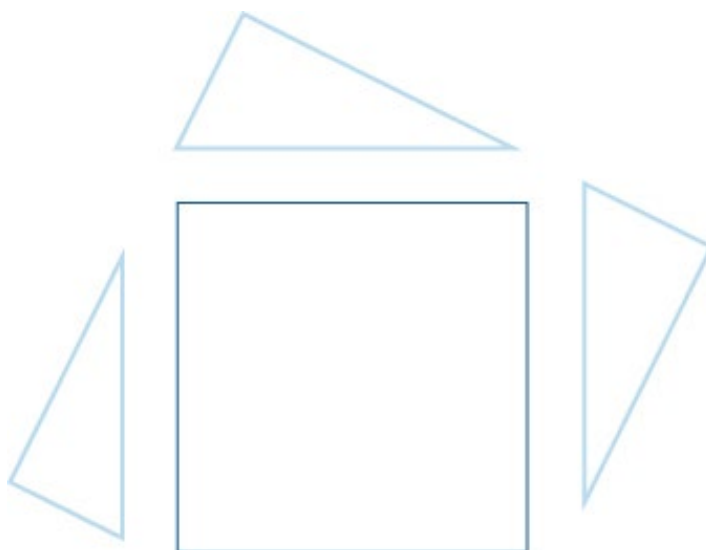


Statistical Report 2023

**Financial and Consumer Affairs
Authority of Saskatchewan**

Superintendent of Insurance





May 1, 2025

The Honourable Tim McLeod, K.C.
Minister of Justice and Attorney General
Government of Saskatchewan

Dear Minister McLeod:

I am pleased to submit the statistical report of the Superintendent of Insurance for the year ended December 31, 2023.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Sobotkiewicz', with a stylized flourish at the end.

Roger Sobotkiewicz, K.C.
Superintendent of Insurance

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The Statistical Report and Impacts from Transition to IFRS 17

Pursuant to *The Insurance Act*, the Superintendent may prepare and publish a statistical report respecting the insurance undertaken by each licensed insurance company during the previous year (the “report”).

This report shall include the particulars of the business of each licensed insurer.

As part of its oversight of the insurance industry, the Superintendent's office prepares this report. This report is not an in-depth financial analysis of insurers' profitability, but rather a compilation of information extracted from insurers' annual returns. It can serve as one indicator to support the financial stability of insurers operating in Saskatchewan. The information presented was extracted from information filed with the Office of the Superintendent of Financial Institutions (OSFI) for federally regulated insurers and from annual filings made with our office for extraprovincial and provincially regulated entities. Every effort was made to ensure the accuracy of the information presented; however, readers are cautioned that a full analysis of insurer health should not be made solely with the information contained in this report.

The 2023 report is a transitional report which incorporates many changes. The International Accounting Standard Board (IASB) issued a new financial reporting standard applicable to the insurance industry, IFRS 17 which superseded IFRS 4, effective January 1, 2023. Insurance companies with a year-end beginning on or after January 1, 2023, were required to implement IFRS 17, which means that only companies with a year-end that began on or after January 1, 2023 transitioned to IFRS 17 during the year. Some insurance companies have a fiscal year-end date other than December 31, 2023 (which means that their year-end began before January 1, 2023). These companies had not transitioned to IFRS 17 at their year-end reporting date which is the information presented in this report.

Notable exceptions include bank-owned P&C insurers due to year-end differences. In the exhibits where this is relevant, a footnote will explain our presentation.

For the preparation of the 2024 Statistical Report, all insurance companies licensed in Saskatchewan will have a year-end date commencing after January 1, 2023, and will report using IFRS 17.

The new standard has brought significant changes to the accounting for insurance and reinsurance contracts. The main difference is that IFRS 17 introduced consistent accounting treatments to areas such as insurance revenue recognition and liability valuation. It should be noted that the data reported under IFRS 17 is not directly comparable to that reported under IFRS 4, so it will take several reporting cycles before a meaningful year over year analysis of the reports can be made.

IFRS 17 aims to standardize the accounting for insurance contracts, enhancing the consistency and comparability of insurers' performance. Under IFRS 4, insurers had flexibility in how they recognized revenue and calculated reserves. For example, it

was at the discretion of the reporting entities to include risk adjustment in their liabilities, whereas it is now mandatory under IFRS 17. IFRS 17 aims to align revenue and expenses with the actual delivery of insurance services.

IFRS 4

Under IFRS 4, profit from insurance contracts was recognized at the start of the contract. Using the Property and Casualty (“P&C”) and Life returns, insurers report written premiums and incurred losses broken down by province, as this is the information that companies used to calculate their net income.

This information was used to prepare our past reports. The tables in our report showed **Direct Premiums Written** and **Direct Claims Incurred** by product line. Reinsurance was calculated on a net basis. We reported on the ratio of claims expenses to premiums (“Loss Ratio”).

IFRS 17

IFRS 17 introduced significant changes to how insurers report financial results. Insurers now report **Insurance Revenue** which represents premiums received adjusted for the time value of money and premium variances relating to current and past services. The standard requires mandatory early recognition of losses on onerous contracts and that revenue excludes any investment component. Additionally, reinsurance is calculated separately.

Insurance Service Expense reflect the costs incurred in providing services in the period, including incurred claims, acquisition, and underwriting expense.

As a result of these changes, the Superintendent is more focused on the ratio of insurance service expenses to insurance revenue (“Gross Insurance Service Ratio”). The 2023 tables are modified to reflect these changes. This may make year-over-year financial information harder to compare.

Certain stakeholders continue to rely on **Direct Premiums Written** for specific purposes, such as taxation. For this reason, we will continue to report Direct Premiums Written in the exhibits. Insurers no longer report information on **Direct Claims Incurred** so this information is no longer included in our report.

Due to changes in the Life-1 reporting forms, Life insurers did not report insurance revenue/ insurance service expense broken down by province. Other Life insurers did not report using IFRS-17 due to year-end differences. For these reasons, we will continue to report direct premiums written for life insurance and reassess whether additional reporting is necessary for future reports.

Our report used to present detailed tables with 20 years of historical data for total premiums and claims by class. Since the accounting standard changes for some insurers, these tables are not included this year.

GENERAL INFORMATION

Classification of Insurers - December 31, 2023

Federally Registered Companies

Current Insurers	143	
Discontinuing Insurers	4	
Exclusive Reinsurers	4	
Fraternal Societies	7	
Underwriters Agencies	1	
		159

Provincial and Extra-Provincial Insurers

Current Insurers	40	
Discontinuing Insurers	1	
Fraternal Societies	1	
Reciprocal Exchanges	11	
Co-operative Insurers	1	
		54

Crown Corporations		<u>1</u>
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Total Licensees		<u><u>214</u></u>
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New Insurance Companies Licensed in 2023

Listed below are four new insurers who entered Saskatchewan. Of these, two are federal companies and two are extra-provincial companies.

	<u>Date Licensed</u>
Alberta Municipal Insurance Exchange	January 1, 2023
GPIC Insurance Company	July 21, 2023
Ontario School Boards' Insurance Exchange	March 1, 2023
Swiss Re Corporate Solutions America Insurance Corporation	January 1, 2023

GENERAL INFORMATION

Changes in 2023

La Capitale General Insurance Inc. changed corporate name to Beneva Insurance Company effective January 1, 2023.

Omega General Insurance Company changed corporate name to Accelerant Insurance Company of Canada effective November 8, 2023.

Intact Insurance Company and Ascentus Insurance Ltd. amalgamated and continued under the name Intact Insurance Company effective January 1, 2023.

SSQ, Life Insurance Company Inc. and La Capitale Civil Service Insurer Inc. amalgamated under the name Beneva Inc. effective January 1, 2023

Changes Previously Not Reported

AXA Equitable Life Insurance Company ceased transacting the business of insurance in Saskatchewan effective December 31, 2021.

United American Insurance Company ceased transacting the business of Insurance in Saskatchewan effective December 31, 2022.

Premiums

Following is a summary of the premiums activity as reported by all insurers licensed in Saskatchewan in 2023. Information relating to the prior year may have been adjusted by reporting insurers.

	<u>2023</u>	<u>2022</u>	<u>Change %</u>
	\$000	\$000	
<u>Premiums Written</u>			
Life	\$ 1,481,597	\$ 1,247,646	18.8
Other	\$ 4,226,755	\$ 4,066,374	3.9

The implementation of IFRS 17 resulted in changes in reporting. Companies no longer report disbursements at the provincial level. In this year's report, we cannot include this or calculate the loss ratio.

GENERAL INFORMATION

Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of Insurance issued by the General and Life Insurance Councils were as follows:

AGENCIES/ADJUSTERS					
Class of License	2023	2022	2021	2020	2019
Accident & Sickness Only	19	22	21	17	18
Adjusting Firm	40	37	38	39	41
All Classes other than Life	562	589	593	627	632
General Restricted Insurance Agent	341	331	328	318	315
General Third Party Administrator	-	-	-	12	15
Crop Hail	44	43	43	50	47
Crop Hail Adjusting Firm	2	2	2	1	1
Crop Hail Managing General Agent	2	2	-	-	-
Life, Accident & Sickness	1020	1,016	999	979	989
Life Restricted Insurance Agent	422	402	397	403	405
Life Third Party Administrator	-	-	-	3	5
Restricted Travel	78	79	77	82	90
Accident and Sickness Third Party Administrator	2	2	2	2	-
Life, Accident and Sickness Managing General Agent	55	58	58	43	-
Life, Accident and Sickness Third Party Administrator	10	9	8	5	-
Property and Casualty Managing General Agent	16	5	-	-	-
Property and Casualty Third Party Administrator	4	5	5	1	-
Accident & Sickness Managing General Agent	1	1	1	-	-
Total	2,618	2,603	2,572	2,582	2,558

AGENTS/SALESPERSONS/ADJUSTERS					
Class of License	2023	2022	2021	2020	2019
Accident and Sickness Only	227	171	165	185	204
Adjusters Representatives	395	353	343	351	390
All Classes other than Life	6,652	6,251	6,277	5,682	6,046
All Classes other than Life (Restricted Auto)	242	218	211	169	201
Crop Hail	637	658	660	711	713
Crop Hail Adjuster Representative	55	73	75	90	83
Crop Hail Adjusters	203	192	191	226	233
Life, Accident & Sickness	6,566	6,130	6,026	5,539	4,982
Restricted Travel	436	404	408	466	615
Restricted Travel Insurer Representative	2	2	-	-	-
Accident and Sickness Insurer Representative	21	23	17	18	-
Accident and Sickness Third Party Administrator Designated Representative	2	2	2	2	-
Crop Hail Insurer Representative	15	16	16	16	-
Life, Accident and Sickness Third Party Administrator Designated Representative	10	9	8	6	-
Life, Accident and Sickness Insurer Representative	198	188	174	71	-
Property and Casualty Insurer Representative	531	594	627	274	-
Property and Casualty Third Party Administrator Designated Representative	4	5	5	2	-
Total	16,196	15,289	15,205	13,808	13,467

GENERAL INFORMATION

Complaints received and resolved by the Councils were as follows:

COMPLAINTS RECEIVED					
Council	2023	2022	2021	2020	2019
General Insurance Council	61	42	82	87	72
Crop Hail Insurance Council	-	-	-	-	11
Life Insurance Council	240	93	84	84	74
Total	301	135	166	171	157

COMPLAINTS FINALIZED					
Council	2023	2022	2021	2020	2019
General Insurance Council	66	78	92	68	76
Crop Hail Insurance Council	-	-	-	-	13
Life Insurance Council	248	92	102	75	80
Total	314	170	194	137	169

Hail Insurance Council statistics are now included in the statistics for the General Insurance Council.

Disciplinary actions resulting from investigations of complaints in 2023 were as follows:

General Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	9
Consensual Agreement (fines, costs, restitution)	5

Life Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	41
Consensual Agreement (fines, costs, restitution)	4

COMPANIES AND FRATERNAL SOCIETIES

Insurance Companies and Fraternal Societies licensed to transact business under *The Insurance Act* in the province of Saskatchewan at December 31, 2023.

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1. A. Life Insurance.
2. B. Property Insurance.
3. C. Crop Hail Insurance
4. D. Accident and sickness insurance (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit insurance, credit protection, casualty insurance (fidelity, surety, title & legal), marine, mortgage, other approved products.
5. E. Accident and Sickness Insurance.
6. Discont. Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7. Reinsurer Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8. Fraternal Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Accelerant Insurance Company Of Canada	1200 - 34 King Street East Toronto ON M5C2X8	B.C.D.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	330 Eagle Street Newmarket ON L3Y1K1	A.E.
Affiliated FM Insurance Company	200 - 100 New Park Place Vaughan ON L4K0H9	B.D.
AIG Insurance Company Of Canada	2200 - 120 Bremner Boulevard Toronto ON M5J0A8	B.D.E.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7	B.D.
	MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	
Allianz Global Risks US Insurance Company	1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.E.
Allianz Life Insurance Company Of North America	771 Exceller Circle Newmarket ON L3X1P5	Discont.
Allied World Specialty Insurance Company	1600 - 200 King Street West Toronto ON M5H3T4	B.D.E.
Allstate Insurance Company Of Canada	100 - 27 Allstate Parkway Markham ON L3R5P8	B.D.E.
American Agricultural Insurance Company	2-1145 Nicholson Rd. Newmarket ON L3Y9C3	Reinsurer.
American Bankers Insurance Company Of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	B.D.E.
American Bankers Life Assurance Company Of Florida	2000 - 5000 Yonge Street Toronto ON M2N7E9	A.E.
American Health And Life Insurance Company	1420 - 380 Wellington Street London ON N6A5B5	A.
American Income Life Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	A.E.
American Road Insurance Company, The	330 Eagle Street Newmarket ON L3Y1K1	D.
Arch Insurance Canada Ltd.	P.O. Box 308, 3600 - 77 King Street West Toronto ON M5K1K2	B.C.D.E.
Aspen Insurance UK Limited	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.C.D.E.
Associated Electric & Gas Insurance Services Limited	40 Temperance Street, Suite 3200 Toronto ON M5H0B4	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C1E7 MA: P.O. Box 160 Moncton NB E1C8L1	A.E.
Assurepro Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	E.D.
Atradius Crédito y Caucción, S.A. de Seguros y Reaseguros	1430 - 1 Robert Speck Parkway Mississauga ON L4Z3M3	D.
Aviva General Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.E.
Aviva Insurance Company Of Canada	100 - 10 Aviva Way Markham ON L6G0G1	B.C.D.E.
AXIS Reinsurance Company (Canadian Branch)	1010 - 70 York Street Markham ON L6G0G1	B.C.D.E.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	Discont.
Belair Insurance Company Inc.	300 - 7101 Jean-Talon Street East Anjou QC H1M3T6	B.D.E.
Beneva Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.B.D.E.
Beneva Insurance Company	625 Jacques-Parizeau Street Quebec QC G1R2G5	B.D.
Berkley Insurance Company	1000 - 145 King Street West Toronto ON M5H1J8	B.C.D.E.
Blue Cross Life Insurance Company Of Canada	P.O. Box 220, 644 Main Street Moncton NB E1C8L3	A.D.E.
BMO Life Assurance Company	250 Yonge Street Toronto ON M5B2L7	A.E.
BMO Life Insurance Company	250 Yonge Street Toronto ON M5B2L7	A.D.E.
Boiler Inspection And Insurance Company Of Canada, The	2000 - 390 Bay Street Toronto ON M5H2Y2	B.D.
Brookfield Annuity Company	1200 - 333 Bay Street Toronto ON M5H2R2	A.
CAA Insurance Company	60 Commerce Valley Drive East Thornhill ON L3T7P9	B.D.E.
Canada Guaranty Mortgage Insurance Company	400 - 1 Toronto Street Toronto ON M5C2V6	D.
Canada Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C1V3	A.D.E.
Canada Life Insurance Company Of Canada, The	330 University Avenue Toronto ON M5G1R8 MA: 100 Osborne Street North Winnipeg MB R3C1V3	Reinsurer.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canadian Farm Insurance Corp.	205 - 101 Riel Drive St. Albert AB T8N3X4	B.D.E.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.E.
Canadian Premier General Insurance Company	1400 - 25 Sheppard Avenue West Toronto ON M2N6S6	B.D.E.
Canadian Premier Life Insurance Company	1400 - 25 Sheppard Avenue West Toronto ON M2N6S6	A.D.E.
Canassurance Insurance Company	105 - 1981 Avenue McGill College Montreal QC H3A0H6	B.D.E.
Chicago Title Insurance Company	400 - 77 King Street West Toronto ON M5K0A1	D.
Chubb Insurance Company Of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.C.D.E.
Chubb Life Insurance Company Of Canada	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	A.D.E.
CIBC Life Insurance Company Limited	199 Bay Street, Commerce Court West, 44th Floor Toronto ON M5L1A2	A.E.
CIGNA Life Insurance Company Of Canada	301 - 100 Consilium Place Scarborough ON M1H3E3	A.D.E.
Combined Insurance Company Of America	700 - 150 Commerce Valley Drive West Markham ON L3T7Z3	A.D.E.
Compagnie Francaise d'Assurance pour le Commerce Exterieur	910 - 251 Consumers Road Toronto ON M2J4R3	D.
CompCorp Life Insurance Company	P.O. Box 23, 3110 - 250 Yonge Street Toronto ON M5B2L7	A.D.E.
Connecticut General Life Insurance Company	301 - 100 Consilium Place Scarborough ON M1H3E3	A.E.
Continental Casualty Company	3700 - 66 Wellington Street West Toronto ON M5K1J5	B.C.D.E.
Co-Operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4P3A8	C.
	MA: P.O. Box 777 Regina SK S4P3A8	
Co-Operators General Insurance Company	130 Macdonell Street Guelph ON N1H6P8	B.C.D.E.
Co-Operators Life Insurance Company	1900 Albert Street Regina SK S4P4K8	A.D.E.
CorePointe Insurance Company	330 Eagle Street Newmarket ON L3Y1K1	B.D.
CUMIS General Insurance Company	P.O. Box 5065, 151 North Service Road Burlington ON L7R4C2	B.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Definity Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	B.D.E.
Desjardins Financial Security Life Assurance Company	200 Commandeurs Street Levis QC G6V6R2	A.E.
Dominion Of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Ecclesiastical Insurance Office plc	P.O. Box 307, 2200 - 100 Wellington Street West Toronto ON M5K1K2	B.D.
Echelon Insurance	200 - 5450 Explorer Drive Mississauga ON L4W5N1	B.D.E.
Electric Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	D.
Elite Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.E.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.D.E.
Employers Insurance Company Of Wausau	900 - 181 Bay Street Toronto ON M5J2T3	Discont.
Equitable Life Insurance Company Of Canada, The	1 Westmount Road North Waterloo ON N2J4C7	A.E.
Euler Hermes North America Insurance Company	2810 - 1155 Rene-Levesque Boulevard West Montreal QC H3B2L2	D.
Everest Insurance Company Of Canada	The Exchange Tower, 2620 - 130 King Street West Toronto ON M5X1C7	B.C.D.E.
Factory Mutual Insurance Company	200 - 100 New Park Place Vaughan ON L4K0H9	B.D.
Faithlife Financial	300 - 470 Weber Street North Waterloo ON N2L6J2	Fraternal.
FCT Insurance Company Ltd.	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
Federal Insurance Company	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.E.
Federated Insurance Company Of Canada	300 - 55 Standish Court Mississauga ON L5R4B2	B.D.
Fenchurch General Insurance Company	115 - 2655 North Sheridan Way Mississauga ON L5K2P8	B.D.E.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	200 - 320 Sioux Road Sherwood Park AB T8A3X6	A.E.
First North American Insurance Company	250 Bloor Street East, 6th Floor Toronto ON M4W1E5	B.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Foresters Life Insurance Company	789 Don Mills Road Toronto ON M3C1T9	A.E.
Fortress Insurance Company	1050 - 736 - 6th Avenue South West Calgary AB T2P3T7	B.D.E.
Four Points Insurance Company Ltd.	9366 200A Street Langley BC V1M4B3	B.D.
Germania Mutual Insurance Company	P.O. Box 477, 127 Kaiser William Avenue Langenburg SK S0A2A0	B.D.E.
GMS Insurance Inc.	P.O. Box 1949, 2055 Albert Street Regina SK S4P0E3	B.E.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.E.
GPIC Insurance Company	309 - 1277 Lynn Valley Road North Vancouver BC V7J0A2	B.
Grand Orange Lodge Of British America, Benefit Fund, The	706 - 505 Consumers Road Toronto ON M2J4V8	Fraternal.
Great American Insurance Company	3200 - 40 Temperance Street Toronto ON M5H0B4	B.D.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	E.
	MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7	
Hartford Fire Insurance Company	330 Eagle Street Newmarket ON L3Y1K1	B.C.D.E.
HDI Global SE Canada Branch	1900 - 181 University Avenue Toronto ON M5H3M7	B.D.E.
HDI Global Specialty SE	3400 - 130 Adelaide St. West Toronto ON M5H3P5	B.D.E.
Heartland Farm Mutual Inc.	100 Erb Street East Waterloo ON N2J1L9	B.C.D.E.
Hudson Insurance Company	1600 - 55 University Avenue Toronto ON M5J2H7	B.D.
Humania Assurance Inc.	1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6	A.E.
Independent Order Of Foresters, The	789 Don Mills Road, 16th Floor Toronto ON M3C1T9	Fraternal.
Industrial Alliance Insurance And Financial Services Inc.	1080 Grande Allee West Quebec QC G1S1C7	A.D.E.
Industrial Alliance Pacific General Insurance Corporation	1080 Grande Allee West Quebec QC G1S1C7	B.D.E.
	1080 Grande Allee West, P.O. Box 1097, Terminus Station Quebec QC G1K7M3	
Intact Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ivari	200 - 5000 Yonge Street North York ON M2N7E9	A.E.
Jevco Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	D.
Jewelers Mutual Insurance Company, SI	3200 - 40 Temperance Street Toronto ON M5H0B4	B.D.
Knights Of Columbus	888 Sidney Street Belleville ON K8N4Z5	Fraternal.
La Capitale Financial Security Insurance Company	625 Jacques-Parizeau Street Quebec QC G1R2G5	A.E.
	MA: 7150 Derrycrest Drive Mississauga ON L5W0E5	
Lawyers' Professional Indemnity Company	3101 - 250 Yonge Street Toronto ON M5B2L7	D.
Liberty Mutual Insurance Company	900 - 181 Bay Street Toronto ON M5J2T3	B.D.E.
Life Insurance Company Of North America	3200 - 40 Temperance Street Toronto ON M5H0B4	A.E.
Lloyd'S Underwriters	P.O. Box 51, 2930 - 200 Bay Street Toronto ON M5J2J2	B.C.D.E.
LS-Travel Insurance Company	201 - 1555 Girouard Street West Saint-Hyacinthe QC J2S2Z6	A.B.E.
L'Unique General Insurance Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5	B.D.
Manufacturers Life Insurance Company, the	200 Bloor Street East Toronto ON M4W1E5	A.E.
	MA: 200 Bloor Street East, NT10 Toronto On M4W1E5	
Manulife Assurance Company Of Canada	200 Bloor Street East Toronto ON M4W1E5	A.
	MA: 500 King Street North Waterloo ON N2J4C6	
MAX Insurance	710 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Millennium Insurance Corporation	320 Sioux Road Sherwood Park AB T8A3X6	B.C.D.
Mitsui Sumitomo Insurance Company, Limited	P.O. Box 139, 2500 - 199 Bay Street Toronto ON M5L1E2	B.D.E.
Motors Insurance Corporation	300 - 1315 Pickering Parkway Pickering ON L1V7G5	B.D.
Munich Reinsurance America, Inc.	390 Bay Street, 22nd Floor, Munich Re Centre Toronto ON M5H2Y2	B.C.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mutual Fire Insurance Company Of British Columbia, The	201 - 9366 200A Street Langley BC V1M4B3	B.D.
My Mutual Insurance Limited	3033 Central Avenue Waldheim SK S0K4R0	B.D.E.
National Bank Life Insurance Company	600 De La Gauchetiere Street West, 27th Floor Montreal QC H3B4L2 MA: 1100 Robert-Bourassa Boulevard, 11th Floor Montreal QC H3B2G7	A.B.D.E.
National Liability & Fire Insurance Company	1700 - 18 York Street Toronto ON M5J2T8	B.C.D.E.
New Home Warranty Insurance (Canada) Corporation, The	301 - 30 Springborough Boulevard South West Calgary AB T3H0N9	B.D.
New York Life Insurance Company	3200 - 40 Temperance Street Toronto ON M5H0B4	A.E.
Nordic Insurance Company Of Canada, The	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.E.
Northbridge General Insurance Corporation	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.E.
Novex Insurance Company	1500 A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
Old Republic Insurance Company Of Canada	1100 - 100 King Street West Hamilton ON L8P1A2	B.D.E.
Optimum Insurance Company Inc.	1500 - 425 de Maisonneuve Boulevard West Montreal QC H3A3G5	B.D.
Orion Travel Insurance Company	1900 - 520 - 3rd Avenue South West Calgary AB T2P0R3 MA: 60 Commerce Valley Drive East Thornhill ON L3T7P9	B.E.
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9	C.
Pavonia Life Insurance Company Of Michigan	330 Eagle Street Newmarket ON L3Y1K1	Discont.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Personal Insurance Company, The	6300 Blvd Guillaume Couture Levis QC G6V6P9 MA: 3 Robert Speck Parkway, 14th Floor Mississauga ON L4Z3Z9	B.D.
Petline Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage la Prairie MB R1N0L3 MA: P.O. Box 340 Portage la Prairie MB R1N3B8	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Primerica Life Insurance Company Of Canada	400 - 6985 Financial Drive Mississauga ON L5N0G3	A.E.
Primum Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2	B.D.
	MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	
Protective Insurance Company	1200 - 34 King Street East Toronto ON M5C2X8	B.D.E.
RBC Insurance Company Of Canada	6880 Financial Drive, 9th Floor, Tower 1 Mississauga ON L5N7Y5	B.D.E.
RBC Life Insurance Company	6880 Financial Drive, 9th Floor, Tower 1 Mississauga ON L5N7Y5	A.E.
Red River Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0	B.D.
	MA: P.O Box 940 Altona MB R0G0B0	
Reliable Life Insurance Company	1100 - 100 King Street West Hamilton ON L8P1A2	A.E.
RGA Life Reinsurance Company Of Canada	2300 - 77 King Street West Toronto ON M5K1	Reinsurer.
	MA: 1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8	
Royal & Sun Alliance Insurance Company Of Canada	1500A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
S&Y Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.D.
Safety National Casualty Corporation	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.
Sagen Mortgage Insurance Company Canada	300 - 2060 Winston Park Drive Oakville ON L6H5R7	D.
Sandbox Mutual Insurance Company	250 Willis Cres. Saskatoon SK S7T0V2	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal.
SCOR UK Company Limited	2800-145 King Street West Toronto ON M5H1J8	B.D.
Scotia General Insurance Company	44 King Street West Toronto ON M5H1H1	E.
Scotia Life Insurance Company	44 King Street West Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	100 - 10 Aviva Way Markham ON L6G0G1	B.D.
Security National Insurance Company	50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Sentry Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.
SGL Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.
	MA: 2260 11Th Ave Regina S4P 0J9 SK	
Sompo Japan Insurance Inc.	3200 - 40 Temperance Street Toronto ON M5H0B4	B.D.
Sonnet Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	Discont.
	MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	
Sovereign General Insurance Company, The	3700 - 520 3rd Avenue South West Calgary AB T2P0R3	B.D.E.
St. Paul Fire And Marine Insurance Company	165 University Avenue Toronto ON M5H3B9	B.D.
Starr Insurance & Reinsurance Limited	1200 - 200 King Street West Toronto ON M5H3T4	B.D.E.
Stewart Title Guaranty Company	2600 - 200 Bay Street, Royal Bank Plaza, North Tower Toronto ON M5J2J2	D.
Sun Life Assurance Company Of Canada	1 York Street Toronto ON M5J0B6	A.D.E.
Sun Life Insurance (Canada) Limited	1 York Street Toronto ON M5J0B6	A.E.
Swiss Re Corporate Solutions America Insurance Corporation	1000 - 150 King Street West Toronto ON M5H1J9	B.C.D.E.
Swiss Reinsurance Company Ltd.	1000 - 150 King Street West Toronto ON M5H1J9	A.D.E.
TD General Insurance Company	66 Wellington Street West, 39th Floor, TD Bank Tower Toronto ON M5K1A2	B.D.
TD Home And Auto Insurance Company	66 Wellington Street West, 39th Floor, TD Bank Tower Toronto ON M5K1A2	B.D.
TD Life Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2	A.E.
	MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	
Teachers Life Insurance Society (Fraternal)	703 - 50 Burnhamthorpe Road West Mississauga ON L5B3C2	Reinsurer.
Technology Insurance Company, Inc.	330 Eagle Street Newmarket ON L3Y1K1	B.D.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.E.
Tokio Marine & Nichido Fire Insurance Co., Ltd.	105 Adelaide Street West Toronto ON M5H1P9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Tokio Marine Canada Ltd.	79 Wellington Street West, 33rd Floor, Box 27 Toronto ON M5K1N2	B.C.D.E.
Traders General Insurance Company	100 - 10 Aviva Way Markham ON L6G0G1	B.C.D.E.
Trafalgar Insurance Company Of Canada	1500 A - 700 University Avenue Toronto ON M5G0A1	B.D.E.
Trans Global Insurance Company	16930 - 114 Avenue North West Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	16930 - 114 Avenue North West Edmonton AB T5M3S2	A.E.
Transatlantic Reinsurance Company	P.O. Box 3, 1110 - 95 Wellington Street West Toronto ON M5J2N7	B.C.D.E.
Travelers Insurance Company Of Canada	165 University Avenue Toronto ON M5H3B9	B.C.D.E.
Trisura Guarantee Insurance Company	P.O. Box 22, 1610 - 333 Bay Street Toronto ON M5H2R2	B.C.D.E.
Triton Insurance Company	1420 - 380 Wellington Street London ON N6A5B5	B.D.E.
Trustage Life Of Canada	4 - 180 Northfield Dr. West Waterloo ON N2L0C7	A.
Ukrainian National Association, Inc.	102 - 90 Allstate Parkway Markham ON L3R6H3	Fraternal.
Unica Insurance Inc.	625 Jacques-Parizeau Street Quebec QC G1R2G5 MA: 7150 Derrycrest Drive Mississauga ON L5W0E5	B.C.D.E.
Unifund Assurance Company	10 Factory Lane, Fort William Building St. John's NL A1C6H5 MA: P.O. Box 12049 St. John's NL A1C6H5	B.D.E.
Union Life Mutual Assurance Company, The	1990 rue Jean-Berchmans-Michaud Drummondville QC J2C7G7 MA: C.P. 696 Drummondville QC J2B6W9	A.E.
United States Liability Insurance Company	Mailbox 13, 702 - 4080 Confederation Parkway Mississauga ON L5B0G1	B.D.
Verassure Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.E.
Wawanesa Life Insurance Company, The	107 - 4th Street Wawanesa MB R0K2G0	A.D.E.
Wawanesa Mutual Insurance Company, The	Box 40, 107 - 4th Street Wawanesa MB R0K2G0 MA: 191 Broadway, 9th Floor Winnipeg MB R3C3P1	B.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Western Assurance Company	1500A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.
Western Surety Company	2100 - 1881 Scarth Street Regina SK S4P4K9	D.
Westport Insurance Corporation	1000 - 150 King Street West Toronto ON M5H1J9	B.C.D.E.
Wynward Insurance Group	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.
XL Reinsurance America Inc.	3010 - 100 King Street West Toronto ON M5X1C9	B.D.E.
XL Specialty Insurance Company	3010 - 100 King Street West Toronto ON M5X1C9	B.D.E.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.E.
Zurich Insurance Company Ltd	Box 290, 5500 - 100 King St. West, First Canadian Place Toronto ON M5X1C9	B.D.E.
Reiprocal		
Alberta Municipal Insurance Exchange	300 - 8616 51 Avenue North West Edmonton AB T6E6E6	B.D.
Asset Protection Insurance Exchange	445 Broad St North Regina SK S4R 2X8	B.D.
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	D.
Canadian Egg Industry Reciprocal Alliance - CEIRA	2000 - 10180 101 Street North West Edmonton AB T5J3S4 MA: P.O. Box 33032 College Square Ottawa ON K2C3Y9	B.
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 1530 - 2002 Victoria Avenue Regina SK S4P0R7	D.
Canadian Universities Reciprocal Insurance Exchange	901 - 5500 North Service Road Burlington ON L7L6W6	B.D.
Healthcare Insurance Reciprocal Of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	B.D.
Ontario School Boards' Insurance Exchange	91 Westmount Road Guelph ON N1H5J2	B.D.
Poultry Insurance Exchange Reciprocal Of Canada	102 Seventh Avenue Arnprior ON K7S3S7 MA: P.O. Box 20075 Perth ON K7H3M6	B.
Real Estate Insurance Exchange	205 - 4954 Richard Road South West Calgary AB T3E6L1	B.D.
SUMAssure Insurance Reciprocal	305 - 4741 Parliament Avenue Regina SK S4W0T9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Automobile Fund Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
Crown Corporations SCI	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.

FRATERNAL SOCIETIES
SASKATCHEWAN - 2023

Exhibit of Premiums and Disbursements - "\$000"

Insurer	Premiums Written by Fraternal Companies for Life																	
	Direct Premium Insurance				Direct Considerations for Annuities		Direct Premiums for Accident & Sickness		Total Direct Premium Insurance and Considerations									
	Individual	Group			Individual	Group	Individual	Group	Individual	Group								
Actra Fraternal Benefit Society			\$	\$	3	\$	\$	\$	53	\$	\$	56						
Faithlife Financial							847		61		3,031							
Grand Orange Lodge Of British America, Benefit Fund, The											9							
Independent Order Of Foresters, The											436							
Knights Of Columbus									469		16,245							
Saskatchewan Teachers' Federation									11,516		11,516							
Teachers Life Insurance Society (Fraternal)											25							
Ukrainian National Association, Inc.											1							
<hr/>																		
2023 Totals			\$	18,370	\$	3	\$	847	\$	-	\$	12,046	\$	53	\$	31,263	\$	56

SASKATCHEWAN INSURANCE EXHIBIT
COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "000"

	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
OTHER THAN LIFE				
Accident and Sickness Insurance (excluding Fraternalists)	\$ 55,439	\$ 49,942	90.1	\$ 903,611
Casualty Insurance (Fidelity, Credit, Credit Prot, Surety, Title, Legal and Other Appr Prod)	65,552	36,000	54.9	58,882
Property Insurance	1,391,790	1,115,923	80.2	1,406,036
Crop Hail Insurance	134,838	68,402	50.7	135,272
Aircraft Insurance	11,103	4,006	36.1	11,732
Automobile Accident Insurance Act				1,036,243
Automobile Extension Insurance	290,582	233,587	80.4	284,157
Boiler and Machinery Insurance	63,702	63,619	99.9	77,632
Liability Insurance	258,709	151,627	58.6	249,401
Marine Insurance	11,853	5,251	44.3	15,535
Mortgage Insurance	69	37	53.6	48,254
OTHER THAN LIFE TOTALS	2,283,636	1,728,394	75.7	4,226,755
Life Insurance (all plans excluding Fraternalists)				1,481,597
GRAND TOTALS (all classes)	\$ 2,283,636	\$ 1,728,394	75.7	\$ 5,708,352

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

ACCIDENT & SICKNESS

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 2,518	\$ 1,403	55.7	\$ 2,517
Allianz Global Risks Us Insurance Company	86	65	75.9	100
Allstate Insurance Company Of Canada	220	-431	-195.9	220
American Bankers Insurance Company Of Florida	8,302	1,687	20.3	8,302
Aviva Insurance Company Of Canada	3	8	266.7	3
Axis Reinsurance Company (Canadian Branch)	4			4
Berkley Insurance Company	122	-60	-49.2	140
CAA Insurance Company	1,020	1,787	175.2	849
Canadian Premier General Insurance Company	120	88	73.3	76
Canassurance Insurance Company	195	181	92.8	211
Chubb Insurance Company Of Canada	40	5	12.5	40
Co-Operators General Insurance Company	1,978	1,837	92.9	38
Cumis General Insurance Company	2,018	1,829	90.6	2,024
Everest Insurance Company Of Canada	2	10	500.0	2
Fenchurch General Insurance Company	882	1,063	120.5	882
GMS Insurance Inc.	21	-586	-2,790.5	21
Green Shield Canada	12,553	12,936	103.1	12,553
Intact Insurance Company	4	31	775.0	4
Lloyd's Underwriters	543	5,854	1,078.1	577
National Liability & Fire Insurance Company	19			50
Old Republic Insurance Company Of Canada	417	289	69.3	454
Orion Travel Insurance Company	20,973	19,397	92.5	4,554
RBC Insurance Company Of Canada				3,124
Royal & Sun Alliance Insurance Company Of Canada	907	328	36.2	1,046
SGL	42	9	21.4	40
Starr Insurance & Reinsurance Limited	192	278	144.8	199
Temple Insurance Company		11		
Tokio Marine Canada Ltd.	1			5
Trisura Guarantee Insurance Company	262	195	74.4	265
Triton Insurance Company	1,693	1,553	91.7	2,042
Zurich Insurance Company Ltd.	302	175	57.9	606
2023 Totals	\$ 55,439	\$ 49,942		\$ 40,948

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

CROP HAIL INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Additional Municipal Hail Limited	\$ 41,623	\$ 23,350	56.1	\$ 42,059
Chubb Insurance Company Of Canada	10,880	4,987	45.8	10,878
Co-Operative Hail Insurance Company Limited	47,196	13,325	28.2	47,196
Lloyd's Underwriters		-1		
Millennium Insurance Corporation	9,534	5,266	55.2	9,534
Northbridge General Insurance Corporation	6,934	4,344	62.6	6,934
Palliser Insurance Company Limited	18,671	17,126	91.7	18,671
Temple Insurance Company		5		
2023 Totals	\$ 134,838	\$ 68,402		\$ 135,272

PREMIUMS WRITTEN BY LIFE INSURERS
SASKATCHEWAN - 2023

(Source: Dominion Report Forms) - "\$000"

Insurer	Life Premiums Written						Accident & Sickness Premiums Written					
	Direct Premium Insurance			Direct Considerations for Annuities			Direct Premiums for Accident & Sickness			Total Direct Premium Insurance and Considerations		
	Individual	Group		Individual	Group		Individual	Group		Individual	Group	
Aetna Life Insurance Company	\$	\$	9	\$	\$		\$	\$	88	\$	\$	97
Allianz Life Insurance Company Of North America	2	89								2	89	
American Bankers Life Assurance Company Of Florida	9	7,887					6	9,151		15	17,038	
American Health And Life Insurance Company		676									676	
American Income Life Insurance Company	8,634						1,048	45		9,682	45	
Assumption Mutual Life Insurance Company	620	176		786			19	617		1,425	793	
Beneva Inc.	2,523	2,381		9,639			466	24,320		12,628	26,701	
Blue Cross Life Insurance Company Of Canada	475	8,759					704	26,305		1,179	35,064	
BMO Life Assurance Company	18,918	27		1,986	8,341					20,904	8,368	
BMO Life Insurance Company				2,288							2,288	
Canada Life Assurance Company, The	222,829	103,266		13,071	2,197		14,988	313,722		250,888	419,185	
Canadian Premier Life Insurance Company	711	17,334					42	24,647		753	41,981	
Canassurance Insurance Company							3,719			3,719		
Chubb Life Insurance Company Of Canada	513	3,023					878	5,896		1,391	8,919	
CIBC Life Insurance Company Limited	190							1,280		190	1,280	
Cigna Life Insurance Company Of Canada		6						145			151	
Combined Insurance Company Of America	138						13,452			13,590		
Co-Operators Life Insurance Company	20,812	25,544		2,290	52,492		4,550	41,290		27,652	119,326	
Desjardins Financial Security Life Assurance Company	4,394	5,895		13,608	29		2,249	48,467		20,251	54,391	
Empire Life Insurance Company, The	21,062	1,140		13,830	114		1,370	9,796		36,262	11,050	
Equitable Life Insurance Company Of Canada, The	34,812	1,424		5,525	148		858	11,622		41,195	13,194	
First Canadian Insurance Corporation		7,636						10,840			18,476	
Foresters Life Insurance Canada	4,790	60			1		182	24		4,972	85	
Humania Assurance Inc.	667	5					173	16		840	21	

PREMIUMS WRITTEN BY LIFE INSURERS
SASKATCHEWAN - 2023

(Source: Dominion Report Forms) - "\$000"

Insurer	Life Premiums Written				Accident & Sickness Premiums Written			
	Direct Premium Insurance		Direct Considerations for Annuities		Direct Premiums for Accident & Sickness		Total Direct Premium Insurance and Considerations	
	Individual	Group	Individual	Group	Individual	Group	Individual	Group
Industrial Alliance Insurance And Financial Services Inc.	\$ 12,591	\$ 1,266	\$ 67,456	\$ 24,714	\$ 577	\$ 10,089	\$ 80,624	\$ 36,069
ivari	30,107		59		239		30,405	
La Capitale Financial Security Insurance Company					6,475		6,475	
LS-Travel Insurance Company					539		539	
Manufacturers Life Insurance Company, The	81,431	25,701	554		20,587	93,566	102,572	119,267
National Bank Life Insurance Company	4	152			1	102	5	254
New York Life Insurance Company	1						1	
Primercia Life Insurance Company Of Canada	14,123						14,123	
RBC Life Insurance Company	16,354	1,671	2,684	219,608		5,190	19,038	226,469
Reliable Life Insurance Company	39				37		76	
Sun Life Assurance Company Of Canada	174,903	29,594	41,161	45,333	31,179	112,414	247,243	187,341
TD Life Insurance Company	518					1,894	518	1,894
Trans Global Life Insurance Company		42				252		294
TruStage Life Of Canada	540	6	20,257	274			20,797	280
Union Life Mutual Assurance Company, The	23		645				668	
Wawanesa Life Insurance Company, The	13,663	1,829	513		98	6,449	14,274	8,278
2023 Totals	\$ 686,396	\$ 245,598	\$ 194,064	\$ 355,539	\$ 104,436	\$ 758,227	\$ 984,896	\$ 1,359,364

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

AIRCRAFT INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 493	\$ 637	129.2	\$ 484
Allianz Global Risks Us Insurance Company	770	184	23.9	744
Aviva Insurance Company Of Canada	1,684	516	30.6	1,793
Canadian Applicators Insurance Reciprocal	1,069			1,069
Chubb Insurance Company Of Canada	287	84	29.3	293
Co-Operators General Insurance Company				1
Great American Insurance Company	80	-143	-178.8	5
HDI Global Specialty Se	383	209	54.6	418
Lloyd's Underwriters	1,541	278	18.0	1,568
Mitsui Sumitomo Insurance Company, Limited	248	106	42.7	248
National Liability & Fire Insurance Company	490	173	35.3	488
Northbridge General Insurance Corporation	240	57	23.8	567
Old Republic Insurance Company Of Canada	242	38	15.7	247
SGI	67	32	47.8	66
St. Paul Fire And Marine Insurance Company		1		
Starr Insurance & Reinsurance Limited	266	135	50.8	244
Temple Insurance Company	1,191	707	59.4	1,168
XL Specialty Insurance Company	2,052	992	48.3	2,329
2023 Totals	\$ 11,103	\$ 4,006		\$ 11,732

PROPERTY & CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Saskatchewan Auto Fund				\$ 1,036,243
2023 Totals	\$ -	\$ -		\$ 1,036,243

PROPERTY & CASUALTY AUTOMOBILE EXTENSION INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 1,469	\$ 170	11.6	\$ 1,433
Alberta Municipal Insurance Exchange	1400			*
American Road Insurance Company, The	461	33	7.2	461
Arch Insurance Canada Ltd.				6
Aviva General Insurance Company	861	363	42.2	861
Aviva Insurance Company Of Canada	2,563	1,578	61.6	2,902
Belair Insurance Company Inc.		3		
CAA Insurance Company	2,418	1,941	80.3	2,388
Chubb Insurance Company Of Canada	2,789	887	31.8	2,722
Continental Casualty Company	116	110	94.8	108
Co-Operators General Insurance Company	8,131	5,531	68.0	7,453
Cumis General Insurance Company	14	128	914.3	14
Definity Insurance Company	120	14	11.7	
Dominion Of Canada General Insurance Company, The	25	9	36.0	20
Echelon Insurance	3	1	33.3	3
Elite Insurance Company	930	682	73.3	990
Everest Insurance Company Of Canada		4		
Federated Insurance Company Of Canada	2,893	1,365	47.2	2,754
Hartford Fire Insurance Company	31	6	19.4	32
Industrial Alliance Pacific General Insurance Corporation	3,906	3,213	82.3	12,633
Intact Insurance Company	1,610	97	6.0	477
Liberty Mutual Insurance Company	574	202	35.2	663
Lloyd's Underwriters	2,618	5,131	196.0	2,640
Max Insurance	17	10	58.8	19
Millennium Insurance Corporation	18	4	22.2	18
Mitsui Sumitomo Insurance Company, Limited	11	4	36.4	11
My Mutual Insurance Limited	316	230	72.8	376
National Liability & Fire Insurance Company	12	2	16.7	8
Northbridge General Insurance Corporation	2,911	750	25.8	1,461
Old Republic Insurance Company Of Canada	80	17	21.3	66
Portage La Prairie Mutual Insurance Company, The	641	530	82.7	627
Royal & Sun Alliance Insurance Company Of Canada		-184		
Sandbox Mutual Insurance Company	10,780	7,514	69.7	10,854
Scottish & York Insurance Co. Limited		1		
Sentry Insurance Company	21	1	4.8	23

PROPERTY & CASUALTY AUTOMOBILE EXTENSION INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
SGI	\$ 239,372	\$ 202,838	84.7	\$ 228,415
Sompo Japan Insurance Inc.	4	1	25.0	11
Sonnet Insurance Company	11	1	9.1	
Sovereign General Insurance Company, The	705	-116	-16.5	693
St. Paul Fire And Marine Insurance Company	36	-4	-11.1	36
Starr Insurance & Reinsurance Limited	72	40	55.6	103
Technology Insurance Company, Inc.		3		
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3	1	33.3	3
Traders General Insurance Company		3		
Travelers Insurance Company Of Canada	464	603	130.0	500
Wawanesa Mutual Insurance Company, The	73	46	63.0	77
XL Specialty Insurance Company	75	-94	-125.3	83
Zurich Insurance Company Ltd.	2,028	-82	-4.0	2,213
2023 Totals	\$ 290,582	\$ 233,587		\$ 284,157

**PROPERTY & CASUALTY
SASKATCHEWAN - 2023**

BOILER & MACHINERY INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Affiliated Fm Insurance Company	\$ 186	\$		\$ 203
AIG Insurance Company Of Canada	1,062	-43	-4.0	1,179
Allianz Global Risks Us Insurance Company	3,395	-1,021	-30.1	3,065
Aviva Insurance Company Of Canada	927	420	45.3	993
Boiler Inspection And Insurance Company Of Canada, The	3,630	-3,253	-89.6	5,016
Canadian Northern Shield Insurance Company	2			
Chubb Insurance Company Of Canada	344	19	5.5	372
Continental Casualty Company	1,454	995	68.4	1,528
Co-Operators General Insurance Company	1,282	666	52.0	373
Cumis General Insurance Company	64	11	17.2	66
Definity Insurance Company	62	18	29.0	82
Dominion Of Canada General Insurance Company, The	41	-5	-12.2	41
Ecclesiastical Insurance Office plc	57			53
Echelon Insurance	13	3	23.1	15
Everest Insurance Company Of Canada				3
Factory Mutual Insurance Company	4,149	616	14.8	4,290
Federated Insurance Company Of Canada	265	292	110.2	283
Four Points Insurance Company Ltd.	7			7
Germania Mutual Insurance Company	109	125	114.7	144
Gore Mutual Insurance Company	7	10	142.9	7
Great American Insurance Company	5			5
Industrial Alliance Pacific General Insurance Corporation	8,256	8,720	105.6	26,076
Intact Insurance Company	2,173	986	45.4	3,973
Liberty Mutual Insurance Company	6	4	66.7	7
Lloyd's Underwriters	1,460	1,615	110.6	1,855
Millennium Insurance Corporation	13,842	15,122	109.2	8,990
Mutual Fire Insurance Company Of British Columbia, The	61			61
National Liability & Fire Insurance Company	300	-52	-17.3	222
Northbridge General Insurance Corporation	418	251	60.0	293
Novex Insurance Company	30	12	40.0	6
Optimum Insurance Company Inc.	9	2	22.2	7
Royal & Sun Alliance Insurance Company Of Canada	1,682	24,590	1,462.0	89
Sandbox Mutual Insurance Company	1,222	1,555	127.3	1,559

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

BOILER & MACHINERY INSURANCE

(Source: Dominion Report Forms)-"\$000"

[Source: Dominion Report Forms], 2023

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
SGI	\$ 13,891	\$ 9,594	69.1	\$ 13,879
SGI Canada Insurance Services Ltd.	13	3	23.1	15
Sompo Japan Insurance Inc.	2			
Sovereign General Insurance Company, The	1,288	718	55.7	913
St. Paul Fire And Marine Insurance Company	11	3	27.3	10
Temple Insurance Company	10	77	770.0	10
Traders General Insurance Company		5		
Travelers Insurance Company Of Canada	63	-103	-163.5	60
Trisura Guarantee Insurance Company	3	1	33.3	3
United States Liability Insurance Company	22	6	27.3	22
Wawanesa Mutual Insurance Company, The	833	1,244	149.3	787
Wynward Insurance Group	708	316	44.6	701
Zurich Insurance Company Ltd.	338	97	28.7	369
2023 Totals	\$ 63,702	\$ 63,619		\$ 77,632

PROPERTY & CASUALTY **CASUALTY INSURANCE**
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 555	\$ 111	20.0	\$ 655
Allied World Specialty Insurance Company	2,497	1,165	46.7	-2,220
American Bankers Insurance Company Of Florida	12,037	5,502	45.7	12,046
Arch Insurance Canada Ltd.	99	54	54.5	56
Aspen Insurance Uk Limited	76	36	47.4	0
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	23	20	87.0	26
Aviva Insurance Company Of Canada	739	332	44.9	581
Axis Reinsurance Company (Canadian Branch)		-2		
Berkley Insurance Company	107	36	33.6	115
Canadian Premier General Insurance Company	103	234	227.2	102
Canadian Farm Insurance Corp.	9			9
Chicago Title Insurance Company	488	59	12.1	640
Chubb Insurance Company Of Canada	1,433	414	28.9	1,337
Compagnie Francaise D'Assurance Pour Le Commerce Exterieur	1,203	1,117	92.9	1,452
Continental Casualty Company	117	44	37.6	68
Co-Operators General Insurance Company	1,603	-240	-15.0	51
Corepointe Insurance Company	2			
Cumis General Insurance Company	1,212	-311	-25.7	1,290
Definity Insurance Company	3	-12	-400.0	4
Dominion Of Canada General Insurance Company, The	1			1
Echelon Insurance	63	34	54.0	113
Euler Hermes North American Insurance Company	1,041	735	70.6	996
FCT Insurance Company Ltd.	3,327	2,651	79.7	
Federated Insurance Company Of Canada	53	108	203.8	56
First American Title Insurance Company	88	95	108.0	624
First North American Insurance Company	3	3	100.0	3
Great American Insurance Company	119	8	6.7	120
Hartford Fire Insurance Company	24	6	25.0	41
HDI Global Specialty SE	2,316	2,254	97.3	3,096
Industrial Alliance Pacific General Insurance Corporation	26	10	38.5	204
Intact Insurance Company	10,859	3,514	32.4	9,551
Liberty Mutual Insurance Company	1,871	412	22.0	1,654
Lloyd's Underwriters	1,213	5,538	456.6	1,259

**PROPERTY & CASUALTY
SASKATCHEWAN - 2023**

CASUALTY INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Millennium Insurance Corporation	\$ 236	\$ 908	384.7	\$ 236
National Liability & Fire Insurance Company	118	48	40.7	158
Northbridge General Insurance Corporation	154	69	44.8	110
Novex Insurance Company	1	-1	-100.0	1
Royal & Sun Alliance Insurance Company Of Canada	5	7	140.0	1
Sandbox Mutual Insurance Company	13	5	38.5	14
SGI	4,617	2,900	62.8	5,167
SGI Canada Insurance Services Ltd.	37	12	32.4	84
Sompo Japan Insurance Inc.	1			
Sovereign General Insurance Company, The	428	55	12.9	420
St. Paul Fire And Marine Insurance Company	2	1	50.0	2
Stewart Title Guaranty Company	963	750	77.9	1,320
Swiss Re Corporate Solutions America Insurance Corporation	43	14	32.6	28
Technology Insurance Company, Inc.	32	9	28.1	33
Temple Insurance Company	134	136	101.5	9
Tokio Marine Canada Ltd.	61	44	72.1	116
Trans Global Insurance Company	646	253	39.2	651
Travelers Insurance Company Of Canada	4,520	1,506	33.3	5,782
Trisura Guarantee Insurance Company	2,741	1,436	52.4	2,653
United States Liability Insurance Company	2			1
Wawanesa Mutual Insurance Company, The	320	44	13.8	326
Western Surety Company	6,456	3,800	58.9	7,188
Wynward Insurance Group	106	44	41.5	106
XL Specialty Insurance Company	13	9	69.2	41
Zurich Insurance Company Ltd.	593	23	3.9	505
2023 Totals	\$ 65,552	\$ 36,000		\$ 58,882

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

LIABILITY INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 6,152	\$ 3,219	52.3	\$ 6,231
Alberta Municipal Insurance Exchange	6,500			*
Allianz Global Risks Us Insurance Company	856	93	10.8	840
Allied World Specialty Insurance Company	1,727	888	51.4	1,665
Arch Insurance Canada Ltd.	2,913	2,110	72.4	3,347
Aspen Insurance Uk Limited	533	336	63.0	684
Associated Electric & Gas Insurance Services Limited	119			126
Aviva Insurance Company Of Canada	7,978	6,125	76.8	8,378
Axis Reinsurance Company (Canadian Branch)	2,223	1,057	47.5	2,385
Berkley Insurance Company	2,707	71	2.6	2,657
Canadian Lawyers Insurance Association	1,095	419	38.3	1,150
Canadian Northern Shield Insurance Company	3	-1	-33.3	
Canadian Universities Reciprocal Insurance Exchange	1,014	1,123	110.7	1,014
Chubb Insurance Company Of Canada	5,830	1,380	23.7	5,330
Continental Casualty Company	5,682	3,956	69.6	5,803
Co-Operators General Insurance Company	14,485	4,447	30.7	7,840
Cumis General Insurance Company	1,559	589	37.8	1,479
Definity Insurance Company	962	824	85.7	1,033
Dominion Of Canada General Insurance Company, The	357	195	54.6	373
Ecclesiastical Insurance Office plc	680	160	23.5	622
Echelon Insurance	545	694	127.3	450
Everest Insurance Company Of Canada	2,038	503	24.7	2,220
FCT Insurance Company Ltd.	23	17	73.9	53
Federated Insurance Company Of Canada	4,665	2,377	51.0	4,643
Fortress Insurance Company	18	12	66.7	26
Four Points Insurance Company Ltd.	101			101
Germania Mutual Insurance Company	284	75	26.4	300
Gore Mutual Insurance Company	470	177	37.7	583
Great American Insurance Company	633	47	7.4	702
Hartford Fire Insurance Company	303	37	12.2	247
HDI Global Se Canada Branch	749	416	55.5	779
HDI Global Specialty Se	649	819	126.2	656
Healthcare Insurance Reciprocal Of Canada	3,726	3,974	106.7	3,726

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

LIABILITY INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Hudson Insurance Company	\$ 120	\$ 124	103.3	\$ 116
Intact Insurance Company	6,799	2,755	40.5	7,503
Jewelers Mutual Insurance Company, Si	26	11	42.3	26
Liberty Mutual Insurance Company	9,898	4,033	40.7	9,884
Lloyd's Underwriters	44,071	28,890	65.6	45,066
Max Insurance	24	10	41.7	23
Millennium Insurance Corporation	45	52	115.6	45
Mitsui Sumitomo Insurance Company, Limited		4		
Motors Insurance Corporation				187
Mutual Fire Insurance Company Of British Columbia, The	268			268
My Mutual Insurance Limited	1,942	821	42.3	1,772
National Liability & Fire Insurance Company	1,670	367	22.0	2,434
Northbridge General Insurance Corporation	8,141	5,797	71.2	6,477
Novex Insurance Company	141	21	14.9	147
Old Republic Insurance Company Of Canada	839	398	47.4	471
Optimum Insurance Company Inc.	76	14	18.4	72
Portage La Prairie Mutual Insurance Company, The	761	1,039	136.5	781
Real Estate Insurance Exchange	366	157	42.9	366
Red River Mutual Insurance Company	2,303	1,940	84.2	2,499
Royal & Sun Alliance Insurance Company Of Canada	792	13,724	1,732.8	344
Sandbox Mutual Insurance Company	3,392	1,171	34.5	3,534
Scor Uk Company Limited	678	440	64.9	838
Scottish & York Insurance Co. Limited		-169		
Security National Insurance Company				2
Sentry Insurance Company	139	3	2.2	127
SGI	47,274	30,331	64.2	45,380
SGI Canada Insurance Services Ltd.	197	80	40.6	194
Sompo Japan Insurance Inc.	22	1	4.5	
Sonnet Insurance Company	96	83	86.5	
Sovereign General Insurance Company, The	5,466	2,802	51.3	6,137
St. Paul Fire And Marine Insurance Company	397	204	51.4	396
Starr Insurance & Reinsurance Limited	1,420	703	49.5	2,053
SUMAssure Insurance Reciprocal	1,805	468	25.9	1,805

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

LIABILITY INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Swiss Re Corporate Solutions America Insurance Corporation	\$ 1,105	\$ 1,538	139.2	\$ 2,431
Technology Insurance Company, Inc.	9	13	144.4	14
Temple Insurance Company	2,723	312	11.5	2,352
Tokio Marine & Nichido Fire Insurance Co., Ltd.	78	397	509.0	74
Tokio Marine Canada Ltd.	51	44	86.3	107
Traders General Insurance Company		10		
Travelers Insurance Company Of Canada	3,022	1,700	56.3	2,864
Trisura Guarantee Insurance Company	6,438	2,259	35.1	7,598
United States Liability Insurance Company	258	99	38.4	248
Wawanesa Mutual Insurance Company, The	8,338	456	5.5	8,169
Wynward Insurance Group	5,593	5,137	91.8	5,547
XL Reinsurance America Inc.	1,115	247	22.2	1,198
XL Specialty Insurance Company	7,192	5,674	78.9	7,711
Zurich Insurance Company Ltd.	6,040	1,328	22.0	6,698
2023 Totals	\$ 258,709	\$ 151,627		\$ 249,401

PROPERTY & CASUALTY
MARINE INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$		-\$5	\$
Allianz Global Risks Us Insurance Company		103	11	10.3
Associated Electric & Gas Insurance Services Limited		4	2	50.0
Aviva General Insurance Company		62	53	85.5
Aviva Insurance Company Of Canada		65	101	155.4
Berkley Insurance Company		184		
Chubb Insurance Company Of Canada		41	21	51.2
Continental Casualty Company		175	89	50.9
Co-Operators General Insurance Company		1,090	780	71.6
Elite Insurance Company		1,370	898	65.5
FCT Insurance Company Ltd.				
Great American Insurance Company		16	5	31.3
HDI Global Se Canada Branch		7	45	642.9
HDI Global Specialty Se		13	10	76.9
Intact Insurance Company		234	88	37.6
Liberty Mutual Insurance Company		125	-43	-34.4
Lloyd's Underwriters		5,999	1,226	20.4
Mutual Fire Insurance Company Of British Columbia, The		70		
Northbridge General Insurance Corporation		224	528	235.7
Royal & Sun Alliance Insurance Company Of Canada		11	215	1,954.5
Sompo Japan Insurance Inc.		3		
Sovereign General Insurance Company, The		1,090	769	70.6
St. Paul Fire And Marine Insurance Company		38	10	26.3
Starr Insurance & Reinsurance Limited		882	444	50.3
Traders General Insurance Company		2	2	100.0
Travelers Insurance Company Of Canada		19	5	26.3
XL Specialty Insurance Company		21	-4	-19.0
Zurich Insurance Company Ltd.		5	1	20.0
2023 Totals	\$	11,853	\$ 5,251	\$ 15,535

PROPERTY & CASUALTY
SASKATCHEWAN - 2023

MORTGAGE INSURANCE

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Canada Guaranty Mortgage Insurance Company	\$	\$		\$ 20,325
FCT Insurance Company Ltd.		69	37	53.6 59
Sagen Mortgage Insurance Company Canada				27,870
2023 Totals	\$	69 \$	37	\$ 48,254

PROPERTY & CASUALTY
PROPERTY INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Affiliated Fm Insurance Company	\$ 2,620	\$ 3,315	126.5	\$ 2,776
AIG Insurance Company Of Canada	23,824	7,375	31.0	25,389
Alberta Motor Association Insurance Company	29			29
Alberta Municipal Insurance Exchange	8,100			*
Allianz Global Risks Us Insurance Company	2,380	966	40.6	2,716
Allied World Specialty Insurance Company	9,368	-7,344	-78.4	10,005
American Bankers Insurance Company Of Florida	7,329	8,882	121.2	6,828
Arch Insurance Canada Ltd.	987	668	67.7	980
Aspen Insurance Uk Limited	13	-5	-38.5	
Asset Protection Insurance Exchange	510	313	61.4	544
Associated Electric & Gas Insurance Services Limited	813	-104	-12.8	791
Aviva General Insurance Company	4,323	3,522	81.5	4,519
Aviva Insurance Company Of Canada	75,385	66,429	88.1	79,921
Axis Reinsurance Company (Canadian Branch)	792	76	9.6	849
Belair Insurance Company Inc.		5		
Berkley Insurance Company	165	-4	-2.4	178
Boiler Inspection And Insurance Company Of Canada, The	760	544	71.6	1,051
CAA Insurance Company	5,068	6,250	123.3	5,483
Canadian Egg Industry Reciprocal Alliance - Ceira	462	1,301	281.6	462
Canadian Farm Insurance Corp.	4,584	2,765	60.3	4,584
Canadian Northern Shield Insurance Company	19	-3	-15.8	
Canadian Universities Reciprocal Insurance Exchange	1,363	835	61.3	1,363
Canassurance Insurance Company	43	35	81.4	44
Chubb Insurance Company Of Canada	4,375	1,391	31.8	4,196
Continental Casualty Company	6,599	6,103	92.5	7,388
Co-Operators General Insurance Company	112,544	89,581	79.6	101,301
Cumis General Insurance Company	5,296	4,490	84.8	5,387
Definity Insurance Company	14,896	15,969	107.2	14,830
Dominion Of Canada General Insurance Company, The	1,513	1,482	98.0	1,568
Ecclesiastical Insurance Office plc	2,645	1,818	68.7	2,624
Echelon Insurance	3,071	-5,849	-190.5	3,052
Elite Insurance Company	499	596	119.4	516
Everest Insurance Company Of Canada	1,608	24	1.5	1,857
Factory Mutual Insurance Company	15,791	5,438	34.4	17,224
Federated Insurance Company Of Canada	11,520	4,714	40.9	12,159

PROPERTY & CASUALTY
PROPERTY INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
First North American Insurance Company	\$ 242	\$ 232	95.9	\$ 267
Fortress Insurance Company	173	272	157.2	165
Four Points Insurance Company Ltd.	1,294	428	33.1	1,294
Germania Mutual Insurance Company	7,038	4,341	61.7	7,517
Gore Mutual Insurance Company	820	416	50.7	1,294
Great American Insurance Company	606	-26	-4.3	289
Hartford Fire Insurance Company	1,702	270	15.9	1,745
HDI Global Se Canada Branch	5,189	694	13.4	5,817
HDI Global Specialty Se	2,057	1,434	69.7	2,230
Healthcare Insurance Reciprocal Of Canada	1,465	13,913	949.7	1,870
Industrial Alliance Pacific General Insurance Corporation	94	92	97.9	330
Intact Insurance Company	29,313	22,909	78.2	36,225
Jewelers Mutual Insurance Company, Si	336	117	34.8	361
Liberty Mutual Insurance Company	7,405	2,999	40.5	6,586
Lloyd's Underwriters	31,773	38,488	121.1	33,282
Max Insurance	534	135	25.3	517
Millennium Insurance Corporation	731	1,212	165.8	731
Mitsui Sumitomo Insurance Company, Limited	4	-4	-100.0	4
Mutual Fire Insurance Company Of British Columbia, The	5,586			5,586
My Mutual Insurance Limited	37,289	28,280	75.8	39,484
National Liability & Fire Insurance Company	8,884	3,951	44.5	9,222
New Home Warranty Insurance (Canada) Corporation, The	53	11	20.8	53
Northbridge General Insurance Corporation	22,224	22,645	101.9	16,655
Novex Insurance Company	1,412	416	29.5	469
Old Republic Insurance Company Of Canada	9	2	22.2	7
Optimum Insurance Company Inc.	738	945	128.0	704
Orion Travel Insurance Company	1,350	7,893	584.7	1,331
Peace Hills General Insurance Company	6,671	5,046	75.6	7,567
Personal Insurance Company, The	2,518	1,228	48.8	2,680
Petline Insurance Company	684	547	80.0	690
Portage La Prairie Mutual Insurance Company, The	14,380	12,705	88.4	14,908
Poultry Insurance Exchange Reciprocal Of Canada	95	1,185	1,247.4	95
Primmum Insurance Company				8,352
RBC Insurance Company Of Canada				521
Red River Mutual Insurance Company	31,748	26,769	84.3	35,766

PROPERTY & CASUALTY
PROPERTY INSURANCE
SASKATCHEWAN - 2023

(Source: Dominion Report Forms)-"\$000"

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Royal & Sun Alliance Insurance Company Of Canada	\$ 10,278	\$ 3,120	30.4	\$ 3,022
Sandbox Mutual Insurance Company	43,276	40,355	93.3	44,756
Scor Uk Company Limited	3,159	-2,756	-87.2	3,778
Scottish & York Insurance Co. Limited		5		
Security National Insurance Company				23,441
SGI	514,065	476,520	92.7	489,234
SGI Canada Insurance Services Ltd.	2,071	1,820	87.9	2,148
Sompo Japan Insurance Inc.	134	20	14.9	282
Sonnet Insurance Company	1,070	1,039	97.1	
Sovereign General Insurance Company, The	9,608	6,501	67.7	10,647
St. Paul Fire And Marine Insurance Company	392	-465	-118.6	399
Starr Insurance & Reinsurance Limited	6,705	2,723	40.6	8,375
SUMAssure Insurance Reciprocal	3,743	3,672	98.1	3,743
Swiss Re Corporate Solutions America Insurance Corporation	9,061	1,874	20.7	10,800
TD Home And Auto Insurance Company				364
Technology Insurance Company, Inc.	51	26	51.0	35
Temple Insurance Company	8,146	4,249	52.2	9,362
Tokio Marine & Nichido Fire Insurance Co., Ltd.	488	416	85.2	425
Tokio Marine Canada Ltd.	306	192	62.7	640
Traders General Insurance Company	452	296	65.5	486
Travelers Insurance Company Of Canada	2,271	2,341	103.1	2,469
Trisura Guarantee Insurance Company	5,315	3,302	62.1	6,831
Triton Insurance Company	927	664	71.6	1,113
Unifund Assurance Company	466	390	83.7	446
United States Liability Insurance Company	578	231	40.0	566
Verassure Insurance Company	272	1,302	478.7	
Wawanesa Mutual Insurance Company, The	173,096	120,014	69.3	173,679
Wynward Insurance Group	24,233	19,169	79.1	23,980
XL Specialty Insurance Company	4,254	257	6.0	4,233
Zenith Insurance Company	590	2,299	389.7	677
Zurich Insurance Company Ltd.	13,072	5,224	40.0	14,877
2023 Totals	\$ 1,391,790	\$ 1,115,923		\$ 1,406,036