

# Trusted partner in your well being

2017 ANNUAL REPORT





# TRUSTED PARTNER IN **YOUR WELL BEING**

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# HIGHLIGHTS

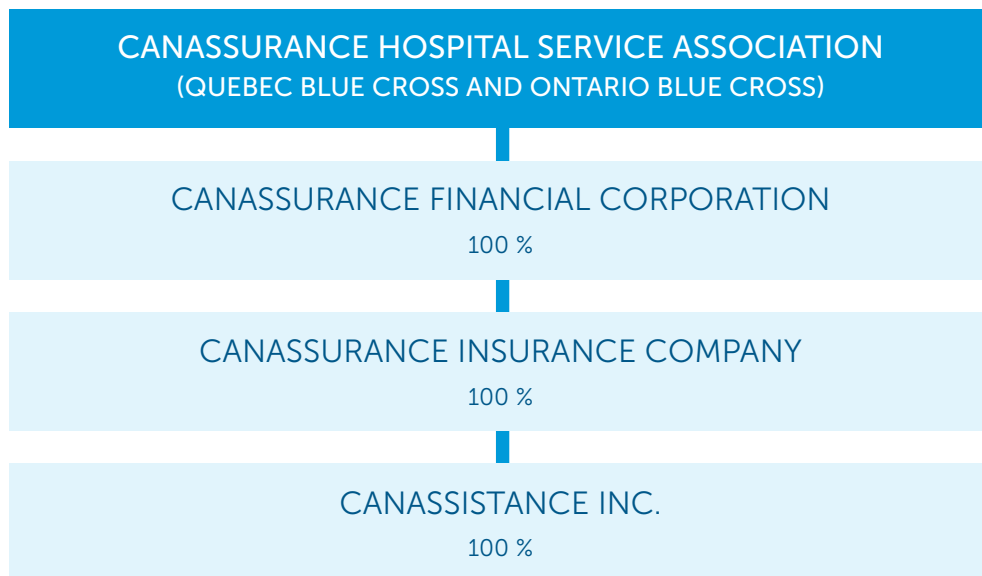
(IN MILLIONS OF DOLLARS)

<b>TOTAL REVENUE</b>	<b>2017</b>	<b>239.1</b>
	2016	252.7
	2015	266.0
	2014	272.6
	2013	252.5
<b>NETS EXCESS</b>	<b>2017</b>	<b>21.2</b>
	2016	24.5
	2015	22.4
	2014	26.7
	2013	20.4
<b>ASSETS</b>	<b>2017</b>	<b>702.0</b>
	2016	738.2
	2015	762.3
	2014	728.7
	2013	649.9
<b>TOTAL SURPLUS</b>	<b>2017</b>	<b>395.2</b>
	2016	380.1
	2015	358.6
	2014	341.6
	2013	327.0

The highlights shown above are taken from the consolidated financial statements of The Blue Cross Canassurance Group, which are compliant with International Financial Reporting Standards.

# THE BLUE CROSS CANASSURANCE GROUP

The Canassurance Hospital Service Association (“The Blue Cross Canassurance Group” or the “Association”), which operates under the names Ontario Blue Cross® (1941) and Quebec Blue Cross® (1942), is a legally independent corporation without pecuniary gain. It is licensed by the Blue Cross network to operate in Ontario and Quebec. Its relationship with other Blue Cross organizations in Canada and the United States is based on the exchange of information and services, and compliance with high-quality standards. The Blue Cross Canassurance Group’s mandate is to offer quality personal and small business health insurance, travel insurance, and assistance services. The Blue Cross Canassurance Group intends to maintain its benchmark standards of excellence by focusing on the development and training of its human resources.



## MESSAGE FROM MANAGEMENT

2017 was highlighted by promising developments and new initiatives. We focused our attention on three primary objectives: strengthening our organisational structure, renewing growth, and consolidating our position within our markets.

We undertook a comprehensive and forward-looking approach to redefining both our mission and our principal strategic directions. “Being a trusted partner in health and well-being” and “Distinguishing ourselves through our health support services” represent, respectively, our new raison d’être and the new long-term vision of the organisation upon which we will build and execute our business strategies for the coming years.

We have redesigned our management operations and our board of directors to render them more efficient, effective and as transparent as possible.

In April 2017, our company celebrated its 75th anniversary. We produced a corporate video illustrating our remarkable path from our beginnings to today in order to celebrate our vibrant history and underline the strong assets that are at the root of our success, notably our employees and their commitment to meeting our clients’ needs.

### Governance

In 2017, five new members joined our boards out of a total of 12 and a human resources and remuneration committee was established.

We significantly improved how the Board of Directors operates: the roles and responsibilities of several committees were redefined and all board members took part, from the very beginning, in the elaboration of our strategic orientation.

We also launched a project to modernize the organisation’s internal governance, particularly by instituting policies and procedures allowing for improved oversight, information sharing, and risk management.

Finally, in terms of auditing, while we have reinforced our internal auditing procedures, we have also improved our professional code of ethics and practices and created an independent audit function with a view to identifying spheres for potential improvement within the organisation and implementing the requisite changes.

### Insurance operations

We undertook a reorganisation of the marketing, product development and management, sales, and communications functions by creating two vice-presidencies: “Product and Innovation” and “Business Development”.

Our health insurance sales rose, due in large parts to our Ontario business.

## MESSAGE FROM MANAGEMENT

As for travel insurance, our efforts and new initiatives allowed us to realize gains of close to 14% with all of our networks actively contributing to that growth.

For both health and travel insurance, sales online and through mobile devices also increased.

We began the transformation of our Client Contact Centre and introduced new leadership focused on coaching and assisting our employees, as well as improving the client experience.

In addition to the creation of the office of Executive Vice-President, we have made a number of improvements to our organization to ensure the organisation moves forward more effectively and efficiently in alignment with our new mission, vision and strategic directions.

### CanAssistance

CanAssistance has provided specialized travel assistance for almost 30 years to the people we insure as well as to other insurers.

We are especially proud to have maintained a 98% satisfaction rate for assistance and settlement.

In 2017 we also maintained our programs for continuous training, allowing our team members to stay on top of the newest practices and insurance products.

### Information Technologies

In the area of information technology, we created a "sales data" desk. This will allow for improved tracking and provide enhanced performance.

In the area of information security and protection of personal data, we launched an awareness program for our cybersecurity employees to ensure we comply with continuously improving standards, and, as well, we created a cyber crisis management committee.

We will continue to invest in modernizing our technological infrastructure while maintaining our efforts in ensuring the long-term viability of our investments.

## MESSAGE FROM MANAGEMENT

### Financial Results

The Blue Cross Canassurance Group reported net surplus earnings of \$21.2 million in 2017. As of December 31, 2017, consolidated assets were \$702.0 million. The consolidated surplus was \$395.2 million, representing 56.3% of the Blue Cross Canassurance Group's consolidated assets. Consolidated revenue from insurance subscriptions and premiums totaled \$215.1 million.

The Blue Cross Canassurance Group paid out 62.0% of gross revenue from insurance subscriptions and premiums to members and policyholders in the form of claims and refunds. Operating expenses were \$58.3 million and commissions totaled \$42.7 million, representing 46.9% of gross insurance revenue for fiscal 2017.

### Awards and distinctions

The contributions and commitment of our employees are at the very heart of our success. Within the context of an aging population and record employment levels, recruiting and retaining talented individuals was a key component of our 2017 initiatives. For this reason, we are especially proud to have been named among Montreal's top employers.

Every year this competition spotlights employers who have distinguished themselves as an employer of choice within their industry for the quality of their working environment. We completely overhauled and redesigned our career page of our Internet site to better promote the various career opportunities and assets we offer as a choice employer and thus reach out to talented candidates.

Another distinction of which we are especially proud, for the second consecutive year we were chosen Canada's #1 travel insurance brand in the 2018 Reader's Digest Trusted Brand Awards survey.

### Corporate citizenship

The Blue Cross Canassurance Group fully embraces its role as a corporate citizen through a variety of initiatives aimed at helping those most in need. Here are some of the organizations we support:

- Centraide, which supports an extensive network of organizations dedicated to promoting mutual aid, social engagement, and self-reliance as effective ways to improve the quality of life of the community and its neediest members.
- HealthPartners, a group of national charities in the area of health that encourages people to make donations in the workplace to improve the health of Canadians.



## MESSAGE FROM MANAGEMENT

- The Children’s Wish Foundation, which is dedicated to helping children, families, and communities by granting wishes to children suffering from a serious or life-threatening illness. Blue Cross provides travel insurance for the children and families served by the Foundation.
- Fondation OLO, which provides nutritional assistance to help low-income pregnant women give birth to healthy babies.
- We also contribute to the international renown of the Orchestre symphonique de Montréal by providing travel insurance to musicians and personnel while on tour.

### Acknowledgements

We would like to recognize the outstanding efforts put forth by our employees. Without their hard work and dedication, the results presented in this report would not have been possible.

We also express our gratitude to our management team, board members, and governors for contributing to the success of the Blue Cross Canassurance Group.

And finally, we are grateful to all our clients, members, and partners for their loyalty and trust.



**Louis Gosselin**, FCIA, FSA  
Acting President and Chief Executive Officer



**Guy Tremblay**, LL.L., Ad. E.  
Acting Chairman of the Board

## SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

### MANAGEMENT'S REPORT

The summary consolidated financial statements of Canassurance Hospital Service Association (Quebec Blue Cross and Ontario Blue Cross) and the financial information contained in this annual report have been prepared from the audited financial statements for the financial year ended December 31, 2017.

The information presented is consistent with the audited consolidated financial statements. The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Accordingly, reading the summary consolidated financial statements is not a substitute for reading the Association's audited financial statements. The audited consolidated financial statements for the year ended December 31, 2017 of the Association are available upon request. The summary financial statements are the responsibility of management and have been approved by the Board of Directors.

The Association has an adequate internal system. The purpose of these mechanisms is to ensure a reasonable degree of certainty that financial transactions are correctly recorded and carried out with the required authorization, that the financial statements are properly prepared, and that assets are well protected.


The Board of Directors fulfils its responsibilities with regard to financial reporting and the financial statements contained in this annual report primarily through its Audit and risk management Committee, which is composed of three Board members who are not managing officers of the Association.

The Audit and risk management Committee meets periodically with management and also meets with the independent auditor. Their main mandate is to review the financial statements and to recommend their approval. The independent auditor may, at its discretion, meet with the Audit and risk management Committee in the presence or absence of management to discuss questions pertaining to the auditing and financial reporting.

The actuarial liabilities have been evaluated by Mr. Luc Farmer, FCIA, FSA, Actuary, and his report certifies the actuarial liabilities. The financial statements have been audited by Ernst & Young L.L.P. and the report they have prepared indicates the scope of their audit and their opinion on the financial statements.



**Louis Gosselin**, FCIA, FSA  
Acting President and Chief Executive Officer



**Christopher Crombie**, FCIA, FSA  
Vice-President, Actuarial and Risk  
Management  
Acting Vice-President, Finance

Montreal, February 22, 2018

## OPINION OF THE APPOINTED ACTUARY

I have valued the policy liabilities in the consolidated balance sheet of Canassurance Hospital Service Association (Quebec Blue Cross and Ontario Blue Cross) as at December 31, 2017 and its change in the consolidated statement of income for the year then ended in accordance with accepted actuarial practice, including selection of appropriate valuation assumptions and methods.

In my opinion, the amount of policy liabilities makes appropriate provision for all policyholder obligations and the consolidated financial statements fairly present the results of the valuation.

The valuation is in conformity with the Quebec *Insurance Act* and its regulations.



**Luc Farmer**, FCIA, FSA  
Appointed Actuary

Montreal, February 22, 2018

## INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

### To the Members of Canassurance Hospital Service Association (Quebec Blue Cross and Ontario Blue Cross)

The accompanying summary consolidated financial statements, which include the summary consolidated balance sheet as at December 31, 2017 and the summary consolidated statements of earnings, comprehensive income, change in surplus and cash flows for the year then ended, are derived from the audited consolidated financial statements of **Canassurance Hospital Service Association (Quebec Blue Cross and Ontario Blue Cross)** for the year ended December 31, 2017. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated February 22, 2018. Neither these financial statements nor the summary consolidated financial statements reflect the incidence of events that occurred after the date of our report on these financial statements.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of the Association.

### Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements. Management presents the summary consolidated balance sheet and the summary consolidated statements of earnings, comprehensive income, change in surplus and cash flows. The notes are not reproduced.

### Auditor's Responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810 Engagements to Report on Summary Financial Statements.

### Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of **Canassurance Hospital Service Association (Quebec Blue Cross and Ontario Blue Cross)** for the year ended December 31, 2017 are a fair summary of those consolidated financial statements in accordance with criteria established in the section on management's responsibility for the summary consolidated financial statements.



Montréal, Canada  
February 22, 2018

<sup>1</sup>CPA auditor, CA, public accountancy permit No. A107995

## SUMMARY CONSOLIDATED BALANCE SHEET

AS AT DECEMBER 31  
(IN THOUSANDS OF DOLLARS)

	2017	2016
<b>ASSETS</b>		
Cash	9,636	23,420
Financial assets designated at fair value through profit or loss	35,869	35,060
Held-to-maturity financial assets	8,100	7,400
Available-for-sale financial assets	455,507	416,192
Designated in a hedging relationship	3,903	4,716
Reinsurance assets	108,589	143,664
Receivables – insurance companies	9,791	11,881
Due and overdue subscriptions and premiums	5,318	9,245
Policy acquisition expenses	51,898	74,071
Prepaid expenses	4,399	4,871
Tangible capital assets	524	1,042
Intangible capital assets	1,296	1,196
Other assets	7,158	5,417
	<b>701,988</b>	738,175
<b>LIABILITIES</b>		
Policy liabilities	261,384	321,091
Unearned premiums	11,530	8,438
Accounts payable	18,371	14,275
Defined benefit plans liability	15,465	14,300
	<b>306,750</b>	358,104
<b>SURPLUS</b>		
Accumulated surplus	386,999	371,534
Accumulated other comprehensive income	8,239	8,537
	<b>395,238</b>	380,071
	<b>701,988</b>	738,175

On behalf of the board,



Guy Tremblay, LL.L., Ad. E., Director



Michel Robillard, CPA, CA, Director

## SUMMARY CONSOLIDATED STATEMENT OF NET EXCESS

FOR THE YEAR ENDED DECEMBER 31  
(IN THOUSANDS OF DOLLARS)

	2017	2016
<b>REVENUE</b>		
Gross premiums	215,059	229,007
Ceded premiums	(5,110)	(15,922)
Net premiums	209,949	213,085
Investment income	18,093	20,359
Reinsurance allocation	1,095	10,025
Other revenues	9,961	9,108
	239,098	252,577
<b>EXPENSES</b>		
Gross claims, losses and loss adjustment expenses	133,431	143,180
Ceded claims, losses and loss adjustment expenses	(7,920)	(13,601)
Net claims, losses and loss adjustment expenses	125,511	129,579
Change in actuarial liabilities	(16,292)	(19,207)
Commissions	42,715	45,413
Refunds and interest on deposits	42	145
Taxes on premiums	6,855	7,309
Operating expenses	58,296	63,826
Foreign exchange gain	(442)	(733)
	216,685	226,332
<b>EXCESS BEFORE OTHER ITEM</b>	22,413	26,245
<b>OTHER ITEM</b>		
Impairment loss on available-for-sale financial assets	(1,247)	(1,718)
<b>NET EXCESS</b>	21,166	24,527

## SUMMARY CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED DECEMBER 31  
(IN THOUSANDS OF DOLLARS)

	2017	2016
<b>NET EXCESS</b>	<b>21,166</b>	24,527
Other comprehensive income:		
Comprehensive income that may subsequently be reclassified to net excess :		
- Unrealized gains on available-for-sale financial assets	4,316	3,584
- Reclassification to net excess of unrealized gains on disposal of available-for-sale financial assets	(4,535)	(7,751)
- Gain on cash flow hedging instruments	(251)	86
- Gain (loss) from changes in fair value of hedging instruments reclassified to net income	172	(7)
Total comprehensive income that may subsequently be reclassified to net excess	(298)	(4,088)
Comprehensive income not subject to subsequent reclassification to net excess		
- Actuarial gains on defined benefit plans	(5,701)	1,003
Total comprehensive income not subject to subsequent reclassification to net excess	(5,701)	1,003
<b>COMPREHENSIVE INCOME</b>	<b>15,167</b>	21,442

## SUMMARY CONSOLIDATED STATEMENT OF CHANGE IN SURPLUS

(IN THOUSANDS OF DOLLARS)

	ACCUMULATED SURPLUS	ACCUMULATED OTHER COMPREHENSIVE INCOME		TOTAL
		AVAILABLE-FOR-SALE FINANCIAL ASSETS	CASH FLOW HEDGE	
<b>Balance as at December 31, 2015</b>	346,004	12,625	-	358,629
Comprehensive income				
Net excess	24,527	-	-	24,527
Actuarial gains	1,003	-	-	1,003
Other comprehensive income	-	(4,167)	79	(4,088)
	25,530	(4,167)	79	21,442
<b>Balance as at December 31, 2016</b>	371,534	8,458	79	380,071
Comprehensive income				
Net excess	21,166	-	-	21,166
Actuarial losses	(5,701)	-	-	(5,701)
Other comprehensive income	-	(219)	(79)	(298)
	15,465	(219)	(79)	15,167
<b>Balance as at December 31, 2017</b>	386,999	8,239	-	395,238

## SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31  
(IN THOUSANDS OF DOLLARS)

	2017	2016
<b>OPERATING ACTIVITIES</b>		
Net excess	21,166	24,527
Items not affecting cash:		
Change in the value of investments and other items not affecting cash	(3,264)	(1,141)
Depreciation of tangible and intangible capital assets	1,117	1,442
Gross change in actuarial liabilities	(26,410)	(24,554)
	(7,391)	274
Net change in non-cash working capital items related to operations:		
Decrease in receivables – insurance companies	2,090	94
Decrease (increase) in due and overdue subscriptions and premiums	3,927	(1,916)
Decrease in policy acquisition expenses	22,173	20,284
Decrease (increase) in prepaid expenses	472	(150)
Increase in other assets	(1,741)	(1,712)
Decrease in reinsurance assets	35,075	26,185
Decrease in policy liabilities other than actuarial liabilities	(33,297)	(14,159)
Increase in unearned premiums	3,091	1,219
Increase (decrease) in accounts payable	4,096	(7,545)
Increase (decrease) in defined benefit plans liability	(4,536)	520
	23,959	23,094
<b>INVESTING ACTIVITIES</b>		
Acquisitions		
Investments	(242,309)	(230,836)
Tangible capital assets	(144)	(430)
Intangible capital assets	(555)	(964)
Disposals		
Investments	205,265	220,708
	(37,743)	(11,522)
<b>INCREASE (DECREASE) IN CASH</b>	(13,784)	11,572
<b>CASH</b> , beginning of year	23,420	11,848
<b>CASH</b> , end of year	9,636	23,420



## GOVERNORS AND DIRECTORS

### CANASSURANCE HOSPITAL SERVICE ASSOCIATION

**Florian Brissette, CPA, CA**  
Saint-Sauveur, Québec

**Françoise P. Chagnon, MD** <sup>1, 5, 6</sup>  
Acting Vice-Chairman  
Montréal, Québec

**Louis Cyr**  
Lac Supérieur, Québec

**Serge De Gagné, CRHP**  
MBA  
Montréal, Québec

**Michèle Desjardins**  
Montréal, Québec

**Gérard R. Douville**  
Dorval, Québec

**Claude Duhamel**  
Montréal, Québec

**Sheldon Elman, MD, CM**  
Montréal, Québec

**Louis Gosselin, FCIA, FSA** <sup>1, 2</sup>  
Acting President and Chief  
Executive Officer  
Saint-Jean-Baptiste, Québec

**Maurice Hébert**  
Montréal, Québec

**Barry E. Katsof**  
Montréal, Québec

**Gilles Lagacé, MD**  
CSPQ, FRCPC  
Québec City, Québec

**Léo-Paul Landry, MD**  
Boucherville, Québec

**Suzanne Landry** <sup>1, 4</sup>  
PhD, M.Fisc., FCMA,  
FCPA, FCA, ASC  
Montréal, Québec

**Jean Laurin**  
Montréal, Québec

**Normand Laurin, CPA, CA** <sup>1, 3, 4</sup>  
Mont-Saint-Hilaire, Québec

**Gilles Marcil, MD,**  
CSPQ, CRCS, FRCSC  
Montréal, Québec

**Edmond D. Monaghan**  
MD, CD, FRCSC, FACS  
Mont-Tremblant, Québec

**Jacques Nolet**  
Montréal, Québec

**Philip M. O'Brien, CM**  
Montréal, Québec

**Louise Piché**  
Montréal, Québec

**Louise Proulx** <sup>1, 5</sup>  
Mansonville, Québec

**Michel Robillard, CPA, CA** <sup>1, 2, 6</sup>  
Secretary-Treasurer  
Terrebonne, Québec

**Claude Robitaille, LLL**  
Québec City, Québec

**Daniel Savard, MD**  
CSPQ, FRCPC  
Sainte-Julie, Québec

**Hugh M. Scott, MD**  
Montréal, Québec

**François Sestier, MD**  
PhD, FACC  
Montréal, Québec

**André St-Onge** <sup>1, 4, 5</sup>  
Lanoraie, Québec

**Guy Tremblay, LL.L., Ad. E.** <sup>1, 2, 3, 6</sup>  
Acting Chairman of the Board  
Montréal, Québec

**Jocelyn Tremblay, FCIA, FSA**  
Montréal, Québec

**Nelson Ward** <sup>1, 3</sup>  
Trois-Rivières, Québec

#### MEMBERS OF:

1. Board of Directors | 2. Executive Committee | 3. Investment Committee |  
4. Audit Committee | 5. Ethics Committee | 6. Human resources and remuneration Committee

## BOARD OF DIRECTORS

### CANASSURANCE INSURANCE COMPANY

**Louis Cyr** <sup>2</sup>  
Lac Supérieur, Québec

**Michèle Desjardins** <sup>1, 3</sup>  
Montréal, Québec

**Louis Gosselin** FCIA, FSA  
Acting President and Chief  
Executive Officer  
Saint-Jean-Baptiste, Québec

**Jean Laurin** <sup>1, 2</sup>  
Montréal, Québec

**Michel Robillard, CPA, CA** <sup>1, 2</sup>  
Secretary-Treasurer  
Terrebonne, Québec

**Daniel Savard, MD,** <sup>3</sup>  
CSPQ, FRCPC  
Sainte-Julie, Québec

**Guy Tremblay, LL.L., Ad. E.** <sup>3</sup>  
Acting Chairman of the Board  
Montréal, Québec

#### MEMBERS OF:

1. Investment Committee | 2. Audit Committee | 3. Ethics Committee

## MANAGEMENT

**Louis Gosselin**, FCIA, FSA  
Acting President and  
Chief Executive Officer

**Denis Belliard**, ASA, AICA  
M.Sc.  
Vice-President,  
Products and Innovation

**Sylvain Charbonneau**, FICA, FSA  
Executive Vice-President

**Christopher Crombie**  
FCIA, FSA  
Vice-President, Actuarial and  
Risk Management  
Acting Vice-President, Finance

**Nadine Eustache**  
B.Sc., D.E.S.S.  
Vice-President,  
Insurance Operations

**Marc Lamirande**  
M.Sc, FLMI, FLHC, ACS  
Vice-President,  
Organizational Efficiency

**Sasha Opacic**  
Vice-President,  
Sales, Health Insurance, Ontario

**Sean Collins**  
Director, Direct Sales

**Nancy Dionne**  
B.B.A., ACS  
Director, Product Management

**Jean-Pierre Fortin**  
B.A.  
Director,  
Information Technologies

**Yvan Fortin**  
F.L.M.I.  
Director, Compliance

**Fabienne Lavoie**, RN  
B.Sc., M.Sc.  
Senior Director,  
Operations and Claims  
International Assistance

**Julien Le Goff**, CPA auditor, CA  
Finance Director

**Joanne Parent**  
Director, Sales and Development  
Travel Insurance

**Nathalie Rousseau**  
M.Sc.  
Director, Human Resources  
and Internal Communication

**Josée Roy**  
Director, Underwriting

## ADVISORS

**Élizabeth Bergeron**, DDS  
Dentist

**Jay Banerjee**, MD  
Anesthesiologist  
and Aviation Medicine

**Tuong Minh Nguyen**, MD  
Family Medicine  
Emergency Medicine Specialist  
Medical Advisor

**François Sestier**, MD  
PhD, FACC  
Cardiologist  
Medical Director

## INDEPENDENT AUDITORS

**Ernst & Young** S.R.L./S.E.N.C.R.L.

## APPOINTED ACTUARY

**Luc Farmer**, FCIA, FSA

**QUEBEC BLUE CROSS®**  
**ONTARIO BLUE CROSS®**  
**CANASSURANCE INSURANCE COMPANY**  
**CANASSISTANCE INC.**

**Montreal – Head office**

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