	755,126	726,635	710,803	63.65	35.63	99.28	5,174	17,148	17,772	3.67
GUARANTEE CO. OF NORTH AMERICA	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
	2015	454,640	340,533	329,315	47.40	46.32	93.72	20,680	54,857	58,071	11.58
INDUSTRIELLE ALLIANCE (1)	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
	2015	444,968	323,385	299,941	67.91	31.24	99.15	2,532	6,994	6,930	5.63
INS. CO. OF PRINCE EDWARD ISLAND	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
	2015	27,475	25,654	25,652	61.36	36.58	97.94	(123)	(67)	26	.20
INTACT FINANCIAL CORPORATION	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
	2015	7,893,000	7,699,000	7,490,000	62.20	30.64	92.84	536,000	423,000	706,000	13.40
KINGS MUTUAL	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
	2015	8,899	7,964	7,790	68.56	62.68	131.24	(2,336)	2,436	144	.47

# 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
LA CAPITALE	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
	2015	880,909	871,717	844,745	62.54	34.51	97.05	24,965	27,933	40,803	13.37
LAWYERS' PROFESSIONAL INDEMNITY	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
	2015	127,842	120,761	120,670	66.91	16.58	83.49	19,918	18,541	28,444	12.74
LLOYD'S UNDERWRITERS (2)	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	
	2015	2,693,230	3,077,761	2,888,157	56.90	26.97	83.87	465,835	98,940	842,525	
MENNONITE MUTUAL FIRE	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	60.77	44.75	105.52	(380)	431	42	.47
	2015	17,754	9,791	9,247	36.36	45.44	81.80	2,042	347	2,349	23.11
MOTORS INSURANCE COMPANY	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
	2015	84,044	45,034	48,830	33.50	12.41	45.91	26,420	11,715	29,018	13.79
MUTUAL FIRE OF B.C.	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
	2015	83,181	43,292	41,199	66.87	37.03	103.90	(1,446)	2,508	1,026	2.71

# 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
MUTUELLE DES MUNICIPALITES DU QUEBEC	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
	2015	38,137	31,853	30,669	50.35	33.09	83.44	5,078	1,046	2,124	8.37
NORTH WATERLOO FARMERS	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
	2015	100,656	89,446	86,171	52.90	40.10	93.00	6,162	4,334	8,284	10.81
NORTHBRIDGE FINANCIAL CORPORATION (3)	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
	2015	1,280,191	1,132,822	1,117,144	58.82	35.30	94.12	65,694	168,336	172,405	11.94
ONTARIO MUTUAL INSURANCE ASSOCIATION	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
	2015	697,411	602,666	585,668	55.81	39.03	94.84	38,306	30,670	47,571	4.17
ONTARIO SCHOOL BOARDS' EXCHANGE	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
	2015	43,296	40,054	40,523	74.74	9.58	84.32	5,460	8,657	14,388	14.70
OPTIMUM GENERAL	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
	2015	160,692	125,057	125,279	55.63	37.76	93.39	8,279	2,705	8,857	10.82

# 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
ORION TRAVEL INSURANCE COMPANY	2013	4,625	4,572	1,864	51.38	520.99	572.37	(8,804)	57	(8,733)	-108.40
	2014	47,356	46,488	34,741	55.63	51.78	107.41	(2,575)	379	(2,166)	-11.84
	2015	62,055	60,890	60,117	45.23	47.02	92.25	4,662	651	7,053	29.06
P.E.I. MUTUAL INSURANCE	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
	2015	21,015	19,198	18,409	73.77	34.59	108.36	(1,538)	2,875	1,393	3.30
PACIFIC COAST FISHERMEN'S MUTUAL	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
	2015	5,692	5,062	5,206	7.13	18.88	26.01	3,852	337	4,193	56.93
PAFCO INSURANCE COMPANY	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
	2015	100,749	100,578	98,139	66.65	28.87	95.52	7,751	2,971	8,143	12.23
PEACE HILLS GENERAL	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	.95
	2015	230,503	135,257	143,727	63.48	41.27	104.75	(4,083)	6,619	1,685	2.23
PEMBRIDGE INSURANCE COMPANY	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
	2015	241,148	240,419	236,149	72.35	31.21	103.56	(2,745)	8,757	4,965	3.31



# 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
PORTAGE LA PRAIRIE MUTUAL	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
	2015	202,046	179,790	184,642	63.44	36.17	99.61	762	7,744	7,271	5.79
RBC INSURANCE COMPANY (4)	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
	2015	939,871	901,843	871,002	67.75	27.51	95.26	41,333	38,995	64,802	14.82
RED RIVER VALLEY MUTUAL	2013	77,431	68,698	66,524	63.90	42.41	106.31	(3,220)	6,636	2,969	5.27
	2014	84,518	74,915	71,307	58.80	43.51	102.31	(560)	4,390	3,388	5.73
	2015	91,874	81,091	77,234	59.45	42.02	101.47	76	4,322	3,624	5.86
ROYAL SUNALLIANCE GROUP	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
	2015	2,858,697	2,650,905	2,703,528	61.88	31.54	93.42	177,844	136,372	173,761	8.25
SASKATCHEWAN MUTUAL	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
	2015	66,768	53,737	51,829	52.36	45.03	97.39	1,817	3,923	4,163	11.01
SGI CANADA (CONSOLIDATED)	2013	534,125	493,492	478,925	64.30	39.10	103.40	(16,298)	57,236	36,428	13.50
	2014	592,397	549,857	517,263	62.34	38.74	101.08	(5,541)	48,117	40,651	13.48
	2015	656,926	620,840	583,655	59.16	37.93	97.09	16,986	48,032	61,695	19.13

# 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
SOVEREIGN GENERAL	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
	2015	335,445	320,205	310,334	63.93	39.23	103.16	(9,808)	18,691	7,404	3.40
SSQ ASSURANCES GENERALES	2013	208,224	203,094	202,513	66.42	30.47	96.89	6,297	9,982	10,612	12.45
	2014	219,550	213,754	214,504	65.53	30.24	95.77	9,062	6,689	11,072	11.27
	2015	214,277	208,358	216,489	68.03	30.99	99.02	2,127	5,527	5,501	5.11
TD INSURANCE	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
	2015	3,073,905	2,986,668	2,955,390	77.61	29.55	107.16	(211,362)	183,110	(18,406)	-1.31
TRAVELERS CANADA (5)	2013	1,607,593	1,441,421	1,448,864	66.16	38.09	104.25	(44,506)	248,895	150,437	8.53
	2014	1,570,659	1,452,587	1,489,993	67.24	36.90	104.14	(45,754)	118,387	62,696	3.66
	2015	1,486,216	1,409,657	1,434,030	60.11	39.56	99.67	17,000	104,596	95,987	5.67
TRISURA GUARANTEE INSURANCE COMPANY	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
	2015	103,903	72,159	64,595	20.40	69.39	89.79	9,434	2,422	9,025	14.59
WAWANESA MUTUAL	2013	2,493,833	2,368,848	2,351,065	78.28	28.19	106.47	(108,051)	198,890	84,384	3.24
	2014	2,573,105	2,449,581	2,404,325	79.98	26.91	106.89	(116,318)	318,703	160,713	5.60
	2015	2,741,354	2,644,662	2,546,725	76.16	28.05	104.21	(35,028)	455,978	287,383	9.30

# 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
WESTERN SURETY	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
	2015	24,637	13,809	12,917	-2.06	86.20	84.14	2,049	479	3,038	12.92
WYNWARD INSURANCE GROUP	2013	76,406	58,090	54,202	52.58	45.15	97.73	1,231	5,671	5,253	15.25
	2014	86,466	69,447	63,031	62.42	42.45	104.87	(3,067)	12,123	6,822	17.46
	2015	95,268	75,099	71,215	54.53	42.45	96.98	2,150	(2,605)	(125)	-27
ZURICH CANADA	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
	2015	937,520	691,730	743,084	105.77	33.78	139.55	(272,403)	58,070	(157,697)	-16.77

# 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
TOTAL FOR ABOVE COMPANIES:	2013	41,980,034	39,012,013	38,154,327	68.64	31.20	99.84	224,307	2,511,622	2,351,139	
TOTAL SOCIETES CI-DESSUS:	2014	43,280,066	40,439,429	39,654,653	67.97	30.89	98.86	640,044	3,358,811	4,011,089	
	2015	47,110,174	42,372,209	42,154,424	65.14	31.31	96.45	1,706,685	2,928,371	3,919,022	
NUMBER OF COMPANIES:	57										
NOMBRE DE SOCIETES:	57										

(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).

(5) The results for Travelers Canada combines The Dominion of Canada General Insurance Company ("The Dominion"), Travelers Insurance Company of Canada and St. Paul Fire & Marine Insurance Company.  
Les résultats pour Travelers Canada inclut le Dominion du Canada Compagnie d'assurance générale, Société d'assurance Travelers du Canada et St. Paul Fire & Marine Insurance Company.

## Disclaimer

SCOR Canada Reinsurance Company has made all reasonable efforts to ensure that information provided in *The SCOR Report* is accurate at the time of inclusion.

However, information provided in this document may contain inaccuracies, omissions or typographical errors. Content may be completed, changed or updated at any time without notice.

SCOR Canada Reinsurance Company accepts no liability for any inaccuracies or omissions in *The SCOR Report* nor for any direct or indirect damages, or any other damages of whatsoever kind resulting from whatever cause through any person's access, or inability to access *The SCOR Report*, or through the use of and/or reliance upon any information contained therein.

Duplication of *The SCOR Report* is authorized for private and informational purposes only and any other duplication or use thereof is expressly prohibited.

## Avertissement

SCOR Canada Compagnie de Réassurance fait ses meilleurs efforts pour assurer l'exactitude de l'ensemble des informations fournies dans *Le Rapport SCOR* au moment de leur mise en ligne.

Cependant, les informations fournies peuvent contenir des inexactitudes, omissions ou des erreurs typographiques. Ces informations peuvent être corrigées, modifiées ou mises à jour à tout moment sans préavis.

SCOR Canada Compagnie de Réassurance décline toute responsabilité pour toute imprécision, inexactitude ou omission portant sur des informations disponibles dans *Le Rapport SCOR*.

SCOR Canada Compagnie de Réassurance décline toute responsabilité pour tous dommages, directs ou indirects, quelles qu'en soient les causes, origines, nature ou conséquences, provoqués à raison de l'accès de quiconque au *Rapport SCOR* ou de l'impossibilité d'y accéder, de même que l'utilisation du *Rapport SCOR* et / ou du crédit accordé à une quelconque information provenant directement ou indirectement de ce dernier.

La reproduction du *Rapport SCOR* est autorisée aux fins exclusives d'information pour un usage personnel et privé : toute reproduction et toute utilisation de copies réalisées à d'autres fins est expressément interdite.

# The SCOR Report Le rapport SCOR

## SCOR Canada Reinsurance Company / SCOR Canada Compagnie de Réassurance SCOR Executives Directory / Liste d'adresses des exécutifs

Contact	Direct Telephone / Téléphone direct	Email
<b>Joseph El-Sayegh</b> , President & Chief Executive Officer	416-304-6534	jelsayegh@scor.com
<b>Stanley Fung</b> , Vice-President, Finance and Chief Financial Officer	416-304-6570	sfung@scor.com
<b>David Harris</b> , Vice-President & Chief Actuary, Actuarial Services	212-884-9149	dharris@scor.com
<b>Neil Ringrose</b> , Vice-President & Chief Agent, SCOR Business Solutions, CDN National Manager	416-304-6539	nringrose@scor.com
<b>Maryse Hurtubise</b> , Vice-Présidente, Division IARD	514-939-1937	mhurtubise@scor.com
<b>Kathy MacDonald</b> , Vice-President, P&C Division	416-304-6537	kmacdonald@scor.com
<b>Alison Porter</b> , Vice-President, P&C Division	416-304-6533	aporter@scor.com
<b>Stephen Howard</b> , Assistant Vice-President, SCOR Business Solutions	416-304-6854	showard@scor.com

### Head Office / Siège Social

199 Bay Street, Suite 2800, P.O. Box 329  
Commerce Court Postal Station  
Toronto, Ontario M5L 1G1  
Telephone: 416-869-3670  
Facsimile: 416-365-9393

### Montreal Office / Bureau de Montréal

1250, boul. René-Lévesque Ouest  
Bureau 4510  
Montréal, Québec H3B 4W8  
Téléphone: 514-939-1937  
Télécopieur: 514-939-3599