

FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION



COMMISSION DES SERVICES  
FINANCIERS ET DES SERVICES  
AUX CONSOMMATEURS

**2022-2023**

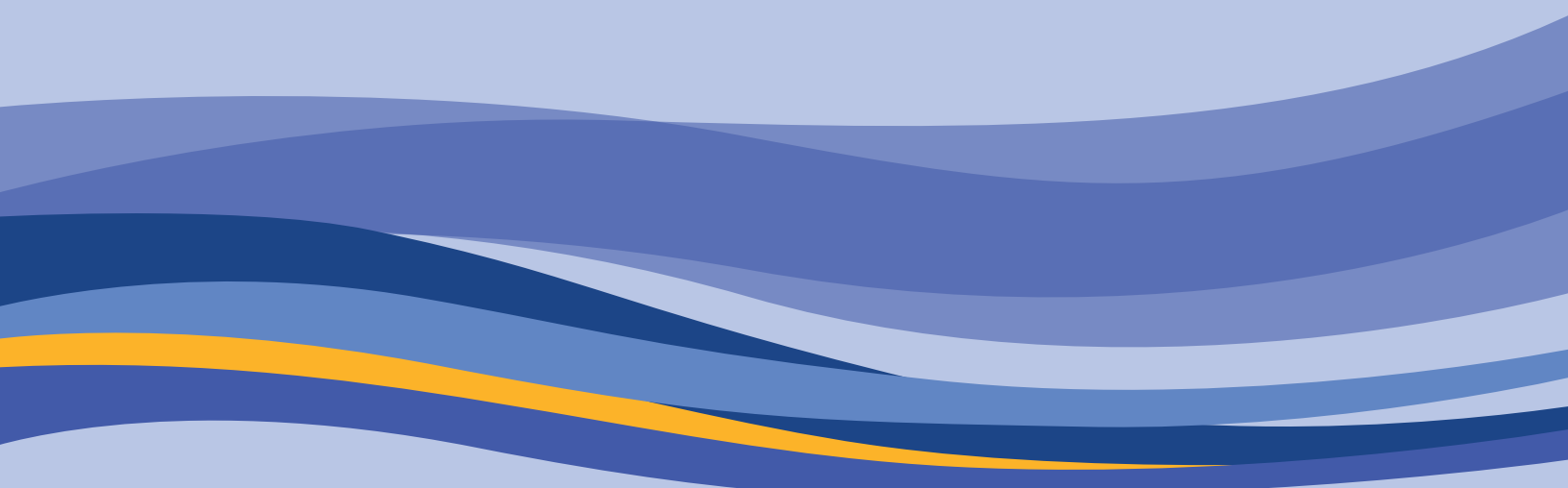
# Annual Report

Issued by the  
Superintendent  
of Insurance

**2022-2023**

# Rapport annuel

Déposé par la  
surintendante  
des assurances





200-225, rue King Street, Fredericton NB E3B 1E1  
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22 November 2023

Peter Klohn  
Chair of the Board  
Financial and Consumer Services Commission

**Subject: Superintendent of Insurance Annual Report 2022**

Dear Mr. Klohn,

I am pleased to submit the eighty-fifth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2022 and for the Superintendent's fiscal year ending 31 March 2023 pursuant to section 18(1) of *the Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2022:

All Classes of Insurance:

Premiums Written (including Annuities)	\$3,315,308,000
Percentage increase over previous year 2021	5.04%
Claims and Benefits Paid (including Annuities)	\$2,041,727,000
Claims percentage of Premiums Written	61.58%
2021 Claims percentage of Premiums Written	57.81%

Life and Health Insurance (on the person):

Premiums Written	\$1,291,202,000
Percentage increase over previous year 2021	9.31%
Claims and Benefits Paid (not including Annuities)	\$840,798,000
Claims percentage of Premiums Written	65.12%
2021 Claims percentage of Premiums Written	64.09%

Property and Casualty Insurance:

Premiums Written	\$1,718,287,000
Percentage increase over previous year 2021	9.71%
Claims and Benefits Paid	\$893,531,000
Claims percentage of Premiums Written	52.00%
2021 Claims percentage of Premiums Written	51.03%

Auto Insurance Premiums:

Premiums Written	\$768,995,000
Percentage increase over previous year 2021	4.92%
Claims and Benefits Paid	\$461,775,000
Claims percentage of Premiums Written	60.05%
2021 Claims percentage of Premiums Written	60.49%
Facility Association (market of last resort):	\$33,168,510
Percentage decrease from previous year 2021	1.4%

The following is a summary of amounts invoiced by FCNB to insurance companies for the fiscal year ending March 31, 2023, on behalf of the:

Department of Finance

Premium Tax (2% Life, A&S, 3% Other than Life)	\$76,700,820
Percentage increase over fiscal 2021-2022	9.52%

Department of Public Safety

Fire Marshal's Tax (1% Fire Premiums)	\$5,838,657
Percentage increase over fiscal 2021-2022	7.52%

Department of Health

Health Services Levy	\$35,706,156
Percentage decrease from fiscal 2021-2022	10.47%

The following is a summary of revenue and expenses of the Insurance Division for the fiscal year ending March 31, 2023:

Licensing revenue from intermediaries	\$1,513,429
Percentage increase over fiscal 2021-2022	14%
Expenses of the Division	\$2,576,068
Percentage increase over fiscal 2021-2022	10.5%

The following is a summary of the intermediary licensing activities for the fiscal year 2022-2023:

<u>Number of licenses issued by type</u>	<u>2022-2023</u>
Life Insurance Agents / Brokers	3,285
General Insurance Agent and other than life agent or broker	6,529
Accident & Sickness Agents	240
Travel Agents	223
Special Insurance Brokers	15
Adjusters	<u>2,274</u>
Total number of licenses produced	12,566
Total number of licensees	13,279
Total number of insurers licensed	200

Respectfully submitted,

Original Signed by Angela Mazerolle

Angela Mazerolle,  
Superintendent of Insurance



200-225, rue King Street, Fredericton NB E3B 1E1  
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Le 22 novembre 2023

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

**Objet : Rapport de 2022 de la surintendante des assurances**

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-cinquième *Rapport de la surintendante des assurances* pour l'année financière 2022 des compagnies d'assurances ainsi que l'exercice financier de la surintendante clos le 31 mars 2023, 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 2022 :

Toutes les catégories d'assurances :

Primes souscrites (y compris les rentes)	3 315 308 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2021)	5,04 %
Décaissements pour sinistres et dividendes versés (y compris les rentes)	2 041 727 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	61,58 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2021	57,81 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 291 202 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2021)	9,31 %
Décaissements pour sinistres et dividendes versés (sans compter les rentes)	840 798 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	65,12 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2021	64,09 %

Assurances des biens et contre les risques divers :

Primes souscrites	1 718 287 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2021)	9,71 %
Décaissements pour sinistres et dividendes versés	893 531 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	52,00 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2021	51,03 %

Primes d'assurance automobile :

Primes souscrites	768 995 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2021)	4,92 %
Décaissements pour sinistres et dividendes versés	461 775 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	60,05 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2021	60,49 %
La Facility Association (marché de dernier recours)	33 168 510 \$
Diminution du pourcentage par rapport à l'année précédente (2021)	1,4 %

Ce qui suit est un résumé des montants facturés par la FCNB aux compagnies d'assurances pour l'exercice clos le 31 mars 2023, pour le compte des ministères suivants :

#### Finances

Taxes sur les primes (2 % vie, accident et maladie, 3 % autres que vie)	76 700 820 \$
Augmentation en pourcentage par rapport à l'année financière 2021-2022	9,52 %

#### Sécurité publique

Taxe du prévôt des incendies (1 % des primes contre l'incendie)	5 838 657 \$
Augmentation en pourcentage par rapport à l'année financière 2021-2022	7,52 %

#### Santé

Contribution pour les services de santé	35 706 156 \$
Diminution en pourcentage par rapport à l'année financière 2021-2022	10,47 %

Ce qui suit est un résumé des revenus et des dépenses de la Division des assurances pour l'exercice clos le 31 mars 2023:

Revenus provenant des licences pour les intermédiaires	1 513 429 \$
Augmentation en pourcentage par rapport à l'année financière 2021-2022	14 %
Dépenses de la Division	2 576 068 \$
Augmentation en pourcentage par rapport à l'année financière 2021-2022	10,5 %

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'exercice financier 2022-2023.

<u>Nombre de licences émises par type de licence</u>	<u>2022-2023</u>
Agents et courtiers d'assurance-vie	3 285
Agents d'assurance I.A.R.D. et agents et courtiers d'assurance autre que l'assurance-vie	6 529
Agents d'assurance accident et maladie	240
Agents de voyage	223
Courtiers spéciaux d'assurance	15
Experts en sinistres	<u>2 274</u>
Nombre total de licences émises	12 566
Nombre total de titulaires de licence	13 279
Nombre total d'assureurs titulaires d'une licence	200

Veillez 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

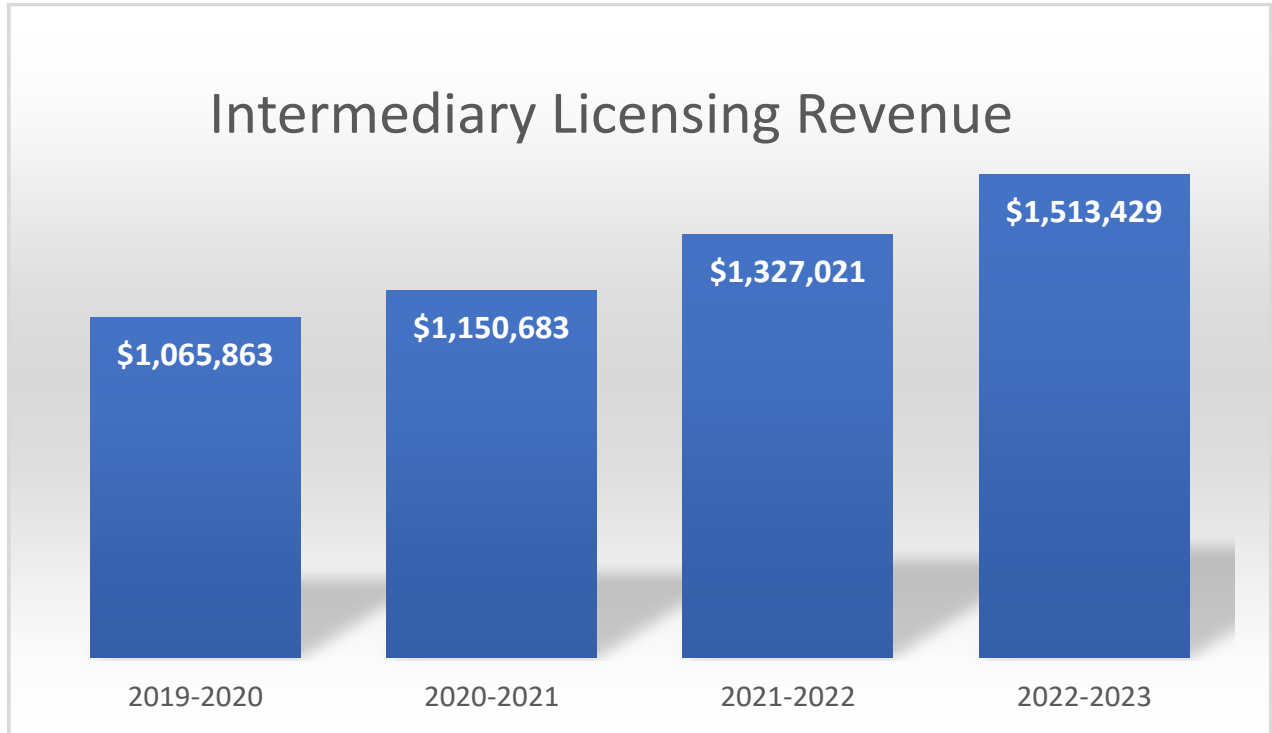


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

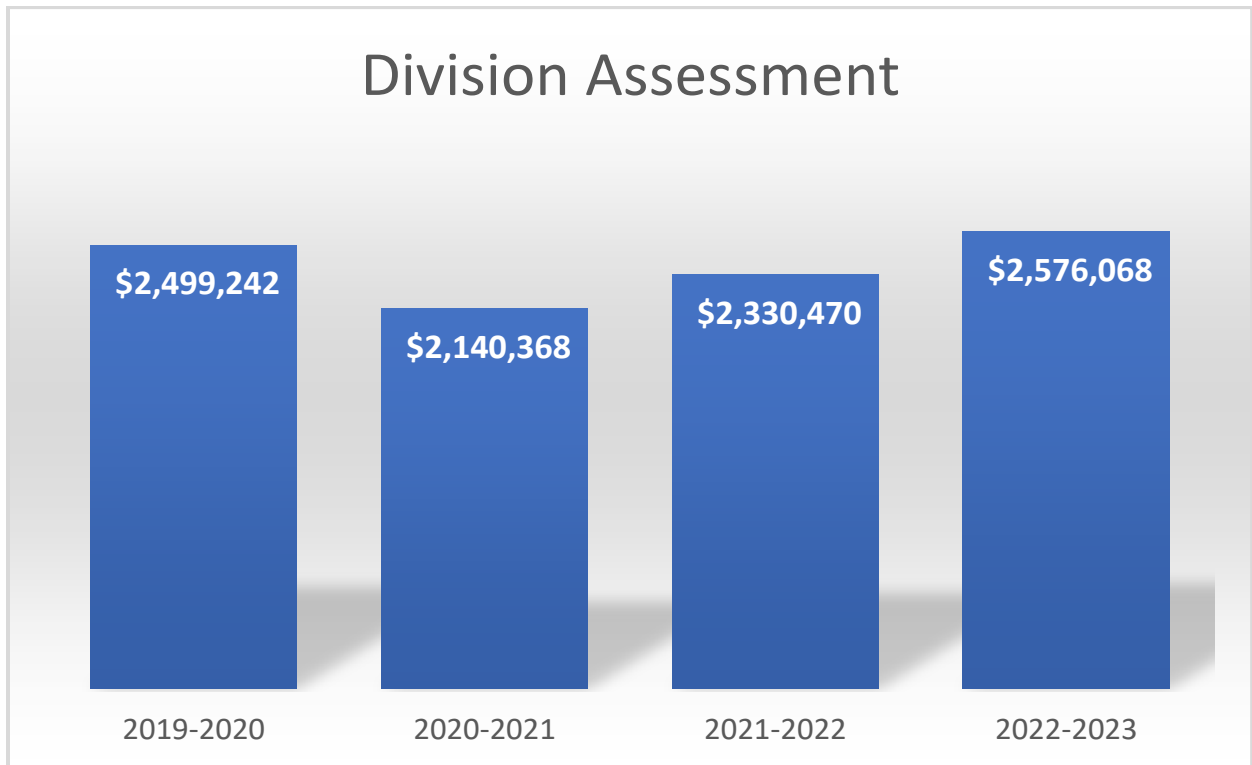


Table 2- Cost Recovery based on Insurance Act, S. 94



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

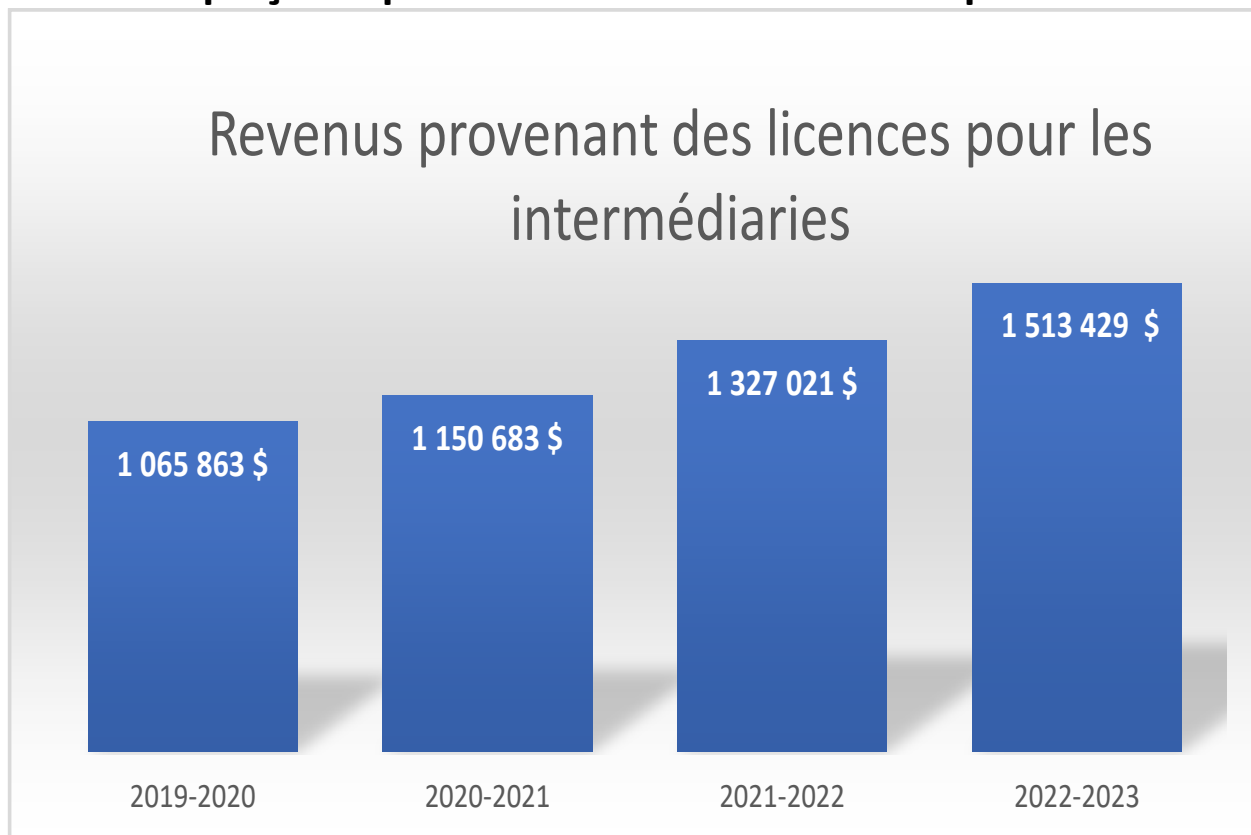


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances

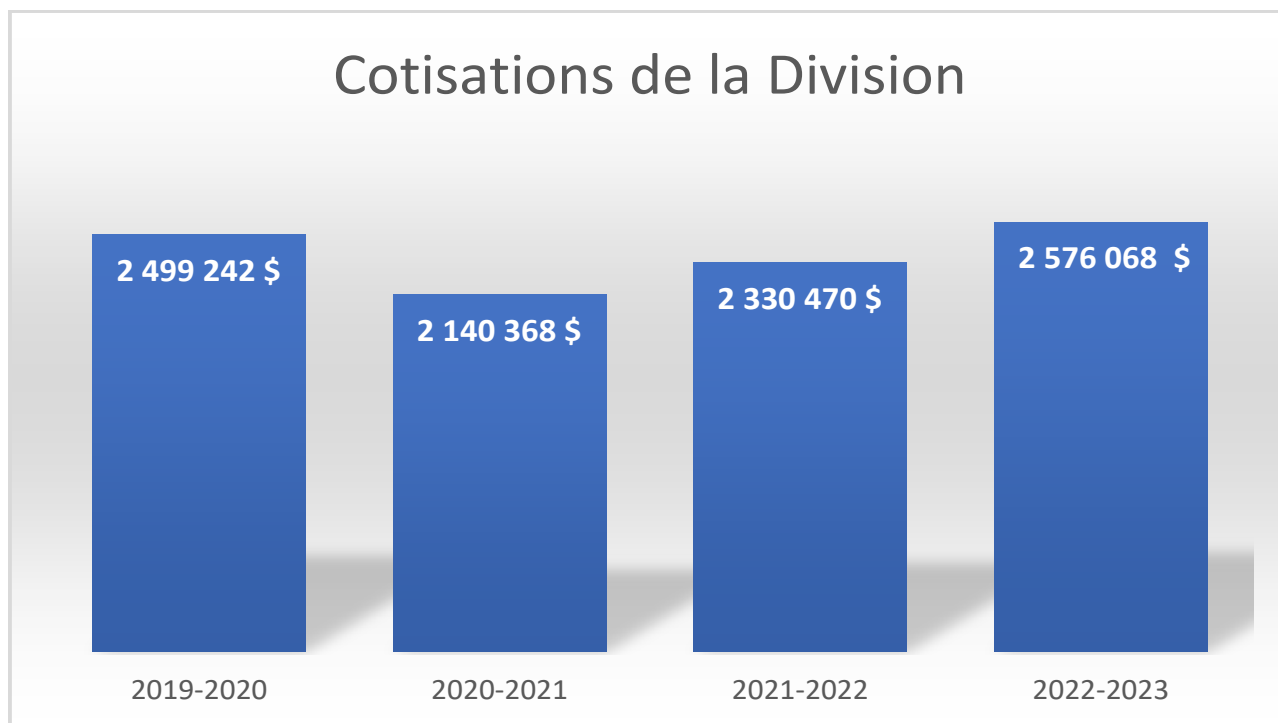


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances

# Amounts invoiced on behalf of the Minister of Finance

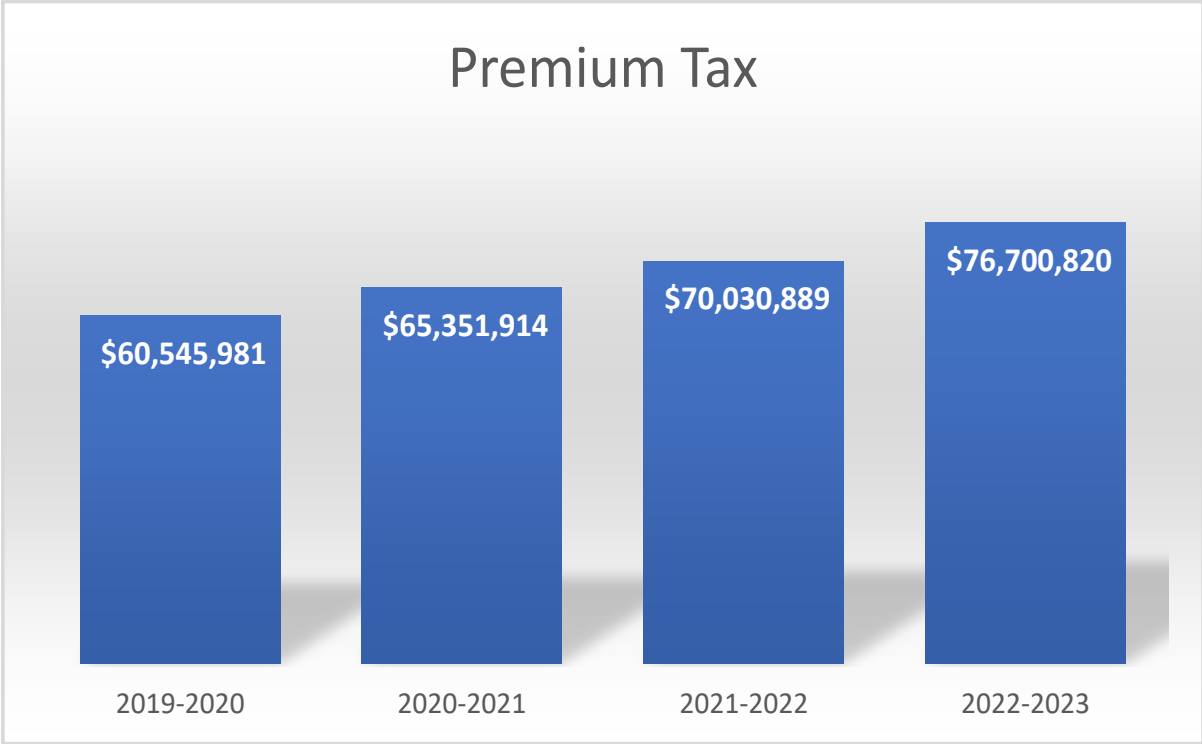


Table 5 – Collected as set out in the Premium Tax Act

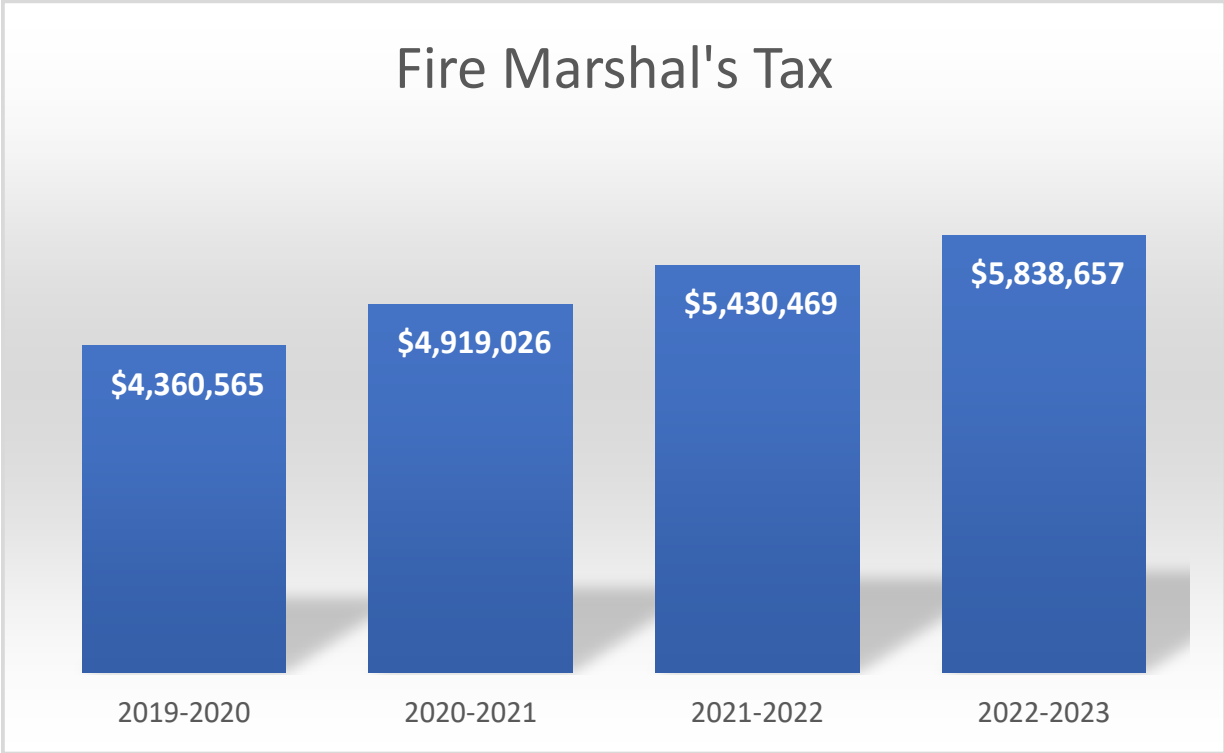


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

## Montants facturés pour le compte du ministère des Finances

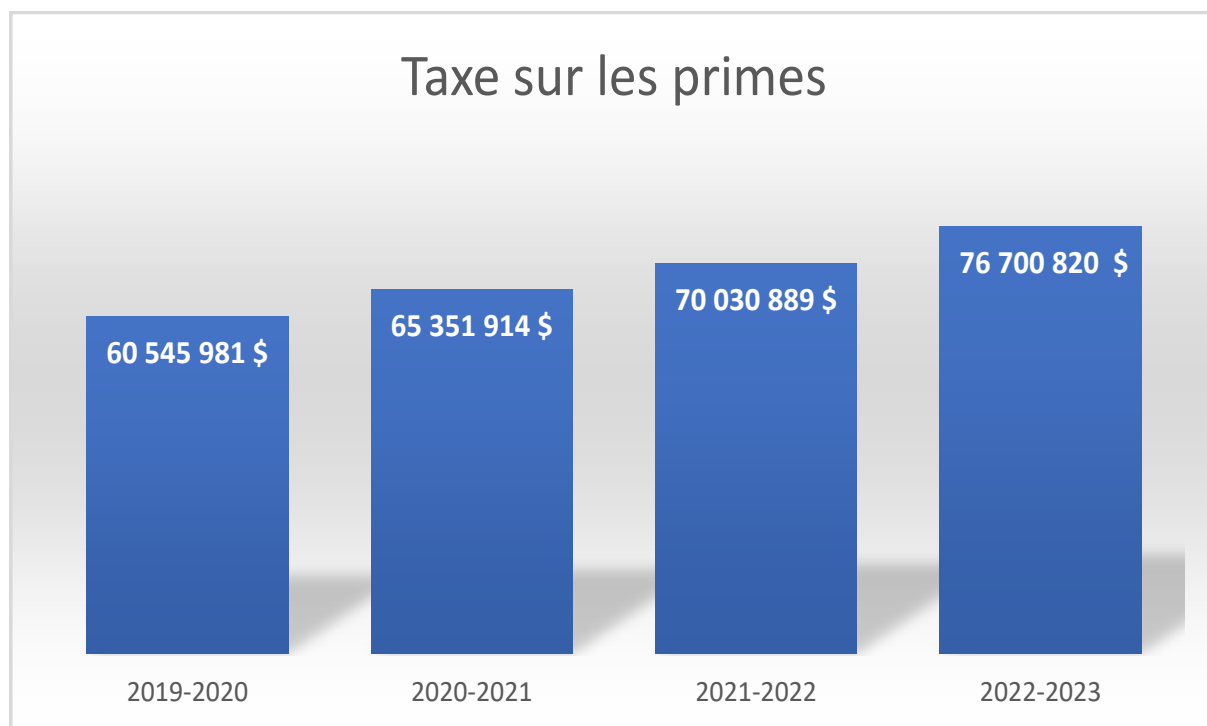


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

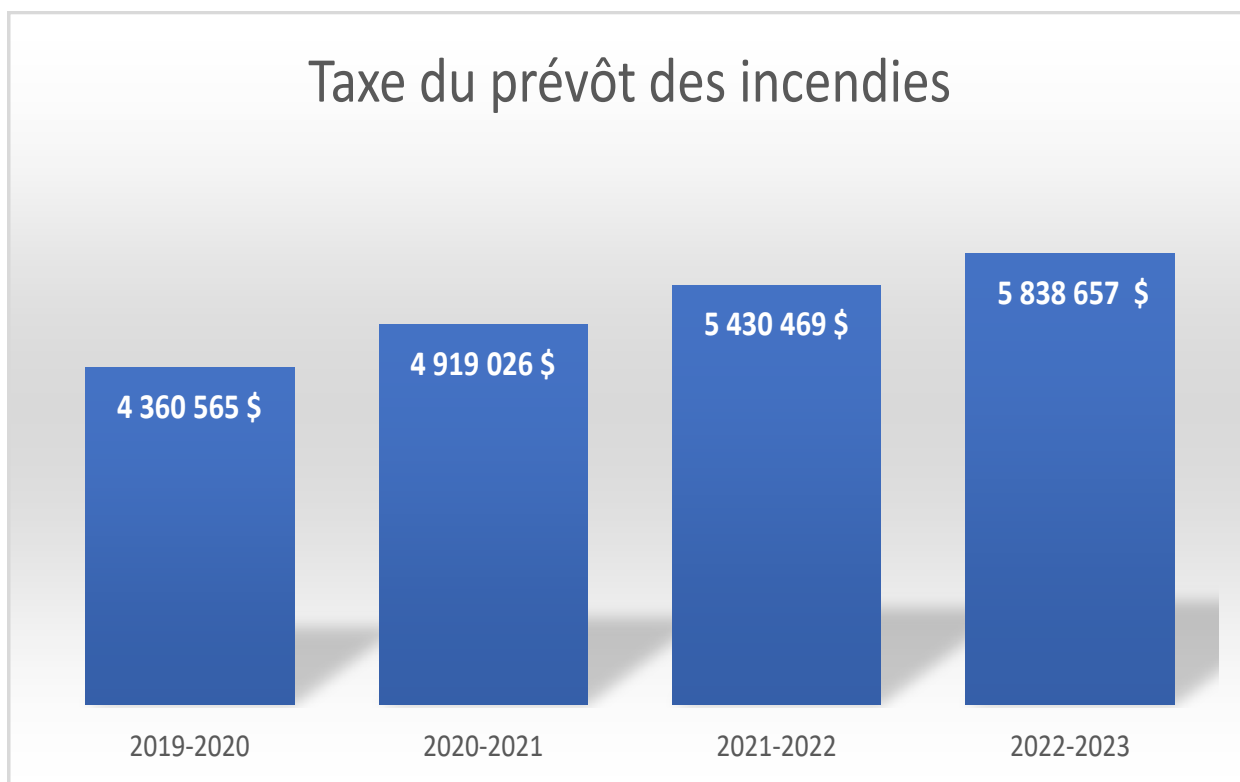


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

## Amounts invoiced on behalf of the Minister of Finance

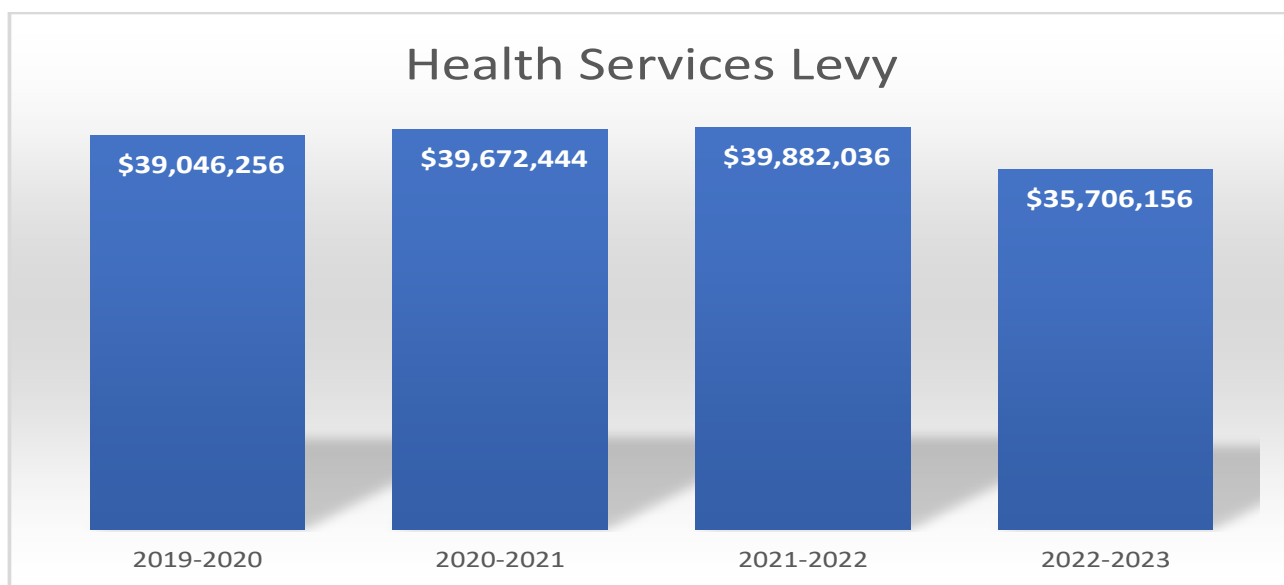


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services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

## Montants facturés pour le compte du ministère des Finances

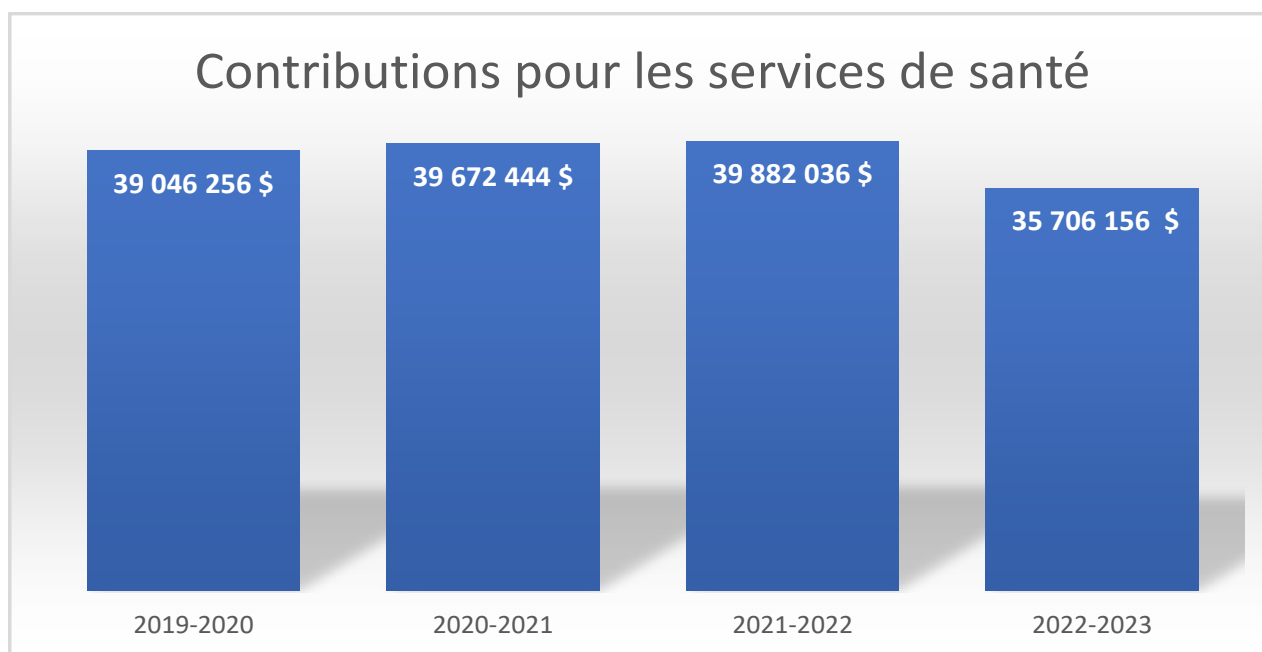


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

## Classes of Insurance

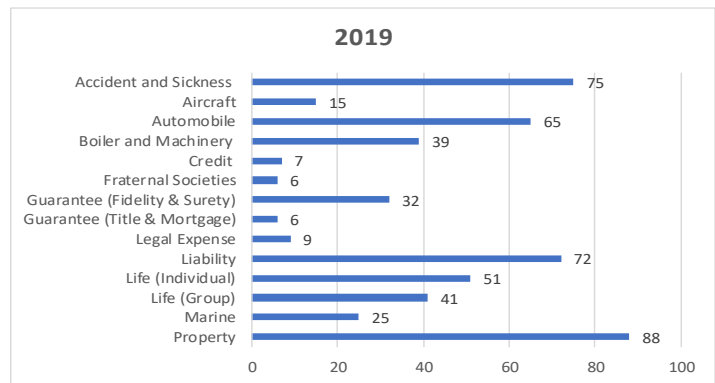
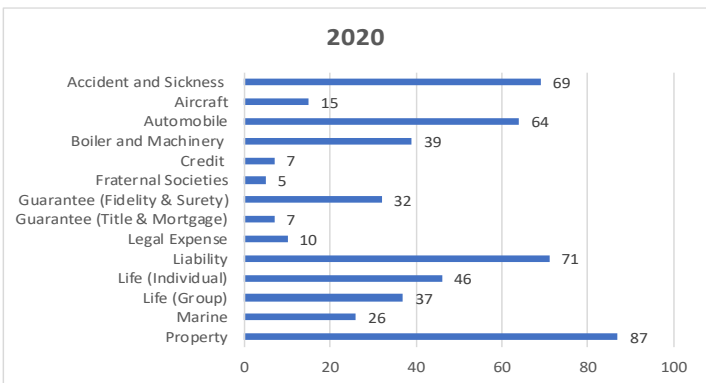
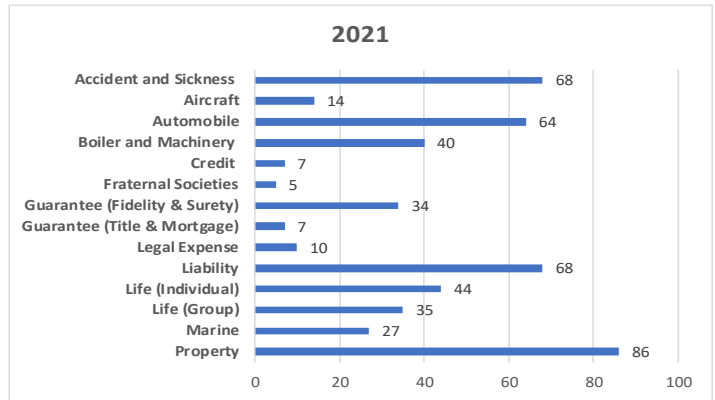
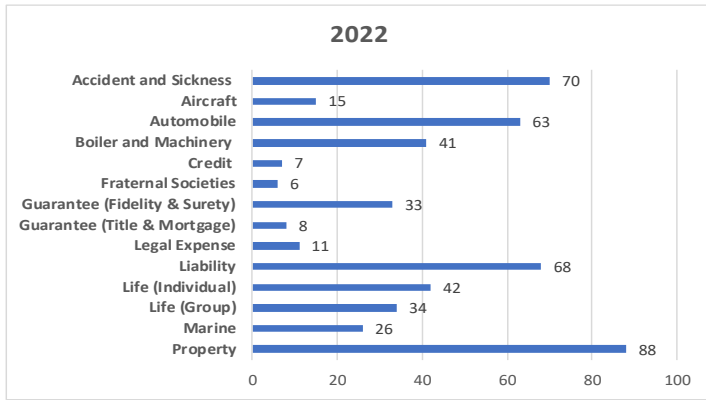
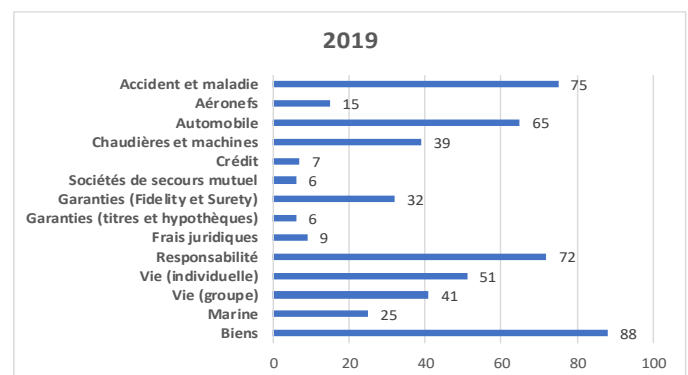
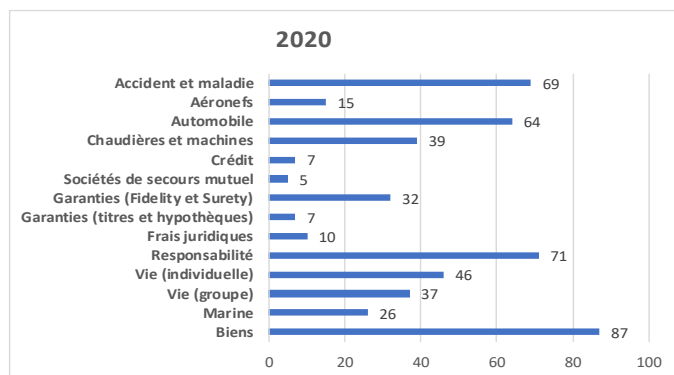
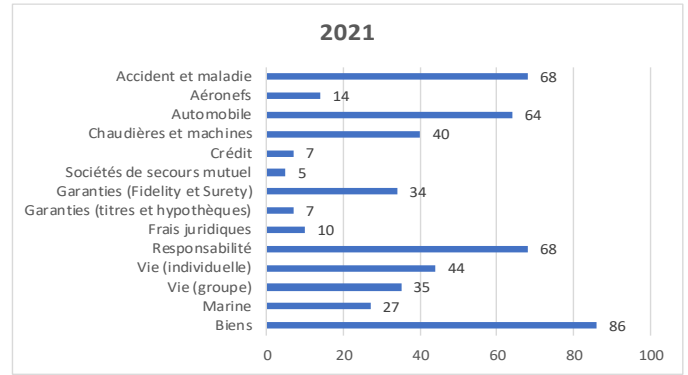
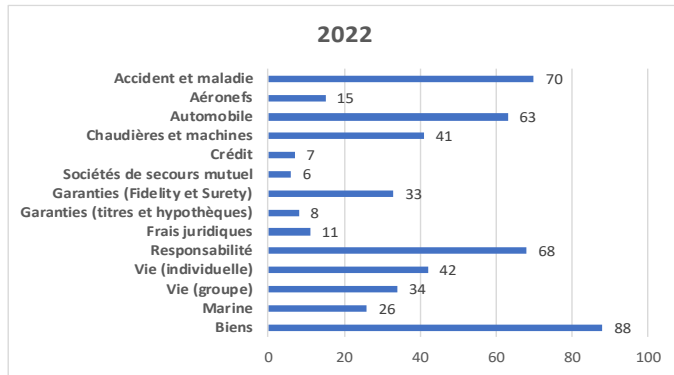


Table 11 & 12 - Show the number of Insurers reporting premiums by class type

Classes of Insurance				
Class	Number of Insurers by Type			
	2022	2021	2020	2019
Accident and Sickness	70	68	69	75
Aircraft	15	14	15	15
Automobile	63	64	64	65
Boiler and Machinery	41	40	39	39
Credit	7	7	7	7
Fraternal Societies	6	5	5	6
Guarantee (Fidelity & Surety)	33	34	32	32
Guarantee (Title & Mortgage)	8	7	7	6
Legal Expense	11	10	10	9
Liability	68	68	71	72
Life (Individual)	42	44	46	51
Life (Group)	34	35	37	41
Marine	26	27	26	25
Property	88	86	87	88

## Catégories d'assurance



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

<b>Catégories d'assurance</b>				
<b>Catégorie</b>	<b>Nombre d'assureurs par type de catégorie</b>			
	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Accident et maladie	70	68	69	75
Aéronefs	15	14	15	15
Automobile	63	64	64	65
Chaudières et machines	41	40	39	39
Crédit	7	7	7	7
Sociétés de secours mutuel	6	5	5	6
Garanties (Fidelity et Surety)	33	34	32	32
Garanties (titres et hypothèques)	8	7	7	6
Frais juridiques	11	10	10	9
Responsabilité	68	68	71	72
Vie (individuelle)	42	44	46	51
Vie (groupe)	34	35	37	41
Marine	26	27	26	25
Biens	88	86	87	88

Table 15 - Premiums and Losses by Class of Insurance

Premiums and Losses by Class of Insurance (\$'000)								
Classes of Insurance	2022		2021		2020		2019	
	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends
Accident and Sickness	667,628	452,093	589,926	394,279	576,241	372,286	561,190	374,038
Aircraft	3,495	906	3,333	1,316	2,899	53	2,087	2,443
Automobile	768,995	461,775	732,929	443,318	672,121	496,938	611,143	483,127
Boiler and Machinery	30,804	4,184	26,643	4,143	18,998	10,381	23,593	28,462
Credit	2,269	460	2,058	1,204	1,868	303	1,693	543
Fraternal Societies	8,395	7,458	9,329	7,531	9,531	6,976	9,598	7,461
Guarantee (Fidelity & Surety)	18,699	1,446	9,330	181	8,140	387	8,358	(1,585)
Guarantee (Title & Mortgage)	32,783	2,234	38,766	(239)	30,771	5,739	23,175	5,472
Legal Expense	313	402	442	46	397	219	432	58
Liability	199,128	34,882	146,692	79,045	137,233	63,952	120,651	65,253
Life (Individual)	610,699	434,150	524,424	378,248	500,755	346,552	491,158	347,036
Life (Group)	310,329	254,495	466,440	245,346	241,913	216,033	393,896	212,600
Marine	16,763	4,192	14,659	5,978	14,843	3,045	11,949	9,695
Property	645,038	383,050	591,320	264,305	544,879	294,140	479,053	367,131

Tableau 16 - Primes et sinistres par catégorie d'assurance

Primes et sinistres par catégorie d'assurance (en milliers de \$)								
Catégories d'assurance	2022		2021		2020		2019	
	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	667 628	452 093	589 926	394 279	576 241	372 286	561 190	374 038
Aéronefs	3 495	906	3 333	1 316	2 899	53	2 087	2 443
Automobile	768 995	461 775	732 929	443 318	672 121	496 938	611 143	483 127
Chaudières et machines	30 804	4 184	26 643	4 143	18 998	10 381	23 593	28 462
Crédit	2 269	460	2 058	1 204	1 868	303	1 693	543
Sociétés de secours mutuel	8 395	7 458	9 329	7 531	9 531	6 976	9 598	7 461
Garanties (Fidelity et Surety)	18 699	1 446	9 330	181	8 140	387	8 358	(1 585)
Garanties (titres et hypothèques)	32 783	2 234	38 766	(239)	30 771	5 739	23 175	5 472
Frais juridiques	313	402	442	46	397	219	432	58
Responsabilité	199 128	34 882	146 692	79 045	137 233	63 952	120 651	65 253
Vie (individuelle)	610 699	434 150	524 424	378 248	500 755	346 552	491 158	347 036
Vie (groupe)	310 329	254 495	466 440	245 346	241 913	216 033	393 896	212 600
Marine	16 763	4 192	14 659	5 978	14 843	3 045	11 949	9 695
Biens	645 038	383 050	591 320	264 305	544 879	294 140	479 053	367 131

## New Companies / Nouvelles Compagnies

January 1, 2022 - December 31, 2022

1 janvier 2022 - 31 décembre 2022

**Name of Company**

**Chief Representative**

***Noms des compagnies***

***Représentant principal***

---

The Mearie Group

Macaluso, Cosimo

*Municipal Electric Association Reciprocal Insurance Exchange*

3700 Steeles Ave West

Unit 1000

Vaughan ON

L4L 8K8

Tokio Marine Canada Ltd.

George, Michael

79 Wellington Street West

Toronto ON

M5K 1N2



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

January 1, 2022 - December 31, 2022

1 janvier 2022 - 31 décembre 2022

<b>Name of Company</b> <b>Noms des compagnies</b>	<b>Ceased</b> <b>cessé le</b>
Accomodate Insurance Reciprocal	5/31/2022
AXA Equitable Life Insurance Company	11/22/2022
COSECO Insurance Company	5/31/2022

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

January 1, 2022 - December 31, 2022

1 janvier 2022 - 31 décembre 2022

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*Co-operators Life Insurance Company / Co-operators Compagnie d'Assurance-Vie*

amalgamated with / fusionné avec:

*CUMIS Life Insurance Company / La Compagnie d'Assurance-Vie CUMIS*

Continuing Company / maintenant le nom de:

**Co-operators Life Insurance Company / Co-operators Compagnie d'Assurance-Vie**

**As of Date/ De date 4/11/2022**

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

January 1, 2022 - December 31, 2022

*1 janvier 2022 - 31 décembre 2022*

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**Definity Insurance Company**

***Compagnie d'assurance Definity***

Economical Mutual Insurance Company / Economical Compagnie Mutuelle d'Assurance

Changed Name to / Changé à :

Definity Insurance Company / Compagnie d'assurance Definity

*Date/date 1/12/2022*

**TruStage Life of Canada**

***TruStage Vie due Canada***

Assurant Life of Canada / Assurant-Vie du Canada

Changed Name to / Changé à :

TruStage Life of Canada / TruStage Vie due Canada

*Date/date 1/12/2022*

**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>	Tim Mawhinney 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**

Name of Company

Chief Representative

*Noms des compagnies*

*Représentant principal*

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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, 2023 / 31 mars 2023**

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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

ID #	Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>	2023 Assessment <i>Cotisation</i>
<b>Fraternal Societies/Sociétés des secours mutuels</b>			
10004	ACTRA Fraternal Benefit Society	40,000.00	84.84
10130	The Grand Orange Lodge of British America Benefit Fund	80,000.00	119.69
10144	The Independent Order of Foresters	100,000.00	137.11
10155	Knights of Columbus	7,992,000.00	7,011.70
35346	FaithLife Financial	-	50.00
45625	Teachers Life Insurance Society	1,000.00	50.87
<b>6</b>	<b>Fraternal Societies/Sociétés des secours mutuels</b>	<b>8,213,000.00</b>	<b>7,454.21</b>
<b>Life Companies/Compagnies - vie</b>			
10003	Acadie Vie	19,624,000.00	17,144.15
10010	Aetna Life Insurance Company	56,000.00	98.78
10022	American Bankers Life Assurance Company of Florida	9,521,000.00	8,343.59
10033	Assomption Compagnie Mutuelle d'Assurance-vie	37,799,000.00	32,976.10
10034	Blue Cross Life Insurance Company of Canada	66,380,000.00	57,872.56
10042	The Canada Life Assurance Company	267,891,000.00	233,405.56
10064	Canadian Premier Life Insurance Company	5,475,000.00	4,819.18
10067	Combined Insurance Company of America	17,086,000.00	14,933.34
10102	The Empire Life Insurance Company	7,871,000.00	6,906.30
10125	Scotia Life Insurance Company	-	50.00
10146	Industrial Alliance Insurance and Financial Services Inc.	53,347,000.00	46,519.72
10161	Life Insurance Company of North America	-	50.00
10169	The Manufacturers Life Insurance Company	203,654,000.00	177,449.74
10193	New York Life Insurance Company	510,000.00	494.25
10200	Allianz Life Insurance Company of North America	-	50.00
10230	Beneva inc.	13,501,000.00	11,810.51
10231	Reliable Life Insurance Company	13,000.00	61.32
10260	Sun Life Assurance Company of Canada	171,668,000.00	149,587.25
10284	United American Insurance Company	1,000.00	50.87
10294	The Wawanesa Life Insurance Company	4,865,000.00	4,287.82
10310	Humania Assurance Inc.	1,715,000.00	1,543.91
10320	CIGNA Life Insurance Company of Canada	134,000.00	166.73
10322	American Income Life Insurance Company	9,967,000.00	8,732.09
10329	Co-operators Life Insurance Company	25,176,000.00	21,980.41
10339	The Equitable Life Insurance Company of Canada	11,044,000.00	9,670.25
10372	Primerica Life Insurance Company of Canada	1,854,000.00	1,664.99
10384	CompCorp Life Insurance Company	-	50.00
10391	CIBC Life Insurance Company Limited	748,000.00	701.57
10392	La Capitale Financial Security Insurance Company	993,000.00	914.99
10400	BMO Life Assurance Company	9,242,000.00	8,100.56

10411	First Canadian Insurance Corporation	7,231,000.00	6,348.81
10412	TD Life Insurance Company	1,103,000.00	1,010.81
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,806,000.00	5,978.60
10424	Pavonia Life Insurance Company of Michigan	38,000.00	83.10
10428	The Canada Life Insurance Company of Canada	-	50.00
10429	RBC Life Insurance Company	17,157,000.00	14,995.19
25856	American Health & Life Insurance Company	1,047,000.00	962.02
26527	ivari	7,063,000.00	6,202.47
26589	MD Life Insurance Company	-	50.00
27254	BMO Life Insurance Company	-	50.00
27278	Trans Global Life Insurance Company	90,000.00	128.40
27370	Foresters Life Insurance Company	5,062,000.00	4,459.43
27414	Desjardins Financial Security Life Assurance Company	53,131,000.00	46,331.56
27855	Chubb Life Insurance Company of Canada	8,843,000.00	7,753.00
28517	Medavie Inc.	135,530,000.00	118,108.01
29399	L'Union -Vie, compagnie mutuelle d'assurance	727,000.00	683.28
30730	TruStage Life of Canada	101,000.00	137.98
32087	Sun Life Insurance (Canada) Inc.	-	50.00
35977	La Survivance - Voyage, compagnie d'assurance	288,000.00	300.87
45192	Manulife Assurance Company of Canada	-	50.00
47305	Brookfield Annuity Company	-	50.00
47630	La Capitale Civil Service Insurer Inc.	1,828,000.00	1,642.34
<b>52</b>	<b>Life Companies/Compagnies - vie</b>	<b>1,186,180,000.00</b>	<b>1,035,862.41</b>

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

10011	Affiliated FM Insurance Company	1,545,000.00	1,395.82
10013	Factory Mutual Insurance Company	18,732,000.00	16,367.15
10016	Allstate Insurance Company of Canada	60,765,000.00	52,981.42
10021	American Bankers Insurance Company of Florida	12,348,000.00	10,806.15
10023	Euler Hermes North America Insurance Company	78,000.00	117.94
10028	The American Road Insurance Company	88,000.00	126.66
10037	La Compagnie d'assurance Belair Inc.	-	50.00
10038	The Boiler Inspection and Insurance Company of Canada	1,174,000.00	1,072.65
10058	Chicago Title Insurance Company	905,000.00	838.33
10059	CorePoint Insurance Company	-	50.00
10061	Chubb Insurance Company of Canada	21,306,000.00	18,609.32
10069	AIG Insurance Company of Canada	27,190,000.00	23,734.77
10079	Continental Casualty Company	4,238,000.00	3,741.65
10084	Co-operators General Insurance Company	92,210,000.00	80,372.66
10089	CUMIS General Insurance Company	8,030,000.00	7,044.80
10098	Ecclesiastical Insurance Office Public Limited Company	8,373,000.00	7,343.59
10099	Definity Insurance Company	112,738,000.00	98,254.27
10101	Elite Insurance Company	13,779,000.00	12,052.67
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	19,599,000.00	17,122.38
10111	Canadian Premier General Insurance Company	133,000.00	165.85
10113	First North American Insurance Company	167,000.00	195.47
10118	Aviva Insurance Company of Canada	132,617,000.00	115,570.55
10128	Gore Mutual Insurance Company	613,000.00	583.97
10129	Wynward Insurance Group	7,259,000.00	6,373.20
10131	Great American Insurance Company	3,453,000.00	3,057.85
10135	The Nordic Insurance Company of Canada	-	50.00
10136	Intact Insurance Company	152,547,000.00	132,931.25
10139	Hartford Fire Insurance Company	82,000.00	121.43
10149	La Compagnie d'Assurance Jevco	-	50.00
10151	Echelon Insurance	17,643,000.00	15,418.54
10160	Liberty Mutual Insurance Company	24,976,000.00	21,806.19
10162	Lloyd's Underwriters	84,331,000.00	73,509.39
10180	The Missisquoi Insurance Company	-	50.00
10184	Motors Insurance Corporation	77,000.00	117.07
10198	XL Reinsurance America Inc.	364,000.00	367.07
10203	TD Direct Insurance Inc.	-	50.00
10212	The Personal Insurance Company	44,356,000.00	38,687.80
10217	The Portage la Prairie Mutual Insurance Company	14,888,000.00	13,018.70
10228	TD Home and Auto Insurance Company	490,000.00	476.83
10229	Quebec Assurance Company	-	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	13,707,000.00	11,989.95
10244	Security National Insurance Company	88,076,000.00	76,771.59
10245	Sentry Insurance Company	20,000.00	67.42
10247	Optimum Société d'Assurance inc.	-	50.00
10248	SouthEastern Mutual Insurance Company	25,528,000.00	22,287.03
10249	The Sovereign General Insurance Company	19,827,000.00	17,320.98
10252	Stanley Mutual Insurance Company	8,088,000.00	7,095.33
10257	St. Paul Fire & Marine Insurance Company	-	50.00
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	426,000.00	421.08
10267	Traders General Insurance Company	11,316,000.00	9,907.19
10268	Trafalgar Insurance Company of Canada	2,164,000.00	1,935.03
10280	Unifund Assurance Company	42,818,000.00	37,348.07
10293	The Wawanesa Mutual Insurance Company	112,573,000.00	98,110.54
10298	Western Surety Company	1,232,000.00	1,123.18
10299	Sompo Japan Insurance Inc.	-	50.00
10300	Zurich Insurance Company Ltd.	18,877,000.00	16,493.45
10306	The Dominion of Canada General Insurance Company	33,883,000.00	29,564.94
10308	Primmum Insurance Company	38,789,000.00	33,838.48
10314	Westport Insurance Corporation	4,414,000.00	3,894.96
10321	Canadian Universities Reciprocal Insurance Exchange	1,186,000.00	1,083.11
10323	RBC Insurance Company of Canada	1,052,000.00	966.38
10337	Canadian Lawyers Insurance Association (CLIA)	943,000.00	871.43
10338	Stewart Title Guaranty Company	1,235,000.00	1,125.79
10340	TD General Insurance Company	-	50.00
10341	Travelers Insurance Company of Canada	3,537,000.00	3,131.02

10342	Novex Insurance Company	575,000.00	550.87
10345	Pembridge Insurance Company	33,669,000.00	29,378.53
10347	First American Title Insurance Company	-	50.00
10366	Mitsui Sumitomo Insurance Company Limited	150,000.00	180.66
10375	Federated Insurance Company of Canada	3,915,000.00	3,460.29
10377	United General Insurance Corporation	11,233,000.00	9,834.89
10382	Green Shield Canada	5,326,000.00	4,689.39
10393	Western Assurance Company	-	50.00
10398	Protective Insurance Company	121,000.00	155.40
10402	Old Republic Insurance Company of Canada	4,070,000.00	3,595.31
10404	Northbridge General Insurance Corporation	63,947,000.00	55,753.21
10405	Verassure Insurance Company	-	50.00
10406	Sagen Mortgage Insurance Company Canada	14,749,000.00	12,897.62
10413	CAA Insurance Company	19,650,000.00	17,166.80
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	2,370,000.00	2,114.47
10430	Heartland Farm Mutual Inc.	-	50.00
10431	Zenith Insurance Company	11,705,000.00	10,246.04
10432	Perth Insurance Company	-	50.00
10433	Aviva General Insurance Company	18,420,000.00	16,095.37
10434	Canassurance Insurance Company	2,121,000.00	1,897.57
10435	Temple Insurance Company	7,657,000.00	6,719.89
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	200,000.00	224.22
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance générale	20,382,000.00	17,804.43
27750	The Insurance Company of Prince Edward Island	17,303,000.00	15,122.37
29158	Aspen Insurance UK Ltd.	6,945,000.00	6,099.68
29222	National Liability & Fire Insurance Company	3,916,000.00	3,461.16
29359	Pafco Insurance Company	5,995,000.00	5,272.15
29387	Industrial Alliance Pacific General Insurance Corporation	16,542,000.00	14,459.47
29388	Petline Insurance Company	941,000.00	869.69
29789	Allianz Global Risks US Insurance Company	7,089,000.00	6,225.11
29840	Omega General Insurance Company	3,672,000.00	3,248.62
30017	FCT Insurance Company Ltd.	6,036,000.00	5,307.86
30020	Compagnie Francaise d'Assurance pour le Commerce Extérieur	272,000.00	286.93
30128	Canadian Farm Insurance Corp.	1,000.00	50.87
30650	Jewelers Mutual Insurance Company	163,000.00	191.99
30746	L'Unique assurances générales inc.	-	50.00
30921	Trisura Guarantee Insurance Company	9,133,000.00	8,005.61
31026	Electric Insurance Company	6,000.00	55.23

31925	Canada Guaranty Mortgage Insurance Company	10,032,000.00	8,788.71
32334	Berkley Insurance Company	2,300,000.00	2,053.49
32611	Fenchurch General Insurance Company	10,000.00	58.71
32639	Associated Electric & Gas Insurance Services Limited	854,000.00	793.91
33014	Safety National Casualty Corporation	-	50.00
33344	Triton Insurance Company	3,088,000.00	2,739.91
33901	AXIS Reinsurance Company (Canadian Branch)	700,000.00	659.76
34332	Healthcare Insurance Reciprocal of Canada	124,000.00	158.01
35408	Unica Insurance Inc.	-	50.00
35976	Allied World Specialty Insurance	5,182,000.00	4,563.96
36652	HDI Global Specialty SE	3,661,000.00	3,239.04
37017	Beneva Insurance	-	50.00
37113	HDI Global SE Canada Branch	3,012,000.00	2,673.71
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	160,000.00	189.37
40005	Arch Insurance Canada Ltd.	5,896,000.00	5,185.91
40823	Millennium Insurance Corporation	3,707,000.00	3,279.11
41846	Orion Travel Insurance Company	758,000.00	710.28
41880	Starr Insurance and Reinsurance Limited	2,193,000.00	1,960.29
41924	GMS Insurance Inc.	851,000.00	791.29
42096	Certas Home and Auto Insurance Company	75,556,000.00	65,865.62
43412	Technology Insurance Company, Inc.	450,000.00	441.99
43925	XL Specialty Insurance Company	8,241,000.00	7,228.60
44902	SCOR Insurance - Canadian Branch	2,471,000.00	2,202.45
47290	Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	19,000.00	66.55
47629	Carleton-Fundy Mutual Insurance Company	7,084,000.00	6,220.76
48028	Hudson Insurance Company	-	50.00
48158	Tokio Marine Canada	32,000.00	77.87
48255	The Mearie Group	-	50.00
48254	Swiss Re Corporate	-	50.00
<b>142</b>	<b>Other than Life Companies/Compagnies autre que l'assurance vie</b>	<b>1,751,440,000.00</b>	<b>1,532,751.38</b>
<b>200</b>		<b>Total 2,945,833,000.00</b>	<b>2,576,068.00</b>

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2022

*Primes et sinistres au Nouveau-Brunswick - 2022*

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	1,877,000	779,000	41.50
Aetna Life Insurance Company	56,000	0	0.00
AIG Insurance Company of Canada	2,503,000	1,878,000	75.03
Allianz Global Risks US Insurance Company	111,000	39,000	35.14
Allstate Insurance Company of Canada	304,000	342,000	112.50
American Bankers Insurance Company of Florida	3,044,000	217,000	7.13
American Bankers Life Assurance Company of Florida	5,753,000	310,000	5.39
American Income Life Insurance Company	1,418,000	274,000	19.32
Assomption Compagnie Mutuelle d'Assurance-vie	20,997,000	15,088,000	71.86
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	3,254,000	601,000	18.47
Aviva Insurance Company of Canada	19,000	7,000	36.84
AXIS Reinsurance Company (Canadian Branch)	48,000	127,000	264.58
Beneva inc.	10,541,000	8,128,000	77.11
Berkley Insurance Company	153,000	13,000	8.50
Blue Cross Life Insurance Company of Canada	37,121,000	21,217,000	57.16
BMO Life Assurance Company	723,000	253,000	34.99
CAA Insurance Company	146,000	83,000	56.85
Canadian Premier General Insurance Company	91,000	29,000	31.87
Canadian Premier Life Insurance Company	3,621,000	538,000	14.86
Canassurance Insurance Company	2,110,000	2,952,000	139.91
Chubb Insurance Company of Canada	47,000	65,000	138.30
Chubb Life Insurance Company of Canada	5,882,000	(422,000)	---
CIBC Life Insurance Company Limited	618,000	125,000	20.23
CIGNA Life Insurance Company of Canada	129,000	88,000	68.22
Combined Insurance Company of America	16,782,000	6,839,000	40.75
Continental Casualty Company	0	143,000	---
Co-operators General Insurance Company	32,000	0	0.00
Co-operators Life Insurance Company	11,780,000	8,805,000	74.75
CUMIS General Insurance Company	1,061,000	389,000	36.66
Desjardins Financial Security Life Assurance Company	39,107,000	32,127,000	82.15
Everest Insurance Company of Canada	2,000	3,000	150.00
Fenchurch General Insurance Company	10,000	12,000	120.00
First Canadian Insurance Corporation	3,456,000	577,000	16.70
Foresters Life Insurance Company	53,000	24,000	45.28
GMS Insurance Inc.	851,000	948,000	111.40
Green Shield Canada	5,326,000	3,451,000	64.80
HDI Global Specialty SE	1,000	2,000	200.00

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2022

*Primes et sinistres au Nouveau-Brunswick - 2022*

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>
Humania Assurance Inc.	1,089,000	703,000	64.55
Industrial Alliance Insurance and Financial Services Inc.	19,109,000	9,282,000	48.57
Intact Insurance Company	19,000	0	0.00
ivari	24,000	1,000	4.17
La Capitale Civil Service Insurer Inc. (CCSI)	867,000	604,000	69.67
La Capitale Financial Security Insurance Company	986,000	344,000	34.89
La Survivance – Voyage, compagnie d'assurance	288,000	104,000	36.11
Life Insurance Company of North America	0	76,000	---
Lloyd's Underwriters	986,000	450,000	45.64
L'Union-Vie, compagnie mutuelle d'assurance	319,000	93,000	29.15
Medavie Inc.	135,488,000	74,030,000	54.64
National Liability & Fire Insurance Company	26,000	2,000	7.69
New York Life Insurance Company	3,000	0	0.00
Old Republic Insurance Company of Canada	1,957,000	534,000	27.29
Orion Travel Insurance Company	532,000	184,000	34.59
Pavonia Life Insurance Company of Michigan	9,000	0	0.00
RBC Insurance Company of Canada	871,000	(37,000)	---
RBC Life Insurance Company	8,922,000	8,078,000	90.54
Reliable Life Insurance Company	5,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	1,054,000	0	0.00
Starr Insurance and Reinsurance Limited	40,000	41,000	102.50
Sun Life Assurance Company of Canada	87,738,000	73,715,000	84.02
TD Life Insurance Company	863,000	208,000	24.10
Temple Insurance Company	0	(68,000)	---
The Canada Life Assurance Company	99,968,000	62,976,000	63.00
The Empire Life Insurance Company	3,360,000	2,357,000	70.15
The Equitable Life Insurance Company of Canada	2,590,000	1,520,000	58.69
The Manufacturers Life Insurance Company	117,977,000	109,805,000	93.07
The Wawanesa Life Insurance Company	584,000	464,000	79.45
Trans Global Life Insurance Company	77,000	1,000	1.30
Trisura Guarantee Insurance Company	174,000	8,000	4.60
Triton Insurance Company	2,644,000	565,000	21.37
Zurich Insurance Company Ltd	32,000	2,000	6.25
<b>Totals - 2022 - 70 Companies/Compagnies</b>	<b>667,628,000</b>	<b>452,093,000</b>	<b>67.72</b>
<b>Totals - 2021 - 69 Companies/Compagnies</b>	<b>589,926,000</b>	<b>394,279,000</b>	<b>66.84</b>

**Aircraft****Aviation****Premiums & Losses in New Brunswick - 2022**  
**Primes et sinistres au Nouveau-Brunswick - 2022**

<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	178,000	56,000	31.46
Allianz Global Risks US Insurance Company	62,000	(15,000)	---
Aviva Insurance Company of Canada	104,000	0	0.00
Chubb Insurance Company of Canada	1,058,000	53,000	5.01
Great American Insurance Company	81,000	28,000	34.57
HDI Global Specialty SE	61,000	32,000	52.46
Intact Insurance Company	0	(1,000)	---
Lloyd's Underwriters	422,000	(241,000)	---
Mitsui Sumitomo Insurance Company Limited	95,000	83,000	87.37
National Liability & Fire Insurance Company	160,000	37,000	23.13
Northbridge General Insurance Corporation	237,000	(2,000)	---
Old Republic Insurance Company of Canada	5,000	0	0.00
Starr Insurance and Reinsurance Limited	211,000	26,000	12.32
Temple Insurance Company	485,000	836,000	172.37
XL Specialty Insurance Company	336,000	14,000	4.17
<b>Totals - 2022 - 15 Companies/Compagnies</b>	<b>3,495,000</b>	<b>906,000</b>	<b>25.92</b>
<b>Totals - 2021 - 14 Companies/Compagnies</b>	<b>3,333,000</b>	<b>1,316,000</b>	<b>39.48</b>

## Automobile Insurance

### Assurance d'automobile

Premiums & Losses in New Brunswick - 2022

Primes et sinistres au Nouveau-Brunswick - 2022

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	3,135	1,681	2,070	6,886	4,239	638	1,349	6,226	90.42
Allianz Global Risks US Insurance Company	0	0	(1)	(1)	(1)	0	(1)	(2)	---
Allstate Insurance Company of Canada	21,678	4,645	12,677	39,000	9,081	1,414	12,101	22,596	57.94
Arch Insurance Canada Ltd.	33	1	1	35	0	0	0	0	0.00
Aviva General Insurance Company	5,385	1,757	5,706	12,848	313	2,797	3,623	6,733	52.41
Aviva Insurance Company of Canada	27,080	6,661	18,277	52,018	17,961	4,804	12,994	35,759	68.74
CAA Insurance Company	6,324	1,450	5,878	13,652	4,088	547	3,755	8,390	61.46
Certas Home and Auto Insurance Company	21,249	6,824	16,612	44,685	11,599	7,313	14,045	32,957	73.75
Chubb Insurance Company of Canada	6,667	27	1,426	8,120	3,320	(1)	145	3,464	42.66
Continental Casualty Company	372	47	216	635	(42)	39	89	86	13.54
Co-operators General Insurance Company	20,393	4,633	20,622	45,648	5,988	2,472	13,163	21,623	47.37
CUMIS General Insurance Company	1,103	280	782	2,165	761	290	534	1,585	73.21
Definity Insurance Company	33,203	5,512	23,730	62,445	16,418	1,541	17,821	35,780	57.30
Echelon Insurance	8,363	1,956	3,700	14,019	6,461	993	2,110	9,564	68.22
Electric Insurance Company	3	1	2	6	2	1	1	4	66.67
Elite Insurance Company	919	351	2,163	3,433	1,795	246	1,335	3,376	98.34
Everest Insurance Company of Canada	110	0	71	181	12	0	(13)	(1)	---
Federal Insurance Company	0	0	0	0	132	5,130	0	5,262	---
Federated Insurance Company of Canada	565	56	545	1,166	178	10	157	345	29.59
Hartford Fire Insurance Company	5	4	3	12	0	0	0	0	0.00
Industrial Alliance Pacific General Insurance Corporation	0	0	3,052	3,052	0	0	139	139	4.55
Intact Insurance Company	38,835	7,943	29,617	76,395	19,191	5,259	17,113	41,563	54.41

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

Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022

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	(46)	0	(46)	---
La Compagnie d'Assurances Jevco	0	0	0	0	0	(33)	0	(33)	---
Liberty Mutual Insurance Company	470	58	583	1,111	170	113	192	475	42.75
Lloyd's Underwriters	448	110	2,138	2,696	345	139	2,467	2,951	109.46
Millennium Insurance Corporation	0	0	552	552	0	0	0	0	0.00
Mitsui Sumitomo Insurance Company Limited	24	0	1	25	7	0	1	8	32.00
National Liability & Fire Insurance Company	15	0	0	15	14	0	1	15	100.00
Northbridge General Insurance Corporation	14,250	2,443	11,352	28,045	7,631	609	6,857	15,097	53.83
Novex Insurance Company	0	0	0	0	0	(6)	4	(2)	---
Old Republic Insurance Company of Canada	483	13	270	766	325	98	84	507	66.19
Pafco Insurance Company	3,528	801	1,666	5,995	1,405	561	1,496	3,462	57.75
Pembridge Insurance Company	12,031	2,528	7,694	22,253	4,690	1,530	6,388	12,608	56.66
Perth Insurance Company	0	0	0	0	(10)	0	0	(10)	---
Primum Insurance Company	17,150	3,057	10,351	30,558	11,404	2,530	8,003	21,937	71.79
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	5,122	1,993	5,732	12,847	2,346	1,226	2,247	5,819	45.29
Protective Insurance Company	28	0	93	121	19	0	49	68	56.20
Royal & Sun Alliance Insurance Company of Canada	1,229	281	826	2,336	3,878	594	2,474	6,946	297.35
Security National Insurance Company	32,201	5,043	23,208	60,452	12,700	3,573	16,720	32,993	54.58
Sentry Insurance Company	17	0	3	20	9	0	1	10	50.00
Sonnet Insurance Company	8,064	1,231	6,218	15,513	5,639	482	4,795	10,916	70.37
St. Paul Fire and Marine Insurance Company	(680)	(201)	(451)	(1,332)	(271)	(92)	(359)	(722)	---
Starr Insurance and Reinsurance Limited	32	2	8	42	29	0	19	48	114.29



## Automobile Insurance

### Assurance d'automobile

Premiums & Losses in New Brunswick - 2022

Primes et sinistres au Nouveau-Brunswick - 2022

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>
TD Home and Auto Insurance Company	171	33	116	320	226	276	67	569	177.81
The American Road Insurance Company	0	0	88	88	0	0	0	0	0.00
The Dominion of Canada General Insurance Company	8,025	1,972	6,680	16,677	4,931	1,974	3,517	10,422	62.49
The Insurance Company of Prince Edward Island	6,079	1,788	4,790	12,657	2,212	1,484	2,670	6,366	50.30
The Nordic Insurance Company of Canada	0	0	0	0	0	(36)	0	(36)	---
The Personal Insurance Company	13,270	3,902	11,704	28,876	7,372	4,382	10,969	22,723	78.69
The Portage la Prairie Mutual Insurance Company	2,580	749	2,487	5,816	632	702	1,477	2,811	48.33
The Sovereign General Insurance Company	2,838	210	3,432	6,480	1,754	(217)	1,250	2,787	43.01
The Wawanesa Mutual Insurance Company	25,268	8,185	36,520	69,973	2,156	3,600	23,461	29,217	41.75
Tokio Marine & Nichido Fire Insurance Co. Ltd.	17	4	7	28	23	0	19	42	150.00
Traders General Insurance Company	3,431	810	3,107	7,348	2,710	767	2,224	5,701	77.59
Trafalgar Insurance Company of Canada	812	163	536	1,511	273	13	279	565	37.39
Travelers Insurance Company of Canada	327	94	92	513	217	(9)	208	416	81.09
Unifund Assurance Company	13,160	2,528	10,192	25,880	8,962	2,229	7,039	18,230	70.44
United General Insurance Corporation	2,531	1,437	7,265	11,233	3,005	958	2,677	6,640	59.11
Waterloo Insurance Company	0	0	0	0	(9)	(128)	2	(135)	---
XL Specialty Insurance Company	46	0	0	46	52	0	0	52	113.04
Zenith Insurance Company	4,082	840	3,638	8,560	2,168	245	3,500	5,913	69.08

**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022

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)	
Zurich Insurance Company Ltd	2,991	569	1,014	4,574	425	134	437	996	21.78
<b>Totals - 2022 - 63 Companies/Compagnies</b>	<b>375,462</b>	<b>84,472</b>	<b>309,061</b>	<b>768,995</b>	<b>188,935</b>	<b>61,145</b>	<b>211,695</b>	<b>461,775</b>	<b>60.05</b>
<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>

**Boiler and Machinery**  
**Chaudières et bris de machine**

Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022

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	47,000	0	0.00
AIG Insurance Company of Canada	44,000	23,000	52.27
Allianz Global Risks US Insurance Company	1,471,000	(12,000)	---
Arch Insurance Canada Ltd.	137,000	19,000	13.87
Aviva Insurance Company of Canada	756,000	63,000	8.33
Certas Home and Auto Insurance Company	36,000	0	0.00
Chubb Insurance Company of Canada	7,000	4,000	57.14
Continental Casualty Company	66,000	4,000	6.06
Co-operators General Insurance Company	342,000	76,000	22.22
CUMIS General Insurance Company	24,000	0	0.00
Definity Insurance Company	318,000	37,000	11.64
Ecclesiastical Insurance Office Public Limited Company	242,000	0	0.00
Echelon Insurance	12,000	0	0.00
Everest Insurance Company of Canada	0	(2,000)	---
Factory Mutual Insurance Company	5,179,000	6,434,000	124.23
Federated Insurance Company of Canada	76,000	3,000	3.95
Gore Mutual Insurance Company	18,000	0	0.00
Great American Insurance Company	16,000	(1,000)	---
Industrial Alliance Pacific General Insurance Corporation	12,873,000	1,985,000	15.42
Intact Insurance Company	737,000	32,000	4.34
Liberty Mutual Insurance Company	0	(2,000)	---
Lloyd's Underwriters	752,000	(5,380,000)	---
Millennium Insurance Corporation	2,993,000	398,000	13.30
Mitsui Sumitomo Insurance Company Limited	4,000	1,000	25.00
National Liability & Fire Insurance Company	10,000	(6,000)	---
Northbridge General Insurance Corporation	389,000	(165,000)	---
Novex Insurance Company	24,000	0	0.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	101,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	765,000	273,000	35.69
St. Paul Fire and Marine Insurance Company	13,000	(5,000)	---
Temple Insurance Company	123,000	166,000	134.96
The Boiler Inspection and Insurance Company of Canada	1,168,000	154,000	13.18
The Dominion of Canada General Insurance Company	174,000	(4,000)	---
The Insurance Company of Prince Edward Island	53,000	0	0.00
The Sovereign General Insurance Company	254,000	6,000	2.36
The Wawanesa Mutual Insurance Company	261,000	0	0.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	26,000	0	0.00

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2022  
 Primes et sinistres au Nouveau-Brunswick - 2022

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	11,000	(2,000)	---
Trisura Guarantee Insurance Company	1,044,000	145,000	13.89
Wynward Insurance Group	162,000	(63,000)	---
Zurich Insurance Company Ltd	76,000	3,000	3.95
<b>Totals - 2022 - 41 Companies/Compagnies</b>	<b>30,804,000</b>	<b>4,184,000</b>	<b>13.58</b>
<b>Totals - 2021 - 40 Companies/Compagnies</b>	<b>26,643,000</b>	<b>4,143,000</b>	<b>15.55</b>

**Credit****Crédit****Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022**

<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	1,079,000	395,000	36.61
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	19,000	1,000	5.26
Compagnie Française d'Assurance pour le Commerce Extérieur	272,000	(44,000)	---
Euler Hermes North America Insurance Company	77,000	3,000	3.90
Intact Insurance Company	785,000	854,000	108.79
Lloyd's Underwriters	0	(747,000)	---
XL Specialty Insurance Company	37,000	(2,000)	---
<b>Totals - 2022 - 7 Companies/Compagnies</b>	<b>2,269,000</b>	<b>460,000</b>	<b>20.27</b>
<b>Totals - 2021 - 7 Companies/Compagnies</b>	<b>2,058,000</b>	<b>1,204,000</b>	<b>58.50</b>

**Fraternal Societies - 2022**  
**Sociétés de secours mutuels - 2022**

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 2021	New Effectuated	In Force 2022
	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	En vigueur en 2021	Émis	En vigueur en 2022
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
ACTRA Fraternal Benefit Society	2	0	38	40	0	0	22	22	0	0	0	0	0	0	580
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	59	0	55
Knights of Columbus	7,902	0	200	8,102	6,032	753	110	6,895	110	0	0	0	556,820	32,717	570,002
Teachers Life Insurance Society (Fraternal)	1	0	0	1	0	0	0	0	0	0	0	0	0	1,290	1,290
The Grand Orange Lodge of British America Benefit Fund	80	0	0	80	50	0	0	50	0	0	0	0	2,742	257	3,255
The Independent Order of Foresters	172	0	0	172	298	11	0	309	72	0	0	0	10,559	241	10,623
<b>Totals - 2022 - 6 Companies/Compagnies</b>	<b>8,157</b>	<b>0</b>	<b>238</b>	<b>8,395</b>	<b>6,380</b>	<b>764</b>	<b>132</b>	<b>7,276</b>	<b>182</b>	<b>0</b>	<b>0</b>	<b>182</b>	<b>570,180</b>	<b>34,505</b>	<b>585,805</b>
<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>

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2022  
 Primes et sinistres au Nouveau-Brunswick - 2022

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	82	84	88	141	170	225	132.35
Arch Insurance Canada Ltd.	58	0	7	0	65	0	0.00
Aspen Insurance UK Limited	0	0	6,738	(76)	6,738	(76)	---
Aviva Insurance Company of Canada	1	10	1,527	4	1,528	14	0.92
AXIS Reinsurance Company (Canadian Branch)	7	0	0	0	7	0	0.00
Berkley Insurance Company	0	0	18	3	18	3	16.67
Certas Home and Auto Insurance Company	21	0	1	0	22	0	0.00
Chubb Insurance Company of Canada	189	340	21	(44)	210	296	140.95
Continental Casualty Company	31	5	42	16	73	21	28.77
Co-operators General Insurance Company	0	0	9	0	9	0	0.00
CUMIS General Insurance Company	492	779	0	0	492	779	158.33
Definity Insurance Company	25	1	7	0	32	1	3.13
Echelon Insurance	0	0	39	(330)	39	(330)	---
Euler Hermes North America Insurance Company	0	0	1	0	1	0	0.00
Federated Insurance Company of Canada	0	2	9	0	9	2	22.22
First North American Insurance Company	1	0	0	0	1	0	0.00

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2022  
 Primes et sinistres au Nouveau-Brunswick - 2022

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>
Great American Insurance Company	41	4	1	0	42	4	9.52
Industrial Alliance Pacific General Insurance Corporation	0	0	62	2	62	2	3.23
Intact Insurance Company	332	(10)	3,830	0	4,162	(10)	---
Liberty Mutual Insurance Company	107	39	222	23	329	62	18.84
Lloyd's Underwriters	215	45	599	(14)	814	31	3.81
National Liability & Fire Insurance Company	0	0	0	3	0	3	---
Northbridge General Insurance Corporation	90	10	51	33	141	43	30.50
Royal & Sun Alliance Insurance Company of Canada	16	3	0	0	16	3	18.75
Starr Insurance and Reinsurance Limited	0	(1)	0	0	0	(1)	---
The Dominion of Canada General Insurance Company	1	1	0	(94)	1	(93)	---
The Insurance Company of Prince Edward Island	2	0	0	0	2	0	0.00
The Sovereign General Insurance Company	5	0	0	0	5	0	0.00
Travelers Insurance Company of Canada	135	58	912	14	1,047	72	6.88
Trisura Guarantee Insurance Company	28	0	1,160	12	1,188	12	1.01



**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2022  
 Primes et sinistres au Nouveau-Brunswick - 2022

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>
Western Surety Company	0	0	1,232	299	1,232	299	24.27
Wynward Insurance Group	24	0	0	0	24	0	0.00
Zurich Insurance Company Ltd	54	5	166	79	220	84	38.18
<b>Totals - 2022 - 33 Companies/Compagnies</b>	<b>1,957</b>	<b>1,375</b>	<b>16,742</b>	<b>71</b>	<b>18,699</b>	<b>1,446</b>	<b>7.73</b>
<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>

**Guarantee (Title & Mortgage)**  
**Garantie (Titre & Hypothèque)**  
 Premiums & Losses in New Brunswick - 2022  
*Primes et sinistres au Nouveau-Brunswick - 2022*

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	10,032	(11)	10,032	(11)	---
Chicago Title Insurance Company	905	235	0	0	905	235	25.97
FCT Insurance Company Ltd.	5,745	1,007	117	0	5,862	1,007	17.18
First American Title Insurance Company	0	(4)	0	0	0	(4)	---
Intact Insurance Company	0	0	0	366	0	366	---
Lawyers' Professional Indemnity Company	0	(1)	0	0	0	(1)	---
Sagen Mortgage Insurance Company Canada	0	0	14,749	254	14,749	254	1.72
Stewart Title Guaranty Company	1,235	388	0	0	1,235	388	31.42
<b>Totals - 2022 - 8 Companies/Compagnies</b>	<b>7,885</b>	<b>1,625</b>	<b>24,898</b>	<b>609</b>	<b>32,783</b>	<b>2,234</b>	<b>6.81</b>
<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>

## Legal Expense

### *Frais Juridiques*

Premiums & Losses in New Brunswick - 2022

*Primes et sinistres au Nouveau-Brunswick - 2022*

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	28,000	7,000	25.00
Intact Insurance Company	189,000	(28,000)	---
Lloyd's Underwriters	17,000	23,000	135.29
Novex Insurance Company	1,000	(1,000)	---
Omega General Insurance Company	(3,000)	0	---
Technology Insurance Company, Inc.	7,000	2,000	28.57
Temple Insurance Company	10,000	180,000	1800.00
The Wawanesa Mutual Insurance Company	59,000	219,000	371.19
Trafalgar Insurance Company of Canada	2,000	0	0.00
<b>Totals - 2022 - 11 Companies/Compagnies</b>	<b>313,000</b>	<b>402,000</b>	<b>128.43</b>
<b>Totals - 2021 - 10 Companies/Compagnies</b>	<b>442,000</b>	<b>46,000</b>	<b>10.41</b>

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022

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	5,086,000	2,905,000	57.12
Allianz Global Risks US Insurance Company	1,314,000	(1,264,000)	---
Allied World Specialty Insurance	978,000	(43,000)	---
Arch Insurance Canada Ltd.	2,739,000	968,000	35.34
Aspen Insurance UK Limited	207,000	(117,000)	---
Associated Electric & Gas Insurance Services Limited	464,000	(10,000)	---
Aviva Insurance Company of Canada	48,984,000	1,468,000	3.00
AXIS Reinsurance Company (Canadian Branch)	645,000	9,000	1.40
Berkley Insurance Company	2,075,000	563,000	27.13
Canadian Lawyers Insurance Association (CLIA)	943,000	305,000	32.34
Canadian Universities Reciprocal Insurance Exchange	382,000	300,000	78.53
Carleton-Fundy Mutual Insurance Company	502,000	(327,000)	---
Certas Home and Auto Insurance Company	1,486,000	(2,143,000)	---
Chubb Insurance Company of Canada	7,171,000	2,396,000	33.41
Continental Casualty Company	2,216,000	160,000	7.22
Co-operators General Insurance Company	4,891,000	(7,111,000)	---
CUMIS General Insurance Company	508,000	213,000	41.93
Definity Insurance Company	4,669,000	2,831,000	60.63
Ecclesiastical Insurance Office Public Limited Company	2,049,000	58,000	2.83
Echelon Insurance	986,000	112,000	11.36
Everest Insurance Company of Canada	1,885,000	1,772,000	94.01
FCT Insurance Company Ltd.	174,000	34,000	19.54
Federal Insurance Company	0	5,000	---
Federated Insurance Company of Canada	894,000	508,000	56.82
Gore Mutual Insurance Company	131,000	7,000	5.34
Great American Insurance Company	161,000	33,000	20.50
Hartford Fire Insurance Company	32,000	0	0.00
HDI Global SE Canada Branch	1,384,000	231,000	16.69
HDI Global Specialty SE	1,452,000	789,000	54.34
Healthcare Insurance Reciprocal of Canada	123,000	66,000	53.66
Intact Insurance Company	9,594,000	(451,000)	---
Jewelers Mutual Insurance Company, SI	24,000	0	0.00
La Compagnie d'Assurances Jevco	0	(8,000)	---
Liberty Mutual Insurance Company	14,037,000	13,233,000	94.27
Lloyd's Underwriters	33,365,000	7,478,000	22.41
Mitsui Sumitomo Insurance Company Limited	6,000	14,000	233.33
Motors Insurance Corporation	77,000	8,000	10.39
National Liability & Fire Insurance Company	501,000	(27,000)	---

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2022  
Primes et sinistres au Nouveau-Brunswick - 2022

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>
Northbridge General Insurance Corporation	8,993,000	2,526,000	28.09
Novex Insurance Company	226,000	155,000	68.58
Old Republic Insurance Company of Canada	1,231,000	152,000	12.35
Omega General Insurance Company	54,000	55,000	101.85
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	1,176,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	1,626,000	130,000	8.00
Safety National Casualty Corporation	0	(2,000)	---
SCOR Insurance - Canadian Branch	133,000	61,000	45.86
Sentry Insurance Company	0	4,000	---
Sonnet Insurance Company	94,000	97,000	103.19
SouthEastern Mutual Insurance Company	2,173,000	29,000	1.33
St. Paul Fire and Marine Insurance Company	2,000	(223,000)	---
Stanley Mutual Insurance Company	593,000	37,000	6.24
Starr Insurance and Reinsurance Limited	605,000	265,000	43.80
Temple Insurance Company	2,090,000	(2,826,000)	---
The Dominion of Canada General Insurance Company	1,201,000	364,000	30.31
The Insurance Company of Prince Edward Island	734,000	218,000	29.70
The Portage la Prairie Mutual Insurance Company	831,000	222,000	26.71
The Sovereign General Insurance Company	4,273,000	8,770,000	205.24
The Wawanesa Mutual Insurance Company	2,811,000	0	0.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	25,000	0	0.00
Tokio Marine Canada Ltd.	11,000	2,000	18.18
Travelers Insurance Company of Canada	1,336,000	(453,000)	---
Trisura Guarantee Insurance Company	3,872,000	1,301,000	33.60
Waterloo Insurance Company	0	(1,000)	---
Westport Insurance Corporation	1,079,000	229,000	21.22
Wynward Insurance Group	1,223,000	544,000	44.48
XL Reinsurance America Inc.	364,000	97,000	26.65
XL Specialty Insurance Company	4,889,000	(4,065,000)	---
Zurich Insurance Company Ltd	5,348,000	2,229,000	41.68
<b>Totals - 2022 - 68 Companies/Compagnies</b>	<b>199,128,000</b>	<b>34,882,000</b>	<b>17.52</b>
<b>Totals - 2021 - 68 Companies/Compagnies</b>	<b>146,692,000</b>	<b>79,045,000</b>	<b>53.89</b>

**Abstract of Life Insurance Returns in New Brunswick - 2022**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2022**

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 <i>Total</i>	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total <i>Total</i>	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total <i>Total</i>	In Force 2021 <i>En vigueur en 2021</i>	New Effectd <i>Émis</i>	In Force 2022 <i>En vigueur en 2022</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	11,192	0	11,192	5,686	0	5,686	0	0	0	1,482,035	58,237	1,463,166
	Group	6,555	0	6,555	1,618	0	1,618	0	0	0	1,159,549	222,923	1,086,531
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	10	0	10
	Group	0	0	0	0	0	0	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	Ind.	14	0	14	0	0	0	1	0	1	566	0	608
	Group	3,774	0	3,774	468	0	468	0	0	0	149,622	14,541	163,469
American Health and Life Insurance Company	Ind.	1	0	1	0	0	0	0	0	0	60	0	40
	Group	1,046	0	1,046	134	0	134	0	0	0	61,043	0	65,214
American Income Life Insurance Company	Ind.	8,549	0	8,549	2,213	0	2,213	0	0	0	289,631	69,501	320,863
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	12,453	17,079	29,532	12,526	19,732	32,258	653	0	653	1,663,726	92,465	1,694,309
	Group	6,049	974	7,023	4,747	977	5,724	119	0	119	1,924,883	19,438	1,935,428
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	145	0	145	77	0	77	0	0	0	9,671	0	9,233
	Group	3,407	0	3,407	782	0	782	0	0	0	493,564	0	495,157
Beneva inc.	Ind.	1,189	75	1,264	123	263	386	0	0	0	303,362	25,845	316,290
	Group	1,775	0	1,775	917	4	921	0	0	0	225,063	83,867	255,039
Blue Cross Life Insurance Company of Canada	Ind.	2,489	0	2,489	1,567	0	1,567	0	0	0	75,417	2,009	72,428
	Group	27,186	0	27,186	14,568	0	14,568	1,143	0	1,143	8,484,569	200,697	9,689,717
BMO Life Assurance Company	Ind.	8,495	0	8,495	3,703	456	4,159	22	0	22	1,040,390	90,798	1,090,166
	Group	46	0	46	31	226	257	0	0	0	22,681	176	21,392
Brookfield Annuity Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	5,948	5,948	0	9,034	9,034	0	0	0	0	0	0
Canadian Premier Life Insurance Company	Ind.	234	0	234	53	0	53	0	0	0	17,104	149,983	109,615
	Group	1,620	0	1,620	384	0	384	0	0	0	57,321	15,306	66,831
Chubb Life Insurance Company of Canada	Ind.	348	0	348	24	0	24	0	0	0	28,151	0	25,653
	Group	2,613	0	2,613	5	0	5	0	0	0	18,716	2,915	17,219
CIBC Life Insurance Company Limited	Ind.	130	0	130	40	0	40	0	0	0	2,544	203	2,545
	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	6	0	6	2	0	2	0	0	0	2,941	5,033	9,645
Combined Insurance Company of America	Ind.	304	0	304	288	0	288	0	0	0	11,052	548	11,062
	Group	0	0	0	0	0	0	0	0	0	18	0	4

**Abstract of Life Insurance Returns in New Brunswick - 2022**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2022**

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	In Force 2021 En vigueur en 2021	New Effectd Émis	In Force 2022 En vigueur en 2022
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Co-operators Life Insurance Company	Ind.	11,172	3,117	14,289	5,431	2,183	7,614	422	0	422	2,180,818	102,469	2,233,002
	Group	3,820	0	3,820	1,475	308	1,783	51	0	51	749,904	82,482	776,175
Desjardins Financial Security Life Assurance Company	Ind.	11,187	3,427	14,614	9,132	1,493	10,625	658	0	658	2,383,229	238,140	2,508,198
	Group	3,688	26,117	29,805	1,201	19,750	20,951	0	0	0	850,266	13,852	840,482
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	500	0	500
	Group	3,775	0	3,775	332	0	332	0	0	0	71,611	92,611	341,695
Foresters Life Insurance Company	Ind.	4,996	0	4,996	2,147	1	2,148	15	0	15	539,990	54,894	566,984
	Group	28	139	167	0	1,170	1,170	0	0	0	11,740	0	10,182
Humania Assurance Inc.	Ind.	514	0	514	79	0	79	0	0	0	61,707	23,489	78,166
	Group	112	0	112	0	0	0	0	0	0	511	110	621
Industrial Alliance Insurance and Financial Services Inc.	Ind.	31,031	78,422	109,453	17,212	61,164	78,376	85	0	85	4,702,955	491,592	4,976,316
	Group	4,341	38,270	42,611	1,211	46,176	47,387	595	0	595	801,264	90,336	793,264
ivari	Ind.	7,043	0	7,043	4,310	387	4,697	4	0	4	0	299,490	1,795,958
	Group	0	0	0	0	0	0	0	0	0	0	0	0
La Capitale Civil Service Insurer Inc. (CCSI)	Ind.	901	1,849	2,750	647	964	1,611	12	0	12	194,106	5,585	194,489
	Group	72	0	72	42	0	42	0	0	0	32,535	3,758	31,927
La Capitale Financial Security Insurance Company	Ind.	7	0	7	0	6	6	0	0	0	1,748	0	0
	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.	403	214	617	158	18	176	0	0	0	78,567	8,645	84,241
	Group	5	0	5	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	1	1	0	34	34	0	0	0	0	0	0
New York Life Insurance Company	Ind.	3	0	3	0	0	0	3	0	3	0	0	0
	Group	1,783	0	1,783	477	0	477	1,276	0	1,276	577,151	30,011	583,365
Pavonia Life Insurance Company of Michigan	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	29	0	29	(1)	0	(1)	0	0	0	3,779	0	0
Primerica Life Insurance Company of Canada	Ind.	1,854	0	1,854	1,954	0	1,954	0	0	0	623,382	75,255	689,457
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	8,004	1,194	9,198	4,220	443	4,663	22	0	22	1,969,135	250,674	2,099,169
	Group	253	27,171	27,424	628	7,117	7,745	0	0	0	401,791	17,674	423,138
Reliable Life Insurance Company	Ind.	8	0	8	0	0	0	0	0	0	6,567	0	6,067
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	Ind.	91,774	22,611	114,385	51,111	13,764	64,875	20,203	0	20,203	11,864,023	694,550	12,004,135
	Group	12,759	7,675	20,434	10,449	63,404	73,853	288	0	288	3,887,862	118,734	3,933,618

**Abstract of Life Insurance Returns in New Brunswick - 2022**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2022**

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 2021 <i>En vigueur en 2021</i>	New Effectd <i>Émis</i>	In Force 2022 <i>En vigueur en 2022</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
TD Life Insurance Company	Ind.	240	0	240	0	0	0	0	0	0	149,289	79,490	219,519
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	166,020	10,198	176,218	60,005	11,856	71,861	41,093	0	41,093	12,087,530	619,175	12,216,427
	Group	43,004	30,551	73,555	10,284	10,529	20,813	(30)	0	(30)	8,095,172	60,193	8,087,149
The Empire Life Insurance Company	Ind.	4,370	1,042	5,412	1,811	871	2,682	149	0	149	1,006,579	125,490	1,118,336
	Group	290	0	290	123	6	129	0	0	0	55,544	23,738	67,125
The Equitable Life Insurance Company of Canada	Ind.	8,947	2,856	11,803	3,013	1,470	4,483	809	0	809	1,092,440	72,368	1,097,221
	Group	316	3,669	3,985	108	989	1,097	0	0	0	85,006	7,855	94,390
The Manufacturers Life Insurance Company	Ind.	69,718	99	69,817	46,197	5,536	51,733	8,352	0	8,352	7,549,459	586,059	7,864,203
	Group	26,885	4,526	31,411	20,338	13,318	33,656	1,087	17	1,104	7,699,886	298,334	8,260,754
The Wawanesa Life Insurance Company	Ind.	4,168	300	4,468	2,457	3,683	6,140	206	0	206	944,366	36,691	915,095
	Group	319	0	319	343	0	343	0	0	0	110,568	4,749	105,483
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	13	0	13	0	0	0	0	0	0	1,293	2,118	3,411
TruStage Life of Canada	Ind.	58	224	282	628	339	967	0	0	0	7,270	156	7,206
	Group	43	9,676	9,719	399	5,842	6,241	0	0	0	5,283	0	5,055
United American Insurance Company	Ind.	1	0	1	0	0	0	0	0	0	56	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
<b>Totals - 2022 - 42 Companies/Compagnies</b>	<b>Ind.</b>	<b>467,962</b>	<b>142,707</b>	<b>610,669</b>	<b>236,812</b>	<b>124,629</b>	<b>361,441</b>	<b>72,709</b>	<b>0</b>	<b>72,709</b>	<b>52,367,436</b>	<b>4,253,801</b>	<b>55,790,678</b>
<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 - 2022 - 34 Companies/Compagnies</b>	<b>Group</b>	<b>155,612</b>	<b>154,717</b>	<b>310,329</b>	<b>71,065</b>	<b>178,884</b>	<b>249,949</b>	<b>4,529</b>	<b>17</b>	<b>4,546</b>	<b>36,041,362</b>	<b>1,411,451</b>	<b>38,163,706</b>
<b>Totals - 2021 - 44 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>



**Marine**

**Marine**

**Premiums & Losses in New Brunswick - 2022**  
**Primes et sinistres au Nouveau-Brunswick - 2022**

<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	61,000	(4,000)	---
Allianz Global Risks US Insurance Company	3,263,000	1,383,000	42.38
Associated Electric & Gas Insurance Services Limited	2,000	0	0.00
Aviva General Insurance Company	55,000	(4,000)	---
Aviva Insurance Company of Canada	13,000	1,000	7.69
Berkley Insurance Company	37,000	0	0.00
Certas Home and Auto Insurance Company	117,000	(279,000)	---
Chubb Insurance Company of Canada	189,000	(54,000)	---
Continental Casualty Company	365,000	(6,000)	---
Elite Insurance Company	2,115,000	441,000	20.85
Great American Insurance Company	1,834,000	809,000	44.11
HDI Global SE Canada Branch	6,000	3,000	50.00
HDI Global Specialty SE	0	(4,000)	---
Intact Insurance Company	1,556,000	648,000	41.65
Liberty Mutual Insurance Company	570,000	(146,000)	---
Lloyd's Underwriters	3,630,000	592,000	16.31
Northbridge General Insurance Corporation	958,000	581,000	60.65
Royal & Sun Alliance Insurance Company of Canada	9,000	0	0.00
St. Paul Fire and Marine Insurance Company	74,000	(14,000)	---
Starr Insurance and Reinsurance Limited	0	17,000	---
The Sovereign General Insurance Company	282,000	86,000	30.50
Tokio Marine & Nichido Fire Insurance Co. Ltd.	6,000	1,000	16.67
Traders General Insurance Company	10,000	5,000	50.00
Travelers Insurance Company of Canada	36,000	64,000	177.78
XL Specialty Insurance Company	78,000	0	0.00
Zurich Insurance Company Ltd	1,497,000	72,000	4.81
<b>Totals - 2022 - 26 Companies/Compagnies</b>	<b>16,763,000</b>	<b>4,192,000</b>	<b>25.01</b>
<b>Totals - 2021 - 27 Companies/Compagnies</b>	<b>14,659,000</b>	<b>5,978,000</b>	<b>40.78</b>

**Property**

***Biens***

**Premiums & Losses in New Brunswick - 2022**  
***Primes et sinistres au Nouveau-Brunswick - 2022***

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<b><i>Noms des compagnies</i></b>	<b><i>Primes directes souscrites (\$)</i></b>	<b><i>Sinistres supportés (\$)</i></b>	<b><i>Rapport (%)</i></b>
Affiliated FM Insurance Company	1,498,000	4,462,000	297.86
AIG Insurance Company of Canada	11,183,000	7,383,000	66.02
Allianz Global Risks US Insurance Company	869,000	528,000	60.76
Allied World Specialty Insurance	4,204,000	604,000	14.37
Allstate Insurance Company of Canada	21,461,000	13,608,000	63.41
American Bankers Insurance Company of Florida	1,996,000	707,000	35.42
Arch Insurance Canada Ltd.	2,921,000	1,716,000	58.75
Associated Electric & Gas Insurance Services Limited	430,000	583,000	135.58
Aviva General Insurance Company	5,517,000	4,728,000	85.70
Aviva Insurance Company of Canada	29,195,000	13,829,000	47.37
AXIS Reinsurance Company (Canadian Branch)	0	(19,000)	---
Berkley Insurance Company	17,000	5,000	29.41
CAA Insurance Company	5,852,000	2,958,000	50.55
Canadian Egg Industry Reciprocal Alliance (CEIRA)	160,000	0	0.00
Canadian Farm Insurance Corp.	1,000	0	0.00
Canadian Northern Shield Insurance Company	0	(1,000)	---
Canadian Universities Reciprocal Insurance Exchange	804,000	289,000	35.95
Canassurance Insurance Company	11,000	1,000	9.09
Carleton-Fundy Mutual Insurance Company	6,582,000	3,942,000	59.89
Certas Home and Auto Insurance Company	29,210,000	20,490,000	70.15
Chubb Insurance Company of Canada	4,504,000	815,000	18.10
Continental Casualty Company	883,000	2,111,000	239.07
Co-operators General Insurance Company	41,286,000	28,236,000	68.39
CUMIS General Insurance Company	3,780,000	1,864,000	49.31
Definity Insurance Company	45,274,000	23,681,000	52.31
Ecclesiastical Insurance Office Public Limited Company	6,082,000	(23,000)	---
Echelon Insurance	2,586,000	1,259,000	48.69
Elite Insurance Company	8,231,000	4,506,000	54.74
Everest Insurance Company of Canada	302,000	211,000	69.87
Factory Mutual Insurance Company	13,553,000	17,625,000	130.05
Federated Insurance Company of Canada	1,770,000	325,000	18.36
First North American Insurance Company	166,000	33,000	19.88
Gore Mutual Insurance Company	464,000	(216,000)	---
Great American Insurance Company	1,319,000	461,000	34.95
Hartford Fire Insurance Company	38,000	0	0.00
HDI Global SE Canada Branch	1,622,000	563,000	34.71
HDI Global Specialty SE	2,119,000	1,210,000	57.10
Healthcare Insurance Reciprocal of Canada	1,000	0	0.00

**Property**

**Biens**

**Premiums & Losses in New Brunswick - 2022**  
**Primes et sinistres au Nouveau-Brunswick - 2022**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<b>Noms des compagnies</b>	<b>Primes directes souscrites (\$)</b>	<b>Sinistres supportés (\$)</b>	<b>Rapport (%)</b>
Industrial Alliance Pacific General Insurance Corporation	555,000	38,000	6.85
Intact Insurance Company	59,110,000	26,535,000	44.89
Jewelers Mutual Insurance Company, SI	139,000	1,000	0.72
Liberty Mutual Insurance Company	8,929,000	12,612,000	141.25
Lloyd's Underwriters	41,649,000	14,743,000	35.40
Millennium Insurance Corporation	0	84,000	---
Mitsui Sumitomo Insurance Company Limited	20,000	1,000	5.00
National Liability & Fire Insurance Company	3,204,000	1,120,000	34.96
Northbridge General Insurance Corporation	25,184,000	14,513,000	57.63
Novex Insurance Company	324,000	52,000	16.05
Old Republic Insurance Company of Canada	111,000	183,000	164.86
Omega General Insurance Company	3,621,000	1,855,000	51.23
Orion Travel Insurance Company	226,000	158,000	69.91
Pembridge Insurance Company	11,416,000	8,527,000	74.69
Petline Insurance Company	941,000	491,000	52.18
Primum Insurance Company	8,231,000	8,517,000	103.47
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	6,258,000	4,836,000	77.28
RBC Insurance Company of Canada	181,000	27,000	14.92
Royal & Sun Alliance Insurance Company of Canada	7,901,000	6,536,000	82.72
SCOR Insurance - Canadian Branch	2,338,000	(370,000)	---
Security National Insurance Company	27,624,000	21,095,000	76.36
Sonnet Insurance Company	3,992,000	6,156,000	154.21
SouthEastern Mutual Insurance Company	23,355,000	13,977,000	59.85
St. Paul Fire and Marine Insurance Company	95,000	(22,000)	---
Stanley Mutual Insurance Company	7,495,000	1,456,000	19.43
Starr Insurance and Reinsurance Limited	1,295,000	823,000	63.55
TD Home and Auto Insurance Company	170,000	186,000	109.41
Technology Insurance Company, Inc.	443,000	76,000	17.16
Temple Insurance Company	4,949,000	3,137,000	63.39
The Boiler Inspection and Insurance Company of Canada	6,000	5,000	83.33
The Dominion of Canada General Insurance Company	15,830,000	8,701,000	54.97
The Insurance Company of Prince Edward Island	3,857,000	2,850,000	73.89
The Personal Insurance Company	15,480,000	5,843,000	37.75
The Portage la Prairie Mutual Insurance Company	8,241,000	6,641,000	80.58
The Sovereign General Insurance Company	8,533,000	2,279,000	26.71
The Wawanesa Mutual Insurance Company	39,469,000	20,954,000	53.09
Tokio Marine & Nichido Fire Insurance Co. Ltd.	341,000	154,000	45.16

**Property**

***Biens***

**Premiums & Losses in New Brunswick - 2022**  
***Primes et sinistres au Nouveau-Brunswick - 2022***

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<b><i>Noms des compagnies</i></b>	<b><i>Primes directes souscrites (\$)</i></b>	<b><i>Sinistres supportés (\$)</i></b>	<b><i>Rapport (%)</i></b>
Tokio Marine Canada Ltd.	21,000	2,000	9.52
Traders General Insurance Company	3,958,000	1,485,000	37.52
Trafalgar Insurance Company of Canada	651,000	194,000	29.80
Travelers Insurance Company of Canada	594,000	(363,000)	---
Trisura Guarantee Insurance Company	2,713,000	(58,000)	---
Triton Insurance Company	444,000	33,000	7.43
Unifund Assurance Company	16,938,000	17,935,000	105.89
Waterloo Insurance Company	0	(31,000)	---
Westport Insurance Corporation	3,335,000	4,821,000	144.56
Wynward Insurance Group	5,850,000	2,635,000	45.04
XL Specialty Insurance Company	2,855,000	(7,000)	---
Zenith Insurance Company	3,145,000	2,239,000	71.19
Zurich Insurance Company Ltd	7,130,000	921,000	12.92
<b>Totals - 2022 - 88 Companies/Compagnies</b>	<b>645,038,000</b>	<b>383,050,000</b>	<b>59.38</b>
<b>Totals - 2021 - 86 Companies/Compagnies</b>	<b>591,320,000</b>	<b>264,305,000</b>	<b>44.70</b>