

FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION



COMMISSION DES SERVICES  
FINANCIERS ET DES SERVICES  
AUX CONSOMMATEURS

**2021-2022**

# Annual Report

Issued by the  
Superintendent  
of Insurance

**2021-2022**

# Rapport annuel

Déposé par la  
surintendante  
des assurances



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14 December 2022

Peter Klohn  
Chair of the Board  
Financial and Consumer Services Commission

**Subject: Superintendent of Insurance Annual Report 2021**

Dear Mr. Klohn,

I am pleased to submit the eighty-fourth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2021 and for the Superintendent's fiscal year ending 31 March 2022 pursuant to section 18(1) of *the Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2021:

All Classes of Insurance:

Premiums Written (including Annuities)	\$3,156,291,000
Percentage increase over previous year 2020	14.33%
Claims and Benefits Paid (including Annuities)	\$1,824,647,000
Claims percentage of Premiums Written	57.81%
2020 Claims percentage of Premiums Written	65.82%

Life and Health Insurance (on the person):

Premiums Written	\$1,181,243,000
Percentage increase over previous year 2020	2.74%
Claims and Benefits Paid (not including Annuities)	\$757,008,000
Claims percentage of Premiums Written	64.09%
2020 Claims percentage of Premiums Written	60.97%

Property and Casualty Insurance:

Premiums Written	\$1,566,172,000
Percentage increase over previous year 2020	9.36%
Claims and Benefits Paid	\$799,243,000
Claims percentage of Premiums Written	51.03%
2020 Claims percentage of Premiums Written	61.11%

Auto Insurance Premiums:

Premiums Written	\$732,929,000
Percentage increase over previous year 2020	9.05%
Claims and Benefits Paid	\$443,318,000
Claims percentage of Premiums Written	60.49%
2020 Claims percentage of Premiums Written	73.94%
Facility Association (market of last resort):	\$33,721,417
Percentage increase over previous year 2020	4.3%

The following is a summary of amounts invoiced by FCNB to insurance companies for the fiscal year ending March 31, 2022, on behalf of the:

Department of Finance

Premium Tax (2% Life, A&S, 3% Other than Life)	\$70,030,889
Percentage increase over fiscal 2020-2021	7.16%

Department of Public Safety

Fire Marshal's Tax (1% Fire Premiums)	\$5,430,469
Percentage increase over fiscal 2020-2021	10.40%

Department of Health

Health Services Levy	\$39,882,036
Percentage increase over fiscal 2020-2021	0.5%

The following is a summary of revenue and expenses of the Insurance Division for the fiscal year ending March 31, 2022:

Licensing revenue from intermediaries	\$1,327,021
Percentage increase over fiscal 2020-2021	15.32%
Expenses of the Division	\$2,330,470
Percentage increase over fiscal 2020-2021	8.9%

The following is a summary of the intermediary licensing activities for the fiscal year 2021-2022:

<u>Number of licenses issued by type</u>	<u>2021-2022</u>
Life Insurance Agents / Brokers (Resident)	1,087
Life Insurance Agents / Brokers (Non-Resident)	2,046
Other Than Life Agents / Brokers	2,109
Non-Resident Brokers	4,209
Accident & Sickness Agents	298
Travel Agents	229
Special Insurance Brokers	13
Damage Appraisers	6
Adjusters	<u>2,150</u>
Total number of licenses produced	12,147
Total number of licensees	14,061
Total number of insurers licensed	203

Respectfully submitted,

Original signed by Angela Mazerolle

Angela Mazerolle,  
Superintendent of Insurance



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Le 14 décembre 2022

Peter Klohn  
Président du conseil  
Commission des services financiers et des services aux consommateurs

**Objet : Rapport de 2021 de la surintendante des assurances**

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-quatrième *Rapport de la surintendante des assurances* pour l'année financière 2021 des compagnies d'assurances ainsi que l'exercice financier de la surintendante clos le 31 mars 2022, en vertu du paragraphe 18(1) de la *Loi sur les assurances*.

Vous trouverez ci-après un résumé des compagnies d'assurances pour l'exercice 2021 :

Toutes les catégories d'assurances :

Primes souscrites (y compris les rentes)	3 156 291 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2020)	14,33 %
Décaissements pour sinistres et dividendes versés (y compris les rentes)	1 824 647 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	57,81 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2020	65,82 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 181 243 000 \$
Diminution du pourcentage par rapport à l'année précédente (2020)	2,74 %
Décaissements pour sinistres et dividendes versés (sans compter les rentes)	757 008 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	64,09 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2020	60,97 %

Assurances des biens et contre les risques divers :

Primes souscrites	1 566 172 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2020)	9,36 %
Décaissements pour sinistres et dividendes versés	799 243 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	51,03 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2020	61,11 %

Primes d'assurance automobile :

Primes souscrites	732 929 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2020)	9,05 %
Décaissements pour sinistres et dividendes versés	443 318 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	60,49 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2020	73,94 %
La Facility Association (marché de dernier recours)	33,721,417 \$
Augmentation du pourcentage par rapport à l'année précédente (2020)	4,3 %

Ce qui suit est un résumé des montants facturés par la FCNB aux compagnies d'assurances pour l'exercice clos le 31 mars 2022, pour le compte des ministères suivants :

Finances

Taxes sur les primes (2 % vie, accident et maladie, 3 % autres que vie)	70 030 889 \$
Augmentation en pourcentage par rapport à l'année financière 2020-2021	7,16 %

Sécurité publique

Taxe du prévôt des incendies (1 % des primes contre l'incendie)	5 430 469 \$
Augmentation en pourcentage par rapport à l'année financière 2020-2021	10,40 %

Santé

Contribution pour les services de santé en 2021	39 882 036 \$
Augmentation en pourcentage par rapport à l'année financière 2020-2021	0,5 %

Ce qui suit est un résumé des revenus et des dépenses de la Division des assurances pour l'exercice clos le 31 mars 2022:

Revenus provenant des licences pour les intermédiaires	1 327 021 \$
Augmentation en pourcentage par rapport à l'année financière 2020-2021	15,32 %
Dépenses de la Division	2 330 470 \$
Augmentation en pourcentage par rapport à l'année financière 2020-2021	8,9 %

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'exercice financier 2021-2022.

<u>Nombre de licences émises par type de licence</u>	<u>2021-2022</u>
Agents / courtiers d'assurance-vie (résidents)	1 087
Agents / courtiers d'assurance-vie (non-résidents)	2 046
Autres que des agents / courtiers	2 109
Courtiers non résidents	4 209
Agents d'assurance accident et d'assurance maladie	298
Agents de voyage	229
Courtiers d'assurance spéciale	13
Estimateurs de dommages	6
Experts en sinistres	<u>2 150</u>
Nombre total de licences produites	12 147
Nombre total de licences	14 061
Nombre total d'assureurs titulaires d'une licence	203

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

La surintendante des assurances,

L'original signé par Angela Mazerolle

Angela Mazerolle

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## FCNB Revenues from Insurance

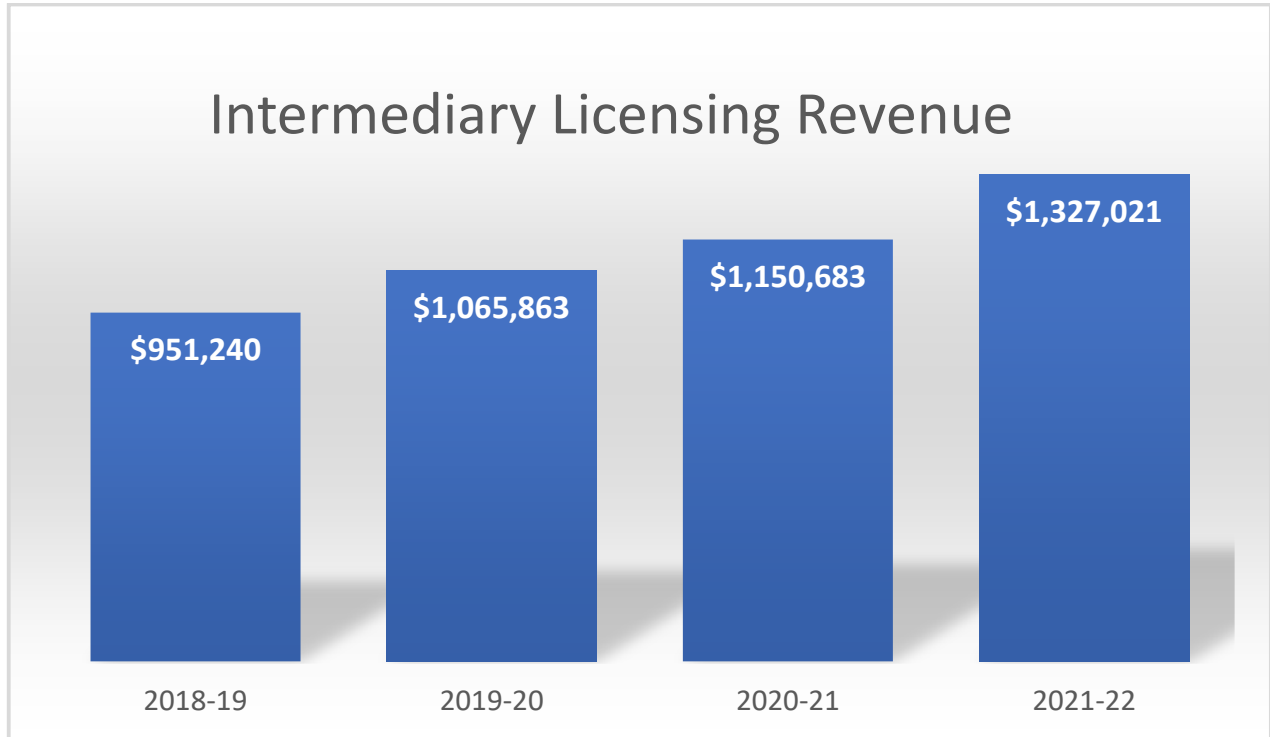


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

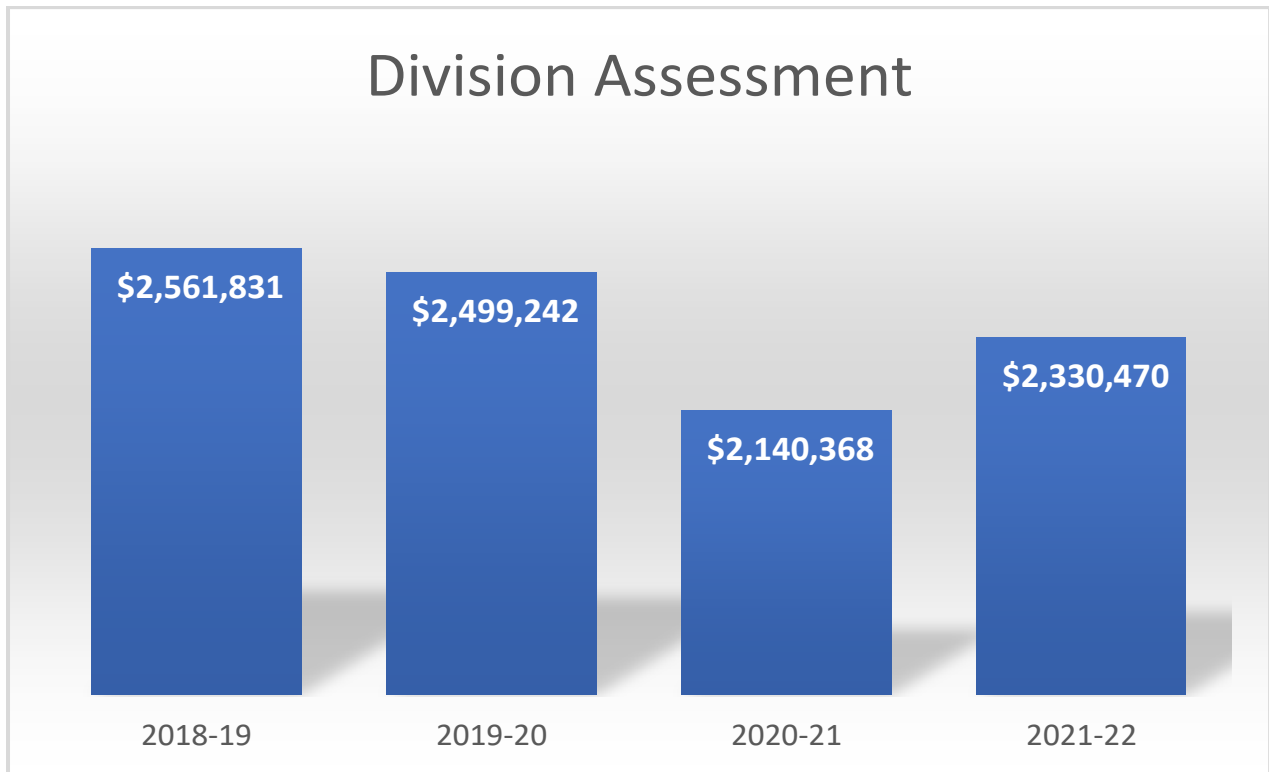


Table 2- Cost Recovery based on Insurance Act, S. 94



## Revenus perçus auprès du secteur des assurances pour la FCNB

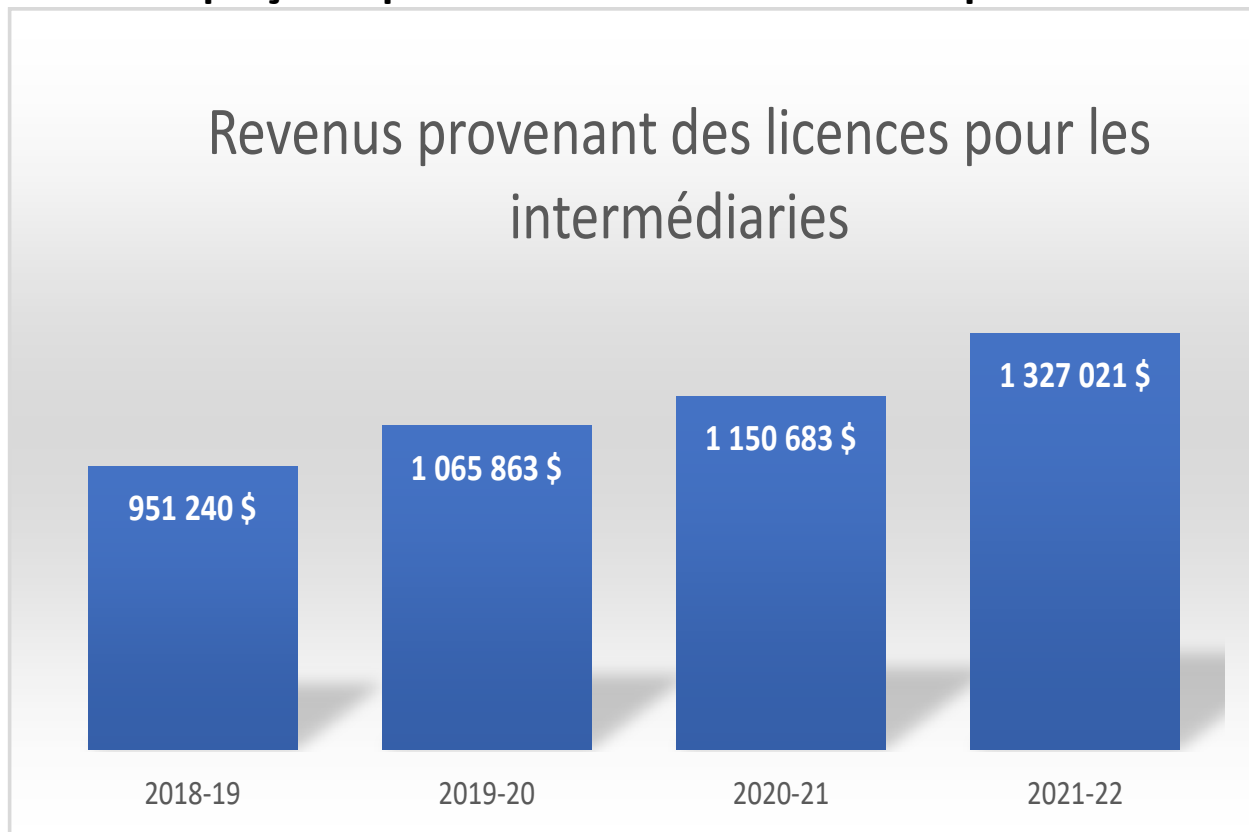


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances

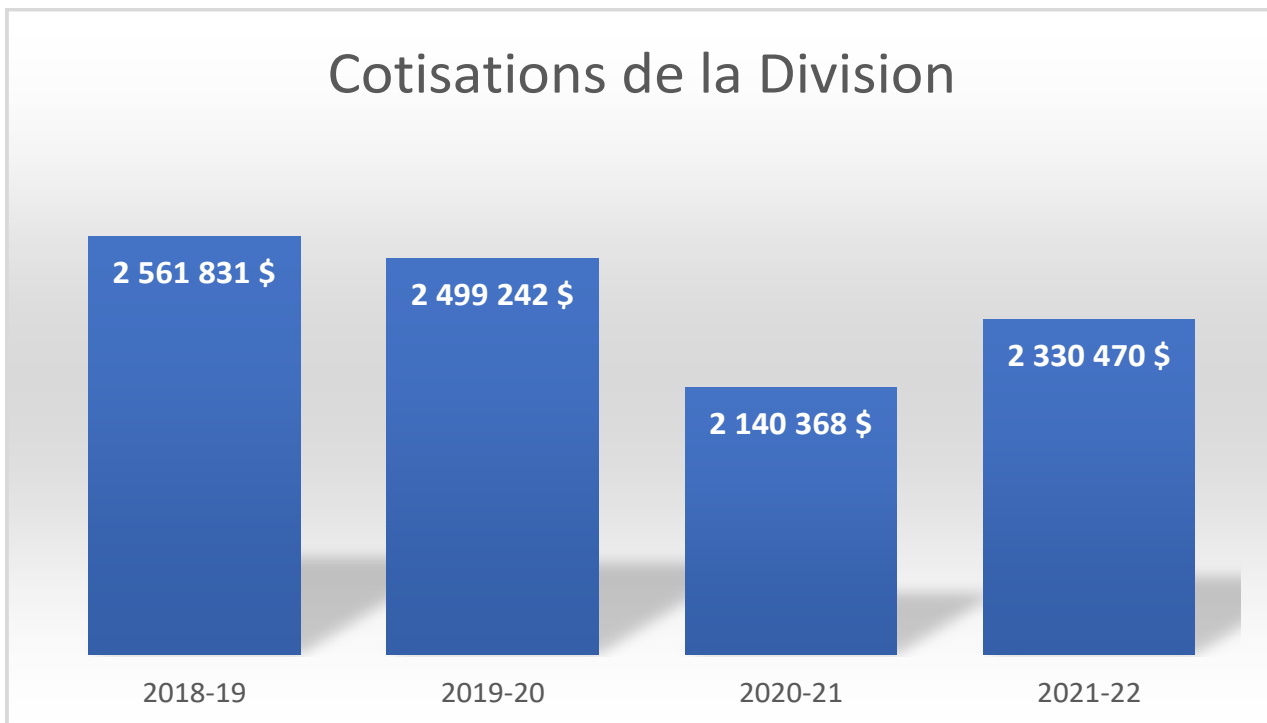


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances

# Amounts invoiced on behalf of the Minister of Finance

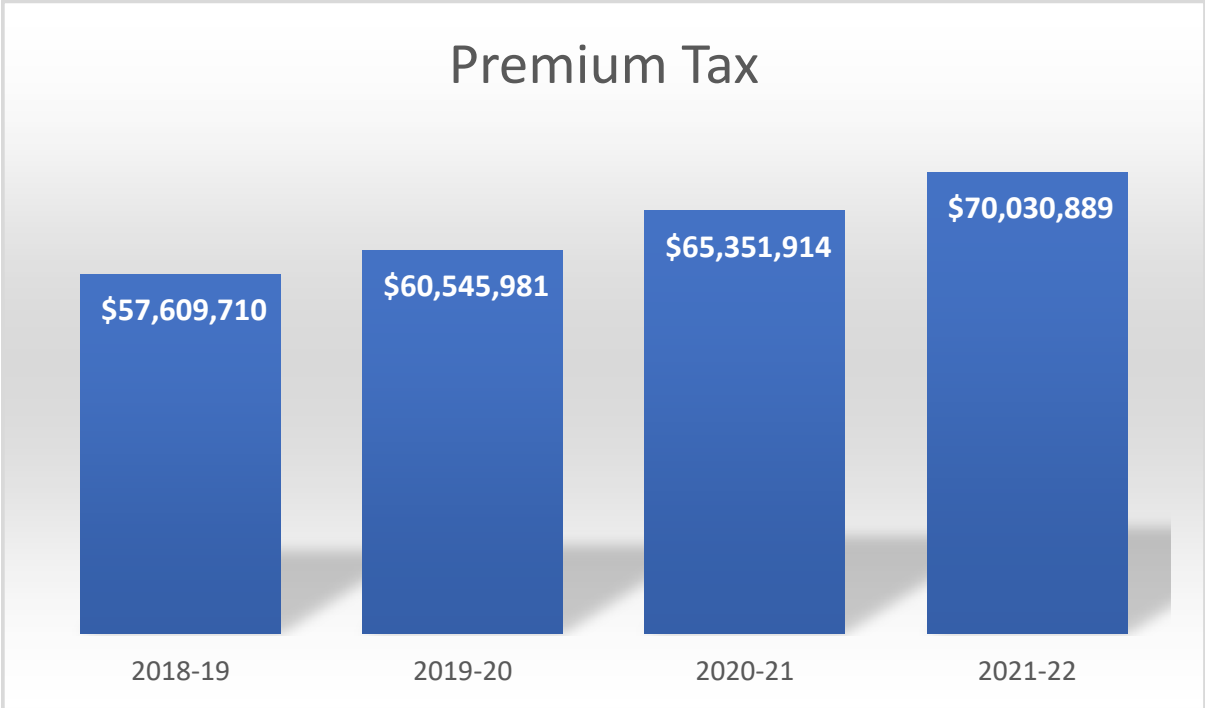


Table 5 – Collected as set out in the Premium Tax Act

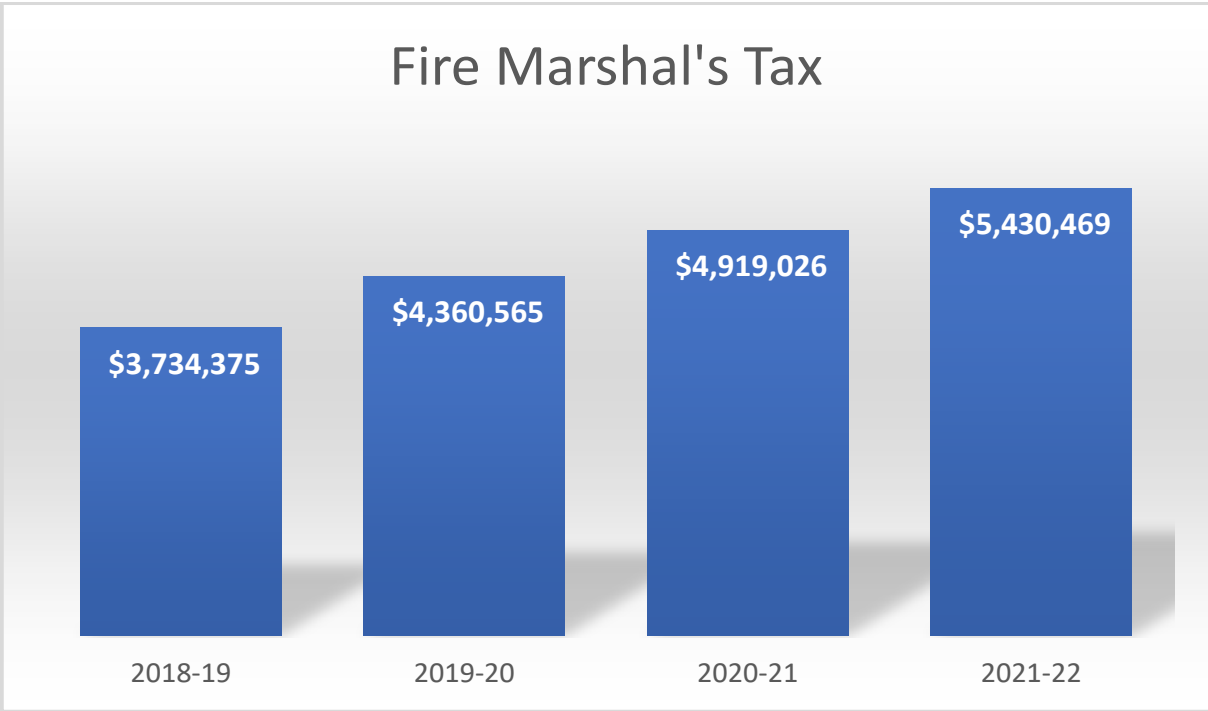


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

## Montants facturés pour le compte du ministère des Finances

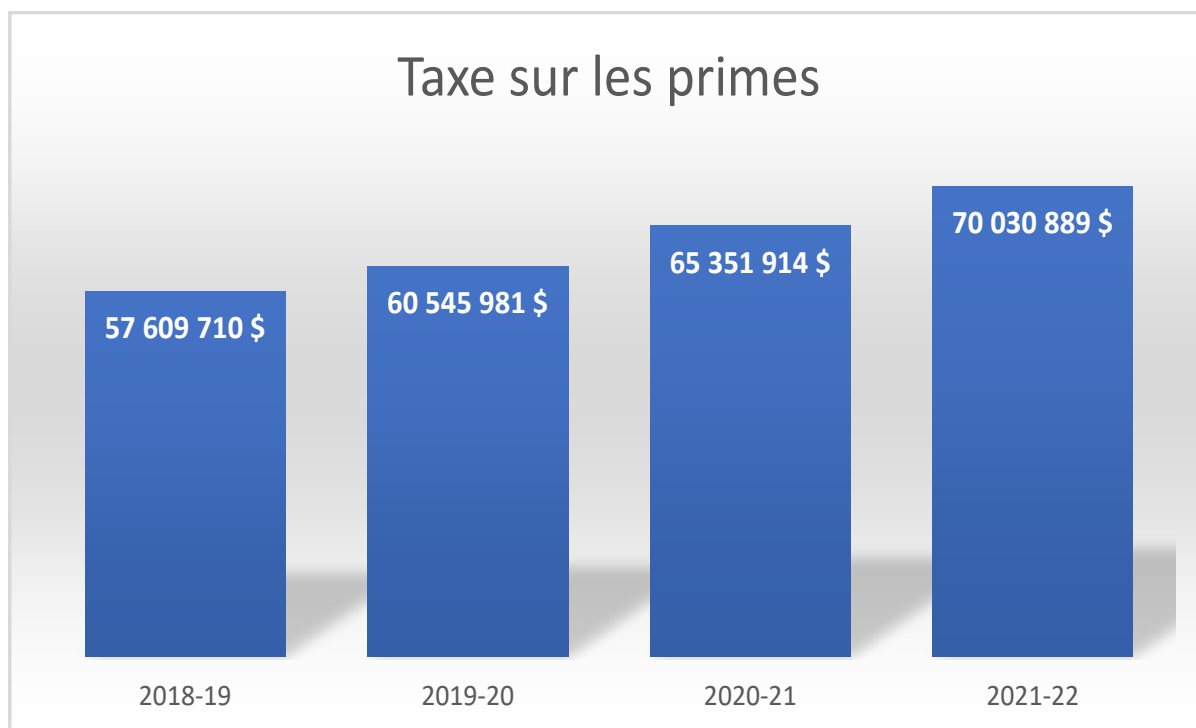


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

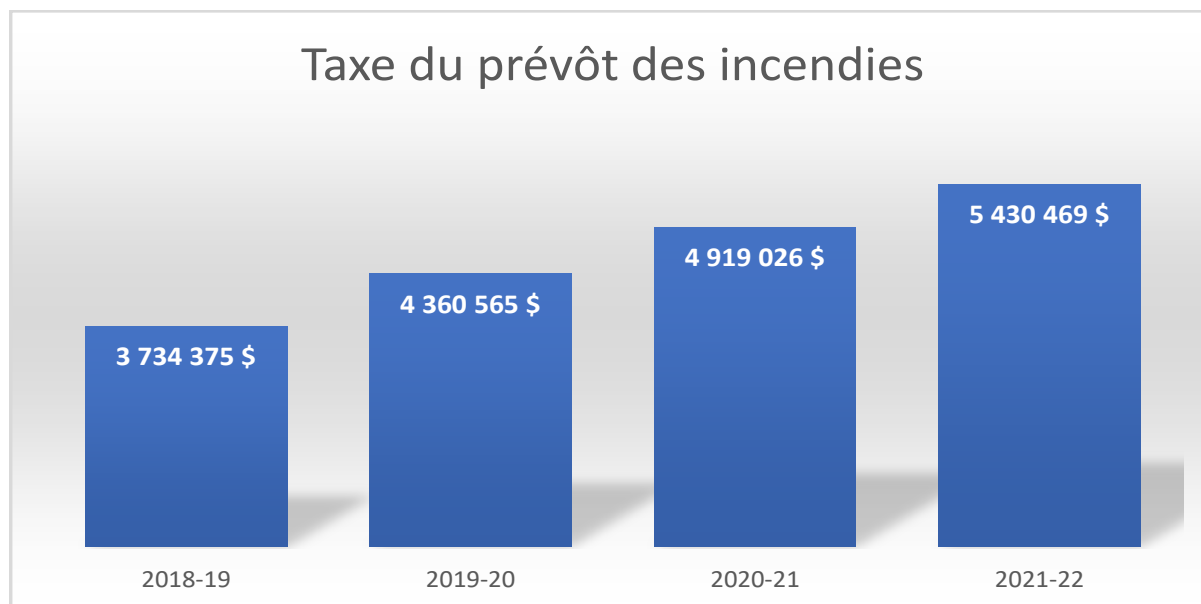


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

## Amounts invoiced on behalf of the Minister of Finance

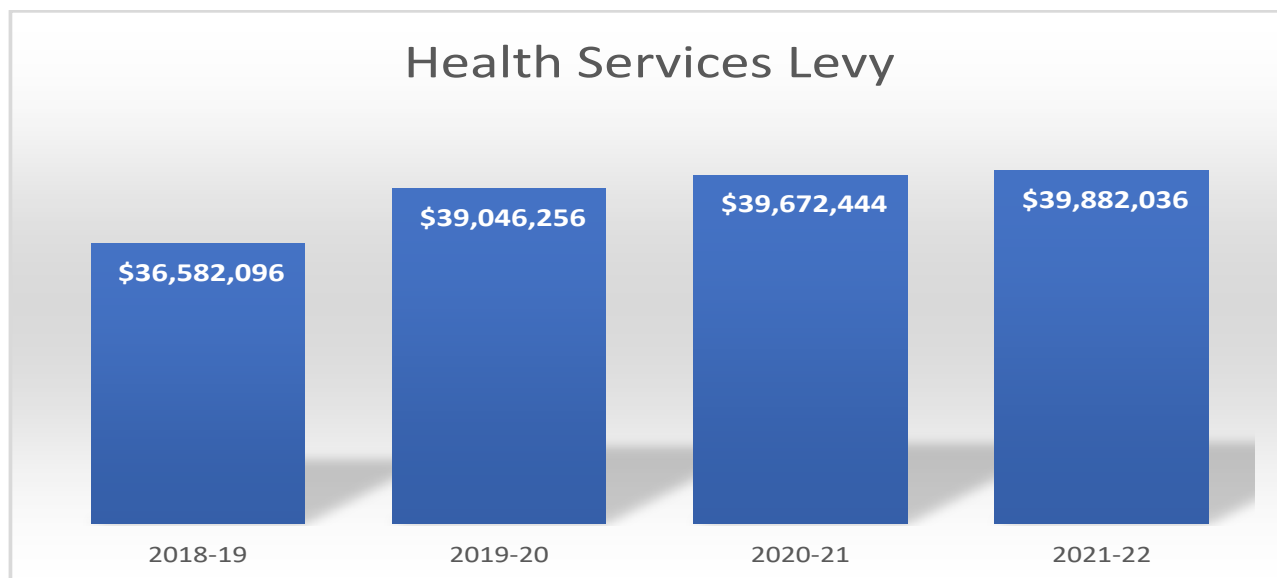


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services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

## Montants facturés pour le compte du ministère des Finances

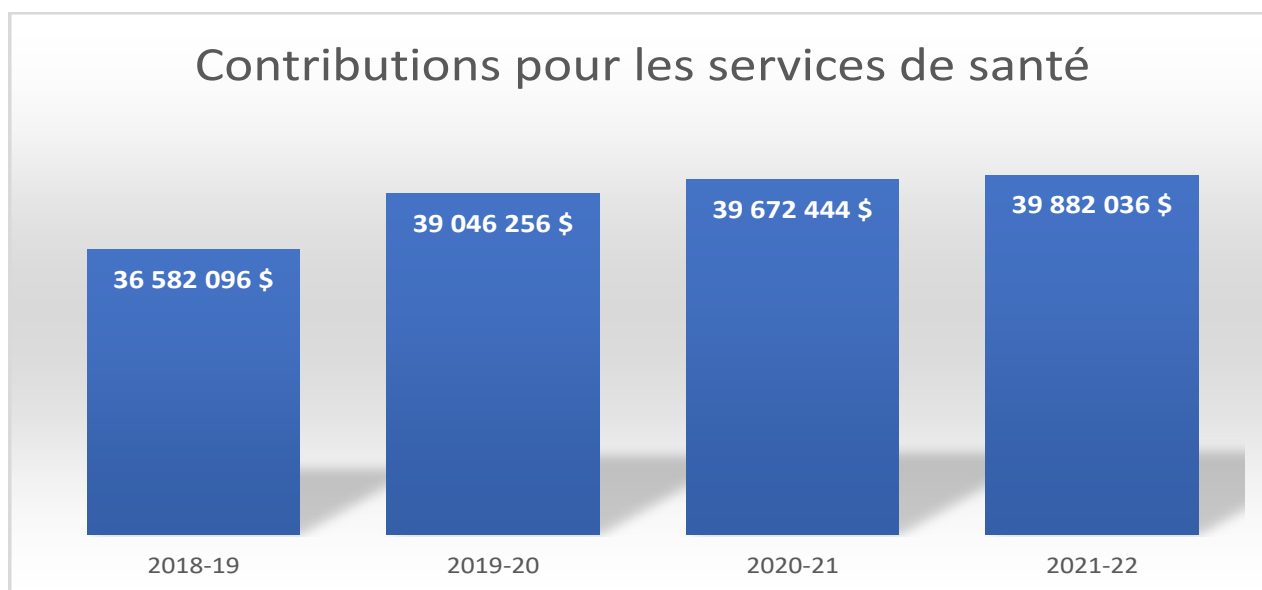


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

# Classes of Insurance

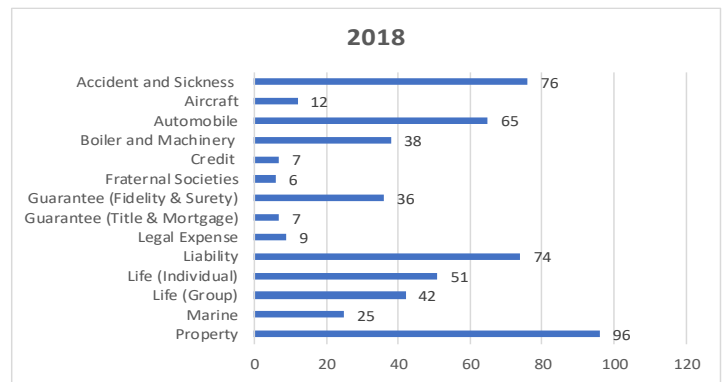
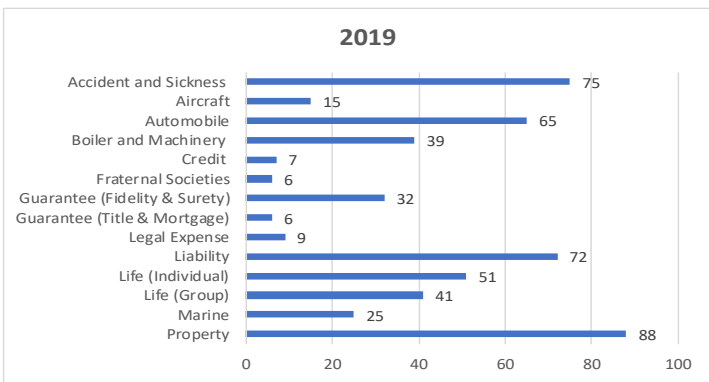
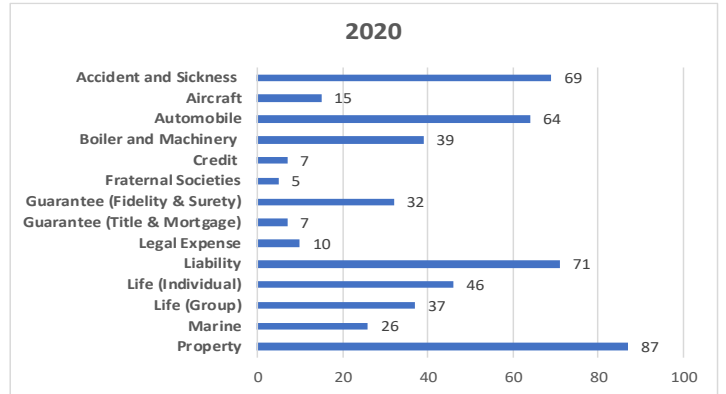
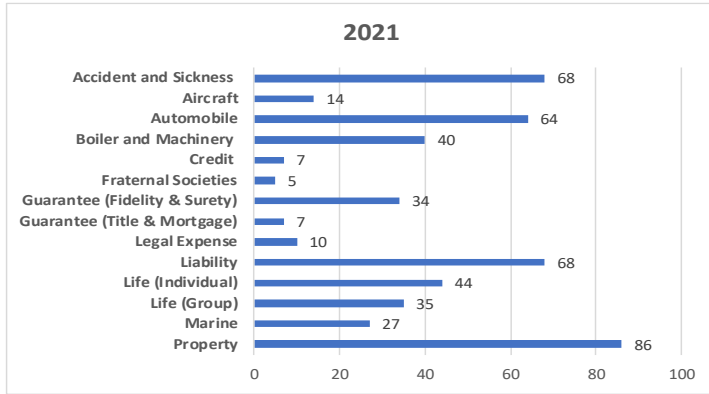
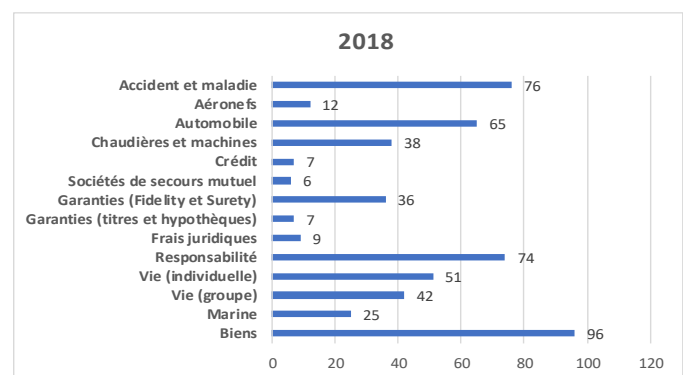
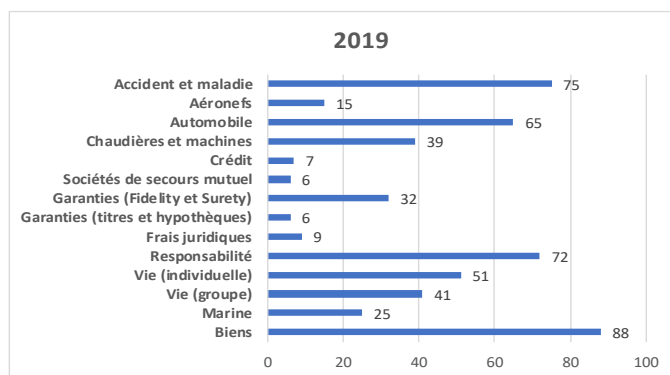
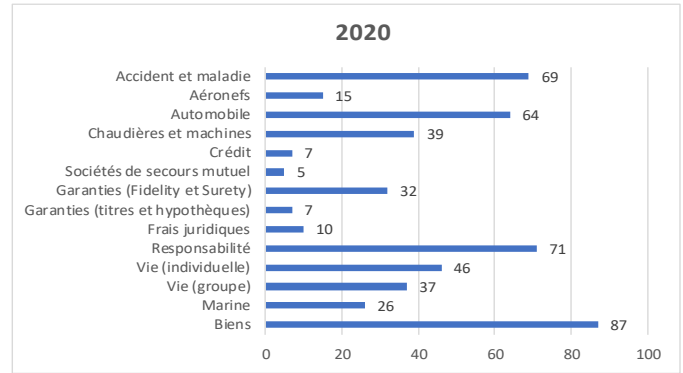
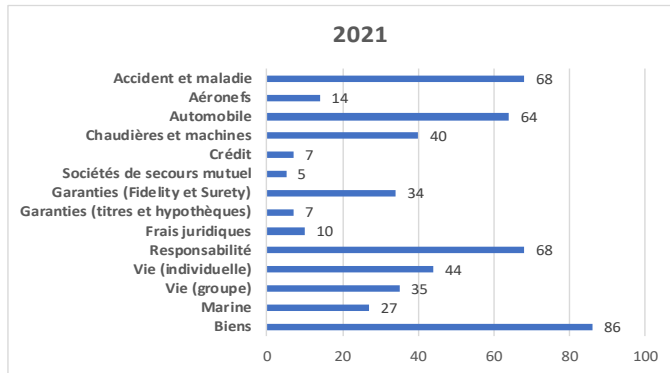


Table 11 & 12 - Show the number of Insurers reporting premiums by class type

Classes of Insurance				
Class	Number of Insurers by Type			
	2021	2020	2019	2018
Accident and Sickness	68	69	75	76
Aircraft	14	15	15	12
Automobile	64	64	65	65
Boiler and Machinery	40	39	39	38
Credit	7	7	7	7
Fraternal Societies	5	5	6	6
Guarantee (Fidelity & Surety)	34	32	32	36
Guarantee (Title & Mortgage)	7	7	6	7
Legal Expense	10	10	9	9
Liability	68	71	72	74
Life (Individual)	44	46	51	51
Life (Group)	35	37	41	42
Marine	27	26	25	25
Property	86	87	88	96

## Catégories d'assurance



Tableaux 13 et 14 – Nombre d'assureurs qui font état des primes par type de catégorie

Catégories d'assurance				
Catégorie	Nombre d'assureurs par type de catégorie			
	2021	2020	2019	2018
Accident et maladie	68	69	75	76
Aéronefs	14	15	15	12
Automobile	64	64	65	65
Chaudières et machines	40	39	39	38
Crédit	7	7	7	7
Sociétés de secours mutuel	5	5	6	6
Garanties (Fidelity et Surety)	34	32	32	36
Garanties (titres et hypothèques)	7	7	6	7
Frais juridiques	10	10	9	9
Responsabilité	68	71	72	74
Vie (individuelle)	44	46	51	51
Vie (groupe)	35	37	41	42
Marine	27	26	25	25
Biens	86	87	88	96

Table 15 - Premiums and Losses by Class of Insurance collected January 1<sup>st</sup>, 2021 to December 31<sup>st</sup>, 2021

Premiums and Losses by Class of Insurance (\$'000)								
Classes of Insurance	2021		2020		2019		2018	
	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends
Accident and Sickness	589,926	394,279	576,241	372,286	561,190	374,038	603,780	372,576
Aircraft	3,333	1,316	2,899	53	2,087	2,443	2,155	(549)
Automobile	732,929	443,318	672,121	496,938	611,143	483,127	556,846	468,020
Boiler and Machinery	26,643	4,143	18,998	10,381	23,593	28,462	20,937	22,172
Credit	2,058	1,204	1,868	303	1,693	543	1,486	173
Fraternal Societies	9,329	7,531	9,531	6,976	9,598	7,461	9,437	7,372
Guarantee (Fidelity & Surety)	9,330	181	8,140	387	8,358	(1,585)	11,780	344
Guarantee (Title & Mortgage)	38,766	(239)	30,771	5,739	23,175	5,472	18,236	6,377
Legal Expense	442	46	397	219	432	58	362	(15)
Liability	146,692	79,045	137,233	63,952	120,651	65,253	127,457	76,659
Life (Individual)	524,424	378,248	500,755	346,552	491,158	347,036	483,229	343,800
Life (Group)	466,440	245,346	241,913	216,033	393,896	212,600	406,721	210,677
Marine	14,659	5,978	14,843	3,045	11,949	9,695	7,811	4,507
Property	591,320	264,305	544,879	294,140	479,053	367,131	418,653	543,967

Tableau 16 - Primes et sinistres par catégorie d'assurance perçus du 1<sup>er</sup> janvier 2021 au 31 décembre 2021

Primes et sinistres par catégorie d'assurance (en milliers de \$)								
Catégories d'assurance	2021		2020		2019		2018	
	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	589 926	394 279	576 241	372 286	561 190	374 038	603 780	372 576
Aéronefs	3 333	1 316	2 899	53	2 087	2 443	2 155	(549)
Automobile	732 929	443 318	672 121	496 938	611 143	483 127	556 846	468 020
Chaudières et machines	26 643	4 143	18 998	10 381	23 593	28 462	20 937	22 172
Crédit	2 058	1 204	1 868	303	1 693	543	1 486	173
Sociétés de secours mutuel	9 329	7 531	9 531	6 976	9 598	7 461	9 437	7 372
Garanties (Fidelity et Surety)	9 330	181	8 140	387	8 358	(1 585)	11 780	344
Garanties (titres et hypothèques)	38 766	(239)	30 771	5 739	23 175	5 472	18 236	6 377
Frais juridiques	442	46	397	219	432	58	362	(15)
Responsabilité	146 692	79 045	137 233	63 952	120 651	65 253	127 457	76 659
Vie (individuelle)	524 424	378 248	500 755	346 552	491 158	347 036	483 229	343 800
Vie (groupe)	466 440	245 346	241 913	216 033	393 896	212 600	406 721	210 677
Marine	14 659	5 978	14 843	3 045	11 949	9 695	7 811	4 507
Biens	591 320	264 305	544 879	294 140	479 053	367 131	418 653	543 967

**New Companies / Nouvelles Compagnies**

January 1, 2021 - December 31, 2021

*1 janvier 2021 - 31 décembre 2021*

**Name of Company**

**Chief Representative**

*Noms des compagnies*

*Représentant principal*

---

Accomodate Insurance Reciprocal

Jackson, Sam

1331 Macleod Trail SE, Unit 800

Calgary AB

T2G 0K3

Hudson Insurance Company

Lumley, Alice

*Compagnie d'Assurance Hudson*

1600-55 University Ave.

Toronto ON

M5J 2H7



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

January 1, 2021 - December 31, 2021

*1 janvier 2021 - 31 décembre 2021*

<b>Name of Company</b> <b><i>Noms des compagnies</i></b>	<b>Ceased</b> <b><i>cessé le</i></b>
Gerber Life Insurance Company	5/31/2021
Liberty Life Assurance Company of Boston	11/30/2021
S&Y Insurance Company	11/1/2021
Scottish & York Insurance Co. Limited	12/10/2021
Sunderland Marine Insurance Company Limited (Canada Branch)	4/7/2021
The Guarantee Company of North America	4/1/2021
The Order of United Commercial Travelers of America	5/31/2021
Virginia Surety Company Inc.	5/31/2021

**Mergers and Amalgamations / *Assureurs qui ont fusionné***

January 1, 2021 - December 31, 2021

*1 janvier 2021 - 31 décembre 2021*

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**No Mergers to report / Aucune fusion à signaler.**

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

January 1, 2021 - December 31, 2021

*1 janvier 2021 - 31 décembre 2021*

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**Sagen Mortgage Insurance Company Canada**

***Compagnie d'assurance d'hypothèques Sagen Canada***

Genworth Financial Mortgage Insurance Company Canada / Compagnie d'assurance d'hypothèques

Genworth Financial Canada

Changed Name to / Changé à :

Sagen Mortgage Insurance Company Canada / Compagnie d'assurance d'hypothèques Sagen Canada

*Date/date 6/18/2021*

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

<b>Name of Company</b>	<b>Chief Representative</b>
<b><i>Noms des compagnies</i></b>	<b><i>Représentant principal</i></b>
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>	Mawhinney, Tim 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton-Fundy Mutual Insurance Company	McDougall, James  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***

<b>Name of Company</b>	<b>Chief Representative</b>
<b><i>Noms des compagnies</i></b>	<b><i>Représentant principal</i></b>

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Stanley Mutual Insurance Company

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

United General Insurance Corporation

Morrison, Jennifer  
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, 2022 / 31 Mars 2022**

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As of July 1<sup>st</sup>, 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.

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La Direction des assurances fait partie de la nouvelle Commission des services financiers et des services aux consommateurs depuis le 1<sup>er</sup> 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

Name of Company		Premiums	2022
ID #	Noms des	Primes	Assessment Cotisation
<b>Fraternal Societies/Sociétés des secours mutuels</b>			
10004	ACTRA Fraternal Benefit Society	42,000.00	86.47
10130	The Grand Orange Lodge of British America Benefit Fund	74,000.00	114.26
10144	The Independent Order of Foresters	100,000.00	136.84
10155	Knights of Columbus	7,801,000.00	6,824.72
35346	FaithLife Financial	-	50.00
45625	Teachers Life Insurance Society	-	50.00
<b>6</b>	<b>Fraternal Societies/Sociétés des secours mutuels</b>	<b>8,017,000.00</b>	<b>7,262.31</b>
<b>Life Companies/Compagnies - vie</b>			
10003	Acadie Vie	20,076,000.00	17,484.86
10010	Aetna Life Insurance Company	53,000.00	96.03
10022	American Bankers Life Assurance Company of Florida	8,859,000.00	7,743.54
10033	Assomption Compagnie Mutuelle d'Assurance-vie	37,542,000.00	32,653.09
10034	Blue Cross Life Insurance Company of Canada	57,355,000.00	49,859.55
10042	The Canada Life Assurance Company	245,846,000.00	213,553.25
10064	Canadian Premier Life Insurance Company	4,662,000.00	4,098.68
10067	Combined Insurance Company of America	17,838,000.00	15,541.29
10090	CUMIS Life Insurance Company	-	50.00
10102	The Empire Life Insurance Company	6,617,000.00	5,796.49
10105	AXA Equitable Life Insurance Company	-	50.00
10125	Scotia Life Insurance Company	-	50.00
10146	Industrial Alliance Insurance and Financial Services Inc.	48,436,000.00	42,113.91
10161	Life Insurance Company of North America	-	50.00
10169	The Manufacturers Life Insurance Company	176,027,000.00	152,919.42
10193	New York Life Insurance Company	592,000.00	564.12
10200	Allianz Life Insurance Company of North America	-	50.00
10230	SSQ, Life Insurance Company Inc.	11,435,000.00	9,980.65
10231	Reliable Life Insurance Company	14,000.00	62.16
10260	Sun Life Assurance Company of Canada	143,920,000.00	125,036.32
10284	United American Insurance Company	4,000.00	53.47
10294	The Wawanesa Life Insurance Company	5,158,000.00	4,529.43
10310	Humania Assurance Inc.	1,671,000.00	1,501.17
10320	CIGNA Life Insurance Company of Canada	106,000.00	142.05
10322	American Income Life Insurance Company	9,249,000.00	8,082.23
10329	Co-operators Life Insurance Company	26,566,000.00	23,121.06
10339	The Equitable Life Insurance Company of Canada	9,993,000.00	8,728.35
10372	Primerica Life Insurance Company of Canada	1,734,000.00	1,555.88
10384	CompCorp Life Insurance Company	-	50.00

10391	CIBC Life Insurance Company Limited	780,000.00	727.39
10392	La Capitale Financial Security Insurance Company	1,002,000.00	920.18
10400	BMO Life Assurance Company	8,327,000.00	7,281.53
10411	First Canadian Insurance Corporation	5,848,000.00	5,128.65
10412	TD Life Insurance Company	897,000.00	828.99
10416	Liberty Life Assurance Company of Boston	-	50.00
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,624,000.00	5,802.57
10424	Pavonia Life Insurance Company of Michigan	37,000.00	82.13
10428	The Canada Life Insurance Company of Canada	-	50.00
10429	RBC Life Insurance Company	16,271,000.00	14,180.44
25856	American Health & Life Insurance Company	1,033,000.00	947.10
26527	ivari	6,213,000.00	5,445.64
26589	MD Life Insurance Company	-	50.00
27254	BMO Life Insurance Company	-	50.00
27278	Trans Global Life Insurance Company	36,000.00	81.26
27370	Foresters Life Insurance Company	4,675,000.00	4,109.97
27414	Desjardins Financial Security Life Assurance Company	48,428,000.00	42,106.96
27855	Chubb Life Insurance Company of Canada	8,506,000.00	7,436.98
28517	Medavie Inc.	125,842,000.00	109,336.61
29399	L'Union -Vie, compagnie mutuelle d'assurance	993,000.00	912.36
30730	Assurant Life of Canada	191,000.00	215.87
32087	Sun Life Insurance (Canada) Inc.	-	50.00
35977	La Survivance - Voyage, compagnie d'assurance	133,000.00	165.50
45192	Manulife Assurance Company of Canada	-	50.00
47305	Brookfield Annuity Company	-	50.00
47630	La Capitale Civil Service Insurer Inc.	1,913,000.00	1,711.33
<b>55</b>	<b>Life Companies/Compagnies - vie</b>	<b>1,071,502,000.00</b>	<b>933,288.45</b>

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

10011	Affiliated FM Insurance Company	2,066,000.00	1,844.20
10013	Factory Mutual Insurance Company	18,040,000.00	15,716.71
10016	Allstate Insurance Company of Canada	60,844,000.00	52,889.55
10021	American Bankers Insurance Company of Florida	11,752,000.00	10,255.94
10023	Euler Hermes North America Insurance Company	204,000.00	227.16
10028	The American Road Insurance Company	67,000.00	108.19
10037	La Compagnie d'assurance Belair Inc.	-	50.00
10038	The Boiler Inspection and Insurance Company of Canada	1,099,000.00	1,004.42
10058	Chicago Title Insurance Company	793,000.00	738.68
10059	CorePoint Insurance Company	1,000.00	50.87
10061	Chubb Insurance Company of Canada	18,805,000.00	16,381.07
10069	AIG Insurance Company of Canada	22,698,000.00	19,761.92
10079	Continental Casualty Company	2,953,000.00	2,614.51
10084	Co-operators General Insurance Company	84,637,000.00	73,552.41
10089	CUMIS General Insurance Company	6,538,000.00	5,727.88
10098	Ecclesiastical Insurance Office Public Limited Company	6,889,000.00	6,032.70
10099	Economical Mutual Insurance Company	106,954,000.00	92,933.46



10101	Elite Insurance Company	12,505,000.00	10,909.88
10103	Employers Insurance Company of Wausau	-	50.00
10107	Farm Mutual Reinsurance Plan Inc.	-	50.00
10108	Federal Insurance Company	-	50.00
10109	Sonnet Insurance Company	18,484,000.00	16,102.30
10111	Legacy General Insurance Company	112,000.00	147.27
10113	First North American Insurance Company	80,000.00	119.48
10118	Aviva Insurance Company of Canada	90,346,000.00	78,510.35
10128	Gore Mutual Insurance Company	364,000.00	366.11
10129	Wynward Insurance Group	6,132,000.00	5,375.29
10131	Great American Insurance Company	2,817,000.00	2,496.40
10135	The Nordic Insurance Company of Canada	-	50.00
10136	Intact Insurance Company	114,563,000.00	99,541.44
10139	Hartford Fire Insurance Company	91,000.00	129.03
10149	La Compagnie d'Assurance Jevco	-	50.00
10151	Echelon Insurance	14,296,000.00	12,465.26
10160	Liberty Mutual Insurance Company	32,619,000.00	28,377.74
10162	Lloyd's Underwriters	73,561,000.00	63,933.54
10180	The Missisquoi Insurance Company	-	50.00
10184	Motors Insurance Corporation	24,000.00	70.84
10198	XL Reinsurance America Inc.	466,000.00	454.69
10203	TD Direct Insurance Inc.	-	50.00
10212	The Personal Insurance Company	37,475,000.00	32,594.90
10217	The Portage la Prairie Mutual Insurance Company	14,238,000.00	12,414.89
10228	TD Home and Auto Insurance Company	560,000.00	536.33
10229	Quebec Assurance Company	-	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	43,243,000.00	37,604.08
10239	Scottish & York Insurance Co. Limited	-	50.00
10244	Security National Insurance Company	80,714,000.00	70,145.51
10245	Sentry Insurance Company	17,000.00	64.76
10247	Optimum Société d'Assurance inc.	-	50.00
10248	SouthEastern Mutual Insurance Company	20,652,000.00	17,985.09
10249	The Sovereign General Insurance Company	19,183,000.00	16,709.34
10252	Stanley Mutual Insurance Company	7,734,000.00	6,766.54
10257	St. Paul Fire & Marine Insurance Company	1,909,000.00	1,707.86
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	543,000.00	521.56
10267	Traders General Insurance Company	12,055,000.00	10,519.08
10268	Trafalgar Insurance Company of Canada	2,033,000.00	1,815.54
10280	Unifund Assurance Company	43,852,000.00	38,132.96
10293	The Wawanesa Mutual Insurance Company	120,946,000.00	105,084.71
10298	Western Surety Company	777,000.00	724.78
10299	Sompo Japan Nipponkoa Insurance Inc.	11,000.00	59.55
10300	Zurich Insurance Company Ltd.	14,967,000.00	13,047.99
10306	The Dominion of Canada General Insurance Company	33,058,000.00	28,758.99
10308	Primmum Insurance Company	32,985,000.00	28,695.59
10314	Westport Insurance Corporation	4,144,000.00	3,648.83
10319	Coseco Insurance Company	-	50.00

10321	Canadian Universities Reciprocal Insurance Exchange	1,113,000.00	1,016.58
10323	RBC Insurance Company of Canada	1,000,000.00	918.44
10337	Canadian Lawyers Insurance Association (CLIA)	468,000.00	456.43
10338	Stewart Title Guaranty Company	1,378,000.00	1,246.71
10340	TD General Insurance Company	-	50.00
10341	Travelers Insurance Company of Canada	2,775,000.00	2,459.93
10342	Novex Insurance Company	303,000.00	313.14
10345	Pembridge Insurance Company	31,202,000.00	27,147.16
10347	First American Title Insurance Company	1,000.00	50.87
10366	Mitsui Sumitomo Insurance Company Limited	152,000.00	182.00
10375	Federated Insurance Company of Canada	3,289,000.00	2,906.31
10377	United General Insurance Corporation	10,747,000.00	9,383.16
10382	Green Shield Canada	4,285,000.00	3,771.28
10393	Western Assurance Company	-	50.00
10398	Protective Insurance Company	110,000.00	145.53
10402	Old Republic Insurance Company of Canada	2,741,000.00	2,430.40
10404	Northbridge General Insurance Corporation	56,500,000.00	49,117.03
10405	Verasure Insurance Company	-	50.00
10406	Sagen Mortgage Insurance Company Canada	19,663,000.00	17,126.20
10413	CAA Insurance Company	14,077,000.00	12,275.07
10414	Waterloo Insurance Company	-	50.00
10415	Scotia General Insurance Company	-	50.00
10425	Coachman Insurance Company	-	50.00
10426	Everest Insurance Company of Canada	2,416,000.00	2,148.16
10430	Heartland Farm Mutual Inc.	-	50.00
10431	Zenith Insurance Company	7,363,000.00	6,444.35
10432	Perth Insurance Company	-	50.00
10433	Aviva General Insurance Company	19,074,000.00	16,614.68
10434	Canassurance Insurance Company	1,386,000.00	1,253.66
10435	Temple Insurance Company	7,426,000.00	6,499.06
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	77,000.00	116.87
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance générale	18,218,000.00	15,871.30
27750	The Insurance Company of Prince Edward Island	15,530,000.00	13,536.92
29158	Aspen Insurance UK Ltd.	454,000.00	444.27
29222	National Liability & Fire Insurance Company	2,991,000.00	2,647.51
29359	Pafco Insurance Company	5,112,000.00	4,489.48
29387	Industrial Alliance Pacific General Insurance Corporation	15,239,000.00	13,284.20
29388	Petline Insurance Company	871,000.00	806.41
29789	Allianz Global Risks US Insurance Company	6,732,000.00	5,896.36
29840	Omega General Insurance Company	2,401,000.00	2,135.13
30017	FCT Insurance Company Ltd.	6,334,000.00	5,550.72

30020	Compagnie Francaise d'Assurance pour le Commerce Extérieur	279,000.00	292.30
30128	Canadian Farm Insurance Corp.	2,000.00	51.74
30650	Jewelers Mutual Insurance Company	165,000.00	193.29
30746	L'Unique assurances générales inc.	1,000.00	50.87
30921	Trisura Guarantee Insurance Company	6,941,000.00	6,077.86
31026	Electric Insurance Company	22,000.00	69.11
31925	Canada Guaranty Mortgage Insurance Company	10,788,000.00	9,418.76
32334	Berkley Insurance Company	2,108,000.00	1,880.68
32611	Fenchurch General Insurance Company	6,000.00	55.21
32639	Associated Electric & Gas Insurance Services Limited	478,000.00	465.12
33014	Safety National Casualty Corporation	-	50.00
33344	Triton Insurance Company	3,006,000.00	2,660.54
33901	AXIS Reinsurance Company (Canadian Branch)	550,000.00	527.64
34332	Healthcare Insurance Reciprocal of Canada	134,000.00	166.37
35408	Unica Insurance Inc.	-	50.00
35976	Allied World Specialty Insurance	4,975,000.00	4,370.50
36652	HDI Global Specialty SE	4,759,000.00	4,182.92
37017	La Capitale General Insurance Inc.	-	50.00
37113	HDI Global SE Canada Branch	2,280,000.00	2,030.05
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	183,000.00	208.93
40005	Arch Insurance Canada Ltd.	4,606,000.00	4,050.05
40823	Millennium Insurance Corporation	2,495,000.00	2,216.77
41846	Orion Travel Insurance Company	183,000.00	208.93
41880	Starr Insurance and Reinsurance Limited	1,838,000.00	1,646.20
41924	GMS Insurance Inc.	806,000.00	749.97
42096	Certas Home and Auto Insurance Company	67,731,000.00	58,870.52
43412	Technology Insurance Company, Inc.	5,000.00	54.34
43925	XL Specialty Insurance Company	5,895,000.00	5,169.47
44902	SCOR Insurance - Canadian Branch	2,026,000.00	1,809.47
47290	Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	11,000.00	59.55
47296	S&Y Insurance Company	-	50.00
47629	Carleton-Fundy Mutual Insurance Company	6,700,000.00	5,868.57
48028	Hudson Insurance Company	-	50.00
<b>142</b>	<b>Other than Life Companies/Compagnies autre que l'assurance vie</b>	<b>1,592,297,000.00</b>	<b>1,389,919.24</b>
<b>203</b>	<b>Total</b>	<b>2,671,816,000.00</b>	<b>2,330,470.00</b>

**Accident and Sickness Insurance**  
**Accident et maladie**  
**Premiums & Losses in New Brunswick - 2021**  
**Primes et sinistres au Nouveau-Brunswick - 2021**

Name of Company	Direct Premiums	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Acadie Vie	1,999,000	827,000	41.37
Aetna Life Insurance Company	53,000	34,000	64.15
AIG Insurance Company of Canada	1,856,000	1,477,000	79.58
Allianz Global Risks US Insurance Company	96,000	-8,000	---
Allstate Insurance Company of Canada	247,000	178,000	72.06
American Bankers Insurance Company of Florida	2,974,000	219,000	7.36
American Bankers Life Assurance Company of Florida	5,450,000	337,000	6.18
American Income Life Insurance Company	1,388,000	394,000	28.39
Assomption Compagnie Mutuelle d'Assurance-vie	20,515,000	14,660,000	71.46
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	3,105,000	707,000	22.77
Aviva Insurance Company of Canada	6,000	1,000	16.67
AXIS Reinsurance Company (Canadian Branch)	53,000	-30,000	---
Berkley Insurance Company	174,000	29,000	16.67
Blue Cross Life Insurance Company of Canada	35,063,000	18,414,000	52.52
BMO Life Assurance Company	874,000	218,000	24.94
CAA Insurance Company	137,000	6,000	4.38
Canadian Premier General Insurance Company	72,000	68,000	94.44
Canadian Premier Life Insurance Company	2,977,000	778,000	26.13
Canassurance Insurance Company	1,382,000	-556,000	---
Chubb Insurance Company of Canada	179,000	7,000	3.91
Chubb Life Insurance Company of Canada	5,579,000	1,004,000	18.00
CIBC Life Insurance Company Limited	658,000	10,000	1.52
CIGNA Life Insurance Company of Canada	102,000	61,000	59.80
Combined Insurance Company of America	17,516,000	7,416,000	42.34
Continental Casualty Company	0	2,000	---
Co-operators General Insurance Company	28,000	0	0.00
Co-operators Life Insurance Company	12,120,000	8,471,000	69.89
CUMIS General Insurance Company	493,000	38,000	7.71
Desjardins Financial Security Life Assurance Company	36,214,000	25,495,000	70.40
Everest Insurance Company of Canada	0	-1,000	---
Fenchurch General Insurance Company	6,000	6,000	100.00
First Canadian Insurance Corporation	3,148,000	596,000	18.93
Foresters Life Insurance Company	35,000	34,000	97.14
GMS Insurance Inc.	806,000	759,000	94.17
Green Shield Canada	4,285,000	2,519,000	58.79
Humania Assurance Inc.	1,178,000	587,000	49.83
Industrial Alliance Insurance and Financial Services Inc.	16,004,000	13,097,000	81.84
Intact Insurance Company	18,000	3,000	16.67
ivari	21,000	1,000	4.76

**Accident and Sickness Insurance**  
**Accident et maladie**  
**Premiums & Losses in New Brunswick - 2021**  
**Primes et sinistres au Nouveau-Brunswick - 2021**

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>
La Capitale Civil Service Insurer Inc. (CCSI)	947,000	695,000	73.39
La Capitale Financial Security Insurance Company	986,000	473,000	47.97
La Survivance – Voyage, compagnie d'assurance	133,000	1,000	0.75
Life Insurance Company of North America	0	76,000	---
Lloyd's Underwriters	344,000	-114,000	---
L'Union-Vie, compagnie mutuelle d'assurance	308,000	6,000	1.95
Medavie Inc.	125,765,000	73,258,000	58.25
New York Life Insurance Company	2,000	0	0.00
Old Republic Insurance Company of Canada	1,129,000	3,000	0.27
Orion Travel Insurance Company	145,000	-6,000	---
Pavonia Life Insurance Company of Michigan	0	-1,000	---
RBC Insurance Company of Canada	790,000	-684,000	---
RBC Life Insurance Company	8,456,000	8,527,000	100.84
Reliable Life Insurance Company	5,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	729,000	0	0.00
SSQ, Life Insurance Company Inc.	8,971,000	6,721,000	74.92
Starr Insurance and Reinsurance Limited	12,000	12,000	100.00
Sun Life Assurance Company of Canada	79,747,000	68,010,000	85.28
TD Life Insurance Company	733,000	360,000	49.11
Temple Insurance Company	45,000	70,000	155.56
The Canada Life Assurance Company	75,199,000	52,174,000	69.38
The Empire Life Insurance Company	2,461,000	1,937,000	78.71
The Equitable Life Insurance Company of Canada	1,763,000	1,313,000	74.48
The Manufacturers Life Insurance Company	100,824,000	82,251,000	81.58
The Wawanesa Life Insurance Company	805,000	691,000	85.84
Trans Global Life Insurance Company	30,000	0	0.00
Trisura Guarantee Insurance Company	219,000	7,000	3.20
Triton Insurance Company	2,485,000	602,000	24.23
Zurich Insurance Company Ltd	82,000	39,000	47.56
<b>Totals - 2021 - 68 Companies/Compagnies</b>	<b>589,926,000</b>	<b>394,279,000</b>	<b>66.84</b>
<b>Totals - 2020 - 69 Companies/Compagnies</b>	<b>576,241,000</b>	<b>372,286,000</b>	<b>64.61</b>

**Aircraft  
Aviation**

**Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021**

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	170,000	(12,000)	---
Allianz Global Risks US Insurance Company	69,000	(52,000)	---
Chubb Insurance Company of Canada	1,119,000	0	0.00
Great American Insurance Company	107,000	62,000	57.94
HDI Global Specialty SE	53,000	30,000	56.60
Intact Insurance Company	0	(2,000)	---
Lloyd's Underwriters	434,000	476,000	109.68
Mitsui Sumitomo Insurance Company Limited	96,000	(1,000)	---
National Liability & Fire Insurance Company	159,000	46,000	28.93
Northbridge General Insurance Corporation	211,000	3,000	1.42
Old Republic Insurance Company of Canada	22,000	0	0.00
Starr Insurance and Reinsurance Limited	144,000	95,000	65.97
Temple Insurance Company	480,000	587,000	122.29
XL Specialty Insurance Company	269,000	84,000	31.23
<b>Totals - 2021 - 14 Companies/Compagnies</b>	<b>3,333,000</b>	<b>1,316,000</b>	<b>39.48</b>
<b>Totals - 2020 - 15 Companies/Compagnies</b>	<b>2,899,000</b>	<b>53,000</b>	<b>1.83</b>

**Automobile Insurance**  
**Assurance d'automobile**

Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021

Name of Company Noms des compagnies	Premiums Primes				Claims Sinistres				Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	
AIG Insurance Company of Canada	3,661	1,072	1,673	6,406	4,432	(1,487)	1,192	4,137	64.58
Allianz Global Risks US Insurance Company	0	0	0	0	1	(1)	9	9	---
Allstate Insurance Company of Canada	22,573	4,739	12,785	40,097	13,396	2,014	8,400	23,810	59.38
Arch Insurance Canada Ltd.	49	13	6	68	0	132	0	132	194.12
Aviva General Insurance Company	5,847	1,932	5,559	13,338	4,583	2,033	2,864	9,480	71.08
Aviva Insurance Company of Canada	27,212	5,545	19,556	52,313	17,822	6,803	13,062	37,687	72.04
CAA Insurance Company	4,775	1,098	4,010	9,883	1,792	702	2,207	4,701	47.57
Canadian Northern Shield Insurance Company	0	0	0	0	1	0	0	1	---
Certas Home and Auto Insurance Company	20,146	5,863	13,386	39,395	8,283	6,640	9,355	24,278	61.63
Chubb Insurance Company of Canada	4,990	24	640	5,654	415	(32)	92	475	8.40
Continental Casualty Company	329	34	200	563	226	36	116	378	67.14
Co-operators General Insurance Company	19,360	4,498	18,450	42,308	16,264	3,771	9,170	29,205	69.03
CUMIS General Insurance Company	1,117	298	738	2,153	1,363	501	412	2,276	105.71
Definity Insurance Company	33,034	5,439	22,813	61,286	26,880	3,462	13,647	43,989	71.78
Echelon Insurance	7,184	1,846	2,837	11,867	4,702	1,960	4,278	10,940	92.19
Electric Insurance Company	15	0	0	15	(3)	0	0	(3)	---
Elite Insurance Company	785	246	1,916	2,947	671	266	819	1,756	59.59
Everest Insurance Company of Canada	45	0	112	157	(233)	0	60	(173)	---
Federal Insurance Company	0	0	0	0	(62)	(119)	0	(181)	---
Federated Insurance Company of Canada	514	47	513	1,074	385	(8)	312	689	64.15
Hartford Fire Insurance Company	4	3	3	10	0	0	7	7	70.00
Industrial Alliance Pacific General Insurance Corporation	0	0	2,736	2,736	0	0	286	286	10.45

**Automobile Insurance  
Assurance d'automobile**

**Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</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)	
Intact Insurance Company	29,415	6,329	21,564	57,308	13,883	3,706	11,466	29,055	50.70
La Compagnie d'assurance Belair inc.	0	0	0	0	0	(20)	0	(20)	---
La Compagnie d'Assurances Jevco	0	0	0	0	41	(24)	0	17	---
Liberty Mutual Insurance Company	523	71	611	1,205	181	156	24	361	29.96
Lloyd's Underwriters	368	79	2,476	2,923	67	47	1,368	1,482	50.70
Millennium Insurance Corporation	0	0	523	523	0	0	161	161	30.78
Mitsui Sumitomo Insurance Company Limited	28	1	2	31	4	0	1	5	16.13
National Liability & Fire Insurance Company	34	0	2	36	25	0	1	26	72.22
Northbridge General Insurance Corporation	12,726	2,265	10,004	24,995	8,015	602	5,634	14,251	57.02
Novex Insurance Company	0	0	0	0	0	(6)	3	(3)	---
Old Republic Insurance Company of Canada	338	18	155	511	101	5	(2)	104	20.35
Pafco Insurance Company	2,997	735	1,380	5,112	1,099	128	685	1,912	37.40
Pembridge Insurance Company	11,413	2,466	7,121	21,000	7,543	2,453	4,182	14,178	67.51
Perth Insurance Company	(2)	0	0	(2)	(348)	(1)	0	(349)	---
Primum Insurance Company	14,523	2,587	8,750	25,860	7,786	3,371	7,057	18,214	70.43
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	4,597	2,086	4,817	11,500	1,588	1,182	1,980	4,750	41.30
Protective Insurance Company	23	0	87	110	(7)	0	43	36	32.73
Royal & Sun Alliance Insurance Company of Canada	9,168	2,159	7,499	18,826	3,233	1,044	4,942	9,219	48.97
Security National Insurance Company	29,702	4,523	20,493	54,718	12,272	5,005	12,110	29,387	53.71
Sentry Insurance Company	14	0	3	17	10	0	1	11	64.71
Sonnet Insurance Company	8,190	1,290	5,683	15,163	5,556	650	5,059	11,265	74.29
St. Paul Fire and Marine Insurance Company	968	266	495	1,729	664	59	364	1,087	62.87



**Automobile Insurance  
Assurance d'automobile**

**Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</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)	
Starr Insurance and Reinsurance Limited	5	0	1	6	25	1	4	30	500.00
TD Home and Auto Insurance Company	204	38	129	371	(68)	300	89	321	86.52
The American Road Insurance Company	0	0	67	67	0	0	0	0	0.00
The Dominion of Canada General Insurance Company	8,134	1,981	6,534	16,649	6,451	1,852	3,858	12,161	73.04
The Insurance Company of Prince Edward Island	5,292	1,528	4,167	10,987	1,290	1,667	1,884	4,841	44.06
The Nordic Insurance Company of Canada	0	0	0	0	0	(132)	0	(132)	---
The Personal Insurance Company	11,441	3,139	9,541	24,121	8,366	4,468	6,732	19,566	81.12
The Portage la Prairie Mutual Insurance Company	2,615	692	2,477	5,784	1,520	411	1,367	3,298	57.02
The Sovereign General Insurance Company	2,985	273	3,622	6,880	1,491	(179)	764	2,076	30.17
The Wawanesa Mutual Insurance Company	28,855	9,136	39,630	77,621	15,726	7,611	21,160	44,497	57.33
Tokio Marine & Nichido Fire Insurance Co. Ltd.	17	4	7	28	1	1	2	4	14.29
Traders General Insurance Company	3,451	830	3,412	7,693	2,039	1,788	2,127	5,954	77.40
Trafalgar Insurance Company of Canada	777	163	516	1,456	401	62	284	747	51.30
Travelers Insurance Company of Canada	236	225	96	557	540	34	(859)	(285)	---
Unifund Assurance Company	13,760	2,742	10,391	26,893	5,792	3,286	5,401	14,479	53.84
United General Insurance Corporation	2,433	1,408	6,906	10,747	2,821	701	2,060	5,582	51.94
Waterloo Insurance Company	(101)	(20)	(42)	(163)	(203)	(144)	(503)	(850)	---
XL Specialty Insurance Company	40	0	0	40	35	0	0	35	87.50

**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</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)	
Zenith Insurance Company	2,753	534	2,367	5,654	1,184	247	1,108	2,539	44.91
Zurich Insurance Company Ltd	2,533	466	704	3,703	(786)	(151)	364	(573)	---
<b>Totals - 2021 - 64 Companies/Compagnies</b>	<b>362,095</b>	<b>80,711</b>	<b>290,123</b>	<b>732,929</b>	<b>209,256</b>	<b>66,853</b>	<b>167,209</b>	<b>443,318</b>	<b>60.49</b>
<b>Totals - 2020 - 64 Companies/Compagnies</b>	<b>330,502</b>	<b>74,991</b>	<b>266,628</b>	<b>672,121</b>	<b>266,259</b>	<b>61,643</b>	<b>169,036</b>	<b>496,938</b>	<b>73.94</b>

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2021  
 Primes et sinistres au Nouveau-Brunswick - 2021

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	54,000	0	0.00
AIG Insurance Company of Canada	100,000	94,000	94.00
Allianz Global Risks US Insurance Company	1,555,000	706,000	45.40
Aviva Insurance Company of Canada	712,000	121,000	16.99
Certas Home and Auto Insurance Company	35,000	0	0.00
Chubb Insurance Company of Canada	7,000	29,000	414.29
Continental Casualty Company	43,000	41,000	95.35
Co-operators General Insurance Company	300,000	22,000	7.33
CUMIS General Insurance Company	24,000	0	0.00
Definity Insurance Company	263,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	238,000	30,000	12.61
Echelon Insurance	5,000	0	0.00
Everest Insurance Company of Canada	1,000	27,000	2700.00
Factory Mutual Insurance Company	4,758,000	(4,463,000)	---
Federated Insurance Company of Canada	58,000	3,000	5.17
Gore Mutual Insurance Company	16,000	0	0.00
Great American Insurance Company	18,000	19,000	105.56
Industrial Alliance Pacific General Insurance Corporation	11,842,000	1,478,000	12.48
Intact Insurance Company	516,000	(19,000)	---
Liberty Mutual Insurance Company	3,000	(10,000)	---
Lloyd's Underwriters	297,000	4,857,000	1635.35
Millennium Insurance Corporation	1,873,000	385,000	20.56
Mitsui Sumitomo Insurance Company Limited	3,000	0	0.00
National Liability & Fire Insurance Company	134,000	5,000	3.73
Northbridge General Insurance Corporation	334,000	37,000	11.08
Novex Insurance Company	3,000	0	0.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	86,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	626,000	129,000	20.61
St. Paul Fire and Marine Insurance Company	14,000	(4,000)	---
Temple Insurance Company	146,000	577,000	395.21
The Boiler Inspection and Insurance Company of Canada	1,094,000	85,000	7.77
The Dominion of Canada General Insurance Company	169,000	(13,000)	---
The Insurance Company of Prince Edward Island	57,000	1,000	1.75
The Sovereign General Insurance Company	193,000	7,000	3.63
The Wawanesa Mutual Insurance Company	255,000	(47,000)	---
Tokio Marine & Nichido Fire Insurance Co. Ltd.	1,000	0	0.00
Travelers Insurance Company of Canada	16,000	(2,000)	---

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2021  
 Primes et sinistres au Nouveau-Brunswick - 2021

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>
Trisura Guarantee Insurance Company	622,000	47,000	7.56
Wynward Insurance Group	127,000	0	0.00
Zurich Insurance Company Ltd	45,000	1,000	2.22
<b>Totals - 2021 - 40 Companies/Compagnies</b>	<b>26,643,000</b>	<b>4,143,000</b>	<b>15.55</b>
<b>Totals - 2020 - 39 Companies/Compagnies</b>	<b>18,998,000</b>	<b>10,381,000</b>	<b>54.64</b>

**Credit****Crédit****Premiums & Losses in New Brunswick - 2021****Primes et sinistres au Nouveau-Brunswick - 2021**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
AIG Insurance Company of Canada	695,000	135,000	19.42
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	11,000	1,000	9.09
Compagnie Française d'Assurance pour le Commerce Extérieur	279,000	61,000	21.86
Euler Hermes North America Insurance Company	200,000	83,000	41.50
Intact Insurance Company	675,000	(39,000)	---
Lloyd's Underwriters	0	967,000	---
XL Specialty Insurance Company	198,000	(4,000)	---
<b>Totals - 2021 - 7 Companies/Compagnies</b>	<b>2,058,000</b>	<b>1,204,000</b>	<b>58.50</b>
<b>Totals - 2020 - 7 Companies/Compagnies</b>	<b>1,868,000</b>	<b>303,000</b>	<b>16.22</b>

**Fraternal Societies - 2021**  
**Sociétés de secours mutuels - 2021**

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 Annuity Insurance Fund	Accident and Sickness Fund	Total	Life Annuity Insurance Fund	Accident and Sickness Fund	Total	Life Annuity Insurance Fund	Accident and Sickness Fund	Total	In Force 2020	New Effectuated	In Force 2021			
	Caisse d'assurance de rentes	Caisse d'assurance acc/maladie	Total	Caisse d'assurance de rentes	Caisse de rentes d'assurance acc/maladie	Total	Caisse d'assurance de rentes	Caisse de rentes d'assurance acc/maladie	Total	En vigueur en 2020	Émis	En vigueur en 2021			
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)			
ACTRA Fraternal Benefit Society	2	0	40	42	0	0	18	18	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	59	0	59
Knights of Columbus	8,837	0	198	9,035	5,048	607	100	5,755	1,234	0	0	0	547,756	33,351	556,820
The Grand Orange Lodge of British America Benefit Fund	74	0	0	74	31	0	0	31	0	0	0	0	2,537	257	2,742
The Independent Order of Foresters	178	0	0	178	385	30	0	415	78	0	0	0	10,562	345	10,559
<b>Totals - 2021 - 5 Companies/Compagnies</b>	<b>9,091</b>	<b>0</b>	<b>238</b>	<b>9,329</b>	<b>5,464</b>	<b>637</b>	<b>118</b>	<b>6,219</b>	<b>1,312</b>	<b>0</b>	<b>0</b>	<b>1,312</b>	<b>560,914</b>	<b>33,953</b>	<b>570,180</b>
<b>Totals - 2020 - 5 Companies/Compagnies</b>	<b>9,024</b>	<b>256</b>	<b>251</b>	<b>9,531</b>	<b>4,885</b>	<b>541</b>	<b>111</b>	<b>5,537</b>	<b>1,439</b>	<b>0</b>	<b>0</b>	<b>1,439</b>	<b>559,356</b>	<b>30,441</b>	<b>560,914</b>

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2021  
 Primes et sinistres au Nouveau-Brunswick - 2021

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>
AIIG Insurance Company of Canada	118	35	0	55	118	90	76.27
Arch Insurance Canada Ltd.	55	0	0	0	55	0	0.00
Aviva Insurance Company of Canada	16	0	1,259	0	1,275	0	0.00
AXIS Reinsurance Company (Canadian Branch)	7	3	0	0	7	3	42.86
Berkley Insurance Company	0	0	9	1	9	1	11.11
Certas Home and Auto Insurance Company	20	0	2	0	22	0	0.00
Chubb Insurance Company of Canada	216	(9)	400	(18)	616	(27)	---
Continental Casualty Company	1	1	14	3	15	4	26.67
Co-operators General Insurance Company	0	0	10	0	10	0	0.00
CorePointe Insurance Company	0	0	1	0	1	0	0.00
CUMIS General Insurance Company	481	632	0	0	481	632	131.39
Definity Insurance Company	22	1	12	0	34	1	2.94
Euler Hermes North America Insurance Company	0	0	4	1	4	1	25.00
Federated Insurance Company of Canada	5	0	10	(6)	15	(6)	---
First North American Insurance Company	1	0	0	0	1	0	0.00
Great American Insurance Company	37	36	1	0	38	36	94.74

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2021  
 Primes et sinistres au Nouveau-Brunswick - 2021

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	51	5	51	5	9.80
Intact Insurance Company	302	0	1,942	(553)	2,244	(553)	---
Liberty Mutual Insurance Company	102	(30)	(1)	(161)	101	(191)	---
Lloyd's Underwriters	95	(40)	784	76	879	36	4.10
L'Unique assurances générales inc.	0	0	1	0	1	0	0.00
National Liability & Fire Insurance Company	0	0	35	9	35	9	25.71
Northbridge General Insurance Corporation	66	16	147	30	213	46	21.60
Royal & Sun Alliance Insurance Company of Canada	36	6	0	0	36	6	16.67
Starr Insurance and Reinsurance Limited	0	1	0	0	0	1	---
The Dominion of Canada General Insurance Company	1	6	0	28	1	34	3400.00
The Insurance Company of Prince Edward Island	0	0	2	0	2	0	0.00
The Sovereign General Insurance Company	6	0	0	0	6	0	0.00
Travelers Insurance Company of Canada	117	(46)	464	37	581	(9)	---
Trisura Guarantee Insurance Company	18	1	1,366	49	1,384	50	3.61



**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2021  
*Primes et sinistres au Nouveau-Brunswick - 2021*

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		Loss Ratio <i>Rapport</i> (%)
	Direct Premiums Written <i>Primes directes souscrites</i> (\$'000)	Direct Loss <i>Sinistres supportés</i> (\$'000)	Direct Premiums Written <i>Primes directes souscrites</i> (\$'000)	Direct Loss <i>Sinistres supportés</i> (\$'000)	Total Premiums <i>Primes Total</i> (\$'000)	Total Losses <i>Sinistres Total</i> (\$'000)	
Western Surety Company	0	0	777	(44)	777	(44)	---
Westport Insurance Corporation	0	0	0	40	0	40	---
Wynward Insurance Group	11	0	0	0	11	0	0.00
Zurich Insurance Company Ltd	41	(29)	266	45	307	16	5.21
<b>Totals - 2021 - 34 Companies/Compagnies</b>	<b>1,774</b>	<b>584</b>	<b>7,556</b>	<b>(403)</b>	<b>9,330</b>	<b>181</b>	<b>1.94</b>
<b>Totals - 2020 - 32 Companies/Compagnies</b>	<b>1,526</b>	<b>359</b>	<b>6,614</b>	<b>28</b>	<b>8,140</b>	<b>387</b>	<b>4.75</b>

**Guarantee (Title & Mortgage)**  
**Garantie (Titre & Hypothèque)**  
 Premiums & Losses in New Brunswick - 2021  
*Primes et sinistres au Nouveau-Brunswick - 2021*

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	10,788	(168)	10,788	(168)	---
Chicago Title Insurance Company	793	238	0	0	793	238	30.01
FCT Insurance Company Ltd.	6,047	1,630	96	(2)	6,143	1,628	26.50
First American Title Insurance Company	1	33	0	0	1	33	3300.00
Lawyers' Professional Indemnity Company	0	(1)	0	0	0	(1)	---
Sagen Mortgage Insurance Company Canada	0	0	19,663	(2,446)	19,663	(2,446)	---
Stewart Title Guaranty Company	1,378	423	0	0	1,378	423	30.70
<b>Totals - 2021 - 7 Companies/Compagnies</b>	<b>8,219</b>	<b>2,323</b>	<b>30,547</b>	<b>(2,616)</b>	<b>38,766</b>	<b>(293)</b>	<b>---</b>
<b>Totals - 2020 - 7 Companies/Compagnies</b>	<b>6,222</b>	<b>2,261</b>	<b>24,549</b>	<b>3,478</b>	<b>30,771</b>	<b>5,739</b>	<b>18.65</b>

**Legal Expense**  
**Frais Juridiques**

Premiums & Losses in New Brunswick - 2021  
*Primes et sinistres au Nouveau-Brunswick - 2021*

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	2,000	0	0.00
Echelon Insurance	1,000	0	0.00
HDI Global Specialty SE	22,000	4,000	18.18
Intact Insurance Company	62,000	(12,000)	---
Lloyd's Underwriters	116,000	11,000	9.48
Novex Insurance Company	0	(1,000)	---
Technology Insurance Company, Inc.	5,000	3,000	60.00
Temple Insurance Company	171,000	41,000	23.98
The Wawanesa Mutual Insurance Company	62,000	0	0.00
Trafalgar Insurance Company of Canada	1,000	0	0.00
<b>Totals - 2021 - 10 Companies/Compagnies</b>	<b>442,000</b>	<b>46,000</b>	<b>10.41</b>
<b>Totals - 2020 - 10 Companies/Compagnies</b>	<b>397,000</b>	<b>219,000</b>	<b>55.16</b>

**Liability  
Responsabilité**

Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021

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	5,042,000	2,219,000	44.01
Allianz Global Risks US Insurance Company	1,275,000	4,785,000	375.29
Allied World Specialty Insurance	1,351,000	517,000	38.27
Arch Insurance Canada Ltd.	1,880,000	1,203,000	63.99
Aspen Insurance UK Limited	454,000	253,000	55.73
Associated Electric & Gas Insurance Services Limited	276,000	(52,000)	---
Aviva Insurance Company of Canada	9,295,000	2,861,000	30.78
AXIS Reinsurance Company (Canadian Branch)	490,000	368,000	75.10
Berkley Insurance Company	1,919,000	427,000	22.25
Canadian Lawyers Insurance Association (CLIA)	468,000	708,000	151.28
Canadian Universities Reciprocal Insurance Exchange	334,000	139,000	41.62
Carleton-Fundy Mutual Insurance Company	508,000	4,000	0.79
Certas Home and Auto Insurance Company	1,415,000	3,059,000	216.18
Chubb Insurance Company of Canada	6,259,000	545,000	8.71
Continental Casualty Company	1,187,000	605,000	50.97
Co-operators General Insurance Company	4,487,000	7,126,000	158.81
CUMIS General Insurance Company	479,000	64,000	13.36
Definity Insurance Company	3,992,000	2,811,000	70.42
Ecclesiastical Insurance Office Public Limited Company	1,760,000	901,000	51.19
Echelon Insurance	287,000	338,000	117.77
Electric Insurance Company	7,000	3,000	42.86
Everest Insurance Company of Canada	1,938,000	1,047,000	54.02
FCT Insurance Company Ltd.	191,000	53,000	27.75
Federal Insurance Company	0	3,000	---
Federated Insurance Company of Canada	692,000	286,000	41.33
Gore Mutual Insurance Company	106,000	0	0.00
Great American Insurance Company	111,000	110,000	99.10
Hartford Fire Insurance Company	44,000	0	0.00
HDI Global SE Canada Branch	722,000	717,000	99.31
HDI Global Specialty SE	1,463,000	618,000	42.24
Healthcare Insurance Reciprocal of Canada	133,000	(5,000)	---
Intact Insurance Company	7,251,000	1,468,000	20.25
Jewelers Mutual Insurance Company, SI	37,000	0	0.00
La Compagnie d'Assurances Jevco	0	(8,000)	---
Liberty Mutual Insurance Company	18,926,000	9,051,000	47.82
Lloyd's Underwriters	29,619,000	12,028,000	40.61
Mitsui Sumitomo Insurance Company Limited	4,000	0	0.00
Motors Insurance Corporation	24,000	0	0.00

**Liability  
Responsabilité**

**Premiums & Losses in New Brunswick - 2021  
Primes et sinistres au Nouveau-Brunswick - 2021**

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>
National Liability & Fire Insurance Company	1,143,000	426,000	37.27
Northbridge General Insurance Corporation	7,455,000	3,374,000	45.26
Novex Insurance Company	206,000	111,000	53.88
Old Republic Insurance Company of Canada	1,025,000	119,000	11.61
Omega General Insurance Company	48,000	(15,000)	---
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	1,001,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,185,000	2,201,000	69.11
Safety National Casualty Corporation	0	(1,000)	---
SCOR Insurance - Canadian Branch	101,000	36,000	35.64
Sentry Insurance Company	0	12,000	---
Sonnet Insurance Company	91,000	25,000	27.47
SouthEastern Mutual Insurance Company	1,949,000	361,000	18.52
St. Paul Fire and Marine Insurance Company	12,000	(8,000)	---
Stanley Mutual Insurance Company	576,000	(357,000)	---
Starr Insurance and Reinsurance Limited	383,000	116,000	30.29
Temple Insurance Company	2,309,000	5,687,000	246.30
The Dominion of Canada General Insurance Company	1,170,000	123,000	10.51
The Insurance Company of Prince Edward Island	714,000	58,000	8.12
The Portage la Prairie Mutual Insurance Company	718,000	127,000	17.69
The Sovereign General Insurance Company	3,812,000	3,506,000	91.97
The Wawanesa Mutual Insurance Company	2,611,000	205,000	7.85
Tokio Marine & Nichido Fire Insurance Co. Ltd.	19,000	0	0.00
Travelers Insurance Company of Canada	1,078,000	321,000	29.78
Trisura Guarantee Insurance Company	2,194,000	1,894,000	86.33
Waterloo Insurance Company	0	(6,000)	---
Westport Insurance Corporation	856,000	411,000	48.01
Wynward Insurance Group	1,033,000	0	0.00
XL Reinsurance America Inc.	466,000	313,000	67.17
XL Specialty Insurance Company	4,352,000	3,590,000	82.49
Zurich Insurance Company Ltd	3,759,000	2,164,000	57.57
<b>Totals - 2021 - 68 Companies/Compagnies</b>	<b>146,692,000</b>	<b>79,045,000</b>	<b>53.89</b>
<b>Totals - 2020 - 71 Companies/Compagnies</b>	<b>137,233,000</b>	<b>63,952,000</b>	<b>46.60</b>

**Abstract of Life Insurance Returns in New Brunswick - 2021**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2021**

Name of Company Noms des compagnies		Premiums Primes		Claims Prestations			Dividends Bénéfices		Movement Mouvement				
		Insurance Assurance	Annuity Rentes	Total Insurance Total Assurance	Annuitiy Rentes	Total Insurance Total Assurance	Annuitiy Rentes	Total In Force 2020 Total	New Effectuated In Force 2021 En vigueur en 2021	Émis En vigueur en 2021			
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)		
Acadie Vie	Ind.	11,134	0	11,134	5,399	0	5,399	0	0	1,467,150	94,682	1,482,035	
	Group	6,943	0	6,943	2,056	0	2,056	0	0	1,206,093	227,027	1,159,549	
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	1	0	1	
	Group	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	17	0	10	
	Group	0	0	0	0	0	0	0	0	0	0	0	
American Bankers Life Assurance Company of Florida	Ind.	15	0	15	0	0	0	6	0	614	0	566	
	Group	3,543	0	3,543	472	0	472	0	0	148,096	2,232	149,622	
American Health and Life Insurance Company	Ind.	1	0	1	0	0	0	0	0	60	0	60	
	Group	1,032	0	1,032	171	0	171	0	0	56,716	0	61,043	
American Income Life Insurance Company	Ind.	7,861	0	7,861	1,610	0	1,610	0	0	250,539	68,835	289,631	
	Group	0	0	0	0	0	0	0	0	0	0	0	
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	12,620	10,677	23,297	10,380	7,825	18,205	624	2	626	1,664,464	64,136	1,663,726
	Group	6,567	1,996	8,563	4,827	2,217	7,044	624	0	624	1,931,987	26,345	1,924,883
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	147	0	147	63	0	63	0	0	9,679	825	9,671	
	Group	3,372	0	3,372	768	0	768	0	0	490,109	135	493,564	
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	1	0	0	
	Group	0	0	0	0	0	0	0	0	0	0	0	
Blue Cross Life Insurance Company of Canada	Ind.	2,618	0	2,618	852	0	852	0	0	78,591	1,999	75,417	
	Group	19,674	0	19,674	13,546	0	13,546	978	0	978	8,417,903	424,096	8,484,569
BMO Life Assurance Company	Ind.	7,429	0	7,429	5,705	438	6,143	21	0	21	917,584	173,729	1,040,390
	Group	45	0	45	15	644	659	0	0	0	24,438	62	22,681
Brookfield Annuity Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	
	Group	0	248,488	248,488	0	22,471	22,471	0	0	0	0	0	
Canadian Premier Life Insurance Company	Ind.	103	0	103	46	0	46	0	0	14,431	3,940	17,104	
	Group	1,582	0	1,582	217	0	217	0	0	47,246	14,477	57,321	
Chubb Life Insurance Company of Canada	Ind.	370	0	370	83	0	83	0	0	29,621	50	28,151	
	Group	2,557	0	2,557	149	0	149	0	0	22,311	1,105	18,716	
CIBC Life Insurance Company Limited	Ind.	122	0	122	30	0	30	0	0	2,474	276	2,544	
	Group	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	
	Group	4	0	4	1	0	1	0	0	77	2,694	2,941	
Combined Insurance Company of America	Ind.	322	0	322	206	0	206	0	0	12,708	566	11,052	
	Group	0	0	0	0	0	0	0	0	18	0	18	

**Abstract of Life Insurance Returns in New Brunswick - 2021**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2021**

Name of Company Noms des compagnies		Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement					
		Insurance	Annuity	Total Insurance	Annuity	Total Insurance	Annuity	Total In Force 2020		New Effectuated In Force 2021			
		Assurance	Rentes	Total Assurance	Rentes	Total Assurance	Rentes	Total	En vigueur en 2020	Émis En vigueur en 2021			
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Co-operators Life Insurance Company	Ind.	10,950	2,848	13,798	4,151	2,832	6,983	377	0	377	2,088,619	106,670	2,180,818
	Group	3,949	215	4,164	1,421	306	1,727	27	0	27	194,381	100,382	749,904
CUMIS Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	18,892	0	0
	Group	0	0	0	0	0	0	0	0	0	545,561	0	0
Desjardins Financial Security Life Assurance Company	Ind.	10,736	2,785	13,521	9,002	1,242	10,244	617	0	617	2,284,599	200,568	2,383,229
	Group	3,391	17,118	20,509	1,073	27,180	28,253	0	0	0	765,372	56,020	850,266
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	500	500
	Group	2,700	0	2,700	678	0	678	0	0	0	331,839	66,626	71,611
Foresters Life Insurance Company	Ind.	4,621	0	4,621	2,144	1	2,145	18	0	18	486,097	73,337	539,990
	Group	37	179	216	0	1,060	1,060	0	0	0	13,861	0	11,740
Humania Assurance Inc.	Ind.	344	0	344	267	0	267	0	0	0	43,517	19,155	61,707
	Group	149	0	149	0	0	0	0	0	0	0	511	511
Industrial Alliance Insurance and Financial Services Inc.	Ind.	28,383	52,421	80,804	14,760	51,056	65,816	67	0	67	4,475,318	404,213	4,702,955
	Group	5,020	22,685	27,705	1,471	24,480	25,951	389	0	389	797,191	122,947	801,264
ivari	Ind.	6,198	0	6,198	3,199	410	3,609	6	0	6	0	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
La Capitale Civil Service Insurer Inc. (CCSI)	Ind.	890	827	1,717	209	1,182	1,391	12	0	12	192,159	10,850	194,106
	Group	88	0	88	50	0	50	0	0	0	30,689	4,943	32,535
La Capitale Financial Security Insurance Company	Ind.	16	0	16	39	0	39	0	0	0	2,023	0	1,748
	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	0	0	0	0	0	0	0	0	0	226	0	226
L'Union-Vie, compagnie mutuelle d'assurance	Ind.	662	0	662	(4)	20	16	0	0	0	81,451	2,395	78,567
	Group	23	0	23	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	48	48	0	0	0	0	0	0
New York Life Insurance Company	Ind.	4	0	4	0	0	0	3	0	3	0	0	0
	Group	1,807	0	1,807	521	0	521	1,218	0	1,218	598,834	37,747	577,151
Pavonia Life Insurance Company of Michigan	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	37	0	37	(1)	0	(1)	0	0	0	4,949	0	3,779
Primerica Life Insurance Company of Canada	Ind.	1,734	0	1,734	637	0	637	0	0	0	588,843	42,419	623,382
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	7,648	426	8,074	4,905	367	5,272	21	0	21	1,828,815	225,829	1,969,135
	Group	188	7,372	7,560	946	6,750	7,696	0	0	0	400,995	3,146	401,791
Reliable Life Insurance Company	Ind.	9	0	9	0	0	0	0	0	0	6,167	0	6,567
	Group	0	0	0	0	0	0	0	0	0	0	0	0

**Abstract of Life Insurance Returns in New Brunswick - 2021**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2021**

Name of Company Noms des compagnies		Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement					
		Insurance	Annuity	Total Insurance	Annuity	Total Insurance	Annuity	Total In Force 2020	New	Effectuated	In Force 2021		
		Assurance	Rentes	Total Assurance	Rentes	Total Assurance	Rentes	Total	En vigueur en 2020		Émis En vigueur en 2021		
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
SSQ. Life Insurance Company Inc.	Ind.	834	236	1,070	618	367	985	0	0	0	290,363	25,799	303,362
	Group	1,638	0	1,638	1,526	4	1,530	0	0	0	219,637	54,965	225,063
Sun Life Assurance Company of Canada	Ind.	84,624	6,799	91,423	43,592	16,787	60,379	19,096	0	19,096	11,503,348	600,074	11,864,023
	Group	12,456	5,954	18,410	8,737	56,040	64,777	138	0	138	4,160,755	37,615	3,887,862
TD Life Insurance Company	Ind.	164	0	164	475	0	475	0	0	0	96,638	57,751	149,289
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	164,516	834	165,350	53,563	10,339	63,902	37,544	0	37,544	11,933,641	719,951	12,087,530
	Group	43,685	(1,350)	42,335	11,292	9,779	21,071	(31)	0	(31)	8,263,296	71,216	8,095,172
The Empire Life Insurance Company	Ind.	4,065	132	4,197	2,132	506	2,638	138	0	138	925,003	116,668	1,006,579
	Group	229	0	229	50	6	56	0	0	0	50,002	21,729	55,544
The Equitable Life Insurance Company of Canada	Ind.	8,703	1,552	10,255	1,152	1,925	3,077	709	0	709	1,037,166	87,555	1,092,440
	Group	236	3,550	3,786	739	832	1,571	0	0	0	71,264	16,480	85,006
The Manufacturers Life Insurance Company	Ind.	62,051	93	62,144	35,743	6,871	42,614	8,650	0	8,650	7,572,903	478,612	7,549,459
	Group	25,701	3,990	29,691	16,160	16,739	32,899	1,336	18	1,354	7,895,120	376,283	7,699,886
The Wawanesa Life Insurance Company	Ind.	4,190	429	4,619	2,758	3,252	6,010	216	0	216	935,960	63,080	944,366
	Group	379	0	379	180	0	180	0	0	0	126,186	(3,695)	110,568
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	6	0	6	0	0	0	0	0	0	1,163	130	1,293
TruStage Life of Canada	Ind.	74	203	277	667	318	985	0	0	0	8,860	315	7,270
	Group	117	9,088	9,205	373	4,655	5,028	0	0	0	7,250	0	5,283
United American Insurance Company	Ind.	4	0	4	0	0	0	0	0	0	76	0	56
	Group	0	0	0	0	0	0	0	0	0	0	0	0
<b>Totals - 2021 - 44 Companies/Compagnies</b>	<b>Ind.</b>	<b>444,162</b>	<b>80,262</b>	<b>524,424</b>	<b>204,383</b>	<b>105,738</b>	<b>310,121</b>	<b>68,125</b>	<b>2</b>	<b>68,127</b>	<b>50,848,392</b>	<b>3,644,779</b>	<b>52,367,436</b>
<b>Totals - 2020 - 46 Companies/Compagnies</b>	<b>Ind.</b>	<b>423,569</b>	<b>77,186</b>	<b>500,755</b>	<b>193,177</b>	<b>88,017</b>	<b>281,194</b>	<b>65,358</b>	<b>0</b>	<b>65,358</b>	<b>41,881,501</b>	<b>3,240,681</b>	<b>50,848,392</b>
<b>Totals - 2021 - 35 Companies/Compagnies</b>	<b>Group</b>	<b>147,155</b>	<b>319,285</b>	<b>466,440</b>	<b>67,438</b>	<b>173,211</b>	<b>240,649</b>	<b>4,679</b>	<b>18</b>	<b>4,697</b>	<b>36,823,565</b>	<b>1,665,218</b>	<b>36,041,362</b>
<b>Totals - 2020 - 46 Companies/Compagnies</b>	<b>Group</b>	<b>149,922</b>	<b>91,991</b>	<b>241,913</b>	<b>68,383</b>	<b>143,726</b>	<b>212,109</b>	<b>3,912</b>	<b>12</b>	<b>3,924</b>	<b>35,360,915</b>	<b>1,568,310</b>	<b>36,823,565</b>



**Marine**  
**Marine**  
Premiums & Losses in New Brunswick - 2021  
*Primes et sinistres au Nouveau-Brunswick - 2021*

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	7,000	0	0.00
AIG Insurance Company of Canada	13,000	17,000	130.77
Allianz Global Risks US Insurance Company	2,721,000	1,729,000	63.54
Associated Electric & Gas Insurance Services Limited	3,000	0	0.00
Aviva General Insurance Company	47,000	4,000	8.51
Aviva Insurance Company of Canada	14,000	13,000	92.86
Certas Home and Auto Insurance Company	91,000	706,000	775.82
Chubb Insurance Company of Canada	451,000	7,000	1.55
Continental Casualty Company	373,000	313,000	83.91
Elite Insurance Company	1,701,000	595,000	34.98
Great American Insurance Company	1,466,000	1,316,000	89.77
HDI Global SE Canada Branch	5,000	21,000	420.00
HDI Global Specialty SE	(2,000)	4,000	---
Intact Insurance Company	1,713,000	402,000	23.47
Liberty Mutual Insurance Company	576,000	60,000	10.42
Lloyd's Underwriters	2,231,000	485,000	21.74
National Liability & Fire Insurance Company	(106,000)	(16,000)	---
Northbridge General Insurance Corporation	1,072,000	(33,000)	---
Royal & Sun Alliance Insurance Company of Canada	21,000	56,000	266.67
St. Paul Fire and Marine Insurance Company	71,000	20,000	28.17
Starr Insurance and Reinsurance Limited	0	13,000	---
The Sovereign General Insurance Company	275,000	114,000	41.45
Tokio Marine & Nichido Fire Insurance Co. Ltd.	1,000	0	0.00
Traders General Insurance Company	12,000	0	0.00
Travelers Insurance Company of Canada	49,000	54,000	110.20
XL Specialty Insurance Company	76,000	15,000	19.74
Zurich Insurance Company Ltd	1,778,000	83,000	4.67
<b>Totals - 2021 - 27 Companies/Compagnies</b>	<b>14,659,000</b>	<b>5,978,000</b>	<b>40.78</b>
<b>Totals - 2020 - 26 Companies/Compagnies</b>	<b>14,843,000</b>	<b>3,045,000</b>	<b>20.51</b>

## Property

### *Biens*

Premiums & Losses in New Brunswick - 2021

*Primes et sinistres au Nouveau-Brunswick - 2021*

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	2,005,000	0	0.00
AIG Insurance Company of Canada	8,298,000	6,119,000	73.74
Allianz Global Risks US Insurance Company	1,016,000	301,000	29.63
Allied World Specialty Insurance	3,624,000	634,000	17.49
Allstate Insurance Company of Canada	20,500,000	7,284,000	35.53
American Bankers Insurance Company of Florida	2,027,000	716,000	35.32
Arch Insurance Canada Ltd.	2,607,000	1,922,000	73.72
Associated Electric & Gas Insurance Services Limited	199,000	2,474,000	1243.22
Aviva General Insurance Company	5,689,000	1,728,000	30.37
Aviva Insurance Company of Canada	26,731,000	4,366,000	16.33
AXIS Reinsurance Company (Canadian Branch)	0	(160,000)	---
Berkley Insurance Company	6,000	19,000	316.67
CAA Insurance Company	4,057,000	1,389,000	34.24
Canadian Egg Industry Reciprocal Alliance (CEIRA)	183,000	1,000	0.55
Canadian Farm Insurance Corp.	2,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	779,000	181,000	23.23
Canassurance Insurance Company	4,000	0	0.00
Carleton-Fundy Mutual Insurance Company	6,192,000	1,609,000	25.99
Certas Home and Auto Insurance Company	26,773,000	6,786,000	25.35
Chubb Insurance Company of Canada	4,520,000	(75,000)	---
Continental Casualty Company	772,000	(209,000)	---
Co-operators General Insurance Company	37,502,000	23,715,000	63.24
CUMIS General Insurance Company	2,908,000	970,000	33.36
Definity Insurance Company	41,379,000	23,874,000	57.70
Ecclesiastical Insurance Office Public Limited Company	4,891,000	1,955,000	39.97
Echelon Insurance	2,136,000	(2,113,000)	---
Elite Insurance Company	7,857,000	2,881,000	36.67
Everest Insurance Company of Canada	320,000	118,000	36.88
Factory Mutual Insurance Company	13,282,000	28,130,000	211.79
Federated Insurance Company of Canada	1,450,000	108,000	7.45
First North American Insurance Company	79,000	28,000	35.44
Gore Mutual Insurance Company	242,000	365,000	150.83
Great American Insurance Company	1,077,000	1,205,000	111.88
Hartford Fire Insurance Company	37,000	0	0.00
HDI Global SE Canada Branch	1,553,000	705,000	45.40
HDI Global Specialty SE	3,223,000	2,114,000	65.59
Healthcare Insurance Reciprocal of Canada	1,000	0	0.00
Industrial Alliance Pacific General Insurance Corporation	610,000	10,000	1.64

## Property

### *Biens*

Premiums & Losses in New Brunswick - 2021

*Primes et sinistres au Nouveau-Brunswick - 2021*

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>
Intact Insurance Company	44,776,000	13,602,000	30.38
Jewelers Mutual Insurance Company, SI	128,000	3,000	2.34
Liberty Mutual Insurance Company	11,808,000	(7,549,000)	---
Lloyd's Underwriters	36,689,000	26,742,000	72.89
Mitsui Sumitomo Insurance Company Limited	18,000	1,000	5.56
National Liability & Fire Insurance Company	1,590,000	(218,000)	---
Northbridge General Insurance Corporation	22,220,000	9,351,000	42.08
Novex Insurance Company	94,000	5,000	5.32
Old Republic Insurance Company of Canada	54,000	5,000	9.26
Omega General Insurance Company	2,353,000	1,006,000	42.75
Orion Travel Insurance Company	38,000	(6,000)	---
Pembridge Insurance Company	10,202,000	4,307,000	42.22
Petline Insurance Company	871,000	468,000	53.73
Primum Insurance Company	7,125,000	6,774,000	95.07
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	5,631,000	1,185,000	21.04
RBC Insurance Company of Canada	210,000	2,000	0.95
Royal & Sun Alliance Insurance Company of Canada	19,820,000	3,922,000	19.79
SCOR Insurance - Canadian Branch	1,925,000	(141,000)	---
Security National Insurance Company	25,996,000	18,589,000	71.51
Sompo Japan Insurance Inc.	11,000	0	0.00
Sonnet Insurance Company	3,230,000	3,819,000	118.24
SouthEastern Mutual Insurance Company	18,703,000	8,887,000	47.52
St. Paul Fire and Marine Insurance Company	83,000	(1,630,000)	---
Stanley Mutual Insurance Company	7,158,000	2,552,000	35.65
Starr Insurance and Reinsurance Limited	1,293,000	722,000	55.84
TD Home and Auto Insurance Company	189,000	(44,000)	---
Temple Insurance Company	4,275,000	2,370,000	55.44
The Boiler Inspection and Insurance Company of Canada	5,000	204,000	4080.00
The Dominion of Canada General Insurance Company	15,069,000	5,533,000	36.72
The Insurance Company of Prince Edward Island	3,770,000	1,413,000	37.48
The Missisquoi Insurance Company	0	1,000	---
The Personal Insurance Company	13,354,000	3,150,000	23.59
The Portage la Prairie Mutual Insurance Company	7,736,000	3,014,000	38.96
The Sovereign General Insurance Company	8,017,000	2,380,000	29.69
The Wawanesa Mutual Insurance Company	40,397,000	17,851,000	44.19
Tokio Marine & Nichido Fire Insurance Co. Ltd.	494,000	(4,000)	---
Traders General Insurance Company	4,350,000	1,801,000	41.40

**Property****Biens**

Premiums &amp; Losses in New Brunswick - 2021

*Primes et sinistres au Nouveau-Brunswick - 2021*

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Trafalgar Insurance Company of Canada	576,000	121,000	21.01
Travelers Insurance Company of Canada	494,000	(123,000)	---
Trisura Guarantee Insurance Company	2,346,000	340,000	14.49
Triton Insurance Company	521,000	56,000	10.75
Unifund Assurance Company	16,959,000	7,359,000	43.39
Waterloo Insurance Company	0	(259,000)	---
Westport Insurance Corporation	3,288,000	1,222,000	37.17
Wynward Insurance Group	4,961,000	0	0.00
XL Specialty Insurance Company	960,000	274,000	28.54
Zenith Insurance Company	1,709,000	1,123,000	65.71
Zurich Insurance Company Ltd	5,293,000	4,975,000	93.99
<b>Totals - 2021 - 86 Companies/Compagnies</b>	<b>591,320,000</b>	<b>264,305,000</b>	<b>44.70</b>
<b>Totals - 2020 - 87 Companies/Compagnies</b>	<b>544,879,000</b>	<b>294,140,000</b>	<b>53.98</b>