



# Superintendent of Insurance 2019 Annual Report

Report of Business Transacted

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## Overview

Pursuant to section 799(2) of the *Insurance Act* (Act), this is the 107th Annual Report of the Superintendent of Insurance, which shows Alberta's insurance business transactions for the year ending December 31, 2019.

During 2019, the following insurance business transactions were completed in Alberta:

Premiums Written	(in Thousands)
Life <sup>1</sup>	\$7,490,326
General	\$11,857,658
<b>Total Premiums Written</b>	<b>\$19,347,984</b>
<b>Claims and Disbursements</b>	
Life <sup>2</sup>	\$ 4,641,410
General	\$ 7,287,348
<b>Total Claims and Disbursements</b>	<b>\$ 11,928,758</b>

The Superintendent recovers all costs of regulation from industry on an annual basis. Based on 2019 written premiums, \$3,352,271 was collected through the Recovery of Administration Costs Regulation.

### INSURANCE COMPANIES OPERATING IN ALBERTA

As of December 31, 2019, 236 insurance entities were licensed to operate in the province.

Business Type	Alberta	Extra Provincial	Federal <sup>3</sup>	Total
Property and Casualty Insurance Companies	9	16	123	<b>148</b>
Life Insurance Companies	2	11	45	<b>58</b>
Fraternal Societies	0	0	10	<b>10</b>
Reciprocal Insurance Exchanges	14	6	0	<b>20</b>
<b>Total</b>	<b>25</b>	<b>33</b>	<b>178</b>	<b>236</b>

The Superintendent maintains a [list](#) of Insurance Companies, Reciprocal Insurance Exchanges and Fraternal Societies licensed to operate in Alberta. 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The Superintendent also maintains a [list](#) of entities that have withdrawn, amalgamated or changed their names, and includes the name of the entity and the historical information on why they no longer operate in Alberta.

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.

## PROVINCIAL INSURER FINANCIAL RESULTS

The Superintendent publishes select [financial data](#) of Alberta-incorporated insurance companies. The data is published as provided by the insurers in their quarterly reporting to the Superintendent.

## ENSURING COMPLIANCE

Pursuant to section 792.1 of the *Insurance Act*, the Superintendent issues guidelines and interpretation bulletins to clarify expectations with respect to interpretation and application of the Act and its regulations. In 2019, the Superintendent issued five interpretation bulletins:

- Adoption of Canadian Council of Insurance Regulators / Canadian Insurance Services Regulatory Organizations Fair Treatment of Customers Guidance
- Approved Form of Electronic and Paper Financial Responsibility Card
- Use of Not At-Fault and At-Fault Claims/Accidents
- Summing Convictions or Accident/Claims Across Operators
- Minor Injuries.

In addition, the Superintendent issued seven notices:

- Electronic Certified Examiner Selection Process
- Private Passenger Vehicle Usage Based Insurance Implementation Process
- Insurance Agents and Adjusters Amendment Regulation and Fair Practices Amendment Regulation
- Four updated or new Standard Endorsement Forms (SEF) for SEFs 39b, 35, 21a, 21b, 21c, 21d, 28a and 28b.

Additional information is available [online](#) at Superintendent of Insurance Bulletins and Notices.

## MARKET CONDUCT ACTIVITIES

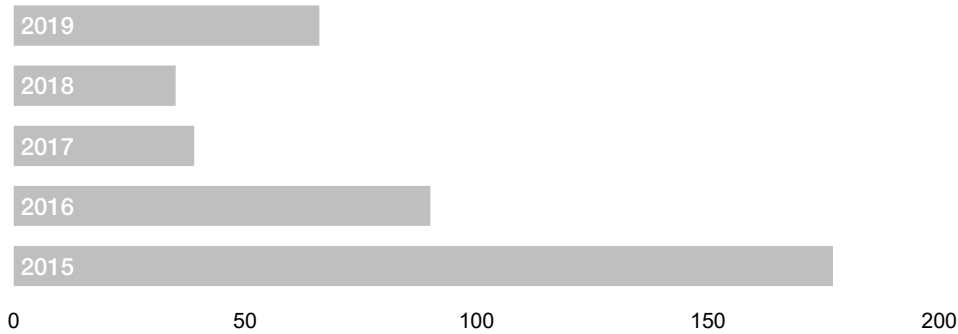
As part of a risk-based approach to the supervision of the insurance industry in Alberta, the Superintendent investigates consumer complaints, allegations of misconduct on the part of insurers, unfair acts or practices taken against consumers, and occurrences of non-compliance with the Act and its regulations.

Upon completion of an investigation, the Superintendent may take regulatory action. Regulatory action includes but is not limited to the assessment of administrative penalties. In 2019, the Superintendent assessed eleven administrative penalties, totaling \$1,011,000. Enforcement actions taken by the Superintendent are posted online.

## 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. See the chart for the number of CE applications processed using the Certified Examiner process. More information on the Certified Examiner process, the Certified Examiner Register, or application forms for the appointment of a Certified Examiner is available at the Superintendent's website.



*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.*

## Abstract of returns

DISCLAIMER — the information presented in following tables was obtained from the 2019 annual filings filed with Alberta's Superintendent of Insurance and information filed with the Office of the Superintendent of Financial Institutions for federal insurers. While reasonable efforts have been made to ensure the accuracy of this report, decisions should not be made solely on the information contained in this report.

### CLAIMS RATIO DEFINED

A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio represents claims-related expenses only, and does not include other expenses such as commissions, premium taxes and administrative costs.

### COMPARISON OF TOTAL DIRECT PREMIUMS WRITTEN AND TOTAL CLAIMS BY CLASS OF INSURANCE

Class	2019			2018	2017	2016	2015
	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio* (%)	Claims Ratio* (%)	Claims Ratio* (%)	Claims Ratio* (%)	Claims Ratio* (%)
Accident and Sickness	3,278,484	1,922,238	59	58	59	59	59
Aircraft	40,473	21,570	53	44	80	50	36
Automobile	5,428,072	4,276,820	79	80	81	87	78
Boiler and Machinery	95,853	25,559	27	37	36	69	65
Credit	8,407	799	10	33	-38	113	9
Credit Protection	40,041	4,599	11	14	23	38	13
Equipment Warranty	67,847	19,012	28	26	32	28	25
Fidelity	16,242	10,205	63	40	63	74	55
Hail	42,050	38,394	91	53	37	130	70
Home Warranty	13,516	9,311	69	33	18	4	32
Legal Expense	8,587	3,216	37	47	25	45	30
Liability	1,130,008	607,880	54	53	35	60	56
Life	4,211,842	2,719,172	65	62	60	64	64
Marine	25,712	14,828	58	35	40	20	-7
Mortgage	242,053	78,187	32	28	19	39	9
Product Warranty	74,917	18,562	25	25	31	31	26
Property	4,527,057	2,145,474	47	52	46	176	44
Surety	74,826	7,155	10	24	22	20	15
Title	21,997	5,777	26	21	24	21	25



**ACCIDENT AND SICKNESS INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Actra Fraternal Benefit Society	380	374	98.4 %
Aetna Life Insurance Company	470	275	58.5 %
AIG Insurance Company of Canada	10,031	5,696	56.8 %
Alberta Motor Association Insurance Company	1,268	252	19.9 %
Allianz Global Risks US Insurance Company	1,927	635	33.0 %
Allstate Insurance Company of Canada	520	214	41.2 %
American Bankers Insurance Company of Florida	31,207	2,412	7.7 %
American Bankers Life Assurance Company of Florida	20,947	5,711	27.3 %
American Income Life Insurance Company	2,798	649	23.2 %
Arch Insurance Canada Ltd.	3	-86	-2,866.7 %
Assumption Mutual Life Insurance Company	1,537	667	43.4 %
Aviva Insurance Company of Canada	35	21	60.0 %
AWP Health & Life SA	81	6	7.4 %
AXIS Reinsurance Company (Canadian Branch)	19	4	21.1 %
Berkley Insurance Company	3,868	1,274	32.9 %
Blue Cross Life Insurance Company of Canada	44,776	24,131	53.9 %
BMO Life Assurance Company	6,441	891	13.8 %
BMO Life Insurance Company	3,335	132	4.0 %
Canadian Premier General Insurance Company	644	137	21.3 %
Canadian Premier Life Insurance Company	42,076	3,904	9.3 %
Canassurance Insurance Company	263	169	64.3 %
Certas Home and Auto Insurance Company	26	-	0.0 %
Chubb Insurance Company of Canada	871	7	0.8 %
Chubb Life Insurance Company of Canada	35,549	5,756	16.2 %
CIBC Life Insurance Company Limited	6,554	447	6.8 %
CIGNA Life Insurance Company of Canada	2,102	979	46.6 %
Combined Insurance Company of America	31,575	8,696	27.5 %
Continental Casualty Company	-	-27	-
Co-operators General Insurance Company	22,995	9,421	41.0 %
Co-operators Life Insurance Company	53,774	31,888	59.3 %
Cumis General Insurance Company	22,877	9,421	41.2 %
Cumis Life Insurance Company	10,820	2,479	22.9 %
Desjardins Financial Security Life Assurance Company	167,678	110,969	66.2 %
Everest Insurance Company of Canada	101	38	37.6 %
FaithLife Financial	84	56	66.7 %
Fenchurch General Insurance Company	1,392	1,002	72.0 %
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	31,610	7,151	22.6 %
Foresters Life Insurance Company	683	113	16.5 %
GMS Insurance Inc.	8,329	3,941	47.3 %
Green Shield Canada	78,593	72,775	92.6 %
HDI Global Specialty SE	32	10	31.3 %
Humania Assurance Inc.	688	333	48.4 %

**ACCIDENT AND SICKNESS INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Industrial Alliance Insurance and Financial Services Inc.	105,730	51,970	49.2 %
ivari	1,032	108	10.5 %
Knights of Columbus	1,049	136	13.0 %
La Capitale Civil Service Insurer Inc.	16,911	12,472	73.8 %
La Capitale Financial Security Insurance Company	11,616	7,859	67.7 %
Liberty Life Assurance Company of Boston	-	105	-
Life Insurance Company of North America	27	2,129	7,885.2 %
Lloyd's Underwriters	6,982	3,978	57.0 %
LS-Travel, Insurance Company	2,603	1,206	46.3 %
National Bank Life Insurance Company	330	98	29.6 %
New York Life Insurance Company	1	-	0.0 %
Old Republic Insurance Company of Canada	2,914	952	32.7 %
Orion Travel Insurance Company	15,838	7,619	48.1 %
Pavonia Life Insurance Company of Michigan	176	73	41.5 %
PBC Health Benefits Society	4,514	4,438	98.3 %
Primerica Life Insurance Company of Canada	1	-	0.0 %
RBC Insurance Company of Canada	21,645	9,052	41.8 %
RBC Life Insurance Company	111,564	65,848	59.0 %
Reliable Life Insurance Company	106	30	28.3 %
Royal & Sun Alliance Insurance Company of Canada	10,530	228	2.2 %
Scotia Life Insurance Company	526	497	94.5 %
SSQ Insurance Company Inc.	2,772	1,004	36.2 %
SSQ Life Insurance Company Inc.	79,142	53,376	67.4 %
Starr Insurance & Reinsurance Limited	406	317	78.1 %
Sun Life Assurance Company of Canada	679,397	452,763	66.6 %
TD Life Insurance Company	14,654	3,679	25.1 %
Temple Insurance Company	579	341	58.9 %
The Canada Life Assurance Company	138,603	25,633	18.5 %
The Empire Life Insurance Company	33,991	23,713	69.8 %
The Equitable Life Insurance Company of Canada	81,923	56,490	69.0 %
The Excellence Life Insurance Company	7,164	1,419	19.8 %
The Great-West Life Assurance Company	733,587	503,582	68.6 %
The Guarantee Company of North America	42	1	2.4 %
The Independent Order of Foresters	1	3	300.0 %
The Manufacturers Life Insurance Company	514,899	304,950	59.2 %
The Union Life Mutual Assurance Company	70	-	0.0 %
The Wawanesa Life Insurance Company	4,396	3,068	69.8 %
Trans Global Life Insurance Company	1,006	40	4.0 %
Trisura Guarantee Insurance Company	91	8	8.8 %
Triton Insurance Company	6,412	1,928	30.1 %
Western Life Assurance Company	15,595	7,563	48.5 %
Zurich Insurance Company Ltd	701	640	91.3 %
<b>Totals and Average Claim Ratios</b>	<b>3,278,484</b>	<b>1,922,238</b>	<b>58.6 %</b>

## AIRCRAFT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIIG Insurance Company of Canada	3,763	2,986	79.4 %
Allianz Global Risks US Insurance Company	7,120	2,499	35.1 %
Aspen Insurance U.K. Limited	-23	-155	673.9 %
Canadian Applicators Insurance Reciprocal	432	-	0.0 %
Chubb Insurance Company of Canada	525	-65	-12.4 %
Co-operators General Insurance Company	2	-	0.0 %
Great American Insurance Company	244	144	59.0 %
HDI Global Specialty SE	435	-41	-9.4 %
Intact Insurance Company	288	-166	-57.6 %
Liberty Mutual Insurance Company	465	-11	-2.4 %
Lloyd's Underwriters	11,039	8,858	80.2 %
Mitsui Sumitomo Insurance Company, Limited	877	117	13.3 %
National Liability & Fire Insurance Company	1,760	701	39.8 %
Northbridge General Insurance Corporation	1,737	162	9.3 %
Old Republic Insurance Company of Canada	172	139	80.8 %
Starr Insurance & Reinsurance Limited	868	329	37.9 %
Temple Insurance Company	3,893	1,184	30.4 %
Westport Insurance Corporation	975	1,488	152.6 %
XL Specialty Insurance Company	5,901	3,401	57.6 %
<b>Totals and Average Claim Ratios</b>	<b>40,473</b>	<b>21,570</b>	<b>53.3 %</b>

## AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIIG Insurance Company of Canada	12,885	13,836	107.4 %
Alberta Motor Association Insurance Company	141,694	77,443	54.7 %
Alberta Municipal Insurance Exchange	961	503	52.3 %
Allianz Global Risks US Insurance Company	449	398	88.6 %
Allstate Insurance Company of Canada	201,570	152,557	75.7 %
American Road Insurance Company	3,137	1,775	56.6 %
Arch Insurance Canada Ltd.	1,382	317	22.9 %
Ascentus Insurance Ltd.	-	6	-
Aviva General Insurance Company	39,919	44,132	110.6 %
Aviva Insurance Company of Canada	305,524	266,824	87.3 %
Belair Insurance Company Inc.	76,141	71,685	94.1 %
Canadian Farm Insurance Corp.	5,725	2,800	48.9 %
Canadian Northern Shield Insurance Company	1	-	0.0 %
Certas Direct Insurance Company	27,798	33,347	120.0 %
Certas Home and Auto Insurance Company	195,175	174,716	89.5 %
Chubb Insurance Company of Canada	28,740	17,899	62.3 %
Continental Casualty Company	14,505	9,910	68.3 %
Co-operators General Insurance Company	419,939	369,039	87.9 %

**AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
CorePointe Insurance Company	-	-3	-
Coseco Insurance Company	36,436	33,970	93.2 %
Cumis General Insurance Company	7,156	6,689	93.5 %
Echelon Insurance	13,866	9,632	69.5 %
Economical Mutual Insurance Company	196,934	164,095	83.3 %
Electric Insurance Company	233	115	49.4 %
Elite Insurance Company	12,330	8,319	67.5 %
Esurance Insurance Company of Canada	96	-179	-186.5 %
Everest Insurance Company of Canada	52	26	50.0 %
Federal Insurance Company	-	6	-
Federated Insurance Company of Canada	28,448	18,172	63.9 %
Fortress Insurance Company	355	-3,718	-1,046.3 %
Genesis Reciprocal Insurance Exchange	2,600	418	16.1 %
Gore Mutual Insurance Company	1	1	100.0 %
Hartford Fire Insurance Company	235	94	40.0 %
HDI Global Specialty SE	3,455	1,749	50.6 %
Intact Insurance Company	805,113	580,866	72.1 %
Jevco Insurance Company	-	-531	-
Liberty Mutual Insurance Company	11,248	12,004	106.7 %
Lloyd's Underwriters	20,624	12,526	60.7 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	18	-	0.0 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	36,423	19,570	53.7 %
Mitsui Sumitomo Insurance Company, Limited	614	730	118.9 %
National Liability & Fire Insurance Company	29	4	13.8 %
Northbridge General Insurance Corporation	131,130	62,482	47.6 %
Novex Insurance Company	82,743	57,364	69.3 %
Old Republic Insurance Company of Canada	13,360	10,384	77.7 %
Optimum West Insurance Company Inc.	8,296	5,904	71.2 %
Peace Hills General Insurance Company	99,275	65,562	66.0 %
Pembridge Insurance Company	42,234	32,728	77.5 %
Perth Insurance Company	-	-1	-
Primum Insurance Company	163,165	150,436	92.2 %
Protective Insurance Company	475	415	87.4 %
Royal & Sun Alliance Insurance Company of Canada	86,577	68,000	78.5 %
S&Y Insurance Company	491	322	65.6 %
Saskatchewan Mutual Insurance Company	1	-	0.0 %
Scottish & York Insurance Co. Limited	-1	2,651	-265,100%
Security National Insurance Company	670,519	516,398	77.0 %
Sentry Insurance A Mutual Company	42	-31	-73.8 %
SGL CANADA Insurance Services Ltd.	99,091	99,202	100.1 %
Sompo Japan Nipponkoa Insurance Inc.	-	-16	-
Sonnet Insurance Company	28,153	21,344	75.8 %
St. Paul Fire and Marine Insurance Company	7,045	7,007	99.5 %

**AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Starr Insurance & Reinsurance Limited	64	-	0.0 %
TD Home and Auto Insurance Company	11,651	10,790	92.6 %
The Dominion of Canada General Insurance Company	105,039	80,190	76.3 %
The Guarantee Company of North America	4,387	2,989	68.1 %
The Missisquoi Insurance Company	-	3	-
The Nordic Insurance Company of Canada	-	-4	-
The Personal Insurance Company	121,695	119,823	98.5 %
The Portage La Prairie Mutual Insurance Company	23,591	11,438	48.5 %
The Sovereign General Insurance Company	33,409	27,162	81.3 %
The Wawanesa Mutual Insurance Company	727,254	594,359	81.7 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,415	729	51.5 %
Traders General Insurance Company	64,930	50,933	78.4 %
Travelers Insurance Company of Canada	15,839	9,288	58.6 %
Unica Insurance Inc.	-	1,059	-
Unifund Assurance Company	198,181	139,636	70.5 %
Verassure Insurance Company	-	4,595	-
Waterloo Insurance Company	2,819	9,627	341.5 %
XL Specialty Insurance Company	873	259	29.7 %
Zenith Insurance Company	11,651	4,595	39.4 %
Zurich Insurance Company Ltd	20,867	7,456	35.7 %
<b>Totals and Average Claim Ratios</b>	<b>5,428,072</b>	<b>4,276,820</b>	<b>78.8 %</b>

**BOILER AND MACHINERY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<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	468	8	1.7 %
AIIG Insurance Company of Canada	3,369	3,928	116.6 %
Allianz Global Risks US Insurance Company	11,666	2,561	22.0 %
Aviva Insurance Company of Canada	4,070	903	22.2 %
AXIS Reinsurance Company (Canadian Branch)	-	-12	-
Berkley Insurance Company	3	-15	-500.0 %
Canadian Northern Shield Insurance Company	20	-	0.0 %
Certas Home and Auto Insurance Company	257	4	1.6 %
Chubb Insurance Company of Canada	1,444	425	29.4 %
Continental Casualty Company	1,036	-41	-4.0 %
Co-operators General Insurance Company	2,996	1,484	49.5 %
Cumis General Insurance Company	73	3	4.1 %
Ecclesiastical Insurance Office Public Limited Company	371	28	7.5 %
Echelon Insurance	35	-	0.0 %
Economical Mutual Insurance Company	1,029	230	22.4 %
Everest Insurance Company of Canada	53	50	94.3 %
Factory Mutual Insurance Company	13,009	-2,053	-15.8 %
Federal Insurance Company	-	-1	-

**BOILER AND MACHINERY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Federated Insurance Company of Canada	674	505	74.9 %
Gore Mutual Insurance Company	246	-2	-0.8 %
Great American Insurance Company	43	10	23.3 %
Intact Insurance Company	5,550	248	4.5 %
Liberty Mutual Insurance Company	28	-	0.0 %
Lloyd's Underwriters	18,317	11,938	65.2 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	169	631	373.4 %
Mitsui Sumitomo Insurance Company, Limited	34	1	2.9 %
National Liability & Fire Insurance Company	1,111	-889	-80.0 %
Northbridge General Insurance Corporation	1,467	217	14.8 %
Novex Insurance Company	110	1	0.9 %
Optimum West Insurance Company Inc.	66	-4	-6.1 %
Royal & Sun Alliance Insurance Company of Canada	12,725	2,084	16.4 %
Saskatchewan Mutual Insurance Company	288	60	20.8 %
SGL CANADA Insurance Services Ltd.	1,151	225	19.5 %
St. Paul Fire and Marine Insurance Company	146	52	35.6 %
Temple Insurance Company	2,280	1,253	55.0 %
The Boiler Inspection and Insurance Company of Canada	4,936	1,480	30.0 %
The Dominion of Canada General Insurance Company	780	-20	-2.6 %
The Guarantee Company of North America	92	59	64.1 %
The Mutual Fire Insurance Company of British Columbia	86	139	161.6 %
The Sovereign General Insurance Company	1,209	992	82.1 %
The Wawanesa Mutual Insurance Company	2,172	41	1.9 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	4	-	0.0 %
Travelers Insurance Company of Canada	303	11	3.6 %
Trisura Guarantee Insurance Company	13	3	23.1 %
United States Liability Insurance Company	11	4	36.4 %
Wynward Insurance Group	1,118	189	16.9 %
Zurich Insurance Company Ltd	825	-1,171	-141.9 %
<b>Totals and Average Claim Ratios</b>	<b>95,853</b>	<b>25,559</b>	<b>26.7 %</b>

**CREDIT INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<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	792	-19	-2.4 %
Allied World Specialty Insurance Company	73	-113	-154.8 %
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	3,599	522	14.5 %
Compagnie Francaise d'Assurance pour le Commerce Exterieur	587	11	1.9 %
Euler Hermes North America Insurance Company	2,835	440	15.5 %
Lloyd's Underwriters	129	-56	-43.4 %
The Guarantee Company of North America	392	14	3.6 %
<b>Totals and Average Claim Ratios</b>	<b>8,407</b>	<b>799</b>	<b>9.5 %</b>

### CREDIT PROTECTION INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
American Bankers Insurance Company of Florida	35,504	4,217	11.9 %
Arch Insurance Canada Ltd.	481	202	42.0 %
Canadian Premier General Insurance Company	443	2	0.5 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	919	85	9.2 %
Trans Global Insurance Company	2,603	11	0.4 %
Trisura Guarantee Insurance Company	91	82	90.1 %
<b>Totals and Average Claim Ratios</b>	<b>40,041</b>	<b>4,599</b>	<b>11.5 %</b>

### EQUIPMENT WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Fenchurch General Insurance Company	6,107	1,872	30.7 %
First North American Insurance Company	-	29	-
Industrial Alliance Pacific General Insurance Corporation	20,509	2,755	13.4 %
Lloyd's Underwriters	-	-279	-
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	28,281	12,430	44.0 %
Motors Insurance Corporation	7,163	1,373	19.2 %
Trisura Guarantee Insurance Company	5,457	716	13.1 %
Virginia Surety Company, Inc.	330	116	35.2 %
<b>Totals and Average Claim Ratios</b>	<b>67,847</b>	<b>19,012</b>	<b>28.0 %</b>

### FIDELITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIIG Insurance Company of Canada	1,030	1,477	143.4 %
Arch Insurance Canada Ltd.	109	28	25.7 %
Aviva Insurance Company of Canada	127	72	56.7 %
AXIS Reinsurance Company (Canadian Branch)	22	-11	-50.0 %
Berkley Insurance Company	152	-	0.0 %
Certas Home and Auto Insurance Company	114	-	0.0 %
Chubb Insurance Company of Canada	1,980	1,952	98.6 %
Continental Casualty Company	97	-50	-51.5 %
Co-operators General Insurance Company	1,873	1,635	87.3 %
Cumis General Insurance Company	1,624	1,633	100.6 %
Economical Mutual Insurance Company	146	12	8.2 %
Federated Insurance Company of Canada	84	93	110.7 %
Great American Insurance Company	430	28	6.5 %
Hartford Fire Insurance Company	17	-	0.0 %
Liberty Mutual Insurance Company	1,330	-11	-0.8 %
Lloyd's Underwriters	1,431	990	69.2 %
Mitsui Sumitomo Insurance Company, Limited	28	-6	-21.4 %



## FIDELITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Northbridge General Insurance Corporation	300	92	30.7 %
Optimum West Insurance Company Inc.	5	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	548	738	134.7 %
Saskatchewan Mutual Insurance Company	15	2	13.3 %
SGI CANADA Insurance Services Ltd.	8	7	87.5 %
St. Paul Fire and Marine Insurance Company	24	17	70.8 %
The Dominion of Canada General Insurance Company	8	-5	-62.5 %
The Guarantee Company of North America	2,402	1,548	64.4 %
The Sovereign General Insurance Company	249	-	0.0 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	-	22	-
Travelers Insurance Company of Canada	1,745	-78	-4.5 %
Trisura Guarantee Insurance Company	243	4	1.6 %
United States Liability Insurance Company	2	-	0.0 %
Western Surety Company	3	-	0.0 %
Zurich Insurance Company Ltd	96	16	16.7 %
<b>Totals and Average Claim Ratios</b>	<b>16,242</b>	<b>10,205</b>	<b>62.8 %</b>

## HAIL INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Additional Municipal Hail Limited	2,462	1,919	77.9 %
Allianz Global Risks US Insurance Company	16,621	15,216	91.5 %
Chubb Insurance Company of Canada	1,169	1,741	148.9 %
Northbridge General Insurance Corporation	1,060	1,439	135.8 %
Palliser Insurance Company Limited	20,738	18,079	87.2 %
<b>Totals and Average Claim Ratios</b>	<b>42,050</b>	<b>38,394</b>	<b>91.3 %</b>

## HOME WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Echelon Insurance	5,217	4,054	77.7 %
Lloyd's Underwriters	-	-501	-
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	502	24	4.8 %
Royal & Sun Alliance Insurance Company of Canada	195	171	87.7 %
The New Home Warranty Insurance (Canada) Corporation	5,913	1,591	26.9 %
Travelers Insurance Company of Canada	1,689	3,972	235.2 %
<b>Totals and Average Claim Ratios</b>	<b>13,516</b>	<b>9,311</b>	<b>68.9 %</b>



**LEGAL EXPENSE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Arch Insurance Canada Ltd.	209	5	2.4 %
Belair Insurance Company Inc.	54	-	0.0 %
Co-operators General Insurance Company	34	1	2.9 %
Echelon Insurance	15	-	0.0 %
Intact Insurance Company	1,169	464	39.7 %
Lloyd's Underwriters	3,000	1,910	63.7 %
Novex Insurance Company	222	146	65.8 %
Omega General Insurance Company	6	12	200.0 %
Temple Insurance Company	3,787	623	16.5 %
The Guarantee Company of North America	91	55	60.4 %
<b>Totals and Average Claim Ratios</b>	<b>8,587</b>	<b>3,216</b>	<b>37.5 %</b>

**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<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	74,368	26,150	35.2 %
Alberta Municipal Insurance Exchange	6,095	4,002	65.7 %
Alberta Roofing Contractors Reciprocal Insurance Exchange	446	1,051	235.7 %
Alberta School Boards Insurance Exchange	1,226	2,343	191.1 %
Allianz Global Risks US Insurance Company	17,744	13,395	75.5 %
Allied World Specialty Insurance Company	1,972	9	0.5 %
Arch Insurance Canada Ltd.	6,322	5,319	84.1 %
Aspen Insurance U.K. Limited	2,279	-711	-31.2 %
Associated Electric & Gas Insurance Services Limited	8,628	-25,375	-294.1 %
Aviva Insurance Company of Canada	41,417	10,907	26.3 %
AXIS Reinsurance Company (Canadian Branch)	17,891	5,042	28.2 %
Berkley Insurance Company	12,986	5,607	43.2 %
Canadian Lawyers Insurance Association	1,263	11,245	890.3 %
Canadian Lawyers Liability Assurance Society	918	1,411	153.7 %
Canadian Northern Shield Insurance Company	167	29	17.4 %
Canadian Universities Reciprocal Insurance Exchange	1,472	594	40.4 %
Canassurance Insurance Company	3	13	433.3 %
Certas Home and Auto Insurance Company	4,463	-423	-9.5 %
Chubb Insurance Company of Canada	72,038	29,404	40.8 %
Community Newspapers Reciprocal Insurance Exchange	15	-	0.0 %
Continental Casualty Company	24,922	15,463	62.0 %
Co-operators General Insurance Company	62,403	46,395	74.3 %
Coseco Insurance Company	762	187	24.5 %
Cumis General Insurance Company	1,516	339	22.4 %
Ecclesiastical Insurance Office Public Limited Company	5,194	6,493	125.0 %
Echelon Insurance	557	350	62.8 %
Economical Mutual Insurance Company	14,247	11,311	79.4 %

**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Electric Insurance Company	859	-48	-5.6 %
Energy Insurance Group	-	-126	-
Everest Insurance Company of Canada	7,400	6,653	89.9 %
Federal Insurance Company	-	68	-
Federated Insurance Company of Canada	15,292	11,212	73.3 %
FedGas Insurance Reciprocal Exchange	316	-43	-13.6 %
Genesis Reciprocal Insurance Exchange	6,144	3,553	57.8 %
Gore Mutual Insurance Company	1,303	-127	-9.7 %
Great American Insurance Company	5,201	417	8.0 %
Hartford Fire Insurance Company	1,246	-337	-27.0 %
HDI Global SE Canada Branch	4,383	3,994	91.1 %
HDI Global Specialty SE	5,510	3,144	57.1 %
Healthcare Insurance Reciprocal of Canada	3,237	5,210	161.0 %
Intact Insurance Company	84,529	40,188	47.5 %
Jevco Insurance Company	-	-125	-
Jewelers Mutual Insurance Company	123	-	0.0 %
Liberty Mutual Insurance Company	42,036	38,052	90.5 %
Lloyd's Underwriters	249,677	154,141	61.7 %
Max Insurance	257	152	59.1 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	1,035	81	7.8 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	950	32	3.4 %
Mitsui Sumitomo Insurance Company, Limited	1,487	195	13.1 %
National Liability & Fire Insurance Company	19,140	8,195	42.8 %
Northbridge General Insurance Corporation	36,406	3,108	8.5 %
Novex Insurance Company	257	-32	-12.5 %
Old Republic Insurance Company of Canada	3,224	1,046	32.4 %
Omega General Insurance Company	390	-1,153	-295.6 %
Optimum West Insurance Company Inc.	1,232	521	42.3 %
Primum Insurance Company	-	19	-
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	29,250	26,214	89.6 %
Real Estate Insurance Exchange	2,384	1,636	68.6 %
Red River Mutual Insurance Company	59	-	0.0 %
Royal & Sun Alliance Insurance Company of Canada	24,224	511	2.1 %
Saskatchewan Mutual Insurance Company	3,680	1,677	45.6 %
SCOR Insurance - Canadian Branch	1,411	788	55.8 %
Scottish & York Insurance Co. Limited	1	521	52,100.0 %
Security National Insurance Company	5,493	2,994	54.5 %
Sentry Insurance A Mutual Company	5	-16	-320.0 %
SGL CANADA Insurance Services Ltd.	11,154	4,333	38.8 %
Sompo Japan Nipponkoa Insurance Inc.	304	-4	-1.3 %
Sonnet Insurance Company	216	272	125.9 %

**LIABILITY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
St. Paul Fire and Marine Insurance Company	6,189	-4,941	-79.8 %
Starr Insurance & Reinsurance Limited	3,214	1,277	39.7 %
TD Home and Auto Insurance Company	5,494	2,976	54.2 %
Temple Insurance Company	7,017	9,514	135.6 %
The Dominion of Canada General Insurance Company	9,240	3,130	33.9 %
The Guarantee Company of North America	4,313	1,620	37.6 %
The Mutual Fire Insurance Company of British Columbia	1,409	1,265	89.8 %
The Nordic Insurance Company of Canada	-	-364	-
The Personal Insurance Company	183	-	0.0 %
The Portage La Prairie Mutual Insurance Company	1,220	2,802	229.7 %
The Sovereign General Insurance Company	20,825	28,142	135.1 %
The Wawanesa Mutual Insurance Company	18,485	16,821	91.0 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	99	-9	-9.1 %
Traders General Insurance Company	-	68	-
Travelers Insurance Company of Canada	17,133	5,176	30.2 %
Trisura Guarantee Insurance Company	6,901	974	14.1 %
Unica Insurance Inc.	5	-	0.0 %
United States Liability Insurance Company	111	52	46.8 %
Urban School Insurance Consortium Reciprocal (USIC)	900	839	93.2 %
Verassure Insurance Company	-	201	-
Waterloo Insurance Company	-1	12	-1,200.0 %
Westport Insurance Corporation	13,242	1,376	10.4 %
Wynward Insurance Group	6,653	1,388	20.9 %
XL Reinsurance America Inc.	2,173	882	40.6 %
XL Specialty Insurance Company	23,627	14,545	61.6 %
Zurich Insurance Company Ltd	30,434	32,681	107.4 %
<b>Totals and Average Claim Ratios</b>	<b>1,130,008</b>	<b>607,880</b>	<b>53.8 %</b>

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2019**

<b>Name of Licensed Insurance Company</b>	<b>Death Claims (\$000)</b>	<b>Dividends (\$000)</b>	<b>Annuity (\$000)</b>	<b>Grand Total</b>
Aetna Life Insurance Company	3	-	-	3
Allianz Life Insurance Company of North America	64	-	-	64
American Bankers Life Assurance Company of Florida	3,264	-	-	3,264
American Health and Life Insurance Company	188	-	-	188
American Income Life Insurance Company	4,204	-	-	4,204
Assumption Mutual Life Insurance Company	1,386	48	500	1,934
Assurant Life of Canada	3,022	-	9,144	12,166
AWP Health & Life SA	4	-	-	4
Blue Cross Life Insurance Company of Canada	8,064	-	-	8,064
BMO Life Assurance Company	14,530	188	22,943	37,661
BMO Life Insurance Company	171	-	1,484	1,655

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Death Claims (\$000)</b>	<b>Dividends (\$000)</b>	<b>Annuity (\$000)</b>	<b>Grand Total</b>
Brookfield Annuity Company	-	-	2,706	2,706
Canadian Premier Life Insurance Company	2,091	-	-	2,091
Chubb Life Insurance Company of Canada	1,569	-	-	1,569
CIBC Life Insurance Company Limited	395	-	-	395
CIGNA Life Insurance Company of Canada	1	-	-	1
Combined Insurance Company of America	325	-	-	325
Connecticut General Life Insurance Company	48	-	50	98
Co-operators Life Insurance Company	26,980	933	5,115	33,028
Croatian Fraternal Union of America	15	-	-	15
Cumis Life Insurance Company	7,818	3,608	202	11,628
Desjardins Financial Security Life Assurance Company	30,948	1,919	23,903	56,770
FaithLife Financial	2,541	650	1,190	4,381
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	3,572	-	-	3,572
Foresters Life Insurance Company	8,601	250	4,514	13,365
Gerber Life Insurance Company	135	-	-	135
Humania Assurance Inc.	187	-	-	187
Industrial Alliance Insurance and Financial Services Inc.	65,804	2,083	412,642	480,529
ivari	77,015	2	1,984	79,001
Jackson National Life Insurance Company	3	-	-	3
Knights of Columbus	9,488	4,133	1,795	15,416
La Capitale Civil Service Insurer Inc.	885	7	6,058	6,950
La Capitale Financial Security Insurance Company	874	-	150	1,024
Life Insurance Company of North America	342	-	-	342
London Life Insurance Company	108,475	72,079	14,765	195,319
Manulife Assurance Company of Canada	-	-	658	658
National Bank Life Insurance Company	124	-	-	124
New York Life Insurance Company	214	347	-	561
Pavonia Life Insurance Company of Michigan	108	-	-	108
PBC Health Benefits Society	1,183	-	-	1,183
Primerica Life Insurance Company of Canada	27,690	-	-	27,690
RBC Life Insurance Company	99,470	152	4,717	104,339
Reliable Life Insurance Company	672	-	-	672
Scotia Life Insurance Company	151	-	-	151
SSQ Insurance Company Inc.	3,097	-	-	3,097
SSQ Life Insurance Company Inc.	5,465	375	248	6,088
Sun Life Assurance Company of Canada	268,387	93,705	222,974	585,066
TD Life Insurance Company	1,000	-	-	1,000
The Canada Life Assurance Company	132,092	40,108	42,832	215,032
The Empire Life Insurance Company	18,144	1,906	15,991	36,041
The Equitable Life Insurance Company of Canada	32,026	7,242	14,353	53,621
The Excellence Life Insurance Company	105	-	-	105
The Grand Orange Lodge of British America Benefit Fund	14	-	-	14

**LIFE INSURANCE – DIRECT CLAIMS, ANNUITIES, DIVIDENDS IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

Name of Licensed Insurance Company	Death Claims (\$000)	Dividends (\$000)	Annuity (\$000)	Grand Total
The Great-West Life Assurance Company	138,916	26,588	13,566	179,070
The Independent Order of Foresters	4,104	1,083	601	5,788
The Manufacturers Life Insurance Company	277,416	27,851	193,808	499,075
The Wawanesa Life Insurance Company	6,597	733	12,561	19,891
Trans Global Life Insurance Company	43	-	-	43
UFSC Heritage Life Insurance Fraternal Society	10	-	-	10
Ukrainian National Association Inc.	3	-	-	3
Western Life Assurance Company	1,665	-	20	1,685
<b>Totals and Average Claim Ratios</b>	<b>1,401,708</b>	<b>285,990</b>	<b>1,031,474</b>	<b>2,719,172</b>

**LIFE INSURANCE – DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2019**

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	-	(19)	(19)	-	-	-	(19)
Allianz Life Insurance Company of North America	5	-	5	-	-	-	5
American Bankers Life Assurance Company of Florida	35	44,087	44,122	-	-	-	44,122
American Health and Life Insurance Company	1	2,772	2,773	-	-	-	2,773
American Income Life Insurance Company	19,719	-	19,719	-	-	-	19,719
Assumption Mutual Life Insurance Company	4,852	410	5,262	516	-	516	5,778
Assurant Life of Canada	190	584	774	486	26,960	27,446	28,220
AWP Health & Life SA	-	54	54	-	-	-	54
Blue Cross Life Insurance Company of Canada	1,217	15,988	17,205	-	-	-	17,205
BMO Life Assurance Company	45,922	69	45,991	3,015	29,838	32,853	78,844
BMO Life Insurance Company	-	937	937	-	2,731	2,731	3,668
Canadian Premier Life Insurance Company	-	17,086	17,086	-	-	-	17,086
Chubb Life Insurance Company of Canada	1,911	15,006	16,917	-	-	-	16,917
CIBC Life Insurance Company Limited	942	-	942	-	-	-	942
CIGNA Life Insurance Company of Canada	-	69	69	-	-	-	69
Combined Insurance Company of America	96	(3)	93	-	-	-	93
Connecticut General Life Insurance Company	86	-	86	-	-	-	86
Co-operators Life Insurance Company	59,857	6,108	65,965	5,176	6,755	11,931	77,896

**LIFE INSURANCE – DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
Croatian Fraternal Union of America	5	-	5	-	-	-	5
Cumis Life Insurance Company	2,171	19,505	21,676	-	1,441	1,441	23,117
Desjardins Financial Security Life Assurance Company	35,395	23,576	58,971	26,841	704	27,545	86,516
FaithLife Financial	3,616	-	3,616	790	-	790	4,406
First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian	13	22,855	22,868	-	-	-	22,868
Foresters Life Insurance Company	15,897	416	16,313	3	102	105	16,418
Gerber Life Insurance Company	443	-	443	-	-	-	443
Humania Assurance Inc.	1,093	49	1,142	-	-	-	1,142
Industrial Alliance Insurance and Financial Services Inc.	180,323	15,799	196,122	274,228	150,044	424,272	620,394
ivari	160,304	-	160,304	(2)	-	(2)	160,302
Knights of Columbus	30,243	-	30,243	-	-	-	30,243
La Capitale Civil Service Insurer Inc.	1,681	1,777	3,458	63,920	-	63,920	67,378
La Capitale Financial Security Insurance Company	971	-	971	68	-	68	1,039
Life Insurance Company of North America	-	(6)	(6)	-	-	-	(6)
London Life Insurance Company	242,127	-	242,127	3,796	38	3,834	245,961
National Bank Life Insurance Company	59	396	455	-	-	-	455
New York Life Insurance Company	39	614	653	-	-	-	653
Pavonia Life Insurance Company of Michigan	3	679	682	-	-	-	682
PBC Health Benefits Society	-	782	782	-	-	-	782
Primerica Life Insurance Company of Canada	54,555	-	54,555	-	-	-	54,555
RBC Life Insurance Company	77,897	962	78,859	4,575	22,387	26,962	105,821
Reliable Life Insurance Company	431	-	431	-	-	-	431
Scotia Life Insurance Company	718	144	862	-	-	-	862
SSQ Insurance Company Inc.	8,135	6,731	14,866	-	-	-	14,866
SSQ Life Insurance Company Inc.	6	11,864	11,870	2,126	-	2,126	13,996
Sun Life Assurance Company of Canada	494,856	189,688	684,544	59,148	114,991	174,139	858,683
TD Life Insurance Company	3,790	4	3,794	-	-	-	3,794
Teachers Life Insurance Society (Fraternal)	15	-	15	-	-	-	15
The Canada Life Assurance Company	333,636	220,265	553,901	5,576	1,478	7,054	560,955
The Empire Life Insurance Company	31,989	3,827	35,816	14,165	599	14,764	50,580
The Equitable Life Insurance Company of Canada	121,550	8,472	130,022	12,814	1,691	14,505	144,527

**LIFE INSURANCE – DIRECT PREMIUMS WRITTEN IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

Name of Licensed Insurance Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Individual	Group	Total	Individual	Group	Total	
The Excellence Life Insurance Company	1,217	-	1,217	-	-	-	1,217
The Grand Orange Lodge of British America Benefit Fund	9	-	9	-	-	-	9
The Great-West Life Assurance Company	105,953	149,550	255,503	6,585	(1,246)	5,339	260,842
The Independent Order of Foresters	4,591	-	4,591	27	-	27	4,618
The Manufacturers Life Insurance Company	331,031	117,904	448,935	6,310	34,290	40,600	489,535
The Union Life Mutual Assurance Company	546	-	546	-	-	-	546
The Wawanesa Life Insurance Company	17,042	850	17,892	13,181	-	13,181	31,073
Trans Global Life Insurance Company	-	163	163	-	-	-	163
UFSC Heritage Life Insurance Fraternal Society	2	-	2	-	-	-	2
Ukrainian National Association Inc.	2	-	2	-	-	-	2
United American Insurance Company	11	-	11	-	-	-	11
Western Life Assurance Company	13,515	4,938	18,453	-	-	-	18,453
<b>Totals:</b>	<b>2,410,713</b>	<b>904,982</b>	<b>3,315,695</b>	<b>503,344</b>	<b>392,803</b>	<b>896,147</b>	<b>4,211,842</b>

**MARINE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIIG Insurance Company of Canada	183	-528	-288.5 %
Allianz Global Risks US Insurance Company	387	412	106.5 %
Aspen Insurance U.K. Limited	-	-6	-
Associated Electric & Gas Insurance Services Limited	48	-5	-10.4 %
Aviva General Insurance Company	87	-	0.0 %
Aviva Insurance Company of Canada	118	1	0.8 %
Berkley Insurance Company	479	1,107	231.1 %
Certas Home and Auto Insurance Company	634	220	34.7 %
Chubb Insurance Company of Canada	32	-384	-1,200.0 %
Continental Casualty Company	1,199	191	15.9 %
Co-operators General Insurance Company	2,274	698	30.7 %
Elite Insurance Company	7,222	2,421	33.5 %
Great American Insurance Company	16	1	6.3 %
Hartford Fire Insurance Company	13	-	0.0 %
HDI Global Specialty SE	328	240	73.2 %
Intact Insurance Company	1,938	4,965	256.2 %
Liberty Mutual Insurance Company	466	418	89.7 %
Lloyd's Underwriters	2,629	3,483	132.5 %

## MARINE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
National Liability & Fire Insurance Company	1,229	221	18.0 %
Northbridge General Insurance Corporation	2,043	854	41.8 %
Royal & Sun Alliance Insurance Company of Canada	671	157	23.4 %
SCOR Insurance - Canadian Branch	107	24	22.4 %
St. Paul Fire and Marine Insurance Company	97	-87	-89.7 %
Starr Insurance & Reinsurance Limited	72	110	152.8 %
The Sovereign General Insurance Company	2,274	698	30.7 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	6	1	16.7 %
Traders General Insurance Company	58	-2	-3.4 %
Travelers Insurance Company of Canada	18	6	33.3 %
Westport Insurance Corporation	-22	-	0.0 %
XL Specialty Insurance Company	108	20	18.5 %
Zurich Insurance Company Ltd	998	-408	-40.9 %
<b>Totals and Average Claim Ratios</b>	<b>25,712</b>	<b>14,828</b>	<b>57.7 %</b>

## MORTGAGE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Canada Guaranty Mortgage Insurance Company	98,963	9,728	9.8 %
FCT Insurance Company Ltd.	641	259	40.4 %
Genworth Financial Mortgage Insurance Company Canada	142,449	68,200	47.9 %
<b>Totals and Average Claim Ratios</b>	<b>242,053</b>	<b>78,187</b>	<b>32.3 %</b>

## PRODUCT WARRANTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	316	111	35.1 %
American Bankers Insurance Company of Florida	28,115	8,300	29.5 %
Aviva Insurance Company of Canada	475	79	16.6 %
Continental Casualty Company	-	-51	-
Echelon Insurance	-	1	-
Elite Insurance Company	-13	56	-430.8 %
First North American Insurance Company	2	-1	-50.0 %
Industrial Alliance Pacific General Insurance Corporation	675	300	44.4 %
Lloyd's Underwriters	942	52	5.5 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	40,410	9,322	23.1 %
Royal & Sun Alliance Insurance Company of Canada	3,531	-	0.0 %
Technology Insurance Company, Inc.	464	172	37.1 %
Travelers Insurance Company of Canada	-	183	-
Virginia Surety Company, Inc.	-	38	-
<b>Totals and Average Claim Ratios</b>	<b>74,917</b>	<b>18,562</b>	<b>24.8 %</b>



**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019**

<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	8,388	2,671	31.8 %
AIG Insurance Company of Canada	267,503	127,395	47.6 %
Alberta Motor Association Insurance Company	80,464	45,178	56.1 %
Alberta Municipal Insurance Exchange	6,962	7,089	101.8 %
Alberta School Boards Insurance Exchange	14,491	6,986	48.2 %
Allianz Global Risks US Insurance Company	67,789	49,428	72.9 %
Allied World Specialty Insurance Company	8,659	-546	-6.3 %
Allstate Insurance Company of Canada	104,087	42,560	40.9 %
American Bankers Insurance Company of Florida	31,629	9,982	31.6 %
Arch Insurance Canada Ltd.	3,613	621	17.2 %
Aspen Insurance U.K. Limited	71	-6	-8.5 %
Asset Protection Insurance Exchange	1,591	1,102	69.3 %
Associated Electric & Gas Insurance Services Limited	2,953	748	25.3 %
Automobile Dealers Insurance Exchange	2,352	917	39.0 %
Aviva General Insurance Company	25,545	12,249	48.0 %
Aviva Insurance Company of Canada	192,131	88,032	45.8 %
AXA Insurance Company	177	-23	-13.0 %
AXIS Reinsurance Company (Canadian Branch)	38	2,051	5,397.4 %
Belair Insurance Company Inc.	29,586	10,427	35.2 %
Berkley Insurance Company	3,097	3,696	119.3 %
Canadian Airports Reciprocal Insurance Exchange (CARIE)	1,421	330	23.2 %
Canadian Egg Industry Reciprocal Alliance/Alliance Réciproque de l'Industrie des Oeufs de Consommation du Canada	905	-49	-5.4 %
Canadian Farm Insurance Corp.	4,585	2,208	48.2 %
Canadian Northern Shield Insurance Company	943	771	81.8 %
Canadian Premier General Insurance Company	1	-	0.0 %
Canadian Universities Reciprocal Insurance Exchange	2,236	2,211	98.9 %
Canassurance Insurance Company	3	1	33.3 %
Certas Direct Insurance Company	6,152	2,099	34.1 %
Certas Home and Auto Insurance Company	76,316	21,010	27.5 %
Chubb Insurance Company of Canada	62,669	22,409	35.8 %
Continental Casualty Company	25,274	8,745	34.6 %
Co-operators General Insurance Company	376,784	159,257	42.3 %
Coseco Insurance Company	18,863	5,777	30.6 %
Cumis General Insurance Company	12,175	4,097	33.7 %
Ecclesiastical Insurance Office Public Limited Company	11,267	2,997	26.6 %
Echelon Insurance	16,805	9,857	58.7 %
Economical Mutual Insurance Company	124,680	56,674	45.5 %
Elite Insurance Company	38,399	22,706	59.1 %
Energy Insurance Group	-	46	-
Esurance Insurance Company of Canada	-1	78	-7,800.0 %
Everest Insurance Company of Canada	7,400	2,394	32.4 %
Factory Mutual Insurance Company	40,963	22,806	55.7 %

**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
Federal Insurance Company	-	-4	-
Federated Insurance Company of Canada	20,786	14,022	67.5 %
FedGas Insurance Reciprocal Exchange	200	14	7.0 %
First North American Insurance Company	3,501	388	11.1 %
Fortress Insurance Company	40	-	0.0 %
Genesis Reciprocal Insurance Exchange	9,717	6,626	68.2 %
GMS Insurance Inc.	-3	-	0.0 %
Gore Mutual Insurance Company	6,035	3,379	56.0 %
Great American Insurance Company	5,632	326	5.8 %
Hartford Fire Insurance Company	5,155	2,702	52.4 %
HDI Global SE Canada Branch	8,406	12,463	148.3 %
HDI Global Specialty SE	14,684	7,743	52.7 %
Healthcare Insurance Reciprocal of Canada	17	-20	-117.6 %
Industrial Alliance Pacific General Insurance Corporation	5,343	913	17.1 %
Intact Insurance Company	414,960	164,781	39.7 %
Jewelers Mutual Insurance Company	722	491	68.0 %
La Capitale General Insurance Inc.	28	-	0.0 %
Liberty Mutual Insurance Company	31,096	-42,062	-135.3 %
Lloyd's Underwriters	254,127	153,906	60.6 %
Max Insurance	6,251	4,680	74.9 %
Mennonite Mutual Insurance Co. (Alberta) Ltd.	10,953	5,431	49.6 %
Millennium Insurance Corporation / La Corporation d'Assurance Millennium	61,589	14,647	23.8 %
Mitsui Sumitomo Insurance Company, Limited	2,937	-1,388	-47.3 %
National Liability & Fire Insurance Company	15,721	6,161	39.2 %
Northbridge General Insurance Corporation	108,848	120,237	110.5 %
Novex Insurance Company	47,860	22,685	47.4 %
Old Republic Insurance Company of Canada	1,089	735	67.5 %
Omega General Insurance Company	32,127	20,195	62.9 %
Optimum West Insurance Company Inc.	6,960	4,084	58.7 %
Orion Travel Insurance Company	9,110	2,949	32.4 %
Peace Hills General Insurance Company	77,203	30,721	39.8 %
Pembridge Insurance Company	25,131	12,119	48.2 %
Petline Insurance Company/Compagnie D'Assurance Petline	9,395	4,986	53.1 %
Poultry Insurance Exchange Reciprocal of Canada	255	-	0.0 %
Primum Insurance Company	68,259	29,561	43.3 %
Provincial Health Authorities of Alberta Liability and Property Insurance Plan	-	-308	-
RBC Insurance Company of Canada	2,372	442	18.6 %
Red River Mutual Insurance Company	544	194	35.7 %
Royal & Sun Alliance Insurance Company of Canada	91,449	83,162	90.9 %
S&Y Insurance Company	141	44	31.2 %
Saskatchewan Mutual Insurance Company	17,856	7,514	42.1 %

**PROPERTY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019 (CONT)**

<b>Name of Licensed Insurance Company</b>	<b>Premiums Written (\$000)</b>	<b>Total Direct Claims (\$000)</b>	<b>Claims Ratio*</b>
SCOR Insurance - Canadian Branch	6,099	522	8.6 %
Scottish & York Insurance Co. Limited	5	-	0.0 %
Security National Insurance Company	352,618	131,847	37.4 %
SGI CANADA Insurance Services Ltd.	76,312	36,488	47.8 %
Sompo Japan Nipponkoa Insurance Inc.	506	465	91.9 %
Sonnet Insurance Company	5,828	1,909	32.8 %
St. Paul Fire and Marine Insurance Company	7,009	7,769	110.8 %
Starr Insurance & Reinsurance Limited	28,132	12,678	45.1 %
TD Home and Auto Insurance Company	11,663	4,819	41.3 %
Technology Insurance Company, Inc.	464	172	37.1 %
Temple Insurance Company	17,729	12,003	67.7 %
The Boiler Inspection and Insurance Company of Canada	256	25	9.8 %
The Dominion of Canada General Insurance Company	61,799	23,204	37.5 %
The Guarantee Company of North America	9,112	3,747	41.1 %
The Mutual Fire Insurance Company of British Columbia	16,866	7,236	42.9 %
The New Home Warranty Insurance (Canada) Corporation	5,913	1,591	26.9 %
The Personal Insurance Company	51,060	15,712	30.8 %
The Portage La Prairie Mutual Insurance Company	29,350	11,214	38.2 %
The Sovereign General Insurance Company	47,602	16,954	35.6 %
The Wawanesa Mutual Insurance Company	417,960	222,720	53.3 %
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3,361	2,163	64.4 %
Traders General Insurance Company	30,817	11,713	38.0 %
Trans Global Insurance Company	2	-62	-3,100.0 %
Travelers Insurance Company of Canada	17,214	15,148	88.0 %
Trisura Guarantee Insurance Company	2,443	16,183	662.4 %
Triton Insurance Company	4,926	1,138	23.1 %
Unica Insurance Inc.	28	-	0.0 %
Unifund Assurance Company	92,158	40,761	44.2 %
United States Liability Insurance Company	352	140	39.8 %
Urban School Insurance Consortium Reciprocal (USIC)	4,600	2,943	64.0 %
Verasure Insurance Company	-	1,862	-
Virginia Surety Company, Inc.	-	38	-
Waterloo Insurance Company	-72	2,243	-3,115.3 %
Westport Insurance Corporation	15,643	19,242	123.0 %
Wynward Insurance Group	19,731	12,717	64.5 %
XL Specialty Insurance Company	65,276	29,436	45.1 %
Zenith Insurance Company	4,183	1,862	44.5 %
Zurich Insurance Company Ltd	64,650	25,373	39.2 %
<b>Totals and Average Claim Ratios</b>	<b>4,527,057</b>	<b>2,145,474</b>	<b>47.4 %</b>

## SURETY INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
AIG Insurance Company of Canada	1,563	133	8.5 %
Aspen Insurance U.K. Limited	135	27	20.0 %
Aviva Insurance Company of Canada	5,341	2,846	53.3 %
Berkley Insurance Company	57	59	103.5 %
Canadian Farm Insurance Corp.	36	-	0.0 %
Certas Home and Auto Insurance Company	7	-	0.0 %
Chubb Insurance Company of Canada	4,421	137	3.1 %
Continental Casualty Company	1,143	-5	-0.4 %
Co-operators General Insurance Company	3,308	1,181	35.7 %
CorePointe Insurance Company	28	-	0.0 %
Echelon Insurance	1,132	2,006	177.2 %
Economical Mutual Insurance Company	89	-25	-28.1 %
Euler Hermes North America Insurance Company	864	272	31.5 %
Everest Insurance Company of Canada	-	-6	-
Federated Insurance Company of Canada	80	23	28.8 %
Great American Insurance Company	-	-1	-
Hartford Fire Insurance Company	9	-	0.0 %
Industrial Alliance Pacific General Insurance Corporation	523	18	3.4 %
Intact Insurance Company	9,873	-4,551	-46.1 %
La Capitale General Insurance Inc.	92	44	47.8 %
Liberty Mutual Insurance Company	4,635	1,757	37.9 %
Lloyd's Underwriters	4,286	883	20.6 %
L'Unique General Insurance Inc.	-	44	-
National Liability & Fire Insurance Company	38	-2	-5.3 %
Northbridge General Insurance Corporation	1,883	185	9.8 %
Royal & Sun Alliance Insurance Company of Canada	-	863	-
SGL CANADA Insurance Services Ltd.	81	1	1.2 %
St. Paul Fire and Marine Insurance Company	-	-9	-
The Dominion of Canada General Insurance Company	-	-6	-
The Guarantee Company of North America	10,571	927	8.8 %
The Missisquoi Insurance Company	-	-10	-
The Sovereign General Insurance Company	3,153	1,161	36.8 %
Travelers Insurance Company of Canada	8,546	-1,958	-22.9 %
Trisura Guarantee Insurance Company	5,324	7,587	142.5 %
Unica Insurance Inc.	92	-	0.0 %
Western Surety Company	5,064	2,366	46.7 %
Westport Insurance Corporation	2,460	317	12.9 %
Wynward Insurance Group	463	165	35.6 %
XL Specialty Insurance Company	30	-	0.0 %
Zurich Insurance Company Ltd	-501	-9,274	1,851.1 %
<b>Totals and Average Claim Ratios</b>	<b>74,826</b>	<b>7,155</b>	<b>9.6 %</b>

## TITLE INSURANCE IN THE PROVINCE OF ALBERTA FOR 2019

Name of Licensed Insurance Company	Premiums Written (\$000)	Total Direct Claims (\$000)	Claims Ratio*
Chicago Title Insurance Company	3,851	484	12.6 %
FCT Insurance Company Ltd.	14,180	3,748	26.4 %
First American Title Insurance Company	10	-44	-440.0 %
Lawyers' Professional Indemnity Company	46	54	117.4 %
Stewart Title Guaranty Company	3,910	1,535	39.3 %
<b>Totals and Average Claim Ratios</b>	<b>21,997</b>	<b>5,777</b>	<b>26.3 %</b>

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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 4 – 25 of this report are based on the consolidated data reported on the provincial pages of the regulatory reporting provided by each insurer.*



*Alberta* ■