

Superintendent of Insurance Report of Business Transacted in 2017





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OVERVIEW

Pursuant to section 799(2) of the *Insurance Act* (Act), this is the 105th Annual Report of the Superintendent of Insurance, which shows the insurance business transacted in Alberta for the year ending December 31, 2017.

The following is a summary of the business transacted in Alberta during 2017:

(in Thousands)

Premiums Written

Life ¹	\$6,930,242
General	\$9,988,360

Total Premiums Written **\$16,918,602**

Claims and Disbursements

Life ²	\$ 4,111,534
General	\$ 6,029,818

Total Claims and Disbursements **\$ 10,141,352**

Insurers Licensed

There were 246 insurance entities licensed on December 31, 2017.

Business Type	Alberta	Extra Provincial	Federal ³	Total
Property and Casualty Insurance Companies	9	16	125	150
Life Insurance Companies	2	13	48	63
Fraternal Societies	0	0	11	11
Reciprocal Insurance Exchanges	16	6	0	22
Total	27	35	184	246

The Superintendent recovers all costs of regulation from industry on an annual basis. In 2017, we collected \$2,090,562 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 2017, the Superintendent issued three interpretation bulletins on a variety of topics including Unlicensed Insurance and Updates to Prescribed Automobile Insurance Accident Benefit and Minor Injury Forms. Additional information can be found on our website at: [Superintendent of Insurance Notices and Bulletins](#).

Market Conduct Activities

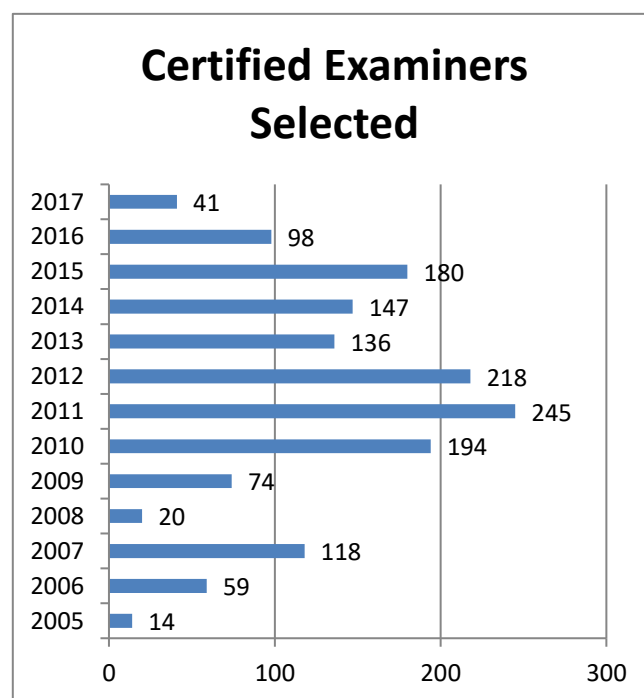
As part of a risk-based approach to the supervision of the insurance industry in Alberta, the Superintendent investigates consumer complaints, allegations of misconduct on the part of insurers, unfair acts or practices taken against consumers and occurrences of non-compliance with the Act and its attendant 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 2017, the Superintendent assessed eleven administrative penalties totaling \$208,000. 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 has averaged 120 per year for 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 www.finance.alberta.ca.

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 2017

Class	Premiums (\$000)	Claims Including Adjustment Expenses (\$000)	Claims Ratio (%)								
			Year	2017	2017	2017	2016	2015	2014	2013	2012
Accident & Sickness	2,944,047	1,729,614	59	59	59	54	55	54	55	55	55
Aircraft	38,172	30,539	80	50	36	98	38	22	22	47	47
Automobile	4,592,355	3,739,672	81	87	78	79	76	74	67	61	61
Boiler & Machinery	72,963	26,476	36	69	65	78	17	52	52	30	30
Credit	6,957	(2,668)	-38	113	9	54	25	16	16	31	31
Credit Protection	33,270	7,639	23	38	13	5	4	3	—	—	—
Equipment Warranty ¹	61,299	19,794	32	28	25	21	18	—	—	—	—
Fidelity	12,347	7,798	63	74	55	46	-96	23	23	10	10
Hail	48,287	17,803	37	130	70	144	64	48	48	57	57
Home Warranty ²	17,486	3,137	18	4	32	22	55	33	—	—	—
Legal Expense	6,130	1,540	25	45	30	57	66	64	64	113	113
Liability	964,945	337,094	35	60	56	67	55	43	87	38	38
Life	3,986,195	2,381,920	60	64	64	71	64	65	64	64	64
Marine	24,670	9,989	41	20	-7	31	66	18	18	23	23
Mortgage	199,312	38,472	19	39	9	2	15	80	80	94	94
Property ³	3,822,630	1,771,955	46	176	44	53	121	75	95	67	67
Surety	82,611	18,329	22	20	15	37	72	44	43	80	80
Title	22,412	5,386	24	21	25	25	19	18	18	17	17

Source: The information in this table was obtained from the 2017 annual filings filed with Alberta for provincial and extra provincial insurers and information filed with the Office of the Superintendent of Financial Institutions for federal insurers.

¹ Equipment Warranty was included in Boiler and Machinery prior to 2012

² Home Warranty is also included in Property

³ Product Warranty class is included in Property

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 the 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 of insurers, Reciprocal Insurance Exchanges and Fraternal Societies 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](#), the listing is called Insurer, Reciprocal Insurance Exchanges, and Fraternal Societies – No Longer Licensed in Alberta.

ABSTRACT OF RETURNS

DISCLAIMER — the following information was obtained from the 2017 annual filings filed with Alberta for provincial and extra provincial insurers 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 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Actra Fraternal Benefit Society	331	280	84.6 %
Aetna Life Insurance Company	497	38	7.6 %
AIG Insurance Company of Canada	7,763	3,523	45.4 %
Alberta Motor Association Insurance Company	1,413	62	4.4 %
Allianz Global Risks US Insurance Company	2,451	1,026	41.9 %
Allstate Insurance Company of Canada	314	233	74.2 %
American Bankers Insurance Company of Florida	32,391	2,578	8.0 %
American Bankers Life Assurance Company of Florida	18,459	4,418	23.9 %
American Income Life Insurance Company	2,441	463	19.0 %
Arch Insurance Canada Ltd.	415	193	46.5 %
Aviva Insurance Company of Canada	64	11	17.2 %
AXIS Reinsurance Company (Canadian Branch)	2	1	50.0 %
Berkley Insurance Company	5,145	2,301	44.7 %
Blue Cross Life Insurance Company of Canada	36,971	21,480	58.1 %
BMO Life Assurance Company	7,199	1,824	25.3 %
BMO Life Insurance Company	4,017	336	8.4 %
Canadian Premier Life Insurance Company	20,817	2,673	12.8 %
Canassurance Insurance Company	399	298	74.7 %
Certas Home and Auto Insurance Company	28	-	0.0 %
Chubb Insurance Company of Canada	1,343	1,528	113.8 %
Chubb Life Insurance Company of Canada	23,748	6,621	27.9 %
CIBC Life Insurance Company Limited	8,038	942	11.7 %
CIGNA Life Insurance Company of Canada	2,320	522	22.5 %
Combined Insurance Company of America	25,460	9,699	38.1 %
Continental Casualty Company	-	32	-
Co-operators General Insurance Company	94	12	12.8 %
Co-operators Life Insurance Company	49,984	28,535	57.1 %
Cumis General Insurance Company	25,016	14,711	58.8 %
Cumis Life Insurance Company	10,476	3,080	29.4 %
Desjardins Financial Security Life Assurance Company	154,663	108,766	70.3 %

ACCIDENT AND SICKNESS INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Echelon Insurance	-	-462	-
Everest Insurance Company of Canada	108	56	51.9 %
FaithLife Financial	92	217	235.9 %
Fenchurch General Insurance Company	1,536	1,294	84.3 %
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	33,565	6,028	18.0 %
Foresters Life Insurance Company	819	234	28.6 %
GMS Insurance Inc.	7,163	4,474	62.5 %
Green Shield Canada	68,717	59,588	86.7 %
Humania Assurance Inc.	459	255	55.6 %
Industrial Alliance Insurance and Financial Services Inc.	91,840	49,202	53.6 %
ivari	714	140	19.6 %
Knights of Columbus	995	89	8.9 %
La Capitale Insurance and Financial Services Inc.	17,564	12,045	68.6 %
Legacy General Insurance Company	882	536	60.8 %
Liberty Life Assurance Company of Boston	-	75	-
Life Insurance Company of North America	5,476	1,081	19.7 %
Lloyd's Underwriters	3,631	9	0.2 %
LS-Travel, Insurance Company	1,922	1,300	67.6 %
National Bank Life Insurance Company	325	86	26.5 %
Old Republic Insurance Company of Canada	1,779	747	42.0 %
Orion Travel Insurance Company	12,847	5,361	41.7 %
Pavonia Life Insurance Company of Michigan	304	-7	-2.3 %
PBC Health Benefits Society	2,009	2,046	101.8 %
Primerica Life Insurance Company of Canada	2	-	0.0 %
RBC Insurance Company of Canada	20,663	8,604	41.6 %
RBC Life Insurance Company	92,901	56,950	61.3 %
Reliable Life Insurance Company	160	65	40.6 %
Royal & Sun Alliance Insurance Company of Canada	9,833	178	1.8 %
Scotia Life Insurance Company	8,461	1,285	15.2 %

ACCIDENT AND SICKNESS INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
SSQ Insurance Company Inc.	2,203	2,391	108.5 %
SSQ Life Insurance Company Inc.	68,879	46,695	67.8 %
Sun Life Assurance Company of Canada	604,839	391,148	64.7 %
TD Life Insurance Company	14,560	2,444	16.8 %
Temple Insurance Company	45	3	6.7 %
The Canada Life Assurance Company	146,477	15,913	10.9 %
The Empire Life Insurance Company	31,467	21,110	67.1 %
The Equitable Life Insurance Company of Canada	70,694	49,869	70.5 %
The Excellence Life Insurance Company	4,808	738	15.3 %
The Great-West Life Assurance Company	685,954	457,197	66.7 %
The Guarantee Company of North America	14	-	0.0 %
The Independent Order of Foresters	2	4	200.0 %
The Manufacturers Life Insurance Company	456,307	302,080	66.2 %
The Order of United Commercial Travelers of America	22	14	63.6 %
The Union Life Mutual Assurance Company	21	-	0.0 %
The Wawanesa Life Insurance Company	4,396	3,425	77.9 %
Trans Global Life Insurance Company	722	12	1.7 %
Trisura Guarantee Insurance Company	472	14	3.0 %
Triton Insurance Company	4,296	1,560	36.3 %
Western Life Assurance Company	20,815	7,336	35.2 %
Zurich Insurance Company Ltd	29	-1	-3.4 %
Totals and Average Claim Ratios	2,944,047	1,729,614	58.7 %

*CLAIMS RATIO: See page 5 for definition

AIRCRAFT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims(\$000)	Claims Ratio
AIG Insurance Company of Canada	3,335	498	14.9 %
Allianz Global Risks US Insurance Company	6,493	2,520	38.8 %
Aspen Insurance U.K. Limited	-61	57	-93.4 %
Berkley Insurance Company	44	102	231.8 %
Canadian Applicators Insurance Reciprocal	757	610	80.6 %
Chubb Insurance Company of Canada	402	676	168.2 %
Intact Insurance Company	180	-167	-92.8 %
International Insurance Company of Hannover SE	566	160	28.3 %
Liberty Mutual Insurance Company	348	540	155.2 %
Lloyd's Underwriters	14,072	15,671	111.4 %
Mitsui Sumitomo Insurance Company, Limited	549	470	85.6 %
National Liability & Fire Insurance Company	1,546	711	46.0 %
Northbridge General Insurance Corporation	1,482	-39	-2.6 %
Old Republic Insurance Company of Canada	101	175	173.3 %
Royal & Sun Alliance Insurance Company of Canada	-	-20	-
Starr Insurance & Reinsurance Limited	91	29	31.9 %
Temple Insurance Company	2,903	1,775	61.1 %
Westport Insurance Corporation	2,006	5,264	262.4 %
XL Specialty Insurance Company	3,358	1,507	44.9 %
Totals and Average Claim Ratios	38,172	30,539	80.0 %

*CLAIMS RATIO: See page 5 for definition.

AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	11,547	12,310	106.6 %
Alberta Motor Association Insurance Company	172,069	160,456	93.3 %
Alberta Municipal Insurance Exchange	1,058	754	71.3 %
Allianz Global Risks US Insurance Company	184	406	220.7 %
Allstate Insurance Company of Canada	119,590	84,259	70.5 %
American Road Insurance Company	2,877	4,277	148.7 %

AUTOMOBILE INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Arch Insurance Canada Ltd.	1,135	119	10.5 %
Ascentus Insurance Ltd.	-	3	-
Aspen Insurance U.K. Limited	-	-1	-
Aviva General Insurance Company	73,829	72,273	97.9 %
Aviva Insurance Company of Canada	322,800	270,501	83.8 %
Belair Insurance Company Inc.	75,579	58,985	78.0 %
Canadian Direct Insurance Incorporated	-24	2,268	- %
Canadian Farm Insurance Corp.	5,074	2,510	49.5 %
Certas Direct Insurance Company	23,112	37,362	161.7 %
Certas Home and Auto Insurance Company	143,412	121,275	84.6 %
Chubb Insurance Company of Canada	22,018	11,963	54.3 %
Continental Casualty Company	12,656	6,692	52.9 %
Co-operators General Insurance Company	346,347	261,575	75.5 %
CorePointe Insurance Company	-	13	-
Coseco Insurance Company	27,733	20,608	74.3 %
Cumis General Insurance Company	4,978	3,768	75.7 %
Echelon Insurance	13,341	8,938	67.0 %
Economical Mutual Insurance Company	167,506	144,955	86.5 %
Electric Insurance Company	374	121	32.4 %
Elite Insurance Company	11,892	5,285	44.4 %
Esurance Insurance Company of Canada	2,015	2,056	102.0 %
Everest Insurance Company of Canada	27	3	11.1 %
Federal Insurance Company	15	180	1,200.0 %
Federated Insurance Company of Canada	22,976	13,929	60.6 %
Fortress Insurance Company	319	2,162	677.7 %
Great American Insurance Company	4	-	0.0 %
Hartford Fire Insurance Company	343	52	15.2 %
Intact Insurance Company	763,539	579,345	75.9 %
Jevco Insurance Company	-	-286	-
Liberty Mutual Insurance Company	7,931	5,302	66.9 %

AUTOMOBILE INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Lloyd's Underwriters	9,823	9,640	98.1 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	21	-	0.0 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	20,137	13,937	69.2 %
Mitsui Sumitomo Insurance Company, Limited	543	-	0.0 %
Motors Insurance Corporation	-	-37	-
Northbridge General Insurance Corporation	94,984	65,974	69.5 %
Northbridge Personal Insurance Corporation	1,654	1,318	79.7 %
Novex Insurance Company	79,586	62,759	78.9 %
Old Republic Insurance Company of Canada	5,515	5,631	102.1 %
Optimum West Insurance Company Inc.	4,043	1,770	43.8 %
Peace Hills General Insurance Company	72,716	59,028	81.2 %
Pembridge Insurance Company	15,353	10,116	65.9 %
Primmum Insurance Company	127,150	122,231	96.1 %
Protective Insurance Company	393	344	87.5 %
Royal & Sun Alliance Insurance Company of Canada	81,862	61,705	75.4 %
Saskatchewan Mutual Insurance Company	1	-	0.0 %
Scottish & York Insurance Co. Limited	-	-71	-
Security National Insurance Company	538,587	446,606	82.9 %
Sentry Insurance A Mutual Company	37	-78	-210.8 %
SGI CANADA Insurance Services Ltd.	80,552	70,015	86.9 %
Sonnet Insurance Company	7,244	4,469	61.7 %
St. Paul Fire and Marine Insurance Company	6,714	6,208	92.5 %
Starr Insurance & Reinsurance Limited	2	-	0.0 %
TD Home and Auto Insurance Company	12,642	8,757	69.3 %
The Dominion of Canada General Insurance Company	78,024	54,855	70.3 %
The Guarantee Company of North America	4,920	5,533	112.5 %
The Missisquoi Insurance Company	10	-	0.0 %
The Nordic Insurance Company of Canada	-	76	-
The Personal Insurance Company	115,353	120,692	104.6 %

AUTOMOBILE INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
The Portage La Prairie Mutual Insurance Company	18,604	16,094	86.5 %
The Sovereign General Insurance Company	18,487	15,535	84.0 %
The Wawanesa Mutual Insurance Company	574,999	487,455	84.8 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	460	320	69.6 %
Traders General Insurance Company	55,477	42,974	77.5 %
Travelers Insurance Company of Canada	7,300	4,489	61.5 %
Unica Insurance Inc.	-	32	-
Unifund Assurance Company	164,734	108,189	65.7 %
Waterloo Insurance Company	19,923	16,064	80.6 %
XL Specialty Insurance Company	1,164	801	68.8 %
Zenith Insurance Company	1,393	977	70.1 %
Zurich Insurance Company Ltd	15,692	20,846	132.8 %
Totals and Average Claim Ratios	4,592,355	3,739,672	81.4 %

*CLAIMS RATIO: See page 5 for definition

BOILER AND MACHINERY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Affiliated FM Insurance Company	609	179	29.4 %
AIG Insurance Company of Canada	4,779	1,612	33.7 %
Allianz Global Risks US Insurance Company	2,499	315	12.6 %
Aviva Insurance Company of Canada	4,935	890	18.0 %
AXIS Reinsurance Company (Canadian Branch)	-	-1	-
Berkley Insurance Company	7	6	85.7 %
Canadian Northern Shield Insurance Company	20	1	5.0 %
Certas Home and Auto Insurance Company	26	-78	-300.0 %
Chubb Insurance Company of Canada	1,310	204	15.6 %
Continental Casualty Company	741	89	12.0 %
Co-operators General Insurance Company	2,032	699	34.4 %
Cumis General Insurance Company	77	-4	-5.2 %
Ecclesiastical Insurance Office Public Limited Company	311	13	4.2 %

BOILER AND MACHINERY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Echelon Insurance	30	-	0.0 %
Economical Mutual Insurance Company	1,171	182	15.5 %
Everest Insurance Company of Canada	41	10	24.4 %
Factory Mutual Insurance Company	8,009	18,144	226.5 %
Federal Insurance Company	15	3	20.0 %
Federated Insurance Company of Canada	599	290	48.4 %
Gore Mutual Insurance Company	251	65	25.9 %
Great American Insurance Company	44	-	0.0 %
Intact Insurance Company	4,246	537	12.6 %
Lloyd's Underwriters	16,209	212	1.3 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	117	-4	-3.4 %
Mitsui Sumitomo Insurance Company, Limited	30	-	0.0 %
National Liability & Fire Insurance Company	579	182	31.4 %
Northbridge General Insurance Corporation	960	199	20.7 %
Novex Insurance Company	10	-	0.0 %
Optimum West Insurance Company Inc.	56	-4	-7.1 %
Royal & Sun Alliance Insurance Company of Canada	9,348	4,167	44.6 %
Saskatchewan Mutual Insurance Company	176	34	19.3 %
SGI CANADA Insurance Services Ltd.	768	96	12.5 %
St. Paul Fire and Marine Insurance Company	165	70	42.4 %
Temple Insurance Company	3,749	2,110	56.3 %
The Boiler Inspection and Insurance Company of Canada	3,813	1,204	31.6 %
The Dominion of Canada General Insurance Company	715	900	125.9 %
The Guarantee Company of North America	96	8	8.3 %
The Mutual Fire Insurance Company of British Columbia	43	32	74.4 %
The Sovereign General Insurance Company	695	589	84.7 %
The Wawanesa Mutual Insurance Company	1,903	-126	-6.6 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	2	-	0.0 %

BOILER AND MACHINERY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Travelers Insurance Company of Canada	237	52	21.9 %
Westport Insurance Corporation	-	-5,254	-
Wynward Insurance Group	603	121	20.1 %
Zurich Insurance Company Ltd	937	-1,268	-135.3 %
Totals and Average Claim Ratios	72,963	26,476	36.3 %

*CLAIMS RATIO: See page 5 for definition.

CREDIT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	513	-1,592	-310.3 %
Allied World Specialty Insurance Company	147	78	53.1 %
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	3,392	504	14.9 %
Compagnie Francaise d'Assurance pour le Commerce Exterieur	565	20	3.5 %
Euler Hermes North America Insurance Company	1,301	-42	-3.2 %
Lloyd's Underwriters	788	-1,669	-211.8 %
The Guarantee Company of North America	251	33	13.1 %
Totals and Average Claim Ratios	6,957	(2,668)	-38.3 %

*CLAIMS RATIO: See page 5 for definition.

CREDIT PROTECTION INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
American Bankers Insurance Company of Florida	31,563	7,447	23.6 %
Arch Insurance Canada Ltd.	135	-27	-20.0 %
Legacy General Insurance Company	530	35	6.6 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	619	46	7.4 %
Trisura Guarantee Insurance Company	423	138	32.6 %
Totals and Average Claim Ratios	33,270	7,639	23.0 %

*CLAIMS RATIO: See page 5 for definition.

EQUIPMENT WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Fenchurch General Insurance Company	2,946	1,023	34.7 %
First North American Insurance Company	61	35	57.4 %
Industrial Alliance Pacific General Insurance Corporation	13,893	2,397	17.3 %
Lloyd's Underwriters	225	3,249	1,444.0 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	34,415	11,032	32.1 %
Motors Insurance Corporation	5,091	1,256	24.7 %
Trisura Guarantee Insurance Company	4,041	640	15.8 %
Virginia Surety Company, Inc.	627	162	25.8 %
Totals and Average Claim Ratios	61,299	19,794	32.3 %

*CLAIMS RATIO: See page 5 for definition.

FIDELITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	918	487	53.1 %
Arch Insurance Canada Ltd.	43	28	65.1 %
Aviva Insurance Company of Canada	119	-33	-27.7 %
Berkley Insurance Company	183	-	0.0 %
Canadian Northern Shield Insurance Company	1	-	0.0 %
Certas Home and Auto Insurance Company	11	-	0.0 %
Chubb Insurance Company of Canada	1,957	691	35.3 %
Continental Casualty Company	109	60	55.0 %
Co-operators General Insurance Company	98	46	46.9 %
Cumis General Insurance Company	1,554	259	16.7 %
Economical Mutual Insurance Company	266	23	8.6 %
Federated Insurance Company of Canada	88	70	79.5 %
Great American Insurance Company	120	741	617.5 %
Hartford Fire Insurance Company	-	2	-
Liberty Mutual Insurance Company	717	422	58.9 %
Lloyd's Underwriters	1,198	607	50.7 %

FIDELITY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Mitsui Sumitomo Insurance Company, Limited	28	-	0.0 %
Northbridge General Insurance Corporation	247	177	71.7 %
Optimum West Insurance Company Inc.	2	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	454	205	45.2 %
Saskatchewan Mutual Insurance Company	9	1	11.1 %
SGI CANADA Insurance Services Ltd.	10	51	510.0 %
St. Paul Fire and Marine Insurance Company	26	-39	-150.0 %
The Dominion of Canada General Insurance Company	122	9	7.4 %
The Guarantee Company of North America	2,229	2,685	120.5 %
The Personal Insurance Company	13	-	0.0 %
The Sovereign General Insurance Company	43	-8	-18.6 %
Travelers Insurance Company of Canada	1,451	1,323	91.2 %
Trisura Guarantee Insurance Company	261	3	1.1 %
Triton Insurance Company	30	-	0.0 %
Zurich Insurance Company Ltd	29	-1	-3.4 %
Totals and Average Claim Ratios	12,347	7,798	63.2 %

*CLAIMS RATIO: See page 5 for definition.

HAIL INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Additional Municipal Hail Limited	1,131	411	36.3 %
Allianz Global Risks US Insurance Company	15,839	5,862	37.0 %
Chubb Insurance Company of Canada	3,272	468	14.3 %
Northbridge General Insurance Corporation	2,368	739	31.2 %
Palliser Insurance Company Limited	25,677	10,323	40.2 %
Totals and Average Claim Ratios	48,287	17,803	36.9 %

*CLAIMS RATIO: See page 5 for definition.

HOME WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Echelon Insurance	6,896	938	13.6 %
Lloyd's Underwriters	-	-245	-
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	317	127	40.1 %
Royal & Sun Alliance Insurance Company of Canada	231	-414	-179.2 %
The New Home Warranty Insurance (Canada) Corporation	8,506	2,482	29.2 %
Travelers Insurance Company of Canada	1,536	249	16.2 %
Totals and Average Claim Ratios	17,486	3,137	17.9 %

*CLAIMS RATIO: See page 5 for definition.

** Home Warranty Premiums and Claims figures are also included in the Property Class of Insurance. This information is provided for enhanced disclosure only.

LEGAL EXPENSE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Arch Insurance Canada Ltd.	20	-	0.0 %
Belair Insurance Company Inc.	62	1	1.6 %
Co-operators General Insurance Company	26	-	0.0 %
DAS Legal Protection Insurance Company Limited	2,815	-	0.0 %
Echelon Insurance	11	-	0.0 %
Intact Insurance Company	686	776	113.1 %
Lloyd's Underwriters	1,301	431	33.1 %
Novex Insurance Company	155	314	202.6 %
Omega General Insurance Company	967	-	0.0 %
The Guarantee Company of North America	87	18	20.7 %
Totals and Average Claim Ratios	6,130	1,540	25.1 %

*CLAIMS RATIO: See page 5 for definition.

LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	57,335	-116,450	-203.1 %
Alberta Lawyers Insurance Exchange	5,420	5,296	97.7 %
Alberta Municipal Insurance Exchange	7,350	3,264	44.4 %
Alberta Roofing Contractors Reciprocal Insurance Exchange	403	172	42.7 %
Alberta School Boards Insurance Exchange	2,127	886	41.7 %
Allianz Global Risks US Insurance Company	13,259	-3,293	-24.8 %
Allied World Specialty Insurance Company	991	497	50.2 %
Arch Insurance Canada Ltd.	5,079	4,314	84.9 %
Aspen Insurance U.K. Limited	1,936	-1,742	-90.0 %
Associated Electric & Gas Insurance Services Limited	6,594	32,244	489.0 %
Aviva Insurance Company of Canada	47,008	35,974	76.5 %
AXIS Reinsurance Company (Canadian Branch)	12,221	4,342	35.5 %
Belair Insurance Company Inc.	10	-	0.0 %
Berkley Insurance Company	7,655	2,125	27.8 %
Canadian Direct Insurance Incorporated	-	-528	-
Canadian Lawyers Insurance Association	1,323	434	32.8 %
Canadian Lawyers Liability Assurance Society	725	-263	-36.3 %
Canadian Northern Shield Insurance Company	298	-40	-13.4 %
Canadian Universities Reciprocal Insurance Exchange	1,419	1,439	101.4 %
Canassurance Insurance Company	5	35	700.0 %
Certas Home and Auto Insurance Company	4,354	3,248	74.6 %
Chubb Insurance Company of Canada	55,137	-22,406	-40.6 %
Continental Casualty Company	19,141	-4,532	-23.7 %
Co-operators General Insurance Company	52,987	20,791	39.2 %
Coseco Insurance Company	227	194	85.5 %
Cumis General Insurance Company	1,363	804	59.0 %
Ecclesiastical Insurance Office Public Limited Company	4,006	1,950	48.7 %
Echelon Insurance	395	31	7.8 %
Economical Mutual Insurance Company	16,909	6,716	39.7 %
Electric Insurance Company	1,045	85	8.1 %

LIABILITY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Energy Insurance Group	-	-5,137	-
Everest Insurance Company of Canada	5,562	464	8.3 %
Federal Insurance Company	-	74	-
Federated Insurance Company of Canada	13,441	8,743	65.0 %
FedGas Insurance Reciprocal Exchange	213	19	8.9 %
Genesis Reciprocal Insurance Exchange	5,122	4,572	89.3 %
Gore Mutual Insurance Company	1,131	183	16.2 %
Great American Insurance Company	4,296	1,211	28.2 %
Hartford Fire Insurance Company	698	15	2.1 %
HDI Global SE Canada Branch	1,606	857	53.4 %
Healthcare Insurance Reciprocal of Canada	2,103	11,291	536.9 %
Intact Insurance Company	76,661	38,927	50.8 %
International Insurance Company of Hannover SE	2,152	742	34.5 %
Ironshore Insurance Ltd.	5,629	4,748	84.3 %
Jevco Insurance Company	-	581	-
Jewelers Mutual Insurance Company	87	-	0.0 %
La Capitale General Insurance Inc.	7	-	0.0 %
Liberty Mutual Insurance Company	28,289	4,431	15.7 %
Lloyd's Underwriters	243,679	197,968	81.2 %
MAX Canada Insurance Company	123	11	8.9 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	909	-53	-5.9 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	624	-569	-91.2 %
Mitsui Sumitomo Insurance Company, Limited	1,237	8	0.6 %
National Liability & Fire Insurance Company	8,496	6,693	78.8 %
Northbridge General Insurance Corporation	28,895	1,038	3.6 %
Northbridge Personal Insurance Corporation	-	74	-
Novex Insurance Company	788	404	51.3 %
Old Republic Insurance Company of Canada	499	240	48.1 %
Omega General Insurance Company	413	-95	-23.0 %
Optimum West Insurance Company Inc.	979	600	61.3 %

LIABILITY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Primum Insurance Company	361	140	38.8 %
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	23,864	26,453	110.8 %
Real Estate Insurance Exchange	3,745	1,151	30.7 %
Red River Valley Mutual Insurance Company	193	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	25,583	-8,632	-33.7 %
Saskatchewan Mutual Insurance Company	2,758	50	1.8 %
SCOR Insurance - Canadian Branch	1,089	1,075	98.7 %
Scottish & York Insurance Co. Limited	74	-429	-579.7 %
Security National Insurance Company	5,736	2,603	45.4 %
Sentry Insurance A Mutual Company	18	31	172.2 %
SGI CANADA Insurance Services Ltd.	9,994	3,362	33.6 %
Sompo Japan Nipponkoa Insurance Inc.	193	-53	-27.5 %
Sonnet Insurance Company	79	33	41.8 %
St. Paul Fire and Marine Insurance Company	7,136	2,832	39.7 %
Starr Insurance & Reinsurance Limited	1,804	859	47.6 %
T.H.E. Insurance Company	7	5	71.4 %
TD Home and Auto Insurance Company	5,375	2,463	45.8 %
Temple Insurance Company	10,465	19,794	189.1 %
The Dominion of Canada General Insurance Company	9,230	-408	-4.4 %
The Guarantee Company of North America	2,533	2,601	102.7 %
The Mutual Fire Insurance Company of British Columbia	558	45	8.0 %
The Nordic Insurance Company of Canada	-	-444	-
The Personal Insurance Company	133	-	0.0 %
The Portage La Prairie Mutual Insurance Company	886	1,327	149.8 %
The Sovereign General Insurance Company	15,877	4,817	30.3 %
The Wawanesa Mutual Insurance Company	14,289	11,540	80.8 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	106	-55	-51.9 %
Travelers Insurance Company of Canada	10,428	-10,241	-98.2 %
Trisura Guarantee Insurance Company	5,393	1,541	28.6 %
Unica Insurance Inc.	7	1	14.3 %

LIABILITY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Urban School Insurance Consortium Reciprocal (USIC)	-	537	-
Waterloo Insurance Company	163	-128	-78.5 %
Westport Insurance Corporation	10,191	5,646	55.4 %
Wynward Insurance Group	4,595	787	17.1 %
XL Reinsurance America Inc.	1,995	2,104	105.5 %
XL Specialty Insurance Company	15,257	11,476	75.2 %
Zurich Insurance Company Ltd	14,468	585	4.0 %
Totals and Average Claim Ratios	964,945	337,094	34.9 %

*CLAIMS RATIO: See page 5 for definition.

LIFE INSURANCE – DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2017 (in \$000s)

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Actra Fraternal Benefit Society	-	26	26	-	-	-	26
Aetna Life Insurance Company	1	3	4	-	-	-	4
Allianz Life Insurance Company of North America	9	-	9	-	-	-	9
American Bankers Life Assurance Company of Florida	41	45,413	45,454	-	-	-	45,454
American Health and Life Insurance Company	1	2,162	2,163	-	-	-	2,163
American Income Life Insurance Company	17,954	-	17,954	-	-	-	17,954
Assurant Life of Canada	229	1,353	1,582	708	23,988	24,696	26,278
Blue Cross Life Insurance Company of Canada	411	13,475	13,886	-	-	-	13,886
BMO Life Assurance Company	46,251	85	46,336	6,269	93,473	99,742	146,078
BMO Life Insurance Company	-	1,128	1,128	-	16,570	16,570	17,698
Brookfield Annuity Company	-	-	-	-	5,931	5,931	5,931

LIFE INSURANCE – DIRECT PREMIUMS CONTINUED...(In \$000s)

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Canadian Premier Life Insurance Company	-	19,775	19,775	-	-	-	19,775
Canassurance Insurance Company	1	-	1	-	-	-	1
Chubb Life Insurance Company of Canada	600	13,366	13,966	-	-	-	13,966
CIBC Life Insurance Company Limited	922	6	928	-	-	-	928
Combined Insurance Company of America	102	(38)	64	-	-	-	64
Connecticut General Life Insurance Company	100	-	100	-	-	-	100
Co-operators Life Insurance Company	56,680	6,280	62,960	2,547	10	2,557	65,517
Croatian Fraternal Union of America	5	-	5	-	-	-	5
Cumis Life Insurance Company	2,384	19,993	22,377	-	-	-	22,377
Desjardins Financial Security Life Assurance Company	34,165	23,606	57,771	13,856	76	13,932	71,703
FaithLife Financial	3,547	-	3,547	324	-	324	3,871
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	-	26,450	26,450	-	-	-	Total
Foresters Life Insurance Company	10,280	582	10,862	3	295	298	11,160
Gerber Life Insurance Company	454	-	454	-	-	-	454
Humania Assurance Inc.	550	1	551	-	-	-	551
Industrial Alliance Insurance and Financial Services Inc.	183,261	14,184	197,445	190,233	58,987	249,220	446,665
ivari	142,209	-	142,209	20	-	20	142,229
Knights of Columbus	28,651	-	28,651	229	-	229	28,880
La Capitale Insurance and Financial Services Inc.	1,441	1,796	3,237	3,932	-	3,932	7,169

LIFE INSURANCE – DIRECT PREMIUMS CONTINUED...(In \$000s)

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Life Insurance Company of North America	-	1,751	1,751	-	-	-	1,751
London Life Insurance Company	228,604	-	228,604	3,471	41,710	45,181	273,785
National Bank Life Insurance Company	59	414	473	-	-	-	473
New York Life Insurance Company	37	624	661	-	-	-	661
Pavonia Life Insurance Company of Michigan	15	902	917	-	-	-	917
Primerica Life Insurance Company of Canada	48,723	-	48,723	-	-	-	48,723
RBC Life Insurance Company	87,238	1,478	88,716	4,663	8,187	12,850	101,566
Reliable Life Insurance Company	538	-	538	-	-	-	538
Scotia Life Insurance Company	706	1,437	2,143	-	-	-	2,143
Sons of Scotland Benevolent Association	3	-	3	-	-	-	3
SSQ Insurance Company Inc.	6,617	7,397	14,014	-	-	-	14,014
SSQ Life Insurance Company Inc.	2	11,874	11,876	1,334	-	1,334	13,210
Sun Life Assurance Company of Canada	405,360	185,075	590,435	51,918	143,395	195,313	785,748
TD Life Insurance Company	2,849	8	2,857	-	-	-	2,857
Teachers Life Insurance Society (Fraternal)	10	-	10	-	-	-	10
The Canada Life Assurance Company	336,382	238,112	574,494	3,654	64,216	67,870	642,364
The Empire Life Insurance Company	30,106	2,920	33,026	12,906	405	13,311	46,337
The Equitable Life Insurance Company of Canada	90,461	7,481	97,942	11,782	1,087	12,869	110,811
The Excellence Life Insurance Company	646	-	646	-	-	-	646
The Grand Orange Lodge of British America Benefit Fund	6	-	6	-	-	-	6

LIFE INSURANCE – DIRECT PREMIUMS CONTINUED...(In \$000s)

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
The Great-West Life Assurance Company	87,504	138,695	226,199	6,600	150	6,750	232,949
The Independent Order of Foresters	4,246	-	4,246	71	-	71	4,317
The Manufacturers Life Insurance Company	327,475	119,971	447,446	10,386	46,269	56,655	504,101
The Order of United Commercial Travelers of America	9	-	9	-	-	-	9
The Union Life Mutual Assurance Company	164	-	164	-	-	-	164
The Wawanesa Life Insurance Company	16,567	1,016	17,583	11,409	-	11,409	28,992
Trans Global Life Insurance Company	-	117	117	-	-	-	117
Ukrainian Fraternal Society of Canada	2	-	2	-	-	-	2
Ukrainian National Association Inc.	2	-	2	-	-	-	2
United American Insurance Company	12	-	12	-	-	-	12
Western Life Assurance Company	13,009	18,612	31,621	-	-	-	31,621
Totals	2,217,601	927,530	3,145,131	336,315	504,749	841,064	3,986,195

LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE
PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
Actra Fraternal Benefit Society	10	-	-	10
Aetna Life Insurance Company	21	2	-	23
Allianz Life Insurance Company of North America	36	-	-	36
American Bankers Life Assurance Company of Florida	3,321	-	-	3,321
American Health and Life Insurance Company	372	-	-	372
American Income Life Insurance Company	4,237	-	-	4,237
Assurant Life of Canada	3,635	-	8,112	11,747
AXA Equitable Life Insurance Company	-	1	4	5
Blue Cross Life Insurance Company of Canada	10,237	-	-	10,237
BMO Life Assurance Company	14,625	170	7,299	22,094
BMO Life Insurance Company	225	-	1,686	1,911
Brookfield Annuity Company	-	-	147	147
Canadian Premier Life Insurance Company	2,063	-	-	2,063
Canassurance Insurance Company	1	-	-	1
Chubb Life Insurance Company of Canada	681	-	-	681
CIBC Life Insurance Company Limited	395	-	-	395
Combined Insurance Company of America	84	-	-	84
Connecticut General Life Insurance Company	-	-	2	2
Co-operators Life Insurance Company	23,932	739	5,051	29,722
Cumis Life Insurance Company	7,398	3,110	226	10,734
Desjardins Financial Security Life Assurance Company	31,878	1,913	17,590	51,381
FaithLife Financial	2,599	707	877	4,183
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	3,288	-	-	3,288
Foresters Life Insurance Company	7,580	273	4,511	12,364
Gerber Life Insurance Company	92	-	-	92

LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS CONTINUED...

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
Humania Assurance Inc.	100	-	-	100
Industrial Alliance Insurance and Financial Services Inc.	68,459	1,338	235,418	305,215
ivari	83,327	2	2,224	85,553
Knights of Columbus	8,715	3,766	1,173	13,654
La Capitale Insurance and Financial Services Inc.	1,050	-	780	1,830
Liberty Life Assurance Company of Boston	261	-	-	261
Life Insurance Company of North America	786	-	-	786
London Life Insurance Company	96,627	68,184	65,467	230,278
Manulife Assurance Company of Canada	-	-	787	787
National Bank Life Insurance Company	130	-	-	130
New York Life Insurance Company	161	437	-	598
Pavonia Life Insurance Company of Michigan	140	-	-	140
Primerica Life Insurance Company of Canada	23,610	-	-	23,610
RBC Life Insurance Company	35,071	116	517	35,704
Reliable Life Insurance Company	500	-	-	500
Scotia Life Insurance Company	677	-	-	677
Sons of Scotland Benevolent Association	14	-	-	14
SSQ Insurance Company Inc.	4,881	-	-	4,881
SSQ Life Insurance Company Inc.	4,963	-	2,385	7,348
Sun Life Assurance Company of Canada	270,699	76,649	225,905	573,253
TD Life Insurance Company	225	-	-	225
The Canada Life Assurance Company	100,716	38,322	40,202	179,240
The Empire Life Insurance Company	12,146	1,820	18,600	32,566
The Equitable Life Insurance Company of Canada	27,345	4,267	8,795	40,407
The Excellence Life Insurance Company	4	-	-	4
The Grand Orange Lodge of British America Benefit Fund	23	-	-	23
The Great-West Life Assurance Company	143,573	22,112	19,329	185,014

LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS CONTINUED...

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
The Independent Order of Foresters	4,698	1,097	614	6,409
The Manufacturers Life Insurance Company	265,205	26,357	164,246	455,808
The Order of United Commercial Travelers of America	6	-	-	6
The Wawanesa Life Insurance Company	7,173	686	14,827	22,686
Trans Global Life Insurance Company	10	-	-	10
Ukrainian Fraternal Society of Canada	6	-	-	6
Ukrainian National Association Inc.	6	-	-	6
United American Insurance Company	35	-	-	35
Western Life Assurance Company	5,005	-	21	5,026
Totals	1,283,057	252,068	846,795	2,381,920

MARINE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	227	-2,179	-959.9 %
Allianz Global Risks US Insurance Company	758	-843	-111.2 %
Associated Electric & Gas Insurance Services Limited	38	7	18.4 %
Aviva General Insurance Company	29	24	82.8 %
Aviva Insurance Company of Canada	161	157	97.5 %
Berkley Insurance Company	1,255	1,671	133.1 %
Certas Home and Auto Insurance Company	666	188	28.2 %
Chubb Insurance Company of Canada	146	556	380.8 %
Continental Casualty Company	1,207	-127	-10.5 %
Co-operators General Insurance Company	2,261	1,063	47.0 %
Elite Insurance Company	7,185	3,671	51.1 %
Great American Insurance Company	23	-26	-113.0 %
Hartford Fire Insurance Company	33	-	0.0 %
HDI Global SE Canada Branch	150	61	40.7 %
Intact Insurance Company	1,371	792	57.8 %

MARINE INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
International Insurance Company of Hannover SE	1,307	131	10.0 %
Liberty Mutual Insurance Company	376	350	93.1 %
Lloyd's Underwriters	2,818	3,018	107.1 %
National Liability & Fire Insurance Company	64	107	167.2 %
Northbridge General Insurance Corporation	580	179	30.9 %
Royal & Sun Alliance Insurance Company of Canada	723	-580	-80.2 %
SCOR Insurance - Canadian Branch	283	110	38.9 %
St. Paul Fire and Marine Insurance Company	78	-23	-29.5 %
Starr Insurance & Reinsurance Limited	31	20	64.5 %
Sunderland Marine Insurance Company Limited [Canada Branch]	-11	217	-1,972.7 %
The Sovereign General Insurance Company	2,261	1,063	47.0 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	-2	-50.0 %
Traders General Insurance Company	72	73	101.4 %
Travelers Insurance Company of Canada	55	-	0.0 %
Westport Insurance Corporation	147	-	0.0 %
XL Specialty Insurance Company	166	56	33.7 %
Zurich Insurance Company Ltd	206	255	123.8 %
Totals and Average Claim Ratios	24,670	9,989	40.5 %

*CLAIMS RATIO: See page 5 for definition.

MORTGAGE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Canada Guaranty Mortgage Insurance Company	75,675	6,138	8.1 %
FCT Insurance Company Ltd.	816	471	57.7 %
Genworth Financial Mortgage Insurance Company Canada	122,821	31,866	25.9 %
MIC Insurance Company Canada	-	-3	-
Totals and Average Claim Ratios	199,312	38,472	19.3 %

*CLAIMS RATIO: See page 5 for definition.

PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Affiliated FM Insurance Company	6,901	2,322	33.6 %
AIG Insurance Company of Canada	236,790	79,487	33.6 %
Alberta Motor Association Insurance Company	84,600	50,808	60.1 %
Alberta Municipal Insurance Exchange	9,678	2,713	28.0 %
Alberta School Boards Insurance Exchange	3,411	2,332	68.4 %
Allianz Global Risks US Insurance Company	36,239	30,338	83.7 %
Allied World Specialty Insurance Company	3,407	-20	-0.6 %
Allstate Insurance Company of Canada	63,272	21,784	34.4 %
American Bankers Insurance Company of Florida	22,164	9,873	44.5 %
Arch Insurance Canada Ltd.	1,789	2,416	135.0 %
Aspen Insurance U.K. Limited	1,884	-118	-6.3 %
Asset Protection Insurance Exchange	1,208	856	70.9 %
Associated Electric & Gas Insurance Services Limited	2,892	-721	-24.9 %
Automobile Dealers Insurance Exchange	1,502	-58	-3.9 %
Aviva General Insurance Company	26,920	5,234	19.4 %
Aviva Insurance Company of Canada	189,711	72,181	38.0 %
AXA Art Insurance Corporation	19	-	0.0 %
AXA Insurance Company	102	28	27.5 %
AXIS Reinsurance Company (Canadian Branch)	111	1,411	1,271.2 %
Belair Insurance Company Inc.	27,445	12,532	45.7 %
Berkley Insurance Company	120	122	101.7 %
Canadian Airports Reciprocal Insurance Exchange (CARIE)	1,355	402	29.7 %
Canadian Direct Insurance Incorporated	-3	472	- %
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE/ALLIANCE RÉCIPROQUE DE L'INDUSTRIE DES ŒUFS DE CONSOMMATION DU CANADA	745	138	18.5 %
Canadian Farm Insurance Corp.	5,159	3,183	61.7 %
Canadian Northern Shield Insurance Company	703	419	59.6 %
Canadian Universities Reciprocal Insurance Exchange	2,294	512	22.3 %
Canassurance Insurance Company	8	2	25.0 %

PROPERTY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Certas Direct Insurance Company	4,718	1,163	24.7 %
Certas Home and Auto Insurance Company	56,777	40,296	71.0 %
Chubb Insurance Company of Canada	55,644	52,021	93.5 %
Continental Casualty Company	26,482	13,022	49.2 %
Co-operators General Insurance Company	311,260	133,417	42.9 %
Coseco Insurance Company	14,793	4,309	29.1 %
Cumis General Insurance Company	14,777	3,072	20.8 %
Ecclesiastical Insurance Office Public Limited Company	9,305	8,879	95.4 %
Echelon Insurance	8,132	1,575	19.4 %
Economical Mutual Insurance Company	114,209	62,002	54.3 %
Elite Insurance Company	41,728	28,426	68.1 %
Energy Insurance Group	-	42	-
Esurance Insurance Company of Canada	29	18	62.1 %
Everest Insurance Company of Canada	6,978	2,714	38.9 %
Factory Mutual Insurance Company	27,523	64,380	233.9 %
Federal Insurance Company	34	10	29.4 %
Federated Insurance Company of Canada	18,300	15,850	86.6 %
FedGas Insurance Reciprocal Exchange	303	271	89.4 %
First North American Insurance Company	3,716	561	15.1 %
Genesis Reciprocal Insurance Exchange	7,500	5,287	70.5 %
GMS Insurance Inc.	7	1	6.8 %
Gore Mutual Insurance Company	3,905	4,313	110.4 %
Great American Insurance Company	6,011	1,926	32.0 %
Hartford Fire Insurance Company	5,039	343	6.8 %
HDI Global SE Canada Branch	5,673	1,999	35.2 %
Healthcare Insurance Reciprocal of Canada	18	-	0.0 %
Industrial Alliance Pacific General Insurance Corporation	1,074	779	72.5 %
Intact Insurance Company	379,222	148,014	39.0 %
International Insurance Company of Hannover SE	3,521	4,913	139.5 %
Ironshore Insurance Ltd.	4,801	2,842	59.2 %

PROPERTY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Jevco Insurance Company	-	-209	-
Jewelers Mutual Insurance Company	619	333	53.8 %
La Capitale General Insurance Inc.	34	-	0.0 %
Legacy General Insurance Company	2	-	0.0 %
Liberty Mutual Insurance Company	21,841	31,825	145.7 %
Lloyd's Underwriters	226,732	49,627	21.9 %
MAX Canada Insurance Company	4,394	1,743	39.7 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	10,661	4,926	46.2 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	46,222	13,384	29.0 %
Mitsui Sumitomo Insurance Company, Limited	2,587	242	9.4 %
National Liability & Fire Insurance Company	6,687	9,507	142.2 %
Northbridge General Insurance Corporation	76,615	60,452	78.9 %
Northbridge Personal Insurance Corporation	2,047	1,616	78.9 %
Novex Insurance Company	45,525	18,871	41.5 %
Old Republic Insurance Company of Canada	524	612	116.8 %
Omega General Insurance Company	22,707	16,833	74.1 %
Optimum West Insurance Company Inc.	5,860	2,015	34.4 %
Orion Travel Insurance Company	8,647	3,709	42.9 %
Peace Hills General Insurance Company	73,730	21,158	28.7 %
Pembridge Insurance Company	13,546	4,331	32.0 %
Petline Insurance Company/Compagnie D'Assurance Petline	10,539	5,696	54.0 %
Poultry Insurance Exchange Reciprocal of Canada	278	171	61.5 %
Primum Insurance Company	58,921	-3,438	-5.8 %
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	2,907	2,015	69.3 %
RBC Insurance Company of Canada	1,974	426	21.6 %
Red River Valley Mutual Insurance Company	763	219	28.7 %
Royal & Sun Alliance Insurance Company of Canada	102,833	82,113	79.9 %
Saskatchewan Mutual Insurance Company	15,755	6,951	44.1 %

PROPERTY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
SCOR Insurance - Canadian Branch	5,256	9,883	188.0 %
Scottish & York Insurance Co. Limited	-	1	-
Security National Insurance Company	307,267	39,414	12.8 %
SGI CANADA Insurance Services Ltd.	59,461	30,314	51.0 %
Sompo Japan Nipponkoa Insurance Inc.	641	2,319	361.8 %
Sonnet Insurance Company	1,501	600	40.0 %
St. Paul Fire and Marine Insurance Company	8,608	21,501	249.8 %
Starr Insurance & Reinsurance Limited	13,501	7,164	53.1 %
T.H.E. Insurance Company	1	-	0.0 %
TD Home and Auto Insurance Company	12,109	2,344	19.4 %
Temple Insurance Company	11,940	14,105	118.1 %
The Boiler Inspection and Insurance Company of Canada	166	-86	-51.8 %
The Dominion of Canada General Insurance Company	54,038	40,544	75.0 %
The Guarantee Company of North America	9,069	4,019	44.3 %
The Missisquoi Insurance Company	3	-	0.0 %
The Mutual Fire Insurance Company of British Columbia	9,194	5,762	62.7 %
The New Home Warranty Insurance (Canada) Corporation	8,506	2,482	29.2 %
The Nordic Insurance Company of Canada	-	-43	-
The Personal Insurance Company	42,006	14,853	35.4 %
The Portage La Prairie Mutual Insurance Company	20,155	9,251	45.9 %
The Sovereign General Insurance Company	25,561	10,847	42.4 %
The Wawanesa Mutual Insurance Company	370,133	192,138	51.9 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,950	15,253	386.2 %
Traders General Insurance Company	28,214	16,372	58.0 %
Trans Global Insurance Company	1,939	96	5.0 %
Travelers Insurance Company of Canada	9,392	575	6.1 %
Trisura Guarantee Insurance Company	1,809	1,256	69.4 %
Triton Insurance Company	4,114	1,088	26.4 %
Unica Insurance Inc.	34	-	0.0 %
Unifund Assurance Company	81,730	761	0.9 %
Urban School Insurance Consortium Reciprocal (USIC)	3,200	4,325	135.2 %

PROPERTY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Virginia Surety Company, Inc.	-	120	-
Waterloo Insurance Company	9,493	3,260	34.3 %
Westport Insurance Corporation	11,016	13,302	120.8 %
Wynward Insurance Group	14,055	4,663	33.2 %
XL Specialty Insurance Company	24,717	16,912	68.4 %
Zenith Insurance Company	1,923	1,584	82.4 %
Zurich Insurance Company Ltd	43,073	48,756	113.2 %
Totals and Average Claim Ratios	3,822,630	1,771,955	46.4 %

*CLAIMS RATIO: See page 5 for definition.

SURETY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	786	181	23.0 %
Allianz Global Risks US Insurance Company	152	-	0.0 %
Aspen Insurance U.K. Limited	6	-	0.0 %
Aviva Insurance Company of Canada	6,486	855	13.2 %
Berkley Insurance Company	250	14	5.6 %
Canadian Farm Insurance Corp.	31	-	0.0 %
Certas Home and Auto Insurance Company	9	-	0.0 %
Chubb Insurance Company of Canada	5,391	445	8.3 %
Continental Casualty Company	266	-729	-274.1 %
Co-operators General Insurance Company	3,376	61	1.8 %
CorePointe Insurance Company	21	-	0.0 %
Echelon Insurance	924	52	5.6 %
Economical Mutual Insurance Company	311	-3	-1.0 %
Everest Insurance Company of Canada	34	35	102.9 %
Federated Insurance Company of Canada	64	-45	-70.3 %
Fenchurch General Insurance Company	21	109	530.4 %
Hartford Fire Insurance Company	3	-	0.0 %

SURETY INSURANCE CONTINUED...

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Industrial Alliance Pacific General Insurance Corporation	47	-4	-8.5 %
Intact Insurance Company	14,001	6,713	47.9 %
La Capitale General Insurance Inc.	74	65	87.8 %
Liberty Mutual Insurance Company	4,012	1,809	45.1 %
Lloyd's Underwriters	2,567	-973	-37.9 %
L'Unique General Insurance Inc.	5	65	1,300.0 %
National Liability & Fire Insurance Company	85	24	28.2 %
Northbridge General Insurance Corporation	540	31	5.7 %
Royal & Sun Alliance Insurance Company of Canada	103	860	835.0 %
SGI CANADA Insurance Services Ltd.	100	-146	-146.0 %
St. Paul Fire and Marine Insurance Company	-	-3	-
The Dominion of Canada General Insurance Company	45	-26	-57.8 %
The Guarantee Company of North America	11,195	-160	-1.4 %
The Missisquoi Insurance Company	-	-2	-
The Sovereign General Insurance Company	3,173	64	2.0 %
Travelers Insurance Company of Canada	7,688	4,903	63.8 %
Trisura Guarantee Insurance Company	5,249	1,191	22.7 %
Unica Insurance Inc.	69	-	0.0 %
Western Surety Company	6,861	2,752	40.1 %
Westport Insurance Corporation	2,025	-	0.0 %
Wynward Insurance Group	27	-	0.0 %
XL Specialty Insurance Company	49	8	16.3 %
Zurich Insurance Company Ltd	6,565	183	2.8 %
Totals and Average Claim Ratios	82,611	18,329	22.2 %

*CLAIMS RATIO: See page 5 for definition.

TITLE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2017

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Chicago Title Insurance Company	3,078	361	11.7 %
FCT Insurance Company Ltd.	15,191	3,304	21.7 %
First American Title Insurance Company	17	-68	-400.0 %
Lawyers' Professional Indemnity Company	47	22	46.8 %
Stewart Title Guaranty Company	4,079	1,767	43.3 %
Totals and Average Claim Ratios	22,412	5,386	24.0 %

*CLAIMS RATIO: See page 5 for definition.

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 an adjuster and legal fees in addition to the claim settlement amount.
Claims Ratio	The ration of direct claims and adjustment expenses to the total direct premiums written. The insurer is presumed to have earned a profit on a particular class of insurance when the ratio is 70% or less.
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 - 35 of this report are based on the consolidated data reported on the provincial pages of the regulatory reporting provided by each insurer.

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

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