



2019 Benchmarking Creditor Insurance - Penetration

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As at January 31, 2019

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2018 Benchmarking - Creditor Insurance

		Bank A														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																

		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																

		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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2018 Benchmarking - Creditor Insurance

		Bank B														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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2018 Benchmarking - Creditor Insurance

		Bank C														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
	CI															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
	CI															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
	CI															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

NOTES:

2018 Benchmarking - Creditor Insurance

		Bank D														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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2018 Benchmarking - Creditor Insurance

Bank E

		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION										PORTFOLIO PENETRATION				
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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Bank F

NEW BUSINESS PENETRATION																	
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)					
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	
MORTGAGES	Life																
	Dis																
	CI																
PERSONAL LOANS	Life																
	Dis																
CREDIT LINES	Life																
	Dis																
	CI																
BUSINESS LOANS	Life																
	Dis																
CREDIT CARDS																	
		ON (less GTA)					GTA					QC					
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	
MORTGAGES	Life																
	Dis																
	CI																
PERSONAL LOANS	Life																
	Dis																
CREDIT LINES	Life																
	Dis																
	CI																
BUSINESS LOANS	Life																
	Dis																
CREDIT CARDS																	
NEW BUSINESS PENETRATION																	
		Atlantic (NL, NB, NS, PE)					National					National					
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	
MORTGAGES	Life																
	Dis																
	CI																
PERSONAL LOANS	Life																
	Dis																
CREDIT LINES	Life																
	Dis																
	CI																
BUSINESS LOANS	Life																
	Dis																
CREDIT CARDS																	
OTHER PRODUCTS																	

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		Bank G														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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		Bank H														
		NEW BUSINESS PENETRATION														
		BC and YK					Prairies (AB, SK, MB, NWT, NU)					ON (All)				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		ON (less GTA)					GTA					QC				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
		NEW BUSINESS PENETRATION					PORTFOLIO PENETRATION									
		Atlantic (NL, NB, NS, PE)					National					National				
		Q1	Q2	Q3	Q4	YTD	Q1	Q2	Q3	Q4	YTD					
MORTGAGES	Life															
	Dis															
	CI															
PERSONAL LOANS	Life															
	Dis															
CREDIT LINES	Life															
	Dis															
	CI															
BUSINESS LOANS	Life															
	Dis															
CREDIT CARDS																
OTHER PRODUCTS																

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