

**SCOR**

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The SCOR Report  
Le rapport SCOR

**2016**

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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	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
	2016	-	-	-	-	-	-	-	-	-	-
AFFILIATED FM INSURANCE	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
	2016	116,243	89,019	86,823	45.45	22.90	68.35	27,467	7,729	29,537	14.93
AIG INSURANCE COMPANY OF CANADA	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
	2016	1,106,166	392,111	385,642	80.01	20.41	100.42	(716)	105,155	66,910	6.75
ALBERTA MOTOR ASSOCIATION	2014	320,352	305,812	292,521	81.47	27.03	108.50	(15,754)	22,448	1,797	4.51
	2015	304,924	291,392	298,255	78.41	27.21	105.62	(6,995)	(774)	(4,139)	-2.73
	2016	285,588	256,656	261,538	112.91	27.44	140.35	(96,469)	16,104	(58,280)	-36.80
ALLSTATE INSURANCE CO CANADA	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
	2016	1,088,790	1,085,435	1,062,796	74.35	24.98	99.33	28,786	66,920	87,819	11.42
ARCH INSURANCE COMPANY	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
	2016	75,204	6,944	7,090	13.82	83.92	97.74	160	3,697	821	.81

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AVIVA CANADA	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
	2016	4,573,609	4,415,761	4,356,858	61.29	30.83	92.12	343,381	30,599	252,127	16.66
CAA INSURANCE COMPANY	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
	2016	200,306	192,343	187,985	57.71	35.39	93.10	16,161	11,126	20,498	13.07
CHUBB INSURANCE COMPANY	2014	-	-	-	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-	-	-	-
	2016	954,364	402,036	422,468	77.19	33.75	110.94	(46,221)	82,094	9,094	1.25
CLARE MUTUAL	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	32.11	66.25	98.36	130	128	273	12.93
	2016	3,029	2,149	2,153	16.54	56.06	72.60	691	81	650	25.12
CO-OPERATORS GENERAL (CONSOLIDATED)	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
	2016	2,559,476	2,472,026	2,387,598	68.22	33.37	101.59	(18,538)	201,652	145,286	9.57
DESJARDINS GROUPE D'ASS. GENERALES	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
	2016	4,463,163	3,316,523	3,003,980	58.94	27.68	86.62	400,688	198,317	262,273	12.37

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ECHELON GENERAL INSURANCE	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
	2016	178,724	168,640	150,789	66.40	41.28	107.68	(9,465)	10,183	686	.69
ECONOMICAL INSURANCE GROUP	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
	2016	2,080,444	2,010,952	1,955,603	71.21	38.49	109.70	(164,810)	131,757	(20,274)	-1.13
ESURANCE INSURANCE COMPANY OF CANADA	2014	-	-	-	-	-	-	-	-	-	-
	2015	29	29	20	230.00	1985.00	2215.00	(413)	377	(67)	-57
	2016	774	774	461	156.40	123.21	279.61	(762)	369	(385)	-1.64
FM GLOBAL	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
	2016	331,005	236,616	232,468	57.04	21.99	79.03	48,762	24,278	52,757	8.54
FONDS RC BARREAU DU QUEBEC	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
	2016	16,021	15,224	15,685	70.00	14.80	84.80	2,381	4,099	7,790	9.90
GORE MUTUAL	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	22,493	8.22
	2016	410,539	383,515	372,124	60.09	37.87	97.96	14,161	24,573	29,818	9.96

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GROUPE ESTRIE RICHELIEU	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
	2016	50,333	37,540	37,008	71.31	35.11	106.42	(2,373)	3,663	1,290	1.25
GROUPE LEDOR INC	2014	73,815	60,204	62,634	68.38	39.62	108.00	(5,012)	3,087	(226)	-0.52
	2015	66,201	53,434	56,313	61.51	42.91	104.42	(2,490)	1,904	650	1.49
	2016	58,410	47,237	50,728	65.05	44.34	109.39	(4,764)	3,986	68	0.15
GROUPE PROMUTUEL	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
	2016	778,469	752,630	740,590	63.76	35.34	99.10	6,697	27,422	26,558	5.17
GUARANTEE CO. OF NORTH AMERICA	2014	416,069	314,280	303,662	62.56	46.76	109.32	(28,316)	26,360	3,722	0.77
	2015	454,640	340,533	329,315	47.40	46.32	93.72	20,680	54,857	58,071	11.58
	2016	470,528	350,981	349,221	51.97	45.79	97.76	7,838	79,555	71,517	12.99
HEARTLAND FARM MUTUAL INC	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
	2016	116,688	102,744	100,691	58.28	41.58	99.86	1,680	1,044	1,788	2.16
INDUSTRIELLE ALLIANCE (1)	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
	2016	468,889	351,009	326,700	70.41	31.78	102.19	(7,156)	9,278	1,562	1.04

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INS. CO. OF PRINCE EDWARD ISLAND	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
	2016	29,634	26,937	25,928	52.87	41.21	94.08	1,830	1,026	2,048	14.36
INTACT FINANCIAL CORPORATION	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
	2016	8,197,000	7,985,000	7,902,000	64.64	30.51	95.15	383,000	414,000	541,000	9.60
KINGS MUTUAL	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
	2016	11,031	9,864	9,693	33.46	61.32	94.78	(643)	1,907	1,590	4.63
LA CAPITALE	2014	859,839	856,532	803,741	64.19	35.82	100.01	(105)	46,970	37,089	13.10
	2015	879,710	870,518	843,546	62.62	34.71	97.33	26,343	26,344	40,803	12.28
	2016	918,261	893,883	873,551	64.59	33.35	97.94	19,108	28,975	42,897	11.34
LLOYD'S UNDERWRITERS (2)	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	
	2016	2,796,528	3,215,307	3,100,360	88.80	28.13	116.93	(524,862)	74,011	(497,798)	
MENNONITE MUTUAL FIRE	2014	16,459	8,773	8,700	60.77	44.75	105.52	(380)	431	42	.47
	2015	17,754	9,791	9,247	35.28	45.45	80.73	2,042	347	2,349	23.11
	2016	20,144	17,172	15,864	45.86	42.97	88.83	1,963	176	1,868	15.22

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MILLENNIUM INSURANCE CORPORATION	2014	151,808	123,184	75,336	58.12	17.24	75.36	18,562	19,626	31,851	18.87
	2015	162,685	125,232	81,602	53.42	16.21	69.63	24,786	14,360	33,192	18.34
	2016	153,757	109,199	84,325	61.42	17.34	78.76	17,905	14,430	25,893	13.37
MOTORS INSURANCE COMPANY	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
	2016	83,697	45,533	45,919	40.99	13.03	54.02	21,124	10,422	23,934	12.53
MUTUAL FIRE OF B.C.	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
	2016	83,634	39,260	40,369	60.76	36.43	97.19	1,295	2,925	3,658	9.03
MUTUELLE DES MUNICIPALITES DU QUEBEC	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
	2016	39,330	32,843	32,281	49.21	34.36	83.57	5,306	1,008	1,315	4.85
NORTHBRIDGE FINANCIAL CORPORATION (3)	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
	2016	1,391,815	1,247,034	1,202,291	57.93	35.95	93.88	73,588	45,421	91,287	6.41
OLD REPUBLIC INSURANCE	2014	73,797	58,707	59,757	66.63	27.47	94.10	3,527	3,916	5,477	9.67
	2015	110,958	116,947	114,444	54.34	39.97	94.31	11,174	3,798	11,010	16.90
	2016	139,612	123,024	121,447	67.24	39.65	106.89	(2,621)	4,088	1,018	1.44

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ONTARIO MUTUAL INSURANCE ASSOCIATION	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
	2016	722,048	624,745	607,284	59.86	38.42	98.28	9,378	45,778	50,054	4.48
ONTARIO SCHOOL BOARDS' EXCHANGE	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	74.70	9.50	84.20	5,460	8,657	14,388	14.70
	2016	42,837	39,624	40,093	51.60	9.30	60.90	15,647	13,078	29,075	26.80
OPTIMUM GENERAL	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
	2016	163,889	124,805	124,172	56.01	38.22	94.23	7,145	3,901	8,292	9.42
ORION TRAVEL INSURANCE COMPANY	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
	2016	67,253	64,468	61,973	50.11	52.77	102.88	(1,786)	666	(792)	-2.80
P.E.I. MUTUAL INSURANCE	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
	2016	22,765	20,867	19,747	49.84	33.17	83.01	3,356	3,118	5,175	11.36
PACIFIC COAST FISHERMEN'S MUTUAL	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
	2016	5,828	5,218	5,195	6.16	17.31	23.47	3,976	416	4,397	59.23



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PAFCO INSURANCE COMPANY	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
	2016	86,466	86,324	95,618	71.64	29.21	100.85	2,160	4,816	5,453	7.33
PEACE HILLS GENERAL	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)	6,187	1,685	2.23
	2016	230,049	125,358	125,939	69.07	42.36	111.43	(11,421)	4,104	(5,364)	-7.39
PEMBRIDGE INSURANCE COMPANY	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
	2016	250,865	250,181	243,724	70.50	30.31	100.81	3,228	11,100	11,224	7.06
PORTAGE LA PRAIRIE MUTUAL	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
	2016	193,998	170,576	176,244	62.23	36.18	98.41	3,010	17,284	15,817	11.62
RED RIVER VALLEY MUTUAL	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
	2016	99,509	85,803	82,438	48.87	41.49	90.36	9,246	3,879	10,048	14.78
ROYAL SUNALLIANCE GROUP	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
	2016	2,786,709	2,583,188	2,601,633	65.35	30.79	96.14	100,225	127,024	106,075	5.17

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SASKATCHEWAN MUTUAL	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
	2016	71,589	55,918	53,992	54.80	44.26	99.06	995	2,177	2,429	5.89
SGI CANADA (CONSOLIDATED)	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
	2016	718,368	676,164	640,855	58.16	38.01	96.17	24,602	33,672	57,627	16.52
SSQ ASSURANCES GENERALES	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
	2016	227,033	221,163	220,648	69.83	32.14	101.97	(4,345)	7,551	2,135	1.95
TD INSURANCE	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
	2016	3,038,355	2,933,281	2,949,071	75.03	29.89	104.92	(145,127)	169,951	20,640	1.40
WAWANESA MUTUAL	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
	2016	2,819,999	2,664,598	2,667,456	80.79	29.33	110.12	(239,178)	294,032	50,296	1.56
WESTERN SURETY	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
	2016	24,764	16,413	14,725	1.22	80.74	81.96	2,656	1,255	2,955	11.53

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WYNWARD INSURANCE GROUP	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	42.46	96.99	2,150	(2,605)	(125)	-2.7
	2016	103,507	79,261	74,133	54.59	44.47	99.06	695	3,312	3,043	5.10
ZURICH CANADA	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
	2016	726,239	493,277	579,297	89.63	28.92	118.55	(101,546)	51,678	(37,910)	-3.80

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TOTAL FOR ABOVE COMPANIES:	2014	40,532,493	37,901,253	37,051,356	68.08	30.59	98.68	660,023	3,168,908	3,874,438	
TOTAL SOCIETES CI-DESSUS:	2015	44,424,389	39,823,599	39,586,602	65.28	31.03	96.32	1,663,081	2,764,718	3,752,474	
	2016	46,653,275	42,155,153	41,335,264	68.46	31.34	99.80	227,488	2,440,862	1,569,289	
NUMBER OF COMPANIES:	56										
NOMBRE DE SOCIETES:	56										

(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.

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