

# 2015-2016 Annual Report

Insurance

# 2015-2016 Rapport annuel

Assurances

FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION



COMMISSION DES SERVICES  
FINANCIERS ET DES SERVICES  
AUX CONSOMMATEURS



14 March 2017

Peter Klohn  
Chair of the Board  
Financial and Consumer Services Commission

Dear Mr. Klohn,

I am pleased to submit the Seventy-eighth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2015 and for the Superintendent's fiscal year ending March 31, 2016.

Total premiums for all classes of insurance paid by policyholders in the business year 2015 were \$2,387,039,000, an increase of approximately 11.82% from the previous year. Total claims and benefits paid to consumers were \$1,600,391,000 which represents 67.05% of premiums paid.

With premiums of \$1,018,027,000 on property and casualty business, losses paid in 2015 were \$772,004,000 or a loss ratio of 75.83% as compared to 73.34% in 2014. Automobile insurance loss ratio in 2015 was 84.3%, compared to 75.1% in 2014.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) increased. Premiums to the Facility Association in 2015 were \$20,674,225, an increase of 2.1% from 2014.

In 2015, insurance on the person (life and health) gross premium volume increased to \$1,008,599,000, an increase of 1.23% over 2014. Claims and benefits paid (not including annuities) were \$609,894,000, which is 60.47% 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 2015-2016 was \$50,146,501, an increase of 6.3% over the previous year. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2015-2016, was \$3,237,666, also an increase of 6.3% over the previous year. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$29,644,609 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 Division for 2015-2016 were \$2,015,041, which is an increase of approximately \$244,003 or 14.8% over the 2014-2015 fiscal year. A significant portion of the increase (\$158,915) was the result of actuarial services necessary to support various interventions in automobile insurer rate hearings at the New Brunswick Insurance Board. These interventions were necessary in order to ensure representations were made in the public interest. The Division expenses, pursuant to section 94 of the *Insurance Act*, are assessed against insurers in compliance with subsection 2(1) of the *Premium Tax Act*. The amount is collected in the following fiscal year.

There were 224 insurance companies licensed during 2015-2016.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$794,488.

The intermediaries licensed during the fiscal year were as follows:

| Licence Type                      | 2015-2016              | 2014-2015              |
|-----------------------------------|------------------------|------------------------|
| Life Insurance Agents / Brokers   | 2711 <sup>(3)</sup>    | 2620 <sup>(3)</sup>    |
| Other Than Life Agents / Brokers  | 1852                   | 1761                   |
| Non-Resident Brokers              | 3003                   | 2707                   |
| Accident & Sickness Agents        | 508                    | 459                    |
| Travel Agents                     | 279                    | 281                    |
| Special Insurance Brokers         | 14                     | 11                     |
| Damage Appraisers                 | 87                     | 72                     |
| Adjusters                         | <u>1630</u>            | <u>1362</u>            |
| Total                             | 10084                  | 9273                   |
| <br>                              |                        |                        |
| Total number of licences produced | 8871 <sup>(1)(2)</sup> | 7796 <sup>(1)(2)</sup> |

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

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

Note (3) Life Agents:

2015-2016 Resident - 1491; Non-Resident - 1220

2014-2015 Resident - 1490; Non-Resident - 1130

Respectfully submitted,



Angela Mazerolle,  
Superintendent of Insurance



Le 14 mars 2017

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

Monsieur,

J'ai l'honneur de vous soumettre le soixante-dix-huitième rapport du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2016, et pour l'exercice 2015 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 2 387 039 000 \$ au cours de l'exercice 2015, soit une augmentation d'environ 11,82 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 600 391 000 \$, ce qui représente 67,05 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 1 018 027 000 \$ et les pertes remboursées se sont élevées à 777 004 000 \$ en 2015, ce qui représente un ratio sinistres/primes de 75,83 %, comparativement à 73,34 % en 2014. Le ratio sinistres/primes de l'assurance-automobile était de 84,3 % en 2015, comparativement à 75,1 % en 2014.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a enregistré une hausse de 2,1 %. Les primes versées à la Facility Association se sont élevées à 20 674 225 \$ en 2015, ce qui représente une augmentation de 2,1 % par rapport à 2014.

Durant l'année 2015, le volume des assurances de personnes (vie et maladie) a augmenté à 1 008 599 000 \$, ce qui représente une hausse de 1,23 % par rapport à 2014. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 609 894 000 \$, soit 60,47 % 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 2015-2016, les sommes provenant de cette taxe se sont chiffrées à 50 146 501 \$, ce qui représente une augmentation de 6,3 % par rapport à l'année précédente. 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 2015-2016, a rapporté 3 237 666 \$. 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 29 644 609 \$ 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 automobiles.

Les dépenses de la Division s'élevèrent à 2 015 041 \$ pour 2015-2016, ce qui représente une augmentation d'environ 244 003 \$, soit 14,8 % par rapport à l'exercice précédent. Cette augmentation est en grande partie attribuable aux services actuariels nécessaires à l'appui des diverses interventions auprès de la Commission des assurances du Nouveau-Brunswick lors des audiences sur la détermination des primes d'assurance automobile. Ces interventions étaient nécessaires pour s'assurer que les arguments présentés au cours de ces audiences étaient dans l'intérêt public. En vertu de l'article 94 de *la Loi sur les assurances*, cette somme est répartie entre les assureurs conformément au paragraphe 2(1) de *la Loi de la taxe sur les primes d'assurance* et est perçue au cours de l'exercice financier suivant.

En 2015-2016, 224 compagnies d'assurance étaient titulaires d'une licence.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 794 488 \$.

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

| Type de licence                                    | 2015-2016              | 2014-2015              |
|--|------------------------|------------------------|
| Agents/courtiers d'assurance-vie                   | 2 711 <sup>(3)</sup>   | 2 620 <sup>(3)</sup>   |
| Autres que des agents/courtiers d'assurance-vie    | 1 852                  | 1 761                  |
| Courtiers non résidents                            | 3 003                  | 2 707                  |
| Agents d'assurance-accident et d'assurance-maladie | 508                    | 459                    |
| Agents de voyage                                   | 279                    | 281                    |
| Courtiers d'assurance spéciale                     | 14                     | 11                     |
| Estimateurs de dommages                            | 87                     | 72                     |
| Experts  | 1 630                  | 1 362                  |
| Total  | 10 084                 | 9 273                  |
| Nombre total de licences produites                 | 8871 <sup>(1)(2)</sup> | 7796 <sup>(1)(2)</sup> |

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

Note (2) Le nombre de licences produites correspond au nombre de licences délivrées du 1<sup>er</sup> avril au 31 mars. Ce nombre est inférieur au total des intermédiaires, puisque certains de ces derniers détiennent des licences de deux ans qui leur ont été délivrées l'année précédente.

Note (3) Agents d'assurance-vie :  
 2015-2016 Résidents – 1 491; Non-résidents - 1 220  
 2014-2015 Résidents – 1 490; Non-résidents - 1 130

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

La surintendante des assurances,



Angela Mazerolle

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**New Companies / Nouvelles Compagnies**

**January 1, 2015 - December 31, 2015**

**1<sup>er</sup> janvier 2015 - 31 décembre 2015**

**Name of Company**  
***Nom des compagnies***

**Chief Representative**  
***Représentant principal***

Manulife Assurance Company of Canada  
*Compagnie d'assurance Manuvie du Canada*

Hogeveen, Richard C.  
200 Bloor Street East  
Toronto ON  
M4W 1E5

SCOR Insurance - Canadian Branch  
*SCOR Assurances - Succursale canadienne*

Langille, Murielle  
199 Bay Street  
Suite 2800  
Toronto ON  
M5L 1G1

Technology Insurance Company, Inc.  
*Société d'assurance Technologie*

Sexsmith-Brosseau, Sean  
2100 Scotia Plaza  
40 King Street West  
Toronto ON  
M5H 3C2

XL Specialty Insurance Company

Lau, David  
100 Yonge Street, Suite 1200  
Toronto ON  
M5C 2W1



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

January 1, 2015 - December 31, 2015

1<sup>er</sup> janvier 2015 - 31 décembre 2015

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**Allied World Specialty Insurance**

***Compagnie d'assurance de spécialité Allied World***

Allied World Specialty Insurance

Changed Name to / Changé à :

Allied World Specialty Insurance / Compagnie d'assurance de spécialité Allied World

*Date 12/10/2015*

**La Capitale assurances et gestion du patrimoine inc.**

***La Capitale Insurance and Financial Services Inc.***

La Capitale Insurance and Financial Services Inc. / La Capitale assurances et gestion du patrimoine inc.

Changed Name to / Changé à :

La Capitale assurances et gestion du patrimoine inc. / La Capitale Insurance and Financial Services Inc.

*Date 1/21/2015*

**Companies That Have Ceased Operations in New Brunswick**  
**Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick**  
**January 1, 2015 - December 31, 2015**  
**1<sup>er</sup> janvier 2015 - 31 décembre 2015**

| <b>Name of Company</b><br><b>Nom des compagnies</b>   | <b>Ceased</b><br><b>cessé le</b> |
|---|----------------------------------|
| CT Financial Assurance Company  | 5/31/2015                        |
| L'Union Canadienne Compagnie d'Assurances   | 5/31/2015                        |
| State Farm Fire and Casualty Company  | 5/31/2015                        |
| State Farm International Life Insurance Company Ltd.  | 1/1/2015                         |
| State Farm Mutual Automobile Insurance Company  | 5/31/2015                        |
| The Shipowners' Mutual Protection and Indemnity Association (Luxembourg)<br>[Canada Branch] | 5/31/2015                        |
| The Standard Life Assurance Company of Canada   | 7/1/2015                         |

**Mergers and Amalgamations / *Assureurs qui ont fusionné***  
**January 1, 2015 - December 31, 2015**  
***1<sup>er</sup> janvier 2015 - 31 décembre 2015***

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There were no mergers or amalgamations for the year 2015.

Il n'y pas assureurs qui ont fusionné pour l'année 2015.

**Insurance Company Deposits Held by the Province of New Brunswick**  
**Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick**  
**March 31, 2016 / 31 Mars 2016**

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

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

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

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

**Insurers and Officers - Head Office in New Brunswick**  
*Assureurs ayant leur siège social et des agents responsables au Nouveau-Brunswick*

**Name of Company**  
*Nom des compagnies*

**Chief Representative**  
*Représentant principal*

Acadie Vie  
*Acadia Life*

Thériault, Camille H.  
295, boul St-Pierre ouest  
CP 5554  
Caraquet NB  
E1W 1B7

Assomption Compagnie Mutuelle d'Assurance-vie  
*Assumption Mutual Life Insurance Company*

Dupuis, Sebastien  
770, rue Main  
CP 160  
Moncton NB  
E1C 8L1

Blue Cross Life Insurance Company of Canada  
*Compagnie d'Assurance-Vie Croix Bleue du Canada*

Martin, Marie-Josée  
644 Main St  
PO Box 220  
Moncton NB  
E1C 8L3

Carleton Mutual Insurance Company

Patterson, Eugene  
8750 Main Street  
Suite 1  
Florenceville-Bristol NB  
E7L 3G5

Fundy Mutual Insurance Company

Wilson, James Ralph  
1022 Main Street  
  
Sussex NB  
E4E 2M3

Medavie Inc.

Julien, Pierre-Yves  
644 Main Street  
PO Box 220  
Moncton NB  
E1C 8L3

SouthEastern Mutual Insurance Company

Fanning, Claire  
663 Pinewood Road  
Suite 1  
Riverview NB  
E1B 5R6

Stanley Mutual Insurance Company

Dunlap, Greg  
32 Irishtown Rd  
Suite 1  
Stanley NB

Insurers and Officers - Head Office in New Brunswick  
*Assureurs ayant leur siège social et des agents responsables au Nouveau-Brunswick*

**Name of Company**  
*Nom des compagnies*

**Chief Representative**  
*Représentant principal*



United General Insurance Corporation

E6B 1B6

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

|   |  | Assessment<br><i>Cotisation</i>   |   |
|---|--|-----------------------------------|---|
|   |  | 2015<br>Premiums<br><i>Primes</i> | 2015<br>Assessment<br><i>Cotisation</i> |
| Name of Company<br><i>Nom des compagnies</i>              |  |                                   |   |
| <b>Fraternal Societies</b><br><i>Sociétés de secours</i>  |  |                                   |   |
| ACTRA Fraternal Benefit Society                           |  | 25,000.00                         | 75.36                                   |
| FaithLife Financial                                       |  | -                                 | 50.00                                   |
| Knights of Columbus                                       |  | 6,371,000.00                      | 6,511.89                                |
| The Grand Orange Lodge of British America Benefit Fund    |  | 74,000.00                         | 125.06                                  |
| The Independent Order of Foresters                        |  | 86,000.00                         | 137.23                                  |
| The Order of United Commercial Travelers of America       |  | 41,000.00                         | 91.58                                   |
| <b>Fraternal Societies/Sociétés de secours mutuel</b>     |  | 6,597,000.00                      | 6,991.12                                |
| <b>Life Companies</b><br><i>Compagnies - vie ,</i>        |  |                                   |   |
| Acadie Vie  |  | 18,941,000.00                     | 19,261.22                               |
| Aetna Life Insurance Company                              |  | -                                 | 50.00                                   |
| American Bankers Life Assurance Company of Florida        |  | 6,153,000.00                      | 6,290.78                                |
| Assomption Compagnie Mutuelle d'Assurance-vie             |  | 46,455,000.00                     | 47,167.75                               |
| Blue Cross Life Insurance Company of Canada               |  | 35,931,000.00                     | 36,493.61                               |
| The Canada Life Assurance Company                         |  | 94,799,000.00                     | 96,201.45                               |
| Canadian Premier Life Insurance Company                   |  | 4,318,000.00                      | 4,429.60                                |
| Combined Insurance Company of America                     |  | 15,988,000.00                     | 16,266.09                               |
| CUMIS Life Insurance Company                              |  | 6,674,000.00                      | 6,819.21                                |
| The Empire Life Insurance Company                         |  | 3,824,000.00                      | 3,928.55                                |
| AXA Equitable Life Insurance Company                      |  | -                                 | 50.00                                   |
| Scotia Life Insurance Company                             |  | 2,667,000.00                      | 2,755.05                                |
| The Great-West Life Assurance                             |  | 70,284,000.00                     | 71,336.70                               |
| Industrial Alliance Insurance and Financial Services Inc. |  | 44,337,000.00                     | 45,019.53                               |
| Life Insurance Company of North America                   |  | 25,000.00                         | 75.36                                   |

|  |                |            |
|--|----------------|------------|
| London Life Insurance Company                            | 63,170,000.00  | 64,121.21  |
| The Manufacturers Life Insurance Company                 | 145,581,000.00 | 147,707.92 |
| New York Life Insurance Company                          | 238,000.00     | 291.40     |
| SSQ, Life Insurance Company Inc.                         | 7,191,000.00   | 7,343.59   |
| Reliable Life Insurance Company                          | 83,000.00      | 134.18     |
| Allianz Life Company of North America                    | -              | 50.00      |
| Sun Life Assurance Company of Canada                     | 127,606,000.00 | 129,476.48 |
| United American Insurance Company                        | 6,000.00       | 56.09      |
| The Wawanesa Life Insurance Company                      | 3,578,000.00   | 3,679.05   |
| Humania Assurance Inc.                                   | 1,448,000.00   | 1,518.66   |
| CIGNA Life Insurance Company of Canada                   | 1,434,000.00   | 1,504.46   |
| American Income Life Insurance Company                   | 5,328,000.00   | 5,454.01   |
| Co-operators Life Insurance Company                      | 18,062,000.00  | 18,369.68  |
| The Equitable Life Insurance Company of Canada           | 3,526,000.00   | 3,626.30   |
| Primerica Life Insurance Company of Canada               | 1,503,000.00   | 1,574.44   |
| Western Life Assurance Company                           | 4,423,000.00   | 4,536.10   |
| La Capitale assurances et gestion du patrimoine inc.     | 3,332,000.00   | 3,429.54   |
| CompCorp Life Insurance Company                          | -              | 50.00      |
| CIBC Life Insurance Company Limited                      | 1,117,000.00   | 1,182.94   |
| Capital Financial Security                               | 370,000.00     | 425.28     |
| BMO Life Assurance Company                               | 7,439,000.00   | 7,595.13   |
| First Canadian Insurance Corporation                     | 6,745,000.00   | 6,891.23   |
| TD Life Insurance Company                                | 793,000.00     | 854.31     |
| Liberty Life Assurance Company of Boston                 | -              | 50.00      |
| Assurance-vie Banque Nationale Compagnie d'assurance-Vie | 6,508,000.00   | 6,650.85   |
| Pavonia Life Insurance Company of Michigan               | 151,000.00     | 203.15     |
| The Canada Life Insurance Company of Canada              | -              | 50.00      |
| RBC Life Insurance Company                               | 12,720,000.00  | 12,951.47  |
| Canassurance Insurance Company                           | 2,096,000.00   | 2,175.90   |



|  |                       |                   |
|--|-----------------------|-------------------|
| L'Excellence Compagnie<br>d'assurance-vie                                  | 1,330,000.00          | 1,398.97          |
| American Health & Life<br>Insurance Company                                | 624,000.00            | 682.90            |
| Gerber Life Insurance<br>Company   | 111,000.00            | 162.58            |
| ivari  | 4,389,000.00          | 4,501.62          |
| MD Life Insurance Company  | -                     | 50.00             |
| BMO Life Insurance Company   | 562,000.00            | 620.02            |
| Trans Global Life Insurance<br>Company                                     | 6,000.00              | 56.09             |
| Foresters Life Insurance<br>Company  | 1,722,000.00          | 1,796.57          |
| Desjardins Financial Security<br>Life Assurance Company                    | 36,750,000.00         | 37,324.29         |
| Chubb Life Insurance Company<br>of Canada                                  | 5,900,000.00          | 6,034.17          |
| Medavie Inc.   | 87,607,000.00         | 88,906.84         |
| L'Union-vie, compagnie<br>mutuelle d'assurance                             | 951,000.00            | 1,014.57          |
| Assurant Life of Canada  | 972,000.00            | 1,035.87          |
| Standard Life Assurance Ltd.   | -                     | 50.00             |
| Sun Life Insurance (Canada)<br>Limited                                     | -                     | 50.00             |
| La Survivance - Voyage,<br>compagnie d'assurance                           | 273,000.00            | 326.89            |
| SSQ, Insurance Company Inc.<br>Giraffe & Friends Life<br>Insurance Company | 2,459,000.00          | 2,544.08          |
| Manulife Assurance Company<br>of Canada                                    | -                     | 50.00             |
| Teachers' Life Insurance<br>Society  | -                     | 50.00             |
| <b>Life Companies/Compagnies-<br/>vie</b>                                  | <b>918,500,000.00</b> | <b>934,803.74</b> |

#### Other than Life

##### Compagnies autre que

|  |               |           |
|--|---------------|-----------|
| Affiliated FM Insurance<br>Company               | 901,000.00    | 963.85    |
| Factory Mutual Insurance<br>Company              | 11,194,000.00 | 11,403.70 |
| Allstate Insurance Company of<br>Canada          | 37,784,000.00 | 38,373.04 |
| American Bankers Insurance<br>Company of Florida | 7,189,000.00  | 7,341.56  |
| Euler Hermes North America<br>Insurance Company  | 6,626,000.00  | 6,770.53  |
| The American Road Insurance<br>Company           | 6,227,000.00  | 6,365.84  |
| La Compagnie d'assurance<br>Belair inc.          | -             | 50.00     |

|   |               |           |
|---|---------------|-----------|
| The Boiler Inspection and<br>Insurance Company of Canada  | 736,000.00    | 796.50    |
| Carleton Mutual Insurance<br>Company                      | 1,998,000.00  | 2,076.50  |
| Chicago Title Insurance<br>Company                        | 531,000.00    | 588.58    |
| CorePoint Insurance Company                               | 2,000.00      | 52.03     |
| Chubb Insurance Company of<br>Canada                      | 3,296,000.00  | 3,393.02  |
| ACE INA Insurance   | 7,424,000.00  | 7,579.91  |
| AIG Insurance Company of<br>Canada                        | 18,796,000.00 | 19,114.15 |
| Continental Casualty Company                              | 2,211,000.00  | 2,292.54  |
| Co-operators General<br>Insurance Company                 | 51,898,000.00 | 52,688.40 |
| CUMIS General Insurance<br>Company                        | 6,397,000.00  | 6,538.26  |
| Ecclesiastical Insurance Office<br>Public Limited Company | 4,081,000.00  | 4,189.22  |
| Economical Mutual Insurance<br>Company                    | 57,327,000.00 | 58,194.85 |
| Elite Insurance Company                                   | 17,602,000.00 | 17,903.12 |
| Employers Insurance Company<br>of Wausau                  | -             | 50.00     |
| Farm Mutual Reinsurance Plan<br>Inc.                      | -             | 50.00     |
| Federal Insurance Company                                 | 2,000.00      | 52.03     |
| Sonnet Insurance Company                                  | 1,390,000.00  | 1,459.83  |
| Legacy General Insurance<br>Company                       | 254,000.00    | 307.62    |
| First North American<br>Insurance Company                 | 298,000.00    | 352.25    |
| Fundy Mutual Insurance<br>Company                         | 3,758,000.00  | 3,861.61  |
| Aviva Insurance Company of<br>Canada                      | 67,921,000.00 | 68,939.99 |
| Gore Mutual Insurance<br>Company                          | 79,000.00     | 130.13    |
| Wynward Insurance Group                                   | 3,026,000.00  | 3,119.17  |
| Great American Insurance<br>Company                       | 1,519,000.00  | 1,590.67  |
| The Guarantee Company of<br>North America                 | 4,415,000.00  | 4,527.99  |
| The Nordic Insurance<br>Company of Canada                 | -             | 50.00     |
| Intact Insurance Company                                  | 94,335,000.00 | 95,730.83 |
| Hartford Fire Insurance<br>Company                        | 18,000.00     | 68.26     |

|   |                |            |
|---|----------------|------------|
| La Compagnie d'assurance Jevco                                    | -              | 50.00      |
| Echelon Insurance   | 835,000.00     | 896.91     |
| Liberty Mutual Insurance Company                                  | 48,525,000.00  | 49,267.28  |
| Lloyd's Underwriters Northbridge Commercial Insurance Corporation | 45,092,000.00  | 45,785.30  |
| The Missisquoi Insurance Company of Canada                        | -              | 50.00      |
| The Mortgage Insurance Company of Canada                          | -              | 50.00      |
| Motors Insurance Corporation                                      | 9,000.00       | 59.13      |
| XL Reinsurance America Inc.                                       | 264,000.00     | 317.77     |
| TD Direct Insurance Inc.  | -              | 50.00      |
| The Personal Insurance Company                                    | 17,546,000.00  | 17,846.32  |
| The Portage la Prairie Mutual Insurance Company                   | 11,872,000.00  | 12,091.37  |
| TD Home and Auto Insurance Company                                | 759,000.00     | 819.83     |
| Quebec Assurance Company  | -              | 50.00      |
| Royal & Sun Alliance Insurance Company of Canada                  | 29,697,000.00  | 30,170.67  |
| Scottish & York Insurance Co. Limited                             | -              | 50.00      |
| Security National Insurance Company                               | 41,134,000.00  | 41,770.84  |
| Sentry Insurance A Mutual Company                                 | 5,000.00       | 55.07      |
| Optimum Société d'assurance inc.                                  | -              | 50.00      |
| SouthEastern Mutual Insurance Company                             | 7,628,000.00   | 7,786.82   |
| The Sovereign General Insurance Company                           | 10,539,000.00  | 10,739.35  |
| Stanley Mutual Insurance Company                                  | 7,953,000.00   | 8,116.46   |
| St. Paul Fire & Marine Insurance Company                          | 952,000.00     | 1,015.58   |
| Tokio Marine & Nichido Fire Insurance Co. Ltd.                    | 72,000.00      | 123.03     |
| Traders General Insurance Company                                 | 10,356,000.00  | 10,553.74  |
| Trafalgar Insurance Company of Canada                             | 1,507,000.00   | 1,578.50   |
| Unifund Assurance Company   | 35,998,000.00  | 36,561.56  |
| The Wawanesa Mutual Insurance Company                             | 105,940,000.00 | 107,501.39 |
| Western Surety Company  | 1,046,000.00   | 1,110.92   |
| Sompo Japan Nipponkoa Insurance Inc.                              | -              | 50.00      |
| Zurich Insurance Company Ltd.                                     | 9,012,000.00   | 9,190.57   |

|                                |               |           |
|--------------------------------|---------------|-----------|
| The Dominion of Canada         |               |           |
| General Insurance Company      | 20,659,000.00 | 21,003.73 |
| Primum Insurance Company       | 16,737,000.00 | 17,025.78 |
| Westport Ins. Corporation      | 806,000.00    | 867.50    |
| Coseco Insurance Company       | 1,806,000.00  | 1,881.77  |
| Canadian Universities          |               |           |
| Reciprocal Insurance Exchange  | 822,000.00    | 883.73    |
| RBC Insurance Company of       |               |           |
| Canada                         | 1,304,000.00  | 1,372.60  |
| Canadian Lawyers Insurance     |               |           |
| Association (CLIA)             | 919,000.00    | 982.11    |
| Stewart Title Guaranty         | 1,192,000.00  | 1,259.01  |
| TD General Insurance           |               |           |
| Company                        | -             | 50.00     |
| Travelers Insurance Company    |               |           |
| of Canada                      | 3,058,000.00  | 3,151.63  |
| Novex Insurance Company        | 448,000.00    | 504.39    |
| Pembroke Insurance             |               |           |
| Company                        | 17,359,000.00 | 17,656.65 |
| First American Title Insurance |               |           |
| Company                        | 6,000.00      | 56.09     |
| Mitsui Sumitomo Insurance      |               |           |
| Company Limited                | 83,000.00     | 134.18    |
| Federated Insurance Company    |               |           |
| of Canada                      | 1,300,000.00  | 1,368.55  |
| United General Insurance       |               |           |
| Corporation                    | 6,060,000.00  | 6,196.45  |
| Green Shield Canada            | 2,405,000.00  | 2,489.31  |
| Sunderland Marine Insurance    | 3,899,000.00  | 4,004.62  |
| Western Assurance Company      |               |           |
|                                | -             | 50.00     |
| Protective Insurance Company   | 41,000.00     | 91.58     |
| Old Republic Insurance         |               |           |
| Company of Canada              | 1,693,000.00  | 1,767.15  |
| Northbridge General            |               |           |
| Insurance Corporation          | 16,775,000.00 | 17,064.32 |
| Northbridge Personal           |               |           |
| Insurance Corporation          | 2,545,000.00  | 2,631.31  |
| Genworth Financial Mortgage    |               |           |
| Insurance Company Canada       | 8,793,000.00  | 8,968.44  |
| Virginia Surety Company Inc.   |               |           |
|                                | -             | 50.00     |
| CAA Insurance Company          | 4,592,000.00  | 4,707.51  |
| Waterloo Insurance Company     | 4,485,000.00  | 4,598.99  |
| Scotia General Insurance       |               |           |
| Company                        | -             | 50.00     |
| Coachman Insurance Company     | 2,000.00      | 52.03     |
| Everest Insurance Company of   |               |           |
| Canada                         | 580,000.00    | 638.27    |
| Heartland Farm Mutual Inc.     |               |           |
|                                | -             | 50.00     |
| Zenith Insurance Company       | 910,000.00    | 972.98    |
| Perth Insurance Company        | 146,000.00    | 198.08    |
| Aviva General Insurance        |               |           |
| Company                        | 12,263,000.00 | 12,487.95 |
| Temple Insurance Company       | 3,841,000.00  | 3,945.80  |

|  |               |           |
|--|---------------|-----------|
| Lawyers' Professional Indemnity Company                        | 1,000.00      | 51.01     |
| Muncih Reinsurance America, Inc.                               | -             | 50.00     |
| Ascentus Insurance Ltd.  | 13,000.00     | 63.19     |
| Canadian Northern Shield Insurance Company                     | 6,000.00      | 56.09     |
| Trans Global Insurance Company                                 | 13,000.00     | 63.19     |
| Promutuel de l'Estuaire, Société mutuelle d'assurance générale | 16,196,000.00 | 16,477.06 |
| The Insurance Company of Prince Edward Island                  | 9,061,000.00  | 9,240.27  |
| T.H.E. Insurance Company                                       | 1,000.00      | 51.01     |
| XL Insurance Company SE  | 2,595,000.00  | 2,682.02  |
| Aspen Insurance UK Ltd.  | 36,000.00     | 86.51     |
| National Liability & Fire Insurance Company                    | 539,000.00    | 596.69    |
| Pafco Insurance Company  | 2,433,000.00  | 2,517.71  |
| Industrial Alliance Pacific General Insurance Corporation      | 7,875,000.00  | 8,037.35  |
| Petline Insurance Company                                      | 637,000.00    | 696.09    |
| Allianz Global Risks US Insurance Company                      | 3,641,000.00  | 3,742.94  |
| Omega General Insurance Company                                | 313,000.00    | 367.47    |
| FCT Insurance Company Ltd.                                     | 2,953,000.00  | 3,045.13  |
| Compagnie française d'assurance pour le commerce extérieur     | 188,000.00    | 240.68    |
| Canadian Farm Insurance Corp.                                  | 4,000.00      | 54.06     |
| Jewelers Mutual Insurance Company                              | 78,000.00     | 129.11    |
| L'Unique assurances générales inc.                             | 8,000.00      | 58.11     |
| Atradius Credit Insurance NV                                   | -             | 50.00     |
| Trisura Guarantee Insurance Company                            | 1,520,000.00  | 1,591.69  |
| Electric Insurance Company                                     | 87,000.00     | 138.24    |
| Canada Guaranty Mortgage Insurance Company                     | 1,391,000.00  | 1,460.84  |
| Berkley Insurance Company                                      | 214,000.00    | 267.05    |
| Fenchurch General Insurance Company                            | -             | 50.00     |
| Associated Electric & Gas Safety National Casualty             | 259,000.00    | 312.70    |
| Triton Insurance Company                                       | -             | 50.00     |
| AXIS Reinsurance Company                                       | 1,370,000.00  | 1,439.55  |
| Healthcare Insurance   | 1,364,000.00  | 1,433.46  |
| Unica Insurance Inc.   | 25,000.00     | 75.36     |
| Allied World Specialty International Insurance                 | -             | 50.00     |
| DAS Legal Protection   | 972,000.00    | 1,035.87  |
| La Capitale General Insurance                                  | 760,000.00    | 820.84    |
|  | 106,000.00    | 157.51    |
|  | -             | 50.00     |

|                                   |                                   |                               |
|-----------------------------------|-----------------------------------|-------------------------------|
| HDI Global SE Canada Branch       | 210,000.00                        | 263.00                        |
| Canadian Egg Industry             | 112,000.00                        | 163.60                        |
| Arch Insurance Canada Ltd.        | 1,284,000.00                      | 1,352.32                      |
| Millennium Insurance              | 766,000.00                        | 826.93                        |
| Orion Travel Insurance            | 656,000.00                        | 715.36                        |
| AXA Art Insurance Corporation     | 35,000.00                         | 85.50                         |
| Ironshore Insurance Ltd.          | 322,000.00                        | 376.59                        |
| Starr Insurance and               | 11,000.00                         | 61.16                         |
| GMS Insurance Inc.                | 122,000.00                        | 173.74                        |
| Certas Home and Auto              |                                   |                               |
| Insurance Company                 | 46,133,000.00                     | 46,841.15                     |
| Technology Insurance              |                                   |                               |
| Company, Inc.                     | -                                 | 50.00                         |
| XL Specialty Insurance            | -                                 | 50.00                         |
| SCOR Insurance                    | -                                 | 50.00                         |
| AXA Insurance Company             | -                                 | 50.00                         |
| <b>Other than Life</b>            |                                   |                               |
| <b>Companies/Compagnies autre</b> | <b>1,050,657,000.00</b>           | <b>1,073,246.15</b>           |
| <b>que l'assurance vie</b>        |                                   |                               |
| <b>Totals/Totaux</b>              | <b><u>\$ 1,975,754,000.00</u></b> | <b><u>\$ 2,015,041.00</u></b> |

**Accident and Sickness Insurance**  
**Accident et maladie**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company   | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|---|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                                 | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|   | (\$)                                  | (\$)                           | (%)            |
| Acadie Vie  | 2,537,000                             | 1,370,000                      | 54.00          |
| ACE INA Insurance   | 27,000                                | (1,000)                        | ---            |
| Aetna Life Insurance Company                              | 0                                     | 8,000                          | ---            |
| AIG Insurance Company of Canada                           | 2,779,000                             | 2,463,000                      | 88.63          |
| Allianz Global Risks US Insurance Company                 | 254,000                               | 41,000                         | 16.14          |
| Allstate Insurance Company of Canada                      | 5,000                                 | 0                              | 0.00           |
| American Bankers Insurance Company of Florida             | 2,752,000                             | 241,000                        | 8.76           |
| American Bankers Life Assurance Company of Florida        | 1,329,000                             | 180,000                        | 13.54          |
| American Income Life Insurance Company                    | 912,000                               | 145,000                        | 15.90          |
| Assomption Compagnie Mutuelle d'Assurance-vie             | 19,473,000                            | 14,184,000                     | 72.84          |
| Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie  | 2,666,000                             | 744,000                        | 27.91          |
| Aviva Insurance Company of Canada                         | 2,000                                 | 0                              | 0.00           |
| Berkley Insurance Company                                 | 114,000                               | 19,000                         | 16.67          |
| Blue Cross Life Insurance Company of Canada               | 22,185,000                            | 10,525,000                     | 47.44          |
| BMO Life Assurance Company                                | 1,142,000                             | 168,000                        | 14.71          |
| BMO Life Insurance Company                                | 439,000                               | 25,000                         | 5.69           |
| CAA Insurance Company                                     | 77,000                                | 10,000                         | 12.99          |
| Canadian Premier Life Insurance Company                   | 2,643,000                             | 730,000                        | 27.62          |
| Canassurance Insurance Company                            | 2,034,000                             | 864,000                        | 42.48          |
| Chubb Insurance Company of Canada                         | 223,000                               | 525,000                        | 235.43         |
| Chubb Life Insurance Company of Canada                    | 3,353,000                             | 318,000                        | 9.48           |
| CIBC Life Insurance Company Limited                       | 1,017,000                             | 25,000                         | 2.46           |
| CIGNA Life Insurance Company of Canada                    | 1,434,000                             | 955,000                        | 66.60          |
| Combined Insurance Company of America                     | 15,675,000                            | 6,143,000                      | 39.19          |
| Co-operators General Insurance Company                    | 21,000                                | 0                              | 0.00           |
| Co-operators Life Insurance Company                       | 7,515,000                             | 6,562,000                      | 87.32          |
| CUMIS General Insurance Company                           | 1,097,000                             | 281,000                        | 25.62          |
| CUMIS Life Insurance Company                              | 4,242,000                             | 1,817,000                      | 42.83          |
| Desjardins Financial Security Life Assurance Company      | 25,333,000                            | 17,840,000                     | 70.42          |
| Everest Insurance Company of Canada                       | 41,000                                | 31,000                         | 75.61          |
| First Canadian Insurance Corporation                      | 3,759,000                             | 904,000                        | 24.05          |
| Foresters Life Insurance Company                          | 230,000                               | 59,000                         | 25.65          |
| GMS Insurance Inc.  | 122,000                               | 131,000                        | 107.38         |
| Green Shield Canada                                       | 2,405,000                             | 1,972,000                      | 82.00          |
| Humania Assurance Inc.                                    | 1,254,000                             | 355,000                        | 28.31          |
| Industrial Alliance Insurance and Financial Services Inc. | 14,766,000                            | 8,573,000                      | 58.06          |
| ivari   | 6,000                                 | 0                              | 0.00           |
| La Capitale assurances et gestion du patrimoine inc.      | 2,333,000                             | 1,698,000                      | 72.78          |
| La Capitale Financial Security Insurance Company          | 339,000                               | 694,000                        | 204.72         |
| La Survivance – Voyage, compagnie d'assurance             | 273,000                               | 139,000                        | 50.92          |

**Accident and Sickness Insurance**  
*Accident et maladie*  
**Premiums & Losses in New Brunswick - 2015**  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company                                       | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|---|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                             | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|   | (\$)                                  | (\$)                           | (%)            |
| Legacy General Insurance Company                      | 137,000                               | 66,000                         | 48.18          |
| L'Excellence Compagnie d'assurance-vie                | 998,000                               | 187,000                        | 18.74          |
| Liberty Life Assurance Company of Boston              | 0                                     | 3,000                          | ---            |
| Life Insurance Company of North America               | 20,000                                | 17,000                         | 85.00          |
| Lloyd's Underwriters                                  | 402,000                               | 248,000                        | 61.69          |
| L'Union-Vie, compagnie mutuelle d'assurance           | 238,000                               | 0                              | 0.00           |
| Medavie Inc.  | 87,787,000                            | 60,043,000                     | 68.40          |
| New York Life Insurance Company                       | 1,000                                 | 0                              | 0.00           |
| Old Republic Insurance Company of Canada              | 318,000                               | 70,000                         | 22.01          |
| Orion Travel Insurance Company                        | 339,000                               | 115,000                        | 33.92          |
| Pavonia Life Insurance Company of Michigan            | 49,000                                | 19,000                         | 38.78          |
| RBC Insurance Company of Canada                       | 1,169,000                             | 654,000                        | 55.95          |
| RBC Life Insurance Company                            | 8,272,000                             | 7,893,000                      | 95.42          |
| Reliable Life Insurance Company                       | 65,000                                | 193,000                        | 296.92         |
| Royal & Sun Alliance Insurance Company of Canada      | 2,941,000                             | 0                              | 0.00           |
| Scotia Life Insurance Company                         | 2,401,000                             | 596,000                        | 24.82          |
| SSQ, Insurance Company Inc.                           | 552,000                               | 458,000                        | 82.97          |
| SSQ, Life Insurance Company Inc.                      | 5,980,000                             | 4,228,000                      | 70.70          |
| Sun Life Assurance Company of Canada                  | 64,047,000                            | 46,223,000                     | 72.17          |
| TD Life Insurance Company                             | 773,000                               | 0                              | 0.00           |
| The Canada Life Assurance Company                     | 23,864,000                            | 1,691,000                      | 7.09           |
| The Empire Life Insurance Company                     | 791,000                               | 564,000                        | 71.30          |
| The Equitable Life Insurance Company of Canada        | 559,000                               | 302,000                        | 54.03          |
| The Great-West Life Assurance Company                 | 54,395,000                            | 47,350,000                     | 87.05          |
| The Guarantee Company of North America                | 17,000                                | 0                              | 0.00           |
| The Manufacturers Life Insurance Company              | 84,524,000                            | 63,628,000                     | 75.28          |
| The Wawanesa Life Insurance Company                   | 299,000                               | 229,000                        | 76.59          |
| Trans Global Life Insurance Company                   | 5,000                                 | 0                              | 0.00           |
| Triton Insurance Company                              | 1,178,000                             | 343,000                        | 29.12          |
| Western Life Assurance Company                        | 1,572,000                             | 1,530,000                      | 97.33          |
| Zurich Insurance Company Ltd                          | 9,000                                 | 0                              | 0.00           |
| <b>Totals/Totaux - 2015 - 71 Companies/Compagnies</b> | <b>490,510,000</b>                    | <b>317,388,000</b>             | <b>64.71</b>   |
| <b>Totals/Totaux - 2014 - 71 Companies/Compagnies</b> | <b>482,444,000</b>                    | <b>306,809,000</b>             | <b>63.59</b>   |



Aircraft  
Aviation  
Premiums & Losses in New Brunswick - 2015  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company                                       | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|---|---------------------------------------|--------------------------------|----------------|
| <i>Noms des compagnies</i>                            | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|   | (\$)                                  | (\$)                           | (%)            |
| ACE INA Insurance                                     | 289,000                               | (41,000)                       | ---            |
| AIG Insurance Company of Canada                       | 51,000                                | (29,000)                       | ---            |
| Allianz Global Risks US Insurance Company             | 169,000                               | (69,000)                       | ---            |
| Aspen Insurance UK Limited                            | 0                                     | (47,000)                       | ---            |
| Liberty Mutual Insurance Company                      | 285,000                               | (24,000)                       | ---            |
| Lloyd's Underwriters                                  | 199,000                               | (15,000)                       | ---            |
| Mitsui Sumitomo Insurance Company Limited             | 43,000                                | 5,000                          | 11.63          |
| National Liability & Fire Insurance Company           | 104,000                               | 12,000                         | 11.54          |
| Northbridge General Insurance Corporation             | 0                                     | (26,000)                       | ---            |
| Temple Insurance Company                              | 230,000                               | 31,000                         | 13.48          |
| Westport Insurance Corporation                        | 17,000                                | 0                              | 0.00           |
| XL Insurance Company SE                               | 41,000                                | 0                              | 0.00           |
| <b>Totals/Totaux - 2015 - 12 Companies/Compagnies</b> | <b>1,428,000</b>                      | <b>(203,000)</b>               | <b>---</b>     |
| <b>Totals/Totaux - 2014 - 13 Companies/Compagnies</b> | <b>1,953,000</b>                      | <b>1,330,000</b>               | <b>68.10</b>   |



**Automobile Insurance**  
**Assurance d'automobile**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company<br>Noms des compagnies | Premiums<br>Primes                      |  |                             | Claims<br>Sinistres        |   |  | Loss Ratio<br>Rapport |                             |                            |
|--|---|--|-----------------------------|----------------------------|---|--|-----------------------|-----------------------------|----------------------------|
|  | Liability<br>Responsabilité<br>(\$'000) | Personal<br>Accident<br>Corporel<br>(\$'000) | Other<br>Autres<br>(\$'000) | Total<br>Total<br>(\$'000) | Liability<br>Responsabilité<br>(\$'000) | Personal<br>Accident<br>Corporel<br>(\$'000) |                       | Other<br>Autres<br>(\$'000) | Total<br>Total<br>(\$'000) |
| Hartford Fire Insurance Company        | 11                                      | 0  | 4                           | 15                         | 4                                       | 0  | 7                     | 11                          | 73.33                      |
| Intact Insurance Company               | 25,159                                  | 6,719  | 15,592                      | 47,470                     | 18,363                                  | 7,218  | 13,280                | 38,861                      | 81.86                      |
| La Compagnie d'assurance Belair inc.   | 0                                       | 0  | 0                           | 0                          | (4)                                     | (4)  | 0                     | (8)                         | ---                        |
| La Compagnie d'assurances Jevco        | (5)                                     | (2)  | (2)                         | (9)                        | (107)                                   | 31   | (6)                   | (82)                        | ---                        |
| Liberty Mutual Insurance Company       | 211                                     | 78   | 195                         | 484                        | 287                                     | 27   | 83                    | 397                         | 82.02                      |
| Lloyd's Underwriters                   | 354                                     | 85   | 1,486                       | 1,925                      | 166                                     | (14)   | 1,989                 | 2,141                       | 111.22                     |
| Mitsui Sumitomo Insurance Company      | 18                                      | 0  | 0                           | 18                         | 12                                      | 1  | 0                     | 13                          | 72.22                      |
| Motors Insurance Corporation           | 0                                       | 0  | 9                           | 9                          | 0                                       | 0  | 0                     | 0                           | 0.00                       |
| Northbridge Commercial Insurance       | 2,677                                   | 314  | 1,586                       | 4,577                      | 180                                     | (63)   | 1,606                 | 1,723                       | 37.64                      |
| Northbridge General Insurance          | 2,865                                   | 596  | 2,830                       | 6,291                      | 3,420                                   | 134  | 1,827                 | 5,381                       | 85.53                      |
| Northbridge Personal Insurance         | 593                                     | 178  | 611                         | 1,382                      | 293                                     | (91)   | 242                   | 444                         | 32.13                      |
| Novex Insurance Company                | (4)                                     | (1)  | (2)                         | (7)                        | 96                                      | 13   | (1)                   | 108                         | ---                        |
| Old Republic Insurance Company of      | 744                                     | 42   | 404                         | 1,190                      | (130)                                   | (90)   | 70                    | (150)                       | ---                        |
| Optimum Société d'assurance inc.       | 0                                       | 0  | 0                           | 0                          | (33)                                    | 0  | 0                     | (33)                        | ---                        |
| Pafco Insurance Company                | 1,400                                   | 384  | 649                         | 2,433                      | 1,266                                   | (155)  | 424                   | 1,535                       | 63.09                      |
| Pembroke Insurance Company             | 6,708                                   | 1,724  | 4,384                       | 12,816                     | 4,633                                   | 1,752  | 3,977                 | 10,362                      | 80.85                      |
| Perth Insurance Company                | 67                                      | 23   | 56                          | 146                        | 54                                      | 4  | 35                    | 93                          | 63.70                      |
| Primum Insurance Company               | 7,960                                   | 1,500  | 3,635                       | 13,095                     | 10,927                                  | 842  | 3,158                 | 14,927                      | 113.99                     |
| Promutuel de l'Estuaire, Société       | 3,101                                   | 1,704  | 3,602                       | 8,407                      | 1,642                                   | 1,041  | 2,239                 | 4,922                       | 58.55                      |
| Protective Insurance Company           | 11                                      | 0  | 30                          | 41                         | 19                                      | 0  | 13                    | 32                          | 78.05                      |
| RBC Insurance Company of Canada        | (21)                                    | (16)   | (9)                         | (46)                       | (21)                                    | (9)  | 7                     | (23)                        | ---                        |
| Royal & Sun Alliance Insurance         | 4,853                                   | 1,511  | 3,621                       | 9,985                      | 6,384                                   | 287  | 2,092                 | 8,763                       | 87.76                      |

Automobile Insurance  
Assurance d'automobile  
Premiums & Losses in New Brunswick - 2015  
Primes et sinistres au Nouveau-Brunswick - 2015

| Name of Company<br>Noms des compagnies | Premiums<br>Primes          |                                  |                 |          | Claims<br>Sinistres         |                                  |                 |          |                       |
|--|-----------------------------|----------------------------------|-----------------|----------|-----------------------------|----------------------------------|-----------------|----------|-----------------------|
|  | Liability<br>Responsabilité | Personal<br>Accident<br>Corporel | Other<br>Autres | Total    | Liability<br>Responsabilité | Personal<br>Accident<br>Corporel | Other<br>Autres | Total    | Loss Ratio<br>Rapport |
|  | (\$'000)                    | (\$'000)                         | (\$'000)        | (\$'000) | (\$'000)                    | (\$'000)                         | (\$'000)        | (\$'000) | (%)                   |
| Scottish & York Insurance Co. Limited  | 0                           | 0                                | 0               | 0        | (1)                         | 1                                | 0               | 0        | ---                   |
| Security National Insurance Company    | 17,027                      | 2,523                            | 8,284           | 27,834   | 19,122                      | 887                              | 7,190           | 27,199   | 97.72                 |
| Sentry Insurance a Mutual Company      | 4                           | 0                                | 1               | 5        | (5)                         | 0                                | 0               | (5)      | ---                   |
| Sonnet Insurance Company               | 863                         | 196                              | 412             | 1,471    | 6,383                       | 1,432                            | 2,950           | 10,765   | 731.82                |
| St. Paul Fire and Marine Insurance     | 249                         | 39                               | 47              | 335      | 1,167                       | (85)                             | 155             | 1,237    | 369.25                |
| TD Home and Auto Insurance             | 320                         | 52                               | 142             | 514      | 424                         | 99                               | 143             | 666      | 129.57                |
| The American Road Insurance            | 0                           | 0                                | 121             | 121      | 0                           | 0                                | 5               | 5        | 4.13                  |
| The Dominion of Canada General         | 5,352                       | 1,500                            | 3,654           | 10,506   | 3,761                       | 3,694                            | 2,941           | 10,396   | 98.95                 |
| The Guarantee Company of North         | 491                         | 108                              | 355             | 954      | 382                         | 62                               | 117             | 561      | 58.81                 |
| The Insurance Company of Prince        | 2,839                       | 868                              | 1,957           | 5,664    | 1,637                       | 1,105                            | 1,520           | 4,262    | 75.25                 |
| The Nordic Insurance Company of        | 0                           | 0                                | 0               | 0        | (17)                        | (2)                              | (1)             | (20)     | ---                   |
| The Personal Insurance Company         | 5,721                       | 1,521                            | 4,478           | 11,720   | 6,386                       | 2,535                            | 3,541           | 12,462   | 106.33                |
| The Portage la Prairie Mutual          | 3,299                       | 981                              | 2,979           | 7,259    | 2,795                       | 537                              | 2,263           | 5,595    | 77.08                 |
| The Sovereign General Insurance        | 1,849                       | 401                              | 1,617           | 3,867    | 1,884                       | 163                              | 1,312           | 3,359    | 86.86                 |
| The Wawanesa Mutual Insurance          | 35,901                      | 9,378                            | 28,070          | 73,349   | 33,976                      | 6,168                            | 20,307          | 60,451   | 82.42                 |
| Tokio Marine & Nichido Fire Insurance  | 13                          | 5                                | 7               | 25       | 15                          | 1                                | (14)            | 2        | 8.00                  |
| Traders General Insurance Company      | 2,896                       | 890                              | 2,668           | 6,454    | 1,933                       | 822                              | 1,791           | 4,546    | 70.44                 |
| Trafalgar Insurance Company of         | 572                         | 156                              | 346             | 1,074    | 417                         | (64)                             | 220             | 573      | 53.35                 |
| Travelers Insurance Company of         | 158                         | 38                               | 30              | 226      | 118                         | 15                               | 47              | 180      | 79.65                 |
| Unifund Assurance Company              | 10,323                      | 2,944                            | 8,411           | 21,678   | 12,546                      | 1,483                            | 6,671           | 20,700   | 95.49                 |
| United General Insurance Corporation   | 1,467                       | 844                              | 3,749           | 6,060    | 2,332                       | 305                              | 1,583           | 4,220    | 69.64                 |
| Waterloo Insurance Company             | 1,324                       | 435                              | 1,211           | 2,970    | 726                         | 233                              | 616             | 1,575    | 53.03                 |

Automobile Insurance  
Assurance d'automobile  
Premiums & Losses in New Brunswick - 2015  
Primes et sinistres au Nouveau-Brunswick - 2015

| Name of Company<br>Noms des compagnies | Premiums<br>Primes                      |  |                             | Claims<br>Sinistres        |   |  | Loss Ratio<br>Rapport |                             |
|--|---|--|-----------------------------|----------------------------|---|--|-----------------------|-----------------------------|
|  | Liability<br>Responsabilité<br>(\$'000) | Personal<br>Accident<br>Accident<br>Corporel<br>(\$'000) | Other<br>Autres<br>(\$'000) | Total<br>Total<br>(\$'000) | Liability<br>Responsabilité<br>(\$'000) | Personal<br>Accident<br>Accident<br>Corporel<br>(\$'000) |                       | Other<br>Autres<br>(\$'000) |
| Westport Insurance Corporation         | (3)                                     | 0  | 0                           | (3)                        | 0                                       | 0  | 0                     | ---                         |
| XL Insurance Company SE                | 3                                       | 0  | 0                           | 3                          | 0                                       | 0  | 0                     | 0.00                        |
| Zenith Insurance Company               | 267                                     | 69   | 228                         | 564                        | 838                                     | 414  | 1,384                 | 245.39                      |
| Zurich Insurance Company Ltd           | 2,323                                   | 447  | 916                         | 3,686                      | 3,897                                   | 7  | 4,496                 | 121.98                      |
| <b>Totals/Totaux - 2015 - 69</b>       | <b>240,579</b>                          | <b>63,087</b>  | <b>174,460</b>              | <b>478,126</b>             | <b>220,329</b>                          | <b>133,436</b>   | <b>402,914</b>        | <b>84.27</b>                |
| <b>Totals/Totaux - 2014 - 67</b>       | <b>236,358</b>                          | <b>64,258</b>  | <b>165,680</b>              | <b>466,296</b>             | <b>171,570</b>                          | <b>128,240</b>   | <b>350,027</b>        | <b>75.07</b>                |

**Boiler and Machinery**  
**Chaudières et bris de machine**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company<br><i>Noms des compagnies</i>                  | Direct<br><i>Primes directes</i> | Direct Loss<br><i>Sinistres</i> | Loss Ratio<br><i>Rapport</i> |
|--|----------------------------------|---------------------------------|------------------------------|
| Affiliated FM Insurance Company                                | 45,000                           | 0                               | 0.00                         |
| AIG Insurance Company of Canada                                | 165,000                          | (66,000)                        | ---                          |
| Allianz Global Risks US Insurance Company                      | 191,000                          | 23,000                          | 12.04                        |
| Aviva Insurance Company of Canada                              | 716,000                          | 300,000                         | 41.90                        |
| Certas Home and Auto Insurance Company                         | 0                                | 5,000                           | ---                          |
| Chubb Insurance Company of Canada                              | 4,000                            | 0                               | 0.00                         |
| Continental Casualty Company                                   | 5,000                            | 0                               | 0.00                         |
| Co-operators General Insurance Company                         | 150,000                          | 97,000                          | 64.67                        |
| CUMIS General Insurance Company                                | 26,000                           | 0                               | 0.00                         |
| Ecclesiastical Insurance Office Public Limited Company         | 145,000                          | 0                               | 0.00                         |
| Economical Mutual Insurance Company                            | 273,000                          | 142,000                         | 52.01                        |
| Everest Insurance Company of Canada                            | 1,000                            | 1,000                           | 100.00                       |
| Factory Mutual Insurance Company                               | 3,129,000                        | 5,009,000                       | 160.08                       |
| Federated Insurance Company of Canada                          | 27,000                           | 0                               | 0.00                         |
| Gore Mutual Insurance Company                                  | 6,000                            | 0                               | 0.00                         |
| Great American Insurance Company                               | 1,000                            | 0                               | 0.00                         |
| Industrial Alliance Pacific General Insurance Corporation      | 7,454,000                        | 1,042,000                       | 13.98                        |
| Intact Insurance Company                                       | 364,000                          | (10,000)                        | ---                          |
| Lloyd's Underwriters   | 859,000                          | 2,137,000                       | 248.78                       |
| Millennium Insurance Corporation                               | 761,000                          | 287,000                         | 37.71                        |
| Mitsui Sumitomo Insurance Company Limited                      | 2,000                            | 0                               | 0.00                         |
| National Liability & Fire Insurance Company                    | 43,000                           | 27,000                          | 62.79                        |
| Northbridge General Insurance Corporation                      | 160,000                          | 13,000                          | 8.13                         |
| Novex Insurance Company  | 1,000                            | 0                               | 0.00                         |
| Promutuel de l'Estuaire, Société mutuelle d'assurance générale | 111,000                          | 0                               | 0.00                         |
| Royal & Sun Alliance Insurance Company of Canada               | 474,000                          | 98,000                          | 20.68                        |
| St. Paul Fire and Marine Insurance Company                     | 19,000                           | (20,000)                        | ---                          |
| Temple Insurance Company                                       | (1,000)                          | (9,000)                         | ---                          |
| The Boiler Inspection and Insurance Company of Canada          | 481,000                          | (199,000)                       | ---                          |
| The Dominion of Canada General Insurance Company               | 126,000                          | (2,000)                         | ---                          |
| The Guarantee Company of North America                         | 1,000                            | 0                               | 0.00                         |
| The Insurance Company of Prince Edward Island                  | 59,000                           | 2,000                           | 3.39                         |
| The Sovereign General Insurance Company                        | 136,000                          | (3,000)                         | ---                          |
| The Wawanesa Mutual Insurance Company                          | 139,000                          | 38,000                          | 27.34                        |
| Travelers Insurance Company of Canada                          | 16,000                           | (79,000)                        | ---                          |
| Trisura Guarantee Insurance Company                            | 141,000                          | 38,000                          | 26.95                        |
| Wynward Insurance Group  | 80,000                           | 107,000                         | 133.75                       |
| Zurich Insurance Company Ltd                                   | 75,000                           | (6,000)                         | ---                          |
| <b>Totals/Totaux - 2015 - 38 Companies/Compagnies</b>          | <b>16,385,000</b>                | <b>8,972,000</b>                | <b>54.76</b>                 |
| <b>Totals/Totaux - 2014 - 36 Companies/Compagnies</b>          | <b>10,841,000</b>                | <b>3,460,000</b>                | <b>31.92</b>                 |

Credit  
Crédit  
Premiums & Losses in New Brunswick - 2015  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company  | Direct<br>Premiums<br>Written<br><i>Primes directes<br/>souscrites</i><br>(\$) | Direct Loss<br><br><i>Sinistres<br/>supportés</i><br>(\$) | Loss Ratio<br><br><i>Rapport</i><br><br>(%) |
|--|--|---|---|
| <i>Noms des compagnies</i>                                 |  |   |   |
| AIG Insurance Company of Canada                            | 824,000  | (2,242,000)   | ---   |
| Compagnie française d'assurance pour le commerce extérieur | 188,000  | 19,000  | 10.11                                       |
| Euler Hermes North America Insurance Company               | 520,000  | (77,000)  | ---   |
| Lloyd's Underwriters                                       | 0  | (1,085,000)   | ---   |
| The Guarantee Company of North America                     | 196,000  | 23,000  | 11.73                                       |
| <b>Totals/Totaux - 2015 - 5 Companies/Compagnies</b>       | <b>1,728,000</b>   | <b>(3,362,000)</b>  | <b>---</b>                                  |
| <b>Totals/Totaux - 2014 - 5 Companies/Compagnies</b>       | <b>1,697,000</b>   | <b>4,591,000</b>  | <b>270.54</b>                               |

Fraternal Societies - 2015  
Sociétés de secours mutuels - 2015

| Name of Company<br>Noms des compagnies   | Premiums<br>Primes                                      |   | Claims<br>Prestations                                   |   | Dividends<br>Bénéfices                                  |   | Movement<br>Mouvement                        |  |  |
|--|---|---|---|---|---|---|--|--|--|
|  | Life<br>Insuranc<br>Caisse<br>d'assura<br>nce<br>rentes | Accident<br>and<br>Caisse<br>Total<br>d'assura<br>nce<br>rentes | Life<br>Insuranc<br>Caisse<br>d'assura<br>nce<br>rentes | Accident<br>and<br>Caisse<br>Total<br>d'assura<br>nce<br>rentes | Life<br>Insuranc<br>Caisse<br>d'assura<br>nce<br>rentes | Accident<br>and<br>Caisse<br>Total<br>d'assura<br>nce<br>rentes | In Force<br>2014<br>En<br>vigueur<br>en 2014 | New<br>Effecte<br>Émis<br>vigueur<br>en 2015 | In Force<br>2015<br>En<br>vigueur<br>en 2015 |
|  | (\$'000)  | (\$'000)  | (\$'000)  | (\$'000)  | (\$'000)  | (\$'000)  | (\$'000)                                     | (\$'000)                                     | (\$'000)                                     |
| ACTRA Fraternal Benefit<br>Knights of Columbus<br>The Grand Orange Lodge of<br>The Independent Order of<br>The Order of United | 0<br>7,779<br>74<br>192<br>1                            | 0<br>175<br>0<br>0<br>40  | 0<br>3,733<br>59<br>289<br>0                            | 0<br>25<br>0<br>0<br>3  | 0<br>1,583<br>0<br>106<br>0                             | 0<br>0<br>0<br>0<br>0   | 0<br>480,162<br>2,085<br>8,543<br>0          | 0<br>26,103<br>35<br>0<br>0                  | 0<br>486,329<br>1,983<br>8,207<br>279        |
| <b>Totals/Totaux - 2015 - 5</b>  | <b>8,046</b>  | <b>215</b>  | <b>4,081</b>  | <b>28</b>   | <b>1,689</b>  | <b>0</b>  | <b>490,790</b>                               | <b>26,138</b>                                | <b>496,798</b>                               |
| <b>Totals/Totaux - 2014 - 6</b>  | <b>8,084</b>  | <b>211</b>  | <b>3,747</b>  | <b>85</b>   | <b>1,633</b>  | <b>0</b>  | <b>460,891</b>                               | <b>48,965</b>                                | <b>490,799</b>                               |



**Guarantee (Fidelity & Surety)**  
**Garantie (Déournement et Cautionnement)**  
 Premiums & Losses in New Brunswick - 2015  
 Primes et sinistres au Nouveau-Brunswick - 2015

| Name of Company<br><i>Noms des compagnies</i>                | Fidelity<br><i>Déournement</i>  |  | Surety<br><i>Cautionnement</i>  |  | Total<br><i>Total</i> | Loss Ratio |   |
|--|---|--|---|--|-----------------------|------------|---|
|  | Direct<br>Premiums<br>Written<br><i>Primes directes<br/>souscrites<br/>(\$'000)</i> | Direct Loss<br><i>Sinistres<br/>supportés<br/>(\$'000)</i> | Direct<br>Premiums<br>Written<br><i>Primes directes<br/>souscrites<br/>(\$'000)</i> | Direct Loss<br><i>Sinistres<br/>supportés<br/>(\$'000)</i> |                       |            | Total<br>Premiums<br><i>Primes<br/>Total<br/>(\$'000)</i> |
| ACE INA Insurance  | 0   | (2)  | 898   | 35   | 898                   | 33         | 3.67  |
| AlG Insurance Company of Canada                              | 59  | (23)   | 156   | (84)   | 215                   | (107)      | ---   |
| Arch Insurance Canada Ltd.                                   | 1   | 0  | 0   | 0  | 1                     | 0          | 0.00  |
| Aspen Insurance UK Limited                                   | 0   | 0  | 0   | (8)  | 0                     | (8)        | ---   |
| Aviva Insurance Company of Canada                            | 17  | 0  | 1,294   | 64   | 1,311                 | 64         | 4.88  |
| Certas Home and Auto Insurance<br>Company                    | 0   | 0  | 4   | 0  | 4                     | 0          | 0.00  |
| Chubb Insurance Company of Canada                            | 122   | (151)  | 43  | (1)  | 165                   | (152)      | ---   |
| Continental Casualty Company                                 | (13)  | 0  | 9   | 11   | (4)                   | 11         | ---   |
| Co-operators General Insurance<br>Company                    | 4   | 1  | 8   | 0  | 12                    | 1          | 8.33  |
| CUMIS General Insurance Company                              | 552   | 496  | 0   | 0  | 552                   | 496        | 89.86   |
| Economical Mutual Insurance<br>Company                       | 45  | 3  | 18  | 5  | 63                    | 8          | 12.70   |
| Federated Insurance Company of<br>Canada                     | 3   | 1  | 8   | 1  | 11                    | 2          | 18.18   |
| Great American Insurance Company                             | 5   | 1  | 0   | 0  | 5                     | 1          | 20.00   |
| Industrial Alliance Pacific General<br>Insurance Corporation | 0   | 0  | 419   | 82   | 419                   | 82         | 19.57   |
| Intact Insurance Company                                     | 0   | 0  | 1,460   | 2,348  | 1,460                 | 2,348      | 160.82  |



**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement et Cautionnement)**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company<br><i>Noms des compagnies</i>             | Fidelity<br><i>Détournement</i>   |  | Surety<br><i>Cautionnement</i>  |  | Total<br><i>Total</i> | Loss Ratio   |
|---|---|--|---|--|-----------------------|--------------|
|   | Direct<br>Premiums<br>Written<br><i>Primes directes<br/>souscrites<br/>(\$'000)</i> | Direct Loss<br><i>Sinistres<br/>supportés<br/>(\$'000)</i> | Direct<br>Premiums<br>Written<br><i>Primes directes<br/>souscrites<br/>(\$'000)</i> | Direct Loss<br><i>Sinistres<br/>supportés<br/>(\$'000)</i> |                       |              |
| Travelers Insurance Company of<br>Canada                  | 95  | 3  | 1,229   | (168)  | 1,324                 | (165)        |
| Trisura Guarantee Insurance Company                       | 6   | 0  | 622   | 21   | 628                   | 21           |
| Western Surety Company                                    | 0   | 0  | 1,046   | 10   | 1,046                 | 10           |
| XL Insurance Company SE                                   | 0   | 0  | 33  | 0  | 33                    | 0            |
| Zurich Insurance Company Ltd                              | 9   | 3  | 0   | 0  | 9                     | 3            |
| <b>Totals/Totaux - 2015 - 32<br/>Companies/Compagnies</b> | <b>1,478</b>  | <b>253</b>   | <b>8,835</b>  | <b>(401)</b>   | <b>10,313</b>         | <b>(148)</b> |
| <b>Totals/Totaux - 2014 - 29<br/>Companies/Compagnies</b> | <b>1,795</b>  | <b>672</b>   | <b>6,257</b>  | <b>22</b>  | <b>8,052</b>          | <b>694</b>   |
|   |   |  |   |  |                       | <b>8.62</b>  |

Guarantee (Title & Mortgage)  
*Garantie (Titre et Hypothèque)*  
 Premiums & Losses in New Brunswick - 2015  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company<br><i>Nom des compagnies</i>         | Title<br><i>Titre</i> | Direct Loss   |                                    | Direct Loss   |                                    | Direct Loss   |                                    | Total<br><i>Total</i> | Loss Ratio<br><i>Rapport (%)</i> |
|--|-----------------------|---|------------------------------------|---|------------------------------------|---|------------------------------------|-----------------------|----------------------------------|
|  |                       | Premiums<br>Written<br><i>Primes directes</i><br>souscrites<br>(\$'000) | Sinistres<br>supportés<br>(\$'000) | Premiums<br>Written<br><i>Primes directes</i><br>souscrites<br>(\$'000) | Sinistres<br>supportés<br>(\$'000) | Premiums<br>Written<br><i>Primes directes</i><br>souscrites<br>(\$'000) | Sinistres<br>supportés<br>(\$'000) |                       |                                  |
| Canada Guaranty Mortgage Insurance Company           | 0                     | 0   | 0                                  | 1,391   | 1,209                              | 1,391   | 1,209                              | 1,391                 | 86.92                            |
| Chicago Title Insurance Company                      | 531                   | 47  | 0                                  | 0   | 0                                  | 531   | 47                                 | 531                   | 8.85                             |
| FCT Insurance Company Ltd.                           | 2,893                 | 760   | 0                                  | 0   | 0                                  | 2,893   | 760                                | 2,893                 | 26.27                            |
| First American Title Insurance Company               | 6                     | (16)  | 0                                  | 0   | 0                                  | 6   | (16)                               | 6                     | ---                              |
| Genworth Financial Mortgage Insurance Company Canada | 0                     | 0   | 0                                  | 8,793   | 10,785                             | 8,793   | 10,785                             | 8,793                 | 122.65                           |
| Lawyers' Professional Indemnity Company              | 1                     | 1   | 0                                  | 0   | 0                                  | 1   | 1                                  | 1                     | 100.00                           |
| Stewart Title Guaranty Company                       | 1,192                 | 312   | 0                                  | 0   | 0                                  | 1,192   | 312                                | 1,192                 | 26.17                            |
| The Mortgage Insurance Company of Canada             | 0                     | 0   | (1)                                | 0   | (1)                                | 0   | (1)                                | 0                     | ---                              |
| <b>Totals/Totaux - 2015 - 8 Companies/Compagnies</b> | <b>4,623</b>          | <b>1,104</b>  | <b>11,993</b>                      | <b>10,184</b>   | <b>11,993</b>                      | <b>14,807</b>   | <b>13,097</b>                      | <b>13,097</b>         | <b>88.45</b>                     |
| <b>Totals/Totaux - 2014 - 6 Companies/Compagnies</b> | <b>4,418</b>          | <b>1,203</b>  | <b>7,866</b>                       | <b>8,702</b>  | <b>7,866</b>                       | <b>13,120</b>   | <b>9,069</b>                       | <b>9,069</b>          | <b>69.12</b>                     |

Legal Expense  
*Frais juridiques*  
 Premiums & Losses in New Brunswick - 2015  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company                                      | Direct<br>Premiums<br>Written                  | Direct Loss                             | Loss Ratio                  |
|--|--|---|-----------------------------|
| <i>Nom des compagnies</i>                            | <i>Primes directes<br/>souscrites<br/>(\$)</i> | <i>Sinistres<br/>supportés<br/>(\$)</i> | <i>Rapport<br/><br/>(%)</i> |
| DAS Legal Protection Insurance Company Limited       | 106,000  | 29,000                                  | 27.36                       |
| Intact Insurance Company                             | 41,000   | 0                                       | 0.00                        |
| Lloyd's Underwriters                                 | 31,000   | 3,000                                   | 9.68                        |
| Novex Insurance Company                              | 10,000   | (6,000)                                 | ---                         |
| The Guarantee Company of North America               | 25,000   | 5,000                                   | 20.00                       |
| Trafalgar Insurance Company of Canada                | 2,000  | 0                                       | 0.00                        |
| <b>Totals/Totaux - 2015 - 6 Companies/Compagnies</b> | <b>215,000</b>                                 | <b>31,000</b>                           | <b>14.42</b>                |
| <b>Totals/Totaux - 2014 - 6 Companies/Compagnies</b> | <b>207,000</b>                                 | <b>12,000</b>                           | <b>5.80</b>                 |

**Liability**  
**Responsabilité**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company  | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|--|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                              | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|  | (\$)                                  | (\$)                           | (%)            |
| ACE INA Insurance                                      | 2,611,000                             | 631,000                        | 24.17          |
| AIG Insurance Company of Canada                        | 4,463,000                             | 287,000                        | 6.43           |
| Allianz Global Risks US Insurance Company              | 473,000                               | 143,000                        | 30.23          |
| Allied World Specialty Insurance                       | 5,000                                 | 2,000                          | 40.00          |
| Arch Insurance Canada Ltd.                             | 294,000                               | (112,000)                      | ---            |
| Aspen Insurance UK Limited                             | 36,000                                | (139,000)                      | ---            |
| Associated Electric & Gas Insurance Services Limited   | 92,000                                | (837,000)                      | ---            |
| Aviva Insurance Company of Canada                      | 6,194,000                             | 2,325,000                      | 37.54          |
| AXIS Reinsurance Company (Canadian Branch)             | 334,000                               | 12,000                         | 3.59           |
| Berkley Insurance Company                              | 95,000                                | 51,000                         | 53.68          |
| Canadian Lawyers Insurance Association (CLIA)          | 919,000                               | 949,000                        | 103.26         |
| Canadian Universities Reciprocal Insurance Exchange    | 282,000                               | 118,000                        | 41.84          |
| Canassurance Insurance Company                         | 17,000                                | 28,000                         | 164.71         |
| Carleton Mutual Insurance Company                      | 263,000                               | (131,000)                      | ---            |
| Certas Home and Auto Insurance Company                 | 1,409,000                             | 1,134,000                      | 80.48          |
| Chubb Insurance Company of Canada                      | 1,612,000                             | (258,000)                      | ---            |
| Continental Casualty Company                           | 351,000                               | 1,243,000                      | 354.13         |
| Co-operators General Insurance Company                 | 3,280,000                             | 1,420,000                      | 43.29          |
| CUMIS General Insurance Company                        | 573,000                               | 180,000                        | 31.41          |
| Ecclesiastical Insurance Office Public Limited Company | 1,196,000                             | 376,000                        | 31.44          |
| Echelon Insurance                                      | 40,000                                | 6,000                          | 15.00          |
| Economical Mutual Insurance Company                    | 4,628,000                             | 2,203,000                      | 47.60          |
| Electric Insurance Company                             | 79,000                                | 10,000                         | 12.66          |
| Employers Insurance Company of Wausau                  | 0                                     | (2,000)                        | ---            |
| Everest Insurance Company of Canada                    | 372,000                               | 239,000                        | 64.25          |
| Federal Insurance Company                              | 1,000                                 | 4,000                          | 400.00         |
| Federated Insurance Company of Canada                  | 324,000                               | 114,000                        | 35.19          |
| Fundy Mutual Insurance Company                         | 364,000                               | 55,000                         | 15.11          |
| Gore Mutual Insurance Company                          | 21,000                                | 30,000                         | 142.86         |
| Great American Insurance Company                       | 47,000                                | (20,000)                       | ---            |
| HDI Global SE Canada Branch                            | 69,000                                | 20,000                         | 28.99          |
| Healthcare Insurance Reciprocal of Canada              | 25,000                                | 60,000                         | 240.00         |
| Intact Insurance Company                               | 4,045,000                             | (351,000)                      | ---            |
| International Insurance Company of Hannover SE         | 452,000                               | 386,000                        | 85.40          |
| Ironshore Insurance Ltd.                               | 176,000                               | 93,000                         | 52.84          |
| Jewelers Mutual Insurance Company                      | 15,000                                | 0                              | 0.00           |
| La Compagnie d'assurances Jevco                        | 0                                     | (669,000)                      | ---            |
| Liberty Mutual Insurance Company                       | 45,881,000                            | 53,798,000                     | 117.26         |
| Lloyd's Underwriters                                   | 20,999,000                            | 12,959,000                     | 61.71          |
| Mitsui Sumitomo Insurance Company Limited              | 11,000                                | 0                              | 0.00           |

**Liability**  
**Responsabilité**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company                                       | Direct<br>Premiums   | Direct Loss                             | Loss Ratio                  |
|---|--|---|-----------------------------|
| <i>Nom des compagnies</i>                             | <i>Written<br/>Primes directes<br/>souscrites<br/>(\$)</i> | <i>Sinistres<br/>supportés<br/>(\$)</i> | <i>Rapport<br/><br/>(%)</i> |
| National Liability & Fire Insurance Company           | 0  | (11,000)                                | ---                         |
| Northbridge Commercial Insurance Corporation          | 57,000   | 0                                       | 0.00                        |
| Northbridge General Insurance Corporation             | 3,273,000  | 1,173,000                               | 35.84                       |
| Northbridge Personal Insurance Corporation            | 0  | 5,000                                   | ---                         |
| Novex Insurance Company                               | 292,000  | 223,000                                 | 76.37                       |
| Old Republic Insurance Company of Canada              | 66,000   | 5,000                                   | 7.58                        |
| Omega General Insurance Company                       | 58,000   | (306,000)                               | ---                         |
| Promutuel de l'Estuaire, Société mutuelle d'assurance | 737,000  | 0                                       | 0.00                        |
| Royal & Sun Alliance Insurance Company of Canada      | 4,068,000  | 467,000                                 | 11.48                       |
| Safety National Casualty Corporation                  | 0  | (5,000)                                 | ---                         |
| Scottish & York Insurance Co. Limited                 | 0  | 31,000                                  | ---                         |
| Sonnet Insurance Company                              | (16,000)   | 62,000                                  | ---                         |
| SouthEastern Mutual Insurance Company                 | 1,005,000  | 222,000                                 | 22.09                       |
| St. Paul Fire and Marine Insurance Company            | 224,000  | (720,000)                               | ---                         |
| Stanley Mutual Insurance Company                      | 818,000  | 392,000                                 | 47.92                       |
| T.H.E. Insurance Company                              | 1,000  | 0                                       | 0.00                        |
| Temple Insurance Company                              | 2,107,000  | 429,000                                 | 20.36                       |
| The Dominion of Canada General Insurance Company      | 1,020,000  | 246,000                                 | 24.12                       |
| The Guarantee Company of North America                | 1,134,000  | (783,000)                               | ---                         |
| The Insurance Company of Prince Edward Island         | 698,000  | 199,000                                 | 28.51                       |
| The Personal Insurance Company                        | 11,000   | 0                                       | 0.00                        |
| The Portage la Prairie Mutual Insurance Company       | 455,000  | 469,000                                 | 103.08                      |
| The Sovereign General Insurance Company               | 2,383,000  | 953,000                                 | 39.99                       |
| The Wawanesa Mutual Insurance Company                 | 1,316,000  | 1,724,000                               | 131.00                      |
| Tokio Marine & Nichido Fire Insurance Co. Ltd.        | 15,000   | 0                                       | 0.00                        |
| Travelers Insurance Company of Canada                 | 827,000  | (6,000)                                 | ---                         |
| Trisura Guarantee Insurance Company                   | 749,000  | 153,000                                 | 20.43                       |
| Waterloo Insurance Company                            | 35,000   | 2,000                                   | 5.71                        |
| Westport Insurance Corporation                        | 624,000  | 284,000                                 | 45.51                       |
| Wynward Insurance Group                               | 853,000  | 156,000                                 | 18.29                       |
| XL Insurance Company SE                               | 2,073,000  | 12,593,000                              | 607.48                      |
| XL Reinsurance America Inc.                           | 264,000  | 76,000                                  | 28.79                       |
| Zurich Insurance Company Ltd                          | 2,292,000  | 5,317,000                               | 231.98                      |
| <b>Totals/Totaux - 2015 - 73 Companies/Compagnies</b> | <b>129,487,000</b>   | <b>99,707,000</b>                       | <b>77.00</b>                |
| <b>Totals/Totaux - 2014 - 76 Companies/Compagnies</b> | <b>80,711,000</b>  | <b>22,848,000</b>                       | <b>28.31</b>                |

Abstract of Life Insurance Returns in New Brunswick - 2015  
*Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2015*

| Name of Company<br><i>Nom des compagnies</i>       | Premiums<br><i>Primes</i>     |                          | Claims<br><i>Prestations</i>              |                          | Dividends<br><i>Bénéfices</i>             |                          | Movement<br><i>Mouvement</i>  |                     |                               |         |           |
|--|-------------------------------|--------------------------|---|--------------------------|---|--------------------------|-------------------------------|---------------------|-------------------------------|---------|-----------|
|  | Insurance<br><i>Assurance</i> | Annuity<br><i>Rentes</i> | Total Insurance<br><i>Total Assurance</i> | Annuity<br><i>Rentes</i> | Total Insurance<br><i>Total Assurance</i> | Annuity<br><i>Rentes</i> | In Force<br><i>En vigueur</i> | New<br><i>Émis</i>  | In Force<br><i>En vigueur</i> |         |           |
|  | (\$'000)                      | (\$'000)                 | (\$'000)                                  | (\$'000)                 | (\$'000)                                  | (\$'000)                 | 2014<br><i>En 2014</i>        | 2015<br><i>Émis</i> | 2015<br><i>En 2015</i>        |         |           |
|  | (\$'000)                      | (\$'000)                 | (\$'000)                                  | (\$'000)                 | (\$'000)                                  | (\$'000)                 | (\$'000)                      | (\$'000)            | (\$'000)                      |         |           |
|  | (C'000)                       | (C'000)                  | (C'000)                                   | (C'000)                  | (C'000)                                   | (C'000)                  | (C'000)                       | (C'000)             | (C'000)                       |         |           |
| Acadie Vie   | Ind.                          | 9,177                    | 0   | 9,177                    | 3,131                                     | 0                        | 0                             | 0                   | 1,353,715                     | 92,617  | 1,360,507 |
| Allianz Life Insurance Company of North America    | Group Ind.                    | 8,339                    | 0   | 8,339                    | 2,823                                     | 983                      | 0                             | 0                   | 1,172,231                     | 360,622 | 1,178,182 |
| American Bankers Life Assurance Company of Florida | Group Ind.                    | 29                       | 0   | 29                       | 2   | 0                        | 0                             | 0                   | 1,788                         | 1       | 1,586     |
| American Health and Life Insurance Company         | Group Ind.                    | 4,795                    | 0   | 4,795                    | 554                                       | 0                        | 0                             | 0                   | 156,295                       | 0       | 0         |
| American Income Life Insurance Company             | Group Ind.                    | 2                        | 0   | 2                        | 0   | 0                        | 0                             | 0                   | 140                           | 0       | 120       |
| Assomption Compagnie mutuelle d'assurance-vie      | Group Ind.                    | 622                      | 0   | 622                      | 169                                       | 0                        | 0                             | 0                   | 36,735                        | 0       | 37,769    |
| Assurance-Vie Banque Nationale                     | Group Ind.                    | 4,416                    | 0   | 4,416                    | 880                                       | 0                        | 0                             | 0                   | 163,477                       | 35,319  | 166,782   |
| Compagnie d'assurance-vie Assurant Life of Canada  | Group Ind.                    | 0                        | 0   | 0                        | 0   | 0                        | 0                             | 0                   | 0                             | 0       | 0         |
| AXA Equitable Life Insurance Company               | Group Ind.                    | 15,358                   | 9,726                                     | 25,084                   | 11,788                                    | 581                      | 2                             | 583                 | 1,991,372                     | 90,751  | 1,918,562 |
| Blue Cross Life Insurance Company of Canada        | Group Ind.                    | 12,458                   | 1,417                                     | 13,875                   | 10,748                                    | (71)                     | 0                             | (71)                | 6,014,938                     | 26,351  | 5,811,110 |
|  | Group Ind.                    | 194                      | 0   | 194                      | 104                                       | 0                        | 0                             | 0                   | 12,306                        | 0       | 10,895    |
|  | Group Ind.                    | 3,648                    | 0   | 3,648                    | 1,016                                     | 0                        | 0                             | 0                   | 525,784                       | 0       | 519,426   |
|  | Group Ind.                    | 296                      | 450                                       | 746                      | 948                                       | 275                      | 0                             | 0                   | 19,300                        | 21      | 18,192    |
|  | Group Ind.                    | 676                      | 7,141                                     | 7,817                    | 450                                       | 2,348                    | 0                             | 0                   | 11,145                        | 0       | 10,523    |
|  | Group Ind.                    | 0                        | 0   | 0                        | 0   | 0                        | 0                             | 0                   | 1                             | 0       | 0         |
|  | Group Ind.                    | 0                        | 0   | 0                        | 0   | 0                        | 0                             | 0                   | 0                             | 0       | 0         |
|  | Group Ind.                    | 3,530                    | 0   | 3,530                    | 2,408                                     | 0                        | 0                             | 0                   | 96,015                        | 3,403   | 93,354    |
|  | Group Ind.                    | 9,661                    | 0   | 9,661                    | 4,102                                     | 0                        | 0                             | 0                   | 1,650,904                     | 142,401 | 2,133,570 |



**Abstract of Life Insurance Returns in New Brunswick - 2015**  
**Extrait des rapports d'assurance-vie au Nouveau-Brunswick - 2015**

| Name of Company<br><i>Nom des compagnies</i>         | Premiums<br><i>Primes</i>     |                          | Claims<br><i>Prestations</i> |                               | Dividends<br><i>Bénéfices</i> |                       | Movement<br><i>Mouvement</i>  |                            |                               |           |         |           |
|--|-------------------------------|--------------------------|------------------------------|-------------------------------|-------------------------------|-----------------------|-------------------------------|----------------------------|-------------------------------|-----------|---------|-----------|
|  | Insurance<br><i>Assurance</i> | Annuity<br><i>Rentes</i> | Total<br><i>Total</i>        | Insurance<br><i>Assurance</i> | Annuity<br><i>Rentes</i>      | Total<br><i>Total</i> | In Force<br><i>En vigueur</i> | New<br><i>Émis</i>         | In Force<br><i>En vigueur</i> |           |         |           |
|  | (\$'000)                      | (\$'000)                 | (\$'000)                     | (\$'000)                      | (\$'000)                      | (\$'000)              | 2014<br><i>en 2014</i>        | Effectuated<br><i>Émis</i> | 2015<br><i>en 2015</i>        |           |         |           |
|  | (/s'000)                      | (/s'000)                 | (/s'000)                     | (/s'000)                      | (/s'000)                      | (/s'000)              | En<br><i>en 2014</i>          | (\$'000)                   | (/s'000)                      |           |         |           |
| BMO Life Assurance Company                           | Ind. 6,220                    | 649                      | 6,869                        | 2,727                         | 374                           | 3,101                 | 22                            | 0                          | 22                            | 828,530   | 65,579  | 823,095   |
|  | Group 99                      | 2,135                    | 2,234                        | 1                             | 651                           | 652                   | 0                             | 0                          | 0                             | 39,307    | 46      | 35,558    |
| BMO Life Insurance Company                           | Ind. 0                        | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 0         | 0       | 0         |
|  | Group 123                     | 111                      | 234                          | 13                            | 63                            | 76                    | 0                             | 0                          | 0                             | 5,771     | 0       | 5,040     |
| Canadian Premier Life Insurance Company              | Ind. 0                        | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 0         | 0       | 0         |
|  | Group 1,675                   | 0                        | 1,675                        | 569                           | 0                             | 569                   | 0                             | 0                          | 0                             | 25,828    | 220     | 23,903    |
| Chubb Life Insurance Company of Canada               | Ind. 4                        | 0                        | 4                            | 13                            | 0                             | 13                    | 0                             | 0                          | 0                             | 1,040     | 1,222   | 2,260     |
|  | Group 2,543                   | 0                        | 2,543                        | 175                           | 0                             | 175                   | 0                             | 0                          | 0                             | 9,541     | 3,532   | 8,576     |
| CIBC Life Insurance Company Limited                  | Ind. 100                      | 0                        | 100                          | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 2,514     | 0       | 2,149     |
|  | Group 0                       | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 0         | 0       | 0         |
| Combined Insurance Company of America                | Ind. 303                      | 0                        | 303                          | 339                           | 0                             | 339                   | 0                             | 0                          | 0                             | 13,948    | 222     | 13,726    |
|  | Group 10                      | 0                        | 10                           | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 1,391     | 44      | 151       |
| Co-operators Life Insurance Company                  | Ind. 9,273                    | 2,126                    | 11,399                       | 2,999                         | 3,034                         | 6,033                 | 171                           | 0                          | 0                             | 1,863,004 | 114,957 | 1,893,980 |
|  | Group 1,445                   | 77                       | 1,522                        | 707                           | 567                           | 1,274                 | 0                             | 0                          | 0                             | 432,756   | 23,427  | 356,110   |
|  | Ind. 192                      | 0                        | 192                          | 119                           | 13                            | 132                   | 4                             | 0                          | 0                             | 27,917    | 1,148   | 25,901    |
| CUMIS Life Insurance Company                         | Group 3,131                   | 0                        | 3,131                        | 1,700                         | 0                             | 1,700                 | 75                            | 0                          | 0                             | 483,541   | 82,040  | 486,081   |
|  | Ind. 9,335                    | 787                      | 10,122                       | 4,355                         | 1,672                         | 6,027                 | 549                           | 0                          | 0                             | 935,960   | 278,441 | 1,771,786 |
| Desjardins Financial Security Life Assurance Company | Group 2,751                   | 741                      | 3,492                        | 1,546                         | 2,208                         | 3,754                 | 2                             | 0                          | 0                             | 602,252   | 61,050  | 665,558   |
| FaithLife Financial                                  | Ind. 0                        | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 9         | 0       | 4         |
|  | Group 0                       | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 0         | 0       | 0         |
|  | Ind. 0                        | 0                        | 0                            | 0                             | 0                             | 0                     | 0                             | 0                          | 0                             | 0         | 0       | 0         |
| First Canadian Insurance Corporation                 | Group 2,986                   | 0                        | 2,986                        | 456                           | 0                             | 456                   | 0                             | 0                          | 0                             | 371,967   | 78,406  | 369,866   |

**Abstract of Life Insurance Returns in New Brunswick - 2015**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2015**

| Name of Company<br>Nom des compagnies    | Premiums<br>Primes     |                   | Claims<br>Prestations |                     | Dividends<br>Bénéfices |                | Movement<br>Mouvement |             |                |
|--|------------------------|-------------------|-----------------------|---------------------|------------------------|----------------|-----------------------|-------------|----------------|
|  | Insurance<br>Assurance | Annuity<br>Rentes | Total<br>Total        | Insuranc<br>Assuran | Annui<br>Rentes        | Total<br>Total | In Force<br>En        | New<br>Émis | In Force<br>En |
|  | (\$'000)               | (\$'000)          | (\$'000)              | (\$'000)            | (\$'000)               | (\$'000)       | (\$'000)              | (\$'000)    | (\$'000)       |
|  | (€'000)                | (€'000)           | (€'000)               | (€'000)             | (€'000)                | (€'000)        | (€'000)               | (€'000)     | (€'000)        |
| Foresters Life Insurance Company         | 1,356                  | 0                 | 1,356                 | 209                 | 1                      | 210            | 40                    | 10,130      | 184,947        |
| Group                                    | 176                    | 769               | 945                   | 0                   | 1,137                  | 1,137          | 0                     | 14,740      | 54,374         |
| Ind.                                     | 111                    | 0                 | 111                   | 23                  | 0                      | 23             | 0                     | 535         | 13,673         |
| Gerber Life Insurance Company            | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 0                      | 1                 | 1                     | 0                   | 0                      | 0              | 0                     | 25          | 0              |
| Ind.                                     | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Giraffe & Friends Life Insurance Company | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 168                    | 0                 | 168                   | 43                  | 0                      | 43             | 0                     | 4,490       | 18,590         |
| Ind.                                     | 26                     | 0                 | 26                    | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 22,497                 | 31,529            | 54,026                | 8,058               | 31,069                 | 39,127         | 66                    | 359,487     | 3,666,785      |
| Ind.                                     | 7,366                  | 12,945            | 20,311                | 1,796               | 12,077                 | 13,873         | 170                   | 173,893     | 634,135        |
| Group                                    | 4,393                  | 0                 | 4,393                 | 5,052               | 592                    | 5,644          | 10                    | 148,017     | 1,182,193      |
| Ind.                                     | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 735                    | 1,331             | 2,066                 | 250                 | 292                    | 542            | 0                     | 22,541      | 154,153        |
| Ind.                                     | 232                    | 0                 | 232                   | 117                 | 0                      | 117            | 0                     | 390         | 34,454         |
| Group                                    | 31                     | 0                 | 31                    | 0                   | 0                      | 0              | 0                     | 0           | 5,023          |
| Ind.                                     | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 332                    | 0                 | 332                   | 42                  | 0                      | 42             | 0                     | 30,117      | 98,247         |
| Ind.                                     | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Ind.                                     | 0                      | 0                 | 0                     | 0                   | 0                      | 0              | 0                     | 0           | 0              |
| Group                                    | 5                      | 0                 | 5                     | 0                   | 0                      | 0              | 0                     | 0           | 1,000          |
| Ind.                                     | 93,387                 | 2,513             | 95,900                | 27,623              | 3,779                  | 31,402         | 30,217                | 527,585     | 6,333,897      |
| Group                                    | 0                      | 17,111            | 17,111                | 26                  | 21,083                 | 21,109         | 0                     | 0           | 0              |

**Abstract of Life Insurance Returns in New Brunswick - 2015**  
**Extrait des rapports d'assurance-vie au Nouveau-Brunswick - 2015**

| Name of Company<br>Nom des compagnies       | Premiums<br>Primes     |                   | Claims<br>Prestations |                        | Dividends<br>Bénéfices |                | Movement<br>Mouvement  |              |                        |
|---|------------------------|-------------------|-----------------------|------------------------|------------------------|----------------|------------------------|--------------|------------------------|
|   | Insurance<br>Assurance | Annuity<br>Rentes | Total<br>Total        | Insurance<br>Assurance | Annuity<br>Rentes      | Total<br>Total | In Force<br>En vigueur | New<br>Émis  | In Force<br>En vigueur |
|   | (\$'000)               | (\$'000)          | (\$'000)              | (\$'000)               | (\$'000)               | (\$'000)       | 2014<br>en 2014        | 2015<br>Émis | 2015<br>en 2015        |
|   | (€'000)                | (€'000)           | (€'000)               | (€'000)                | (€'000)                | (€'000)        | (€'000)                | (€'000)      | (€'000)                |
| L'Union-Vie, compagnie mutuelle d'assurance | 696                    | 0                 | 696                   | 2                      | 44                     | 0              | 0                      | 100          | 58,458                 |
| Manulife Assurance Company of Canada        | 17                     | 0                 | 17                    | 0                      | 0                      | 0              | 0                      | 0            | 0                      |
| New York Life Insurance Company             | 0                      | 0                 | 0                     | 0                      | (2)                    | 0              | 0                      | 0            | 0                      |
| Pavonia Life Insurance Company of Michigan  | 7                      | 0                 | 7                     | 1                      | 0                      | 3              | 0                      | 0            | 0                      |
| Primerica Life Insurance Company of Canada  | 1,742                  | 0                 | 1,742                 | 282                    | 0                      | 1,509          | 418,208                | 35,462       | 412,229                |
| RBC Life Insurance Company                  | 0                      | 0                 | 0                     | 0                      | 0                      | 0              | 0                      | 0            | 0                      |
| Reliable Life Insurance Company             | 102                    | 0                 | 102                   | 2                      | 0                      | 0              | 18,517                 | 0            | 12,291                 |
| Scotia Life Insurance Company               | 1,503                  | 0                 | 1,503                 | 1,564                  | 0                      | 0              | 570,289                | 24,351       | 568,710                |
| SSQ, Insurance Company Inc.                 | 0                      | 0                 | 0                     | 0                      | 0                      | 0              | 0                      | 0            | 0                      |
| Standard Life Assurance Limited             | 4,323                  | 291               | 4,614                 | 2,412                  | 218                    | 17             | 1,361,044              | 164,503      | 1,452,636              |
|   | 142                    | 0                 | 142                   | 143                    | 0                      | 0              | 314,530                | 2,272        | 391,611                |
|   | 18                     | 0                 | 18                    | 0                      | 0                      | 0              | 10,501                 | 0            | 9,901                  |
|   | 87                     | 0                 | 87                    | 27                     | 0                      | 0              | 16,175                 | 8,212        | 20,156                 |
|   | 179                    | 0                 | 179                   | 261                    | 0                      | 0              | 37,297                 | 0            | 36,044                 |
|   | 813                    | 0                 | 813                   | 40                     | 0                      | 0              | 246,490                | 28,014       | 262,249                |
|   | 1,094                  | 0                 | 1,094                 | 493                    | 0                      | 0              | 1,187                  | 83           | 770                    |
|   | 0                      | 3                 | 3                     | 0                      | 3                      | 0              | 0                      | 0            | 0                      |
|   | 1,245                  | 0                 | 1,245                 | 335                    | 0                      | 16             | 237,661                | 89,470       | 257,571                |
|   | 0                      | 0                 | 0                     | 0                      | 0                      | 0              | 0                      | 0            | 0                      |
|   | 0                      | 0                 | 0                     | 0                      | 53                     | 0              | 0                      | 0            | 0                      |



Abstract of Life Insurance Returns in New Brunswick - 2015  
 Extrait des rapports d'assurance-vie au Nouveau-Brunswick - 2015

| Name of Company<br>Nom des compagnies | Premiums<br>Primes                    |                                    | Claims<br>Prestations       |                                    | Dividends<br>Bénéfices      |                                    | Movement<br>Mouvement  |                 |
|---------------------------------------|---------------------------------------|------------------------------------|-----------------------------|------------------------------------|-----------------------------|------------------------------------|------------------------|-----------------|
|                                       | Insurance Annuity<br>Assurance Rentes | Total Insurance<br>Total Assurance | Insurance Annuity<br>Rentes | Total Insurance<br>Total Assurance | Insurance Annuity<br>Rentes | Total Insurance<br>Total Assurance | In Force<br>En vigueur | New<br>Émis     |
|                                       | (\$'000)                              | (\$'000)                           | (\$'000)                    | (\$'000)                           | (\$'000)                    | (\$'000)                           | 2014<br>en 2014        | 2015<br>en 2015 |
|                                       | (/s'nnn)                              | (/s'nnn)                           | (/s'nnn)                    | (/s'nnn)                           | (/s'nnn)                    | (/s'nnn)                           |                        |                 |
| Western Life Assurance Company        | Ind. 153                              | 0                                  | 153                         | 24                                 | 0                           | 24                                 | 24,194                 | 3,055           |
|                                       | Group 2,698                           | 0                                  | 2,698                       | 247                                | 0                           | 247                                | 141,184                | 0               |
| Totals/Total - 2015 - 52              | Ind. 354,148                          | 72,731                             | 426,879                     | 164,323                            | 103,598                     | 267,921                            | 42,322,20              | 3,684,221       |
| Companies/Compagnies                  | Ind. 347,262                          | 62,891                             | 410,153                     | 155,663                            | 94,439                      | 250,102                            | 5                      | 7               |
| Totals/Total - 2014 - 53              | Group 163,941                         | 279,421                            | 443,362                     | 60,621                             | 108,790                     | 169,411                            | 41,695,25              | 3,483,361       |
| Companies/Compagnies                  | Group 166,648                         | 124,313                            | 290,961                     | 61,710                             | 83,320                      | 145,030                            | 3                      | 7               |
| Totals/Total - 2015 - 41              |                                       |                                    |                             |                                    |                             |                                    | 38,431,84              | 1,611,695       |
| Companies/Compagnies                  |                                       |                                    |                             |                                    |                             |                                    | 9                      | 9               |
| Totals/Total - 2014 - 53              |                                       |                                    |                             |                                    |                             |                                    | 36,850,37              | 2,089,438       |
| Companies/Compagnies                  |                                       |                                    |                             |                                    |                             |                                    | 7                      | 5               |

**Property  
Biens**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company  | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|--|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                              | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|  | (\$)                                  | (\$)                           | (%)            |
| ACE INA Insurance                                      | 982,000                               | 123,000                        | 12.53          |
| Affiliated FM Insurance Company                        | 841,000                               | 93,000                         | 11.06          |
| AIG Insurance Company of Canada                        | 6,464,000                             | 6,518,000                      | 100.84         |
| Allianz Global Risks US Insurance Company              | 2,406,000                             | 162,000                        | 6.73           |
| Allied World Specialty Insurance                       | 967,000                               | 378,000                        | 39.09          |
| Allstate Insurance Company of Canada                   | 11,706,000                            | 5,838,000                      | 49.87          |
| American Bankers Insurance Company of Florida          | 1,083,000                             | 953,000                        | 88.00          |
| Arch Insurance Canada Ltd.                             | 466,000                               | (39,000)                       | ---            |
| Aspen Insurance UK Limited                             | 0                                     | (32,000)                       | ---            |
| Associated Electric & Gas Insurance Services Limited   | 167,000                               | 166,000                        | 99.40          |
| Aviva General Insurance Company                        | 3,265,000                             | 2,765,000                      | 84.69          |
| Aviva Insurance Company of Canada                      | 23,205,000                            | 20,699,000                     | 89.20          |
| AXA Art Insurance Corporation                          | 35,000                                | 8,000                          | 22.86          |
| AXIS Reinsurance Company (Canadian Branch)             | 1,030,000                             | 572,000                        | 55.53          |
| Berkley Insurance Company                              | 5,000                                 | 2,000                          | 40.00          |
| CAA Insurance Company                                  | 1,240,000                             | 1,027,000                      | 82.82          |
| Canadian Egg Industry Reciprocal Alliance (CEIRA)      | 112,000                               | 0                              | 0.00           |
| Canadian Farm Insurance Corp.                          | 4,000                                 | 0                              | 0.00           |
| Canadian Northern Shield Insurance Company             | 6,000                                 | 0                              | 0.00           |
| Canadian Universities Reciprocal Insurance Exchange    | 540,000                               | (12,000)                       | ---            |
| Canassurance Insurance Company                         | 45,000                                | 7,000                          | 15.56          |
| Carleton Mutual Insurance Company                      | 1,735,000                             | 1,055,000                      | 60.81          |
| Certas Home and Auto Insurance Company                 | 16,020,000                            | 6,406,000                      | 39.99          |
| Chubb Insurance Company of Canada                      | 1,135,000                             | (7,000)                        | ---            |
| Coachman Insurance Company                             | 2,000                                 | 0                              | 0.00           |
| Continental Casualty Company                           | 1,575,000                             | 943,000                        | 59.87          |
| Co-operators General Insurance Company                 | 21,310,000                            | 17,261,000                     | 81.00          |
| COSECO Insurance Company                               | 579,000                               | 1,006,000                      | 173.75         |
| CUMIS General Insurance Company                        | 2,529,000                             | 1,971,000                      | 77.94          |
| Ecclesiastical Insurance Office Public Limited Company | 2,740,000                             | 978,000                        | 35.69          |
| Echelon Insurance                                      | 180,000                               | 185,000                        | 102.78         |
| Economical Mutual Insurance Company                    | 19,760,000                            | 13,900,000                     | 70.34          |
| Elite Insurance Company                                | 8,459,000                             | 3,789,000                      | 44.79          |
| Everest Insurance Company of Canada                    | 166,000                               | 70,000                         | 42.17          |
| Factory Mutual Insurance Company                       | 8,065,000                             | 3,252,000                      | 40.32          |
| Federal Insurance Company                              | 1,000                                 | 1,000                          | 100.00         |
| Federated Insurance Company of Canada                  | 509,000                               | (1,000)                        | ---            |
| First North American Insurance Company                 | 298,000                               | 39,000                         | 13.09          |
| Fundy Mutual Insurance Company                         | 3,394,000                             | 2,457,000                      | 72.39          |
| Gore Mutual Insurance Company                          | 52,000                                | 4,000                          | 7.69           |

**Property  
Biens**  
**Premiums & Losses in New Brunswick - 2015**  
*Primes et sinistres au Nouveau-Brunswick - 2015*

| Name of Company   | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|---|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                                 | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|   | (\$)                                  | (\$)                           | (%)            |
| Great American Insurance Company                          | 153,000                               | (9,000)                        | ---            |
| Hartford Fire Insurance Company                           | 3,000                                 | 0                              | 0.00           |
| HDI Global SE Canada Branch                               | 139,000                               | 4,000                          | 2.88           |
| Industrial Alliance Pacific General Insurance Corporation | 2,000                                 | 1,000                          | 50.00          |
| Intact Insurance Company                                  | 40,121,000                            | 33,475,000                     | 83.44          |
| International Insurance Company of Hannover SE            | 308,000                               | (7,000)                        | ---            |
| Ironshore Insurance Ltd.                                  | 146,000                               | 33,000                         | 22.60          |
| Jewelers Mutual Insurance Company                         | 63,000                                | 1,000                          | 1.59           |
| La Compagnie d'assurances Jevco                           | 0                                     | (55,000)                       | ---            |
| Legacy General Insurance Company                          | 4,000                                 | (4,000)                        | ---            |
| Liberty Mutual Insurance Company                          | 1,445,000                             | 381,000                        | 26.37          |
| Lloyd's Underwriters                                      | 14,784,000                            | 5,760,000                      | 38.96          |
| Mitsui Sumitomo Insurance Company Limited                 | 8,000                                 | 0                              | 0.00           |
| National Liability & Fire Insurance Company               | 392,000                               | 244,000                        | 62.24          |
| Northbridge Commercial Insurance Corporation              | 208,000                               | 325,000                        | 156.25         |
| Northbridge General Insurance Corporation                 | 6,631,000                             | 3,490,000                      | 52.63          |
| Northbridge Personal Insurance Corporation                | 1,163,000                             | 267,000                        | 22.96          |
| Novex Insurance Company                                   | 152,000                               | 52,000                         | 34.21          |
| Old Republic Insurance Company of Canada                  | 119,000                               | 29,000                         | 24.37          |
| Omega General Insurance Company                           | 255,000                               | 94,000                         | 36.86          |
| Orion Travel Insurance Company                            | 317,000                               | 278,000                        | 87.70          |
| Pembridge Insurance Company                               | 4,543,000                             | 3,346,000                      | 73.65          |
| Petline Insurance Company                                 | 637,000                               | 335,000                        | 52.59          |
| Primum Insurance Company                                  | 3,642,000                             | 1,417,000                      | 38.91          |
| Promutuel de l'Estuaire, Société mutuelle d'assurance     | 6,941,000                             | 7,870,000                      | 113.38         |
| RBC Insurance Company of Canada                           | 181,000                               | 32,000                         | 17.68          |
| Royal & Sun Alliance Insurance Company of Canada          | 12,161,000                            | 8,504,000                      | 69.93          |
| Scottish & York Insurance Co. Limited                     | 0                                     | (2,000)                        | ---            |
| Security National Insurance Company                       | 13,300,000                            | 6,244,000                      | 46.95          |
| Sonnet Insurance Company                                  | (65,000)                              | 2,659,000                      | ---            |
| SouthEastern Mutual Insurance Company                     | 6,623,000                             | 3,347,000                      | 50.54          |
| St. Paul Fire and Marine Insurance Company                | 319,000                               | 167,000                        | 52.35          |
| Stanley Mutual Insurance Company                          | 7,135,000                             | 4,561,000                      | 63.92          |
| Starr Insurance and Reinsurance Limited                   | 11,000                                | 111,000                        | 1009.09        |
| Sunderland Marine Insurance Company Limited (Canada       | 2,930,000                             | 2,803,000                      | 95.67          |
| TD Home and Auto Insurance Company                        | 245,000                               | 142,000                        | 57.96          |
| Temple Insurance Company                                  | 1,505,000                             | 1,812,000                      | 120.40         |
| The Boiler Inspection and Insurance Company of Canada     | 255,000                               | 264,000                        | 103.53         |
| The Dominion of Canada General Insurance Company          | 8,822,000                             | 6,363,000                      | 72.13          |
| The Guarantee Company of North America                    | 572,000                               | 159,000                        | 27.80          |

**Property**  
**Biens**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company  | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|--|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                              | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|  | (\$)                                  | (\$)                           | (%)            |
| The Insurance Company of Prince Edward Island          | 2,638,000                             | 1,610,000                      | 61.03          |
| The Nordic Insurance Company of Canada / La Nordique   | 0                                     | 6,000                          | ---            |
| The Personal Insurance Company                         | 5,814,000                             | 3,748,000                      | 64.47          |
| The Portage la Prairie Mutual Insurance Company        | 4,158,000                             | 4,774,000                      | 114.81         |
| The Sovereign General Insurance Company                | 3,925,000                             | 6,672,000                      | 169.99         |
| The Wawanesa Mutual Insurance Company                  | 31,136,000                            | 23,396,000                     | 75.14          |
| Tokio Marine & Nichido Fire Insurance Co. Ltd.         | 32,000                                | 0                              | 0.00           |
| Traders General Insurance Company                      | 3,880,000                             | 2,966,000                      | 76.44          |
| Trafalgar Insurance Company of Canada                  | 431,000                               | 412,000                        | 95.59          |
| Trans Global Insurance Company                         | 13,000                                | 0                              | 0.00           |
| Travelers Insurance Company of Canada                  | 665,000                               | 361,000                        | 54.29          |
| Trisura Guarantee Insurance Company                    | 2,000                                 | 0                              | 0.00           |
| Triton Insurance Company                               | 192,000                               | 61,000                         | 31.77          |
| Unifund Assurance Company                              | 14,320,000                            | 8,453,000                      | 59.03          |
| Waterloo Insurance Company                             | 1,480,000                             | 1,269,000                      | 85.74          |
| Westport Insurance Corporation                         | 168,000                               | 1,072,000                      | 638.10         |
| Wynward Insurance Group                                | 2,093,000                             | 2,017,000                      | 96.37          |
| XL Insurance Company SE                                | 225,000                               | 6,029,000                      | 2679.56        |
| Zenith Insurance Company                               | 346,000                               | 846,000                        | 244.51         |
| Zurich Insurance Company Ltd                           | 2,341,000                             | 16,000                         | 0.68           |
| <b>Totals/Totaux - 2015 - 100 Companies/Compagnies</b> | <b>353,107,000</b>                    | <b>250,738,000</b>             | <b>71.01</b>   |
| <b>Totals/Totaux - 2014 - 99 Companies/Compagnies</b>  | <b>349,822,000</b>                    | <b>293,455,000</b>             | <b>83.89</b>   |



**Marine**  
**Marine**  
**Premiums & Losses in New Brunswick - 2015**  
**Primes et sinistres au Nouveau-Brunswick - 2015**

| Name of Company                                       | Direct<br>Premiums<br>Written         | Direct Loss                    | Loss Ratio     |
|---|---------------------------------------|--------------------------------|----------------|
| <i>Nom des compagnies</i>                             | <i>Primes directes<br/>souscrites</i> | <i>Sinistres<br/>supportés</i> | <i>Rapport</i> |
|   | (\$)                                  | (\$)                           | (%)            |
| ACE INA Insurance                                     | 440,000                               | (277,000)                      | ---            |
| Affiliated FM Insurance Company                       | 15,000                                | (92,000)                       | ---            |
| AIG Insurance Company of Canada                       | 117,000                               | (421,000)                      | ---            |
| Allianz Global Risks US Insurance Company             | 148,000                               | (50,000)                       | ---            |
| Ascentus Insurance Ltd.                               | 13,000                                | (4,000)                        | ---            |
| Aspen Insurance UK Limited                            | 0                                     | 128,000                        | ---            |
| Aviva Insurance Company of Canada                     | 25,000                                | 92,000                         | 368.00         |
| Certas Home and Auto Insurance Company                | 64,000                                | 20,000                         | 31.25          |
| Chubb Insurance Company of Canada                     | 21,000                                | (1,000)                        | ---            |
| Continental Casualty Company                          | 143,000                               | (240,000)                      | ---            |
| Elite Insurance Company                               | 839,000                               | 269,000                        | 32.06          |
| Great American Insurance Company                      | 1,313,000                             | 622,000                        | 47.37          |
| HDI Global SE Canada Branch                           | 2,000                                 | 1,000                          | 50.00          |
| Intact Insurance Company                              | 834,000                               | 189,000                        | 22.66          |
| Liberty Mutual Insurance Company                      | 312,000                               | (71,000)                       | ---            |
| Lloyd's Underwriters                                  | 5,664,000                             | (534,000)                      | ---            |
| Northbridge General Insurance Corporation             | 393,000                               | 130,000                        | 33.08          |
| Royal & Sun Alliance Insurance Company of Canada      | 10,000                                | (3,000)                        | ---            |
| St. Paul Fire and Marine Insurance Company            | 55,000                                | (12,000)                       | ---            |
| Sunderland Marine Insurance Company Limited (Canada   | 969,000                               | 96,000                         | 9.91           |
| The Sovereign General Insurance Company               | 212,000                               | 199,000                        | 93.87          |
| Traders General Insurance Company                     | 22,000                                | 14,000                         | 63.64          |
| XL Insurance Company SE                               | 220,000                               | 0                              | 0.00           |
| Zurich Insurance Company Ltd                          | 600,000                               | 203,000                        | 33.83          |
| <b>Totals/Totaux - 2015 - 24 Companies/Compagnies</b> | <b>12,431,000</b>                     | <b>258,000</b>                 | <b>2.08</b>    |
| <b>Totals/Totaux - 2014 - 22 Companies/Compagnies</b> | <b>10,148,000</b>                     | <b>6,024,000</b>               | <b>59.36</b>   |