

FINANCIAL AND
CONSUMER SERVICES
COMMISSION



COMMISSION DES SERVICES
FINANCIERS ET DES SERVICES
AUX CONSOMMATEURS

2018-2019

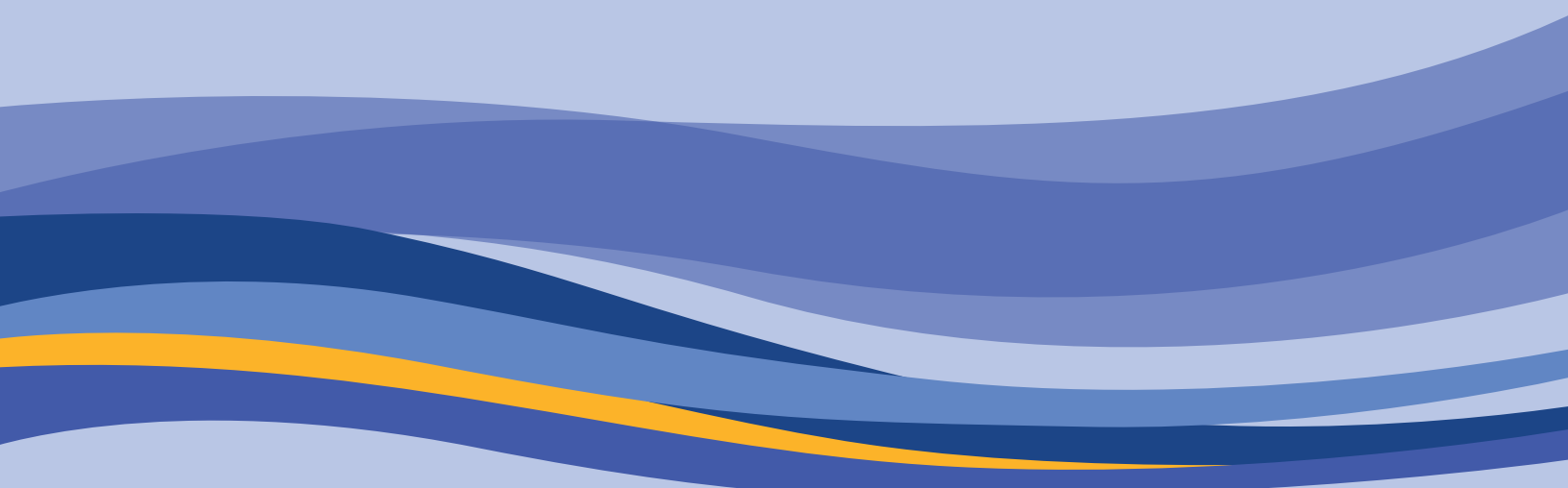
Annual Report

Issued by the
Superintendent
of Insurance

2018-2019

Rapport annuel

Déposé par la
surintendante
des assurances





200-225, rue King Street, Fredericton NB E3B 1E1
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12 November 2019

Peter Klohn
Chair of the Board
Financial and Consumer Services Commission

Subject: Superintendent of Insurance Annual Report 2018

Dear Mr. Klohn,

I am pleased to submit the eighty-first Annual Report of the Superintendent of Insurance for the insurance companies' business year 2018 and for the Superintendent's fiscal year ending March 31, 2019 pursuant to section 18(1) of *the Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2018:

All Classes of Insurance:

Premiums Written (including Annuities)	\$2,668,890,000
Percentage increase over previous year 2017	11.92%
Claims and Benefits Paid (including Annuities)	\$2,056,080,000
Claims percentage of Premiums Written	77.04%
2017 Claims percentage of Premiums Written	72.80%

Life and Health Insurance (on the person):

Premiums Written	\$1,163,206,000
Percentage increase over previous year 2017	6.81%
Claims and Benefits Paid (not including Annuities)	\$712,057,000
Claims percentage of Premiums Written	61.22%
2017 Claims percentage of Premiums Written	60.93%

Property and Casualty Insurance:

Premiums Written	\$1,165,723,000
Percentage increase over previous year 2017	3.33%
Claims and Benefits Paid	\$1,121,655,000
Claims percentage of Premiums Written	96.22%
2017 Claims percentage of Premiums Written	76.08%

Auto Insurance Premiums:

Premiums Written	\$556,846,000
Percentage increase over previous year 2017	6.56%
Claims and Benefits Paid	\$468,020,000
Claims percentage of Premiums Written	84.05%
2017 Claims percentage of Premiums Written	86.31%
Facility Association (market of last resort):	\$23,173,176
Percentage increase over previous year 2017	10.40%

The following is a summary of revenue collected from insurance companies for the fiscal year ending March 31, 2019:

<u>Revenue collected on behalf of the Department of Finance</u>	
Premium Tax (2% Life, A&S, 3% Other than Life)	\$57,609,710
Percentage increase over fiscal 2017-2018	4.23%
<u>Revenue collected on behalf of the Department of Public Safety</u>	
Fire Marshal's Tax (1% Fire Premiums)	\$3,734,375
Percentage increase over fiscal 2017-2018	6.60%
<u>Revenue collected on behalf of the Department of Health</u>	
2018 Health Services Levy	\$36,582,096
<u>Revenue Collected for the Financial and Consumer Services Commission:</u>	
Licensing revenue from intermediaries	\$ 951,240
Expenses of the Division	\$2,561,831
Expenses of the Division increased by \$ 349,736 or 15.8% over 2017-2018 fiscal year.	

The following is a summary of the intermediary licensing activities for the fiscal year 2018-2019:

<u>Number of licenses issued by type</u>	<u>2018-2019</u>
Life Insurance Agents / Brokers (Resident)	1075
Life Insurance Agents / Brokers (Non-Resident)	1147
Other Than Life Agents / Brokers	1551
Non-Resident Brokers	2955
Accident & Sickness Agents	408
Travel Agents	363
Special Insurance Brokers	12
Damage Appraisers	115
Adjusters	<u>1900</u>
Total number of licenses produced	9526
Total number of licensees	8669
Total number of insurers licensed	218

Respectfully submitted,

Original Signed by Angela Mazerolle

Angela Mazerolle,
Superintendent of Insurance



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Le 12 novembre 2019

Monsieur Peter Klohn
Président du conseil d'administration
Commission des services financiers et des services aux consommateurs

Subject: Rapport du surintendant des assurance 2018

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-et-unième *Rapport du surintendant des assurances* pour l'année financière du surintendant, qui se termine le 31 mars 2019, et pour l'exercice 2018 des compagnies d'assurances, en vertu de l'article 18(1) de la *Loi sur les assurances*.

Vous trouverez ci-après un résumé des compagnies d'assurance pour l'exercice 2018 :

Toutes les catégories d'assurance :

Primes souscrites (y compris les rentes)	2 668 890 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2017)	11,92 %
Décaissements pour sinistres et dividendes versés (y compris les rentes)	2 056 080 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	77,04 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2017	72,80 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 163 206 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2017)	6,81 %
Décaissements pour sinistres et dividendes versés (sans compter les rentes)	712 057 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	61,22 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2017	60,93 %

Assurances des biens et contre les risques divers :

Primes souscrites	1 165 723 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2017)	3,33 %
Décaissements pour sinistres et dividendes versés	1 121 655 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	96,22 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2017	76,08 %

Primes d'assurance automobile :

Primes souscrites	556 846 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2017)	6,56 %
Décaissements pour sinistres et dividendes versés	468 020 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	84,05 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2017	86,31 %
La Facility Association (marché de dernier recours) :	23 173 176 \$
Augmentation du pourcentage par rapport à l'année précédente (2017)	10,40 %

Ce qui suit est un résumé des revenus perçus des compagnies d'assurance pour l'année financière se terminant le 31 mars 2019 :

Revenus perçus pour le compte du ministère des Finances

Taxe sur les primes (2% vie, accident et maladie, 3% autres que vie)	57 609 710 \$
Augmentation du pourcentage par rapport à l'année financière 2017-2018	4,23 %

Revenus perçus pour le compte du ministère de la Sécurité publique

Taxe du prévôt des incendies (1% des primes contre l'incendie)	3 734 375 \$
Augmentation du pourcentage par rapport à l'année financière 2017-2018	6,60 %

Revenus perçus pour le compte du ministère de la Santé

Contribution pour les services de santé en 2018	36 582 096 \$
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Revenus perçus pour le compte de la Commission des services financiers et des services aux consommateurs :

Revenus provenant des licences pour les intermédiaires	951 240 \$
Dépenses de la Division	2 561 831 \$
Les dépenses de la Division ont augmenté de 349 736 \$ ou 15,8 % par rapport à l'année financière 2017-2018.	

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'année financière 2018-2019 :

<u>Nombre de licences émises par type de licence</u>	<u>2018-2019</u>
Agents / courtiers d'assurance-vie (résidents)	1075
Agents / courtiers d'assurance-vie (non-résidents)	1147
Autres que des agents / courtiers	1551
Courtiers non-résidents	2955
Agents d'assurance-accident et d'assurance-maladie	408
Agents de voyage	363
Courtiers d'assurance spéciale	12
Estimateurs de dommages	115
Experts en sinistres	<u>1900</u>
Nombre total de licences produites	9526
Nombre total de licences	8669
Nombre total d'assureurs titulaires d'une licence	218

Veillez agréer, Monsieur, l'expression de ma considération distinguée.

La surintendante des assurances,

L'original signé par Angela Mazerolle

Angela Mazerolle

TABLE OF CONTENTS

FCNB Revenues from Insurance Division	5
Revenue Collected on Behalf of the Minister of Finance	7,9
Classes of Insurance	10
Premiums and Losses by Class of Insurance	12
New Companies	13
Companies That Have Ceased Operations in New Brunswick	14
Mergers and Amalgamations.....	15
Insurers Change of Name.....	16-17
Insurers and Officers Head Office in New Brunswick	18-19
Insurance Company Deposits	20
Insurance Division Assessment	21-25
Accident and Sickness Insurance – Premiums & Losses.....	26-28
Aircraft Insurance – Premiums & Losses	29
Automobile Insurance – Premiums & Losses	30-33
Boiler and Machinery Insurance – Premiums & Losses	34-35
Credit Insurance – Premiums & Losses.....	36
Fraternal Societies	37
Guarantee Insurance – Premiums & Losses.....	38-41
Legal Expense Insurance – Premiums & Losses.....	42
Liability Insurance – Premiums & Losses	43-45
Life Insurance Abstract.....	46-49
Marine Insurance – Premiums & Losses.....	50
Property Insurance – Premiums & Losses.....	51-53

Table des matières

Revenus perçus pour le compte de la FCNB provenant du secteur des assurances.....	6
Revenus perçus pour le compte du ministère des Finances.....	8,9
Catégories d'assurance.....	11
Primes et sinistres par catégorie d'assurance (en milliers de \$)	12
Nouvelles compagnies.....	13
Compagnies qui ont cessé d'exercer leurs activités au Nouveau-Brunswick.....	14
Assureurs qui ont fusionné.....	15
Assureurs qui ont changé de statut.....	16-17
Assureurs et officiers - Siège social au Nouveau-Brunswick.....	18-19
Dépôts des compagnies d'assurance.....	20
Cotisations des assurances Nouveau-Brunswick.....	21-25
Assurance accident et maladie - Primes et sinistres.....	26-28
Assurance aviation - Primes et sinistres	29
Assurance automobile - Primes et sinistres	30-33
Assurance bris de machines - Primes et sinistres	34-35
Assurance-crédit - Primes et sinistres	36
Sociétés de secours mutuel	37
Assurance de garantie - Primes et sinistres	38-41
Assurance de frais juridiques - Primes et sinistres	42
Assurance de responsabilité civile - Primes et sinistres	43-45
Rapports d'assurance-vie (Extrait)	46-49
Assurance maritime - Primes et sinistres	50
Assurance des biens - Primes et sinistres	51-53

FCNB Revenues from Insurance

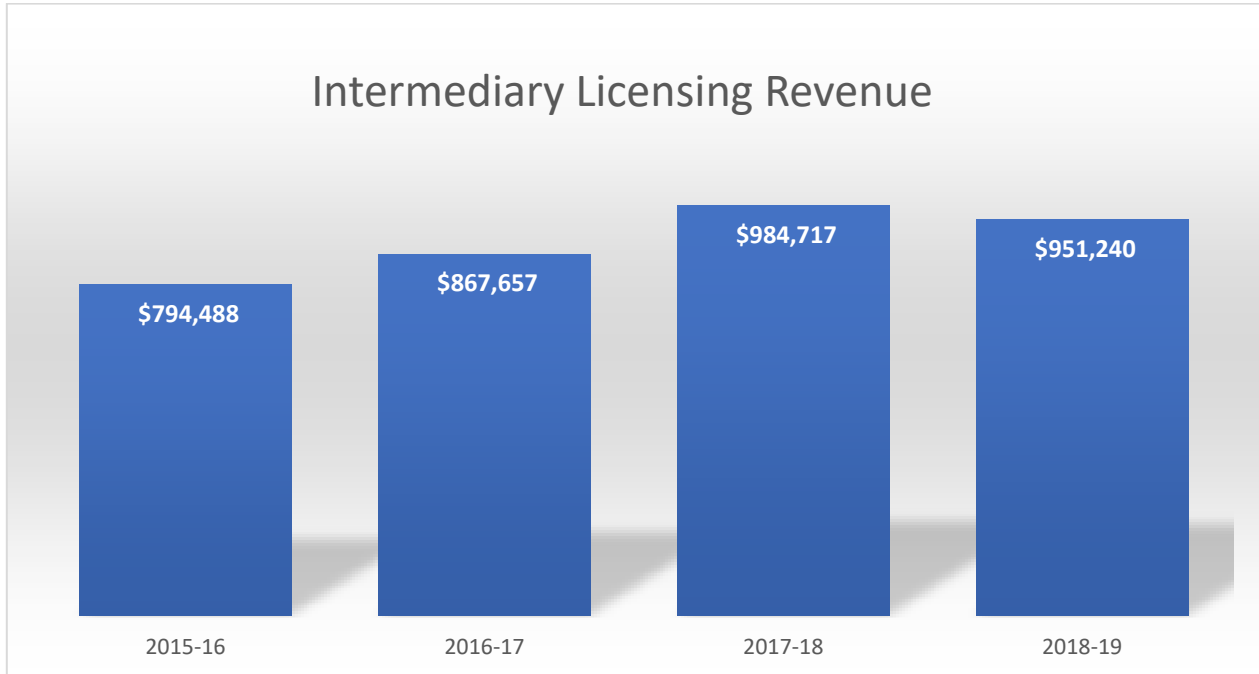


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

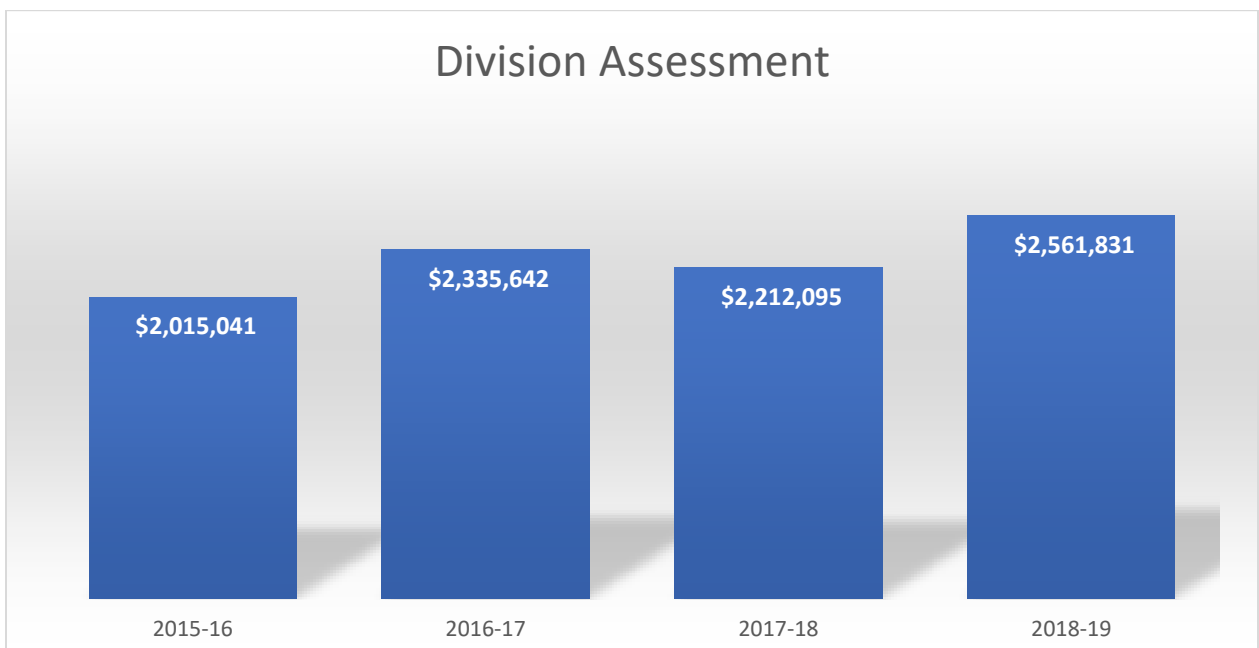


Table 2- Cost Recovery based on Insurance Act, S. 94

Revenus perçus pour le compte de la FCNB provenant du secteur des assurances

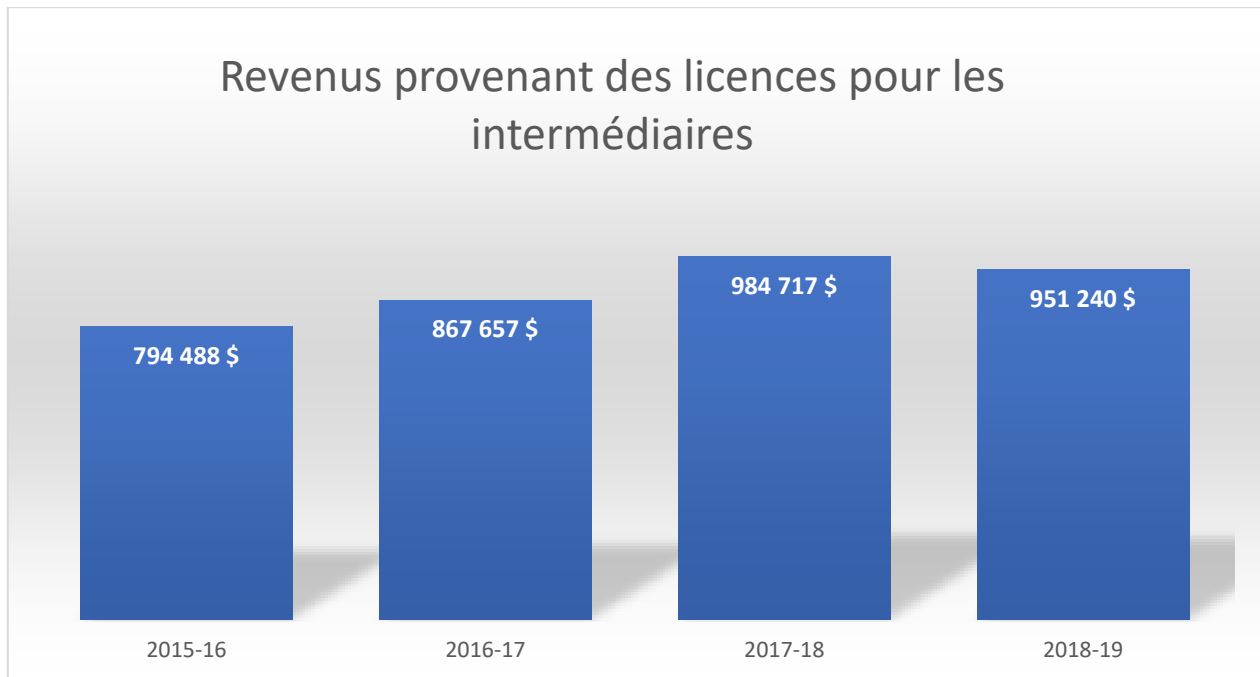


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances



Tableau 4- Recouvrement des droits conformément à l'article 94 de la Loi sur les assurances

Revenue Collected on behalf of the Minister of Finance

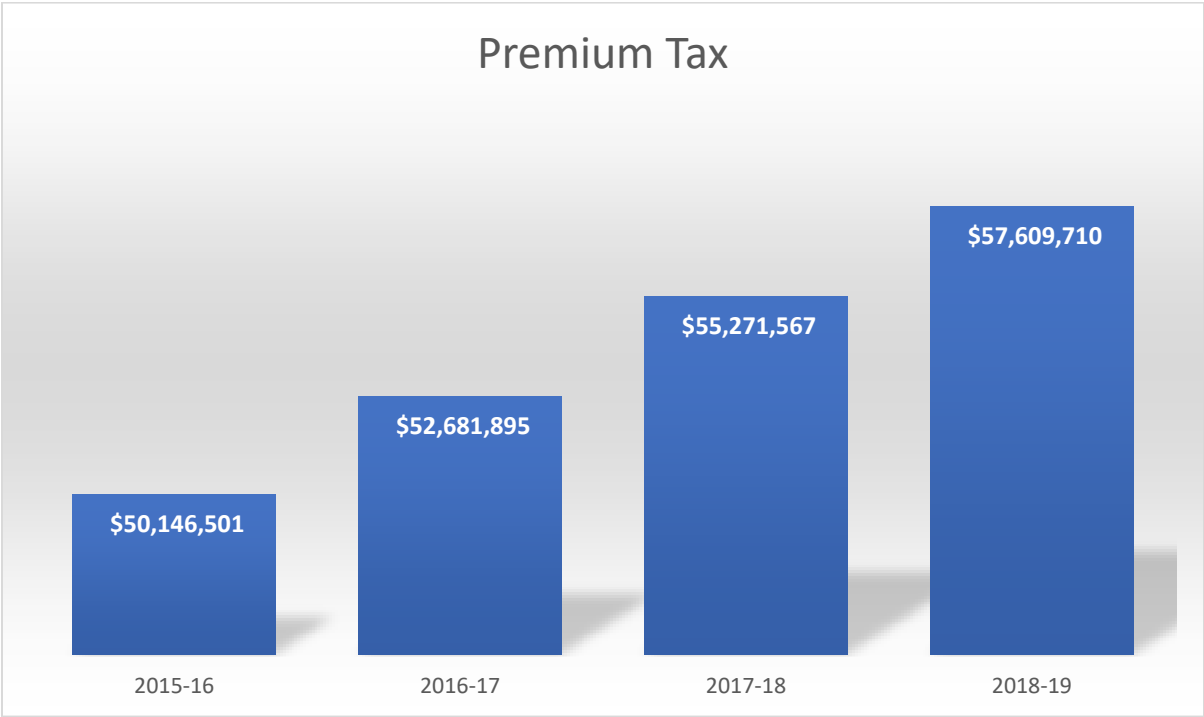


Table 5 – Collected as set out in the Premium Tax Act

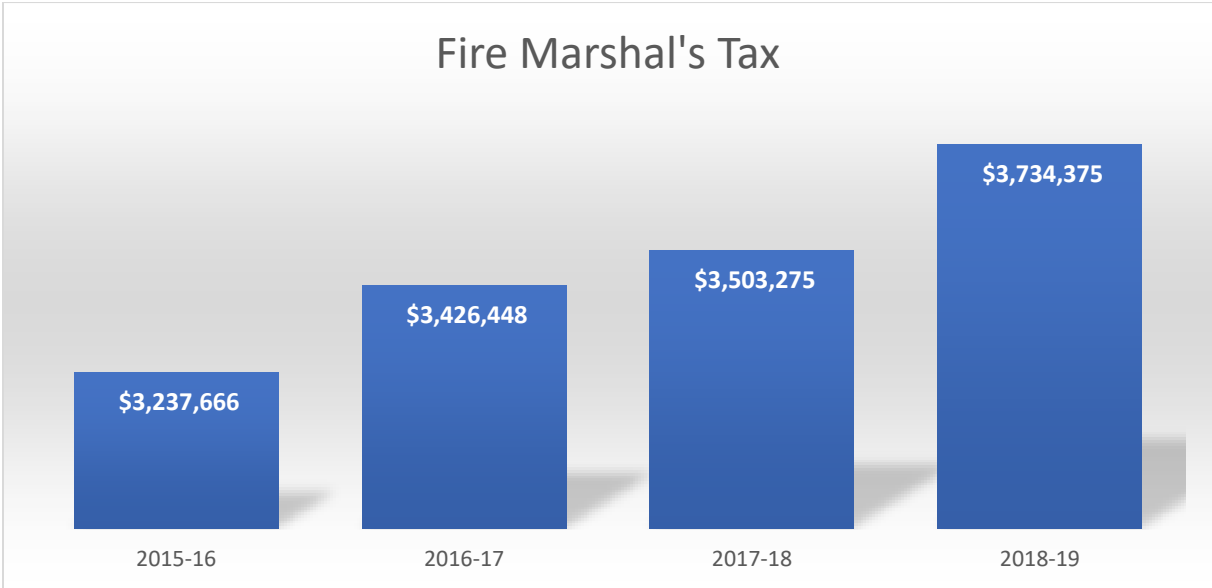


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

Revenus perçus pour le compte du ministère des Finances

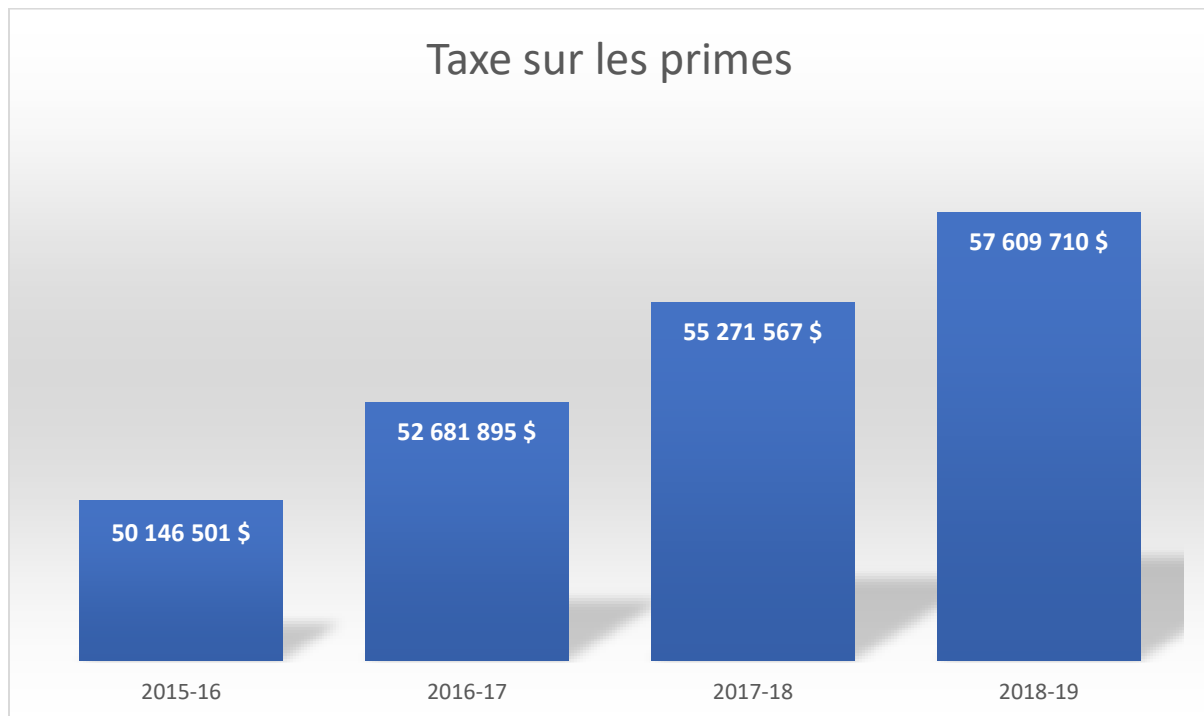


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

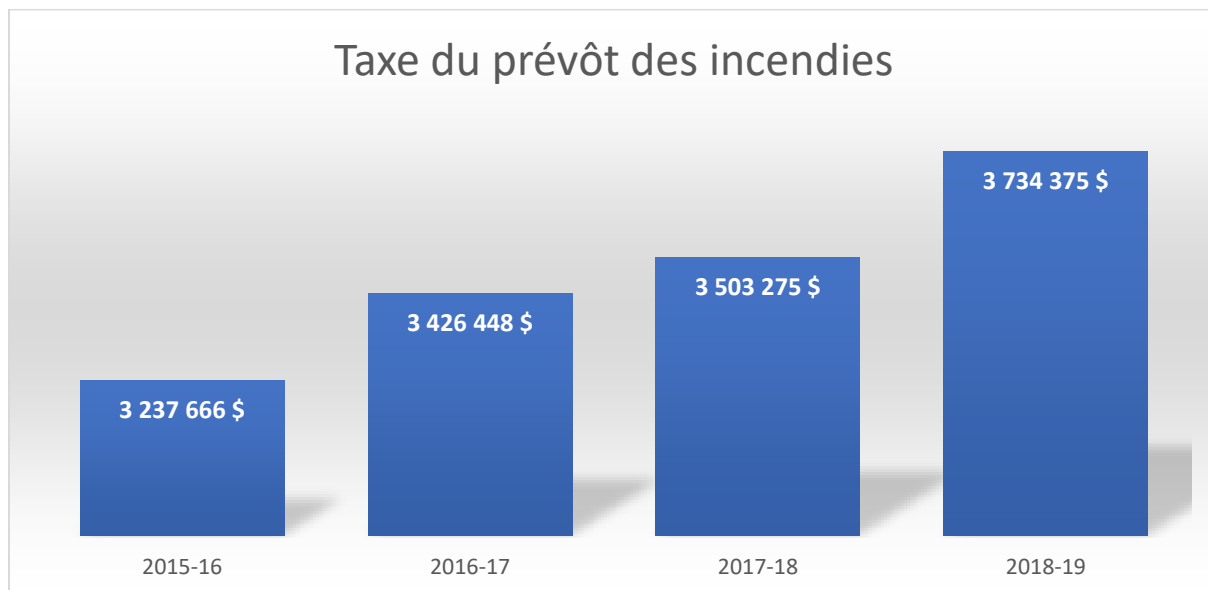


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

Revenue Collected on behalf of the Minister of Finance

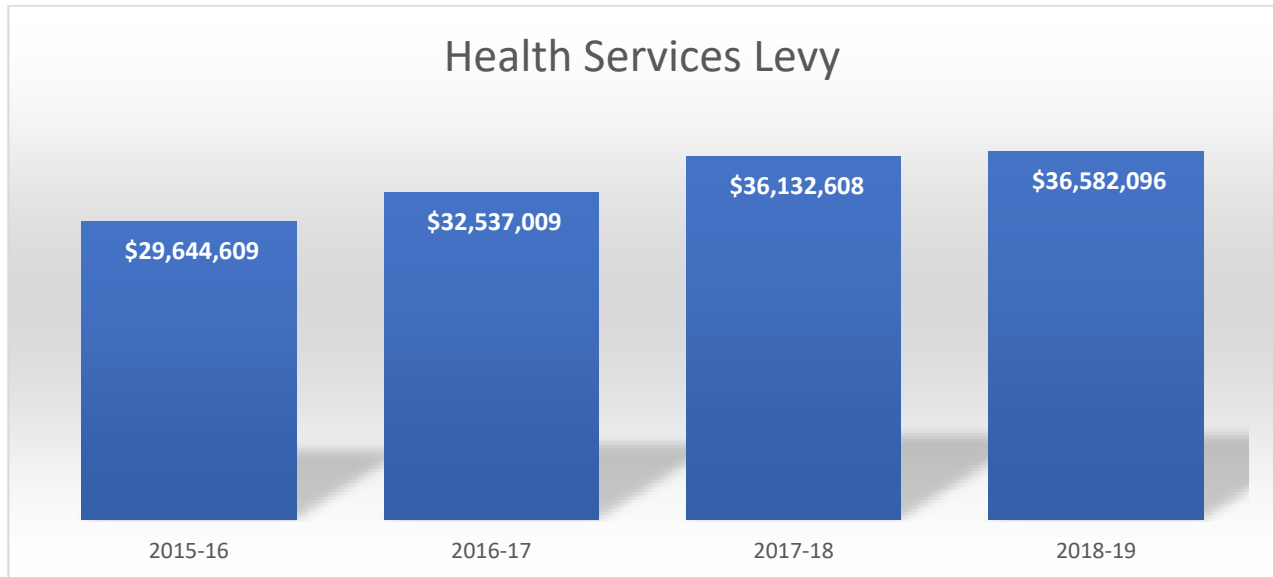


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services Act and the Family Services Act.

Revenus perçus pour le compte du ministère des Finances

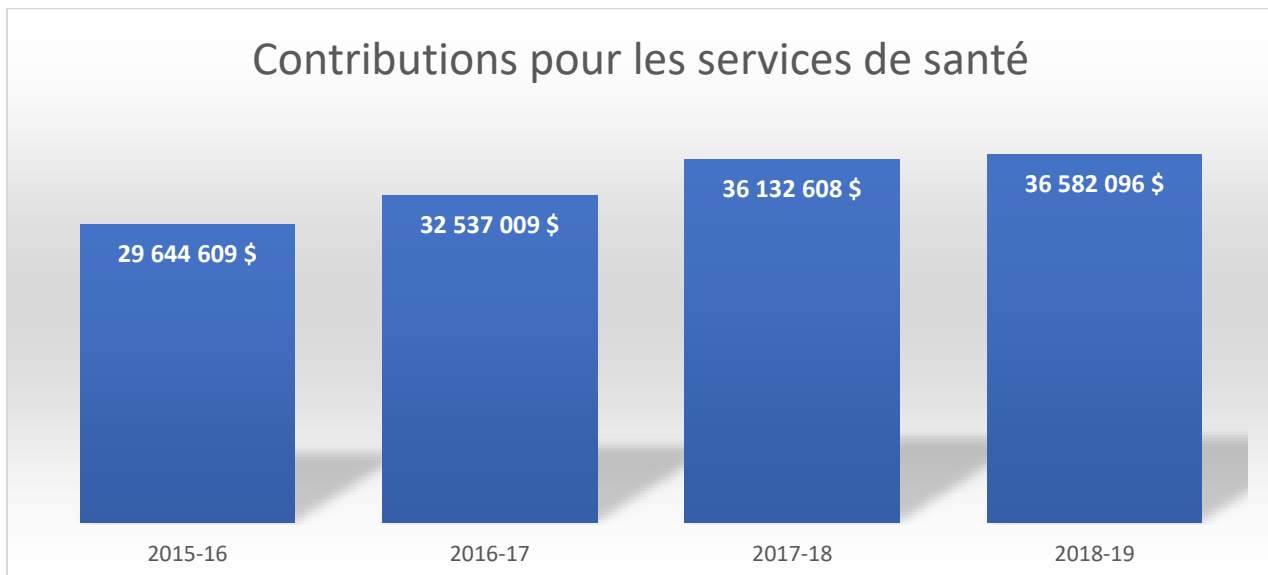


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services médicaux, de la Loi sur les services hospitaliers et de la Loi sur les services à la famille.

Classes of Insurance

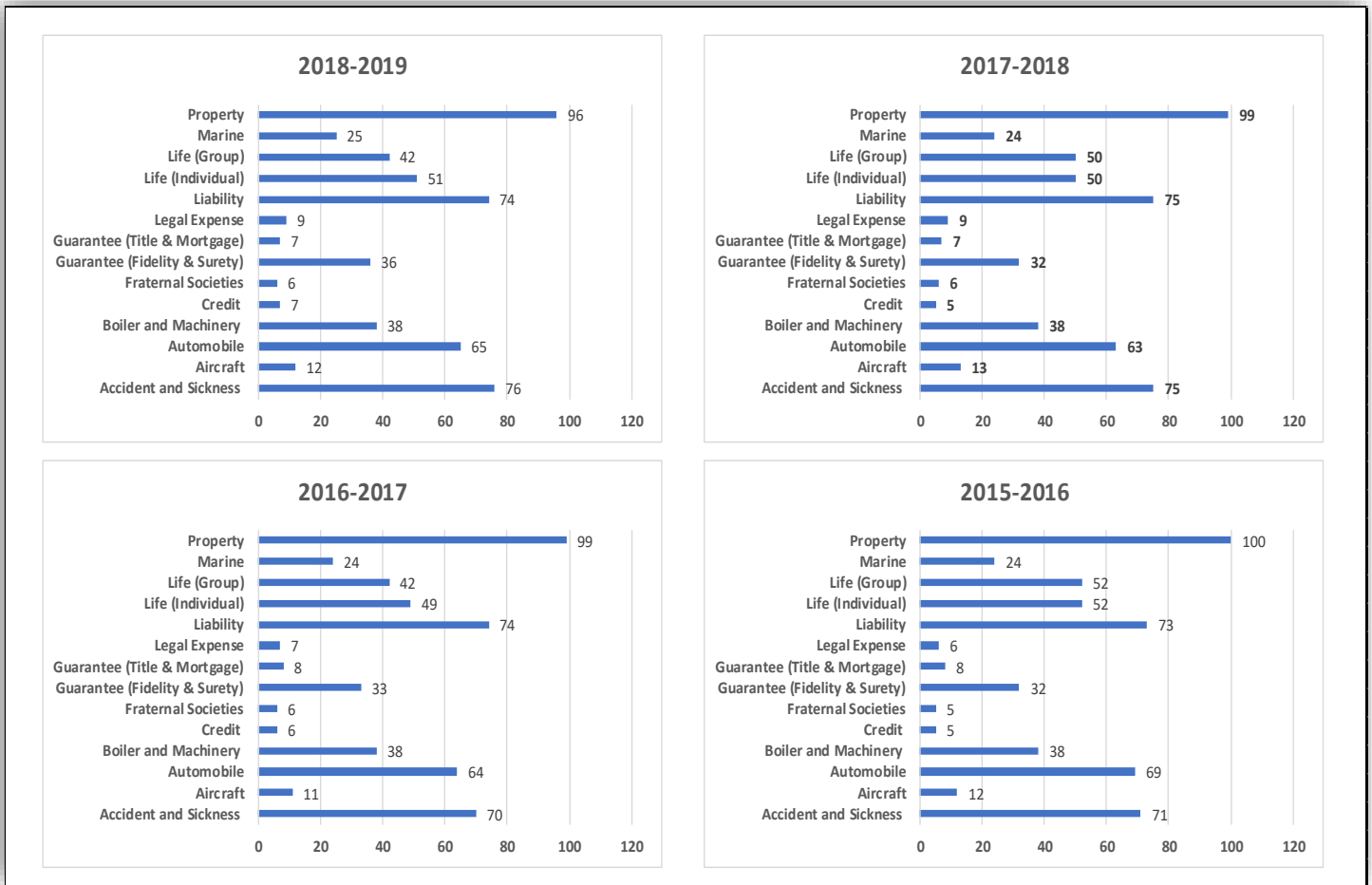
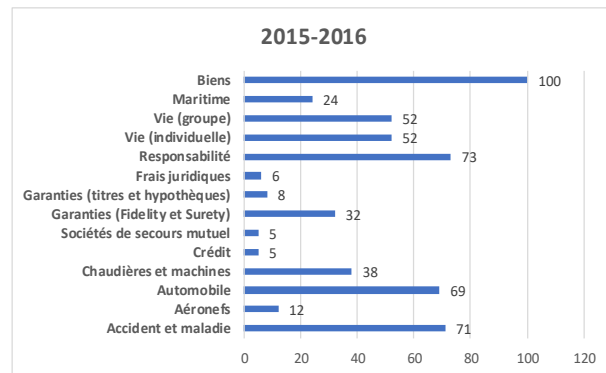
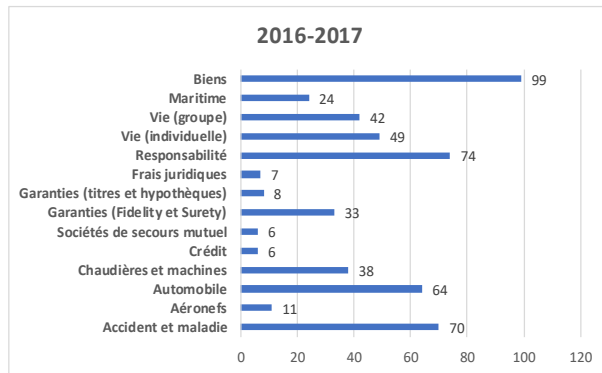
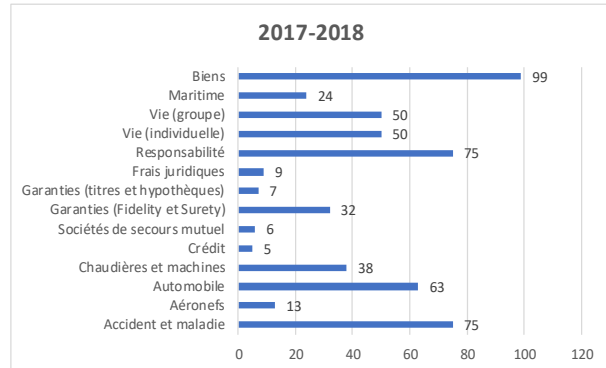
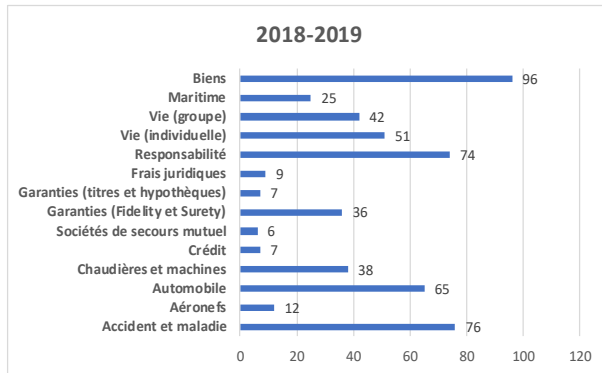


Table 6 & 7 - Show the number of Insurers reporting premiums by class type

Classes of Insurance				
Class	Number of Insurers by Type			
	2018-2019	2017-2018	2016-2017	2015-2016
Accident and Sickness	76	75	70	71
Aircraft	12	13	11	12
Automobile	65	63	64	69
Boiler and Machinery	38	38	38	38
Credit	7	5	6	5
Fraternal Societies	6	6	6	5
Guarantee (Fidelity & Surety)	36	32	33	32
Guarantee (Title & Mortgage)	7	7	8	8
Legal Expense	9	9	7	6
Liability	74	75	74	73
Life (Individual)	51	50	49	52
Life (Group)	42	50	42	52
Marine	25	24	24	24
Property	96	99	99	100

Catégories d'assurance



Tableaux 6 et 7 – Nombre d'assureurs qui font état des primes par type de catégorie

Catégories d'assurance				
Catégorie	Nombre d'assureurs par type de catégorie			
	2018-2019	2017-2018	2016-2017	2015-2016
Accident et maladie	76	75	70	71
Aéronefs	12	13	11	12
Automobile	65	63	64	69
Chaudières et machines	38	38	38	38
Crédit	7	5	6	5
Sociétés de secours mutuel	6	6	6	5
Garanties (Fidelity et Surety)	36	32	33	32
Garanties (titres et hypothèques)	7	7	8	8
Frais juridiques	9	9	7	6
Responsabilité	74	75	74	73
Vie (individuelle)	51	50	49	52
Vie (groupe)	42	50	42	52
Maritime	25	24	24	24
Biens	96	99	99	100

Table 8- Premiums and Losses by Class of Insurance collected January 1st, 2018 to December 31st, 2018

Premiums and Losses by Class of Insurance (\$'000)								
Classes of Insurance	2018-2019		2017-2018		2016-2017		2015-2016	
	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends
Accident and Sickness	603,780	372,576	530,996	350,138	521,774	325,613	490,510	317,388
Aircraft	2,155	(549)	1,862	1,273	1,934	567	1,428	(203)
Automobile	556,846	468,020	522,575	451,053	503,263	415,454	478,126	402,914
Boiler and Machinery	20,937	22,172	18,606	(2,652)	17,511	6,536	16,385	8,972
Credit	1,486	173	1,348	103	1,507	622	1,728	(3,362)
Fraternal Societies	9,437	7,372	8,632	6,829	8,744	6,438	8,261	6,099
Guarantee (Fidelity & Surety)	11,780	344	11,331	874	10,075	(23)	10,313	(148)
Guarantee (Title & Mortgage)	18,236	6,377	17,135	5,340	19,541	9,871	14,807	13,097
Legal Expense	362	(15,000)	341	49	424	81	215	31
Liability	127,457	76,659	163,328	147,983	129,042	91,398	129,487	99,707
Life (Individual)	483,229	343,800	467,728	337,808	441,581	315,980	426,879	328,464
Life (Group)	406,721	210,677	249,173	182,856	338,305	184,055	443,362	176,436
Marine	7,811	4,507	5,610	3,411	10,498	3,643	12,431	258
Property	418,653	543,967	385,980	250,862	371,655	219,097	353,107	250,738

Tableau 8- Primes et sinistres par catégorie d'assurance perçus du 1^{er} janvier 2018 au 31 décembre 2018

Primes et sinistres par catégorie d'assurance (en milliers de \$)								
Catégories d'assurance	2018-2019		2017-2018		2016-2017		2015-2016	
	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes
Accident et maladie	603,780	372,576	530,996	350,138	521,774	325,613	490,510	317,388
Aéronefs	2,155	(549)	1,862	1,273	1,934	567	1,428	(203)
Automobile	556,846	468,020	522,575	451,053	503,263	415,454	478,126	402,914
Chaudières et machines	20,937	22,172	18,606	(2,652)	17,511	6,536	16,385	8,972
Crédit	1,486	173	1,348	103	1,507	622	1,728	(3,362)
Sociétés de secours mutuel	9,437	7,372	8,632	6,829	8,744	6,438	8,261	6,099
Garanties (Fidelity et Surety)	11,780	344	11,331	874	10,075	(23)	10,313	(148)
Garanties (titres et hypothèques)	18,236	6,377	17,135	5,340	19,541	9,871	14,807	13,097
Frais juridiques	362	(15,000)	341	49	424	81	215	31
Responsabilité	127,457	76,659	163,328	147,983	129,042	91,398	129,487	99,707
Vie (individuelle)	483,229	343,800	467,728	337,808	441,581	315,980	426,879	328,464
Vie (groupe)	406,721	210,677	249,173	182,856	338,305	184,055	443,362	176,436
Maritime	7,811	4,507	5,610	3,411	10,498	3,643	12,431	258
Biens	418,653	543,967	385,980	250,862	371,655	219,097	353,107	250,738

New Companies / Nouvelles Compagnies

January 1, 2018 - December 31, 2018

1 janvier 2018 - 31 décembre 2018

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

Carleton-Fundy Mutual Insurance Company

Wilson, Jim

Carleton-Fundy Mutual Insurance
Company

1022 Main St.

Sussex NB

E2E 2M3

Community Newspaper Reciprocal Insurance Exchange

Caroline Medwell

Community Newspaper Reciprocal
Insurance Exchange

37 Front Street East, Suite 200

Toronto ON

M5E 1B3

La Capitale Civil Service Insurer Inc. (CCSI)

Bellavance, Pierre Marc

La Capitale assureur de l'administration publique inc. (CAAP)

625 Jacques-Parizeau Street

Quebec City QC

G1R 2G5

Companies That Have Ceased Operations in New Brunswick
Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick

January 1, 2018 - December 31, 2018

1 janvier 2018 - 31 décembre 2018

Name of Company <i>Noms des compagnies</i>	Ceased <i>cessé le</i>
AXA Art Insurance Corporation	4/9/2018
Carleton Mutual Insurance Company	1/1/2018
DAS Legal Protection Insurance Company Limited	10/5/2018
Fundy Mutual Insurance Company	1/3/2018
La Capitale assurances et gestion du patrimoine inc.	1/31/2018

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2018 - December 31, 2018

1 janvier 2018 - 31 décembre 2018

Temple Insurance Company / La compagnie d'assurance Temple

amalgamated with / fusionné avec:

DAS Legal Protection Insurance Company Limited

Continuing Company / maintenant le nom de:

Temple Insurance Company / La compagnie d'assurance Temple

As of Date/ De date 10/5/2018

Change of Name - Insurers /Assureurs qui ont changé de statut

January 1, 2018 - December 31, 2018

1 janvier 2018 - 31 décembre 2018

Community Newspaper Reciprocal Insurance Exchange

The Community Newspaper Reciprocal Insurance Exchange

Changed Name to / Changé à :

Community Newspaper Reciprocal Insurance Exchange

Date/date 12/17/2018

First Canadian Insurance Corporation

La Corporation d'Assurance First Canadian

First Canadian Insurance Corporation

Changed Name to / Changé à :

First Canadian Insurance Corporation / La Corporation d'Assurance First Canadian

Date/date 5/1/2018

La Capitale Civil Service Insurer Inc. (CCSI)

La Capitale assureur de l'administration publique inc. (CAAP)

La Capitale Civil Service Insurer Inc. / La Capitale assureur de l'administration publique inc.

Changed Name to / Changé à :

La Capitale Civil Service Insurer Inc. ((CCSI) / La Capitale assureur de l'administration publique inc. (CAAP)

Date/date 1/31/2018

La Capitale Civil Service Insurer Inc. ((CCSI) / La Capitale assureur de l'administration publique inc. (CAAP)

Changed Name to / Changé à :

La Capitale Civil Service Insurer Inc. (CCSI) / La Capitale assureur de l'administration publique inc. (CAAP)

Date/date 1/31/2018

Change of Name - Insurers /Assureurs qui ont changé de statut

January 1, 2018 - December 31, 2018

1 janvier 2018 - 31 décembre 2018

Millennium Insurance Corporation

La Corporation d'Assurance Millennium

Millennium Insurance Corporation

Changed Name to / Changé à :

Millennium Insurance Corporation / La Corporation d'Assurance Millennium

Date/date 5/1/2018

Insurers and Officers - Head Office in New Brunswick
Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company <i>Noms des compagnies</i>	Chief Representative <i>Représentant principal</i>
Acadie Vie <i>Acadia Life</i>	Moreau, Robert 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	Dupuis, Sebastien 770 rue Main CP 160 Moncton NB E1C 8L1
Blue Cross Life Insurance Company of Canada <i>Compagnie d'Assurance-Vie Croix Bleue du Canada</i>	Martin, Marie-Josée 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton-Fundy Mutual Insurance Company	Wilson, Jim Carleton-Fundy Mutual Insurance Company 1022 Main St. Sussex NB E2E 2M3
Medavie Inc.	Lord, Bernard 644 Main Street PO Box 220 Moncton NB E1C 8L3
SouthEastern Mutual Insurance Company	MacPhee, Shaun 663 Pinewood Road Riverview NB E1B 5R6

Insurers and Officers - Head Office in New Brunswick
Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

Stanley Mutual Insurance Company

Dunlap, Greg
32 Irishtown Rd
Suite 1
Stanley NB
E6B 1B6

United General Insurance Corporation

Rickard, Janice Elizabeth
50 Avonlea Court
Suite 1
Fredericton NB
E3C 1N8

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick
March 31, 2019 / 31 Mars 2019

As of July 1st, 2013 the Insurance Branch became part of the new Financial and Consumer Services Commission. The legislation surrounding this change affected the deposit requirements of Insurers within New Brunswick. Sections 37 to 70 of the Insurance Act which related to the requirement of insurers carrying on business of Insurance to have a deposit of approved securities with the Minister of Finance have been repealed.

Under the amended legislation sections 70.1 authorizes the Superintendent of Insurance to request that an insurer deposit securities of specified amounts and time frame of payment. At this time, no deposits have been requested. All deposits that were held for Insurers were returned on July 19, 2013. There are currently no deposits held by the Province of New Brunswick.

La Direction des assurances fait partie de la nouvelle Commission des services financiers et des services aux consommateurs depuis le 1^{er} juillet 2013. Cette modification législative a eu une incidence sur les exigences relatives aux dépôts auxquelles doivent se conformer les assureurs qui font affaires au Nouveau-Brunswick. Les dispositions des articles 37 à 70 de la *Loi sur les assurances* qui s'appliquaient à l'obligation de tout assureur pratiquant des opérations d'assurance dans la province de déposer auprès du ministre des Finances des valeurs autorisées ont été abrogées.

Selon l'article 70.1 de la loi modifiée, le surintendant peut exiger, à n'importe quel moment, qu'un assureur dépose les valeurs mobilières qu'il juge acceptable, selon le montant qu'il estime nécessaire et aux conditions qu'il estime appropriées. À ce jour, aucun dépôt n'a été réclamé. Tous les dépôts conservés au nom des assureurs leur ont été restitués le 19 juillet 2013. Il n'existe actuellement aucun dépôt détenu par la Province du Nouveau-Brunswick.

Assessments
Cotisations

ID #	Name of Company <i>Noms des compagnies</i>	2018 Premiums <i>Primes</i>	2018 Assessment <i>Cotisation</i>
Fraternal Societies/Sociétés des secours mutuels			
10004	ACTRA Fraternal Benefit Society	36,000.00	90.48
10130	The Grand Orange Lodge of British America Benefit Fund	62,000.00	119.72
10144	The Independent Order of Foresters	84,000.00	144.45
10155	Knights of Columbus	7,674,000.00	8,679.05
10206	The Order of United Commercial Travelers of America	29,000.00	82.61
35346	FaithLife Financial	-	50.00
45625	Teachers Life Insurance Society	-	50.00
7	Fraternal Societies/Sociétés des secours mutuels	7,885,000.00	9,216.31
Life Companies/Compagnies - vie			
10003	Acadie Vie	20,718,000.00	23,346.41
10010	Aetna Life Insurance Company	-	50.00
10022	American Bankers Life Assurance Company of Florida	8,921,000.00	10,081.24
10033	Assomption Compagnie Mutuelle d'Assurance-vie	45,539,000.00	51,256.46
10034	Blue Cross Life Insurance Company of Canada	41,399,000.00	46,601.22
10042	The Canada Life Assurance Company	105,747,000.00	118,957.52
10064	Canadian Premier Life Insurance Company	3,809,000.00	4,333.04
10067	Combined Insurance Company of America	18,931,000.00	21,337.02
10090	CUMIS Life Insurance Company	5,590,000.00	6,335.69
10102	The Empire Life Insurance Company	4,970,000.00	5,638.53
10105	AXA Equitable Life Insurance Company	-	50.00
10125	Scotia Life Insurance Company	2,665,000.00	3,046.67
10133	The Great-West Life Assurance Company	68,776,000.00	77,385.37
10146	Industrial Alliance Insurance and Financial Services Inc.	47,150,000.00	53,067.95
10161	Life Insurance Company of North America	233,000.00	312.00
10165	London Life Insurance Company	68,751,000.00	77,357.26
10169	The Manufacturers Life Insurance Company	211,195,000.00	237,528.82
10193	New York Life Insurance Company	489,000.00	599.86
10200	Allianz Life Insurance Company of North America	-	50.00
10230	SSQ, Life Insurance Company Inc.	8,091,000.00	9,147.95
10231	Reliable Life Insurance Company	29,000.00	82.61
10260	Sun Life Assurance Company of Canada	141,643,000.00	159,320.88
10284	United American Insurance Company	4,000.00	54.50
10294	The Wawanesa Life Insurance Company	3,934,000.00	4,473.60
10310	Humania Assurance Inc.	1,556,000.00	1,799.65
10320	CIGNA Life Insurance Company of Canada	252,000.00	333.36
10322	American Income Life Insurance Company	8,590,000.00	9,709.05
10329	Co-operators Life Insurance Company	19,378,000.00	21,839.65
10339	The Equitable Life Insurance Company of Canada	6,570,000.00	7,437.66
10372	Primerica Life Insurance Company of Canada	1,580,000.00	1,826.64
10374	Western Life Assurnace Company	1,828,000.00	2,105.50
10384	CompCorp Life Insurance Company	-	50.00

10391	CIBC Life Insurance Company Limited	970,000.00	1,140.72
10392	La Capitale Financial Security Insurance Company	969,000.00	1,139.59
10400	BMO Life Assurance Company	6,716,000.00	7,601.83
10411	First Canadian Insurance Corporation	7,030,000.00	7,954.90
10412	TD Life Insurance Company	839,000.00	993.42
10416	Liberty Life Assurance Company of Boston	-	50.00
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	5,570,000.00	6,313.20
10424	Pavonia Life Insurance Company of Michigan	76,000.00	135.46
10428	The Canada Life Insurance Company of Canada	-	50.00
10429	RBC Life Insurance Company	14,544,000.00	16,404.04
25731	L'Excellence Compagnie d'assurance-vie	2,284,000.00	2,618.25
25856	American Health & Life Insurance Company	1,004,000.00	1,178.95
26429	Gerber Life Insurance Company	109,000.00	172.57
26527	ivari	4,452,000.00	5,056.06
26589	MD Life Insurance Company	-	50.00
27254	BMO Life Insurance Company	409,000.00	509.90
27278	Trans Global Life Insurance Company	27,000.00	80.36
27370	Foresters Life Insurance Company	2,865,000.00	3,271.56
27414	Desjardins Financial Security Life Assurance Company	42,447,000.00	47,779.65
27855	Chubb Life Insurance Company of Canada	8,046,000.00	9,097.35
28517	Medavie Inc.	113,563,000.00	127,746.24
29399	L'Union -Vie, compagnie mutuelle d'assurance	1,010,000.00	1,185.70
30730	Assurant Life of Canada	358,000.00	452.55
32087	Sun Life Insurance (Canada) Inc.	-	50.00
38162	SSQ, Insurance Company Inc.	3,086,000.00	3,520.06
45192	Manulife Assurance Company of Canada	-	50.00
47305	Brookfield Annuity Company	-	50.00
47630	La Capitale Civil Service Insurer Inc.	2,706,000.00	3,092.77
60	Life Companies/Compagnies - vie	1,067,418,000.00	1,203,261.23

Other than Life Companies/Compagnies autre que l'assurance vie

10011	Affiliated FM Insurance Company	1,639,000.00	1,892.98
10013	Factory Mutual Insurance Company	10,870,000.00	12,272.80
10016	Allstate Insurance Company of Canada	45,718,000.00	51,457.74
10021	American Bankers Insurance Company of Florida	11,911,000.00	13,443.36
10023	Euler Hermes North America Insurance Company	174,000.00	245.65
10028	The American Road Insurance Company	249,000.00	329.99
10037	La Compagnie d'assurance Belair Inc.	-	50.00
10038	The Boiler Inspection and Insurance Company of Canada	778,000.00	924.82
10058	Chicago Title Insurance Company	481,000.00	590.86
10059	CorePoint Insurance Company	3,000.00	53.37
10061	Chubb Insurance Company of Canada	10,144,000.00	11,456.45
10069	AIG Insurance Company of Canada	17,536,000.00	19,768.41
10079	Continental Casualty Company	2,022,000.00	2,323.64
10084	Co-operators General Insurance Company	60,210,000.00	67,753.31
10089	CUMIS General Insurance Company	7,007,000.00	7,929.04
10098	Ecclesiastical Insurance Office Public Limited Company	4,634,000.00	5,260.71
10099	Economical Mutual Insurance Company	84,730,000.00	95,324.89
10101	Elite Insurance Company	12,824,000.00	14,469.98
10103	Employers Insurance Company of Wausau	-	50.00

10107	Farm Mutual Reinsurance Plan Inc.	-	50.00
10108	Federal Insurance Company	2,000.00	52.25
10109	Sonnet Insurance Company	2,977,000.00	3,397.50
10111	Legacy General Insurance Company	170,000.00	241.16
10113	First North American Insurance Company	396,000.00	495.28
10118	Aviva Insurance Company of Canada	66,774,000.00	75,134.22
10128	Gore Mutual Insurance Company	37,000.00	91.60
10129	Wynward Insurance Group	3,535,000.00	4,024.94
10131	Great American Insurance Company	1,187,000.00	1,384.73
10134	The Guarantee Company of North America	8,459,000.00	9,561.75
10135	The Nordic Insurance Company of Canada	-	50.00
10136	Intact Insurance Company	92,002,000.00	103,501.91
10139	Hartford Fire Insurance Company	19,000.00	71.36
10149	La Compagnie d'Assurance Jevco	-	50.00
10151	Echelon Insurance	7,096,000.00	8,029.12
10160	Liberty Mutual Insurance Company	47,634,000.00	53,612.19
10162	Lloyd's Underwriters	59,219,000.00	66,638.97
10180	The Missisquoi Insurance Company	-	50.00
10184	Motors Insurance Corporation	-	50.00
10198	XL Reinsurance America Inc.	284,000.00	369.34
10203	TD Direct Insurance Inc.	-	50.00
10212	The Personal Insurance Company	23,700,000.00	26,699.53
10217	The Portage la Prairie Mutual Insurance Company	9,349,000.00	10,562.51
10228	TD Home and Auto Insurance Company	614,000.00	740.41
10229	Quebec Assurance Company	-	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	45,971,000.00	51,742.22
10239	Scottish & York Insurance Co. Limited	-	50.00
10244	Security National Insurance Company	54,864,000.00	61,741.98
10245	Sentry Insurance A Mutual Company	11,000.00	62.37
10247	Optimum Société d'Assurance inc.	-	50.00
10248	SouthEastern Mutual Insurance Company	10,159,000.00	11,473.32
10249	The Sovereign General Insurance Company	13,866,000.00	15,641.66
10252	Stanley Mutual Insurance Company	7,163,000.00	8,104.46
10257	St. Paul Fire & Marine Insurance Company	1,100,000.00	1,286.90
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	341,000.00	433.44
10267	Traders General Insurance Company	10,228,000.00	11,550.90
10268	Trafalgar Insurance Company of Canada	1,635,000.00	1,888.48
10280	Unifund Assurance Company	36,756,000.00	41,380.39
10293	The Wawanesa Mutual Insurance Company	114,225,000.00	128,490.63
10298	Western Surety Company	1,036,000.00	1,214.93
10299	Sompo Japan Nipponkoa Insurance Inc.	12,000.00	63.49
10300	Zurich Insurance Company Ltd.	5,112,000.00	5,798.20
10306	The Dominion of Canada General Insurance Company	20,736,000.00	23,366.65
10308	Primum Insurance Company	21,586,000.00	24,322.44
10314	Westport Insurance Corporation	1,911,000.00	2,198.83
10319	Coseco Insurance Company	2,166,000.00	2,485.56
10321	Canadian Universities Reciprocal Insurance Exchange	777,000.00	923.70
10323	RBC Insurance Company of Canada	1,050,000.00	1,230.68
10337	Canadian Lawyers Insurance Association (CLIA)	773,000.00	919.20
10338	Stewart Title Guaranty Company	987,000.00	1,159.83

10340	TD General Insurance Company	-	50.00
10341	Travelers Insurance Company of Canada	3,652,000.00	4,156.50
10342	Novex Insurance Company	380,000.00	477.29
10345	Pembridge Insurance Company	21,603,000.00	24,341.56
10347	First American Title Insurance Company	3,000.00	53.37
10366	Mitsui Sumitomo Insurance Company Limited	96,000.00	157.95
10375	Federated Insurance Company of Canada	2,310,000.00	2,647.49
10377	United General Insurance Corporation	7,355,000.00	8,320.35
10382	Green Shield Canada	2,227,000.00	2,554.16
10385	Sunderland Marine Insurance Company Limited (Canada	-	50.00
10393	Western Assurance Company	-	50.00
10398	Protective Insurance Company	48,000.00	103.97
10402	Old Republic Insurance Company of Canada	3,158,000.00	3,601.02
10404	Northbridge General Insurance Corporation	30,797,000.00	34,679.77
10405	Verassure Insurance Company	1,290,000.00	1,500.54
10406	Genworth Financial Mortgage Insurance Company Canada	9,999,000.00	11,293.40
10409	Virginia Surety Company Inc.	-	50.00
10413	CAA Insurance Company	5,621,000.00	6,370.55
10414	Waterloo Insurance Company	5,243,000.00	5,945.51
10415	Scotia General Insurance Company	-	50.00
10425	Coachman Insurance Company	-	50.00
10426	Everest Insurance Company of Canada	936,000.00	1,102.49
10430	Heartland Farm Mutual Inc.	-	50.00
10431	Zenith Insurance Company	553,000.00	671.82
10432	Perth Insurance Company	167,000.00	237.78
10433	Aviva General Insurance Company	17,194,000.00	19,383.84
10434	Canassurance Insurance Company	2,174,000.00	2,494.56
10435	Temple Insurance Company	4,362,000.00	4,954.86
25860	Lawyers' Professional Indemnity Company	-	50.00
26329	Munich Reinsurance America Inc	-	50.00
26772	Ascentus Insurance Ltd.	-	50.00
27256	Canadian Northern Shield Insurance Company	-	50.00
27281	Trans Global Insurance Company	59,000.00	116.34
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance	16,548,000.00	18,657.45
27750	The Insurance Company of Prince Edward Island	9,726,000.00	10,986.43
28236	T.H.E. Insurance Company	3,000.00	53.37
29158	Aspen Insurance UK Ltd.	-	50.00
29222	National Liability & Fire Insurance Company	744,000.00	886.59
29359	Pafco Insurance Company	2,646,000.00	3,025.30
29387	Industrial Alliance Pacific General Insurance Corporation	10,831,000.00	12,228.95
29388	Petline Insurance Company	787,000.00	934.94
29789	Allianz Global Risks US Insurance Company	3,545,000.00	4,036.19
29840	Omega General Insurance Company	805,000.00	955.18
30017	FCT Insurance Company Ltd.	3,351,000.00	3,818.04
30020	Compagnie Francaise d'Assurance pour le Commerce Extérieur	363,000.00	458.18
30128	Canadian Farm Insurance Corp.	2,000.00	52.25
30650	Jewelers Mutual Insurance Company	126,000.00	191.68
30746	L'Unique assurances générales inc.	4,000.00	54.50
30921	Trisura Guarantee Insurance Company	3,442,000.00	3,920.37
31026	Electric Insurance Company	46,000.00	101.72

31925	Canada Guaranty Mortgage Insurance Company	3,415,000.00	3,890.01
32334	Berkley Insurance Company	358,000.00	452.55
32611	Fenchurch General Insurance Company	21,000.00	73.61
32639	Associated Electric & Gas Insurance Services Limited	733,000.00	874.22
33014	Safety National Casualty Corporation	-	50.00
33344	Triton Insurance Company	2,473,000.00	2,830.77
33901	AXIS Reinsurance Company (Canadian Branch)	1,822,000.00	2,098.75
34332	Healthcare Insurance Reciprocal of Canada	83,000.00	143.33
35408	Unica Insurance Inc.	1,000.00	51.12
35976	Allied World Specialty Insurance	716,000.00	855.11
35977	La Survivance - Voyage, compagnie d'assurance	271,000.00	354.73
36652	HDI Global Specialty SE	1,337,000.00	1,553.39
36656	DAS Legal Protection Insurance Company Limited	-	50.00
37017	La Capitale General Insurance Inc.	-	50.00
37113	HDI Global SE Canada Branch	595,000.00	719.05
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	160,000.00	229.91
40005	Arch Insurance Canada Ltd.	1,524,000.00	1,763.67
40823	Millennium Insurance Corporation	1,338,000.00	1,554.52
41846	Orion Travel Insurance Company	734,000.00	875.35
41879	Liberty Specialty Markets Bermuda Limited	167,000.00	237.78
41880	Starr Insurance and Reinsurance Limited	278,000.00	362.60
41924	GMS Insurance Inc.	423,000.00	525.64
42096	Certas Home and Auto Insurance Company	48,380,000.00	54,451.03
43412	Technology Insurance Company, Inc.	-	50.00
43925	XL Specialty Insurance Company	2,880,000.00	3,288.42
44902	SCOR Insurance - Canadian Branch	599,000.00	723.55
45627	AXA Insurance Company	46,000.00	101.72
47290	Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	7,000.00	57.87
47296	S&Y Insurance Company	-	50.00
47629	Carleton-Fundy Mutual Insurance Company	5,933,000.00	6,721.38
47763	Community Newspaper Reciprocal Insurance Exchange	-	50.00
150	Other than Life Companies/Compagnies autre que	1,193,339,000.00	1,349,353.46
217		Total	2,268,642,000.00
			2,561,831.00

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Acadie Vie	2,288,000	1,373,000	60.01
Aetna Life Insurance Company	0	1,000	---
AIG Insurance Company of Canada	3,138,000	3,227,000	102.84
Allianz Global Risks US Insurance Company	169,000	39,000	23.08
Allstate Insurance Company of Canada	146,000	128,000	87.67
American Bankers Insurance Company of Florida	3,144,000	379,000	12.05
American Bankers Life Assurance Company of Florida	3,252,000	341,000	10.49
American Income Life Insurance Company	993,000	323,000	32.53
Arch Insurance Canada Ltd.	15,000	5,000	33.33
Assomption Compagnie Mutuelle d'Assurance-vie	19,475,000	12,883,000	66.15
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,439,000	690,000	28.29
Aviva Insurance Company of Canada	5,000	(5,000)	---
AXIS Reinsurance Company (Canadian Branch)	55,000	14,000	25.45
Berkley Insurance Company	175,000	0	0.00
Blue Cross Life Insurance Company of Canada	27,200,000	14,123,000	51.92
BMO Life Assurance Company	1,039,000	514,000	49.47
BMO Life Insurance Company	319,000	21,000	6.58
CAA Insurance Company	106,000	41,000	38.68
Canadian Premier General Insurance Company	102,000	(21,000)	---
Canadian Premier Life Insurance Company	2,345,000	199,000	8.49
Canassurance Insurance Company	2,158,000	1,728,000	80.07
Certas Home and Auto Insurance Company	10,000	0	0.00
Chubb Insurance Company of Canada	173,000	20,000	11.56
Chubb Life Insurance Company of Canada	4,477,000	1,298,000	28.99
CIBC Life Insurance Company Limited	854,000	51,000	5.97
CIGNA Life Insurance Company of Canada	244,000	164,000	67.21
Combined Insurance Company of America	18,578,000	9,396,000	50.58
Continental Casualty Company	0	42,000	---
Co-operators General Insurance Company	21,000	0	0.00
Co-operators Life Insurance Company	8,386,000	7,404,000	88.29
CUMIS General Insurance Company	1,080,000	1,025,000	94.91
CUMIS Life Insurance Company	3,703,000	1,583,000	42.75
Desjardins Financial Security Life Assurance Company	29,540,000	21,431,000	72.55
Everest Insurance Company of Canada	44,000	39,000	88.64
Fenchurch General Insurance Company	21,000	15,000	71.43
First Canadian Insurance Corporation	3,764,000	0	0.00
Foresters Life Insurance Company	60,000	45,000	75.00

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
GMS Insurance Inc.	423,000	425,000	100.47
Green Shield Canada	2,227,000	1,975,000	88.68
Humania Assurance Inc.	1,199,000	415,000	34.61
Industrial Alliance Insurance and Financial Services Inc.	15,590,000	8,289,000	53.17
ivari	14,000	0	0.00
La Capitale Civil Service Insurer Inc. (CCSI)	1,637,000	1,134,000	69.27
La Capitale Financial Security Insurance Company	945,000	305,000	32.28
La Survivance – Voyage, compagnie d'assurance	271,000	0	0.00
L'Excellence Compagnie d'assurance-vie	1,693,000	317,000	18.72
Life Insurance Company of North America	227,000	236,000	103.96
Lloyd's Underwriters	925,000	649,000	70.16
L'Union-Vie, compagnie mutuelle d'assurance	290,000	2,000	0.69
Medavie Inc.	112,959,000	73,504,000	65.07
New York Life Insurance Company	1,000	0	0.00
Old Republic Insurance Company of Canada	1,334,000	210,000	15.74
Orion Travel Insurance Company	364,000	247,000	67.86
Pavonia Life Insurance Company of Michigan	23,000	2,000	8.70
RBC Insurance Company of Canada	870,000	405,000	46.55
RBC Life Insurance Company	7,780,000	7,288,000	93.68
Reliable Life Insurance Company	18,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	1,819,000	1,000	0.05
Scotia Life Insurance Company	2,269,000	113,000	4.98
SSQ Insurance Company Inc.	888,000	246,000	27.70
SSQ, Life Insurance Company Inc.	7,139,000	5,371,000	75.23
Starr Insurance and Reinsurance Limited	2,000	1,000	50.00
Sun Life Assurance Company of Canada	70,964,000	56,779,000	80.01
TD Life Insurance Company	785,000	231,000	29.43
Temple Insurance Company	12,000	5,000	41.67
The Canada Life Assurance Company	29,099,000	9,567,000	32.88
The Empire Life Insurance Company	1,613,000	1,368,000	84.81
The Equitable Life Insurance Company of Canada	1,097,000	1,047,000	95.44
The Great-West Life Assurance Company	49,184,000	44,607,000	90.69
The Guarantee Company of North America	27,000	0	0.00
The Manufacturers Life Insurance Company	147,022,000	78,073,000	53.10
The Wawanesa Life Insurance Company	378,000	282,000	74.60
Trans Global Life Insurance Company	23,000	3,000	13.04
Triton Insurance Company	2,133,000	625,000	29.30
Western Life Assurance Company	1,014,000	338,000	33.33

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Zurich Insurance Company Ltd	4,000	0	0.00
Totals - 2018 - 76 Companies/Compagnies	603,780,000	372,576,000	61.71
Totals - 2017 - 75 Companies/Compagnies	530,996,000	350,138,000	65.94

**Aircraft
Aviation**

**Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018**

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
AIG Insurance Company of Canada	47,000	127,000	270.21
Allianz Global Risks US Insurance Company	180,000	(107,000)	---
Aspen Insurance UK Limited	0	(2,000)	---
Chubb Insurance Company of Canada	366,000	(119,000)	---
Liberty Mutual Insurance Company	361,000	61,000	16.90
Lloyd's Underwriters	465,000	(243,000)	---
Mitsui Sumitomo Insurance Company Limited	53,000	115,000	216.98
National Liability & Fire Insurance Company	124,000	58,000	46.77
Northbridge General Insurance Corporation	107,000	7,000	6.54
Temple Insurance Company	246,000	(448,000)	---
Westport Insurance Corporation	(9,000)	0	---
XL Specialty Insurance Company	215,000	2,000	0.93
Totals - 2018 - 12 Companies/Compagnies	2,155,000	(549,000)	---
Totals - 2017 - 13 Companies/Compagnies	1,862,000	1,273,000	68.37

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
AIG Insurance Company of Canada	1,848	803	1,693	4,344	1,770	532	1,026	3,328	76.61
Allianz Global Risks US Insurance Company	1	0	1	2	(2)	0	4	2	100.00
Allstate Insurance Company of Canada	16,985	3,401	9,713	30,099	10,162	1,556	9,742	21,460	71.30
Arch Insurance Canada Ltd.	14	0	1	15	53	0	11	64	426.67
Aviva General Insurance Company	6,322	1,517	4,539	12,378	5,923	2,012	5,255	13,190	106.56
Aviva Insurance Company of Canada	19,636	4,549	14,374	38,559	15,435	6,117	9,695	31,247	81.04
CAA Insurance Company	1,998	481	1,373	3,852	4,539	798	1,171	6,508	168.95
Canadian Northern Shield Insurance Company	0	0	0	0	2	0	0	2	---
Certas Home and Auto Insurance Company	13,761	4,548	10,530	28,839	6,852	(569)	9,780	16,063	55.70
Chubb Insurance Company of Canada	2,565	29	387	2,981	(251)	4	86	(161)	---
Continental Casualty Company	223	24	133	380	107	21	53	181	47.63
Co-operators General Insurance Company	14,320	3,119	12,502	29,941	14,952	2,553	9,618	27,123	90.59
COSECO Insurance Company	758	167	476	1,401	1,946	213	557	2,716	193.86
CUMIS General Insurance Company	924	276	559	1,759	593	103	655	1,351	76.81
Echelon Insurance	3,565	1,046	1,843	6,454	1,475	688	1,698	3,861	59.82
Economical Mutual Insurance Company	20,754	5,633	23,783	50,170	21,246	6,917	15,522	43,685	87.07
Electric Insurance Company	7	0	0	7	(2)	0	0	(2)	---
Elite Insurance Company	2,314	609	2,378	5,301	2,319	397	2,048	4,764	89.87
Everest Insurance Company of Canada	70	0	0	70	116	0	0	116	165.71
Federal Insurance Company	2	0	0	2	1	0	0	1	50.00
Federated Insurance Company of Canada	358	34	400	792	14	25	137	176	22.22
Hartford Fire Insurance Company	4	4	4	12	0	0	0	0	0.00
Intact Insurance Company	24,481	6,075	15,973	46,529	17,335	5,572	12,901	35,808	76.96

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Rapport</i>
	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(%)</i>
La Compagnie d'assurance Belair inc.	0	0	0	0	0	(25)	0	(25)	---
La Compagnie d'Assurances Jevco	0	0	0	0	(12)	(14)	0	(26)	---
Liberty Mutual Insurance Company	219	44	406	669	24	(13)	542	553	82.66
Lloyd's Underwriters	555	113	1,997	2,665	408	49	933	1,390	52.16
Millennium Insurance Corporation	0	0	117	117	0	0	14	14	11.97
Mitsui Sumitomo Insurance Company Limited	20	0	1	21	40	0	0	40	190.48
Northbridge General Insurance Corporation	7,020	1,377	6,024	14,421	3,566	436	4,243	8,245	57.17
Novex Insurance Company	0	0	0	0	0	(8)	0	(8)	---
Old Republic Insurance Company of Canada	855	46	443	1,344	598	12	228	838	62.35
Optimum Société d'Assurance inc.	0	0	0	0	41	0	0	41	---
Pafco Insurance Company	1,558	420	668	2,646	980	246	544	1,770	66.89
Pembridge Insurance Company	7,800	1,825	5,499	15,124	6,482	924	4,257	11,663	77.12
Perth Insurance Company	84	30	53	167	48	12	51	111	66.47
Primum Insurance Company	10,267	1,846	5,023	17,136	5,402	2,281	7,133	14,816	86.46
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	3,660	1,835	4,391	9,886	2,280	1,333	3,100	6,713	67.90
Protective Insurance Company	22	0	26	48	4	0	21	25	52.08
Royal & Sun Alliance Insurance Company of Canada	9,998	2,868	8,284	21,150	8,327	1,460	6,521	16,308	77.11
Security National Insurance Company	22,385	3,374	11,576	37,335	17,636	2,702	13,536	33,874	90.73
Sentry Insurance a Mutual Company	8	1	2	11	1	0	1	2	18.18
Sonnet Insurance Company	765	218	1,454	2,437	757	293	1,020	2,070	84.94
St. Paul Fire and Marine Insurance Company	361	84	52	497	15	55	(491)	(421)	---
TD Home and Auto Insurance Company	251	42	122	415	(7)	290	314	597	143.86

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
The American Road Insurance Company	0	0	249	249	0	0	26	26	10.44
The Dominion of Canada General Insurance Company	4,885	1,221	3,778	9,884	4,279	1,079	2,955	8,313	84.11
The Guarantee Company of North America	2,100	222	901	3,223	682	(67)	687	1,302	40.40
The Insurance Company of Prince Edward Island	3,039	963	2,376	6,378	1,383	1,409	1,779	4,571	71.67
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	0	0	(19)	0	(19)	---
The Personal Insurance Company	7,122	1,973	5,955	15,050	3,994	2,681	5,112	11,787	78.32
The Portage la Prairie Mutual Insurance Company	2,297	672	2,137	5,106	3,009	2,027	1,628	6,664	130.51
The Sovereign General Insurance Company	2,760	451	2,354	5,565	2,996	388	1,705	5,089	91.45
The Wawanesa Mutual Insurance Company	38,140	8,715	30,253	77,108	39,370	15,784	26,897	82,051	106.41
Tokio Marine & Nichido Fire Insurance Co. Ltd.	23	6	9	38	(5)	0	1	(4)	---
Traders General Insurance Company	2,856	792	2,550	6,198	2,749	525	1,813	5,087	82.07
Trafalgar Insurance Company of Canada	626	155	377	1,158	0	0	0	0	0.00
Travelers Insurance Company of Canada	599	148	140	887	0	0	0	0	0.00
Unifund Assurance Company	10,766	2,766	8,565	22,097	9,827	2,075	7,945	19,847	89.82
United General Insurance Corporation	1,730	964	4,661	7,355	3,458	706	2,333	6,497	88.33
Verassure Insurance Company	379	103	362	844	442	107	248	797	94.43

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Rapport</i>
	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(%)</i>
Waterloo Insurance Company	1,631	470	1,459	3,560	2,148	433	2,001	4,582	128.71
XL Specialty Insurance Company	22	0	0	22	0	0	0	0	0.00
Zenith Insurance Company	139	38	130	307	27	26	124	177	57.65
Zurich Insurance Company Ltd	1,278	246	317	1,841	862	98	220	1,180	64.10
Totals - 2018 - 65 Companies/Compagnies	277,130	66,343	213,373	556,846	226,396	64,224	177,400	468,020	84.05
Totals - 2017 - 63 Companies/Compagnies	262,175	64,974	195,426	522,575	230,714	68,624	151,715	451,053	86.31

Boiler and Machinery
Chaudières et bris de machine
 Premiums & Losses in New Brunswick - 2018
 Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	57,000	158,000	277.19
AIG Insurance Company of Canada	124,000	66,000	53.23
Allianz Global Risks US Insurance Company	1,051,000	32,000	3.04
Aviva Insurance Company of Canada	573,000	110,000	19.20
AXIS Reinsurance Company (Canadian Branch)	0	1,000	---
Certas Home and Auto Insurance Company	53,000	(32,000)	---
Chubb Insurance Company of Canada	4,000	1,000	25.00
Continental Casualty Company	18,000	0	0.00
Co-operators General Insurance Company	303,000	109,000	35.97
CUMIS General Insurance Company	25,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	200,000	(6,000)	---
Economical Mutual Insurance Company	283,000	5,000	1.77
Everest Insurance Company of Canada	3,000	2,000	66.67
Factory Mutual Insurance Company	2,798,000	7,312,000	261.33
Federated Insurance Company of Canada	47,000	2,000	4.26
Gore Mutual Insurance Company	2,000	0	0.00
Great American Insurance Company	4,000	0	0.00
Industrial Alliance Pacific General Insurance Corporation	9,288,000	1,032,000	11.11
Intact Insurance Company	340,000	114,000	33.53
Lloyd's Underwriters	735,000	12,258,000	1667.76
Millennium Insurance Corporation	1,216,000	371,000	30.51
Mitsui Sumitomo Insurance Company Limited	3,000	0	0.00
National Liability & Fire Insurance Company	7,000	(2,000)	---
Northbridge General Insurance Corporation	241,000	52,000	21.58
Novex Insurance Company	4,000	0	0.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	85,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	635,000	16,000	2.52
St. Paul Fire and Marine Insurance Company	29,000	1,000	3.45
The Boiler Inspection and Insurance Company of Canada	777,000	512,000	65.89
The Dominion of Canada General Insurance Company	196,000	8,000	4.08
The Guarantee Company of North America	1,000	0	0.00
The Insurance Company of Prince Edward Island	67,000	(3,000)	---
The Sovereign General Insurance Company	132,000	(11,000)	---
The Wawanesa Mutual Insurance Company	174,000	(3,000)	---

Boiler and Machinery
Chaudières et bris de machine
 Premiums & Losses in New Brunswick - 2018
 Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Travelers Insurance Company of Canada	31,000	0	0.00
Trisura Guarantee Insurance Company	1,367,000	56,000	4.10
Wynward Insurance Group	52,000	0	0.00
Zurich Insurance Company Ltd	12,000	11,000	91.67
Totals - 2018 - 38 Companies/Compagnies	20,937,000	22,172,000	105.90
Totals - 2017 - 38 Companies/Compagnies	18,606,000	(2,652,000)	---

Credit**Crédit****Premiums & Losses in New Brunswick - 2018**
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
AIG Insurance Company of Canada	655,000	265,000	40.46
Allied World Specialty Insurance	32,000	57,000	178.13
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	7,000	2,000	28.57
Compagnie Française d'Assurance pour le Commerce Extérieur	363,000	42,000	11.57
Euler Hermes North America Insurance Company	174,000	34,000	19.54
Lloyd's Underwriters	0	(229,000)	---
The Guarantee Company of North America	255,000	2,000	0.78
Totals - 2018 - 7 Companies/Compagnies	1,486,000	173,000	11.64
Totals - 2017 - 5 Companies/Compagnies	1,348,000	103,000	7.64

Fraternal Societies - 2018
Sociétés de secours mutuels - 2018

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Prestations</i>				Dividends <i>Bénéfices</i>				Movement <i>Mouvement</i>		
	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	In Force 2017	New Effectuated	In Force 2018
	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	En vigueur en 2017 (\$'000)	Émis (\$'000)	En vigueur en 2018 (\$'000)
ACTRA Fraternal Benefit Society	1	0	35	36	0	0	19	19	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	8	62	68
Knights of Columbus	8,939	0	194	9,133	4,782	427	70	5,279	1,459	0	0	0	509,072	38,498	522,547
The Grand Orange Lodge of British America Benefit Fund	62	0	0	62	51	0	0	51	0	0	0	0	1,866	3	1,746
The Independent Order of Foresters	177	0	0	177	310	38	0	348	93	0	0	0	7,647	280	7,611
The Order of United Commercial Travelers of America	1	0	28	29	24	0	99	123	0	0	0	0	219	0	211
Totals - 2018 - 6 Companies/Compagnies	9,180	0	257	9,437	5,167	465	188	5,820	1,552	0	0	1,552	518,812	38,843	532,183
Totals - 2017 - 6 Companies/Compagnies	8,349	35	248	8,632	4,783	418	86	5,287	1,542	0	0	1,542	506,817	33,551	518,812

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2018
 Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
AIG Insurance Company of Canada	89	(8)	129	(10)	218	(18)	---
Arch Insurance Canada Ltd.	2	0	4	0	6	0	0.00
Aspen Insurance UK Limited	0	0	0	2	0	2	---
Aviva Insurance Company of Canada	12	0	1,109	1	1,121	1	0.09
AXIS Reinsurance Company (Canadian Branch)	5	0	0	0	5	0	0.00
Berkley Insurance Company	0	0	2	0	2	0	0.00
Certas Home and Auto Insurance Company	20	0	3	(34)	23	(34)	---
Chubb Insurance Company of Canada	104	(164)	472	(6)	576	(170)	---
Continental Casualty Company	0	0	1	3	1	3	300.00
Co-operators General Insurance Company	1	3	11	0	12	3	25.00
CorePointe Insurance Company	0	0	3	0	3	0	0.00
CUMIS General Insurance Company	463	503	0	0	463	503	108.64
Echelon Insurance	0	0	161	0	161	0	0.00
Economical Mutual Insurance Company	32	2	11	(2)	43	0	0.00
Federated Insurance Company of Canada	6	86	9	0	15	86	573.33
Great American Insurance Company	20	2	0	0	20	2	10.00
HDI Global Specialty SE	1	(3)	0	0	1	(3)	---

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2018
 Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written	Direct Loss	Direct Premiums Written	Direct Loss	Total Premiums	Total Losses	Loss Ratio
	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes Total (\$'000)</i>	<i>Sinistres Total (\$'000)</i>	<i>Rapport (%)</i>
Industrial Alliance Pacific General Insurance Corporation	0	0	1,541	110	1,541	110	7.14
Intact Insurance Company	0	0	1,591	(345)	1,591	(345)	---
Liberty Mutual Insurance Company	72	(79)	91	(6)	163	(85)	---
Lloyd's Underwriters	187	(52)	90	(24)	277	(76)	---
L'Unique assurances générales inc.	0	0	4	2	4	2	50.00
National Liability & Fire Insurance Company	0	0	239	111	239	111	46.44
Northbridge General Insurance Corporation	25	40	8	1	33	41	124.24
Royal & Sun Alliance Insurance Company of Canada	79	4	0	0	79	4	5.06
St. Paul Fire and Marine Insurance Company	0	1	0	(1)	0	0	---
The Dominion of Canada General Insurance Company	6	191	16	(14)	22	177	804.55
The Guarantee Company of North America	338	20	1,947	7	2,285	27	1.18
The Insurance Company of Prince Edward Island	0	0	2	0	2	0	0.00
The Personal Insurance Company	1	0	0	0	1	0	0.00
The Sovereign General Insurance Company	17	0	1	0	18	0	0.00

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2018
 Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written	Direct Loss	Direct Premiums Written	Direct Loss	Total Premiums	Total Losses	Loss Ratio
	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes Total (\$'000)</i>	<i>Sinistres Total (\$'000)</i>	<i>Rapport (%)</i>
Travelers Insurance Company of Canada	119	0	663	0	782	0	0.00
Trisura Guarantee Insurance Company	52	0	824	4	876	4	0.46
Unica Insurance Inc.	0	0	1	1	1	1	100.00
Western Surety Company	0	0	1,036	(9)	1,036	(9)	---
Zurich Insurance Company Ltd	0	0	160	7	160	7	4.38
Totals - 2018 - 36 Companies/Compagnies	1,651	546	10,129	(202)	11,780	344	2.92
Totals - 2017 - 32 Companies/Compagnies	1,521	1,126	9,810	(252)	11,331	874	7.71

Guarantee (Title & Mortgage)
Garantie (Titre & Hypothèque)
 Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>	Title <i>Titre</i>	Mortgage <i>Hypothèque</i>		Total <i>Total</i>			
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Canada Guaranty Mortgage Insurance Company	0	0	3,415	715	3,415	715	20.94
Chicago Title Insurance Company	481	89	0	0	481	89	18.50
FCT Insurance Company Ltd.	3,309	713	42	17	3,351	730	21.78
First American Title Insurance Company	3	28	0	0	3	28	933.33
Genworth Financial Mortgage Insurance Company Canada	0	0	9,999	4,498	9,999	4,498	44.98
Lawyers' Professional Indemnity Company	0	(1)	0	0	0	(1)	---
Stewart Title Guaranty Company	987	318	0	0	987	318	32.22
Totals - 2018 - 7 Companies/Compagnies	4,780	1,147	13,456	5,230	18,236	6,377	34.97
Totals - 2017 - 7 Companies/Compagnies	4,750	1,327	12,385	4,013	17,135	5,340	31.16

Legal Expense

Frais Juridiques

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Co-operators General Insurance Company	1,000	0	0.00
Echelon Insurance	2,000	0	0.00
Intact Insurance Company	36,000	(1,000)	---
Lloyd's Underwriters	111,000	22,000	19.82
Novex Insurance Company	7,000	(23,000)	---
Omega General Insurance Company	118,000	0	0.00
Temple Insurance Company	49,000	3,000	6.12
The Guarantee Company of North America	36,000	(16,000)	---
Trafalgar Insurance Company of Canada	2,000	0	0.00
Totals - 2018 - 9 Companies/Compagnies	362,000	(15,000)	---
Totals - 2017 - 9 Companies/Compagnies	341,000	49,000	14.37

**Liability
Responsabilité**

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
AIG Insurance Company of Canada	3,541,000	420,000	11.86
Allianz Global Risks US Insurance Company	851,000	728,000	85.55
Allied World Specialty Insurance	10,000	14,000	140.00
Arch Insurance Canada Ltd.	463,000	309,000	66.74
Aspen Insurance UK Limited	0	(43,000)	---
Associated Electric & Gas Insurance Services Limited	98,000	(44,000)	---
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	5,000	3,000	60.00
Aviva Insurance Company of Canada	6,655,000	3,484,000	52.35
AXIS Reinsurance Company (Canadian Branch)	650,000	232,000	35.69
Berkley Insurance Company	175,000	75,000	42.86
Canadian Lawyers Insurance Association (CLIA)	773,000	151,000	19.53
Canadian Universities Reciprocal Insurance Exchange	294,000	171,000	58.16
Carleton-Fundy Mutual Insurance Company	558,000	603,000	108.06
Certas Home and Auto Insurance Company	1,134,000	(931,000)	---
Chubb Insurance Company of Canada	4,056,000	1,729,000	42.63
Continental Casualty Company	556,000	1,108,000	199.28
Co-operators General Insurance Company	3,558,000	1,999,000	56.18
COSECO Insurance Company	36,000	84,000	233.33
CUMIS General Insurance Company	489,000	393,000	80.37
Ecclesiastical Insurance Office Public Limited Company	1,360,000	1,166,000	85.74
Echelon Insurance	30,000	7,000	23.33
Economical Mutual Insurance Company	4,277,000	4,559,000	106.59
Electric Insurance Company	39,000	1,000	2.56
Everest Insurance Company of Canada	732,000	656,000	89.62
Federated Insurance Company of Canada	466,000	309,000	66.31
Gore Mutual Insurance Company	10,000	22,000	220.00
Great American Insurance Company	30,000	(6,000)	---
Hartford Fire Insurance Company	5,000	291,000	5820.00
HDI Global SE Canada Branch	163,000	91,000	55.83
HDI Global Specialty SE	662,000	171,000	25.83
Healthcare Insurance Reciprocal of Canada	83,000	(16,000)	---
Intact Insurance Company	3,715,000	269,000	7.24
Jewelers Mutual Insurance Company	34,000	0	0.00
La Compagnie d'Assurances Jevco	0	(26,000)	---
Liberty Mutual Insurance Company	40,870,000	53,029,000	129.75
Liberty Specialty Markets Bermuda Limited	140,000	358,000	255.71
Lloyd's Underwriters	21,269,000	(7,352,000)	---

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Mitsui Sumitomo Insurance Company Limited	4,000	9,000	225.00
National Liability & Fire Insurance Company	79,000	55,000	69.62
Northbridge General Insurance Corporation	4,285,000	817,000	19.07
Novex Insurance Company	227,000	(102,000)	---
Old Republic Insurance Company of Canada	332,000	20,000	6.02
Omega General Insurance Company	51,000	(67,000)	---
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	711,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,457,000	274,000	7.93
Safety National Casualty Corporation	0	4,000	---
SCOR Insurance - Canadian Branch	59,000	56,000	94.92
Scottish & York Insurance Co. Limited	0	1,745,000	---
Sompo Japan Nipponkoa Insurance Inc.	1,000	0	0.00
Sonnet Insurance Company	20,000	10,000	50.00
SouthEastern Mutual Insurance Company	1,219,000	405,000	33.22
St. Paul Fire and Marine Insurance Company	216,000	(49,000)	---
Stanley Mutual Insurance Company	690,000	590,000	85.51
Starr Insurance and Reinsurance Limited	46,000	24,000	52.17
T.H.E. Insurance Company	3,000	0	0.00
Temple Insurance Company	2,179,000	207,000	9.50
The Dominion of Canada General Insurance Company	1,131,000	2,549,000	225.38
The Guarantee Company of North America	1,551,000	583,000	37.59
The Insurance Company of Prince Edward Island	657,000	43,000	6.54
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(101,000)	---
The Personal Insurance Company	3,000	0	0.00
The Portage la Prairie Mutual Insurance Company	457,000	69,000	15.10
The Sovereign General Insurance Company	3,016,000	2,706,000	89.72
The Wawanesa Mutual Insurance Company	1,717,000	78,000	4.54
Tokio Marine & Nichido Fire Insurance Co. Ltd.	25,000	(1,000)	---
Travelers Insurance Company of Canada	1,120,000	0	0.00
Trisura Guarantee Insurance Company	1,179,000	677,000	57.42
Verassure Insurance Company	0	2,000	---
Waterloo Insurance Company	31,000	5,000	16.13
Westport Insurance Corporation	536,000	38,000	7.09

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Wynward Insurance Group	764,000	381,000	49.87
XL Reinsurance America Inc.	284,000	724,000	254.93
XL Specialty Insurance Company	1,962,000	1,793,000	91.39
Zurich Insurance Company Ltd	1,658,000	(899,000)	---
Totals - 2018 - 74 Companies/Compagnies	127,457,000	76,659,000	60.14
Totals - 2017 - 75 Companies/Compagnies	163,328,000	147,983,000	90.60

Abstract of Life Insurance Returns in New Brunswick - 2018
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	In Force 2017 <i>En vigueur en 2017</i>	New Effectd <i>Émis</i>	In Force 2018 <i>En vigueur en 2018</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	10,265	0	10,265	3,578	0	3,578	0	0	0	1,348,777	99,317	1,373,173
	Group	8,165	0	8,165	3,388	0	3,388	0	0	0	1,267,074	270,825	1,265,327
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Life Insurance Company of North America	Ind.	0	0	0	0	0	0	0	0	0	17	0	17
	Group	0	0	0	0	0	0	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	Ind.	19	0	19	1	0	1	0	0	0	903	0	752
	Group	5,650	0	5,650	706	0	706	0	0	0	277,342	11,576	121,268
American Health and Life Insurance Company	Ind.	1	0	1	20	0	20	0	0	0	100	0	80
	Group	1,003	0	1,003	186	0	186	0	0	0	0	0	0
American Income Life Insurance Company	Ind.	7,597	0	7,597	1,203	0	1,203	0	0	0	188,303	38,578	200,171
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	13,910	3,571	17,481	10,800	11,081	21,881	614	0	614	1,813,064	47,650	1,750,112
	Group	13,030	684	13,714	12,060	2,988	15,048	338	0	338	5,953,948	16,185	6,016,793
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	138	0	138	67	0	67	0	0	0	9,045	501	9,609
	Group	2,982	0	2,982	744	0	744	0	0	0	506,724	3,221	496,873
Assurant Life of Canada	Ind.	127	246	373	936	203	1,139	0	0	0	11,380	0	10,361
	Group	231	9,206	9,437	358	3,787	4,145	0	0	0	9,121	0	8,499
Blue Cross Life Insurance Company of Canada	Ind.	3,015	0	3,015	2,448	0	2,448	0	0	0	86,675	1,721	81,652
	Group	11,022	0	11,022	7,403	0	7,403	1,876	0	1,876	3,539,117	225,310	3,638,966
BMO Life Assurance Company	Ind.	5,630	77	5,707	2,569	437	3,006	24	0	24	806,707	82,883	833,177
	Group	71	35,355	35,426	8	7,880	7,888	0	0	0	29,750	348	27,948
BMO Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	90	17	107	66	4	70	0	0	0	4,157	135	3,721
Brookfield Annuity Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	39,900	39,900	0	2,994	2,994	0	0	0	0	0	0
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	1,464	0	1,464	138	0	138	0	0	0	17,940	7,642	34,654
Chubb Life Insurance Company of Canada	Ind.	42	0	42	7	0	7	0	0	0	2,488	152	2,618
	Group	3,527	0	3,527	38	0	38	0	0	0	10,555	3,628	8,687
CIBC Life Insurance Company Limited	Ind.	116	0	116	61	0	61	0	0	0	1,917	460	2,111
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	8	0	8	0	0	0	0	0	0	1,430	1,504	

Abstract of Life Insurance Returns in New Brunswick - 2018
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2017	New Effectd	In Force 2018
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2017</i>	<i>Émis</i>	<i>En vigueur en 2018</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Combined Insurance Company of America	Ind.	353	0	353	217	0	217	0	0	0	13,474	133	13,184
	Group	0	0	0	9	0	9	0	0	0	106	0	54
Co-operators Life Insurance Company	Ind.	10,014	2,612	12,626	4,992	1,708	6,700	250	0	250	1,998,210	103,807	2,022,042
	Group	1,228	30	1,258	591	394	985	0	0	0	320,577	4,394	326,236
CUMIS Life Insurance Company	Ind.	194	0	194	41	15	56	3	0	3	23,071	75	21,556
	Group	2,871	0	2,871	1,142	0	1,142	44	0	44	485,587	66,377	547,080
Desjardins Financial Security Life Assurance Company	Ind.	10,666	2,977	13,643	5,730	1,194	6,924	592	0	592	2,040,170	182,754	2,105,417
	Group	2,983	15,143	18,126	888	11,991	12,879	0	0	0	639,419	7,024	642,990
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	3,266	0	3,266	295	843	1,138	0	0	0	374,285	73,957	369,202
Foresters Life Insurance Company	Ind.	2,781	0	2,781	2,633	1	2,634	29	0	29	277,141	0	0
	Group	53	421	474	0	1,138	1,138	0	0	0	32,973	0	0
Gerber Life Insurance Company	Ind.	109	0	109	24	0	24	0	0	0	13,720	155	13,845
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Humania Assurance Inc.	Ind.	188	0	188	37	0	37	0	0	0	31,990	8,470	37,353
	Group	169	0	169	80	0	80	0	0	0	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	Ind.	26,559	49,121	75,680	13,141	37,522	50,663	54	0	54	3,972,821	341,966	4,077,561
	Group	5,947	24,139	30,086	2,753	22,719	25,472	861	0	861	913,986	114,685	884,674
ivari	Ind.	4,451	0	4,451	3,464	482	3,946	13	0	13	1,251,919	62,043	1,234,449
	Group	0	0	0	0	0	0	0	0	0	0	0	0
La Capitale Civil Service Insurer Inc. (CCSI)	Ind.	894	1,085	1,979	19	487	506	24	0	24	0	14,115	189,566
	Group	199	0	199	100	0	100	0	0	0	0	10,982	61,492
La Capitale Financial Security Insurance Company	Ind.	24	0	24	85	0	85	0	0	0	2,972	0	2,654
	Group	0	0	0	0	0	0	0	0	0	0	0	0
La Survivance – Voyage, compagnie d'assurance	Ind.	0	0	0	0	153	153	0	0	0	0	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
L'Excellence Compagnie d'assurance-vie	Ind.	591	0	591	395	0	395	0	0	0	161,056	36,416	177,048
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Life Insurance Company of North America	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	6	0	6	0	0	0	0	0	0	3,955	0	989
London Life Insurance Company	Ind.	97,787	1,610	99,397	35,543	3,772	39,315	29,036	1	29,037	6,638,603	390,154	6,774,479
	Group	0	6,738	6,738	0	5,392	5,392	0	0	0	0	0	0
L'Union-Vie, compagnie mutuelle d'assurance	Ind.	700	0	700	0	19	19	0	0	0	62,218	8,395	71,527
	Group	20	0	20	0	0	0	0	0	0	0	0	0
Manulife Assurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	52	52	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2018
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	In Force 2017 <i>En vigueur en 2017</i>	New Effectd <i>Émis</i>	In Force 2018 <i>En vigueur en 2018</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
New York Life Insurance Company	Ind.	6	0	6	5	0	5	3	0	3	0	0	
	Group	1,803	0	1,803	446	0	446	1,318	0	1,318	500,381	43,823	
Pavonia Life Insurance Company of Michigan	Ind.	0	0	0	0	0	0	0	0	0	0	0	
	Group	53	0	53	3	0	3	0	0	0	7,839	0	
Primerica Life Insurance Company of Canada	Ind.	1,580	0	1,580	978	0	978	0	0	0	592,199	24,027	
	Group	0	0	0	0	0	0	0	0	0	0	0	
RBC Life Insurance Company	Ind.	6,683	963	7,646	1,871	107	1,978	18	0	18	1,608,430	125,304	
	Group	99	85,578	85,677	(1,133)	135	(998)	0	0	0	387,849	805	
Reliable Life Insurance Company	Ind.	11	0	11	100	0	100	0	0	0	9,257	0	
	Group	0	0	0	0	0	0	0	0	0	0	0	
Scotia Life Insurance Company	Ind.	222	0	222	11	0	11	0	0	0	30,197	10,001	
	Group	174	0	174	97	0	97	0	0	0	33,869	0	
SSQ Insurance Company Inc.	Ind.	1,106	0	1,106	11	0	11	0	0	0	280,708	36,353	
	Group	1,092	0	1,092	1,269	0	1,269	0	0	0	180	92	
SSQ, Life Insurance Company Inc.	Ind.	1	226	227	0	519	519	0	0	0	0	0	
	Group	971	5	976	1,118	3	1,121	0	0	0	195,618	73,790	
Sun Life Assurance Company of Canada	Ind.	74,706	11,945	86,651	38,180	15,413	53,593	16,865	0	16,865	10,188,768	606,821	
	Group	14,179	10,634	24,813	9,389	37,927	47,316	404	0	404	4,074,352	143,435	
TD Life Insurance Company	Ind.	53	0	53	0	0	0	0	0	0	38,557	20,917	
	Group	1	0	1	0	0	0	0	0	0	35	0	
The Canada Life Assurance Company	Ind.	37,160	1,027	38,187	12,946	6,566	19,512	4,248	0	4,248	3,301,353	243,751	
	Group	43,736	15,502	59,238	12,592	11,760	24,352	0	0	0	7,792,280	0	
The Empire Life Insurance Company	Ind.	3,308	679	3,987	965	732	1,697	113	0	113	786,719	86,963	
	Group	162	4	166	30	16	46	0	0	0	30,203	12,453	
The Equitable Life Insurance Company of Canada	Ind.	5,539	2,838	8,377	813	751	1,564	191	0	191	866,835	118,774	
	Group	125	1,925	2,050	15	421	436	0	0	0	50,688	10,177	
The Great-West Life Assurance Company	Ind.	15,653	346	15,999	7,339	1,538	8,877	3,585	0	3,585	1,261,448	103,993	
	Group	8,080	(1,638)	6,442	6,363	(1,037)	5,326	438	0	438	2,134,769	41,414	

Abstract of Life Insurance Returns in New Brunswick - 2018
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2018

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	In Force 2017 <i>En vigueur en 2017</i>	New Effectd <i>Émis</i>	In Force 2018 <i>En vigueur en 2018</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
The Manufacturers Life Insurance Company	Ind.	54,148	1,544	55,692	32,836	10,758	43,594	7,292	0	7,292	6,835,849	461,837	7,127,953
	Group	24,033	3,881	27,914	17,760	14,514	32,274	2,067	7	2,074	8,205,145	330,212	7,726,781
The Wawanesa Life Insurance Company	Ind.	3,692	2,133	5,825	1,172	1,927	3,099	208	0	208	865,235	65,633	872,859
	Group	72	0	72	267	0	267	0	0	0	29,098	431	29,058
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	4	0	4	0	0	0	0	0	0	449	241	690
United American Insurance Company	Ind.	4	0	4	0	0	0	0	0	0	81	0	76
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Western Life Assurance Company	Ind.	186	0	186	14	0	14	0	0	0	26,433	1,320	27,505
	Group	628	0	628	234	0	234	0	0	0	135,972	0	102,840
Totals - 2018 - 51 Companies/Compagnies	Ind.	400,229	83,000	483,229	185,252	95,385	280,637	63,162	1	63,163	47,448,811	3,325,439	48,779,285
Totals - 2017 - 50 Companies/Compagnies	Ind.	394,586	73,142	467,728	181,620	93,549	275,169	62,637	2	62,639	46,247,838	3,686,499	47,632,958
Totals - 2018 - 42 Companies/Compagnies	Group	159,197	247,524	406,721	79,403	123,921	203,324	7,346	7	7,353	37,965,343	1,474,592	36,875,383
Totals - 2017 - 50 Companies/Compagnies	Group	163,410	85,763	249,173	63,763	114,315	178,078	4,768	10	4,778	37,127,081	1,879,653	38,025,011

Marine**Marine**

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	51,000	(82,000)	---
AIG Insurance Company of Canada	64,000	9,000	14.06
Allianz Global Risks US Insurance Company	318,000	60,000	18.87
Aspen Insurance UK Limited	0	12,000	---
Aviva General Insurance Company	22,000	6,000	27.27
Aviva Insurance Company of Canada	18,000	4,000	22.22
Certas Home and Auto Insurance Company	334,000	157,000	47.01
Chubb Insurance Company of Canada	273,000	15,000	5.49
Continental Casualty Company	189,000	178,000	94.18
Elite Insurance Company	854,000	442,000	51.76
Great American Insurance Company	772,000	206,000	26.68
HDI Global Specialty SE	4,000	15,000	375.00
Intact Insurance Company	1,585,000	448,000	28.26
Liberty Mutual Insurance Company	439,000	132,000	30.07
Lloyd's Underwriters	1,609,000	2,721,000	169.11
Northbridge General Insurance Corporation	653,000	(35,000)	---
Royal & Sun Alliance Insurance Company of Canada	18,000	(1,000)	---
St. Paul Fire and Marine Insurance Company	68,000	24,000	35.29
Sunderland Marine Insurance Company Limited (Canada Branch)	0	(139,000)	---
The Sovereign General Insurance Company	184,000	59,000	32.07
Traders General Insurance Company	12,000	12,000	100.00
Travelers Insurance Company of Canada	3,000	0	0.00
Trisura Guarantee Insurance Company	3,000	0	0.00
XL Specialty Insurance Company	8,000	(4,000)	---
Zurich Insurance Company Ltd	330,000	268,000	81.21
Totals - 2018 - 25 Companies/Compagnies	7,811,000	4,507,000	57.70
Totals - 2017 - 24 Companies/Compagnies	5,610,000	3,411,000	60.80

Property

Biens

Premiums & Losses in New Brunswick - 2018

Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	1,531,000	(840,000)	---
AIG Insurance Company of Canada	5,405,000	80,448,000	1488.40
Allianz Global Risks US Insurance Company	974,000	18,791,000	1929.26
Allied World Specialty Insurance	674,000	3,115,000	462.17
Allstate Insurance Company of Canada	15,473,000	7,519,000	48.59
American Bankers Insurance Company of Florida	2,448,000	1,014,000	41.42
Arch Insurance Canada Ltd.	763,000	483,000	63.30
Aspen Insurance UK Limited	0	5,000	---
Associated Electric & Gas Insurance Services Limited	635,000	0	0.00
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,000	2,000	33.33
Aviva General Insurance Company	4,794,000	4,529,000	94.47
Aviva Insurance Company of Canada	19,843,000	15,235,000	76.78
AXA Insurance Company	46,000	(5,000)	---
AXIS Reinsurance Company (Canadian Branch)	1,112,000	(29,000)	---
Berkley Insurance Company	6,000	0	0.00
CAA Insurance Company	1,663,000	2,578,000	155.02
Canadian Egg Industry Reciprocal Alliance (CEIRA)	160,000	0	0.00
Canadian Farm Insurance Corp.	2,000	0	0.00
Canadian Northern Shield Insurance Company	0	(40,000)	---
Canadian Premier General Insurance Company	1,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	483,000	0	0.00
Canassurance Insurance Company	16,000	0	0.00
Carleton-Fundy Mutual Insurance Company	5,375,000	2,099,000	39.05
Certas Home and Auto Insurance Company	17,987,000	13,475,000	74.92
Chubb Insurance Company of Canada	1,715,000	25,454,000	1484.20
Continental Casualty Company	878,000	2,277,000	259.34
Co-operators General Insurance Company	26,374,000	22,253,000	84.37
COSECO Insurance Company	729,000	668,000	91.63
CUMIS General Insurance Company	3,191,000	4,295,000	134.60
Ecclesiastical Insurance Office Public Limited Company	3,074,000	4,756,000	154.72
Echelon Insurance	449,000	130,000	28.95
Economical Mutual Insurance Company	29,957,000	23,370,000	78.01
Elite Insurance Company	6,669,000	4,491,000	67.34
Everest Insurance Company of Canada	87,000	33,000	37.93
Factory Mutual Insurance Company	8,072,000	5,238,000	64.89
Federated Insurance Company of Canada	990,000	782,000	78.99
First North American Insurance Company	396,000	17,000	4.29

Property

Biens

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Gore Mutual Insurance Company	25,000	1,000	4.00
Great American Insurance Company	361,000	187,000	51.80
Hartford Fire Insurance Company	2,000	0	0.00
HDI Global SE Canada Branch	432,000	362,000	83.80
HDI Global Specialty SE	670,000	657,000	98.06
Industrial Alliance Pacific General Insurance Corporation	2,000	0	0.00
Intact Insurance Company	38,206,000	24,041,000	62.92
Jewelers Mutual Insurance Company	92,000	(105,000)	---
La Compagnie d'Assurances Jevco	0	(5,000)	---
Liberty Mutual Insurance Company	5,132,000	34,133,000	665.10
Liberty Specialty Markets Bermuda Limited	27,000	13,000	48.15
Lloyd's Underwriters	31,163,000	17,631,000	56.58
Mitsui Sumitomo Insurance Company Limited	15,000	9,000	60.00
National Liability & Fire Insurance Company	295,000	14,606,000	4951.19
Northbridge General Insurance Corporation	11,057,000	8,426,000	76.21
Novex Insurance Company	142,000	(23,000)	---
Old Republic Insurance Company of Canada	148,000	26,000	17.57
Omega General Insurance Company	636,000	279,000	43.87
Orion Travel Insurance Company	370,000	211,000	57.03
Pembridge Insurance Company	6,479,000	4,908,000	75.75
Petline Insurance Company	787,000	426,000	54.13
Primum Insurance Company	4,450,000	4,633,000	104.11
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	5,866,000	3,910,000	66.66
RBC Insurance Company of Canada	180,000	36,000	20.00
Royal & Sun Alliance Insurance Company of Canada	18,813,000	35,672,000	189.61
SCOR Insurance - Canadian Branch	540,000	27,264,000	5048.89
Security National Insurance Company	17,529,000	10,230,000	58.36
Sompo Japan Nipponkoa Insurance Inc.	11,000	0	0.00
Sonnet Insurance Company	520,000	513,000	98.65
SouthEastern Mutual Insurance Company	8,940,000	4,451,000	49.79
St. Paul Fire and Marine Insurance Company	290,000	37,000	12.76
Stanley Mutual Insurance Company	6,473,000	3,652,000	56.42
Starr Insurance and Reinsurance Limited	230,000	194,000	84.35
TD Home and Auto Insurance Company	199,000	56,000	28.14
Temple Insurance Company	1,876,000	16,323,000	870.10
The Boiler Inspection and Insurance Company of Canada	1,000	56,000	5600.00
The Dominion of Canada General Insurance Company	9,503,000	9,973,000	104.95

Property

Biens

Premiums & Losses in New Brunswick - 2018
Primes et sinistres au Nouveau-Brunswick - 2018

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
The Guarantee Company of North America	1,081,000	415,000	38.39
The Insurance Company of Prince Edward Island	2,622,000	1,848,000	70.48
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	19,000	---
The Personal Insurance Company	8,646,000	7,997,000	92.49
The Portage la Prairie Mutual Insurance Company	3,786,000	1,938,000	51.19
The Sovereign General Insurance Company	4,951,000	2,201,000	44.46
The Wawanesa Mutual Insurance Company	35,226,000	32,482,000	92.21
Tokio Marine & Nichido Fire Insurance Co. Ltd.	278,000	1,307,000	470.14
Traders General Insurance Company	4,018,000	2,525,000	62.84
Trafalgar Insurance Company of Canada	475,000	0	0.00
Trans Global Insurance Company	59,000	0	0.00
Travelers Insurance Company of Canada	829,000	0	0.00
Trisura Guarantee Insurance Company	16,000	7,000	43.75
Triton Insurance Company	340,000	36,000	10.59
Unifund Assurance Company	14,659,000	11,213,000	76.49
Verassure Insurance Company	446,000	384,000	86.10
Waterloo Insurance Company	1,652,000	2,616,000	158.35
Westport Insurance Corporation	1,384,000	197,000	14.23
Wynward Insurance Group	2,719,000	790,000	29.05
XL Specialty Insurance Company	673,000	717,000	106.54
Zenith Insurance Company	246,000	125,000	50.81
Zurich Insurance Company Ltd	1,107,000	12,224,000	1104.25
Totals - 2018 - 96 Companies/Compagnies	418,653,000	543,967,000	129.93
Totals - 2017 - 99 Companies/Compagnies	385,980,000	250,862,000	64.99