



**2010-2011**

***Annual Report***

Department of  
Justice and  
Consumer Affairs

Insurance

**2010-2011**

***Rapport annuel***

Ministère de la  
Justice et  
Consommation

Assurances

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## **2010-2011 Annual Report**

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December 30, 2011

The Honorable Marie-Claude Blais, Q.C.  
Minister of Justice and Consumer Affairs  
Province of New Brunswick

Dear Minister:

I am pleased to submit the Seventy-fourth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2010 and for the Superintendent's fiscal year ending March 31, 2011.

Total premiums for all classes of insurance (includes marine insurance, dividends and returned premiums) paid by policyholders in the business year 2010 were \$1,831,479,000, a decrease of 2.66% from the previous year. Total claims and benefits paid to consumers were \$1,187,621,885 which represents 64.84% of premiums paid.

With premiums of \$873,443,000 on property and casualty business, losses paid in 2010 were \$527,562,885 or a loss ratio of 60.4% as compared to 67.67% in 2009. Automobile insurance loss ratio in 2010 was 45.57%, compared to 62.25% in 2009.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) increased. Premiums to the Facility Association in 2010 were \$24,911,378, an increase of 5.1% from 2009.

In 2010, insurance on the person (life and health) gross premium volume increased to \$833,871,000, an increase of 5.7% over 2009. Claims and benefits paid (not including annuities) were \$492,322,000, which is 59.04% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life premiums and 3% for other than life premiums. Premium income is determined by gross premiums less dividends paid and/or returned premiums. The amount received for 2010-2011 was \$42,264,626. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2010-2011, was \$2,349,412. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$22,062,676 from automobile insurers on behalf of the Department of Health. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 2010-2011 were \$968,316. This amount, pursuant to section 94 of the Insurance Act, is assessed against insurers in compliance with subsection 2(1) of the Premium Tax Act. The amount is collected in the following fiscal year.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$521,061.

There were 243 insurance companies licensed during 2010-2011.

The intermediaries licensed during the fiscal year were as follows:

License Type	2010-2011	2009-2010
Life Insurance Agents/Brokers	2,124	2,248
Other Than Life Agents/Brokers	1,573	1,500
Non-Resident Brokers	1,607	1,421
Accident & Sickness Agents	137	138
Travel Agents	185	167
Special Insurance Brokers	8	10
Damage Appraisers	64	67
Adjusters	<u>737</u>	<u>719</u>
Total	6,435	6,270
Total number of licenses produced	5,970 <sup>(1)(2)</sup>	8,221 <sup>(1)</sup>

Note (1) Includes intermediaries holding more than one license and license transfers.

Note (2) The number of licenses produced reflects the number of licenses issued from April 1<sup>st</sup> to March 31<sup>st</sup>. This number is less than the total of intermediaries as some of the intermediaries hold two-year licenses which were issued in the previous year.

Respectfully submitted,



Deborah J. McQuade, FCMA, CA  
Superintendent of Insurance

Le 30 décembre 2011

Madame Marie-Claude Blais, c. r.  
Ministre de la Justice et de la Consommation  
Gouvernement du Nouveau-Brunswick

Madame la Ministre,

J'ai l'honneur de vous soumettre le soixante-quatrième rapport du Bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2011, et pour l'exercice 2010 des compagnies d'assurance.

Pour toutes les catégories (incluant l'assurance marine, les portées au crédit et les primes remboursées), les assurés ont versé des primes totalisant 1 831 479 000 \$ au cours de l'exercice 2010, soit une diminution de 2,66 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 187 621 885 \$, ce qui représente 64,84 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrés à 873 443 000 \$ et les pertes remboursées se sont diminuées à 527 562 885 \$ en 2010, ce qui représente un ratio sinistres/primes de 60,4 %, comparativement à 67,67 % en 2009. Le ratio sinistres/primes de l'assurance-automobile était de 45,57 % en 2010, comparativement à 62,25 % en 2009.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a augmenté. Les primes versées à la Facility Association se sont élevées à 24 911 378 \$ en 2010, ce qui représente une élévation de 5,1% par rapport à 2009.

Durant l'année 2010, le volume des assurances de personnes (vie et maladie) a augmenté à 833 871 000 \$, ce qui représente une hausse de 5,7 % par rapport à 2009. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 492 322 000 \$, soit 59,04% des primes versées.

La taxe sur les revenus en primes d'assurance équivaut à 2 % du montant des primes payées aux compagnies d'assurance-vie et à 3 % des primes versées aux autres compagnies d'assurance. Cette taxe est prélevée sur la prime brute déduction faite des dividendes en espèces ou portées au crédit ainsi que des primes remboursées. En 2010-2011, les sommes provenant de cette taxe se sont chiffrées à 42 264 626 \$. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2010-2011, a rapporté 2 349 412 \$. Le taux d'imposition correspond à 1 % des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 22 062 676 \$ auprès des assureurs automobiles pour le compte du ministère de la Santé. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 968 316 \$ pour 2010-2011. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs en vertu du paragraphe 2(1) de la *Loi de la taxe sur les primes d'assurance*.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 521 061 \$.

En 2010, 243 compagnies d'assurance étaient titulaires d'une licence.

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	2009-2010	2010-2011
Agents/courtiers d'assurance-vie	2 124	2 248
Agents/courtiers autres qu'assurance-vie	1 573	1 500
Courtiers non résidents	1 607	1 421
Agents d'assurance-accidents et maladie	137	138
Agents d'assurance-voyage	185	167
Courtiers d'assurance spéciaux	8	10
Estimateurs de dommages	64	67
Experts en sinistres	<u>737</u>	<u>719</u>
Total	6 435	6 270
Total des licences délivrées	5 970 <sup>(1)(2)</sup>	8 221 <sup>(1)</sup>

Note (1) Incluant les intermédiaires ayant plus d'une licence et les transferts de licence.

Note (2) Le total des licences délivrées constitue le nombre de licences délivrées du 1<sup>er</sup> avril au 31 mars. Ce total est inférieur au nombre d'intermédiaires car certains d'entre eux sont titulaires d'une licence de deux ans qui leur a été délivrée l'année précédente.

Veuillez agréer, Madame la Ministre, mes salutations respectueuses.

La surintendante des assurances,



Deborah J. McQuade, FCMA, CA

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**New Companies / Nouvelles Compagnies**

January 1, 2010 - December 31, 2010

*1 janvier 2010 - 31 décembre 2010*

**Name of Company**

**Chief Representative**

*Noms des compagnies*

*Représentant principal*

---

Darwin National Assurance Company

Reeve, J. Brian

c/o Cassels Brock & Blackwell LLP  
2100 Scotia Plaza, 40 King Street  
West

Toronto ON

M5H 3C2

International Insurance Company of Hannover Ltd.

Grant, Laurel

*Inter Hannover*

c/o D.M. Williams and Associates  
3650 Victoria Park Ave. Suite 201

Toronto ON

M2H 3P7

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

January 1, 2010 - December 31, 2010

1 janvier 2010 - 31 décembre 2010

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**Canada Guaranty Mortgage Insurance Company**

***Société d'assurance hypothécaire Canada Guaranty***

AIG United Guaranty Mortgage Insurance Company Canada

Changed Name to / Changé à :

Canada Guaranty Mortgage Insurance Company / Société d'assurance hypothécaire Canada Guaranty

*Date/date 3/30/2010*

**The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]**

***The Shipowners' Mutual Protection and Indemnity Association (Luxembourg)***

Changed Name to / Changé à :

The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch] / L'entreprise d'assurances Shipowners' Mutual Protection & Indemnity Association (Luxembourg)[succursale canadienne]

*Date/date 10/21/2010*

The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch] / L'entreprise d'assurances Shipowners' Mutual Protection & Indemnity Association (Luxembourg)[succursale canadienne]

Changed Name to / Changé à :

The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]

*Date/date 10/21/2010*

**Western Financial Insurance Company**

***Western Financial, Compagnie d'assurances***

SecuriCan General Insurance Company / Compagnie d'assurance générale SecuriCan

Changed Name to / Changé à :

Western Financial Insurance Company / Western Financial, Compagnie d'assurances

*Date/date 5/5/2010*

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

January 1, 2010 - December 31, 2010

*1 janvier 2010 - 31 décembre 2010*

Name of Company <i>Noms des compagnies</i>	Ceased <i>cessé le</i>
ACA ASSURANCE	5/31/2010
Amex Assurance Company	12/6/2010
General American Life Insurance Company	1/6/2010
Kingsway General Insurance Company	5/31/2010
L'Entraide Assurance Mutual Company	1/1/2010
MetLife Canada / MetVie Canada	5/31/2010
Metropolitan Life Insurance Company	5/31/2010
PMI Mortgage Insurance Company Canada	5/31/2010
The British Aviation Insurance Company Limited	5/31/2010
UAP-NewRotterdam Insurance Company N.V.	5/31/2010

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

**January 1, 2010 - December 31, 2010**

**1 janvier 2010 - 31 décembre 2010**

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*L'Union-Vie, compagnie mutuelle d'assurance / The Union Life Mutual Assurance Company*

amalgamated with / fusionné avec:

*L'Entraide Assurance Mutual Company*

Continuing Company / maintenant le nom de:

**L'Union-Vie, compagnie mutuelle d'assurance / The Union Life Mutual Assurance Company**

**As of Date/ De date 1/1/2010**

**Insurance Company Deposits Held by the Province of New Brunswick**  
***Dépôts des compagnies d'assurance détenus par la Province***  
***du Nouveau-Brunswick***  
**March 31, 2011/31 Mars 2011**

Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	\$ 50,000
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie <i>National Bank Life Insurance Company</i>	\$ 50,000
AXA Assurance Inc. <i>AXA Insurance Inc.</i>	\$ 50,000
CAA Insurance Company (Ontario)	\$ 50,000
Canadian Farm Insurance Corp.	\$ 50,000
Canassurance compagnie d'assurances <i>Canassurance Insurance Company</i>	\$ 50,000
Coachman Insurance Company	\$ 50,000
Desjardins Sécurité financière compagnie d'assurance vie <i>Desjardins Financial Security Life Assurance Company</i>	\$ 50,000
First Canadian Insurance Corporation	\$ 50,000
Insurance Company of Prince Edward Island	\$ 50,000
Insurance Corporation of Newfoundland Limited	\$ 60,000
Kingsway General Insurance Company	\$200,000
Assurance et services financiers inc. <i>Insurance and Financial Services Inc.</i>	\$ 75,000
L'Excellence Compagnie d'assurance-vie	\$ 50,000

**Insurance Company Deposits Held by the Province of New Brunswick**  
***Dépôts des compagnies d'assurance détenus par la Province***  
***du Nouveau-Brunswick***  
**March 31, 2011/31 Mars 2011**

L'Union Canadienne Compagnie d'Assurances <i>Canadian Union Insurance Company</i>	\$ 50,000
La Capitale assurances de personnes inc. <i>The Capitale Life Insurance Inc.</i>	\$ 75,000
La Compagnie d'assurance Belair inc. <i>Belair Insurance Company Inc.</i>	\$ 55,000
La Survivance compagnie mutuelle d'assurance-vie	\$ 50,000
Lawyers' Professional Indemnity Company	\$ 50,000
Medavie Inc.	\$ 20,000
Optimum Société d'Assurance inc. <i>Optimum Insurance Company Inc.</i>	\$ 50,000
Promutuel Gaspésie - les Îles, société mutuelle d'assurance générale	\$ 50,000
Promutuel des Riverains, société mutuelle d'assurance générale	\$ 50,000
Promutuel Vie Inc.	\$ 50,000
SSQ, Société d'Assurance-Vie inc. <i>SSQ, Life Insurance Company Inc.</i>	\$100,000
Trans Global Insurance Company	\$ 50,000
Trans Global Life Insurance Company	\$ 50,000
United General Insurance Corporation	\$ 50,000

**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>	Thériault, Camille H. 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	Losier, Denis 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>	Gilligan, James K. 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton Mutual Insurance Company	Dube, Diane Vera 8750 Main Street Suite 1 Florenceville-Bristol NB E7L 3G5
Fundy Mutual Insurance Company	Wilson, James Ralph 1022 Main Street Suite 1 Sussex NB E4E 2M3
Medavie Inc.	Julien, Pierre-Yves 644 Main St PO Box 220 Moncton NB E1C 8L3

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

**Name of Company**

**Chief Representative**

***Noms des compagnies***

***Représentant principal***

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SouthEastern Mutual Insurance Company

Coates, Darrel J.  
378 Coverdale Road  
Suite 1  
Riverview NB  
E1B 3J7

Stanley Mutual Insurance Company

Garwood, John  
32 Irishtown Rd  
Suite 1  
Stanley NB  
E6B 1B6

United General Insurance Corporation

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



**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**

Assessment  
Cotisation

Name of Company <i>Noms des compagnies</i>	Assessable Premiums <i>Primes Imposables</i>	Assessment <i>Cotisation</i>
<b>Fraternal Societies</b> <i>Sociétés des secours mutuels</i>		
ACA ASSURANCE	0.00	50.00
ACTRA Fraternal Benefit Society	14,000.00	58.11
FaithLife Financial	6,000.00	53.48
Knights of Columbus	4,209,000.00	2,488.16
The Grand Orange Lodge of British America Benefit Fund	78,000.00	95.18
The Independent Order of Foresters	56,000.00	82.44
The Order of United Commercial Travelers of America	62,000.00	85.91
Woman's Life Insurance Society	0.00	50.00
<b>Totals - 2010 - 8 Fraternal Societies/Sociétés des secours mutuels</b>	<b>4,425,000.00</b>	<b>2,963.28</b>
<b>Life Companies</b> <i>Compagnies-vie</i>		
Acadie Vie	17,099,000.00	9,954.98
ACE INA Life Insurance	2,845,000.00	1,698.03
Aetna Life Insurance Company	0.00	50.00
Allianz Life Insurance Company of North America	21,000.00	62.16
American Bankers Life Assurance Company of Florida	6,720,000.00	3,942.71
American Health and Life Insurance Company	537,000.00	361.07
American Income Life Insurance Company	4,157,000.00	2,458.04
Amex Assurance Company	0.00	50.00
Assomption Compagnie Mutuelle d'Assurance-vie	44,869,000.00	26,041.38
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,280,000.00	3,687.83
Assurant Life of Canada	1,701,000.00	1,035.34
AXA Assurances Inc.	2,228,000.00	1,340.62
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	16,813,000.00	9,789.31
BMO Life Assurance Company	5,621,000.00	3,306.09
BMO Life Insurance Company	1,576,000.00	962.93
Canadian Premier Life Insurance Company	6,766,000.00	3,969.36
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie	1,038,000.00	651.28
CIGNA Life Insurance Company of Canada	0.00	50.00
Combined Insurance Company of America	14,392,000.00	8,386.89
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	13,123,000.00	7,651.79
CT Financial Assurance Company	82,000.00	97.50
CUMIS Life Insurance Company	5,413,000.00	3,185.60
CUNA Mutual Insurance Society	1,000.00	50.58
Desjardins Sécurité financière compagnie d'assurance vie	27,286,000.00	15,856.03
First Canadian Insurance Corporation	8,769,000.00	5,129.64
Gerber Life Insurance Company	108,000.00	112.56
Hartford Life Insurance Company	0.00	50.00
Household Life Insurance Company	716,000.00	464.76
Industrial Alliance Pacific Insurance and Financial Services Inc.	6,449,000.00	3,785.73
Industrielle Alliance Assurance et services financiers inc.	29,977,000.00	17,414.85
La Capitale assurances et gestion du patrimoine inc.	782,000.00	502.99

**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**

Assessment  
Cotisation

Name of Company <i>Noms des compagnies</i>	Assessable Premiums <i>Primes Imposables</i>	Assessment <i>Cotisation</i>
La Survivance compagnie mutuelle d'assurance-vie	1,520,000.00	930.49
L'Excellence Compagnie d'assurance-vie	512,000.00	346.59
Liberty Life Assurance Company of Boston	0.00	50.00
L'Internationale compagnie d'assurance-vie	0.00	50.00
London Life Insurance Company	39,860,000.00	23,139.80
L'Union-Vie, compagnie mutuelle d'assurance	413,000.00	289.24
Manulife Canada Ltd.	1,546,000.00	945.56
Massachusetts Mutual Life Insurance Company	0.00	50.00
MD Life Insurance Company	0.00	50.00
Medavie Inc.	68,548,000.00	39,757.97
MetLife Canada / MetVie Canada	0.00	50.00
Metropolitan Life Insurance Company	0.00	50.00
New York Life Insurance Company	370,000.00	264.33
Penncorp Life Insurance Company	432,000.00	300.25
Primerica Life Insurance Company of Canada	1,436,000.00	881.84
Promutuel Vie Inc.	2,000.00	51.16
RBC Life Insurance Company	27,936,000.00	16,232.56
Reliable Life Insurance Company	1,664,000.00	1,013.91
Scotia Life Insurance Company	1,952,000.00	1,180.74
SSQ, Société d'Assurance-Vie inc.	2,040,000.00	1,231.72
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,523,000.00	1,511.50
Sun Life Assurance Company of Canada	104,798,000.00	60,756.60
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	356,000.00	256.22
The Canada Life Assurance Company	66,846,000.00	38,772.05
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	3,183,000.00	1,893.82
The Equitable Life Insurance Company of Canada	2,111,000.00	1,272.84
The Great-West Life Assurance Company	67,674,000.00	39,251.68
The Manufacturers Life Insurance Company	112,615,000.00	65,284.77
The Standard Life Assurance Company 2006	0.00	50.00
The Standard Life Assurance Company of Canada	7,360,000.00	4,313.45
The Wawanesa Life Insurance Company	2,874,000.00	1,714.83
Trans Global Life Insurance Company	244,000.00	191.34
Transamerica Life Canada	4,377,000.00	2,585.48
Union du Canada Assurance-Vie	136,000.00	128.78
United American Insurance Company	9,000.00	55.21
Unity Life of Canada	786,000.00	505.31
Western Life Assurance Company	2,467,000.00	1,479.07
<b>Totals - 2010 - 73 Life Companies/Compagnies-vie</b>	<b>751,959,000.00</b>	<b>439,239.16</b>

**Other than Life Companies**

*Compagnies autre que l'assurance vie*

ACE INA Insurance	8,056,000.00	4,716.62
Affiliated FM Insurance Company	576,000.00	383.66
Allianz Global Risks US Insurance Company	5,072,000.00	2,988.07
Allstate Insurance Company	0.00	50.00

**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**

**Assessment**  
**Cotisation**

<b>Name of Company</b> <b>Noms des compagnies</b>	<b>Assessable Premiums</b> <b>Primes Imposables</b>	<b>Assessment</b> <b>Cotisation</b>
Allstate Insurance Company of Canada	30,455,000.00	17,691.74
American Bankers Insurance Company of Florida	7,344,000.00	4,304.18
Arch Insurance Company	1,577,000.00	963.51
Ascentus Insurance Ltd.	105,000.00	110.82
Aspen Insurance UK Limited	137,000.00	129.36
Associated Electric & Gas Insurance Services Limited	620,000.00	409.15
Atradius Credit Insurance N.V.	0.00	50.00
Aviva Insurance Company of Canada	58,946,000.00	34,195.79
Aviva International Insurance Limited	0.00	50.00
AXA General Insurance	0.00	50.00
AXA Insurance (Canada)	49,760,000.00	28,874.60
AXA Pacific Insurance Company	1,626,000.00	991.90
AXIS Reinsurance Company (Canadian Branch)	94,000.00	104.45
Berkley Insurance Company	71,000.00	91.13
CAA Insurance Company (Ontario)	3,546,000.00	2,104.10
Canada Guaranty Mortgage Insurance Company	127,000.00	123.57
Canadian Farm Insurance Corp.	64,000.00	87.07
Canadian Lawyers Insurance Association (CLIA)	786,000.00	505.31
Canadian Northern Shield Insurance Company	298,000.00	222.62
Canadian Universities Reciprocal Insurance Exchange	1,073,000.00	671.56
Canassurance compagnie d'assurance	1,897,604.00	1,149.23
Carleton Mutual Insurance Company	1,951,000.00	1,180.16
Chartis Insurance Company of Canada	20,948,000.00	12,184.60
Chicago Title Insurance Company	243,000.00	190.76
Chubb Insurance Company of Canada	3,689,000.00	2,186.94
Coachman Insurance Company	4,000.00	52.32
Commonwealth Insurance Company	559,000.00	373.81
Compagnie Française d'Assurance pour le Commerce Extérieur	362,000.00	259.70
Continental Casualty Company	2,139,000.00	1,289.06
Co-operators General Insurance Company	49,934,000.00	28,975.39
CorePointe Insurance Company	14,000.00	58.11
COSECO Insurance Company	2,213,000.00	1,331.93
CUMIS General Insurance Company	4,381,000.00	2,587.79
Darwin National Assurance Company	0.00	50.00
DAS Legal Protection Insurance Company Limited	0.00	50.00
Ecclesiastical Insurance Office Public Limited Company	2,423,000.00	1,453.58
Echelon General Insurance Company	437,000.00	303.14
Economical Mutual Insurance Company	28,397,000.00	16,499.60
Electric Insurance Company	45,000.00	76.07
Elite Insurance Company	14,240,000.00	8,298.84
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes American Credit Indemnity Company	533,000.00	358.75
Everest Insurance Company of Canada	0.00	50.00
Factory Mutual Insurance Company	9,976,000.00	5,828.82
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,541,000.00	1,521.93
Federal Insurance Company	6,000.00	53.48
Federated Insurance Company of Canada	858,000.00	547.02
Federation Insurance Company of Canada	27,522,000.00	15,992.74

**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**

Assessment  
Cotisation

<b>Name of Company</b> <b>Noms des compagnies</b>	<b>Assessable Premiums</b> <b>Primes Imposables</b>	<b>Assessment</b> <b>Cotisation</b>
Fenchurch General Insurance Company	342,000.00	248.11
Fidelity National Title Insurance Company	0.00	50.00
First American Title Insurance Company	357,000.00	256.80
First North American Insurance Company	36,000.00	70.85
Fundy Mutual Insurance Company	3,115,000.00	1,854.43
GCAN Insurance Company	2,448,000.00	1,468.06
Genworth Financial Mortgage Insurance Company Canada	6,905,000.00	4,049.88
Global Reinsurance Company	0.00	50.00
Gore Mutual Insurance Company	64,000.00	87.07
Grain Insurance and Guarantee Company	1,813,000.00	1,100.22
Great American Insurance Company	1,266,000.00	783.36
Great American Insurance Company of New York	0.00	50.00
Green Shield Canada	1,367,000.00	841.87
Hartford Fire Insurance Company	52,000.00	80.12
Healthcare Insurance Reciprocal of Canada	18,000.00	60.43
Industrial-Alliance Pacific General Insurance Corporation	1,545,000.00	944.98
Intact Insurance Company	41,956,000.00	24,353.96
International Insurance Company of Hannover Ltd.	0.00	50.00
Jewelers Mutual Insurance Company	43,000.00	74.91
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	1,164,000.00	724.27
Lawyers' Professional Indemnity Company	27,000.00	65.64
Legacy General Insurance Company	1,084,000.00	677.93
Liberty Mutual Insurance Company	3,311,000.00	1,967.97
Life Insurance Company of North America	0.00	50.00
Lloyd's Underwriters	20,673,000.00	12,025.30
Lombard General Insurance Company of Canada	13,401,000.00	7,812.83
Lombard Insurance Company	67,000.00	88.81
Lumbermen's Underwriting Alliance	1,423,000.00	874.30
L'Union Canadienne Compagnie d'Assurances	0.00	50.00
L'Unique assurances générales inc.	352,000.00	253.90
Markel Insurance Company of Canada	9,955,000.00	5,816.66
Mitsui Sumitomo Insurance Company Limited	115,000.00	116.62
Motors Insurance Corporation	256,000.00	198.29
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	192,000.00	161.22
Novex Insurance Company	777,000.00	500.09
Old Republic Insurance Company of Canada	2,080,000.00	1,254.89
Omega General Insurance Company	168,000.00	147.32
Optimum Société d'Assurance inc.	0.00	50.00
Pafco Insurance Company	1,176,000.00	731.22
Pembridge Insurance Company	15,551,000.00	9,058.27
Perth Insurance Company	75,000.00	93.45
PMI Mortgage Insurance Company Canada	(2,000.00)	50.00
Poultry Insurance Exchange Reciprocal of Canada	0.00	50.00
Primum Insurance Company	11,147,000.00	6,507.15
Promutuel des Riverains, société mutuelle d'assurance générale	4,862,000.00	2,866.42
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	6,194,000.00	3,638.01
Protective Insurance Company	11,000.00	56.37

**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**

**Assessment**  
**Cotisation**

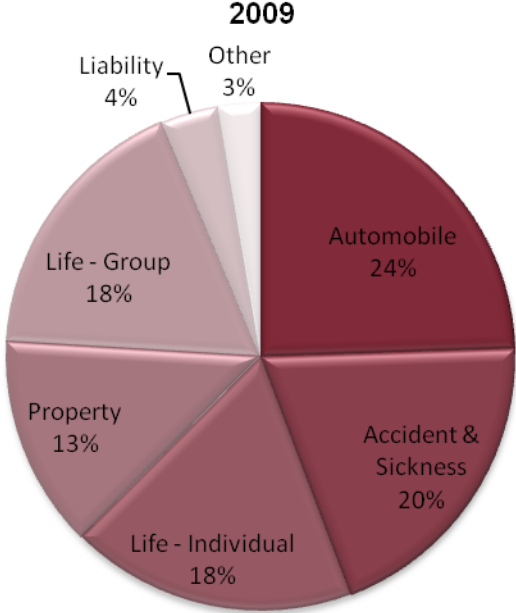
<b>Name of Company</b> <b>Noms des compagnies</b>	<b>Assessable Premiums</b> <b>Primes Imposables</b>	<b>Assessment</b> <b>Cotisation</b>
Quebec Assurance Company	0.00	50.00
RBC General Insurance Company	9,590,000.00	5,605.22
RBC Insurance Company of Canada	3,598,000.00	2,134.22
Royal & Sun Alliance Insurance Company of Canada	30,673,000.00	17,818.02
Safety National Casualty Corporation	0.00	50.00
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Co. Limited	714,000.00	463.60
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	31,482,000.00	18,286.66
Sentry Insurance a Mutual Company	11,000.00	56.37
Sompo Japan Insurance Inc.	1,000.00	50.58
SouthEastern Mutual Insurance Company	5,910,000.00	3,473.50
St. Paul Fire and Marine Insurance Company	3,550,000.00	2,106.42
Stanley Mutual Insurance Company	6,108,000.00	3,588.20
State Farm Fire and Casualty Company	17,765,000.00	10,340.78
State Farm Mutual Automobile Insurance Company	30,855,000.00	17,923.45
Stewart Title Guaranty Company	1,239,000.00	767.72
Sunderland Marine Mutual Insurance Company Limited	5,324,000.00	3,134.05
T.H.E. Insurance Company	2,000.00	51.16
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	1,286,000.00	794.94
Temple Insurance Company	3,635,000.00	2,155.66
The American Road Insurance Company	109,000.00	113.14
The Boiler Inspection and Insurance Company of Canada	916,000.00	580.61
The British Aviation Insurance Company Limited	0.00	50.00
The Dominion of Canada General Insurance Company	21,584,000.00	12,553.02
The Guarantee Company of North America	4,864,000.00	2,867.58
The Insurance Company of Prince Edward Island	8,386,000.00	4,907.78
The Missisquoi Insurance Company	2,000.00	51.16
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie	0.00	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	14,318,000.00	8,344.02
The Portage la Prairie Mutual Insurance Company	12,117,000.00	7,069.04
The Shipowners' Mutual Protection and Indemnity Association	0.00	50.00
The Sovereign General Insurance Company	5,375,000.00	3,163.59
The Wawanesa Mutual Insurance Company	99,902,000.00	57,920.48
TIG Insurance Company	0.00	50.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	26,000.00	65.06
Traders General Insurance Company	15,391,000.00	8,965.58
Trafalgar Insurance Company of Canada	1,310,000.00	808.85
Trans Global Insurance Company	228,000.00	182.07
Travelers Guarantee Company of Canada	2,335,000.00	1,402.60
Trisura Guarantee Insurance Company	1,002,000.00	630.43
Triton Insurance Company	1,097,000.00	685.46
UAP-NewRotterdam Insurance Company N.V.	0.00	50.00
Unifund Assurance Company	23,452,000.00	13,635.10
United General Insurance Corporation	5,525,000.00	3,250.48

**New Brunswick Department of Justice - Insurance Branch**  
**Nouveau-Brunswick Ministère de la Justice - Direction des assurances**  
**Assessment**  
**Cotisation**

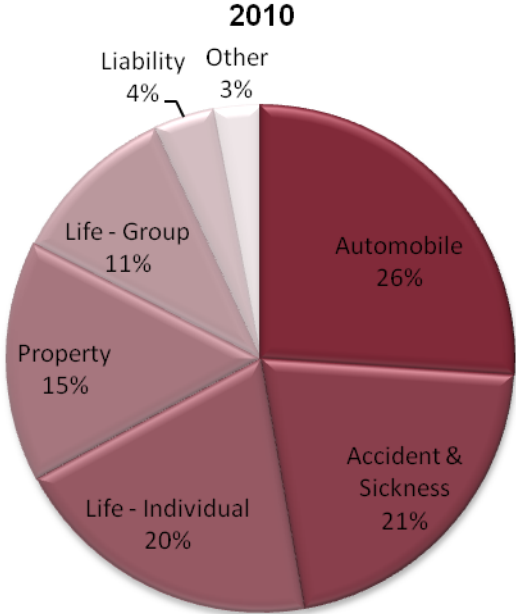
Name of Company <i>Noms des compagnies</i>	Assessable Premiums <i>Primes Imposables</i>	Assessment <i>Cotisation</i>
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	1,348,000.00	830.86
Western Assurance Company	0.00	50.00
Western Financial Insurance Company	340,000.00	246.95
Western Surety Company	1,152,000.00	717.32
Westport Insurance Corporation	2,148,000.00	1,294.28
XL Insurance Company Limited	2,692,000.00	1,609.40
XL Reinsurance America Inc.	520,000.00	351.22
Zenith Insurance Company	2,994,000.00	1,784.34
Zurich Insurance Company Ltd	12,339,000.00	7,197.64
<b>Totals - 2010 - 162 Other than Life Companies/Compagnies autre que l'assurance</b>	<b>894,246,604.00</b>	<b>526,113.57</b>
<b>Totals - 2010 - 243 Companies/Compagnies</b>	<b>1,650,630,604.00</b>	<b>968,316.01</b>

# Statistical Graphs

## Total Premiums by Type



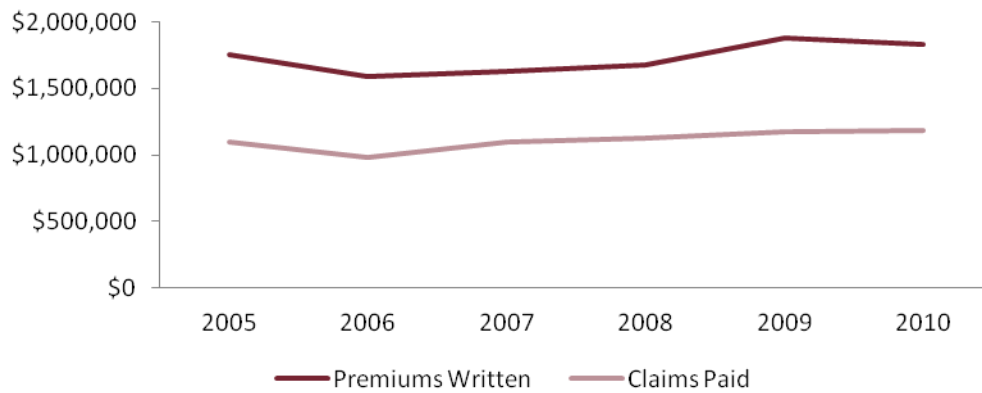
## Total Premiums by Type



## Total Premiums Written & Claims Paid

2005 - 2010

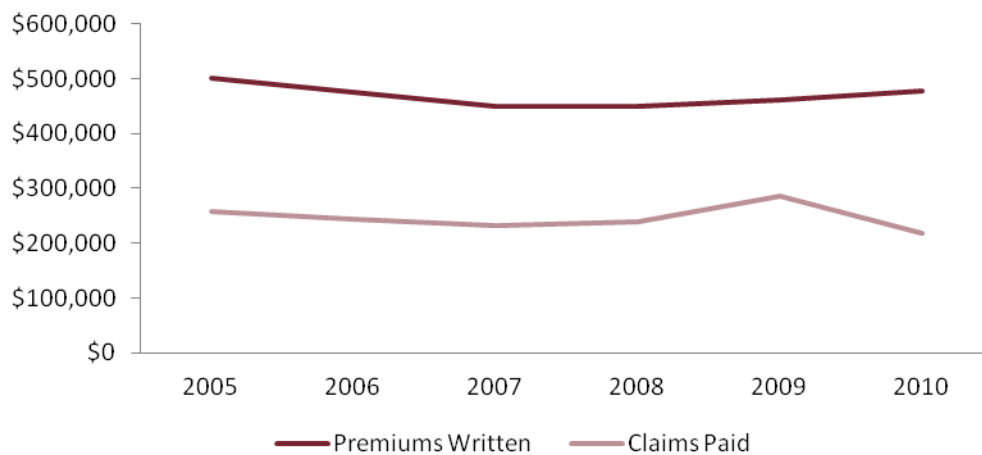
(Amounts rounded to \$000's)



## Automobile Premiums Written & Claims Paid

2005 - 2010

(Amounts rounded to \$000's)

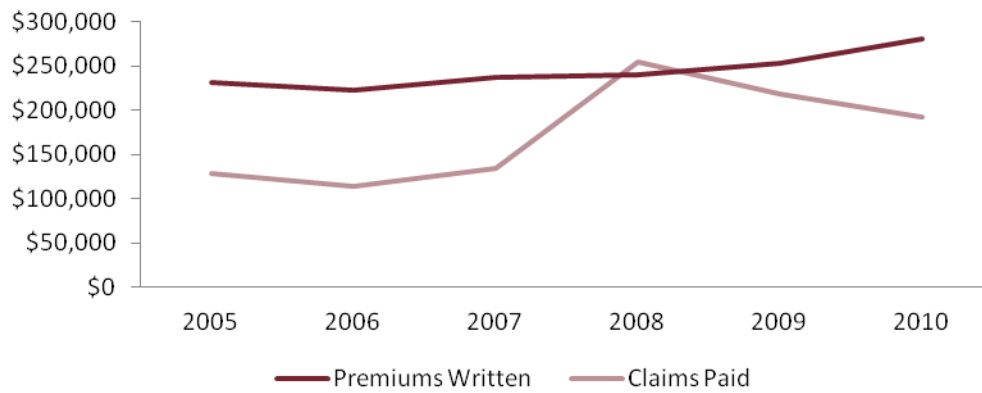




## Property Premiums Written & Claims Paid

2005 - 2010

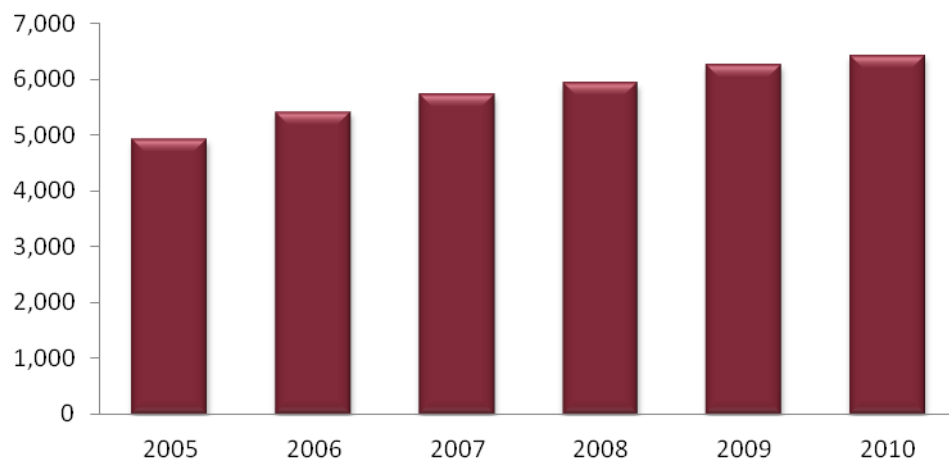
(Amounts rounded to \$000's)



## Number of Licenses

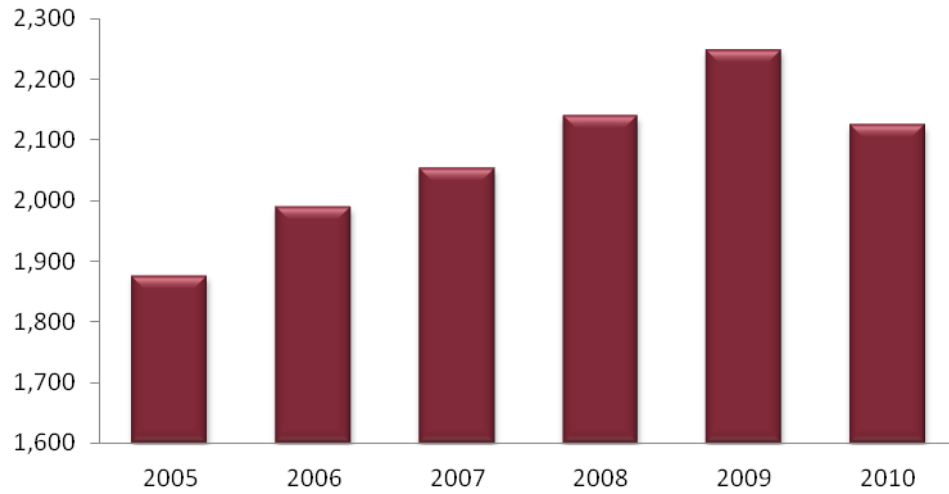
(All Types)

2005-2010



## Number of Life Licenses

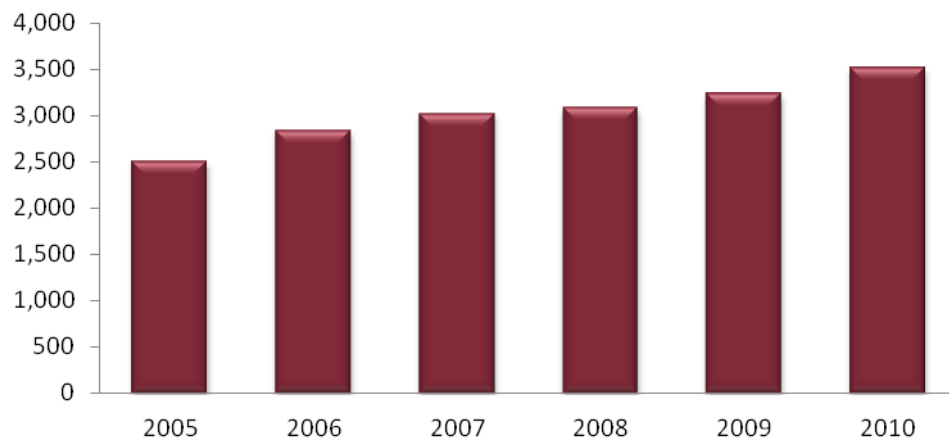
2005-2010



\* The high number of licenses produced for 2009 / 2010 is a result of issuing extension licenses to move agents to new licensing schedule.

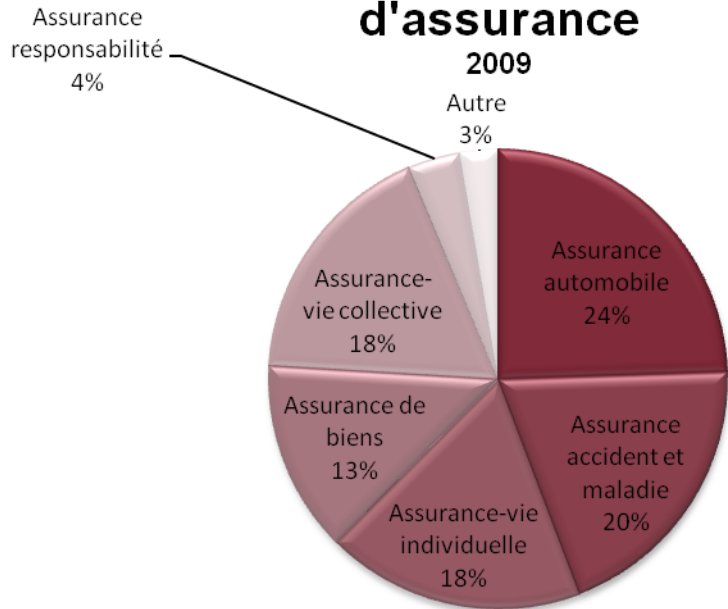
## Number of Other Than Life Licenses

2005-2010

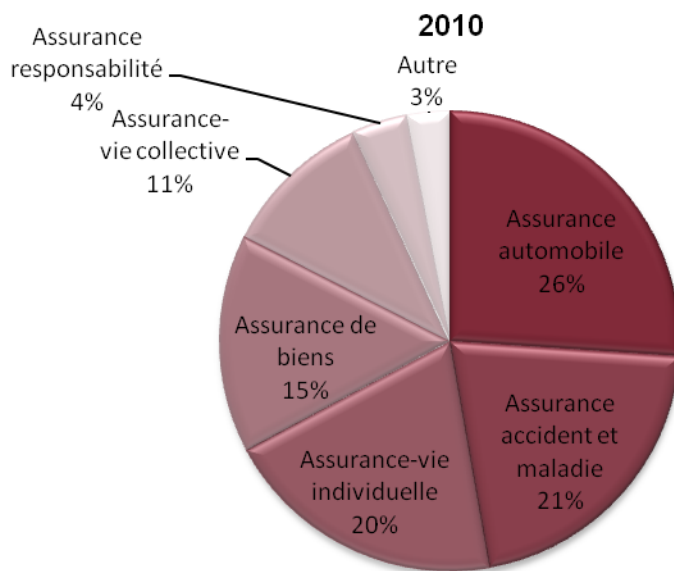


## Graphiques statistiques

### Total des primes par type d'assurance

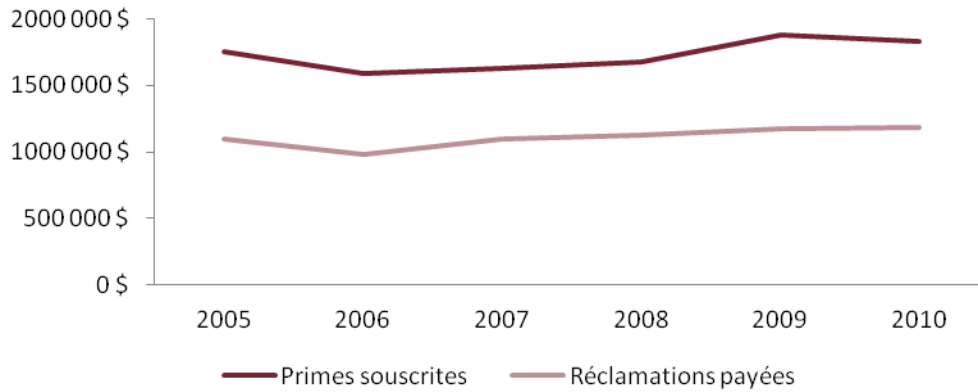


### Total des primes par type d'assurance



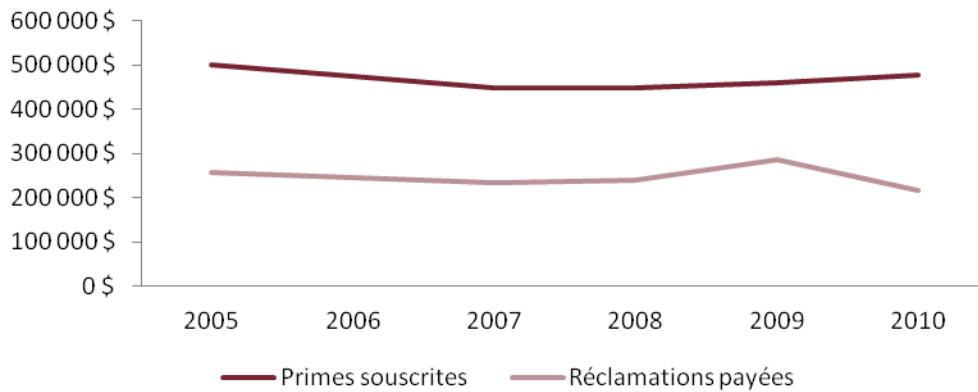
## Total des primes souscrites et des réclamations payées

De 2005 à 2010  
(x 1 000 \$)



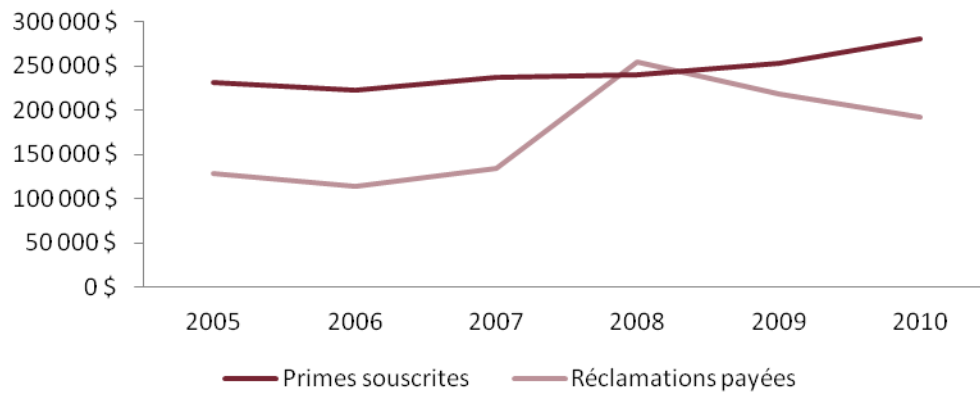
## Primes d'assurance automobile souscrites et réclamations payées

De 2005 à 2010  
(x 1 000 \$)



## Primes d'assurance de biens souscrites et réclamations payées

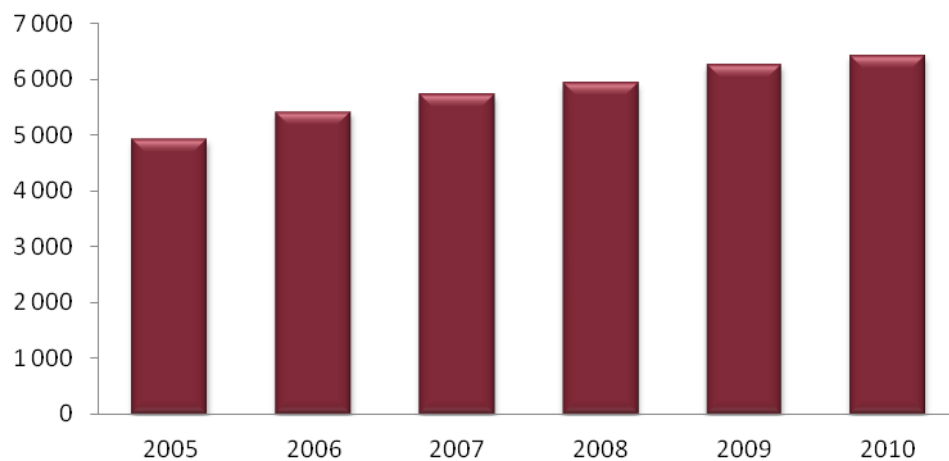
De 2005 à 2010  
(x1 000 \$)



## Nombre de licences

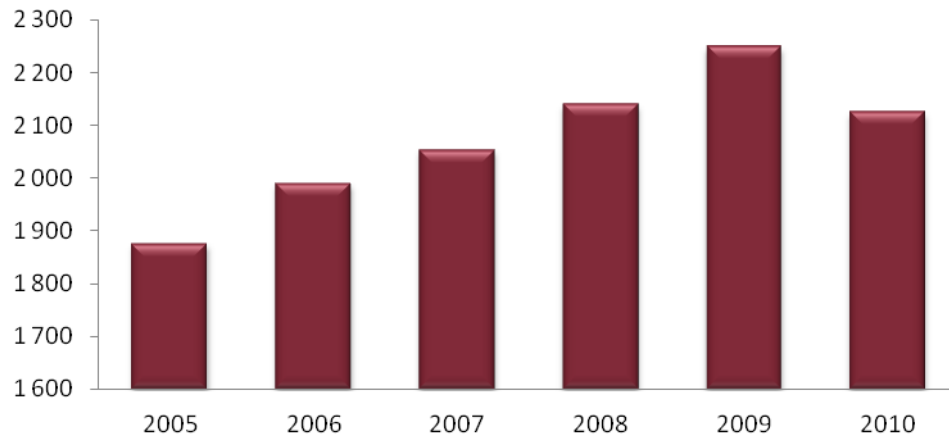
(Tous les types d'assurance)

De 2005 à 2010



## Nombre de licences d'agents d'assurance-vie

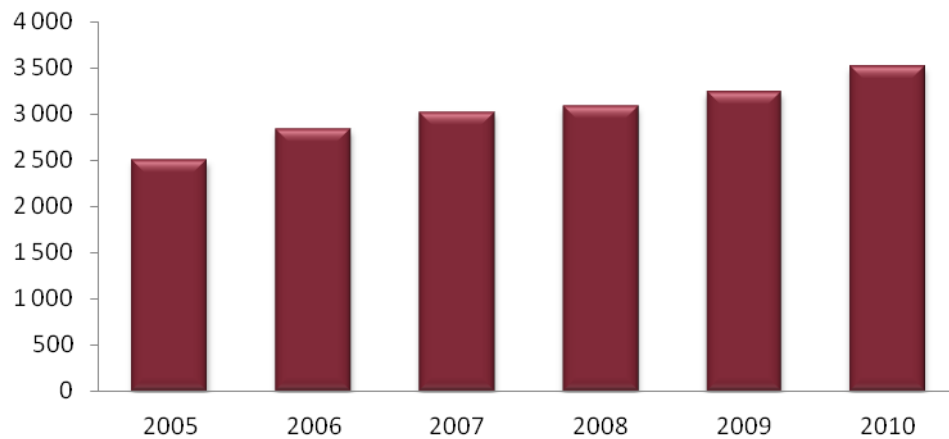
De 2005 à 2010



\* Le nombre élevé de licences délivrées en 2009 et 2010 est attribuable au fait que des prolongations ont été accordées pour que les agents fassent la transition au nouveau mécanisme des dates d'échéance des licences.

## Nombre de licences d'agents d'assurance multirisques

De 2005 à 2010



## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2010

*Primes et sinistres au Nouveau-Brunswick - 2010*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
Acadie Vie	2,824,000	982,000	34.77
ACE INA Insurance	42,000	10,000	23.81
ACE INA Life Insurance	1,613,000	195,000	12.09
Aetna Life Insurance Company	0	19,000	---
Allianz Global Risks US Insurance Company	610,000	133,000	21.80
Allianz Life Insurance Company of North America	4,000	2,000	50.00
American Bankers Insurance Company of Florida	3,001,000	169,000	5.63
American Bankers Life Assurance Company of Florida	1,635,000	386,000	23.61
American Income Life Insurance Company	690,000	229,000	33.19
Assomption Compagnie Mutuelle d'Assurance-vie	19,146,000	14,860,000	77.61
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,577,000	678,000	26.31
Aviva Insurance Company of Canada	16,000	0	0.00
AXA Assurances Inc.	1,490,000	512,000	34.36
AXA Insurance (Canada)	13,000	4,000	30.77
Blue Cross Life Insurance Company of Canada	8,647,000	4,774,000	55.21
BMO Life Assurance Company	813,000	250,000	30.75
BMO Life Insurance Company	1,126,000	89,000	7.90
CAA Insurance Company (Ontario)	42,000	6,000	14.29
Canadian Premier Life Insurance Company	4,247,000	815,000	19.19
Canassurance compagnie d'assurance	1,803,000	(151,000)	---
Chartis Insurance Company of Canada	4,010,000	2,456,000	61.25
Chubb Insurance Company of Canada	146,000	10,000	6.85
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	934,000	126,000	13.49
Combined Insurance Company of America	13,947,000	7,452,000	53.43
Co-operators General Insurance Company	19,000	0	0.00
Co-operators Life Insurance Company	5,820,000	5,191,000	89.19
CT Financial Assurance Company	80,000	0	0.00
CUMIS General Insurance Company	44,000	4,000	9.09
CUMIS Life Insurance Company	4,419,000	2,357,000	53.34
Desjardins Sécurité financière compagnie d'assurance vie	20,570,000	16,503,000	80.23
Echelon General Insurance Company	74,000	59,000	79.73
Fenchurch General Insurance Company	342,000	212,000	61.99
First Canadian Insurance Corporation	4,482,000	1,094,000	24.41
Green Shield Canada	1,367,000	1,425,000	104.24
Household Life Insurance Company	331,000	144,000	43.50
Industrial Alliance Pacific Insurance and Financial Services Inc.	4,742,000	1,471,000	31.02

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2010

*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
Industrielle Alliance Assurance et services financiers inc.	9,907,000	7,398,000	74.67
La Capitale assurances et gestion du patrimoine inc.	335,000	225,000	67.16
La Survivance compagnie mutuelle d'assurance-vie	1,291,000	353,000	27.34
Legacy General Insurance Company	251,000	45,000	17.93
L'Excellence Compagnie d'assurance-vie	354,000	94,000	26.55
Lloyd's Underwriters	128,000	(18,000)	---
Lombard General Insurance Company of Canada	3,000	0	0.00
L'Union-Vie, compagnie mutuelle d'assurance	46,000	0	0.00
Manulife Canada Ltd.	7,000	13,000	185.71
Medavie Inc.	68,755,000	46,919,000	68.24
New York Life Insurance Company	4,000	2,000	50.00
Novex Insurance Company	5,000	(1,000)	---
Penncorp Life Insurance Company	396,000	278,000	70.20
RBC Insurance Company of Canada	2,128,000	811,000	38.11
RBC Life Insurance Company	7,910,000	4,479,000	56.62
Reliable Life Insurance Company	1,615,000	379,000	23.47
Royal & Sun Alliance Insurance Company of Canada	629,000	0	0.00
Scotia Life Insurance Company	1,861,000	177,000	9.51
SSQ, Société d'Assurance-Vie inc.	1,607,000	1,230,000	76.54
Sun Life Assurance Company of Canada	45,227,000	31,985,000	70.72
TD Life Insurance Company	351,000	36,000	10.26
The Canada Life Assurance Company	17,629,000	1,511,000	8.57
The Empire Life Insurance Company	371,000	404,000	108.89
The Equitable Life Insurance Company of Canada	325,000	333,000	102.46
The Great-West Life Assurance Company	47,832,000	39,386,000	82.34
The Guarantee Company of North America	7,000	0	0.00
The Manufacturers Life Insurance Company	62,666,000	45,846,000	73.16
The Standard Life Assurance Company of Canada	2,140,000	1,329,000	62.10
The Wawanesa Life Insurance Company	206,000	195,000	94.66
Trans Global Life Insurance Company	239,000	25,000	10.46
Transamerica Life Canada	13,000	8,000	61.54
Triton Insurance Company	924,000	556,000	60.17
Union du Canada Assurance-Vie	99,000	13,000	13.13
Unity Life of Canada	59,000	26,000	44.07
Western Life Assurance Company	1,000,000	340,000	34.00
<b>Totals - 2010 - 71 Companies/Compagnies</b>	<b>387,986,000</b>	<b>246,843,000</b>	<b>63.62</b>
<b>Totals - 2009 - 73 Companies/Compagnies</b>	<b>371,519,000</b>	<b>230,821,000</b>	<b>62.13</b>



**Aircraft  
Aviation**

Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
ACE INA Insurance	381,000	127,000	33.33
Allianz Global Risks US Insurance Company	252,000	23,000	9.13
Arch Insurance Company	16,000	(26,000)	---
Aspen Insurance UK Limited	21,000	(27,000)	---
Berkley Insurance Company	19,000	0	0.00
Chartis Insurance Company of Canada	160,000	179,000	111.88
Hartford Fire Insurance Company	0	1,000	---
Lloyd's Underwriters	188,000	88,000	46.81
Lombard General Insurance Company of Canada	0	1,000	---
Mitsui Sumitomo Insurance Company Limited	79,000	(11,000)	---
National Liability & Fire Insurance Company	192,000	(82,000)	---
Temple Insurance Company	304,000	277,000	91.12
<b>Totals - 2010 - 12 Companies/Compagnies</b>	<b>1,612,000</b>	<b>550,000</b>	<b>34.12</b>
<b>Totals - 2009 - 16 Companies/Compagnies</b>	<b>2,156,000</b>	<b>5,452,000</b>	<b>252.88</b>

**Automobile Insurance  
Assurance d'automobile**

**Premiums & Losses in New Brunswick - 2010  
Primes et sinistres au Nouveau-Brunswick - 2010**

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)	
ACE INA Insurance	2,627	67	733	3,427	985	17	226	1,228	35.83
Allianz Global Risks US Insurance Company	14	5	28	47	(164)	(11)	69	(106)	---
Allstate Insurance Company of Canada	13,270	4,217	5,806	23,293	6,187	(23)	4,837	11,001	47.23
Ascentus Insurance Ltd.	0	0	0	0	8	68	0	76	---
Aviva Insurance Company of Canada	18,896	4,842	10,501	34,239	4,971	1,128	6,613	12,712	37.13
AXA Insurance (Canada)	17,276	5,254	10,467	32,997	6,542	1,952	5,634	14,128	42.82
AXA Pacific Insurance Company	25	4	9	38	228	(1)	37	264	694.74
CAA Insurance Company (Ontario)	1,333	453	1,145	2,931	658	536	674	1,868	63.73
Chartis Insurance Company of Canada	1,464	776	923	3,163	605	256	309	1,170	36.99
Chubb Insurance Company of Canada	2	0	0	2	(5)	(1)	(1)	(7)	---
Continental Casualty Company	87	18	27	132	14	0	13	27	20.45
Co-operators General Insurance Company	11,721	5,796	8,411	25,928	(1,584)	567	5,511	4,494	17.33
CorePointe Insurance Company	12	0	0	12	(84)	0	16	(68)	---
COSECO Insurance Company	953	277	447	1,677	491	21	288	800	47.70
CUMIS General Insurance Company	655	227	319	1,201	235	104	211	550	45.80
Echelon General Insurance Company	138	36	49	223	2	3	13	18	8.07
Economical Mutual Insurance Company	6,833	2,365	4,687	13,885	6,231	(1,748)	2,067	6,550	47.17
Electric Insurance Company	10	0	0	10	5	0	0	5	50.00
Elite Insurance Company	4,619	1,373	2,695	8,687	2,005	1,217	1,708	4,930	56.75
Federated Insurance Company of Canada	156	23	132	311	7	3	55	65	20.90
Federation Insurance Company of Canada	10,667	2,618	6,222	19,507	3,324	40	3,792	7,156	36.68
GCAN Insurance Company	159	65	93	317	98	18	(8)	108	34.07
Hartford Fire Insurance Company	7	0	2	9	(4)	(1)	(57)	(62)	---

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

**Premiums & Losses in New Brunswick - 2010**  
**Primes et sinistres au Nouveau-Brunswick - 2010**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</i>
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	
Intact Insurance Company	10,745	3,467	5,962	20,174	3,275	4,798	4,220	12,293	60.93
La Compagnie d'assurance Belair inc.	0	0	0	0	(163)	14	0	(149)	---
La Compagnie d'Assurances Jevco	48	8	(6)	50	(1,656)	390	126	(1,140)	---
Liberty Mutual Insurance Company	476	47	82	605	139	(53)	(152)	(66)	---
Lloyd's Underwriters	1	0	0	1	(4)	(5)	0	(9)	---
Lombard General Insurance Company of Canada	2,907	732	1,662	5,301	1,190	(207)	497	1,480	27.92
Lombard Insurance Company	22	10	16	48	(54)	60	0	6	12.50
Markel Insurance Company of Canada	5,227	591	3,495	9,313	2,386	(443)	2,262	4,205	45.15
Mitsui Sumitomo Insurance Company Limited	20	1	1	22	(36)	0	1	(35)	---
Motors Insurance Corporation	0	0	251	251	0	0	23	23	9.16
Novex Insurance Company	119	46	78	243	(172)	81	76	(15)	---
Old Republic Insurance Company of Canada	1,295	101	459	1,855	289	119	286	694	37.41
Optimum Société d'Assurance inc.	0	0	0	0	(114)	0	0	(114)	---
Pafco Insurance Company	758	203	215	1,176	34	(13)	211	232	19.73
Pembridge Insurance Company	6,372	2,105	3,567	12,044	4,820	344	2,651	7,815	64.89
Perth Insurance Company	46	10	19	75	(415)	(14)	1	(428)	---
Primum Insurance Company	4,350	2,270	2,416	9,036	1,214	777	1,415	3,406	37.69
Promutuel des Riverains, société mutuelle d'assurance générale	971	232	648	1,851	285	104	501	890	48.08
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	1,952	455	1,141	3,548	437	420	535	1,392	39.23
Protective Insurance Company	1	0	10	11	2	0	(9)	(7)	---
RBC General Insurance Company	4,423	1,333	1,906	7,662	621	(44)	1,387	1,964	25.63
RBC Insurance Company of Canada	545	119	256	920	142	80	185	407	44.24

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

Premiums & Losses in New Brunswick - 2010  
Primes et sinistres au Nouveau-Brunswick - 2010

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)	
Royal & Sun Alliance Insurance Company of Canada	7,307	2,300	4,510	14,117	3,157	873	2,167	6,197	43.90
Scottish & York Insurance Co. Limited	73	9	44	126	21	1	24	46	36.51
Security National Insurance Company	11,114	5,015	7,328	23,457	2,425	961	4,496	7,882	33.60
Sentry Insurance a Mutual Company	10	0	1	11	(4)	0	1	(3)	---
St. Paul Fire and Marine Insurance Company	1,218	192	331	1,741	(52)	193	60	201	11.55
State Farm Mutual Automobile Insurance Company	17,548	3,148	10,159	30,855	9,457	2,362	8,149	19,968	64.72
TD Home and Auto Insurance Company	522	211	280	1,013	779	(32)	217	964	95.16
The American Road Insurance Company	0	0	109	109	0	0	6	6	5.50
The Dominion of Canada General Insurance Company	6,480	2,529	4,302	13,311	2,861	1,060	2,568	6,489	48.75
The Guarantee Company of North America	307	59	156	522	46	64	45	155	29.69
The Insurance Company of Prince Edward Island	3,000	879	1,582	5,461	922	681	1,126	2,729	49.97
The Missisquoi Insurance Company	0	0	0	0	0	(42)	0	(42)	---
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	0	56	153	10	219	---
The Personal Insurance Company	5,224	1,846	3,941	11,011	831	2,212	2,502	5,545	50.36
The Portage la Prairie Mutual Insurance Company	3,554	1,819	2,411	7,784	2,032	1,273	1,670	4,975	63.91
The Sovereign General Insurance Company	759	108	406	1,273	34	29	161	224	17.60
The Wawanesa Mutual Insurance Company	36,869	13,304	27,071	77,244	26,157	4,971	17,581	48,709	63.06
Tokio Marine & Nichido Fire Insurance Co. Ltd.	10	4	5	19	(14)	0	(6)	(20)	---
Traders General Insurance Company	5,479	1,870	3,930	11,279	2,486	516	2,442	5,444	48.27

**Automobile Insurance  
Assurance d'automobile**

**Premiums & Losses in New Brunswick - 2010  
Primes et sinistres au Nouveau-Brunswick - 2010**

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)	
Trafalgar Insurance Company of Canada	543	203	300	1,046	494	124	196	814	77.82
Unifund Assurance Company	7,913	3,143	5,553	16,609	3,374	(1)	3,104	6,477	39.00
United General Insurance Corporation	1,930	943	2,652	5,525	39	(171)	937	805	14.57
Waterloo Insurance Company	420	161	297	878	(392)	(78)	142	(328)	---
XL Insurance Company Limited	6	0	0	6	1	0	0	1	16.67
XL Reinsurance America Inc.	4	0	0	4	2	0	0	2	50.00
Zenith Insurance Company	893	317	689	1,899	197	15	356	568	29.91
Zurich Insurance Company Ltd	2,384	1,215	1,759	5,358	(737)	117	144	(476)	---
<b>Totals - 2010 - 72 Companies/Compagnies</b>	<b>244,769</b>	<b>79,421</b>	<b>152,690</b>	<b>476,880</b>	<b>97,147</b>	<b>25,834</b>	<b>94,321</b>	<b>217,302</b>	<b>45.57</b>
<b>Totals - 2009 - 74 Companies/Compagnies</b>	<b>239,798</b>	<b>82,178</b>	<b>138,641</b>	<b>460,617</b>	<b>129,620</b>	<b>56,352</b>	<b>100,780</b>	<b>286,752</b>	<b>62.25</b>

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2010  
 Primes et sinistres au Nouveau-Brunswick - 2010

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>
ACE INA Insurance	0	1,000	---
Affiliated FM Insurance Company	35,000	82,000	234.29
Allianz Global Risks US Insurance Company	136,000	9,000	6.62
Aviva Insurance Company of Canada	405,000	52,000	12.84
AXA Insurance (Canada)	141,000	9,000	6.38
AXA Pacific Insurance Company	11,000	0	0.00
Chartis Insurance Company of Canada	267,000	1,575,000	589.89
Chubb Insurance Company of Canada	15,000	1,000	6.67
Co-operators General Insurance Company	206,000	14,000	6.80
CUMIS General Insurance Company	22,000	(5,000)	---
Ecclesiastical Insurance Office Public Limited Company	81,000	0	0.00
Economical Mutual Insurance Company	269,000	38,000	14.13
Factory Mutual Insurance Company	1,869,000	49,000	2.62
Federated Insurance Company of Canada	15,000	0	0.00
GCAN Insurance Company	83,000	43,000	51.81
Gore Mutual Insurance Company	6,000	0	0.00
Grain Insurance and Guarantee Company	39,000	3,000	7.69
Great American Insurance Company	1,000	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	1,545,000	240,000	15.53
Intact Insurance Company	223,000	(2,000)	---
Lloyd's Underwriters	409,000	15,008,000	3669.44
Lombard General Insurance Company of Canada	103,000	0	0.00
Lumbermen's Underwriting Alliance	16,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Promutuel des Riverains, société mutuelle d'assurance générale	50,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	31,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	496,000	3,000	0.60
Scottish & York Insurance Co. Limited	12,000	0	0.00
St. Paul Fire and Marine Insurance Company	47,000	2,000	4.26
The Boiler Inspection and Insurance Company of Canada	637,000	7,000	1.10
The Dominion of Canada General Insurance Company	119,000	0	0.00
The Insurance Company of Prince Edward Island	32,000	(1,000)	---
The Sovereign General Insurance Company	97,000	1,000	1.03
The Wawanesa Mutual Insurance Company	46,000	0	0.00
Travelers Guarantee Company of Canada	1,078,000	908,000	84.23
Trisura Guarantee Insurance Company	58,000	(3,000)	---

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
Westport Insurance Corporation	30,000	23,000	76.67
XL Insurance Company Limited	(1,000)	63,000	---
Zurich Insurance Company Ltd	165,000	0	0.00
<b>Totals - 2010 - 39 Companies/Compagnies</b>	<b>8,796,000</b>	<b>18,120,000</b>	<b>206.00</b>
<b>Totals - 2009 - 41 Companies/Compagnies</b>	<b>8,847,000</b>	<b>527,000</b>	<b>5.96</b>

**Credit****Crédit**

**Premiums & Losses in New Brunswick - 2010**  
**Primes et sinistres au Nouveau-Brunswick - 2010**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
Chartis Insurance Company of Canada	756,000	126,000	16.67
Compagnie Française d'Assurance pour le Commerce Extérieur	362,000	281,000	77.62
Echelon General Insurance Company	1,000	8,000	800.00
Euler Hermes American Credit Indemnity Company	533,000	(112,000)	---
Lloyd's Underwriters	35,000	41,000	117.14
<b>Totals - 2010 - 5 Companies/Compagnies</b>	<b>1,687,000</b>	<b>344,000</b>	<b>20.39</b>
<b>Totals - 2009 - 5 Companies/Compagnies</b>	<b>1,705,000</b>	<b>733,000</b>	<b>42.99</b>



**Fraternal Societies - 2010**  
**Sociétés de secours mutuels - 2010**

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 2009	New Effectuated	In Force 2010
	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	En vigueur en 2009 (\$'000)	Émis (\$'000)	En vigueur en 2010 (\$'000)
ACTRA Fraternal Benefit Society	1	0	13	14	0	0	2	2	0	0	0	0	505	10	498
FaithLife Financial	7	0	0	7	0	0	0	0	1	0	0	0	0	21	19
Knights of Columbus	5,986	3,448	95	9,529	2,919	564	0	3,483	1,872	0	0	0	355,604	35,284	375,768
The Grand Orange Lodge of British America Benefit Fund	78	0	0	78	43	0	0	43	0	0	0	0	2,504	0	2,504
The Independent Order of Foresters	175	11	0	186	249	90	2	341	119	0	0	0	6,501	210	6,541
The Order of United Commercial Travelers of America	0	0	62	62	0	0	32	32	0	0	0	0	34	0	34
Woman's Life Insurance Society	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0
<b>Totals - 2010 - 7 Companies/Compagnies</b>	<b>6,247</b>	<b>3,459</b>	<b>170</b>	<b>9,876</b>	<b>3,211</b>	<b>654</b>	<b>36</b>	<b>3,901</b>	<b>1,992</b>	<b>0</b>	<b>0</b>	<b>1,992</b>	<b>365,168</b>	<b>35,525</b>	<b>385,364</b>
<b>Totals - 2009 - 7 Companies/Compagnies</b>	<b>6,048</b>	<b>1,833</b>	<b>119</b>	<b>8,000</b>	<b>2,833</b>	<b>638</b>	<b>9</b>	<b>3,480</b>	<b>1,930</b>	<b>0</b>	<b>0</b>	<b>1,930</b>	<b>354,366</b>	<b>29,416</b>	<b>365,168</b>

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2010  
 Primes et sinistres au Nouveau-Brunswick - 2010

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>
ACE INA Insurance	12	0	3	(1)	15	(1)	---
Aviva Insurance Company of Canada	13	0	2,751	930	2,764	930	33.65
AXA Insurance (Canada)	15	0	0	0	15	0	0.00
AXA Pacific Insurance Company	3	11	1,228	(71)	1,231	(60)	---
Berkley Insurance Company	0	0	9	3	9	3	33.33
Chartis Insurance Company of Canada	67	0	1,012	100	1,079	100	9.27
Chubb Insurance Company of Canada	235	1,254	275	36	510	1,290	252.94
Continental Casualty Company	1	0	3	0	4	0	0.00
Co-operators General Insurance Company	16	99	14	0	30	99	330.00
CUMIS General Insurance Company	870	380	0	0	870	380	43.68
Economical Mutual Insurance Company	45	0	9	0	54	0	0.00
Federated Insurance Company of Canada	2	1	8	1	10	2	20.00
GCAN Insurance Company	11	0	0	0	11	0	0.00
Great American Insurance Company	1	0	0	0	1	0	0.00
Hartford Fire Insurance Company	0	0	26	0	26	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	0	0	0	3	0	3	---
Intact Insurance Company	0	0	1,052	985	1,052	985	93.63

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2010  
 Primes et sinistres au Nouveau-Brunswick - 2010

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>
La Compagnie d'Assurances Jevco	0	0	410	10,251	410	10,251	2500.24
Liberty Mutual Insurance Company	134	(141)	0	0	134	(141)	---
Lloyd's Underwriters	114	83	0	0	114	83	72.81
Lombard General Insurance Company of Canada	47	1	0	0	47	1	2.13
L'Unique assurances générales inc.	0	0	352	217	352	217	61.65
Royal & Sun Alliance Insurance Company of Canada	59	0	1	0	60	0	0.00
St. Paul Fire and Marine Insurance Company	9	0	0	0	9	0	0.00
State Farm Fire and Casualty Company	0	0	6	0	6	0	0.00
The Dominion of Canada General Insurance Company	26	(18)	657	0	683	(18)	---
The Guarantee Company of North America	333	2	2,532	6	2,865	8	0.28
The Insurance Company of Prince Edward Island	3	0	0	0	3	0	0.00
The Sovereign General Insurance Company	13	19	0	0	13	19	146.15
Travelers Guarantee Company of Canada	100	(1)	1,001	515	1,101	514	46.68
Trisura Guarantee Insurance Company	37	0	553	(41)	590	(41)	---

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2010  
 Primes et sinistres au Nouveau-Brunswick - 2010

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written	Direct Loss	Direct Premiums Written	Direct Loss	Total Premiums	Total Losses	Loss Ratio
	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes Total (\$'000)</i>	<i>Sinistres Total (\$'000)</i>	<i>Rapport (%)</i>
Western Surety Company	1	0	1,151	80	1,152	80	6.94
Zurich Insurance Company Ltd	17	(1)	1	0	18	(1)	---
<b>Totals - 2010 - 33 Companies/Compagnies</b>	<b>2,184</b>	<b>1,689</b>	<b>13,054</b>	<b>13,014</b>	<b>15,238</b>	<b>14,703</b>	<b>96.49</b>
<b>Totals - 2009 - 33 Companies/Compagnies</b>	<b>2,461</b>	<b>(503)</b>	<b>9,385</b>	<b>778</b>	<b>11,846</b>	<b>275</b>	<b>2.32</b>

**Guarantee (Title & Mortgage)**  
**Garantie (Titre & Hypothèque)**  
 Premiums & Losses in New Brunswick - 2010  
 Primes et sinistres au Nouveau-Brunswick - 2010

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	127	622	127	622	489.76
Chicago Title Insurance Company	243	12	0	0	243	12	4.94
FCT Insurance Company Ltd.	2,541	447	0	0	2,541	447	17.59
First American Title Insurance Company	357	154	0	0	357	154	43.14
Genworth Financial Mortgage Insurance Company Canada	0	0	6,905	5,940	6,905	5,940	86.02
Lawyers' Professional Indemnity Company	27	(56)	0	0	27	(56)	---
PMI Mortgage Insurance Company Canada	0	0	(2)	34	(2)	34	---
Stewart Title Guaranty Company	1,239	369	0	0	1,239	369	29.78
<b>Totals - 2010 - 8 Companies/Compagnies</b>	<b>4,407</b>	<b>926</b>	<b>7,030</b>	<b>6,596</b>	<b>11,437</b>	<b>7,522</b>	<b>65.77</b>
<b>Totals - 2009 - 9 Companies/Compagnies</b>	<b>4,274</b>	<b>1,636</b>	<b>5,260</b>	<b>4,389</b>	<b>9,534</b>	<b>6,025</b>	<b>63.19</b>

## Legal Expense

### *Frais Juridiques*

Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
Echelon General Insurance Company	1,000	0	0.00
Intact Insurance Company	17,000	0	0.00
Lloyd's Underwriters	12,000	2,000	16.67
Novex Insurance Company	1,000	43,000	4300.00
<b>Totals - 2010 - 4 Companies/Compagnies</b>	<b>31,000</b>	<b>45,000</b>	<b>145.16</b>
<b>Totals - 2009 - 3 Companies/Compagnies</b>	<b>70,000</b>	<b>16,000</b>	<b>22.86</b>

**Liability  
Responsabilité**

Premiums & Losses in New Brunswick - 2010  
Primes et sinistres au Nouveau-Brunswick - 2010

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>
ACE INA Insurance	1,829,000	1,839,000	100.55
Allianz Global Risks US Insurance Company	82,000	(40,000)	---
American Bankers Insurance Company of Florida	185,000	2,000	1.08
Arch Insurance Company	263,000	81,000	30.80
Aspen Insurance UK Limited	116,000	451,000	388.79
Associated Electric & Gas Insurance Services Limited	609,000	552,000	90.64
Aviva Insurance Company of Canada	5,217,000	1,086,000	20.82
AXA Insurance (Canada)	1,407,000	130,000	9.24
AXA Pacific Insurance Company	59,000	22,000	37.29
AXIS Reinsurance Company (Canadian Branch)	62,000	40,000	64.52
Berkley Insurance Company	43,000	17,000	39.53
Canadian Lawyers Insurance Association (CLIA)	786,000	(776,000)	---
Canadian Northern Shield Insurance Company	19,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	450,000	(33,000)	---
Canassurance compagnie d'assurance	12,000	7,000	58.33
Carleton Mutual Insurance Company	274,000	(55,000)	---
Chartis Insurance Company of Canada	4,717,000	3,433,000	72.78
Chubb Insurance Company of Canada	1,236,000	(238,000)	---
Commonwealth Insurance Company	325,000	143,000	44.00
Continental Casualty Company	1,083,000	1,014,000	93.63
Co-operators General Insurance Company	3,466,000	1,789,000	51.62
CUMIS General Insurance Company	680,000	305,000	44.85
Ecclesiastical Insurance Office Public Limited Company	709,000	682,000	96.19
Echelon General Insurance Company	75,000	0	0.00
Economical Mutual Insurance Company	2,839,000	1,601,000	56.39
Electric Insurance Company	35,000	70,000	200.00
Federated Insurance Company of Canada	232,000	2,612,000	1125.86
Federation Insurance Company of Canada	1,383,000	1,075,000	77.73
Fundy Mutual Insurance Company	349,000	103,000	29.51
GCAN Insurance Company	808,000	1,336,000	165.35
Gore Mutual Insurance Company	9,000	0	0.00
Grain Insurance and Guarantee Company	491,000	44,000	8.96
Great American Insurance Company	151,000	17,000	11.26
Hartford Fire Insurance Company	(25,000)	(52,000)	---
Healthcare Insurance Reciprocal of Canada	18,000	263,000	1461.11
Intact Insurance Company	2,908,000	1,475,000	50.72
Jewelers Mutual Insurance Company	4,000	0	0.00
La Compagnie d'Assurances Jevco	295,000	(313,000)	---

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
Liberty Mutual Insurance Company	1,890,000	13,822,000	731.32
Lloyd's Underwriters	8,956,000	7,187,000	80.25
Lombard General Insurance Company of Canada	3,479,000	2,432,000	69.91
Lumbermens Mutual Casualty Company	0	53,000	---
Markel Insurance Company of Canada	138,000	9,000	6.52
Mitsui Sumitomo Insurance Company Limited	4,000	0	0.00
Novex Insurance Company	313,000	(22,000)	---
Old Republic Insurance Company of Canada	56,000	3,000	5.36
Omega General Insurance Company	128,000	0	0.00
Promutuel des Riverains, société mutuelle d'assurance générale	305,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	351,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	4,225,000	2,502,000	59.22
Safety National Casualty Corporation	0	7,000	---
Scottish & York Insurance Co. Limited	397,000	(145,000)	---
Security Insurance Company of Hartford	0	25,000	---
SouthEastern Mutual Insurance Company	795,000	435,000	54.72
St. Paul Fire and Marine Insurance Company	1,015,000	717,000	70.64
Stanley Mutual Insurance Company	691,000	205,000	29.67
State Farm Fire and Casualty Company	1,545,000	815,000	52.75
T.H.E. Insurance Company	2,000	0	0.00
Temple Insurance Company	1,820,000	1,287,000	70.71
The Dominion of Canada General Insurance Company	929,000	550,000	59.20
The Guarantee Company of North America	1,016,000	(79,000)	---
The Insurance Company of Prince Edward Island	635,000	(318,000)	---
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(102,000)	---
The Portage la Prairie Mutual Insurance Company	511,000	574,000	112.33
The Sovereign General Insurance Company	1,501,000	333,000	22.19
The Wawanesa Mutual Insurance Company	1,170,000	771,000	65.90
TIG Insurance Company	0	5,000	---
Travelers Guarantee Company of Canada	156,000	(104,000)	---
Trisura Guarantee Insurance Company	353,000	5,000	1.42
Utica Mutual Insurance Company	0	162,000	---
Virginia Surety Company Inc.	0	112,000	---
Waterloo Insurance Company	15,000	5,000	33.33
Westport Insurance Corporation	633,000	218,000	34.44
XL Insurance Company Limited	1,870,000	2,445,000	130.75



**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
XL Reinsurance America Inc.	516,000	1,056,000	204.65
Zurich Insurance Company Ltd	2,183,000	14,177,000	649.43
<b>Totals - 2010 - 76 Companies/Compagnies</b>	<b>70,799,000</b>	<b>67,824,000</b>	<b>95.80</b>
<b>Totals - 2009 - 82 Companies/Compagnies</b>	<b>69,554,000</b>	<b>37,724,000</b>	<b>54.24</b>

**Abstract of Life Insurance Returns in New Brunswick - 2010**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2010**

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 2009 <i>En vigueur en 2009</i>	New Effectd <i>Émis</i>	In Force 2010 <i>En vigueur en 2010</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	6,589	4	6,593	1,894	0	1,894	0	0	0	1,279,244	90,622	1,278,145
	Group	7,686	0	7,686	1,943	0	1,943	0	0	0	1,098,787	311,827	1,091,872
ACE INA Life Insurance	Ind.	4	0	4	0	0	0	0	0	0	1,882	1,799	3,495
	Group	1,228	0	1,228	37	0	37	0	0	0	66,516	12,364	46,397
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	3	0	3	0	0	0	0	0	0
Allianz Life Insurance Company of North America	Ind.	0	0	0	19	0	19	0	0	0	64	0	64
	Group	17	0	17	15	0	15	0	0	0	19,848	0	0
American Bankers Life Assurance Company of Florida	Ind.	49	0	49	3	0	3	0	0	0	2,970	29	2,643
	Group	5,036	0	5,036	357	0	357	0	0	0	225,703	42,257	219,259
American Health and Life Insurance Company	Ind.	3	0	3	0	0	0	0	0	0	183	0	165
	Group	534	0	534	335	0	335	0	0	0	65,764	0	52,630
American Income Life Insurance Company	Ind.	3,467	0	3,467	490	0	490	0	0	0	147,987	60,708	164,598
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	15,789	7,898	23,687	8,199	4,786	12,985	487	1	488	1,985,679	219,958	2,102,636
	Group	11,750	1,203	12,953	8,729	1,566	10,295	1,100	0	1,100	5,646,917	19,449	5,718,141
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	208	0	208	58	0	58	0	0	0	19,034	207	18,160
	Group	3,495	0	3,495	840	0	840	0	0	0	504,546	0	523,964
Assurant Life of Canada	Ind.	456	395	851	861	209	1,070	0	0	0	17,115	1,806	18,575
	Group	1,245	4,078	5,323	188	1,525	1,713	0	0	0	8,111	1,562	9,871
AXA Assurances Inc.	Ind.	738	0	738	1,194	0	1,194	0	0	0	190,259	7,553	182,494
	Group	0	0	0	0	0	0	0	0	0	0	0	0
AXA Equitable 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
Blue Cross Life Insurance Company of Canada	Ind.	3,736	0	3,736	1,971	0	1,971	0	0	0	98,497	7,139	98,588
	Group	4,312	0	4,312	2,499	0	2,499	0	0	0	1,339,086	129,737	1,374,725
BMO Life Assurance Company	Ind.	4,428	318	4,746	3,750	142	3,892	29	0	29	585,293	46,502	603,820
	Group	409	1,428	1,837	89	373	462	0	0	0	63,106	1,640	4,588
BMO Life Insurance Company	Ind.	197	0	197	0	0	0	0	0	0	60,748,000	2,975	58,730
	Group	253	0	253	10	0	10	0	0	0	10,555,000	2,960	11,450
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	2,519	0	2,519	644	0	644	0	0	0	38,581	605	34,502
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	Ind.	104	0	104	25	0	25	0	0	0	5,150	0	4,464
	Group	0	0	0	0	0	0	0	0	0	0	0	0

**Abstract of Life Insurance Returns in New Brunswick - 2010**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2010**

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2009 En vigueur en 2009	New Effectd Émis	In Force 2010 En vigueur en 2010
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Combined Insurance Company of America	Ind.	436	0	436	232	0	232	0	0	0	19,063	318	18,320
	Group	9	0	9	0	0	0	0	0	0	1,499	1,879	1,357
Co-operators Life Insurance Company	Ind.	7,851	2,476	10,327	2,416	2,185	4,601	333	0	333	1,593,166	175,251	1,684,633
	Group	1,170	4,084	5,254	710	7,260	7,970	12	0	12	497,697	26,303	534,073
CT Financial Assurance Company	Ind.	2	0	2	0	0	0	0	0	0	0	0	300
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind.	187	0	187	16	7	23	2	0	2	40,634	275	38,649
	Group	2,864	850	3,714	1,322	1,808	3,130	63	0	63	519,407	77,758	488,223
CUNA Mutual Insurance Society	Ind.	5	0	5	14	0	14	4	0	4	180	0	169
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Desjardins Sécurité financière compagnie d'assurance vie	Ind.	4,842	964	5,806	3,397	1,775	5,172	409	0	409	415,313	77,742	469,140
	Group	2,436	775	3,211	1,424	1,793	3,217	28	0	28	576,227	32,989	604,081
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	4,287	0	4,287	593	0	593	0	0	0	237,717	106,259	221,980
Gerber Life Insurance Company	Ind.	108	0	108	3	0	3	0	0	0	12,154	1,628	12,559
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Household Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	385	0	385	(118)	0	(118)	0	0	0	53,397	10,686	46,701
Industrial Alliance Pacific Insurance and Financial Services Inc.	Ind.	274	71	345	347	105	452	0	0	0	29,448	12,133	29,789
	Group	3,025	0	3,025	484	0	484	828	0	828	277,331	102,268	282,333
Industrielle Alliance Assurance et services financiers inc.	Ind.	19,052	5,433	24,485	6,308	66	6,374	63	1	64	2,503,624	396,444	2,749,462
	Group	1,309	6,100	7,409	691	7,419	8,110	5	0	5	366,569	4,217	459,451
La Capitale assurances et gestion du patrimoine inc.	Ind.	406	4	410	6	28	34	0	0	0	63,207	33,813	89,756
	Group	52	0	52	31	0	31	4	0	4	1,759	3,196	12,118
La Survivance compagnie mutuelle d'assurance-vie	Ind.	81	0	81	39	45	84	0	0	0	6,910	710	7,105
	Group	148	0	148	0	0	0	0	0	0	0	0	0
L'Excellence Compagnie d'assurance-vie	Ind.	153	0	153	36	0	36	0	0	0	11,533	8,476	30,525
	Group	5	0	5	0	0	0	0	0	0	5,930	0	0
London Life Insurance Company	Ind.	61,674	4,720	66,394	24,212	3,506	27,718	21,814	8	21,822	4,055,770	541,403	4,409,212
	Group	0	14,258	14,258	26	15,343	15,369	0	0	0	1,316	0	0
L'Union-Vie, compagnie mutuelle d'assurance	Ind.	367	0	367	0	0	0	0	0	0	38,023	1,210	37,293
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Manulife Canada Ltd.	Ind.	1,640	0	1,640	626	0	626	101	0	101	254,882	4,411	244,474
	Group	0	0	0	0	4	4	0	0	0	0	0	0

**Abstract of Life Insurance Returns in New Brunswick - 2010**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2010**

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 2009 <i>En vigueur en 2009</i>	New Effectd <i>Émis</i>	In Force 2010 <i>En vigueur en 2010</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Massachusetts Mutual Life Insurance Company	Ind.	1	0	1	0	0	0	1	0	1	149	0	142
	Group	0	0	0	0	3	3	0	0	0	0	0	0
New York Life Insurance Company	Ind.	2	0	2	0	0	0	1	0	1	11	0	0
	Group	1,554	0	1,554	362	0	362	1,189	0	1,189	359,400	24,841	383,689
Penncorp Life Insurance Company	Ind.	36	0	36	1	0	1	0	0	0	4,715	0	5,256
	Group	0	0	0	0	0	0	0	0	0	2	5	2
Primerica Life Insurance Company of Canada	Ind.	1,436	0	1,436	226	0	226	0	0	0	551,358	45,632	566,212
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Promutuel Vie Inc.	Ind.	2	0	2	0	0	0	0	0	0	300	0	600
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	19,892	63	19,955	2,224	79	2,303	35	0	35	899,762	109,531	970,306
	Group	169	0	169	15	0	15	0	0	0	151,495	1,601	147,604
Reliable Life Insurance Company	Ind.	49	0	49	0	0	0	0	0	0	22,164	0	21,113
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	91	0	91	4	0	4	0	0	0	17,765	33,525	46,144
SSQ, Société d'Assurance-Vie inc.	Ind.	0	998	998	0	137	137	0	0	0	0	0	0
	Group	450	27	477	157	0	157	4	0	4	94,471	27,956	84,310
Standard Life Assurance Limited	Ind.	0	0	0	0	642	642	0	0	0	0	0	0
	Group	0	2	2	0	18	18	0	0	0	0	0	0
State Farm International Life Insurance Company Ltd.	Ind.	2,700	15	2,715	730	24	754	199	0	199	605,192	60,302	622,798
	Group	22	0	22	0	0	0	0	0	0	5,264	0	5,287
Sun Life Assurance Company of Canada	Ind.	58,110	10,958	69,068	31,198	22,062	53,260	13,601	0	13,601	7,621,545	543,138	7,953,086
	Group	18,717	8,145	26,862	7,033	27,705	34,738	616	0	616	4,486,784	282,610	4,715,898
TD Life Insurance Company	Ind.	5	0	5	0	0	0	0	0	0	1,300	0	1,200
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	19,500	3,692	23,192	9,919	8,609	18,528	4,089	0	4,089	2,197,589	332,777	2,401,738
	Group	33,806	2,345	36,151	279	11,857	12,136	0	0	0	6,750,028	12,218	6,664,170
The Empire Life Insurance Company	Ind.	2,861	1,880	4,741	1,227	1,043	2,270	91	0	91	441,000	59,724	480,239
	Group	42	0	42	5	28	33	0	0	0	3,925	0	0
The Equitable Life Insurance Company of Canada	Ind.	1,776	509	2,285	233	108	341	23	0	23	389,375	65,234	435,484
	Group	33	0	33	0	7	7	0	0	0	11,688	0	15,569
The Great-West Life Assurance Company	Ind.	11,312	4,000	15,312	5,669	2,391	8,060	3,332	0	3,332	1,151,436	113,394	1,156,619
	Group	11,581	126	11,707	7,900	345	8,245	0	0	0	3,000,703	85,220	3,061,044

**Abstract of Life Insurance Returns in New Brunswick - 2010**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2010**

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2009	New Effectd	In Force 2010
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2009</i>	<i>Émis</i>	<i>En vigueur en 2010</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
The Manufacturers Life Insurance Company	Ind.	39,352	7,943	47,295	23,611	16,614	40,225	4,663	0	4,663	4,952,185	391,273	5,033,115
	Group	18,936	2,970	21,906	11,838	1,297	13,135	2,106	0	2,106	6,892,694	1,199,169	6,624,954
The Standard Life Assurance Company of Canada	Ind.	6,519	6,173	12,692	3,507	9,519	13,026	1,633	0	1,633	889,493	14,203	866,900
	Group	334	5,993	6,327	508	5,695	6,203	0	0	0	33,874	1,362	37,552
The Wawanesa Life Insurance Company	Ind.	2,828	1,539	4,367	1,772	2,092	3,864	214	0	214	633,247	72,896	664,066
	Group	54	0	54	0	0	0	0	0	0	17,930	6,294	24,060
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	5	0	5	5	0	5	0	0	0	1,073	0	1,844
Transamerica Life Canada	Ind.	4,379	417	4,796	2,435	760	3,195	15	0	15	1,124,233	128,845	1,180,815
	Group	0	0	0	0	0	0	0	0	0	97	0	0
Union du Canada Assurance-Vie	Ind.	38	0	38	5	5	10	1	0	1	2,812	1,210	4,069
	Group	0	0	0	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	9	0	9	60	0	60	0	0	0	209	0	185
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Unity Life of Canada	Ind.	721	0	721	170	53	223	70	0	70	135,070	23,975	148,270
	Group	76	1,435	1,511	30	796	826	0	0	0	4,806	6,626	8,702
Western Life Assurance Company	Ind.	70	0	70	0	0	0	0	0	0	20,564	1,755	21,622
	Group	1,397	0	1,397	223	0	223	0	0	0	63,142	3,723	76,661
<b>Totals - 2010 - 59 Companies/Compagnies</b>	<b>Ind.</b>	<b>304,444</b>	<b>60,470</b>	<b>364,914</b>	<b>139,103</b>	<b>76,992</b>	<b>216,095</b>	<b>51,210</b>	<b>10</b>	<b>51,220</b>	<b>95,768,974</b>	<b>3,657,001</b>	<b>36,891,799</b>
<b>Totals - 2009 - 60 Companies/Compagnies</b>	<b>Ind.</b>	<b>279,378</b>	<b>63,732</b>	<b>343,110</b>	<b>119,393</b>	<b>63,480</b>	<b>182,873</b>	<b>53,609</b>	<b>12</b>	<b>53,621</b>	<b>33,281,108</b>	<b>7,119,445</b>	<b>95,768,974</b>
<b>Totals - 2010 - 45 Companies/Compagnies</b>	<b>Group</b>	<b>141,441</b>	<b>53,819</b>	<b>195,260</b>	<b>49,211</b>	<b>84,842</b>	<b>134,053</b>	<b>5,955</b>	<b>0</b>	<b>5,955</b>	<b>44,065,955</b>	<b>2,573,106</b>	<b>33,635,206</b>
<b>Totals - 2009 - 60 Companies/Compagnies</b>	<b>Group</b>	<b>137,990</b>	<b>194,709</b>	<b>332,699</b>	<b>52,330</b>	<b>83,961</b>	<b>136,291</b>	<b>6,225</b>	<b>0</b>	<b>6,225</b>	<b>34,306,726</b>	<b>3,680,960</b>	<b>44,066,915</b>

**Marine**  
**Marine**  
Premiums & Losses in New Brunswick - 2010  
*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
ACE INA Insurance	1,142,000	1,651,000	144.57
Allianz Global Risks US Insurance Company	238,000	151,000	63.45
Ascentus Insurance Ltd.	105,000	42,000	40.00
Aspen Insurance UK Limited	0	(115)	---
AXA Insurance (Canada)	1,861,000	(201,000)	---
AXA Pacific Insurance Company	1,000	(49,000)	---
Chartis Insurance Company of Canada	17,000	1,381,000	8123.53
Chubb Insurance Company of Canada	50,000	1,000	2.00
Commonwealth Insurance Company	0	(36,000)	---
Continental Casualty Company	70,000	87,000	124.29
Co-operators General Insurance Company	71,000	3,000	4.23
GCAN Insurance Company	0	7,000	---
Great American Insurance Company	1,005,000	129,000	12.84
Intact Insurance Company	16,000	(1,000)	---
Liberty Mutual Insurance Company	238,000	(112,000)	---
Lloyd's Underwriters	191,000	5,399,000	2826.70
Lombard General Insurance Company of Canada	206,000	(22,000)	---
Royal & Sun Alliance Insurance Company of Canada	13,000	0	0.00
St. Paul Fire and Marine Insurance Company	174,000	(28,000)	---
Sunderland Marine Mutual Insurance Company Limited	904,000	739,000	81.75
The Sovereign General Insurance Company	3,000	0	0.00
<b>Totals - 2010 - 21 Companies/Compagnies</b>	<b>6,305,000</b>	<b>9,140,885</b>	<b>144.98</b>
<b>Totals - 2009 - 20 Companies/Compagnies</b>	<b>8,353,000</b>	<b>3,882,000</b>	<b>46.47</b>

## Property

### *Biens*

Premiums & Losses in New Brunswick - 2010

*Primes et sinistres au Nouveau-Brunswick - 2010*

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>
ACE INA Insurance	1,220,000	1,136,000	93.11
Affiliated FM Insurance Company	541,000	438,000	80.96
Allianz Global Risks US Insurance Company	3,707,000	(326,000)	---
Allstate Insurance Company of Canada	7,162,000	4,382,000	61.18
American Bankers Insurance Company of Florida	125,000	19,000	15.20
Arch Insurance Company	946,000	144,000	15.22
Aspen Insurance UK Limited	0	(70,000)	---
Associated Electric & Gas Insurance Services Limited	11,000	3,000	27.27
Aviva Insurance Company of Canada	16,305,000	11,683,000	71.65
AXA Insurance (Canada)	13,326,000	7,099,000	53.27
AXA Pacific Insurance Company	286,000	(6,000)	---
AXIS Reinsurance Company (Canadian Branch)	32,000	254,000	793.75
CAA Insurance Company (Ontario)	573,000	347,000	60.56
Canadian Farm Insurance Corp.	64,000	332,000	518.75
Canadian Northern Shield Insurance Company	279,000	234,000	83.87
Canadian Universities Reciprocal Insurance Exchange	623,000	(12,000)	---
Canassurance compagnie d'assurance	82,000	9,000	10.98
Carleton Mutual Insurance Company	1,677,000	1,015,000	60.52
Chartis Insurance Company of Canada	6,779,000	4,104,000	60.54
Chubb Insurance Company of Canada	1,730,000	2,453,000	141.79
Coachman Insurance Company	4,000	0	0.00
Commonwealth Insurance Company	234,000	(6,000)	---
Continental Casualty Company	850,000	474,000	55.76
Co-operators General Insurance Company	20,214,000	14,149,000	70.00
COSECO Insurance Company	536,000	421,000	78.54
CUMIS General Insurance Company	1,564,000	571,000	36.51
Ecclesiastical Insurance Office Public Limited Company	1,633,000	533,000	32.64
Echelon General Insurance Company	63,000	16,000	25.40
Economical Mutual Insurance Company	11,350,000	8,024,000	70.70
Elite Insurance Company	5,553,000	3,987,000	71.80
Factory Mutual Insurance Company	8,107,000	819,000	10.10
Federal Insurance Company	6,000	0	0.00
Federated Insurance Company of Canada	290,000	10,000	3.45
Federation Insurance Company of Canada	6,632,000	4,066,000	61.31
First North American Insurance Company	36,000	7,000	19.44
Fundy Mutual Insurance Company	2,766,000	1,030,000	37.24
GCAN Insurance Company	1,229,000	0	0.00
Gore Mutual Insurance Company	49,000	12,000	24.49

## Property

### *Biens*

Premiums & Losses in New Brunswick - 2010  
Primes et sinistres au Nouveau-Brunswick - 2010

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>
Grain Insurance and Guarantee Company	1,283,000	804,000	62.67
Great American Insurance Company	108,000	4,000	3.70
Hartford Fire Insurance Company	42,000	1,000	2.38
Intact Insurance Company	17,566,000	14,793,000	84.21
Jewelers Mutual Insurance Company	39,000	3,000	7.69
La Compagnie d'Assurances Jevco	409,000	330,000	80.68
Legacy General Insurance Company	21,000	0	0.00
Liberty Mutual Insurance Company	444,000	(2,260,000)	---
Lloyd's Underwriters	10,639,000	14,958,000	140.60
Lombard General Insurance Company of Canada	4,262,000	960,000	22.52
Lombard Insurance Company	19,000	(16,000)	---
Lumbermen's Underwriting Alliance	1,407,000	315,000	22.39
Markel Insurance Company of Canada	504,000	584,000	115.87
Mitsui Sumitomo Insurance Company Limited	8,000	1,000	12.50
Motors Insurance Corporation	5,000	0	0.00
Novex Insurance Company	215,000	(7,000)	---
Old Republic Insurance Company of Canada	169,000	543,000	321.30
Omega General Insurance Company	40,000	89,000	222.50
Pembridge Insurance Company	3,507,000	3,535,000	100.80
Primum Insurance Company	2,111,000	1,638,000	77.59
Promutuel des Riverains, société mutuelle d'assurance générale	2,656,000	2,859,000	107.64
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	2,264,000	1,420,000	62.72
RBC General Insurance Company	1,928,000	1,950,000	101.14
RBC Insurance Company of Canada	550,000	615,000	111.82
Royal & Sun Alliance Insurance Company of Canada	11,133,000	5,953,000	53.47
Scottish & York Insurance Co. Limited	179,000	356,000	198.88
Security National Insurance Company	8,025,000	4,606,000	57.40
Sompo Japan Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	5,115,000	2,141,000	41.86
St. Paul Fire and Marine Insurance Company	564,000	532,000	94.33
Stanley Mutual Insurance Company	5,417,000	4,122,000	76.09
State Farm Fire and Casualty Company	16,214,000	9,992,000	61.63
Sunderland Marine Mutual Insurance Company Limited	4,420,000	10,581,000	239.39
TD Home and Auto Insurance Company	273,000	669,000	245.05
Temple Insurance Company	1,511,000	1,206,000	79.81
The Boiler Inspection and Insurance Company of Canada	279,000	163,000	58.42



**Property**

**Biens**

**Premiums & Losses in New Brunswick - 2010**  
**Primes et sinistres au Nouveau-Brunswick - 2010**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<b>Noms des compagnies</b>	<b>Primes directes souscrites (\$)</b>	<b>Sinistres supportés (\$)</b>	<b>Rapport (%)</b>
The Dominion of Canada General Insurance Company	6,542,000	4,341,000	66.36
The Guarantee Company of North America	454,000	177,000	38.99
The Insurance Company of Prince Edward Island	2,255,000	1,021,000	45.28
The Missisquoi Insurance Company	2,000	0	0.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(23,000)	---
The Personal Insurance Company	3,307,000	1,430,000	43.24
The Portage la Prairie Mutual Insurance Company	3,822,000	3,439,000	89.98
The Sovereign General Insurance Company	2,488,000	437,000	17.56
The Wawanesa Mutual Insurance Company	21,442,000	20,421,000	95.24
Tokio Marine & Nichido Fire Insurance Co. Ltd.	7,000	0	0.00
Traders General Insurance Company	4,112,000	3,213,000	78.14
Trafalgar Insurance Company of Canada	264,000	271,000	102.65
Trans Global Insurance Company	228,000	5,000	2.19
Trisura Guarantee Insurance Company	1,000	0	0.00
Triton Insurance Company	173,000	19,000	10.98
Unifund Assurance Company	6,843,000	2,484,000	36.30
Waterloo Insurance Company	455,000	306,000	67.25
Western Financial Insurance Company	340,000	124,000	36.47
Westport Insurance Corporation	1,485,000	650,000	43.77
XL Insurance Company Limited	817,000	149,000	18.24
Zenith Insurance Company	1,095,000	226,000	20.64
Zurich Insurance Company Ltd	4,615,000	2,531,000	54.84
<b>Totals - 2010 - 96 Companies/Compagnies</b>	<b>280,658,000</b>	<b>192,012,000</b>	<b>68.41</b>
<b>Totals - 2009 - 95 Companies/Compagnies</b>	<b>253,595,000</b>	<b>217,795,000</b>	<b>85.88</b>