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# Superintendent of Insurance Annual report 2018

Report of business transacted

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## Overview

Pursuant to section 799(2) of the Insurance Act (Act), this is the 106th Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ending December 31, 2018.

The following is a summary of the business transacted in Alberta during 2018:

Premiums Written	(in Thousands)
Life <sup>1</sup>	\$ 7,296,556
General	\$ 10,798,881
<b>Total Premiums Written</b>	<b>\$ 18,095,437</b>
<b>Claims and Disbursements</b>	
Life <sup>2</sup>	\$ 4,392,947
General	\$ 6,851,949
<b>Total Claims and Disbursements</b>	<b>\$ 11,244,896</b>

### INSURERS LICENSED

There were 243 insurance entities licensed on December 31, 2018.

Business Type	Alberta	Extra Provincial	Federal <sup>3</sup>	Total
Property and Casualty Insurance Companies	9	16	123	148
Life Insurance Companies	2	13	48	63
Fraternal Societies	0	0	11	11
Reciprocal Insurance Exchanges	15	6	0	21
<b>Total</b>	<b>26</b>	<b>35</b>	<b>182</b>	<b>243</b>

The Superintendent recovers all costs of regulation from industry on an annual basis. In 2018, we collected \$3,070,303 through the Recovery of Administration Costs Regulation.

1 Life premiums include annuities and accident and sickness.

2 Life claims and disbursements include annuities and accident and sickness.

3 Includes branch operations of foreign insurers.

## Superintendent notices, guidelines, and interpretation bulletins

Pursuant to section 792.1 of the Act, the Superintendent issues notices, guidelines and interpretation bulletins to clarify expectations with respect to interpretation and application of the Act and regulations. In 2018, the Superintendent issued three interpretation bulletins on a variety of topics including Review of the Automobile Insurance Rate Board and Updates to Prescribed Forms for Automobile Insurance Accident Benefits and Minor Injuries. In addition, the Superintendent issued seven notices including Wood Buffalo Wildfire Statutory Limitation on Property Insurance Claims, Successful Vendor of the Automobile Insurance Rate Board Review, Clarification of Minor Injury Regulation, Updated Automobile Insurance Motor Vehicle Inspection Report, Alberta Automobile Insurance Claims and Costs Study Request for Proposal, Alberta Launches Electronic Administrative Cost Recovery Invoice and Updated Diagnostic and Treatment Protocols Regulation Interpretive Guide. Additional information can be found on our website at: Superintendent of Insurance Bulletins and Notices.

## Market Conduct Activities

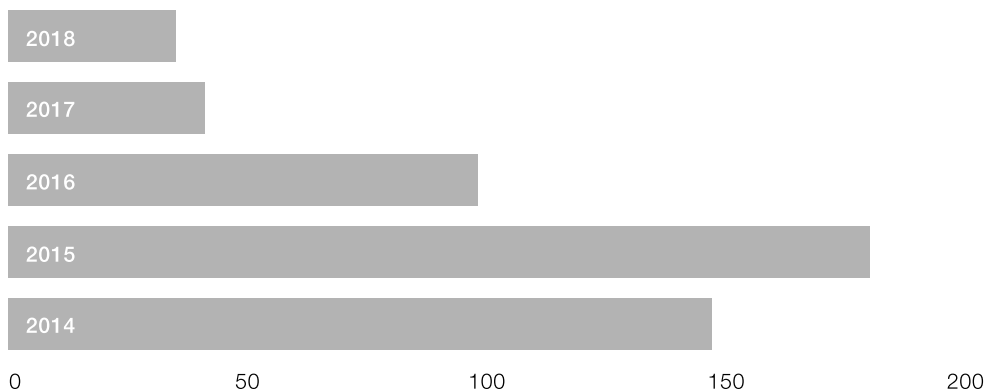
As part of a risk-based approach to the supervision of the insurance industry in Alberta, the Superintendent investigates consumer complaints, allegations of misconduct on the part of insurers, unfair acts or practices taken against consumers and occurrences of non-compliance with the Act and its attendant regulations. Upon the completion of an investigation, the Superintendent, pursuant to the provisions of the Act and the Enforcement and Administration Regulation, determines if further regulatory action is warranted. Regulatory action includes but is not limited to the assessment of administrative penalties. In 2018, the Superintendent assessed thirteen administrative penalties totaling \$590,000. Additional details can be found on our website at Enforcement Activities.

## Certified Examiner Selection

In the event of a disagreement between a claimant and an insurance company as to whether or not an injury arising from a motor vehicle accident is a minor injury, or if a minor injury has caused a serious impairment, the Certified Examiner (CE) process is mandated under the Minor Injury Regulation to resolve the dispute. Under this process either party may apply to the Superintendent of Insurance to appoint a physician from the CE Register to assess the patient and determine if the injury is minor or not.

The appointment of CEs began in 2005 and requests have declined over the last five years. See chart for number of CE applications processed by the Certified Examiner process. For further information on the Certified Examiner process, the Certified Examiner Register or application forms for the appointment of a Certified Examiner please refer to our website, at <https://www.alberta.ca/insurance-forms.aspx>.

### NUMBER OF CE APPLICATIONS PROCESSED BY THE CE PROCESS



**COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS BY CLASS OF INSURANCE IN ALBERTA DURING 2018**

Class	Premiums (\$000)	Claims Including Adjustment Expenses (\$000)	Claims Ratio (%)				
			2018	2017	2016	2015	2014
<b>Year</b>	<b>2018</b>	<b>2018</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
Accident & Sickness	3,226,594	1,857,306	58	59	59	59	55
Aircraft	39,614	17,404	44	80	50	36	98
Automobile	4,944,823	3,970,871	80	81	87	78	79
Boiler & Machinery	82,202	30,665	37	36	69	65	78
Credit	8,398	2,791	33	-38	113	9	54
Credit Protection	35,715	5,080	14	23	38	13	5
Equipment Warranty	69,066	18,228	26	32	28	25	21
Fidelity	14,938	5,966	40	63	74	55	46
Hail	44,263	23,316	53	37	130	70	144
Home Warranty	16,241	5,341	33	18	4	32	22
Legal Expense	5,291	2,468	47	25	45	30	57
Liability	1,018,727	537,214	53	35	60	56	67
Life	4,069,963	2,535,640	62	60	64	64	71
Marine	26,643	9,384	35	41	20	-7	31
Mortgage	210,368	58,345	28	19	39	9	2
Property	4,184,013	2,141,663	52	46	176	44	53
Surety	75,324	18,329	24	22	20	15	37
Title	23,254	4,885	21	24	21	25	25

Source: The information in this table was obtained from the 2018 annual filings filed with Alberta Superintendent of Insurance and information filed with the Office of the Superintendent of Financial Institutions for federal insurers.

### Provincial Insurer Financial Results

The Superintendent publishes select financial data for Alberta incorporated insurance companies. The data is reported as provided by the insurers in their quarterly reporting to the Superintendent. It can be found on our website at: <http://www.finance.alberta.ca/publications/insurance/reports/insurance-companies-financial-data/index.html>.

### Insurance Companies Operating in Alberta

The Superintendent maintains a list of Insurance Companies, Reciprocal Insurance Exchanges and Fraternal Societies licensed to operate in Alberta. This list Insurers, Reciprocal Insurance Exchanges, and Fraternal Benefit Societies – Licensed in Alberta can be found on our website. The list includes insurance classes, attorney for service (person delegated to accept service of legal papers), and contact information for the Complaint Liaison Officer/ombudsperson.

The Superintendent also maintains a list applicable entities that have withdrawn, amalgamated or changed their names, and includes the name of the entity and the historical information on why they no longer operate in Alberta. This list can be found on our website and is called Insurers, Reciprocal Insurance Exchanges, and Fraternal Societies – No Longer Licensed in Alberta.

- 1 Equipment Warranty was included in Boiler and Machinery prior to 2012
- 2 Some Insurers include Home Warranty in Property
- 3 Product Warranty class is included in Property

## Abstract of returns

DISCLAIMER — the following information was obtained from the 2018 annual filings filed with Alberta Superintendent of Insurance and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information herein contained.

You will notice in many of the tables (on the following pages) that there's an asterisk (\*) next to the words 'Claims Ratio' – see below for a clarification of the term 'Claims Ratio'.

\*Claims ratio:

A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta.

This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

### ACCIDENT AND SICKNESS INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Actra Fraternal Benefit Society	361	245	67.9 %
Aetna Life Insurance Company	434	104	24.0 %
AIIG Insurance Company of Canada	8,876	3,903	44.0 %
Alberta Motor Association Insurance Company	1,329	191	14.4 %
Allianz Global Risks US Insurance Company	2,153	1,606	74.6 %
Allstate Insurance Company of Canada	493	176	35.7 %
American Bankers Insurance Company of Florida	32,335	2,911	9.0 %
American Bankers Life Assurance Company of Florida	20,078	5,009	24.9 %
American Income Life Insurance Company	2,640	406	15.4 %
Arch Insurance Canada Ltd.	105	437	416.2 %
Assumption Mutual Life Insurance Company	1,202	486	40.4 %
Aviva Insurance Company of Canada	30	2	6.7 %
AXIS Reinsurance Company (Canadian Branch)	9	2	22.2 %
Berkley Insurance Company	4,810	-	0.0 %
Blue Cross Life Insurance Company of Canada	42,396	22,435	52.9 %
BMO Life Assurance Company	6,838	1,706	24.9 %
BMO Life Insurance Company	3,686	207	5.6 %
Canadian Premier Life Insurance Company	28,865	2,241	7.8 %
Canassurance Insurance Company	309	154	49.8 %
Certas Home and Auto Insurance Company	26	-	0.0 %
Chubb Insurance Company of Canada	949	-134	-14.1 %
Chubb Life Insurance Company of Canada	27,609	5,396	19.5 %
CIBC Life Insurance Company Limited	7,325	1,085	14.8 %
CIGNA Life Insurance Company of Canada	2,122	805	37.9 %
Combined Insurance Company of America	29,807	10,949	36.7 %

**ACCIDENT AND SICKNESS INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Continental Casualty Company	-	14	-
Co-operators General Insurance Company	21,833	9,806	44.9 %
Co-operators Life Insurance Company	52,311	29,202	55.8 %
Cumis General Insurance Company	28,092	16,829	59.9 %
Cumis Life Insurance Company	10,431	3,051	29.2 %
Desjardins Financial Security Life Assurance Company	163,916	110,904	67.7 %
Everest Insurance Company of Canada	133	42	31.6 %
FaithLife Financial	84	39	46.4 %
Fenchurch General Insurance Company	1,732	1,257	72.6 %
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	32,584	-	0.0 %
Foresters Life Insurance Company	722	492	68.1 %
GMS Insurance Inc.	8,139	4,972	61.1 %
Green Shield Canada	74,083	66,760	90.1 %
Humania Assurance Inc.	536	419	78.2 %
Industrial Alliance Insurance and Financial Services Inc.	104,233	55,767	53.5 %
ivari	928	278	30.0 %
Knights of Columbus	1,023	127	12.4 %
La Capitale Civil Service Insurer Inc.	18,576	12,818	69.0 %
La Capitale Financial Security Insurance Company	11,745	7,397	63.0 %
Legacy General Insurance Company	703	13	1.8 %
Liberty Life Assurance Company of Boston	-	84	-
Life Insurance Company of North America	3,846	2,305	59.9 %
Lloyd's Underwriters	10,851	6,036	55.6 %
LS-Travel, Insurance Company	2,323	-	0.0 %
National Bank Life Insurance Company	285	87	30.6 %
Old Republic Insurance Company of Canada	2,513	1,020	40.6 %
Orion Travel Insurance Company	13,429	6,895	51.3 %
Pavonia Life Insurance Company of Michigan	251	105	41.8 %
PBC Health Benefits Society	2,282	2,053	90.0 %
Primerica Life Insurance Company of Canada	2	-	0.0 %
RBC Insurance Company of Canada	21,706	9,377	43.2 %
RBC Life Insurance Company	106,561	60,554	56.8 %
Reliable Life Insurance Company	135	56	41.5 %
Royal & Sun Alliance Insurance Company of Canada	11,175	90	0.8 %
Scotia Life Insurance Company	8,046	785	9.8 %
SSQ Insurance Company Inc.	2,788	1,398	50.1 %
SSQ Life Insurance Company Inc.	70,658	50,875	72.0 %
Starr Insurance & Reinsurance Limited	264	66	25.0 %
Sun Life Assurance Company of Canada	643,449	424,490	66.0 %
TD Life Insurance Company	14,685	3,756	25.6 %
Temple Insurance Company	281	239	85.1 %
The Canada Life Assurance Company	144,453	31,431	21.8 %



## ACCIDENT AND SICKNESS INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
The Empire Life Insurance Company	30,741	19,790	64.4 %
The Equitable Life Insurance Company of Canada	78,924	52,618	66.7 %
The Excellence Life Insurance Company	5,928	1,161	19.6 %
The Great-West Life Assurance Company	705,770	472,096	66.9 %
The Guarantee Company of North America	13	1	7.7 %
The Independent Order of Foresters	1	4	400.0 %
The Manufacturers Life Insurance Company	557,917	317,320	56.9 %
The Order of United Commercial Travelers of America	18	129	716.7 %
The Union Life Mutual Assurance Company	22	-	0.0 %
The Wawanesa Life Insurance Company	5,202	3,037	58.4 %
Trans Global Life Insurance Company	858	24	2.8 %
Trisura Guarantee Insurance Company	239	10	4.2 %
Triton Insurance Company	5,688	1,416	24.9 %
Western Life Assurance Company	18,671	7,485	40.1 %
Zurich Insurance Company Ltd	28	5	17.9 %
<b>Totals and Average Claim Ratios</b>	<b>3,226,594</b>	<b>1,857,306</b>	<b>57.6 %</b>

## AIRCRAFT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIIG Insurance Company of Canada	2,361	1,876	79.5 %
Allianz Global Risks US Insurance Company	6,549	4,109	62.7 %
Aspen Insurance U.K. Limited	-	206	-
Berkley Insurance Company	43	2	4.7 %
Canadian Applicators Insurance Reciprocal	436	-	0.0 %
Chubb Insurance Company of Canada	411	-40	-9.7 %
Intact Insurance Company	142	-309	-217.6 %
International Insurance Company of Hannover SE	313	276	88.2 %
Liberty Mutual Insurance Company	373	245	65.7 %
Lloyd's Underwriters	13,186	5,958	45.2 %
Mitsui Sumitomo Insurance Company, Limited	671	274	40.8 %
National Liability & Fire Insurance Company	1,792	950	53.0 %
Northbridge General Insurance Corporation	1,421	-49	-3.4 %
Old Republic Insurance Company of Canada	115	-7	-6.1 %
Royal & Sun Alliance Insurance Company of Canada	-	-17	-
Starr Insurance & Reinsurance Limited	457	98	21.4 %
Temple Insurance Company	2,953	1,791	60.7 %
Westport Insurance Corporation	3,115	699	22.4 %
XL Specialty Insurance Company	5,276	1,342	25.4 %
<b>Totals and Average Claim Ratios</b>	<b>39,614</b>	<b>17,404</b>	<b>43.9 %</b>

**AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
AIIG Insurance Company of Canada	11,285	12,823	113.6 %
Alberta Motor Association Insurance Company	147,026	112,937	76.8 %
Alberta Municipal Insurance Exchange	1,043	826	79.2 %
Allianz Global Risks US Insurance Company	315	260	82.5 %
Allstate Insurance Company of Canada	152,873	107,922	70.6 %
American Road Insurance Company	3,149	1,747	55.5 %
Arch Insurance Canada Ltd.	1,533	-56	-3.7 %
Ascentus Insurance Ltd.	-	1	-
Aviva General Insurance Company	68,129	84,492	124.0 %
Aviva Insurance Company of Canada	324,944	302,414	93.1 %
Belair Insurance Company Inc.	75,908	68,446	90.2 %
Canadian Direct Insurance Incorporated	-2	155	-7,750.0 %
Canadian Farm Insurance Corp.	5,449	2,534	46.5 %
Certas Direct Insurance Company	24,962	32,260	129.2 %
Certas Home and Auto Insurance Company	162,889	142,005	87.2 %
Chubb Insurance Company of Canada	23,143	10,379	44.8 %
Continental Casualty Company	13,845	13,776	99.5 %
Co-operators General Insurance Company	381,079	286,182	75.1 %
CorePointe Insurance Company	-	-88	-
Coseco Insurance Company	31,889	32,049	100.5 %
Cumis General Insurance Company	5,962	5,290	88.7 %
Echelon Insurance	13,103	8,836	67.4 %
Economical Mutual Insurance Company	193,779	157,894	81.5 %
Electric Insurance Company	325	95	29.2 %
Elite Insurance Company	11,862	6,752	56.9 %
Esurance Insurance Company of Canada	1,222	1,139	93.2 %
Everest Insurance Company of Canada	59	55	93.2 %
Federal Insurance Company	17	83	488.2 %
Federated Insurance Company of Canada	25,478	21,436	84.1 %
Fortress Insurance Company	318	1,691	531.8 %
Great American Insurance Company	3	-	0.0 %
Hartford Fire Insurance Company	180	37	20.6 %
Intact Insurance Company	747,722	535,294	71.6 %
Jevco Insurance Company	-	-661	-
Liberty Mutual Insurance Company	9,263	6,998	75.5 %
Lloyd's Underwriters	16,663	15,007	90.1 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	18	-	0.0 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	24,396	17,533	71.9 %
Mitsui Sumitomo Insurance Company, Limited	602	188	31.2 %
Northbridge General Insurance Corporation	109,953	88,175	80.2 %
Novex Insurance Company	77,357	54,932	71.0 %
Old Republic Insurance Company of Canada	10,015	6,993	69.8 %

**AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Optimum West Insurance Company Inc.	6,146	4,218	68.6 %
Peace Hills General Insurance Company	83,556	63,326	75.8 %
Pembridge Insurance Company	27,364	15,712	57.4 %
Perth Insurance Company	-	-2	-
Primum Insurance Company	148,020	114,135	77.1 %
Protective Insurance Company	410	319	77.8 %
Royal & Sun Alliance Insurance Company of Canada	92,451	83,459	90.3 %
S&Y Insurance Company	308	149	48.4 %
Saskatchewan Mutual Insurance Company	1	-	0.0 %
Scottish & York Insurance Co. Limited	-	-334	-
Security National Insurance Company	595,941	456,675	76.6 %
Sentry Insurance A Mutual Company	36	1	2.8 %
SGL CANADA Insurance Services Ltd.	98,073	86,330	88.0 %
Sonnet Insurance Company	12,560	11,522	91.7 %
St. Paul Fire and Marine Insurance Company	7,235	2,114	29.2 %
Starr Insurance & Reinsurance Limited	31	12	38.7 %
TD Home and Auto Insurance Company	12,015	6,940	57.8 %
The Dominion of Canada General Insurance Company	93,218	68,389	73.4 %
The Guarantee Company of North America	5,121	2,180	42.6 %
The Missisquoi Insurance Company	22	1	4.5 %
The Nordic Insurance Company of Canada	-	32	-
The Personal Insurance Company	109,810	120,143	109.4 %
The Portage La Prairie Mutual Insurance Company	19,758	18,339	92.8 %
The Sovereign General Insurance Company	24,608	6,615	26.9 %
The Wawanesa Mutual Insurance Company	639,434	535,191	83.7 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	540	181	33.5 %
Traders General Insurance Company	63,839	56,602	88.7 %
Travelers Insurance Company of Canada	14,237	7,907	55.5 %
Unica Insurance Inc.	-	177	-
Unifund Assurance Company	174,125	133,383	76.6 %
Verasure Insurance Company	1,603	841	52.5 %
Waterloo Insurance Company	22,018	17,254	78.4 %
XL Specialty Insurance Company	778	859	110.4 %
Zenith Insurance Company	1,539	771	50.1 %
Zurich Insurance Company Ltd	12,270	18,599	151.6 %
<b>Totals and Average Claim Ratios</b>	<b>4,944,823</b>	<b>3,970,871</b>	<b>80.3 %</b>

**BOILER AND MACHINERY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Affiliated FM Insurance Company	509	22	4.3 %
AIG Insurance Company of Canada	3,057	2,933	95.9 %
Allianz Global Risks US Insurance Company	8,658	965	11.1 %
Aviva Insurance Company of Canada	3,991	766	19.2 %
AXIS Reinsurance Company (Canadian Branch)	-	5	-
Berkley Insurance Company	2	7	350.0 %
Canadian Northern Shield Insurance Company	21	1	4.8 %
Certas Home and Auto Insurance Company	309	-234	-75.7 %
Chubb Insurance Company of Canada	1,570	15	1.0 %
Continental Casualty Company	806	66	8.2 %
Co-operators General Insurance Company	2,824	618	21.9 %
Cumis General Insurance Company	74	20	27.0 %
Ecclesiastical Insurance Office Public Limited Company	313	2	0.6 %
Economical Mutual Insurance Company	1,142	113	9.9 %
Everest Insurance Company of Canada	69	-1	-1.4 %
Factory Mutual Insurance Company	11,088	1,988	17.9 %
Federal Insurance Company	-	5	-
Federated Insurance Company of Canada	664	116	17.5 %
Gore Mutual Insurance Company	253	15	5.9 %
Great American Insurance Company	49	-	0.0 %
Intact Insurance Company	4,612	833	18.1 %
Lloyd's Underwriters	16,440	7,836	47.7 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	132	5	3.8 %
Mitsui Sumitomo Insurance Company, Limited	32	1	3.1 %
National Liability & Fire Insurance Company	638	1,122	175.9 %
Northbridge General Insurance Corporation	1,155	213	18.4 %
Novex Insurance Company	12	-	0.0 %
Optimum West Insurance Company Inc.	66	4	6.1 %
Royal & Sun Alliance Insurance Company of Canada	10,638	4,473	42.0 %
Saskatchewan Mutual Insurance Company	209	11	5.3 %
SGL CANADA Insurance Services Ltd.	979	198	20.2 %
St. Paul Fire and Marine Insurance Company	204	9	4.4 %
Temple Insurance Company	1,913	2,601	136.0 %
The Boiler Inspection and Insurance Company of Canada	4,211	5,244	124.5 %
The Dominion of Canada General Insurance Company	777	31	4.0 %
The Guarantee Company of North America	98	42	42.9 %
The Mutual Fire Insurance Company of British Columbia	62	36	58.1 %
The Sovereign General Insurance Company	981	445	45.4 %
The Wawanesa Mutual Insurance Company	2,010	109	5.4 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2	-	0.0 %
Travelers Insurance Company of Canada	190	178	93.7 %
Trisura Guarantee Insurance Company	10	1	10.0 %

**BOILER AND MACHINERY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
United States Liability Insurance Company	2	-	0.0 %
Westport Insurance Corporation	-	-234	-
Wynward Insurance Group	665	80	12.0 %
Zurich Insurance Company Ltd	765	5	0.7 %
<b>Totals and Average Claim Ratios</b>	<b>82,202</b>	<b>30,665</b>	<b>37.3 %</b>

**CREDIT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	751	172	22.9 %
Allied World Specialty Insurance Company	108	167	154.6 %
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	4,389	1,619	36.9 %
Compagnie Francaise d'Assurance pour le Commerce Extérieur	804	-57	-7.1 %
Euler Hermes North America Insurance Company	1,871	911	48.7 %
Lloyd's Underwriters	156	-115	-73.7 %
The Guarantee Company of North America	319	94	29.5 %
<b>Totals and Average Claim Ratios</b>	<b>8,398</b>	<b>2,791</b>	<b>33.2 %</b>

**CREDIT PROTECTION INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
American Bankers Insurance Company of Florida	33,788	4,667	13.8 %
Arch Insurance Canada Ltd.	332	93	28.0 %
Legacy General Insurance Company	521	97	18.6 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	835	58	6.9 %
Trisura Guarantee Insurance Company	239	165	69.0 %
<b>Totals and Average Claim Ratios</b>	<b>35,715</b>	<b>5,080</b>	<b>14.2 %</b>

**EQUIPMENT WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Fenchurch General Insurance Company	4,103	1,215	29.6 %
First North American Insurance Company	-3	21	-700.0 %
Industrial Alliance Pacific General Insurance Corporation	18,655	2,242	12.0 %
Lloyd's Underwriters	-	746	-
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	34,628	12,054	34.8 %
Motors Insurance Corporation	7,997	1,240	15.5 %
Trisura Guarantee Insurance Company	3,205	601	18.8 %
Virginia Surety Company, Inc.	481	109	22.7 %
<b>Totals and Average Claim Ratios</b>	<b>69,066</b>	<b>18,228</b>	<b>26.4 %</b>

**FIDELITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
AIG Insurance Company of Canada	976	1,745	178.8 %
Arch Insurance Canada Ltd.	54	-	0.0 %
Aviva Insurance Company of Canada	117	-12	-10.3 %
AXIS Reinsurance Company (Canadian Branch)	5	-47	-940.0 %
Berkley Insurance Company	127	-	0.0 %
Certas Home and Auto Insurance Company	110	11	10.0 %
Chubb Insurance Company of Canada	2,087	-1,248	-59.8 %
Continental Casualty Company	98	228	232.7 %
Co-operators General Insurance Company	1,489	359	24.1 %
Cumis General Insurance Company	1,607	554	34.5 %
Economical Mutual Insurance Company	185	29	15.7 %
Federated Insurance Company of Canada	84	95	113.1 %
Great American Insurance Company	378	312	82.5 %
International Insurance Company of Hannover SE	4	-12	-300.0 %
Liberty Mutual Insurance Company	1,112	-2,809	-252.6 %
Lloyd's Underwriters	1,742	2,904	166.7 %
Mitsui Sumitomo Insurance Company, Limited	28	-	0.0 %
Northbridge General Insurance Corporation	262	266	101.5 %
Optimum West Insurance Company Inc.	5	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	504	584	115.9 %
Saskatchewan Mutual Insurance Company	10	3	30.0 %
SGL CANADA Insurance Services Ltd.	9	3	33.3 %
Sompo Japan Nipponkoa Insurance Inc.	-	-33	-
St. Paul Fire and Marine Insurance Company	26	185	711.5 %
The Dominion of Canada General Insurance Company	24	-51	-212.5 %
The Guarantee Company of North America	2,198	1,731	78.8 %
The Personal Insurance Company	2	-	0.0 %
The Sovereign General Insurance Company	44	-	0.0 %
Travelers Insurance Company of Canada	1,502	1,176	78.3 %
Trisura Guarantee Insurance Company	138	-4	-2.9 %
Western Surety Company	3	-	0.0 %
Zurich Insurance Company Ltd	8	-3	-37.5 %
<b>Totals and Average Claim Ratios</b>	<b>14,938</b>	<b>5,966</b>	<b>39.9 %</b>

## HAIL INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Additional Municipal Hail Limited	2,481	1,989	80.2 %
Allianz Global Risks US Insurance Company	14,835	8,712	58.7 %
Chubb Insurance Company of Canada	2,190	608	27.8 %
Northbridge General Insurance Corporation	1,556	1,033	66.4 %
Palliser Insurance Company Limited	23,201	10,974	47.3 %
<b>Totals and Average Claim Ratios</b>	<b>44,263</b>	<b>23,316</b>	<b>52.7 %</b>

## HOME WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Echelon Insurance	6,370	3,800	59.7 %
Lloyd's Underwriters	-	407	-
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	292	19	6.5 %
Royal & Sun Alliance Insurance Company of Canada	380	202	53.2 %
The New Home Warranty Insurance (Canada) Corporation	7,563	361	4.8 %
Travelers Insurance Company of Canada	1,636	552	33.7 %
<b>Totals and Average Claim Ratios</b>	<b>16,241</b>	<b>5,341</b>	<b>32.9 %</b>

## LEGAL EXPENSE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Arch Insurance Canada Ltd.	420	-	0.0 %
Belair Insurance Company Inc.	59	1	1.7 %
Co-operators General Insurance Company	30	1	3.3 %
Echelon Insurance	11	-	0.0 %
Intact Insurance Company	762	542	71.1 %
Lloyd's Underwriters	2,611	1,480	56.7 %
Novex Insurance Company	152	246	161.8 %
Omega General Insurance Company	82	-	0.0 %
Temple Insurance Company	1,069	160	15.0 %
The Guarantee Company of North America	95	38	40.0 %
<b>Totals and Average Claim Ratios</b>	<b>5,291</b>	<b>2,468</b>	<b>46.6 %</b>

**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
AIIG Insurance Company of Canada	65,944	22,616	34.3 %
Alberta Lawyers Insurance Exchange	4,184	6,236	149.0 %
Alberta Municipal Insurance Exchange	6,397	98	1.5 %
Alberta Roofing Contractors Reciprocal Insurance Exchange	387	405	104.7 %
Alberta School Boards Insurance Exchange	1,042	801	76.9 %
Allianz Global Risks US Insurance Company	13,452	8,593	63.9 %
Allied World Specialty Insurance Company	1,484	1,224	82.5 %
Arch Insurance Canada Ltd.	5,857	4,867	83.1 %
Aspen Insurance U.K. Limited	2,104	491	23.3 %
Associated Electric & Gas Insurance Services Limited	6,222	980	15.8 %
Aviva Insurance Company of Canada	43,385	24,747	57.0 %
AXIS Reinsurance Company (Canadian Branch)	14,444	10,939	75.7 %
Belair Insurance Company Inc.	11	-31	-281.8 %
Berkley Insurance Company	7,868	892	11.3 %
Canadian Direct Insurance Incorporated	-	44	-
Canadian Lawyers Insurance Association	1,405	-4,544	-323.4 %
Canadian Lawyers Liability Assurance Society	739	-182	-24.6 %
Canadian Northern Shield Insurance Company	312	44	14.1 %
Canadian Universities Reciprocal Insurance Exchange	1,425	1,379	96.8 %
Canassurance Insurance Company	-	3	-
Certas Home and Auto Insurance Company	3,965	5,303	133.7 %
Chubb Insurance Company of Canada	59,571	29,197	49.0 %
Community Newspapers Reciprocal Insurance Exchange	14	-	0.0 %
Continental Casualty Company	21,746	9,182	42.2 %
Co-operators General Insurance Company	59,827	23,273	38.9 %
Coseco Insurance Company	716	989	138.1 %
Cumis General Insurance Company	1,457	576	39.5 %
Ecclesiastical Insurance Office Public Limited Company	4,440	526	11.8 %
Echelon Insurance	500	200	40.0 %
Economical Mutual Insurance Company	15,544	8,628	55.5 %
Electric Insurance Company	921	73	7.9 %
Employers Insurance Company of Wausau	-	-1	-
Energy Insurance Group	-	-164	-
Everest Insurance Company of Canada	7,057	5,834	82.7 %
Federal Insurance Company	-	17	-
Federated Insurance Company of Canada	14,258	9,342	65.5 %
FedGas Insurance Reciprocal Exchange	210	23	11.0 %
Genesis Reciprocal Insurance Exchange	5,352	5,551	103.7 %
Gore Mutual Insurance Company	1,199	596	49.7 %
Great American Insurance Company	4,690	2,830	60.3 %
Hartford Fire Insurance Company	654	97	14.8 %
HDI Global SE Canada Branch	4,355	2,995	68.8 %



**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Healthcare Insurance Reciprocal of Canada	2,599	11,443	440.3 %
Intact Insurance Company	79,640	25,580	32.1 %
International Insurance Company of Hannover SE	2,721	1,320	48.5 %
Ironshore Insurance Ltd.	5,685	8,449	148.6 %
Jevco Insurance Company	-	-172	-
Jewelers Mutual Insurance Company	109	-	0.0 %
La Capitale General Insurance Inc.	7	-	0.0 %
Liberty Mutual Insurance Company	32,791	26,906	82.1 %
Lloyd's Underwriters	236,664	43,266	18.3 %
Max Insurance	146	2,298	1,574.0 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	910	-527	-57.9 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	750	94	12.5 %
Mitsui Sumitomo Insurance Company, Limited	1,434	-198	-13.8 %
National Bank Life Insurance Company	2	1	50.0 %
National Liability & Fire Insurance Company	12,310	5,748	46.7 %
Northbridge General Insurance Corporation	33,770	12,750	37.8 %
Novex Insurance Company	472	-335	-71.0 %
Old Republic Insurance Company of Canada	2,315	388	16.8 %
Omega General Insurance Company	401	167	41.6 %
Optimum West Insurance Company Inc.	1,086	387	35.6 %
Primum Insurance Company	2	5	250.0 %
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	24,556	74,172	302.1 %
Real Estate Insurance Exchange	2,515	2,097	83.4 %
Red River Valley Mutual Insurance Company	237	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	25,744	35,502	137.9 %
Saskatchewan Mutual Insurance Company	3,032	554	18.3 %
SCOR Insurance - Canadian Branch	1,028	1,121	109.0 %
Scottish & York Insurance Co. Limited	-	155	-
Security National Insurance Company	5,370	1,809	33.7 %
Sentry Insurance A Mutual Company	20	16	80.0 %
SGL CANADA Insurance Services Ltd.	10,953	7,007	64.0 %
Sompo Japan Nipponkoa Insurance Inc.	513	-77	-15.0 %
Sonnet Insurance Company	154	141	91.6 %
St. Paul Fire and Marine Insurance Company	6,967	13,311	191.1 %
Starr Insurance & Reinsurance Limited	2,424	1,324	54.6 %
T.H.E. Insurance Company	8	95	1,187.5 %
TD Home and Auto Insurance Company	5,367	1,805	33.6 %
Temple Insurance Company	11,844	1,294	10.9 %
The Dominion of Canada General Insurance Company	9,107	-57	-0.6 %
The Guarantee Company of North America	3,194	1,551	48.6 %

**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
The Mutual Fire Insurance Company of British Columbia	859	108	12.5 %
The Nordic Insurance Company of Canada	-	-166	-
The Personal Insurance Company	19	-	0.0 %
The Portage La Prairie Mutual Insurance Company	988	-270	-27.3 %
The Sovereign General Insurance Company	17,211	17,735	103.0 %
The Wawanesa Mutual Insurance Company	15,003	14,570	97.1 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	44	-98	-222.7 %
Travelers Insurance Company of Canada	13,904	23,623	169.9 %
Trisura Guarantee Insurance Company	5,735	1,699	29.6 %
Unica Insurance Inc.	7	-	0.0 %
United States Liability Insurance Company	18	3	16.7 %
Urban School Insurance Consortium Reciprocal (USIC)	-	1,083	-
Verasure Insurance Company	1	393	39,300.0 %
Waterloo Insurance Company	177	155	87.6 %
Westport Insurance Corporation	9,176	640	7.0 %
Wynward Insurance Group	5,401	797	14.8 %
XL Reinsurance America Inc.	2,393	964	40.3 %
XL Specialty Insurance Company	23,303	3,370	14.5 %
Zenith Insurance Company	1	-	0.0 %
Zurich Insurance Company Ltd	14,502	8,549	59.0 %
<b>Totals and Average Claim Ratios</b>	<b>1,018,727</b>	<b>537,214</b>	<b>52.7 %</b>

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
Actra Fraternal Benefit Society	10	-	-	10
Aetna Life Insurance Company	9	-	-	9
American Bankers Life Assurance Company of Florida	3,340	-	-	3,340
American Health and Life Insurance Company	337	-	-	337
American Income Life Insurance Company	3,828	-	-	3,828
Assumption Mutual Life Insurance Company	726	36	1,688	2,450
Assurant Life of Canada	2,976	-	8,952	11,928
Blue Cross Life Insurance Company of Canada	8,331	-	-	8,331
BMO Life Assurance Company	20,925	180	16,600	37,705
BMO Life Insurance Company	205	-	24	229
Brookfield Annuity Company	-	-	1,028	1,028
Canadian Premier Life Insurance Company	2,276	-	-	2,276
Chubb Life Insurance Company of Canada	223	-	-	223
CIBC Life Insurance Company Limited	741	-	-	741
Combined Insurance Company of America	41	-	-	41
Connecticut General Life Insurance Company	-	-	2	2
Co-operators Life Insurance Company	34,349	945	4,549	39,843

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Death Claims (\$000)</b>	<b>Dividends (\$000)</b>	<b>Annuity (\$000)</b>	<b>Grand Total</b>
Croatian Fraternal Union of America	4	-	-	4
Cumis Life Insurance Company	11,368	2,159	215	13,742
Desjardins Financial Security Life Assurance Company	32,197	2,297	17,630	52,124
FaithLife Financial	2,679	689	773	4,141
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	2,617	-	6,504	9,121
Foresters Life Insurance Company	9,299	263	4,434	13,996
Gerber Life Insurance Company	86	-	-	86
Humania Assurance Inc.	458	-	-	458
Industrial Alliance Insurance and Financial Services Inc.	85,580	1,818	258,495	345,893
ivari	70,642	2	2,010	72,654
Jackson National Life Insurance Company	1	-	-	1
Knights of Columbus	7,503	3,904	1,607	13,014
La Capitale Civil Service Insurer Inc.	960	12	2,221	3,193
La Capitale Financial Security Insurance Company	1,493	-	25	1,518
Life Insurance Company of North America	1,156	-	-	1,156
London Life Insurance Company	112,109	70,203	46,468	228,780
LS-Travel, Insurance Company	-	-	1,094	1,094
Manulife Assurance Company of Canada	-	-	682	682
National Bank Life Insurance Company	106	-	-	106
New York Life Insurance Company	172	417	-	589
Pavonia Life Insurance Company of Michigan	362	-	-	362
Primerica Life Insurance Company of Canada	22,555	-	-	22,555
RBC Life Insurance Company	69,518	134	652	70,304
Reliable Life Insurance Company	768	-	-	768
Scotia Life Insurance Company	1,334	-	-	1,334
SSQ Insurance Company Inc.	4,626	-	-	4,626
SSQ Life Insurance Company Inc.	6,769	222	254	7,245
Sun Life Assurance Company of Canada	267,013	91,774	196,118	554,905
TD Life Insurance Company	401	-	-	401
The Canada Life Assurance Company	143,026	38,995	41,832	223,853
The Empire Life Insurance Company	26,000	1,898	14,222	42,120
The Equitable Life Insurance Company of Canada	28,636	5,460	8,609	42,705
The Excellence Life Insurance Company	0	-	-	0
The Great-West Life Assurance Company	136,051	26,349	16,404	178,804
The Independent Order of Foresters	4,633	1,103	616	6,352
The Manufacturers Life Insurance Company	281,781	27,764	168,916	478,461
The Order of United Commercial Travelers of America	257	-	-	257
The Union Life Mutual Assurance Company	400	-	-	400
The Wawanesa Life Insurance Company	8,410	711	10,849	19,970

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
Trans Global Life Insurance Company	6	-	-	6
Ukrainian Fraternal Society of Canada	2	-	-	2
Ukrainian National Association Inc.	2	-	-	2
United American Insurance Company	10	-	-	10
Western Life Assurance Company	5,523	-	2	5,525
<b>Totals and Average Claim Ratios</b>	<b>1,424,830</b>	<b>277,335</b>	<b>833,475</b>	<b>2,535,640</b>

**LIFE INSURANCE - DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Actra Fraternal Benefit Society	-	30	30	-	-	-	30
Aetna Life Insurance Company	1	15	16	-	-	-	16
Allianz Life Insurance Company of North America	8	-	8	-	-	-	8
American Bankers Life Assurance Company of Florida	38	45,000	45,038	-	-	-	45,038
American Health and Life Insurance Company	1	2,661	2,662	-	-	-	2,662
American Income Life Insurance Company	19,053	-	19,053	-	-	-	19,053
Assumption Mutual Life Insurance Company	4,632	310	4,942	1,637	9	1,646	6,588
Assurant Life of Canada	196	928	1,124	550	24,049	24,599	25,723
Blue Cross Life Insurance Company of Canada	826	15,867	16,693	-	-	-	16,693
BMO Life Assurance Company	48,994	79	49,073	2,070	1,961	4,031	53,104
BMO Life Insurance Company	-	1,035	1,035	-	95	95	1,130
Canadian Premier Life Insurance Company	-	18,099	18,099	-	-	-	18,099
Canassurance Insurance Company	1	-	1	-	-	-	1
Chubb Life Insurance Company of Canada	682	15,152	15,834	-	-	-	15,834
CIBC Life Insurance Company Limited	968	-	968	-	-	-	968
CIGNA Life Insurance Company of Canada	-	199	199	-	-	-	199
Combined Insurance Company of America	102	(13)	89	-	-	-	89
Connecticut General Life Insurance Company	98	-	98	-	-	-	98
Co-operators Life Insurance Company	59,720	6,431	66,151	4,297	25	4,322	70,473
Croatian Fraternal Union of America	5	-	5	-	-	-	5
Cumis Life Insurance Company	2,300	19,479	21,779	-	-	-	21,779
Desjardins Financial Security Life Assurance Company	36,947	24,724	61,671	22,556	1,172	23,728	85,399
FaithLife Financial	3,569	-	3,569	347	-	347	3,916
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	3	25,271	25,274	-	-	-	25,274
Foresters Life Insurance Company	13,207	524	13,731	3	203	206	13,937

**LIFE INSURANCE - DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2018**

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Gerber Life Insurance Company	449	-	449	-	-	-	449
Humana Assurance Inc.	825	22	847	-	-	-	847
Industrial Alliance Insurance and Financial Services Inc.	188,621	16,436	205,057	226,332	53,222	279,554	484,611
ivari	150,234	-	150,234	111	-	111	150,345
Knights of Columbus	29,109	-	29,109	780	-	780	29,889
La Capitale Civil Service Insurer Inc.	1,488	1,864	3,352	31,879	-	31,879	35,231
La Capitale Financial Security Insurance Company	1,035	-	1,035	11	-	11	1,046
Life Insurance Company of North America	-	903	903	-	-	-	903
London Life Insurance Company	237,936	-	237,936	4,128	40,296	44,424	282,360
National Bank Life Insurance Company	48	333	381	-	-	-	381
New York Life Insurance Company	37	628	665	-	-	-	665
Pavonia Life Insurance Company of Michigan	17	767	784	-	-	-	784
Primerica Life Insurance Company of Canada	51,829	-	51,829	-	-	-	51,829
RBC Life Insurance Company	86,193	1,721	87,914	1,901	43,056	44,957	132,871
Reliable Life Insurance Company	480	-	480	-	-	-	480
Scotia Life Insurance Company	860	1,389	2,249	-	-	-	2,249
SSQ Insurance Company Inc.	6,577	7,250	13,827	-	-	-	13,827
SSQ Life Insurance Company Inc.	3	11,013	11,016	768	-	768	11,784
Sun Life Assurance Company of Canada	447,200	186,737	633,937	81,401	160,122	241,523	875,460
TD Life Insurance Company	3,208	7	3,215	-	-	-	3,215
Teachers Life Insurance Society (Fraternal)	8	-	8	-	-	-	8
The Canada Life Assurance Company	327,853	229,562	557,415	7,362	1,833	9,195	566,610
The Empire Life Insurance Company	31,002	3,583	34,585	13,454	563	14,017	48,602
The Equitable Life Insurance Company of Canada	103,148	8,241	111,389	15,070	1,938	17,008	128,397
The Excellence Life Insurance Company	909	-	909	-	-	-	909
The Grand Orange Lodge of British America Benefit Fund	8	-	8	-	-	-	8
The Great-West Life Assurance Company	100,983	144,983	245,966	6,512	1,065	7,577	253,543
The Independent Order of Foresters	4,378	-	4,378	76	-	76	4,454
The Manufacturers Life Insurance Company	322,558	119,782	442,340	13,448	45,817	59,265	501,605
The Order of United Commercial Travelers of America	2	-	2	-	-	-	2
The Union Life Mutual Assurance Company	176	-	176	-	-	-	176
The Wawanesa Life Insurance Company	16,789	986	17,775	13,578	-	13,578	31,353
Trans Global Life Insurance Company	-	140	140	-	-	-	140
Ukrainian Fraternal Society of Canada	2	-	2	-	-	-	2
Ukrainian National Association Inc.	2	-	2	-	-	-	2
United American Insurance Company	13	-	13	-	-	-	13
Western Life Assurance Company	13,599	15,198	28,797	-	-	-	28,797
<b>Totals</b>	<b>2,318,930</b>	<b>927,336</b>	<b>3,246,266</b>	<b>448,271</b>	<b>375,426</b>	<b>823,697</b>	<b>4,069,963</b>

**MARINE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
AIIG Insurance Company of Canada	576	-3,571	-620.0 %
Allianz Global Risks US Insurance Company	1,979	252	12.7 %
Associated Electric & Gas Insurance Services Limited	56	-10	-17.9 %
Aviva General Insurance Company	115	96	83.5 %
Aviva Insurance Company of Canada	147	134	91.2 %
Berkley Insurance Company	2,234	-26	-1.2 %
Certas Home and Auto Insurance Company	642	138	21.5 %
Chubb Insurance Company of Canada	48	-132	-275.0 %
Continental Casualty Company	1,151	744	64.6 %
Co-operators General Insurance Company	1,788	964	53.9 %
Elite Insurance Company	6,956	1,926	27.7 %
Great American Insurance Company	23	-14	-60.9 %
Hartford Fire Insurance Company	6	-	0.0 %
Intact Insurance Company	1,598	7,196	450.3 %
International Insurance Company of Hannover SE	168	479	285.1 %
Liberty Mutual Insurance Company	350	-233	-66.6 %
Lloyd's Underwriters	4,078	-1,777	-43.6 %
National Liability & Fire Insurance Company	207	41	19.8 %
Northbridge General Insurance Corporation	888	389	43.8 %
Royal & Sun Alliance Insurance Company of Canada	716	389	54.3 %
SCOR Insurance - Canadian Branch	101	-111	-109.9 %
Scottish & York Insurance Co. Limited	-	5	-
St. Paul Fire and Marine Insurance Company	100	173	173.0 %
Starr Insurance & Reinsurance Limited	129	53	41.1 %
Sunderland Marine Insurance Company Limited [Canada Branch]	-	-52	-
The Sovereign General Insurance Company	1,788	964	53.9 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	5	-	0.0 %
Traders General Insurance Company	70	48	68.6 %
Travelers Insurance Company of Canada	38	-2	-5.3 %
Westport Insurance Corporation	-176	-	0.0 %
XL Specialty Insurance Company	218	-	0.0 %
Zurich Insurance Company Ltd	644	1,321	205.1 %
<b>Totals and Average Claim Ratios</b>	<b>26,643</b>	<b>9,384</b>	<b>35.2 %</b>

## MORTGAGE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Canada Guaranty Mortgage Insurance Company	78,106	8,478	10.9 %
FCT Insurance Company Ltd.	667	273	40.9 %
Genworth Financial Mortgage Insurance Company Canada	131,595	49,598	37.7 %
MIC Insurance Company Canada	-	-4	-
<b>Totals and Average Claim Ratios</b>	<b>210,368</b>	<b>58,345</b>	<b>27.7 %</b>

## PRODUCT WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	252	326	129.4 %
American Bankers Insurance Company of Florida	29,588	7,568	25.6 %
Aviva Insurance Company of Canada	405	20	4.9 %
Continental Casualty Company	-	51	-
Elite Insurance Company	17	72	423.5 %
First North American Insurance Company	1	-4	-400.0 %
Industrial Alliance Pacific General Insurance Corporation	634	524	82.6 %
Lloyd's Underwriters	3,231	1,594	49.3 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	38,875	8,743	22.5 %
Royal & Sun Alliance Insurance Company of Canada	3,209	-	0.0 %
Travelers Insurance Company of Canada	-	175	-
Virginia Surety Company, Inc.	-	54	-
<b>Totals and Average Claim Ratios</b>	<b>76,212</b>	<b>19,123</b>	<b>25.1 %</b>

**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Affiliated FM Insurance Company	6,392	3,375	52.8 %
AIG Insurance Company of Canada	244,819	250,006	102.1 %
Alberta Motor Association Insurance Company	81,094	46,332	57.1 %
Alberta Municipal Insurance Exchange	8,597	2,137	24.9 %
Alberta School Boards Insurance Exchange	3,854	3,563	92.4 %
Allianz Global Risks US Insurance Company	50,184	55,857	111.3 %
Allied World Specialty Insurance Company	3,344	4,589	137.2 %
Allstate Insurance Company of Canada	80,658	34,801	43.1 %
American Bankers Insurance Company of Florida	32,627	8,814	27.0 %
Arch Insurance Canada Ltd.	2,586	3,013	116.5 %
Aspen Insurance U.K. Limited	525	469	89.3 %
Asset Protection Insurance Exchange	1,346	523	38.9 %
Associated Electric & Gas Insurance Services Limited	2,293	1,897	82.7 %
Automobile Dealers Insurance Exchange	1,380	1,555	112.7 %
Aviva General Insurance Company	28,618	13,726	48.0 %
Aviva Insurance Company of Canada	183,202	102,995	56.2 %
AXA Insurance Company	136	55	40.4 %
AXIS Reinsurance Company (Canadian Branch)	18	1,753	9,738.9 %
Belair Insurance Company Inc.	28,635	11,827	41.3 %
Berkley Insurance Company	114	1,665	1,460.5 %
Canadian Airports Reciprocal Insurance Exchange (CARIE)	1,365	1,327	97.2 %
Canadian Direct Insurance Incorporated	-	1	-
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE/ ALLIANCE RÉCIPROQUE DE L'INDUSTRIE DES ŒUFS DE CONSOMMATION DU CANADA	733	842	114.9 %
Canadian Farm Insurance Corp.	4,959	2,661	53.7 %
Canadian Northern Shield Insurance Company	737	290	39.3 %
Canadian Universities Reciprocal Insurance Exchange	2,212	425	19.2 %
Canassurance Insurance Company	2	1	50.0 %
Certas Direct Insurance Company	5,312	1,837	34.6 %
Certas Home and Auto Insurance Company	65,279	37,676	57.7 %
Chubb Insurance Company of Canada	59,480	28,965	48.7 %
Continental Casualty Company	23,437	36,267	154.7 %
Co-operators General Insurance Company	330,536	144,599	43.7 %
Coseco Insurance Company	16,417	6,672	40.6 %
Cumis General Insurance Company	15,692	4,374	27.9 %
Ecclesiastical Insurance Office Public Limited Company	9,880	3,003	30.4 %
Echelon Insurance	9,726	5,258	54.1 %
Economical Mutual Insurance Company	122,837	58,197	47.4 %
Elite Insurance Company	40,440	23,545	58.2 %
Energy Insurance Group	-	-1,944	-
Esurance Insurance Company of Canada	16	95	593.8 %
Everest Insurance Company of Canada	5,543	3,713	67.0 %



**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Factory Mutual Insurance Company	36,060	144,936	401.9 %
Federal Insurance Company	12	12	100.0 %
Federated Insurance Company of Canada	19,545	14,754	75.5 %
FedGas Insurance Reciprocal Exchange	309	270	87.4 %
First North American Insurance Company	3,520	284	8.1 %
Genesis Reciprocal Insurance Exchange	7,439	4,302	57.8 %
GMS Insurance Inc.	6	2	36.1 %
Gore Mutual Insurance Company	4,785	4,695	98.1 %
Great American Insurance Company	4,855	1,698	35.0 %
Hartford Fire Insurance Company	4,820	2,560	53.1 %
HDI Global SE Canada Branch	9,156	7,653	83.6 %
Healthcare Insurance Reciprocal of Canada	15	151	1,006.7 %
Industrial Alliance Pacific General Insurance Corporation	2,353	647	27.5 %
Intact Insurance Company	386,319	115,211	29.8 %
International Insurance Company of Hannover SE	11,300	11,364	100.6 %
Ironshore Insurance Ltd.	5,264	2,613	49.6 %
Jevco Insurance Company	-	-178	-
Jewelers Mutual Insurance Company	693	197	28.4 %
La Capitale General Insurance Inc.	32	-	0.0 %
Legacy General Insurance Company	1	-	0.0 %
Liberty Mutual Insurance Company	27,095	6,697	24.7 %
Lloyd's Underwriters	255,132	92,469	36.2 %
Max Insurance	6,100	2,024	33.2 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	10,330	4,520	43.8 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	50,033	13,358	26.7 %
Mitsui Sumitomo Insurance Company, Limited	2,563	397	15.5 %
National Bank Life Insurance Company	2	1	50.0 %
National Liability & Fire Insurance Company	8,761	6,745	77.0 %
Northbridge General Insurance Corporation	90,049	59,228	65.8 %
Novex Insurance Company	44,965	17,193	38.2 %
Old Republic Insurance Company of Canada	804	443	55.1 %
Omega General Insurance Company	27,549	17,488	63.5 %
Optimum West Insurance Company Inc.	6,373	3,043	47.7 %
Orion Travel Insurance Company	10,110	4,355	43.1 %
Peace Hills General Insurance Company	73,742	30,350	41.2 %
Pembridge Insurance Company	19,213	6,970	36.3 %
Petline Insurance Company/Compagnie D'Assurance Petline	9,894	5,457	55.2 %
Poultry Insurance Exchange Reciprocal of Canada	216	-	0.0 %
Primum Insurance Company	61,076	15,940	26.1 %
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-510	-

**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
RBC Insurance Company of Canada	2,132	383	18.0 %
Red River Valley Mutual Insurance Company	735	2,808	382.0 %
Royal & Sun Alliance Insurance Company of Canada	101,474	38,825	38.3 %
S&Y Insurance Company	91	30	33.0 %
Saskatchewan Mutual Insurance Company	16,030	8,652	54.0 %
SCOR Insurance - Canadian Branch	5,806	-999	-17.2 %
Security National Insurance Company	321,027	116,677	36.3 %
SGL CANADA Insurance Services Ltd.	70,352	25,918	36.8 %
Sompo Japan Nipponkoa Insurance Inc.	511	667	130.5 %
Sonnet Insurance Company	3,479	2,347	67.5 %
St. Paul Fire and Marine Insurance Company	9,529	1,780	18.7 %
Starr Insurance & Reinsurance Limited	11,864	9,811	82.7 %
TD Home and Auto Insurance Company	11,672	3,514	30.1 %
Temple Insurance Company	13,552	-2,925	-21.6 %
The Boiler Inspection and Insurance Company of Canada	188	63	33.5 %
The Dominion of Canada General Insurance Company	57,886	27,016	46.7 %
The Guarantee Company of North America	9,960	4,835	48.5 %
The Mutual Fire Insurance Company of British Columbia	11,290	6,393	56.6 %
The New Home Warranty Insurance (Canada) Corporation	7,563	361	4.8 %
The Personal Insurance Company	46,887	20,405	43.5 %
The Portage La Prairie Mutual Insurance Company	23,038	5,548	24.1 %
The Sovereign General Insurance Company	31,473	11,358	36.1 %
The Wawanesa Mutual Insurance Company	374,125	155,381	41.5 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,273	3,119	95.3 %
Traders General Insurance Company	31,684	11,110	35.1 %
Trans Global Insurance Company	2,275	-7	-0.3 %
Travelers Insurance Company of Canada	14,742	1,832	12.4 %
Trisura Guarantee Insurance Company	4,161	4,366	104.9 %
Triton Insurance Company	4,578	848	18.5 %
Unica Insurance Inc.	32	-	0.0 %
Unifund Assurance Company	85,243	46,357	54.4 %
United States Liability Insurance Company	83	7	8.4 %
Urban School Insurance Consortium Reciprocal (USIC)	2,550	359	14.1 %
Verasure Insurance Company	2,053	633	30.8 %
Virginia Surety Company, Inc.	-	54	-
Waterloo Insurance Company	10,586	5,642	53.3 %
Westport Insurance Corporation	16,042	10,092	62.9 %
Wynward Insurance Group	17,327	17,137	98.9 %
XL Specialty Insurance Company	66,609	49,100	73.7 %
Zenith Insurance Company	2,026	614	30.3 %
Zurich Insurance Company Ltd	38,357	28,333	73.9 %
<b>Totals and Average Claim Ratios</b>	<b>4,107,801</b>	<b>2,122,539</b>	<b>51.7 %</b>

**SURETY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
AIIG Insurance Company of Canada	529	-32	-6.0 %
Aspen Insurance U.K. Limited	34	17	50.0 %
Aviva Insurance Company of Canada	5,639	1,687	29.9 %
Berkley Insurance Company	336	35	10.4 %
Canadian Farm Insurance Corp.	35	-	0.0 %
Certas Home and Auto Insurance Company	10	-	0.0 %
Chubb Insurance Company of Canada	3,059	-133	-4.3 %
Continental Casualty Company	309	305	98.7 %
Co-operators General Insurance Company	3,144	990	31.5 %
CorePointe Insurance Company	33	-	0.0 %
Echelon Insurance	910	1,574	173.0 %
Economical Mutual Insurance Company	228	210	92.1 %
Euler Hermes North America Insurance Company	621	114	18.4 %
Everest Insurance Company of Canada	-	-29	-
Federated Insurance Company of Canada	64	14	21.9 %
Great American Insurance Company	71	14	19.7 %
Hartford Fire Insurance Company	11	-	0.0 %
Industrial Alliance Pacific General Insurance Corporation	132	4	3.0 %
Intact Insurance Company	11,519	14,959	129.9 %
La Capitale General Insurance Inc.	82	8	9.2 %
Liberty Mutual Insurance Company	6,209	-13	-0.2 %
Lloyd's Underwriters	1,376	847	61.6 %
L'Unique General Insurance Inc.	-5	8	-160.0 %
National Liability & Fire Insurance Company	62	22	35.5 %
Northbridge General Insurance Corporation	833	109	13.1 %
Royal & Sun Alliance Insurance Company of Canada	-1	1,798	-179,800.0%
SGL CANADA Insurance Services Ltd.	93	-305	-328.0 %
St. Paul Fire and Marine Insurance Company	-	-12	-
The Dominion of Canada General Insurance Company	5	8	160.0 %
The Guarantee Company of North America	9,834	-1,687	-17.2 %
The Sovereign General Insurance Company	2,963	885	29.9 %
Travelers Insurance Company of Canada	8,018	-3,417	-42.6 %
Trisura Guarantee Insurance Company	4,970	201	4.0 %
Unica Insurance Inc.	87	-	0.0 %
Western Surety Company	6,716	1,212	18.0 %
Westport Insurance Corporation	1,889	-	0.0 %
Wynward Insurance Group	270	-	0.0 %
XL Specialty Insurance Company	40	-	0.0 %
Zurich Insurance Company Ltd	5,199	-1,064	-20.5 %
<b>Totals and Average Claim Ratios</b>	<b>75,324</b>	<b>18,329</b>	<b>24.3 %</b>

## TITLE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2018

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Chicago Title Insurance Company	3,396	622	18.3 %
FCT Insurance Company Ltd.	15,208	2,618	17.2 %
First American Title Insurance Company	12	140	1,166.7 %
Lawyers' Professional Indemnity Company	41	25	61.0 %
Stewart Title Guaranty Company	4,597	1,480	32.2 %
<b>Totals and Average Claim Ratios</b>	<b>23,254</b>	<b>4,885</b>	<b>21.0 %</b>

\*CLAIMS RATIO: See page 5 for definition.

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# Glossary

A glossary has been provided to:

- define abbreviations used in this annual report; and
- define application and technical terms used in this annual report.

## **Attorney for Service**

A person delegated to accept service of legal papers.

## **Claims Including Adjustment Expenses**

All of the expenses related to the settlement of a claim and can include such costs as an adjuster and legal fees in addition to the claim settlement amount.

## **Claims Ratio**

The ratio of direct claims and adjustment expenses to the total direct premiums written.

## **Classes of Insurance**

For a definition of any of the classes of insurance used in this annual report, please refer to the Classes of Insurance Regulation, located on our website.

## **Consideration for Annuities**

Inclusion of any annuities reported.

## **Extra Provincial**

An insurer that is formed by or incorporated under the laws of another province or territory.

## **Federal**

An insurer that has authorization from the Office of the Superintendent of Financial Institutions (OSFI).

## **Fraternal Benefit Society**

A body corporate that is a not for profit society, order or association formed for the purpose of making, with its members only, contracts of life, accident or sickness insurance in accordance with its institution, bylaws and rules and the Insurance Act.

## **Insurance Entities**

Insurance companies, reciprocal insurance exchanges and exempt entities.

## **Provincial**

An insurer that is formed by or incorporated under the laws of the province of Alberta.

## **Reciprocal Insurance Exchange**

A group of subscribers exchanging reciprocal contracts of indemnity or inter insurance with each other through a principle attorney as defined in section 78(b) of the Insurance Act.

*NOTE: All premium and claims data presented on pages 6 - 31 of this report are based on the consolidated data reported on the provincial pages of the regulatory reporting provided by each insurer.*

The Office of the Superintendent of Insurance is a branch of  
Financial Sector Regulation and Policy, a division of Alberta Treasury  
Board and Finance.

**[alberta.ca/insurance](http://alberta.ca/insurance)**



