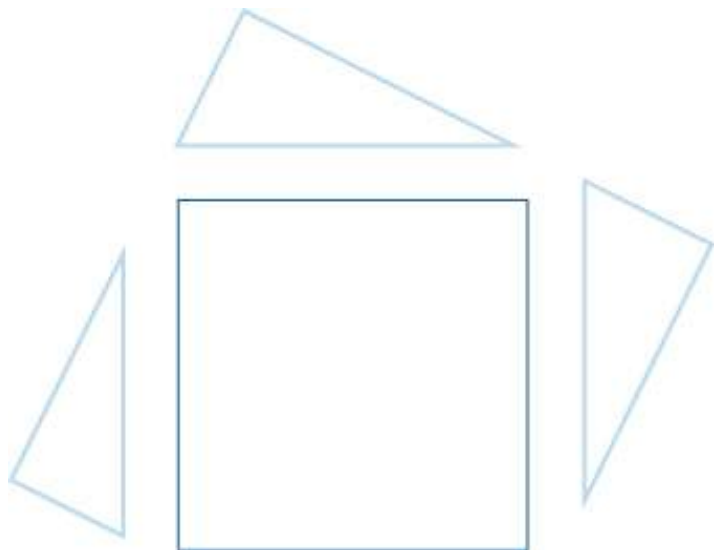


# **Statistical Report 2024**

## **Financial and Consumer Affairs Authority of Saskatchewan**

### **Superintendent of Insurance**





June 26, 2026

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 on December 31, 2024.

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', is written over a light grey rectangular background.

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 in this report 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.

Effective January 1, 2023, the International Accounting Standards Board (IASB) introduced IFRS 17, replacing IFRS 4 for insurance industry financial reporting. The 2024 reporting period is the second year of transition, reflecting ongoing adjustments to IFRS 17 implementation.

Insurance companies with fiscal years starting on or after January 1, 2023, were required to adopt IFRS 17 in 2023. This means only companies whose year-end began after that date transitioned during 2023. For the 2024 report, all insurance companies licensed in Saskatchewan will have year-end dates commencing after January 1, 2023, and will report under IFRS 17.

IFRS 17 has brought significant changes to the accounting for insurance and reinsurance contracts. The main difference is that the new standard 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 provides a standardized approach to accounting for insurance contracts, improving consistency and comparability across insurers. The goal of IFRS 17 is to better align revenue and expenses with the actual delivery of insurance services, creating a more accurate picture of an insurer’s performance. Under the previous standard, IFRS 4, insurers had flexibility in how they recognized revenue and calculated reserves. For example, including a risk adjustment in liabilities was discretionary under IFRS 4, but it is now mandatory under IFRS 17.

### *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 by province, as these figures were used to calculate net income.

Past reports were based on this information, showing **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 reporting. 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. It excludes any investment component, and reinsurance is calculated separately.

**Insurance Service Expense** includes costs for incurred claims, acquisitions, and underwriting expenses.

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.

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 had a two year adoption period (2023-2024), the comparative tables will resume in the 2025 report.

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## GENERAL INFORMATION

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### Classification of Insurers - December 31, 2024

#### Federally Registered Companies

Current Insurers	142	
Discontinuing Insurers	3	
Exclusive Reinsurers	4	
Fraternal Societies	7	
Underwriters Agencies	1	
		157

#### Provincial and Extra-Provincial Insurers

Current Insurers	39	
Discontinuing Insurers	1	
Fraternal Societies	1	
Reciprocal Exchanges	11	
Co-operative Insurers	1	
		53

Crown Corporations 1

Total Licensees 211

### New Insurance Companies Licensed in 2024

Listed below are three new insurers who entered Saskatchewan. Of these, two are federal companies and one is an extra-provincial company.

	<u>Date Licensed</u>
Europ Assistance S.A	January 10, 2024
Markel International Insurance Company Limited	October 1, 2024
Medavie Inc.	August 1, 2024

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## GENERAL INFORMATION

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<u>Companies Withdrawn in 2024</u>	<u>Date Withdrawn</u>
Allianz Life Insurance Company of North America	March 29, 2024
Scotia General Insurance Company	June 7, 2024
Westport Insurance Corporation	December 5, 2024

### Changes in 2024

Beneva Inc. and La Capitale Financial Security Insurance Company amalgamated and continued under the name Beneva Inc. effective January 1, 2024.

Definity Insurance Company, The Missisquoi Insurance Company, Perth Insurance Company, and Waterloo Insurance Company amalgamated and continued under the name Definity Insurance Company effective January 1, 2024. \*Note, The Missisquoi Insurance Company, Perth Insurance Company, and Waterloo Insurance Company were not actively licensed in Saskatchewan at the time of this amalgamation

Echelon Insurance and Orion Travel Insurance Company amalgamated and continued under the name Echelon Insurance effective January 1, 2024.

Electric Insurance Company changed corporate name to RiverStone International Insurance, Inc. effective August 2, 2024.

MD Life Insurance Company and Scotia Life Insurance Company amalgamated and continued under the name MD Life Insurance Company effective November 1, 2024.

### 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>2024</u>	<u>2023</u>	<u>Change %</u>
	\$000	\$000	
<u>Premiums Written</u>			
Life	\$ 1,303,268	\$ 1,481,597	-12.0
Other	\$ 4,636,234	\$ 4,226,755	9.6

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.

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## GENERAL INFORMATION

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### 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:

<b>AGENCIES/ADJUSTERS</b>					
<b>Class of License</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>
Accident & Sickness Only	21	19	22	21	17
Adjusting Firm	43	40	37	38	39
All Classes other than Life	540	562	589	593	627
General Restricted Insurance Agent	325	341	331	328	318
General Third Party Administrator	-	-	-	-	12
Crop Hail	43	44	43	43	50
Crop Hail Adjusting Firm	1	2	2	2	1
Crop Hail Managing General Agent	2	2	2	-	-
Life, Accident & Sickness	1003	1020	1,016	999	979
Life Restricted Insurance Agent	395	422	402	397	403
Life Third Party Administrator			-	-	3
Restricted Travel	78	78	79	77	82
Accident and Sickness Third Party Administrator	2	2	2	2	2
Life, Accident and Sickness Managing General Agent	55	55	58	58	43
Life, Accident and Sickness Third Party Administrator	11	10	9	8	5
Property and Casualty Managing General Agent	24	16	5	-	-
Property and Casualty Third Party Administrator	6	4	5	5	1
Accident & Sickness Managing General Agent	1	1	1	1	-
Restricted Travel MGA**	1	-	-	-	-
<b>Total</b>	<b>2,551</b>	<b>2,618</b>	<b>2,603</b>	<b>2,572</b>	<b>2,582</b>

\*\* This agency licensing category is new and reporting for the first time.

<b>AGENTS/SALESPERSONS/ADJUSTERS</b>					
<b>Class of License</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>
Accident and Sickness Only	270	227	171	165	185
Adjusters Representatives	397	395	353	343	351
All Classes other than Life	7,027	6,652	6,251	6,277	5,682
All Classes other than Life (Restricted Auto)	242	242	218	211	169
Crop Hail	623	637	658	660	711
Crop Hail Adjuster Representative	85	55	73	75	90
Crop Hail Adjusters	203	203	192	191	226
Life, Accident & Sickness	7,032	6,566	6,130	6,026	5,539
Restricted Travel	478	436	404	408	466
Restricted Travel Insurer Representative	4	2	2	-	-
Accident and Sickness Insurer Representative	26	21	23	17	18
Accident and Sickness Third Party Administrator Designated Representative	2	2	2	2	2
Crop Hail Insurer Representative	13	15	16	16	16
Life, Accident and Sickness Third Party Administrator Designated Representative	11	10	9	8	6
Life, Accident and Sickness Insurer Representative	190	198	188	174	71
Property and Casualty Insurer Representative	457	531	594	627	274
Property and Casualty Third Party Administrator Designated Representative	6	4	5	5	2
<b>Total</b>	<b>17,066</b>	<b>16,196</b>	<b>15,289</b>	<b>15,205</b>	<b>13,808</b>

**GENERAL INFORMATION**

Complaints received and finalized by the Councils were as follows:

<b>COMPLAINTS RECEIVED</b>					
<b>Council</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>
General Insurance Council	77	61	42	82	87
Life Insurance Council	132	240	93	84	84
<b>Total</b>	<b>209</b>	<b>301</b>	<b>135</b>	<b>166</b>	<b>171</b>

<b>COMPLAINTS FINALIZED</b>					
<b>Council</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>
General Insurance Council	69	66	78	92	68
Life Insurance Council	130	248	92	102	75
<b>Total</b>	<b>199</b>	<b>314</b>	<b>170</b>	<b>194</b>	<b>137</b>

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

Disciplinary actions resulting from investigations of complaints in 2024 were as follows:

General Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	6
Consensual Agreement (fines, costs, restitution)	0

Life Insurance Council

Complaints & Investigation Committee:	
Cautionary Letter	19
Consensual Agreement (fines, costs, restitution)	4

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## COMPANIES AND FRATERNAL SOCIETIES

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Insurance Companies and Fraternal Societies licensed to transact business under *The Insurance Act* in the province of Saskatchewan at December 31, 2024.

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.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
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 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Global Risks US Insurance Company	1600 - 130 Adelaide Street West Toronto ON M5H3P5	B.C.D.E.
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.
Assumption Mutual Life Insurance Company	770 Main Street Moncton NB E1C1E7 MA: P.O. Box 160 Moncton NB E1C8L1	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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	Reinsurer.
	MA: 100 Osborne Street North Winnipeg MB R3C1V3	
Canadian Farm Insurance Corp.	205 - 101 Riel Drive St. Albert AB T8N3X4	B.D.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
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.
Definity Insurance Company	111 Westmount Road South Waterloo ON N2L2L6	B.D.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
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.
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.
Europ Assistance S.A.	1200 - 70 York Street Toronto, ON M5J1S9	B.D.E.
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.
Foresters Life Insurance Company	789 Don Mills Road Toronto ON M3C1T9	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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 MA: 2100 - 5140 Yonge Street Toronto ON M2N6L7	E.
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 1080 Grande Allee West, P.O. Box 1097, Terminus Station Quebec QC G1K7M3	B.D.E.
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.
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 MA: 200 Bloor Street East, NT10 Toronto ON M4W1E5	A.E.
Manulife Assurance Company Of Canada	200 Bloor Street East Toronto ON M4W1E5 MA: 500 King Street North Waterloo ON N2J4C6	A.
Markel International Insurance Company Limited	200 Wellington Street West Toronto ON M5V3C7	B.D.E.
MAX Insurance	710 - 50 Queen Street North Kitchener ON N2H6P4	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.E.
Medavie Inc.	PO Box 220, Stn LCD 1 Moncton NB EC8L3	E.
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.
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.
Primerica Life Insurance Company Of Canada	400 - 6985 Financial Drive Mississauga ON L5N0G3	A.E.

<b>NAME OF COMPANY</b>	<b>CANADIAN HEAD OFFICE</b>	<b>CLASS(ES) LICENSED</b>
Primum Insurance Company	66 Wellington Street West, 39th Floor Toronto ON M5K1A2 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	B.D.
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 MA: P.O Box 940 Altona MB R0G0B0	B.D.
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 MA: 1981 McGill College Avenue, 13th Floor Montreal QC H3A3A8	Reinsurer.
RiverStone International Insurance	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	D.
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.
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.
Sentry Insurance Company	400 - 77 King Street West, Toronto Dominion Centre Toronto ON M5K0A1	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9 MA: 2260 11Th Ave Regina S4P 0J9 SK	B.D.E.
Sompo Japan Insurance Inc.	3200 - 40 Temperance Street Toronto ON M5H0B4	B.D.
Sonnet Insurance Company	111 Westmount Road South Waterloo ON N2L2L6 MA: P.O. Box 2000, 111 Westmount Road South Waterloo ON N2J4S4	Discont.
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 MA: 50 Place Cremazie, 12th Floor Montreal QC H2P1B6	A.E.
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.
Tokio Marine Canada Ltd.	79 Wellington Street West, 33rd Floor, Box 27 Toronto ON M5K1N2	B.C.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
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.
Western Assurance Company	1500A - 700 University Avenue Toronto ON M5G0A1	B.C.D.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Western Surety Company	2100 - 1881 Scarth Street Regina SK S4P4K9	D.
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.
<b>Reiprocal</b>		
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.
<b>Automobile Fund</b>		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
<b>Crown Corporations</b>		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.E.

**FRATERNAL SOCIETIES**  
**SASKATCHEWAN - 2024**

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		\$	\$		\$	\$	62	\$	62	\$	4					
Faithlife Financial	2,162			160				63		2,322	63					
Grand Orange Lodge Of British America, Benefit Fund	12									12						
Independent Order Of Foresters	498									498						
Knights Of Columbus	16,499			150				471		16,649	471					
Saskatchewan Teachers' Federation							11,706			11,706						
Teachers Life Insurance Society (Fraternal)	127									127						
Ukrainian National Association, Inc.	1									1						
<b>2024 Totals</b>	<b>\$</b>	<b>19,299</b>	<b>\$</b>	<b>4</b>	<b>\$</b>	<b>310</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>11,768</b>	<b>\$</b>	<b>534</b>	<b>\$</b>	<b>31,377</b>	<b>\$</b>	<b>538</b>

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

	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
<b>OTHER THAN LIFE</b>				
Accident and Sickness Insurance (excluding Fraternalists)	\$ 44,390	\$ 35,405	79.8	\$ 1,005,519 *
Casualty Insurance (Fidelity, Credit, Credit Prot, Surety, Title, Legal and Other Appr Prod)	75,789	63,811	84.2	76,653
Property Insurance	1,533,536	1,327,780	86.6	1,520,560
Crop Hail Insurance	144,342	119,097	82.5	144,341
Aircraft Insurance	11,479	8,078	70.4	12,657
Automobile Accident Insurance Act	1,136,168	1,235,358	108.7	1,139,605
Automobile Extension Insurance	294,171	239,369	81.4	299,800
Boiler and Machinery Insurance	76,444	50,008	65.4	95,685
Liability Insurance	275,554	140,872	51.1	271,622
Marine Insurance	8,445	10,554	125.0	7,498
Mortgage Insurance	55,812	9,606	17.2	62,295
<b>OTHER THAN LIFE TOTALS</b>	<b>3,656,130</b>	<b>3,239,937</b>	<b>88.6</b>	<b>4,636,234</b>
Life Insurance (all plans excluding Fraternalists)				1,303,268
<b>GRAND TOTALS (all classes)</b>	<b>\$ 3,656,130</b>	<b>\$ 3,239,937</b>	<b>88.6</b>	<b>\$ 5,939,502</b>

\* Includes A&S Premiums written by Life Companies

- Because of reporting, Insurance Revenue & Insurance Service Expense are not reported by these companies

**PROPERTY & CASUALTY**

**ACCIDENT & SICKNESS**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 2,619	\$ 2,065	78.8	\$ 2,597
Allianz Global Risks US Insurance Company		-2		
Allstate Insurance Company Of Canada	260	343	131.9	260
American Bankers Insurance Company Of Florida	8,720	2,014	23.1	8,720
Aviva Insurance Company Of Canada	3	7	233.3	3
AXIS Reinsurance Company (Canadian Branch)	5	1	20.0	4
Berkley Insurance Company	170	-2	-1.2	226
CAA Insurance Company	804	967	120.3	784
Canadian Premier General Insurance Company	117	88	75.2	97
Canassurance Insurance Company	238	253	106.3	241
Chubb Insurance Company Of Canada	25	8	32.0	24
Co-Operators General Insurance Company	2,117	2,543	120.1	43
CUMIS General Insurance Company	2,114	2,535	119.9	2,162
Echelon Insurance	4,595	5,431	118.2	4,443
Europ Assistance S.A.	108	255	236.1	146
Everest Insurance Company Of Canada	3	1	33.3	4
Federated Insurance Company Of Canada		-1		
Fenchurch General Insurance Company	748	888	118.7	748
Fortress Insurance Company				1
GMS Insurance Inc.	15	3	20.0	15
Green Shield Canada	14,087	13,918	98.8	14,087
Intact Insurance Company	4	-1	-25.0	6
Lloyd's Underwriters	476			524
National Bank Life Insurance Company				4
National Liability & Fire Insurance Company	60			39
Northbridge General Insurance Corporation		-1		
Old Republic Insurance Company Of Canada	488	313	64.1	451
RBC Insurance Company Of Canada	2,937	1,261	42.9	2,834
Royal & Sun Alliance Insurance Company Of Canada	1,048	346	33.0	1,129
SGI	42	9	21.4	41
Starr Insurance & Reinsurance Limited	123	118	95.9	70
Tokio Marine Canada Ltd.	8	4	50.0	17
Trisura Guarantee Insurance Company	263	183	69.6	231
Triton Insurance Company	1,561	1,446	92.6	1,659
Zurich Insurance Company Ltd	632	412	65.2	917
<b>2024 Totals</b>	<b>\$ 44,390</b>	<b>\$ 35,405</b>	<b>79.8</b>	<b>\$ 42,527</b>

**PROPERTY & CASUALTY****CROP HAIL INSURANCE****SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Additional Municipal Hail Limited	\$ 43,977	\$ 39,918	90.8	\$ 43,977
Chubb Insurance Company Of Canada	12,063	13,326	110.5	12,062
Co-Operative Hail Insurance Company Limited	47,840	32,672	68.3	47,840
Northbridge General Insurance Corporation	21,791	16,060	73.7	21,791
Palliser Insurance Company Limited	18,671	17,126	91.7	18,671
Temple Insurance Company		-5		
2024 Totals	\$ 144,342	\$ 119,097	82.5	\$ 144,341

**PREMIUMS WRITTEN BY LIFE INSURERS**  
**SASKATCHEWAN - 2024**

(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	\$	8	\$	8	103	\$	103	\$	8
American Bankers Life Assurance Company Of Florida	8	8,055			9,301	5	9,309	8,060	
American Health And Life Insurance Company		503						503	
American Income Life Insurance Company	9,183				30	1,070	9,213	1,070	
Assumption Mutual Life Insurance Company	807	161	4,372		541	29	5,720	190	
Beneva Inc.	2,890	2,490	36		24,728	6,508	27,654	8,998	
Blue Cross Life Insurance Company Of Canada	482	8,552			26,245	676	26,727	9,228	
BMO Life Assurance Company	20,144	33	789			530	20,933	563	
Canada Life Assurance Company	221,191	99,763	7,265	5,375	340,001	15,032	568,457	120,170	
Canadian Premier Life Insurance Company	1,580	16,730			15,684	62	17,264	16,792	
Canassurance Insurance Company						3,759		3,759	
Chubb Life Insurance Company Of Canada	483	3,764			6,731	1,184	7,214	4,948	
CIBC Life Insurance Company Limited	192				1,163		1,355		
CIGNA Life Insurance Company Of Canada		15			260		260	15	
Combined Insurance Company Of America	125					13,837	125	13,837	
Co-Operators Life Insurance Company	21,243	25,717	1,271	46,725	42,823	4,538	65,337	76,980	
Desjardins Financial Security Life Assurance Company	5,125	6,298	13,188	1,209	54,796	2,280	73,109	9,787	
Empire Life Insurance Company	22,456	1,104	11,545	94	10,663	1,484	44,664	2,682	
Equitable Life Insurance Company Of Canada	42,027	1,492	7,740	105	12,398	915	62,164	2,511	
First Canadian Insurance Corporation		7,397			11,186		11,186	7,397	
Foresters Life Insurance Company	4,872	56		1	24	196	4,896	253	
Humania Assurance Inc.	829	10			26	274	855	284	
Industrial Alliance Insurance And Financial Services Inc.	39,108	4,638	101,420	26,091	17,487	6,679	158,015	37,408	
ivari	32,542		25			279	32,567	279	

**PREMIUMS WRITTEN BY LIFE INSURERS**  
**SASKATCHEWAN - 2024**

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

Insurer	Life Premiums Written				Accident & Sickness Premiums Written				Total Direct Premium Insurance and Considerations
	Direct Premium Insurance Individual	Group	Direct Considerations for Annuities Individual	Group	Direct Premiums for Accident & Sickness Individual	Group	Individual	Group	
LS-Travel Insurance Company	\$	\$	\$	\$	\$	\$	\$	\$	\$
Manufacturers Life Insurance Company	88,258	24,643	1,160	-	99,948	21,660	189,366	46,303	764
Medavie Inc.					2,969		2,969		
National Bank Life Insurance Company	5	147			102	1	107	148	
New York Life Insurance Company	2	86					2	86	
Primerica Life Insurance Company Of Canada	14,507						14,507		
RBC Life Insurance Company	15,196	1,657	10,257	-1,173	5,780	8,121	31,233	8,605	37
Reliable Life Insurance Company	38					37	38		37
Sun Life Assurance Company Of Canada	190,636	26,870	30,823	23,110	145,048	32,889	366,507	82,869	
TD Life Insurance Company	600				2,171	71	2,771	71	
Trans Global Life Insurance Company		53			279		279	53	
Trustage Life Of Canada	458	4	20,206	290			20,664	294	
Union Life Mutual Assurance Company	67				2	1	69	1	
Wawanesa Life Insurance Company	13,397	2,054	594		9,437	185	23,428	2,239	
<b>2024 Totals</b>	<b>\$ 748,450</b>	<b>\$ 242,300</b>	<b>\$ 210,691</b>	<b>\$ 101,827</b>	<b>\$ 839,926</b>	<b>\$ 123,066</b>	<b>\$ 1,799,067</b>	<b>\$ 467,192</b>	

**PROPERTY & CASUALTY**

**AIRCRAFT INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 488	\$ 158	32.4	\$ 807
Allianz Global Risks US Insurance Company	875	482	55.1	823
Aviva Insurance Company Of Canada	2,483	3,402	137.0	2,534
Canadian Applicators Insurance Reciprocal	1,073	775	72.2	1,072
Chubb Insurance Company Of Canada	303	468	154.5	266
Co-Operators General Insurance Company	1			
Everest Insurance Company Of Canada	71	29	40.8	105
Great American Insurance Company		-38		
HDI Global Specialty SE	399	314	78.7	446
Lloyd's Underwriters	1,378	947	68.7	1,364
Mitsui Sumitomo Insurance Company, Limited	213	186	87.3	208
National Liability & Fire Insurance Company	461	307	66.6	444
Northbridge General Insurance Corporation	-59	-96	162.7	574
Old Republic Insurance Company Of Canada	242	353	145.9	285
SGI	67	32	47.8	67
St. Paul Fire And Marine Insurance Company		2		
Starr Insurance & Reinsurance Limited	220	230	104.5	245
Temple Insurance Company	1,218	53	4.4	1,189
XL Specialty Insurance Company	2,046	474	23.2	2,228
<b>2024 Totals</b>	<b>\$ 11,479</b>	<b>\$ 8,078</b>	<b>70.4</b>	<b>\$ 12,657</b>

**PROPERTY & CASUALTY      AUTOMOBILE ACCIDENT INSURANCE ACT**

**SASKATCHEWAN - 2024**

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

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Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Saskatchewan Auto Fund	\$ 1,136,168	\$ 1,235,358	108.7	\$ 1,139,605
2024 Totals	\$ 1,136,168	\$ 1,235,358	108.7	\$ 1,139,605

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**PROPERTY & CASUALTY      AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 1,552	\$ 153	9.9	\$ 1,426
American Road Insurance Company	613	472	77.0	613
Aviva General Insurance Company	997	542	54.4	997
Aviva Insurance Company Of Canada	2,634	1,500	56.9	2,645
CAA Insurance Company	2,486	1,911	76.9	2,539
Chubb Insurance Company Of Canada	2,783	1,055	37.9	2,870
Continental Casualty Company	146	1	0.7	173
Co-Operators General Insurance Company	8,172	5,268	64.5	7,436
CUMIS General Insurance Company	15	93	620.0	15
Dominion Of Canada General Insurance Company	25	20	80.0	30
Echelon Insurance	3	-20	-666.7	1
Elite Insurance Company	1,053	554	52.6	1,113
Federated Insurance Company Of Canada	2,878	1,686	58.6	2,961
Hartford Fire Insurance Company	47	114	242.6	60
Industrial Alliance Pacific General Insurance Corporation	5,217	4,709	90.3	16,826
Intact Insurance Company	267	200	74.9	235
Liberty Mutual Insurance Company	557	78	14.0	627
Lloyd's Underwriters	5,127	4,445	86.7	5,307
MAX Insurance	21	11	52.4	20
Millennium Insurance Corporation	17	1	5.9	17
Mitsui Sumitomo Insurance Company, Limited	13	2	15.4	16
My Mutual Insurance Limited	331	269	81.3	332
National Liability & Fire Insurance Company	43	20	46.5	49
Northbridge General Insurance Corporation	4,287	1,991	46.4	1,510
Old Republic Insurance Company Of Canada	91	-3	-3.3	102
Portage la Prairie Mutual Insurance Company	643	455	70.8	642
Royal & Sun Alliance Insurance Company Of Canada		27		
Sandbox Mutual Insurance Company	11,221	9,467	84.4	11,728
Scottish & York Insurance Co. Limited		1		
Sentry Insurance Company	22	6	27.3	24
SGI	239,372	202,838	84.7	235,998
Sompo Japan Insurance Inc.	54	106	196.3	5
Sovereign General Insurance Company	667	274	41.1	680

**PROPERTY & CASUALTY      AUTOMOBILE EXTENSION INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
St. Paul Fire And Marine Insurance Company	\$ 44	\$ 27	61.4	\$ 46
Starr Insurance & Reinsurance Limited	103	57	55.3	100
Technology Insurance Company, Inc.		3		
Tokio Marine & Nichido Fire Insurance Co., Ltd.	3	7	233.3	3
Tokio Marine Canada Ltd.	5	3	60.0	16
Traders General Insurance Company		2		
Travelers Insurance Company Of Canada	353	90	25.5	350
Wawanesa Mutual Insurance Company	82	153	186.6	82
XL Specialty Insurance Company	77	262	340.3	88
Zurich Insurance Company Ltd	2,150	519	24.1	2,118
<b>2024 Totals</b>	<b>\$ 294,171</b>	<b>\$ 239,369</b>	<b>81.4</b>	<b>\$ 299,800</b>

**PROPERTY & CASUALTY      BOILER & MACHINERY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Affiliated FM Insurance Company	\$ 191	\$		\$ 197
AIG Insurance Company Of Canada	1,462	249	17.0	1,497
Allianz Global Risks US Insurance Company	3,879	1,048	27.0	4,382
Arch Insurance Canada Ltd.	650	526	80.9	936
Aviva Insurance Company Of Canada	1,070	513	47.9	1,119
Boiler Inspection And Insurance Company Of Canada	2,938	1,150	39.1	3,922
Chubb Insurance Company Of Canada	340	164	48.2	333
Continental Casualty Company	1,745	1,199	68.7	1,633
Co-Operators General Insurance Company	1,407	638	45.3	393
CUMIS General Insurance Company	68	11	16.2	70
Definity Insurance Company	77	22	28.6	66
Dominion Of Canada General Insurance Company	35	9	25.7	23
Ecclesiastical Insurance Office plc	50			47
Echelon Insurance	18	7	38.9	21
Everest Insurance Company Of Canada	27	7	25.9	7
Factory Mutual Insurance Company	3,778	164	4.3	3,692
Federated Insurance Company Of Canada	293	-48	-16.4	295
Four Points Insurance Company Ltd.	7	1	14.3	6
Gore Mutual Insurance Company	7	1	14.3	16
Great American Insurance Company	4	0	0.0	4
Industrial Alliance Pacific General Insurance Corporation	9,923	10,387	104.7	25,517
Intact Insurance Company	5,655	-345	-6.1	6,823
Liberty Mutual Insurance Company	8	1	12.5	7
Lloyd's Underwriters	2,970	1,354	45.6	3,568
Millennium Insurance Corporation	16,277	14,254	87.6	16,411
Mitsui Sumitomo Insurance Company, Limited				1
Motors Insurance Corporation	2,091	1,734	82.9	2,523
Mutual Fire Insurance Company Of British Columbia	73	41	56.2	69
National Liability & Fire Insurance Company	98	655	668.4	41
Northbridge General Insurance Corporation	597	159	26.6	314
Novex Insurance Company	6	2	33.3	5
Optimum Insurance Company Inc.	7	2	28.6	7
Royal & Sun Alliance Insurance Company Of Canada	-20	631	-3,155.0	1

**PROPERTY & CASUALTY      BOILER & MACHINERY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Sandbox Mutual Insurance Company	\$ 1,812	\$ 1,331	73.5	\$ 2,076
Security National Insurance Company	0	1		1
SGI	13,891	9,594	69.1	13,397
SGI Canada Insurance Services Ltd.	15	5	33.3	12
Sompo Japan Insurance Inc.	5	5	100.0	9
Sovereign General Insurance Company	1,399	788	56.3	1,019
St. Paul Fire And Marine Insurance Company	16	3	18.8	21
Technology Insurance Company, Inc.	387	760	196.4	1,128
Temple Insurance Company	100	-182	-182.0	99
Tokio Marine Canada Ltd.	19	6	31.6	25
Travelers Insurance Company Of Canada	58	334	575.9	64
Trisura Guarantee Insurance Company	1,149	1,051	91.5	2,000
United States Liability Insurance Company	20	5	25.0	20
Wawanesa Mutual Insurance Company	778	1,413	181.6	764
Wynward Insurance Group	720	261	36.3	732
Zurich Insurance Company Ltd	344	97	28.2	372
2024 Totals	\$ 76,444	\$ 50,008	65.4	\$ 95,685

**PROPERTY & CASUALTY**

**CASUALTY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 724	\$ 84	11.6	\$ 734
Allied World Specialty Insurance Company	2,751	41	1.5	613
American Bankers Insurance Company Of Florida	12,682	6,282	49.5	12,682
Arch Insurance Canada Ltd.	171	119	69.6	209
Atradius Crédito y Caución, S.A. de Seguros y Reaseguros	96	85	88.5	85
Aviva Insurance Company Of Canada	668	247	37.0	647
AXIS Reinsurance Company (Canadian Branch)	160	59	36.9	248
Berkley Insurance Company	102	-16	-15.7	86
Canadian Farm Insurance Corp.	8			8
Canadian Premier General Insurance Company	341	295	86.5	340
Chicago Title Insurance Company	534	95	17.8	659
Chubb Insurance Company Of Canada	1,380	203	14.7	1,865
Compagnie Francaise d'Assurance pour le Commerce Exterieur	1,237			1,184
Continental Casualty Company	137	107	78.1	73
Co-Operators General Insurance Company	1,801	1,072	59.5	54
CorePointe Insurance Company	1			
CUMIS General Insurance Company	1,317	1,004	76.2	1,341
Definity Insurance Company	6	1	16.7	5
Dominion Of Canada General Insurance Company	1	-19	-1,900.0	1
Echelon Insurance	59	41	69.5	2
Euler Hermes North America Insurance Company	1,317	620	47.1	1,340
Everest Insurance Company Of Canada	1,246	705	56.6	1,440
FCT Insurance Company Ltd.	3,558	2,371	66.6	4,170
Federated Insurance Company Of Canada	58	70	120.7	61
First American Title Insurance Company	284	537	189.1	651
First North American Insurance Company	3			3
Great American Insurance Company	129	7	5.4	137
Hartford Fire Insurance Company	52	6	11.5	35
HDI Global Specialty SE	3,727	2,709	72.7	2,503
Industrial Alliance Pacific General Insurance Corporation	52	16	30.8	258
Intact Insurance Company	8,806	4,128	46.9	8,246
Liberty Mutual Insurance Company	1,963	817	41.6	3,021
Lloyd's Underwriters	6,676	11,500	172.3	7,163
Millennium Insurance Corporation	290	1,294	446.2	4,481

**PROPERTY & CASUALTY**

**CASUALTY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
National Liability & Fire Insurance Company	\$ 153	\$ 43	28.1	\$ 155
Northbridge General Insurance Corporation	177	113	63.8	125
Novex Insurance Company		-1		
Royal & Sun Alliance Insurance Company Of Canada		-13		
Sandbox Mutual Insurance Company	16	9	56.3	20
Security National Insurance Company		1		
SGI	4,617	2,900	62.8	4,216
SGI Canada Insurance Services Ltd.	68	26	38.2	24
Sompo Japan Insurance Inc.	16	10	62.5	
Sovereign General Insurance Company	507	54	10.7	464
St. Paul Fire And Marine Insurance Company		-1		
Stewart Title Guaranty Company	1,037	733	70.7	1,331
Swiss Re Corporate Solutions America Insurance Corporation	1			
Technology Insurance Company, Inc.	37	17	45.9	39
Temple Insurance Company	-5	3,669	-73,380.0	-5
Tokio Marine Canada Ltd.	100	48	48.0	37
Travelers Insurance Company Of Canada	5,267	718	13.6	4,745
Trisura Guarantee Insurance Company	3,105	16,512	531.8	2,905
Triton Insurance Company	851	664	78.0	899
United States Liability Insurance Company	1	1	100.0	1
Wawanesa Mutual Insurance Company	334	167	50.0	343
Western Surety Company	6,476	3,309	51.1	6,217
Wynward Insurance Group	110	51	46.4	103
XL Specialty Insurance Company	37	33	89.2	40
Zurich Insurance Company Ltd	547	268	49.0	649
<b>2024 Totals</b>	<b>\$ 75,789</b>	<b>\$ 63,811</b>	<b>84.2</b>	<b>\$ 76,653</b>

**PROPERTY & CASUALTY LIABILITY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Accelerant Insurance Company Of Canada	\$ 66	\$ 34	51.5	\$ 100
AIG Insurance Company Of Canada	6,096	1,065	17.5	6,226
Allianz Global Risks US Insurance Company	685	323	47.1	678
Allied World Specialty Insurance Company	1,544	324	21.0	1,411
Arch Insurance Canada Ltd.	3,372	2,546	75.5	3,375
Aspen Insurance UK Limited	498	44	8.8	433
Associated Electric & Gas Insurance Services Limited	158	-28	-17.7	184
Aviva Insurance Company Of Canada	9,120	2,671	29.3	9,938
AXIS Reinsurance Company (Canadian Branch)	2,232	859	38.5	3,036
Belair Insurance Company Inc.		4		
Berkley Insurance Company	3,153	739	23.4	3,385
Canadian Lawyers Insurance Association	1,183	938	79.3	1,282
Canadian Universities Reciprocal Insurance Exchange	1,042	512	49.1	1,042
Chubb Insurance Company Of Canada	6,295	3,148	50.0	6,514
Continental Casualty Company	6,067	4,874	80.3	6,115
Co-Operators General Insurance Company	15,246	4,107	26.9	7,966
CUMIS General Insurance Company	1,530	-1,425	-93.1	1,580
Definity Insurance Company	933	12,631	1,353.8	898
Dominion Of Canada General Insurance Company	376	839	223.1	375
Ecclesiastical Insurance Office plc	618	-21	-3.4	594
Echelon Insurance	1,413	519	36.7	1,487
Everest Insurance Company Of Canada	2,024	2,773	137.0	2,050
FCT Insurance Company Ltd.	39	12	30.8	81
Federated Insurance Company Of Canada	4,851	2,759	56.9	5,089
Fortress Insurance Company	27	8	29.6	30
Four Points Insurance Company Ltd.	125	48	38.4	149
Germania Mutual Insurance Company	320	181	56.6	320
Gore Mutual Insurance Company	579	233	40.2	585
Great American Insurance Company	690	237	34.3	783
Hartford Fire Insurance Company	253	78	30.8	243
HDI Global SE Canada Branch	786	548	69.7	883
HDI Global Specialty SE	687	1,713	249.3	1,821
Healthcare Insurance Reciprocal Of Canada	4,201	7,933	188.8	4,201

**PROPERTY & CASUALTY LIABILITY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Hudson Insurance Company	\$	-\$1		\$
Intact Insurance Company	7,805	-9,857	-126.3	8,019
Jewelers Mutual Insurance Company, SI	26	31	119.2	26
Liberty Mutual Insurance Company	10,745	1,994	18.6	10,494
Lloyd's Underwriters	55,232	32,492	58.8	59,970
MAX Insurance	31	12	38.7	47
Millennium Insurance Corporation	56	20	35.7	97
Mitsui Sumitomo Insurance Company, Limited		6		
Motors Insurance Corporation	180	102	56.7	248
Mutual Fire Insurance Company Of British Columbia	444	-3,331	-750.2	317
My Mutual Insurance Limited	1,833	608	33.2	1,833
National Liability & Fire Insurance Company	1,844	498	27.0	1,616
Northbridge General Insurance Corporation	11,318	6,093	53.8	6,590
Novex Insurance Company	150	8	5.3	189
Old Republic Insurance Company Of Canada	389	127	32.6	522
Optimum Insurance Company Inc.	71	14	19.7	75
Portage la Prairie Mutual Insurance Company	819	515	62.9	856
RBC Insurance Company Of Canada	8			8
Real Estate Insurance Exchange	411	292	71.0	411
Red River Mutual Insurance Company	2,651	1,441	54.4	2,854
Royal & Sun Alliance Insurance Company Of Canada	45	-3,774	-8,386.7	-5
Sandbox Mutual Insurance Company	3,693	3,295	89.2	3,820
SCOR UK Company Limited	820	619	75.5	771
Scottish & York Insurance Co. Limited		-81		
Security National Insurance Company	11	24	216.6	25
Sentry Insurance Company	127	17	13.4	113
SGI	47,274	30,331	64.2	45,969
SGI Canada Insurance Services Ltd.	189	84	44.4	188
Sompo Japan Insurance Inc.	206	86	41.7	121
Sonnet Insurance Company	92	573	622.8	
Sovereign General Insurance Company	6,243	1,819	29.1	5,525
St. Paul Fire And Marine Insurance Company	42	-550	-1,309.5	59
Starr Insurance & Reinsurance Limited	1,524	1,105	72.5	1,890
SUMAssure Insurance Reciprocal	1,826	408	22.3	1,826

**PROPERTY & CASUALTY      LIABILITY INSURANCE**

**SASKATCHEWAN - 2024**

(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	\$ 1,427	\$ 1,113	78.0	\$ 1,575
Technology Insurance Company, Inc.	82	89	108.5	131
Temple Insurance Company	2,305	370	16.1	2,319
Tokio Marine & Nichido Fire Insurance Co., Ltd.	60	-132	-220.0	55
Tokio Marine Canada Ltd.	246	155	63.0	337
Travelers Insurance Company Of Canada	2,725	1,380	50.6	2,709
Trisura Guarantee Insurance Company	8,032	3,805	47.4	8,714
United States Liability Insurance Company	232	77	33.2	230
Wawanesa Mutual Insurance Company	8,171	7,483	91.6	8,087
Wynward Insurance Group	5,501	5,069	92.2	5,421
XL Reinsurance America Inc.	908	266	29.3	973
XL Specialty Insurance Company	7,414	3,223	43.5	7,132
Zurich Insurance Company Ltd	6,136	1,727	28.1	6,611
<b>2024 Totals</b>	<b>\$ 275,554</b>	<b>\$ 140,872</b>	<b>51.1</b>	<b>\$ 271,622</b>

**PROPERTY & CASUALTY**

**MARINE INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
AIG Insurance Company Of Canada	\$ 1	\$ 171	17,100.0	\$ 1
Allianz Global Risks US Insurance Company	187	26	14.0	272
Aspen Insurance UK Limited	52	34	64.6	44
Associated Electric & Gas Insurance Services Limited	4	-2	-50.0	4
Aviva General Insurance Company	74	60	81.1	80
Aviva Insurance Company Of Canada	66	77	116.7	66
Berkley Insurance Company	150	54	36.0	
Chubb Insurance Company Of Canada	46	10	21.7	49
Continental Casualty Company	192	31	16.1	214
Co-Operators General Insurance Company	1,092	812	74.4	
Elite Insurance Company	1,395	999	71.6	1,395
Four Points Insurance Company Ltd.	47	52	110.6	90
Great American Insurance Company	21	-6	-28.6	22
HDI Global SE Canada Branch	27	54	200.0	28
HDI Global Specialty SE	21	23	109.5	24
Intact Insurance Company	381	223	58.5	486
Liberty Mutual Insurance Company	102	-62	-60.8	4
Lloyd's Underwriters	2,235	6,508	291.2	2,401
Mutual Fire Insurance Company Of British Columbia	81	60	74.1	1
Northbridge General Insurance Corporation	229	239	104.4	225
Royal & Sun Alliance Insurance Company Of Canada	1	-80	-8,000.0	
Sompo Japan Insurance Inc.	43	37	86.0	
Sovereign General Insurance Company	1,092	813	74.5	1,067
St. Paul Fire And Marine Insurance Company	47	21	44.7	48
Starr Insurance & Reinsurance Limited	711	315	44.3	711
Traders General Insurance Company	1	3	300.0	1
Travelers Insurance Company Of Canada	19	8	42.1	19
XL Specialty Insurance Company	21	-1	-4.8	23
Zurich Insurance Company Ltd	107	75	70.1	223
<b>2024 Totals</b>	<b>\$ 8,445</b>	<b>\$ 10,554</b>	<b>125.0</b>	<b>\$ 7,498</b>

**PROPERTY & CASUALTY****MORTGAGE INSURANCE****SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Canada Guaranty Mortgage Insurance Company	\$ 18,863	\$ 3,266	17.3	\$ 26,394
FCT Insurance Company Ltd.	95	17	17.9	69
Sagen Mortgage Insurance Company Canada	36,854	6,323	17.2	35,832
2024 Totals	\$ 55,812	\$ 9,606	17.2	\$ 62,295

**PROPERTY & CASUALTY**

**PROPERTY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Accelerant Insurance Company Of Canada	\$ 4,226	\$ 3,798	89.9	\$ 4,553
Affiliated FM Insurance Company	2,966	181	6.1	2,907
AIG Insurance Company Of Canada	25,038	8,564	34.2	27,218
Alberta Motor Association Insurance Company	29			29
Allianz Global Risks US Insurance Company	3,055	1,890	61.9	2,905
Allied World Specialty Insurance Company	9,323	-3,814	-40.9	8,475
American Bankers Insurance Company Of Florida	7,001	7,003	100.0	8,534
Arch Insurance Canada Ltd.	1,056	811	76.8	1,062
Asset Protection Insurance Exchange	536	786	146.6	510
Associated Electric & Gas Insurance Services Limited	669	63	9.4	678
Aviva General Insurance Company	5,116	4,173	81.6	5,771
Aviva Insurance Company Of Canada	86,438	84,846	98.2	88,294
AXIS Reinsurance Company (Canadian Branch)	974	561	57.6	1,073
Berkley Insurance Company	190	3	1.6	207
Boiler Inspection And Insurance Company Of Canada	815	-378	-46.4	1,089
CAA Insurance Company	6,150	8,043	130.8	6,685
Canadian Egg Industry Reciprocal Alliance - CEIRA	756	-113	-14.9	756
Canadian Farm Insurance Corp.	5,185	2,484	47.9	5,185
Canadian Premier General Insurance Company	20	20	100.0	20
Canadian Universities Reciprocal Insurance Exchange	1,844	818	44.4	1,844
Canassurance Insurance Company	42	30	71.4	43
Chubb Insurance Company Of Canada	4,090	1,733	42.4	4,114
Continental Casualty Company	7,558	4,429	58.6	8,200
Co-Operators General Insurance Company	121,436	98,464	81.1	110,766
CUMIS General Insurance Company	5,315	3,501	65.9	5,296
Definity Insurance Company	21,569	23,321	108.1	22,271
Dominion Of Canada General Insurance Company	1,697	1,326	78.1	1,744
Ecclesiastical Insurance Office plc	2,559	109	4.3	2,452
Echelon Insurance	5,709	3,276	57.4	6,161
Elite Insurance Company	575	873	151.8	597
Europ Assistance S.A.	6	12	200.0	8
Everest Insurance Company Of Canada	2,234	1,307	58.5	2,813
Factory Mutual Insurance Company	13,019	3,636	27.9	11,182
Federated Insurance Company Of Canada	12,789	9,203	72.0	13,024

**PROPERTY & CASUALTY**

**PROPERTY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
First North American Insurance Company	\$ 270	\$ 212	78.5	\$ 293
Fortress Insurance Company	103	92	89.3	84
Four Points Insurance Company Ltd.	1,507	1,076	71.4	1,745
Germania Mutual Insurance Company	8,278	8,155	98.5	8,278
Gore Mutual Insurance Company	1,324	564	42.6	1,468
Great American Insurance Company	480	10,988	2,289.2	335
Hartford Fire Insurance Company	2,099	1,697	80.8	2,379
HDI Global SE Canada Branch	5,164	2,997	58.0	5,189
HDI Global Specialty SE	2,410	3,601	149.4	2,696
Healthcare Insurance Reciprocal Of Canada	2,179	2,339	107.3	2,482
Industrial Alliance Pacific General Insurance Corporation	182	87	47.8	550
Intact Insurance Company	38,973	31,186	80.0	40,243
Jewelers Mutual Insurance Company, SI	380	222	58.4	389
Liberty Mutual Insurance Company	8,004	1,355	16.9	8,683
Lloyd's Underwriters	45,457	42,977	94.5	46,320
MAX Insurance	668	683	102.2	984
Millennium Insurance Corporation	913	1,779	194.9	1,187
Mitsui Sumitomo Insurance Company, Limited	19	-3	-15.8	29
Mutual Fire Insurance Company Of British Columbia	7,803	10,302	132.0	6,341
My Mutual Insurance Limited	40,996	37,060	90.4	40,996
National Bank Life Insurance Company				2
National Liability & Fire Insurance Company	8,169	405	5.0	7,529
New Home Warranty Insurance (Canada) Corporation	64	10	15.6	42
Northbridge General Insurance Corporation	29,416	20,102	68.3	16,172
Novex Insurance Company	337	100	29.7	320
Old Republic Insurance Company Of Canada	4	-2	-50.0	2
Optimum Insurance Company Inc.	713	711	99.7	765
Peace Hills General Insurance Company	8,141	6,268	77.0	8,303
Personal Insurance Company	2,877	2,245	78.0	3,081
Petline Insurance Company	705	568	80.6	710
Portage la Prairie Mutual Insurance Company	15,773	3,998	25.3	17,222
Poultry Insurance Exchange Reciprocal Of Canada	200	150	75.0	200
Primmum Insurance Company	10,363	14,002	135.1	12,464
RBC Insurance Company Of Canada	672	313	46.6	661

**PROPERTY & CASUALTY**

**PROPERTY INSURANCE**

**SASKATCHEWAN - 2024**

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

Insurer	Insurance Revenue	Insurance Service Expense	Gross Insurance Service Ratio (%)	Insurance Premiums Written
Red River Mutual Insurance Company	\$ 39,689	\$ 37,538	94.6	\$ 43,500
Royal & Sun Alliance Insurance Company Of Canada	1,773	5,999	338.4	1,547
Sandbox Mutual Insurance Company	48,088	48,844	101.6	51,460
SCOR UK Company Limited	2,792	10,187	364.9	2,764
Scottish & York Insurance Co. Limited		3		
Security National Insurance Company	28,786	33,095	115.0	21,525
SGI	514,065	476,520	92.7	500,545
SGI Canada Insurance Services Ltd.	2,302	1,031	44.8	2,566
Sompo Japan Insurance Inc.	657	531	80.8	1,308
Sonnet Insurance Company	1,578	2,239	141.9	
Sovereign General Insurance Company	10,325	6,333	61.3	10,067
St. Paul Fire And Marine Insurance Company	347	-75	-21.6	389
Starr Insurance & Reinsurance Limited	8,806	6,018	68.3	8,899
SUMAssure Insurance Reciprocal	4,047	3,704	91.5	4,047
Swiss Re Corporate Solutions America Insurance Corporation	16,344	11,739	71.8	18,253
TD Home And Auto Insurance Company	392	115	29.4	429
Technology Insurance Company, Inc.	34	2	5.9	
Temple Insurance Company	10,142	11,863	117.0	11,159
Tokio Marine & Nichido Fire Insurance Co., Ltd.	80	-40	-50.0	52
Tokio Marine Canada Ltd.	927	855	92.2	1,316
Traders General Insurance Company	527	408	77.4	569
Travelers Insurance Company Of Canada	1,877	431	23.0	1,723
Trisura Guarantee Insurance Company	6,513	3,921	60.2	6,056
Unifund Assurance Company	239	154	64.4	-5
United States Liability Insurance Company	540	289	53.5	542
Wawanesa Mutual Insurance Company	180,850	161,473	89.3	184,351
Wynward Insurance Group	23,923	16,172	67.6	23,579
XL Specialty Insurance Company	5,250	421	8.0	6,349
Zenith Insurance Company	763	950	124.5	777
Zurich Insurance Company Ltd	17,252	9,861	57.2	22,183
<b>2024 Totals</b>	<b>\$ 1,533,536</b>	<b>\$ 1,327,780</b>	<b>86.6</b>	<b>\$ 1,520,560</b>