

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



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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



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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

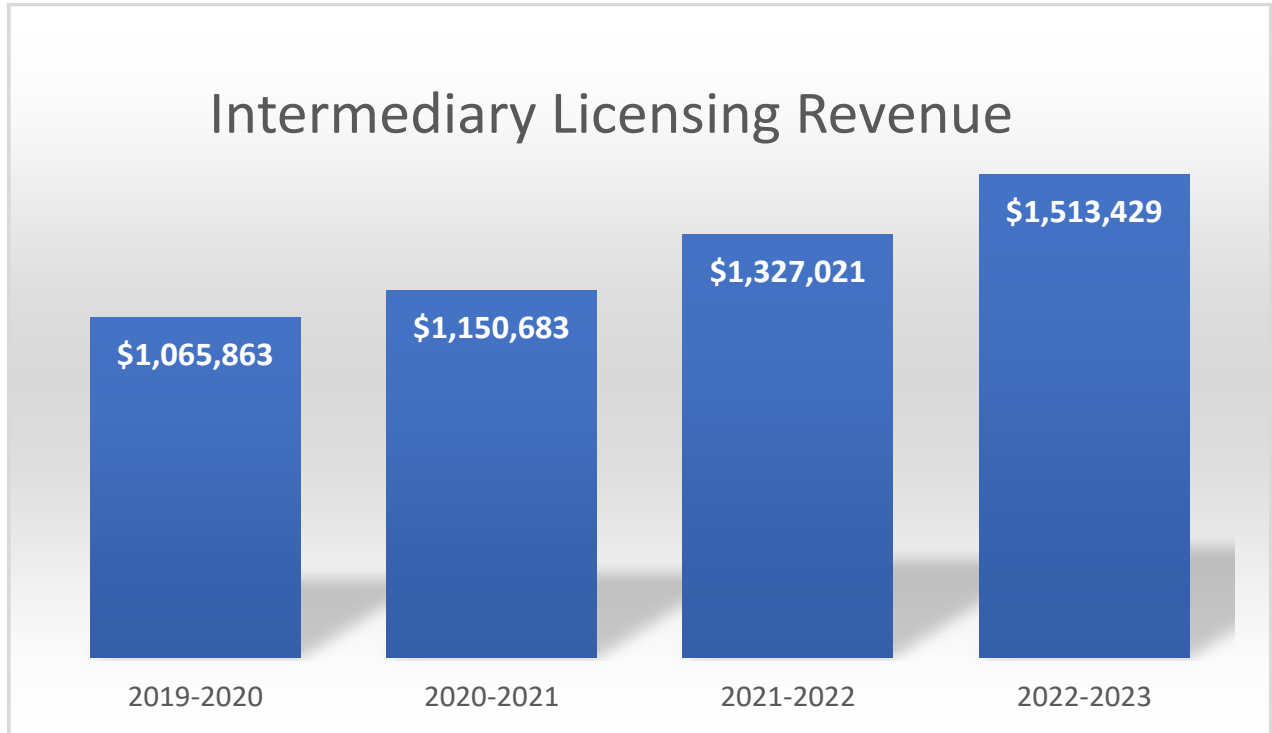


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

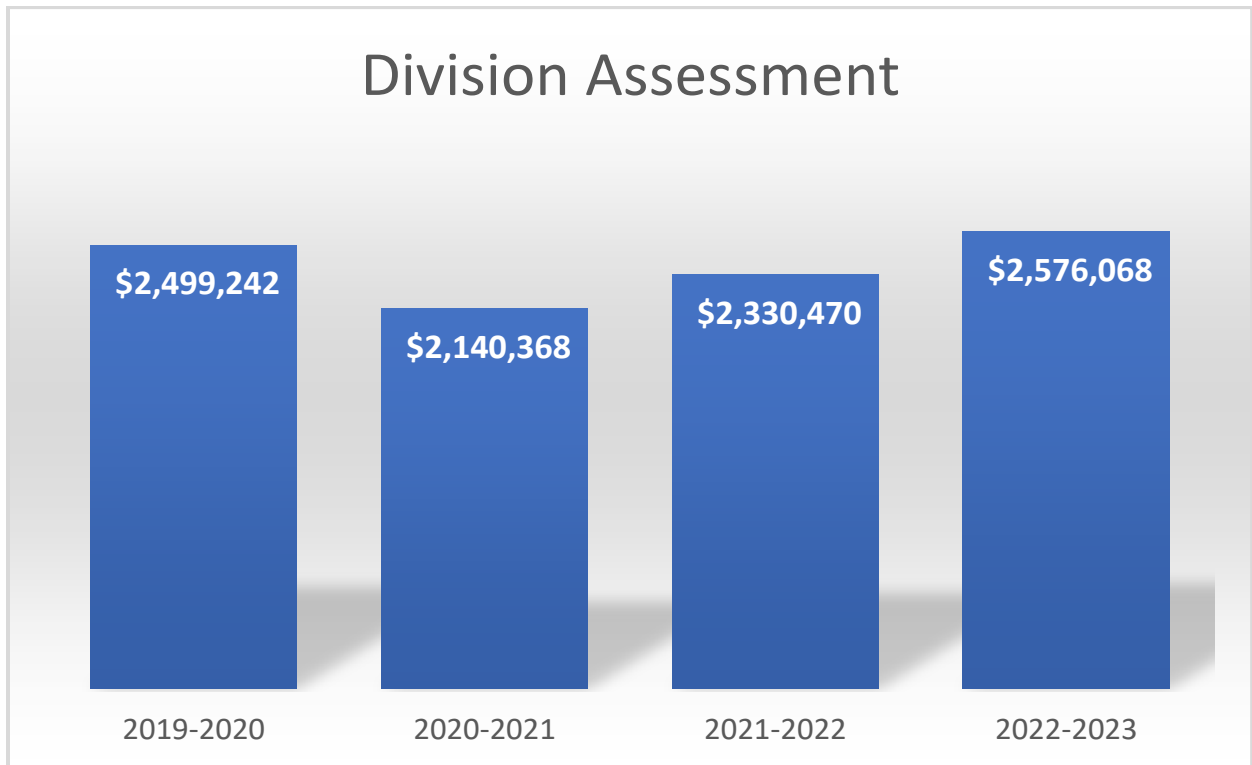


Table 2- Cost Recovery based on Insurance Act, S. 94

Revenus perçus auprès du secteur des assurances pour la FCNB

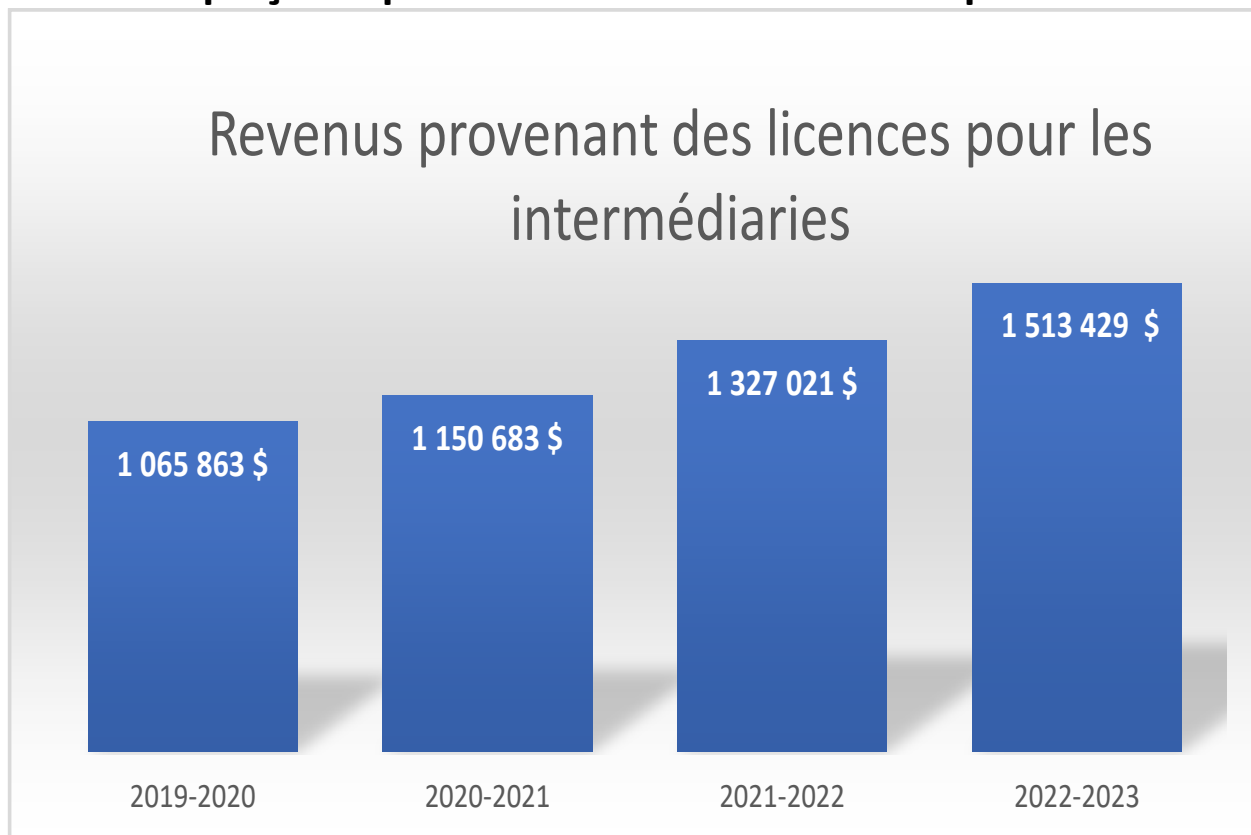


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances

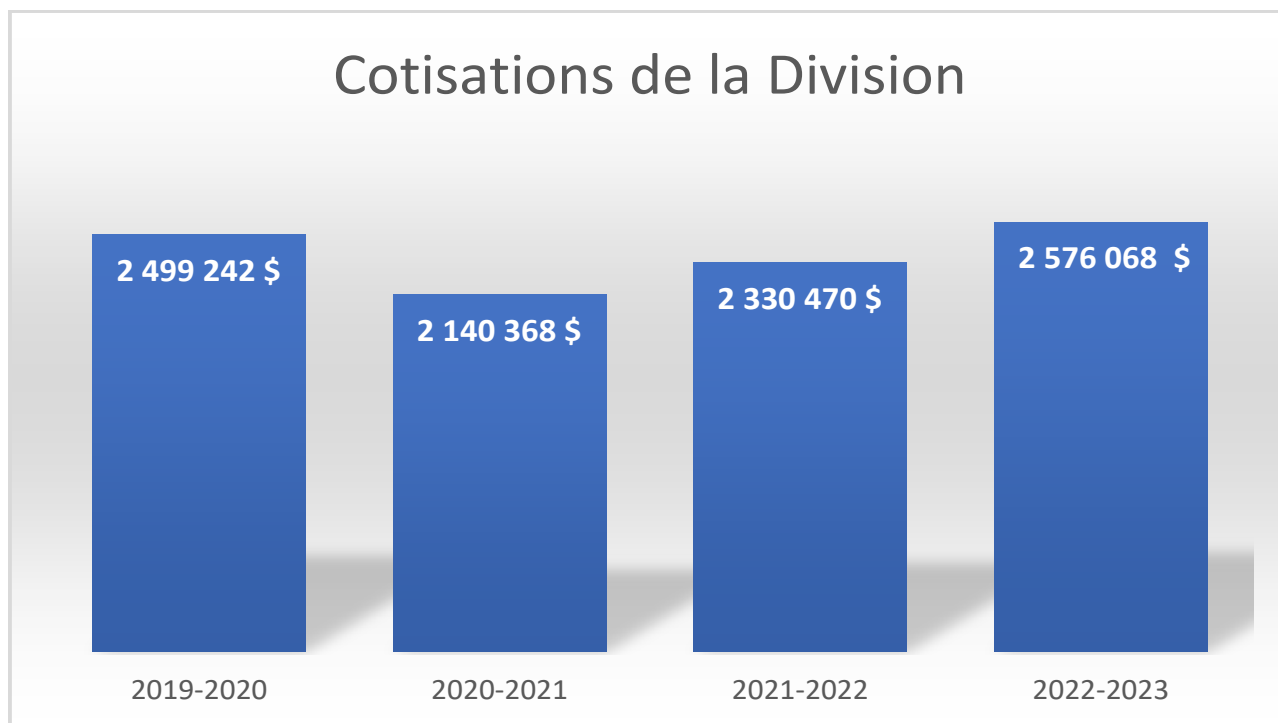


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances

Amounts invoiced on behalf of the Minister of Finance

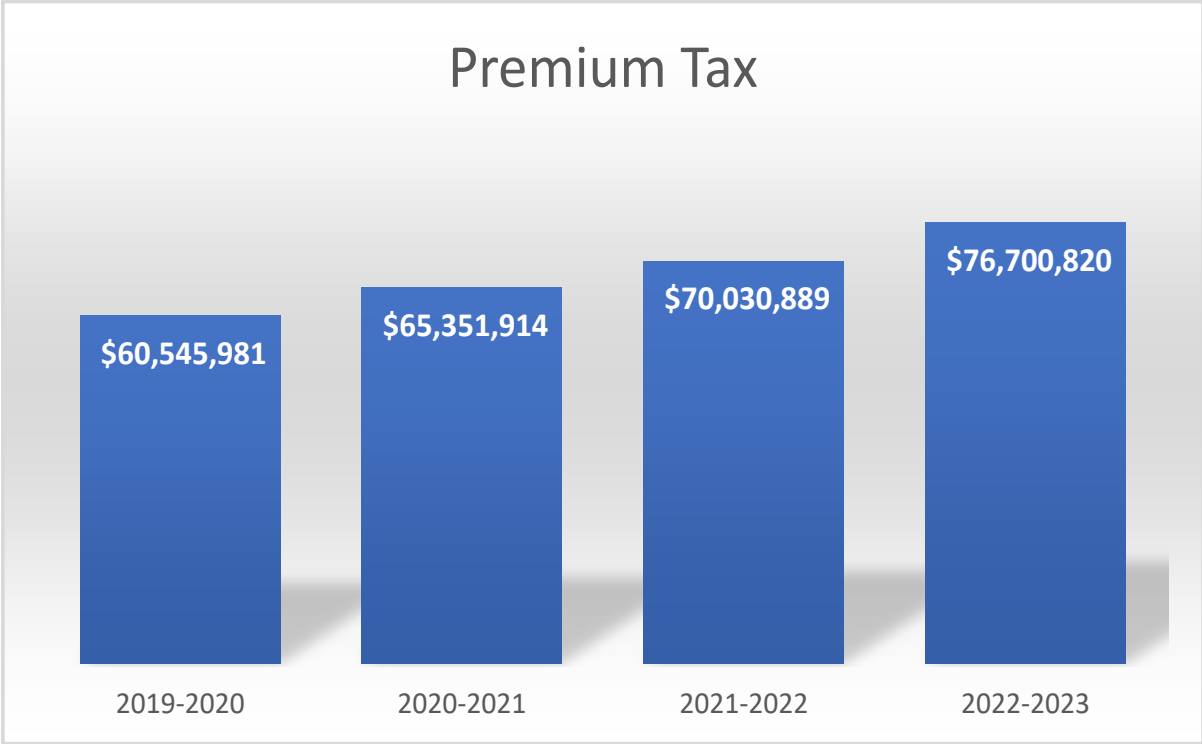


Table 5 – Collected as set out in the Premium Tax Act

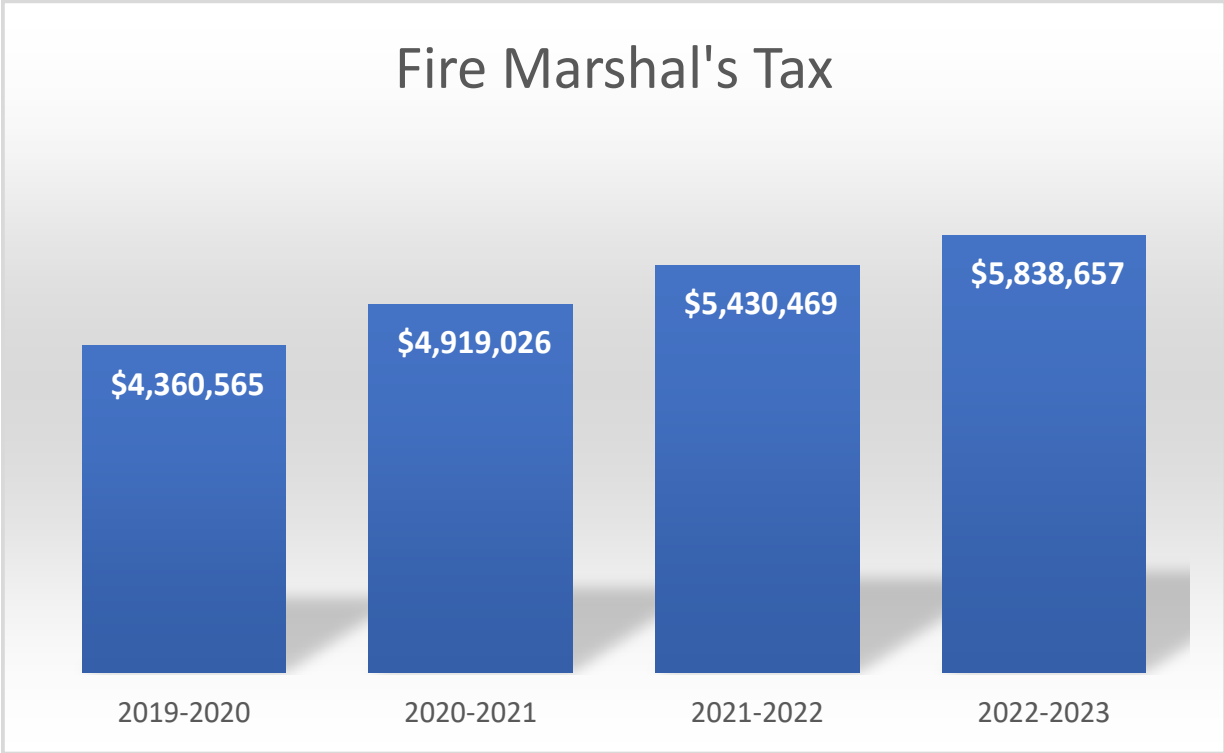


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

Montants facturés pour le compte du ministère des Finances

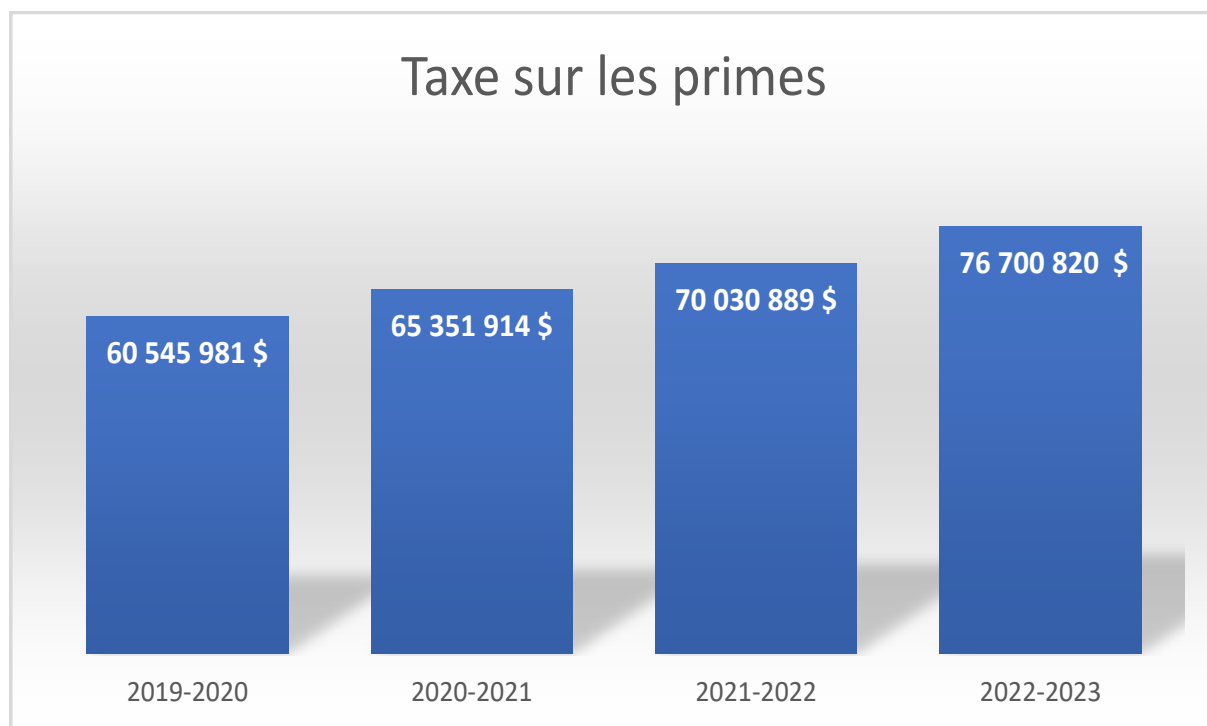


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

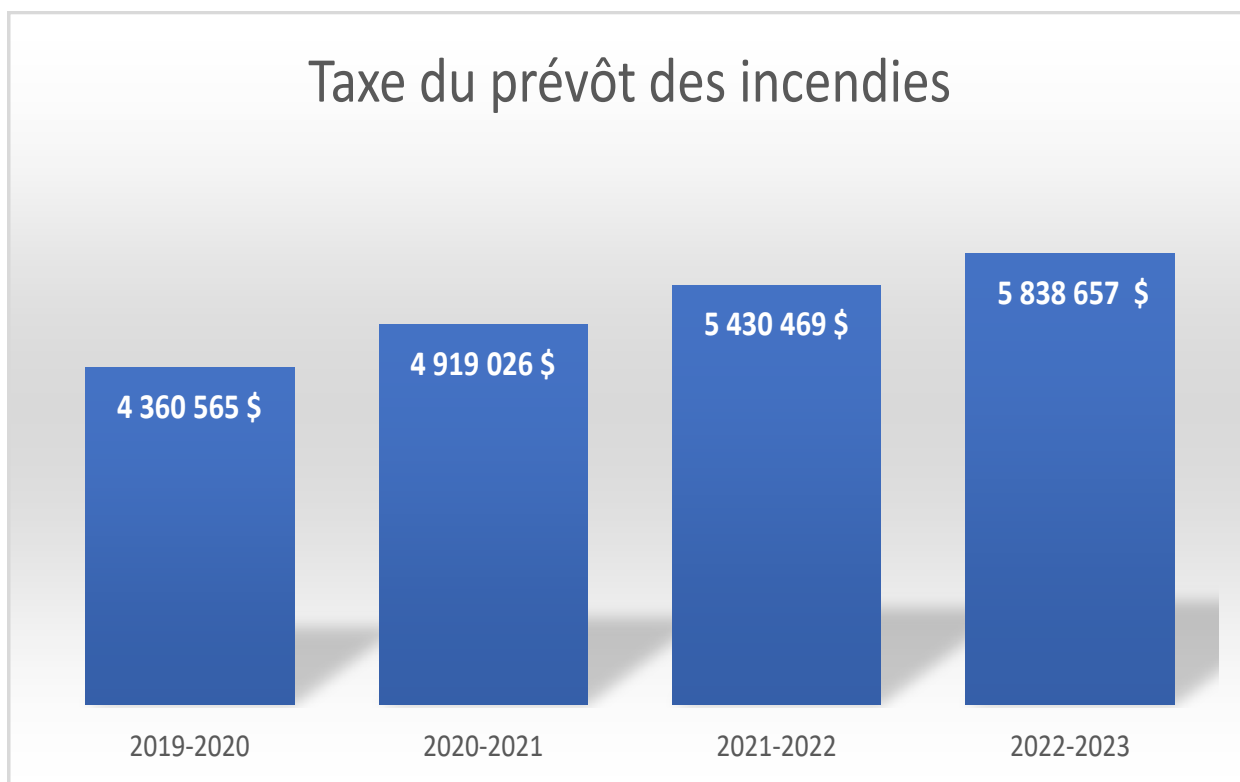


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

Amounts invoiced on behalf of the Minister of Finance

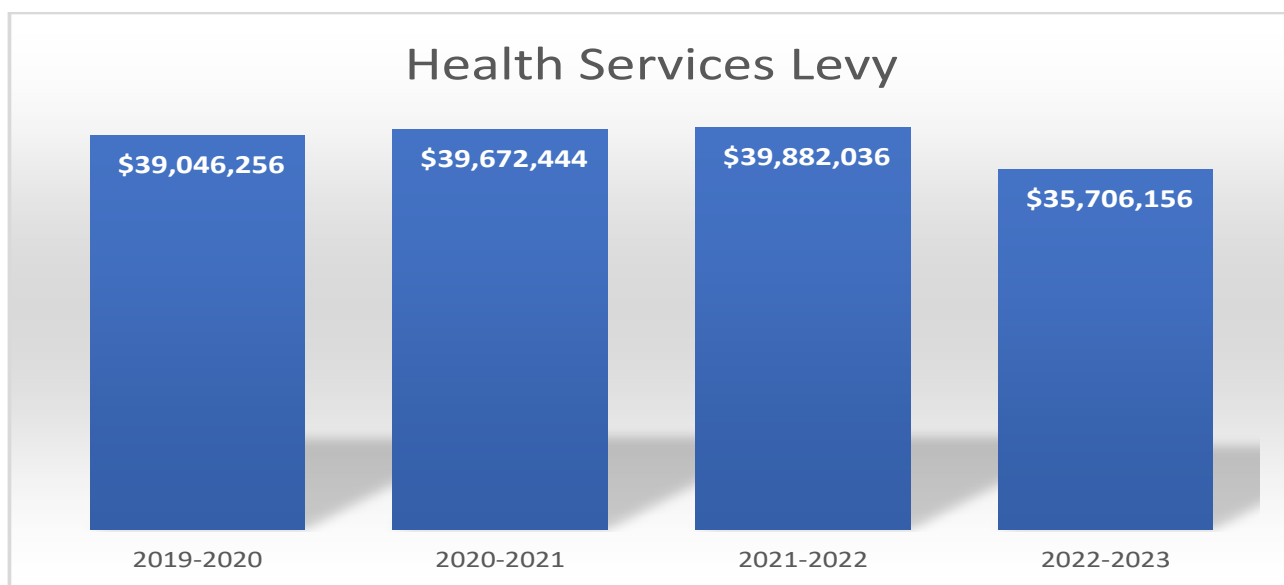


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services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

Montants facturés pour le compte du ministère des Finances

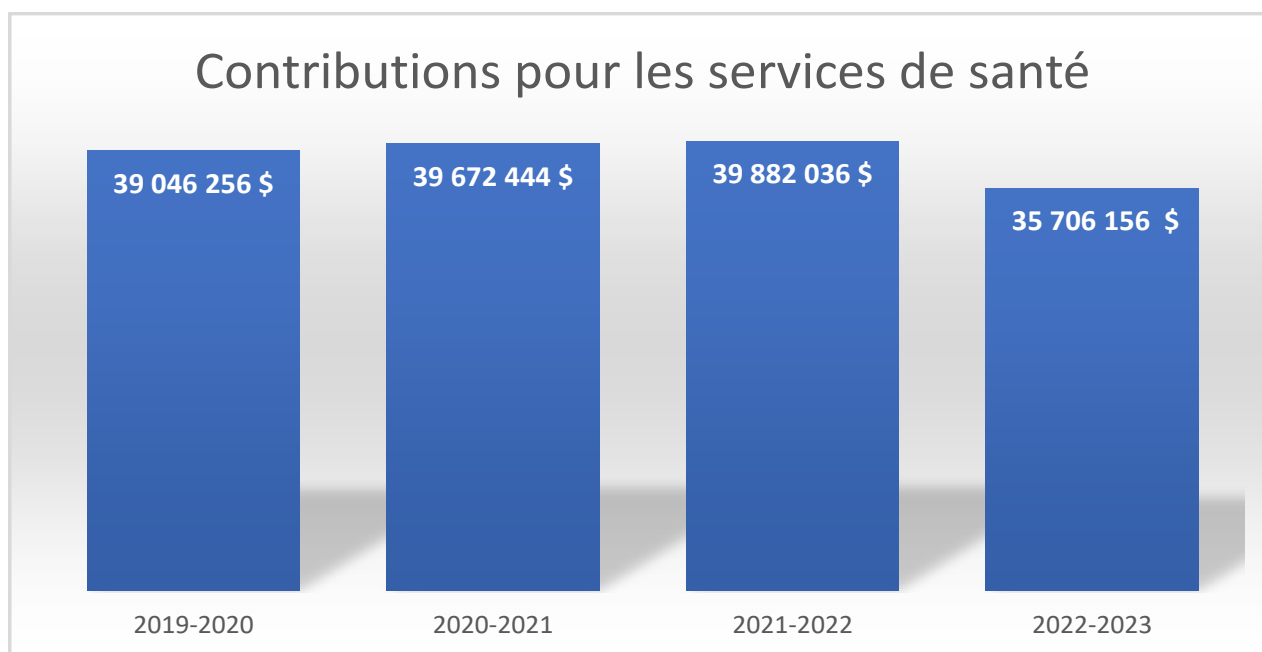


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

Classes of Insurance

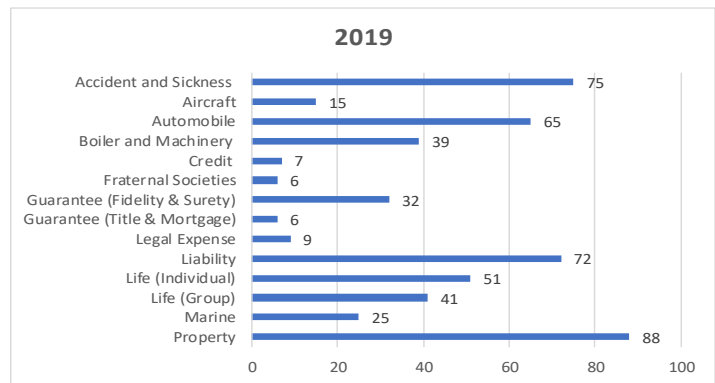
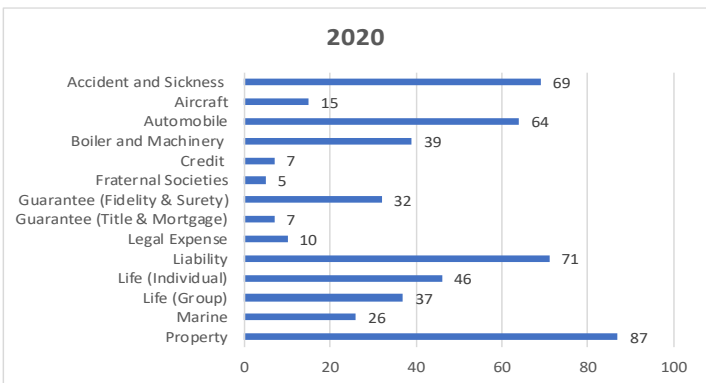
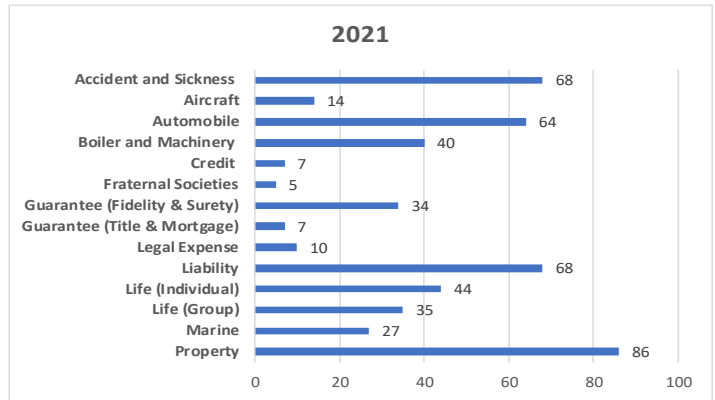
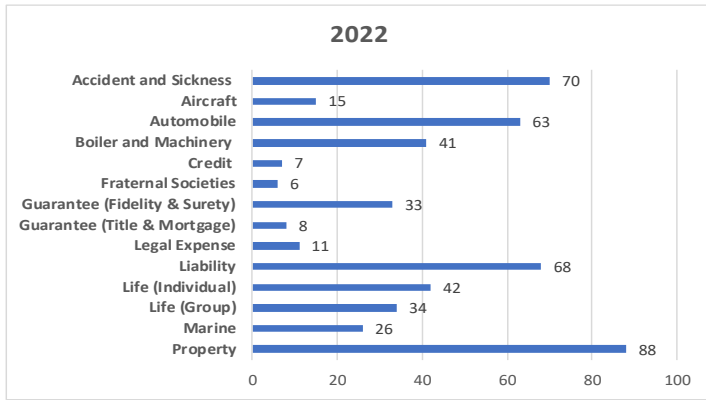
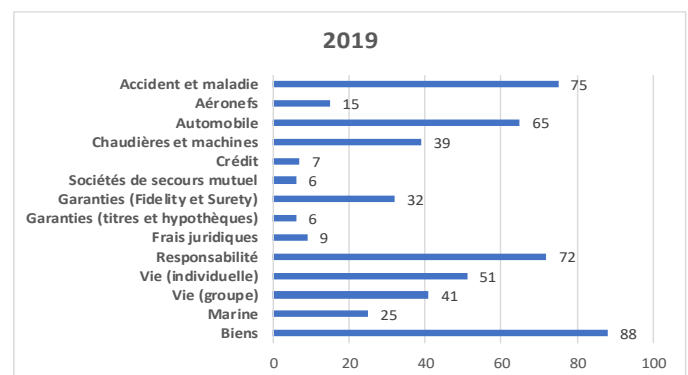
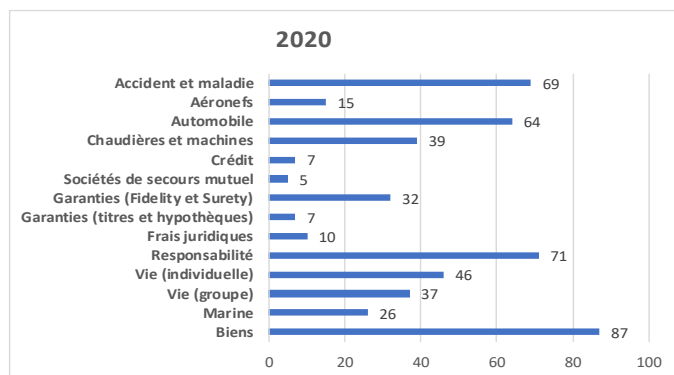
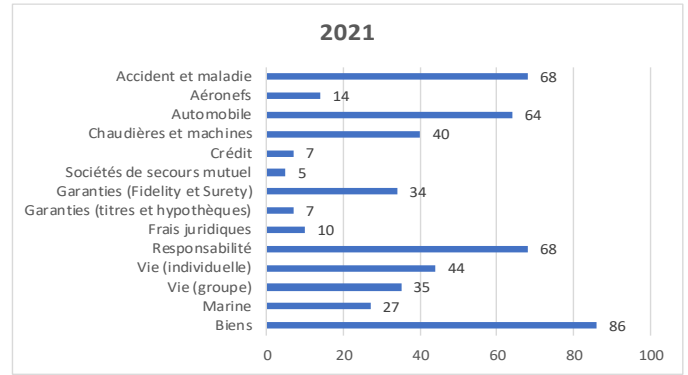
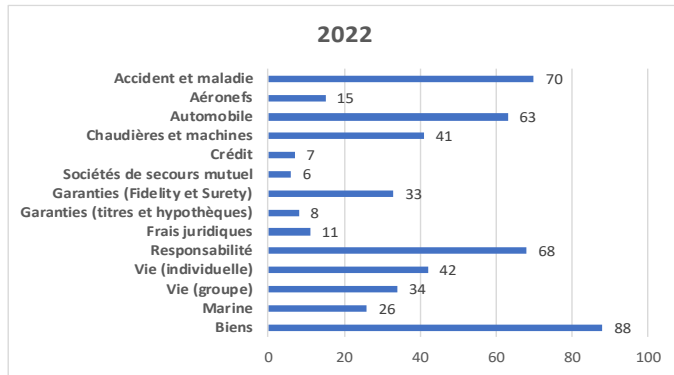


Table 11 & 12 - Show the number of Insurers reporting premiums by class type

| 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

| Catégories d'assurance | | | | |
|-----------------------------------|--|------|------|------|
| Catégorie | Nombre d'assureurs par type de catégorie | | | |
| | 2022 | 2021 | 2020 | 2019 |
| 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

| Name of Company <i>Noms des compagnies</i> | Ceased <i>cessé le</i> |
|--|----------------------------------|
| 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

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

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

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

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

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

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

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

Assessments
Cotisations

| ID # | Name of Company <i>Noms des compagnies</i> | Premiums <i>Primes</i> | 2023 Assessment <i>Cotisation</i> |
|---|---|---------------------------|---|
| Fraternal Societies/Sociétés des secours mutuels | | | |
| 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 |
| 6 | Fraternal Societies/Sociétés des secours mutuels | 8,213,000.00 | 7,454.21 |
| Life Companies/Compagnies - vie | | | |
| 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 |
| 52 | Life Companies/Compagnies - vie | 1,186,180,000.00 | 1,035,862.41 |

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 |
| 142 | Other than Life Companies/Compagnies autre que l'assurance vie | 1,751,440,000.00 | 1,532,751.38 |
| 200 | | Total 2,945,833,000.00 | 2,576,068.00 |

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> |
| 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 |
| Totals - 2022 - 70 Companies/Compagnies | 667,628,000 | 452,093,000 | 67.72 |
| Totals - 2021 - 69 Companies/Compagnies | 589,926,000 | 394,279,000 | 66.84 |

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

| Name of Company | Direct Premiums Written | Direct Loss | Loss Ratio |
|--|--|---|------------------------|
| Noms des compagnies | Primes directes souscrites (\$) | Sinistres supportés (\$) | Rapport (%) |
| 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 |
| Totals - 2022 - 15 Companies/Compagnies | 3,495,000 | 906,000 | 25.92 |
| Totals - 2021 - 14 Companies/Compagnies | 3,333,000 | 1,316,000 | 39.48 |

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> |
| | (\$'000) | (\$'000) | (\$'000) | (\$'000) | (\$'000) | (\$'000) | (\$'000) | (\$'000) | (%) |
| 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 |
| Totals - 2022 - 63 Companies/Compagnies | 375,462 | 84,472 | 309,061 | 768,995 | 188,935 | 61,145 | 211,695 | 461,775 | 60.05 |
| Totals - 2021 - 64 Companies/Compagnies | 362,095 | 80,711 | 290,123 | 732,929 | 209,256 | 66,853 | 167,209 | 443,318 | 60.49 |

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 |
| Totals - 2022 - 41 Companies/Compagnies | 30,804,000 | 4,184,000 | 13.58 |
| Totals - 2021 - 40 Companies/Compagnies | 26,643,000 | 4,143,000 | 15.55 |

Credit**Crédit****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 | 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) | --- |
| Totals - 2022 - 7 Companies/Compagnies | 2,269,000 | 460,000 | 20.27 |
| Totals - 2021 - 7 Companies/Compagnies | 2,058,000 | 1,204,000 | 58.50 |

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 |
| Totals - 2022 - 6 Companies/Compagnies | 8,157 | 0 | 238 | 8,395 | 6,380 | 764 | 132 | 7,276 | 182 | 0 | 0 | 182 | 570,180 | 34,505 | 585,805 |
| Totals - 2021 - 5 Companies/Compagnies | 9,091 | 0 | 238 | 9,329 | 5,464 | 637 | 118 | 6,219 | 1,312 | 0 | 0 | 1,312 | 560,914 | 33,953 | 570,180 |

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 |
| Totals - 2022 - 33 Companies/Compagnies | 1,957 | 1,375 | 16,742 | 71 | 18,699 | 1,446 | 7.73 |
| Totals - 2021 - 34 Companies/Compagnies | 1,774 | 584 | 7,556 | (403) | 9,330 | 181 | 1.94 |

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 |
| Totals - 2022 - 8 Companies/Compagnies | 7,885 | 1,625 | 24,898 | 609 | 32,783 | 2,234 | 6.81 |
| Totals - 2021 - 7 Companies/Compagnies | 8,219 | 2,323 | 30,547 | (2,616) | 38,766 | (293) | --- |

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 |
| Totals - 2022 - 11 Companies/Compagnies | 313,000 | 402,000 | 128.43 |
| Totals - 2021 - 10 Companies/Compagnies | 442,000 | 46,000 | 10.41 |

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 |
| Totals - 2022 - 68 Companies/Compagnies | 199,128,000 | 34,882,000 | 17.52 |
| Totals - 2021 - 68 Companies/Compagnies | 146,692,000 | 79,045,000 | 53.89 |

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 | Annuity | Total | Insurance | Annuity | Total | Insurance | Annuity | Total | In Force 2021 | New Effected | In Force 2022 |
| | | Assurance | Rentes | Total | Assurance | Rentes | Total | Assurance | Rentes | Total | En vigueur en 2021 | Émis | En vigueur en 2022 |
| | | (\$'000) | (\$'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 |
| Totals - 2022 - 42 Companies/Compagnies | Ind. | 467,962 | 142,707 | 610,669 | 236,812 | 124,629 | 361,441 | 72,709 | 0 | 72,709 | 52,367,436 | 4,253,801 | 55,790,678 |
| Totals - 2021 - 44 Companies/Compagnies | Ind. | 444,162 | 80,262 | 524,424 | 204,383 | 105,738 | 310,121 | 68,125 | 2 | 68,127 | 50,848,392 | 3,644,779 | 52,367,436 |
| Totals - 2022 - 34 Companies/Compagnies | Group | 155,612 | 154,717 | 310,329 | 71,065 | 178,884 | 249,949 | 4,529 | 17 | 4,546 | 36,041,362 | 1,411,451 | 38,163,706 |
| Totals - 2021 - 44 Companies/Compagnies | Group | 147,155 | 319,285 | 466,440 | 67,438 | 173,211 | 240,649 | 4,679 | 18 | 4,697 | 36,823,565 | 1,665,218 | 36,041,362 |

Marine**Marine**

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 | 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 |
| Totals - 2022 - 26 Companies/Compagnies | 16,763,000 | 4,192,000 | 25.01 |
| Totals - 2021 - 27 Companies/Compagnies | 14,659,000 | 5,978,000 | 40.78 |

Property

Biens

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 | 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

| Name of Company | Direct Premiums Written | Direct Loss | Loss Ratio |
|--|--|---|------------------------|
| Noms des compagnies | Primes directes souscrites (\$) | Sinistres supportés (\$) | Rapport (%) |
| 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

| 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> |
| 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 |
| Totals - 2022 - 88 Companies/Compagnies | 645,038,000 | 383,050,000 | 59.38 |
| Totals - 2021 - 86 Companies/Compagnies | 591,320,000 | 264,305,000 | 44.70 |