

# 2014-2015 Annual Report

Insurance

# 2014-2015 Rapport annuel

Assurances

FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION



COMMISSION DES SERVICES  
FINANCIERS ET DES SERVICES  
AUX CONSOMMATEURS



8 December 2015

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 2014 and for the Superintendent's fiscal year ending March 31, 2015.

Total premiums for all classes of insurance paid by policyholders in the business year 2014 were \$2,134,700,000, an increase of approximately 3.7% from the previous year. Total claims and benefits paid to consumers were \$1,470,606,000 which represents 68.9% of premiums paid.

With premiums of \$942,847,000 on property and casualty business, losses paid in 2014 were \$691,510,000 or a loss ratio of 73.3% as compared to 57.8% in 2013. Automobile insurance loss ratio in 2014 was 75.1%, compared to 65.1% in 2013.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2014 were \$20,248,090, a decrease of 8.2% from 2013.

In 2014, insurance on the person (life and health) gross premium volume increased to \$996,354,000, an increase of 0.5% over 2013. Claims and benefits paid (not including annuities) were \$595,553,000, which is 59.8% 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 2014-2015 was \$47,160,503. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2014-2015, was \$3,043,600. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$28,496,736 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 2014-2015 were \$1,755,350. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers in compliance with subsection 2(1) of the *Premium Tax Act*. The amount is collected in the following fiscal year.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$788,353.

There were 227 insurance companies licensed during 2014-2015.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2014-2015	2013-2014
Life Insurance Agents / Brokers	2620 <sup>(3)</sup>	2598 <sup>(3)</sup>
Other Than Life Agents / Brokers	1761	1677
Non-Resident Brokers	2707	2524
Accident & Sickness Agents	459	364
Travel Agents	281	304
Special Insurance Brokers	11	13
Damage Appraisers	72	69
Adjusters	1362	1122
Total	<u>9273</u>	<u>8671</u>
Total number of licences produced	7796 <sup>(1)(2)</sup>	7532 <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: Resident - 1490; Non-Resident - 1130

Respectfully submitted,



Angela Mazerolle,  
Superintendent of Insurance



Le 8 décembre 2015

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'exercice qui s'est terminé le 31 mars 2015, et pour l'exercice 2014 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 2 134 700 000 \$ au cours de l'exercice 2014, soit une augmentation d'environ 3,7 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 470 606 000 \$, ce qui représente 68,9 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 942 847 000 \$ et les pertes remboursées se sont élevées à 691 510 000 \$ en 2014, ce qui représente un ratio sinistres/primes de 73,3 %, comparativement à 57,8 % en 2013. Le ratio sinistres/primes de l'assurance automobile était de 75,1 % en 2014, comparativement à 65,1 % en 2013.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a diminué. Les primes versées à la Facility Association se sont élevées à 20 248 090 \$ en 2014, ce qui représente une diminution de 8,2 % par rapport à 2013.

Durant l'année 2014, le volume brut en primes d'assurances de personnes (vie et maladie) a augmenté à 996 354 000 \$, ce qui représente une hausse de 0,5 % par rapport à 2013. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 595 553 000 \$, soit 59,8 % 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 2014-2015, les sommes provenant de cette taxe se sont chiffrées à 47 160 503 \$. 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 2014-2015, a rapporté 3 043 600 \$. 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 28 496 736 \$ 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'élèvent à 1 755,350 \$ pour 2014-2015. 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.



Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistres et experts-estimateurs) ont totalisé 788 353 \$.

En 2014-2015, 227 compagnies d'assurance étaient titulaires d'une licence.

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

Type de licence	2014-2015	2013-2014
Agents/courtiers d'assurance vie	2620 <sup>(3)</sup>	2598 <sup>(3)</sup>
Autres que des agents/courtiers d'assurance vie	1761	1677
Courtiers non résidents	2707	2524
Agents d'assurance accident et d'assurance maladie	459	364
Agents de voyage	281	304
Courtiers d'assurance spéciale	11	13
Estimateurs de dommages	72	69
Experts	1362	1122
Total	<u>7273<sup>(1) (2)</sup></u>	<u>8671<sup>(1) (2)</sup></u>
Nombre total de licences produites	7796 <sup>(1) (2)</sup>	7532 <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 : Résidents – 1490; Non résidents –1130.

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

La surintendante des assurances,



Angela Mazerolle

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New Companies / Nouvelles Compagnies

January 1, 2014 - December 31, 2014

1 janvier 2014 - 31 décembre 2014

Name of Company <i>Noms des compagnies</i>	Chief Representative <i>Représentant principal</i>
AXA Art Insurance Corporation	LaPalme, Laurie 500 King St. W. Floor 3 Toronto ON M5V 1L9
Certas Home and Auto Insurance Company <i>Certas, compagnie d'assurances auto et habitation</i>	Paquette, Sylvie 6300 boulevard de la Rive-Sud  Levis QC G6V 6P9
GMS Insurance Inc.	Laprairie, Maurice 2055 Albert Street P.O. Box 1949 Regina SK S4P 0E3
Ironshore Insurance Ltd.	Hambrook, Dane 320 Bay Street Suite 1500 Toronto ON M5H 2A6
Orion Travel Insurance Company	Woo, Jay 60 Commerce Valley Drive E.  Thornhill ON L3T 7P9
Starr Insurance and Reinsurance Limited	Pak, Hano 200 King Street West Suite 1805, PO Box 16 Toronto ON M5H 3T4



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

January 1, 2014 - December 31, 2014

1 janvier 2014 - 31 décembre 2014

### **AXA Art Insurance Corporation**

AXA Art Insurance Corporation / AXA Art

Changed Name to / Changé à :

AXA Art Insurance Corporation

*Date/date 3/25/2014*

**Certas Home and Auto Insurance Company, conducting business using the trademark State Farm under licence.**

***Certas, compagnie d'assurances auto et habitation, la conduite des affaires en utilisant la marque State Farm sous licence.***

Certas Home and Auto Insurance Company, conducting business using the trademark State Farm under licence.

Changed Name to / Changé à :

Certas Home and Auto Insurance Company, conducting business using the trademark State Farm under licence. / Certas, compagnie d'assurances auto et habitation, la conduite des affaires en utilisant la marque State Farm sous licence.

*Date/date 12/30/2014*

### **Giraffe & Friends Life Insurance Company**

***Girafe & Cie, compagnie d'assurance-vie***

The Provenance Life Insurance Company / Provenance, compagnie d'assurance-vie

Changed Name to / Changé à :

Giraffe & Friends Life Insurance Company / Girafe & Cie, compagnie d'assurance-vie

*Date/date 5/29/2014*

### **Industrial Alliance Pacific General Insurance Corporation**

***Industrielle Alliance Pacifique, compagnie d'assurance générales***

Industrial-Alliance Pacific General Insurance Corporation

Changed Name to / Changé à :

Industrial Alliance Pacific General Insurance Corporation / Industrielle Alliance Pacifique, compagnie d'assurance générales

*Date/date 3/14/2014*

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

January 1, 2014 - December 31, 2014

*1 janvier 2014 - 31 décembre 2014*

**La Capitale Financial Security Insurance Company**

***La Capitale sécurité financière, compagnie d'assurance***

Penncorp Life Insurance Company / La Compagnie D'Assurance-Vie Penncorp

Changed Name to / Changé à :

La Capitale Financial Security Insurance Company / La Capitale sécurité financière, compagnie d'assurance

*Date/date 3/14/2014*

**Starr Insurance and Reinsurance Limited**

Starr Insurance and Reinsurance Ltd.

Changed Name to / Changé à :

Starr Insurance and Reinsurance Limited

*Date/date 4/8/2014*

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

January 1, 2014 - December 31, 2014

*1 janvier 2014 - 31 décembre 2014*

Name of Company <i>Noms des compagnies</i>	Ceased cessé le
Arch Insurance Company	5/31/2014
AXA Assurances Inc.	5/31/2014
AXA Insurance (Canada)	5/31/2014
AXA Pacific Insurance Company	5/31/2014
GMS Insurance Inc.	5/31/2014
Groupama S.A.	11/28/2014
Hartford Life Insurance Company	3/14/2014
Manulife Canada Ltd.	5/31/2014
Northbridge Indemnity Insurance Corporation	5/31/2014
Utica Mutual Insurance Company	5/31/2014

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

January 1, 2014 - December 31, 2014

1 janvier 2014 - 31 décembre 2014

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

amalgamated with / fusionné avec:

*CMFG Life Insurance Company*

Continuing Company / maintenant le nom de:

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

**As of Date/ De date 3/14/2014**



Insurance Company Deposits Held by the Province of New Brunswick  
*Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick*  
March 31, 2015 / 31 Mars 2015

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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 held for Insurers were returned on July 19, 2013. There are currently no deposits held by the Province of New Brunswick.

La Direction des assurances fait partie de la nouvelle Commission des services financiers et des services aux consommateurs depuis le 1<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 et officiers - Siège social au Nouveau-Brunswick***

Name of Company

Chief Representative

*Noms des compagnies*

*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*

Vincent, Andre

770 rue Main

CP 160

Moncton NB

E1C 8L1

Blue Cross Life Insurance Company of Canada

*Compagnie d'Assurance-Vie Croix Bleue du Canada*

Gilligan, James K.

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 St

PO Box 220

Moncton NB

E1C 8L3

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

Name of Company

Chief Representative

*Noms des compagnies*

*Représentant principal*

SouthEastern Mutual Insurance Company

Fanning, Claire  
378 Coverdale Road  
Suite 1  
Riverview NB  
E1B 3J7

Stanley Mutual Insurance Company

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

United General Insurance Corporation

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

**Assessment  
Cotisation**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>	Assessment <i>Cotisation</i>
<b>Fraternal Societies</b> <i>Sociétés des secours mutuels</i>		
ACTRA Fraternal Benefit Society	22,000	70
FaithLife Financial	0	50
Knights of Columbus	6,334,000	5,942
The Grand Orange Lodge of British America Benefit Fund	88,000	132
The Independent Order of Foresters	192,000	229
The Order of United Commercial Travelers of America	48,000	95
<b>Totals - 2014 - 6 Fraternal Societies/Sociétés des secours mutuels</b>	<b>6,684,000</b>	<b>6,517</b>
<b>Life Companies</b> <i>Compagnies-vie</i>		
Acadie Vie	18,622,000	17,372
ACE INA Life Insurance	4,908,000	4,615
Aetna Life Insurance Company	0	50
Allianz Life Insurance Company of North America	0	50
American Bankers Life Assurance Company of Florida	6,226,000	5,841
American Health and Life Insurance Company	625,000	631
American Income Life Insurance Company	5,122,000	4,814
Assomption Compagnie Mutuelle d'Assurance-vie	45,037,000	41,943
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,461,000	6,060
Assurant Life of Canada	1,232,000	1,196
AXA Equitable Life Insurance Company	0	50
Blue Cross Life Insurance Company of Canada	22,253,000	20,749
BMO Life Assurance Company	5,688,000	5,341
BMO Life Insurance Company	584,000	593
Canadian Premier Life Insurance Company	4,464,000	4,202
CIBC Life Insurance Company Limited	1,203,000	1,169
CIGNA Life Insurance Company of Canada	0	50
Combined Insurance Company of America	15,360,000	14,338
CompCorp Life Insurance Company	0	50
Co-operators Life Insurance Company	18,212,000	16,991
CT Financial Assurance Company	66,000	111
CUMIS Life Insurance Company	6,836,000	6,409
Desjardins Financial Security Life Assurance Company	31,919,000	29,741
First Canadian Insurance Corporation	8,072,000	7,558
Foresters Life Insurance Company	1,677,000	1,610
Gerber Life Insurance Company	115,000	157
Giraffe & Friends Life Insurance Company	0	50
Humania Assurance Inc.	1,319,000	1,277
Industrial Alliance Insurance and Financial Services Inc.	44,440,000	41,387



La Capitale assurances et gestion du patrimoine inc.	3,343,000	3,160
La Capitale Financial Security Insurance Company	399,000	421
La Survivance – Voyage, compagnie d'assurance	211,000	246
L'Excellence Compagnie d'assurance-vie	1,124,000	1,096
Liberty Life Assurance Company of Boston	0	50
Life Insurance Company of North America	32,000	80
London Life Insurance Company	60,122,000	55,975
L'Union-Vie, compagnie mutuelle d'assurance	718,000	718
MD Life Insurance Company	0	50
Medavie Inc.	89,046,000	82,879
New York Life Insurance Company	595,000	603
Pavonia Life Insurance Company of Michigan	197,000	233
Primerica Life Insurance Company of Canada	1,501,000	1,446
RBC Life Insurance Company	14,431,000	13,474
Reliable Life Insurance Company	404,000	426
Scotia Life Insurance Company	2,568,000	2,439
SSQ, Insurance Company Inc.	2,329,000	2,216
SSQ, Société d'Assurance-Vie inc.	6,762,000	6,340
Standard Life Assurance Limited	0	50
State Farm International Life Insurance Company Ltd.	2,851,000	2,702
Sun Life Assurance Company of Canada	124,681,000	116,027
Sun Life Insurance (Canada) Limited	0	50
TD Life Insurance Company	531,000	544
The Canada Life Assurance Company	91,182,000	84,866
The Canada Life Insurance Company of Canada	0	50
The Empire Life Insurance Company	3,783,000	3,569
The Equitable Life Insurance Company of Canada	3,111,000	2,944
The Great-West Life Assurance Company	84,338,000	78,500
The Manufacturers Life Insurance Company	138,566,000	128,942
The Standard Life Assurance Company of Canada	8,878,000	8,308
The Wawanesa Life Insurance Company	3,505,000	3,310
Trans Global Life Insurance Company	1,000.00	50.93
Transamerica Life Canada	4,323,000.00	4,071.20
United American Insurance Company	6,000.00	55.58
Western Life Assurance Company	3,878,000.00	3,657.26
<b>Totals - 2014 - 64 Life Companies/Compagnies-vie</b>	<b>903,857,000</b>	<b>843,956</b>

### Other than Life Companies

*Compagnies autre que l'assurance vie*

ACE INA Insurance	7,565,000	7,087
Affiliated FM Insurance Company	274,000	305
AIG Insurance Company of Canada	18,866,000	17,599
Allianz Global Risks US Insurance Company	2,772,000	2,628
Allied World Specialty Insurance	439,000	458
Allstate Insurance Company	0	50
Allstate Insurance Company of Canada	35,760,000	33,313
American Bankers Insurance Company of Florida	7,171,000	6,720
Arch Insurance Canada Ltd.	1,998,000	1,909
Ascentus Insurance Ltd.	0	50

Aspen Insurance UK Limited	119,000	161
Associated Electric & Gas Insurance Services Limited	234,000	268
Atradius Credit Insurance N.V.	0	50
Aviva Insurance Company of Canada	73,872,000	68,765
AXA Art Insurance Corporation	17,000	66
AXIS Reinsurance Company (Canadian Branch)	1,082,000	1,056
Berkley Insurance Company	137,000	177
CAA Insurance Company (Ontario)	4,879,000	4,588
Canada Guaranty Mortgage Insurance Company	1,595,000	1,534
Canadian Egg Industry Reciprocal Alliance (CEIRA)	105,000	148
Canadian Farm Insurance Corp.	4,000	54
Canadian Lawyers Insurance Association (CLIA)	884,000	872
Canadian Northern Shield Insurance Company	5,000	55
Canadian Universities Reciprocal Insurance Exchange	861,000	851
Canassurance compagnie d'assurance	1,733,000	1,662
Carleton Mutual Insurance Company	1,994,000	1,905
Certas Home and Auto Insurance Company	0	50
Chicago Title Insurance Company	336,000	363
Chubb Insurance Company of Canada	3,396,000	3,209
Coachman Insurance Company	2,000	52
Compagnie Française d'Assurance pour le Commerce Extérieur	311,000	339
Continental Casualty Company	2,388,000	2,271
Co-operators General Insurance Company	47,173,000	43,930
CorePointe Insurance Company	1,000	51
COSECO Insurance Company	1,877,000	1,796
CUMIS General Insurance Company	4,922,000	4,628
DAS Legal Protection Insurance Company Limited	99,000	142
Ecclesiastical Insurance Office Public Limited Company	3,740,000	3,529
Echelon Insurance	841,000	832
Economical Mutual Insurance Company	28,946,000	26,975
Electric Insurance Company	127,000	168
Elite Insurance Company	17,519,000	16,346
Employers Insurance Company of Wausau	0	50
Euler Hermes North America Insurance Company	379,000	403
Everest Insurance Company of Canada	494,000	510
Factory Mutual Insurance Company	10,393,000	9,717
Farm Mutual Reinsurance Plan Inc.	0	50
FCT Insurance Company Ltd.	2,786,000	2,642
Federal Insurance Company	5,000	55
Federated Insurance Company of Canada	1,191,000	1,158
Federation Insurance Company of Canada	28,186,000	26,268
Fenchurch General Insurance Company	18,000	67
First American Title Insurance Company	113,000	155
First North American Insurance Company	185,000	222
Fundy Mutual Insurance Company	3,628,000	3,425
Genworth Financial Mortgage Insurance Company Canada	7,045,000	6,603
GMS Insurance Inc.	26,000	74
Gore Mutual Insurance Company	63,000	109
Great American Insurance Company	1,466,000	1,414
Green Shield Canada	2,038,000	1,946
Groupama S.A.	0	50
Hartford Fire Insurance Company	18,000	67

HDI-Gerling Industrie Versicherung AG	79,000	123
Healthcare Insurance Reciprocal of Canada	24,000	72
Industrial Alliance Pacific General Insurance Corporation	4,026,000	3,795
Intact Insurance Company	92,455,000	86,050
International Insurance Company of Hannover SE	413,000	434
Ironshore Insurance Ltd.	162,000	201
Jewelers Mutual Insurance Company	84,000	128
La Capitale General Insurance Inc.	0	50
La Compagnie d'assurance Belair inc.	0	50
La Compagnie d'Assurances Jevco	0	50
Lawyers' Professional Indemnity Company	0	50
Legacy General Insurance Company	291,000	321
Liberty Mutual Insurance Company	7,905,000	7,403
Lloyd's Underwriters	35,616,000	33,180
L'Union Canadienne Compagnie d'Assurances	0	50
L'Unique assurances générales inc.	244,000	277
Millennium Insurance Corporation	682,000	684
Mitsui Sumitomo Insurance Company Limited	87,000	131
Motors Insurance Corporation	41,000	88
Munich Reinsurance America, Inc	0	50
National Liability & Fire Insurance Company	115,000	157
Northbridge Commercial Insurance Corporation	5,620,000	5,278
Northbridge General Insurance Corporation	13,070,000	12,208
Northbridge Personal Insurance Corporation	78,000	123
Novex Insurance Company	383,000	406
Old Republic Insurance Company of Canada	1,092,000	1,066
Omega General Insurance Company	253,000	285
Optimum Société d'Assurance inc.	0	50
Orion Travel Insurance Company	119,000	161
Pafco Insurance Company	2,100,000	2,003
Pembridge Insurance Company	16,572,000	15,465
Perth Insurance Company	129,000	170
Primum Insurance Company	14,414,000	13,458
Promutuel de l'Estuaire, Société d'assurance générale	15,239,000	14,225
Protective Insurance Company	33,000	81
Quebec Assurance Company	0	50
RBC General Insurance Company	11,338,000	10,596
RBC Insurance Company of Canada	1,827,000	1,749
Royal & Sun Alliance Insurance Company of Canada	28,051,000	26,143
Safety National Casualty Corporation	0	50
Scotia General Insurance Company	0	50
Scottish & York Insurance Co. Limited	0	50
Security Insurance Company of Hartford	0	50
Security National Insurance Company	37,427,000	34,864
Sentry Insurance a Mutual Company	6,000	56
Sompo Japan Nipponkoa Insurance Inc.	2,000	52
SouthEastern Mutual Insurance Company	7,109,000	6,663
St. Paul Fire and Marine Insurance Company	1,064,000	1,040
Stanley Mutual Insurance Company	7,629,000	7,146
Starr Insurance and Reinsurance Limited	17,000	66
State Farm Fire and Casualty Company	17,325,000	16,165
State Farm Mutual Automobile Insurance Company	28,131,000	26,217



Stewart Title Guaranty Company	1,245,000	1,208
Sunderland Marine Insurance Company Limited (Canada Branch)	7,176,000	6,725
T.H.E. Insurance Company	1,000	51
TD Direct Insurance Inc.	0	50
TD General Insurance Company	0	50
TD Home and Auto Insurance Company	782,000	777
Technology Insurance Company, Inc.	0	50
Temple Insurance Company	3,902,000	3,680
The American Road Insurance Company	114,000	156
The Boiler Inspection and Insurance Company of Canada	916,000	902
The Dominion of Canada General Insurance Company	21,714,000	20,248
The Guarantee Company of North America	4,263,000	4,015
The Insurance Company of Prince Edward Island	8,561,000	8,013
The Missisquoi Insurance Company	0	50
The Mortgage Insurance Company of Canada	0	50
The Nordic Insurance Company of Canada / La Nordique compagnie	0	50
The North Waterloo Farmers Mutual Insurance Company	0	50
The Personal Insurance Company	16,536,000	15,432
The Portage la Prairie Mutual Insurance Company	12,702,000	11,865
The Shipowners' Mutual Protection and Indemnity Association	0	50
The Sovereign General Insurance Company	9,683,000	9,057
The Wawanesa Mutual Insurance Company	106,589,000	99,198
Tokio Marine & Nichido Fire Insurance Co. Ltd.	62,000	108
Traders General Insurance Company	10,502,000	9,819
Trafalgar Insurance Company of Canada	1,518,000	1,462
Trans Global Insurance Company	17,000	66
Travelers Insurance Company of Canada	1,642,000	1,577
Trisura Guarantee Insurance Company	1,696,000	1,628
Triton Insurance Company	1,135,000	1,106
Unica Insurance Inc.	0	50
Unifund Assurance Company	36,327,000	33,841
United General Insurance Corporation	5,919,000	5,556
Virginia Surety Company Inc.	0	50
Waterloo Insurance Company	3,311,000	3,130
Western Assurance Company	0	50
Western Financial Insurance Company	576,000	586
Western Surety Company	820,000	813
Westport Insurance Corporation	2,212,000	2,108
Wynward Insurance Group	2,288,000	2,178
XL Insurance Company SE	4,454,000	4,193
XL Reinsurance America Inc.	294,000	323
Zenith Insurance Company	3,205,000	3,031
Zurich Insurance Company Ltd	10,859,000	10,151
<b>Totals - 2014 - 157 Other than Life Companies/Compagnies autre que</b>	<b>964,319,000</b>	<b>904,877</b>
<b>Totals - 2014 - 227 Companies/Compagnies</b>	<b>1,874,860,000</b>	<b>1,755,350</b>



**Accident and Sickness Insurance**  
**Accident et maladie**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Acadie Vie	2,658,000	1,385,000	52.11
ACE INA Insurance	29,000	18,000	62.07
ACE INA Life Insurance	2,828,000	69,000	2.44
Aetna Life Insurance Company	0	21,000	---
AIG Insurance Company of Canada	3,317,000	2,688,000	81.04
Allianz Global Risks US Insurance Company	602,000	196,000	32.56
American Bankers Insurance Company of Florida	2,593,000	220,000	8.48
American Bankers Life Assurance Company of Florida	1,398,000	203,000	14.52
American Income Life Insurance Company	877,000	273,000	31.13
Assomption Compagnie Mutuelle d'Assurance-vie	17,698,000	14,300,000	80.80
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,656,000	672,000	25.30
Aviva Insurance Company of Canada	4,000	0	0.00
Berkley Insurance Company	1,000	0	0.00
Blue Cross Life Insurance Company of Canada	13,000,000	7,498,000	57.68
BMO Life Assurance Company	855,000	169,000	19.77
BMO Life Insurance Company	456,000	37,000	8.11
CAA Insurance Company (Ontario)	430,000	205,000	47.67
Canadian Premier Life Insurance Company	2,920,000	820,000	28.08
Canassurance compagnie d'assurance	1,679,000	845,000	50.33
Chubb Insurance Company of Canada	245,000	(4,000)	---
CIBC Life Insurance Company Limited	1,104,000	50,000	4.53
Combined Insurance Company of America	15,030,000	6,324,000	42.08
Co-operators General Insurance Company	21,000	0	0.00
Co-operators Life Insurance Company	7,667,000	6,875,000	89.67
CT Financial Assurance Company	65,000	0	0.00
CUMIS General Insurance Company	32,000	0	0.00
CUMIS Life Insurance Company	4,930,000	1,716,000	34.81
Desjardins Financial Security Life Assurance Company	24,099,000	14,344,000	59.52
Echelon Insurance	160,000	0	0.00
Everest Insurance Company of Canada	41,000	(13,000)	---
Fenchurch General Insurance Company	18,000	13,000	72.22
First Canadian Insurance Corporation	4,271,000	949,000	22.22
Foresters Life Insurance Company	244,000	11,000	4.51
GMS Insurance Inc.	26,000	25,000	96.15
Green Shield Canada	2,038,000	1,838,000	90.19
Humania Assurance Inc.	1,175,000	397,000	33.79
Industrial Alliance Insurance and Financial Services Inc.	15,654,000	8,233,000	52.59

**Accident and Sickness Insurance**  
**Accident et maladie**  
 Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
La Capitale assurances et gestion du patrimoine inc.	2,356,000	1,679,000	71.26
La Capitale Financial Security Insurance Company	366,000	701,000	191.53
La Survivance – Voyage, compagnie d'assurance	211,000	89,000	42.18
Legacy General Insurance Company	142,000	57,000	40.14
L'Excellence Compagnie d'assurance-vie	832,000	144,000	17.31
Liberty Life Assurance Company of Boston	0	21,000	---
Life Insurance Company of North America	30,000	0	0.00
Lloyd's Underwriters	168,000	(80,000)	---
L'Union-Vie, compagnie mutuelle d'assurance	259,000	0	0.00
Medavie Inc.	87,634,000	57,735,000	65.88
Northbridge General Insurance Corporation	1,000	0	0.00
Orion Travel Insurance Company	68,000	4,000	5.88
Pavonia Life Insurance Company of Michigan	73,000	10,000	13.70
RBC Insurance Company of Canada	1,607,000	0	0.00
RBC Life Insurance Company	10,145,000	5,543,000	54.64
Reliable Life Insurance Company	383,000	232,000	60.57
Royal & Sun Alliance Insurance Company of Canada	3,269,000	0	0.00
Scotia Life Insurance Company	2,374,000	357,000	15.04
SSQ, Insurance Company Inc.	388,000	388,000	100.00
SSQ, Société d'Assurance-Vie inc.	5,806,000	3,826,000	65.90
Sun Life Assurance Company of Canada	59,611,000	42,394,000	71.12
TD Life Insurance Company	519,000	29,000	5.59
The Canada Life Assurance Company	22,631,000	1,500,000	6.63
The Empire Life Insurance Company	704,000	619,000	87.93
The Equitable Life Insurance Company of Canada	571,000	277,000	48.51
The Great-West Life Assurance Company	63,841,000	50,188,000	78.61
The Guarantee Company of North America	13,000	0	0.00
The Manufacturers Life Insurance Company	80,332,000	66,625,000	82.94
The Standard Life Assurance Company of Canada	4,502,000	2,504,000	55.62
The Wawanesa Life Insurance Company	336,000	239,000	71.13
Transamerica Life Canada	2,000	0	0.00
Triton Insurance Company	977,000	299,000	30.60
Western Life Assurance Company	1,462,000	1,052,000	71.96
Zurich Insurance Company Ltd	10,000	0	0.00
<b>Totals - 2014 - 71 Companies/Compagnies</b>	<b>482,444,000</b>	<b>306,809,000</b>	<b>63.59</b>
<b>Totals - 2013 - 67 Companies/Compagnies</b>	<b>492,524,685</b>	<b>310,666,180</b>	<b>63.08</b>

**Aircraft  
Aviation**

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	213,000	364,000	170.89
AIG Insurance Company of Canada	53,000	(20,000)	---
Allianz Global Risks US Insurance Company	184,000	70,000	38.04
Aspen Insurance UK Limited	(23,000)	(10,000)	---
Intact Insurance Company	12,000	0	0.00
Liberty Mutual Insurance Company	209,000	340,000	162.68
Lloyd's Underwriters	693,000	564,000	81.39
Mitsui Sumitomo Insurance Company Limited	45,000	18,000	40.00
National Liability & Fire Insurance Company	108,000	(74,000)	---
Northbridge General Insurance Corporation	0	1,000	---
Novex Insurance Company	(12,000)	77,000	---
Temple Insurance Company	230,000	0	0.00
Westport Insurance Corporation	241,000	0	0.00
<b>Totals - 2014 - 13 Companies/Compagnies</b>	<b>1,953,000</b>	<b>1,330,000</b>	<b>68.10</b>
<b>Totals - 2013 - 13 Companies/Compagnies</b>	<b>1,518,000</b>	<b>389,000</b>	<b>25.63</b>

**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2014

Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Norms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)		
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)		Other Autres (\$'000)	
ACE INA Insurance	2,183	76	1,182	3,441	642	15	288	945	27.46
AIG Insurance Company of Canada	1,691	1,097	1,226	4,014	1,507	307	1,358	3,172	79.02
Allianz Global Risks US Insurance Company	0	0	0	0	159	(4)	1	156	---
Allstate Insurance Company of Canada	14,049	3,794	7,124	24,967	6,669	1,274	7,347	15,290	61.24
Arch Insurance Canada Ltd.	0	0	0	0	3	0	9	12	---
Aviva Insurance Company of Canada	18,611	4,681	11,735	35,027	12,625	2,236	10,627	25,488	72.77
CAA Insurance Company (Ontario)	1,583	412	1,149	3,144	880	663	792	2,335	74.27
Chubb Insurance Company of Canada	38	17	18	73	3	3	0	6	8.22
Continental Casualty Company	113	21	33	167	137	0	(5)	132	79.04
Co-operators General Insurance Company	11,134	3,915	8,793	23,842	9,245	4,622	6,663	20,530	86.11
COSECO Insurance Company	750	155	418	1,323	432	138	459	1,029	77.78
CUMIS General Insurance Company	813	270	521	1,604	471	195	367	1,033	64.40
Echelon Insurance	326	89	167	582	16	55	85	156	26.80
Economical Mutual Insurance Company	6,656	2,226	5,455	14,337	6,894	1,152	4,172	12,218	85.22
Electric Insurance Company	12	0	0	12	0	0	0	0	0.00
Elite Insurance Company	4,671	1,140	3,114	8,925	3,489	1,160	2,347	6,996	78.39
Everest Insurance Company of Canada	18	0	0	18	6	0	0	6	33.33
Federated Insurance Company of Canada	161	22	167	350	68	(2)	121	187	53.43
Federation Insurance Company of Canada	9,838	2,318	7,245	19,401	6,446	2,461	4,676	13,583	70.01
Hartford Fire Insurance Company	11	0	4	15	0	(1)	2	1	6.67
Intact Insurance Company	25,513	7,054	14,987	47,554	15,089	6,230	10,218	31,537	66.32
La Compagnie d'Assurances Jevco	(22)	(10)	(10)	(42)	(159)	(116)	3	(272)	---
Liberty Mutual Insurance Company	210	118	220	548	(59)	73	141	155	28.28



**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	
Lloyd's Underwriters	151	40	1,123	1,314	(6)	1,100	88.43
Mitsui Sumitomo Insurance Company Limited	19	1	1	21	1	1	19.05
Motors Insurance Corporation	0	0	41	41	0	8	19.51
Northbridge Commercial Insurance Corporation	3,153	400	1,676	5,229	(241)	1,516	32.07
Northbridge General Insurance Corporation	2,040	445	1,682	4,167	62	2,406	121.07
Northbridge Personal Insurance Corporation	20	8	21	49	(46)	17	---
Novex Insurance Company	(3)	(2)	0	(5)	0	0	---
Old Republic Insurance Company of Canada	396	46	500	942	(38)	302	109.24
Optimum Société d'Assurance inc.	0	0	0	0	0	0	---
Pafco Insurance Company	1,179	360	561	2,100	164	257	45.90
Pembroke Insurance Company	6,413	1,939	4,052	12,404	839	3,164	57.99
Perth Insurance Company	60	21	48	129	13	8	14.73
Primnum Insurance Company	6,675	1,337	3,044	11,056	1,313	2,773	69.78
Promutuel de l'Estuaire, Société d'assurance générale	3,207	1,536	3,444	8,187	732	2,177	59.06
Protective Insurance Company	12	0	21	33	0	(1)	48.48
RBC General Insurance Company	4,486	1,043	2,719	8,248	1,242	2,455	77.02
RBC Insurance Company of Canada	15	18	10	43	2	91	427.91
Royal & Sun Alliance Insurance Company of Canada	4,622	1,480	3,398	9,500	(654)	1,687	---
Scottish & York Insurance Co. Limited	0	0	0	0	4	0	---
Security National Insurance Company	15,572	2,269	7,295	25,136	2,133	6,176	79.01
Sentry Insurance a Mutual Company	3	1	2	6	0	0	---
St. Paul Fire and Marine Insurance Company	98	38	34	170	80	74	284.12

**Automobile Insurance**  
**Assurance d'automobile**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Corporal (\$'000)	Other Autres (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Corporal (\$'000)	Other Autres (\$'000)	
State Farm Mutual Automobile Insurance Company	14,375	3,022	10,734	10,300	8,687	9,689	101.94
TD Home and Auto Insurance Company	326	53	145	432	130	99	126.15
The American Road Insurance Company	0	0	114	0	0	26	22.81
The Dominion of Canada General Insurance Company	5,721	1,769	4,005	6,060	904	2,614	83.32
The Guarantee Company of North America	270	75	150	6	29	11	9.29
The Insurance Company of Prince Edward Island	2,332	402	1,442	3,097	906	2,011	144.01
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	(275)	0	0	---
The Personal Insurance Company	5,895	1,551	4,132	2,106	1,079	3,309	56.09
The Portage la Prairie Mutual Insurance Company	3,424	1,060	3,087	3,098	898	2,474	85.46
The Sovereign General Insurance Company	1,927	356	1,344	1,237	191	779	60.85
The Wawanesa Mutual Insurance Company	35,723	10,231	28,916	32,317	5,898	21,514	79.78
Tokio Marine & Nichido Fire Insurance Co. Ltd.	12	4	7	0	1	14	65.22
Traders General Insurance Company	3,172	980	2,659	2,327	304	1,959	67.39
Trafalgar Insurance Company of Canada	591	166	341	765	74	370	110.11
Travelers Insurance Company of Canada	49	13	13	22	7	38	89.33
Unifund Assurance Company	10,369	3,689	8,947	9,262	2,972	6,487	81.38
United General Insurance Corporation	1,438	875	3,606	1,447	343	1,184	50.24
Waterloo Insurance Company	990	368	887	771	92	610	65.61
Westport Insurance Corporation	3	0	0	0	0	0	0.00
XL Insurance Company SE	19	0	0	10	0	0	52.63



**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	
Zenith Insurance Company	840	225	801	36	572	732	39.23
Zurich Insurance Company Ltd	2,405	1,044	1,130	1,605	598	9,345	204.08
Totals - 2014 - 67 Companies/Compagnies	236,358	64,258	165,680	50,217	128,240	350,027	75.07
Totals - 2013 - 68 Companies/Compagnies	242,059	72,309	161,485	44,320	107,560	309,960	65.14

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	55,000	0	0.00
AIG Insurance Company of Canada	189,000	57,000	30.16
Allianz Global Risks US Insurance Company	12,000	42,000	350.00
Aviva Insurance Company of Canada	631,000	(28,000)	---
AXIS Reinsurance Company (Canadian Branch)	1,000	0	0.00
Chubb Insurance Company of Canada	5,000	0	0.00
Continental Casualty Company	5,000	0	0.00
Co-operators General Insurance Company	144,000	173,000	120.14
CUMIS General Insurance Company	28,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	128,000	0	0.00
Economical Mutual Insurance Company	259,000	18,000	6.95
Factory Mutual Insurance Company	2,236,000	149,000	6.66
Federated Insurance Company of Canada	32,000	0	0.00
Federation Insurance Company of Canada	0	1,000	---
Gore Mutual Insurance Company	5,000	12,000	240.00
Industrial Alliance Pacific General Insurance Corporation	3,632,000	833,000	22.94
Intact Insurance Company	441,000	51,000	11.56
Lloyd's Underwriters	466,000	1,213,000	260.30
Millennium Insurance Corporation	682,000	277,000	40.62
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Northbridge General Insurance Corporation	138,000	11,000	7.97
Novex Insurance Company	1,000	0	0.00
Promutuel de l'Estuaire, Société d'assurance générale	100,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	540,000	119,000	22.04
St. Paul Fire and Marine Insurance Company	25,000	15,000	60.00
Temple Insurance Company	5,000	(28,000)	---
The Boiler Inspection and Insurance Company of Canada	465,000	199,000	42.80
The Dominion of Canada General Insurance Company	111,000	1,000	0.90
The Insurance Company of Prince Edward Island	1,000	62,000	6200.00
The Sovereign General Insurance Company	101,000	6,000	5.94
The Wawanesa Mutual Insurance Company	116,000	4,000	3.45
Travelers Insurance Company of Canada	9,000	227,000	2522.22
Trisura Guarantee Insurance Company	123,000	20,000	16.26
Westport Insurance Corporation	(1,000)	0	---
Wynward Insurance Group	54,000	0	0.00

Boiler and Machinery  
*Chaudières et bris de machine*  
 Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
Zurich Insurance Company Ltd	100,000	26,000	26.00
Totals - 2014 - 36 Companies/Compagnies	10,841,000	3,460,000	31.92
Totals - 2013 - 37 Companies/Compagnies	11,384,000	27,144,000	238.44

Credit

Crédit

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
AIG Insurance Company of Canada	925,000	3,165,000	342.16
Compagnie Française d'Assurance pour le Commerce Extérieur	311,000	21,000	6.75
Euler Hermes North America Insurance Company	379,000	334,000	88.13
Lloyd's Underwriters	0	1,068,000	---
The Guarantee Company of North America	82,000	3,000	3.66
<b>Totals - 2014 - 5 Companies/Compagnies</b>	<b>1,697,000</b>	<b>4,591,000</b>	<b>270.54</b>
<b>Totals - 2013 - 6 Companies/Compagnies</b>	<b>1,402,000</b>	<b>655,640</b>	<b>46.76</b>

**Fraternal Societies - 2014**  
**Sociétés de secours mutuels - 2014**

Name of Company Noms des compagnies	Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	In Force 2013	New Issued 2014	
	Caisse d'assurance d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	En vigueur en 2013 (\$'000)	Émis (\$'000)	En vigueur en 2014 (\$'000)
ACTRA Fraternal Benefit Society	0	0	0	0	0	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	10	0	9
Knights of Columbus	7,803	0	164	7,967	3,556	276	3,885	1,633	0	450,341	48,645	480,162
The Grand Orange Lodge of British America Benefit Fund	88	0	0	88	0	0	0	0	0	2,001	224	2,085
The Independent Order of Foresters	192	0	0	192	190	43	237	0	0	8,526	96	8,543
The Order of United Commercial Travelers of America	1	0	47	48	1	0	29	0	0	13	0	0
<b>Totals - 2014 - 6 Companies/Compagnies</b>	<b>8,084</b>	<b>0</b>	<b>211</b>	<b>8,295</b>	<b>3,747</b>	<b>319</b>	<b>4,151</b>	<b>1,633</b>	<b>0</b>	<b>1,633</b>	<b>48,965</b>	<b>490,799</b>
<b>Totals - 2013 - 6 Companies/Compagnies</b>	<b>7,355</b>	<b>24</b>	<b>194</b>	<b>7,573</b>	<b>3,620</b>	<b>304</b>	<b>3,951</b>	<b>1,640</b>	<b>0</b>	<b>428,951</b>	<b>51,759</b>	<b>460,891</b>

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Fidelity Déournement		Surety Cautionnement		Total Total	Loss Ratio Rapport (%)	
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			Total Premiums Primes Total (\$'000)
ACE INA Insurance	0	(1)	13	(4)	13	(5)	---
ALG Insurance Company of Canada	54	(104)	(7)	318	47	214	455.32
Aspen Insurance UK Limited	0	0	6	6	6	6	100.00
Aviva Insurance Company of Canada	15	(1)	662	(31)	677	(32)	---
Berkley Insurance Company	0	0	0	(8)	0	(8)	---
Chubb Insurance Company of Canada	234	928	48	(3)	282	925	328.01
Continental Casualty Company	0	0	16	0	16	0	0.00
Co-operators General Insurance Company	6	2	9	0	15	2	13.33
CUMIS General Insurance Company	522	(514)	0	0	522	(514)	---
Economical Mutual Insurance Company	50	69	13	1	63	70	111.11
Federated Insurance Company of Canada	3	0	8	(8)	11	(8)	---
Hartford Fire Insurance Company	0	0	0	1	0	1	---
Industrial Alliance Pacific General Insurance Corporation	0	0	391	89	391	89	22.76
Intact Insurance Company	0	0	881	55	881	55	6.24
Liberty Mutual Insurance Company	85	60	91	23	176	83	47.16
Lloyd's Underwriters	175	195	111	97	286	292	102.10
L'Unique assurances générates inc.	0	0	244	258	244	258	105.74



**Guarantee (Fidelity & Surety)**  
**Garantie (Défournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Fidelity Défournement		Surety Cautionnement		Total Total	Total Losses	Loss Ratio
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			
Mitsui Sumitomo Insurance Company Limited	1	0	0	0	1	0	0.00
Northbridge General Insurance Corporation	25	1	0	0	25	1	4.00
Royal & Sun Alliance Insurance Company of Canada	80	0	0	(56)	80	(56)	---
State Farm Fire and Casualty Company	0	0	4	0	4	0	0.00
The Dominion of Canada General Insurance Company	20	22	292	404	312	426	136.54
The Guarantee Company of North America	335	5	1,688	(1,192)	2,023	(1,187)	---
The Insurance Company of Prince Edward Island	0	0	0	3	0	3	---
The Sovereign General Insurance Company	12	3	0	0	12	3	25.00
Travelers Insurance Company of Canada	116	8	218	(41)	334	(33)	---
Trisura Guarantee Insurance Company	48	(2)	749	38	797	36	4.52
Western Surety Company	0	0	820	72	820	72	8.78

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2014  
 Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Fidelity Déournement		Surety Cautionnement		Total Total	Total Losses Total Sinistres (\$'000)	Loss Ratio Rapport (%)
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			
Zurich Insurance Company Ltd	14	1	0	0	14	1	7.14
Totals - 2014 - 29 Companies/Compagnies	1,795	672	6,257	22	8,052	694	8.62
Totals - 2013 - 32 Companies/Compagnies	1,845	1,339	7,157	(1,602)	9,002	(263)	***

**Guarantee (Title & Mortgage)  
Garantie (Titre & Hypothèque)**

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company Noms des compagnies	Title Titre		Mortgage Hypothèque		Total Total	Loss Ratio Rapport (%)	
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			Total Premiums Primes Total (\$'000)
Canada Guaranty Mortgage Insurance Company	0	0	1,595	698	1,595	698	43.76
Chicago Title Insurance Company	336	51	0	0	336	51	15.18
FCT Insurance Company Ltd.	2,724	781	62	96	2,786	877	31.48
First American Title Insurance Company	113	(7)	0	0	113	(7)	---
Genworth Financial Mortgage Insurance Company Canada	0	0	7,045	7,072	7,045	7,072	100.38
Stewart Title Guaranty Company	1,245	378	0	0	1,245	378	30.36
<b>Totals - 2014 - 6 Companies/Compagnies</b>	<b>4,418</b>	<b>1,203</b>	<b>8,702</b>	<b>7,866</b>	<b>13,120</b>	<b>9,069</b>	<b>69.12</b>
<b>Totals - 2013 - 7 Companies/Compagnies</b>	<b>4,349</b>	<b>776</b>	<b>6,939</b>	<b>9,900</b>	<b>11,288</b>	<b>10,676</b>	<b>94.58</b>

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

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
DAS Legal Protection Insurance Company Limited	99,000	13,000	13.13
Intact Insurance Company	42,000	1,000	2.38
Lloyd's Underwriters	22,000	2,000	9.09
Novex Insurance Company	14,000	(7,000)	---
The Guarantee Company of North America	29,000	3,000	10.34
Trafalgar Insurance Company of Canada	1,000	0	0.00
<b>Totals - 2014 - 6 Companies/Compagnies</b>	<b>207,000</b>	<b>12,000</b>	<b>5.80</b>
<b>Totals - 2013 - 6 Companies/Compagnies</b>	<b>144,000</b>	<b>71,820</b>	<b>49.88</b>

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	2,434,000	(447,000)	---
AIG Insurance Company of Canada	4,361,000	(5,393,000)	---
Allianz Global Risks US Insurance Company	232,000	135,000	58.19
Allied World Specialty Insurance	4,000	1,000	25.00
Arch Insurance Canada Ltd.	293,000	143,000	48.81
Aspen Insurance UK Limited	136,000	196,000	144.12
Associated Electric & Gas Insurance Services Limited	135,000	316,000	234.07
Aviva Insurance Company of Canada	6,073,000	1,089,000	17.93
AXIS Reinsurance Company (Canadian Branch)	287,000	136,000	47.39
Berkley Insurance Company	130,000	22,000	16.92
Canadian Lawyers Insurance Association (CLIA)	884,000	(617,000)	---
Canadian Universities Reciprocal Insurance Exchange	342,000	62,000	18.13
Canassurance compagnie d'assurance	15,000	24,000	160.00
Carleton Mutual Insurance Company	275,000	40,000	14.55
Chubb Insurance Company of Canada	1,030,000	(477,000)	---
Continental Casualty Company	668,000	558,000	83.53
Co-operators General Insurance Company	3,044,000	1,454,000	47.77
CUMIS General Insurance Company	582,000	(124,000)	---
Ecclesiastical Insurance Office Public Limited Company	1,160,000	380,000	32.76
Echelon Insurance	36,000	0	0.00
Economical Mutual Insurance Company	2,978,000	3,553,000	119.31
Electric Insurance Company	115,000	47,000	40.87
Everest Insurance Company of Canada	383,000	189,000	49.35
Federal Insurance Company	1,000	0	0.00
Federated Insurance Company of Canada	320,000	98,000	30.63
Federation Insurance Company of Canada	1,495,000	167,000	11.17
Fundy Mutual Insurance Company	377,000	99,000	26.26
Gore Mutual Insurance Company	17,000	29,000	170.59
Great American Insurance Company	40,000	(32,000)	---
HDI-Gerling Industrie Versicherung AG	33,000	(5,000)	---
Healthcare Insurance Reciprocal of Canada	24,000	0	0.00
Intact Insurance Company	4,073,000	(328,000)	---
International Insurance Company of Hannover SE	403,000	370,000	91.81
Ironshore Insurance Ltd.	26,000	10,000	38.46
Jewelers Mutual Insurance Company	15,000	0	0.00
La Compagnie d'Assurances Jevco	0	(105,000)	---
Liberty Mutual Insurance Company	5,927,000	3,043,000	51.34
Lloyd's Underwriters	14,437,000	6,143,000	42.55

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Mitsui Sumitomo Insurance Company Limited	10,000	0	0.00
National Liability & Fire Insurance Company	7,000	17,000	242.86
Northbridge Commercial Insurance Corporation	89,000	0	0.00
Northbridge General Insurance Corporation	2,968,000	(1,296,000)	---
Northbridge Personal Insurance Corporation	0	261,000	---
Novex Insurance Company	252,000	(450,000)	---
Old Republic Insurance Company of Canada	38,000	1,000	2.63
Omega General Insurance Company	54,000	929,000	1720.37
Promutuel de l'Estuaire, Société d'assurance générale	688,000	0	0.00
RBC General Insurance Company	1,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,695,000	(2,312,000)	---
Safety National Casualty Corporation	0	(2,000)	---
Scottish & York Insurance Co. Limited	0	21,000	---
Security Insurance Company of Hartford	0	(6,000)	---
SouthEastern Mutual Insurance Company	970,000	239,000	24.64
St. Paul Fire and Marine Insurance Company	320,000	185,000	57.81
Stanley Mutual Insurance Company	785,000	280,000	35.67
Starr Insurance and Reinsurance Limited	17,000	0	0.00
State Farm Fire and Casualty Company	1,443,000	7,000	0.49
T.H.E. Insurance Company	1,000	0	0.00
Temple Insurance Company	1,804,000	1,077,000	59.70
The Dominion of Canada General Insurance Company	999,000	432,000	43.24
The Guarantee Company of North America	1,094,000	192,000	17.55
The Insurance Company of Prince Edward Island	726,000	785,000	108.13
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	105,000	---
The Personal Insurance Company	9,000	0	0.00
The Portage la Prairie Mutual Insurance Company	547,000	420,000	76.78
The Sovereign General Insurance Company	2,039,000	489,000	23.98
The Wawanesa Mutual Insurance Company	1,243,000	404,000	32.50
Tokio Marine & Nichido Fire Insurance Co. Ltd.	13,000	0	0.00
Travelers Insurance Company of Canada	635,000	344,000	54.17
Trisura Guarantee Insurance Company	785,000	43,000	5.48
Waterloo Insurance Company	22,000	10,000	45.45
Westport Insurance Corporation	562,000	75,000	13.35



**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
Wynward Insurance Group	756,000	16,000	2.12
XL Insurance Company SE	2,570,000	2,365,000	92.02
XL Reinsurance America Inc.	294,000	384,000	130.61
Zurich Insurance Company Ltd	2,490,000	7,057,000	283.41
<b>Totals - 2014 - 76 Companies/Compagnies</b>	<b>80,711,000</b>	<b>22,848,000</b>	<b>28.31</b>
Totals - 2013 - 75 Companies/Compagnies	88,223,000	(2,236,330)	---

**Abstract of Life Insurance Returns in New Brunswick - 2014**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2014**

Name of Company Noms des compagnies	Insurance Assurance		Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement	
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	In Force 2013 En vigueur en 2013	In Force 2014 En vigueur en 2014
	Ind.	Group	Ind.	Group	Ind.	Group	Ind.	Group	Total	Total
Acadie Vie	8,728	0	8,728	0	2,469	0	0	0	1,353,998	90,177
	8,347	72,948	81,295	2,565	2,565	0	0	0	1,339,771	434,379
ACE INA Life Insurance	2	0	2	34	34	0	0	0	1,044	1
	2,078	0	2,078	91	91	0	0	0	11,148	2,763
Allianz Life Insurance Company of North America	0	0	0	0	0	0	0	0	17	0
	0	0	0	0	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	33	0	33	4	4	0	0	0	1,980	2
	4,795	0	4,795	500	500	0	0	0	150,785	11,230
American Health and Life Insurance Company	2	0	2	0	0	0	0	0	240	0
	623	0	623	101	101	0	0	0	37,347	0
American Income Life Insurance Company	4,245	0	4,245	1,250	1,250	0	0	0	172,104	36,097
	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie d'Assurance-Vie	15,586	8,283	23,869	9,849	7,419	3,495	0	0	562	78,407
	11,850	1,488	13,338	11,777	15,272	0	0	0	(465)	9,736
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	203	0	203	83	83	0	0	0	14,145	0
	3,602	0	3,602	698	698	0	0	0	536,644	0
Assurant Life of Canada	359	517	876	1,063	1,411	348	0	0	19,781	620
	873	5,156	6,029	438	440	2	0	0	11,795	1
AXA Equitable Life Insurance Company	0	0	0	0	0	0	0	0	1	0
	0	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	3,661	0	3,661	1,957	1,957	0	0	0	98,520	3,869
	5,592	0	5,592	3,638	3,638	0	0	0	1,474,387	161,803
BMO Life Assurance Company	4,735	435	5,170	2,980	418	418	24	0	825,600	47,316
	122	1,096	1,218	(148)	680	680	0	0	43,962	54
BMO Life Insurance Company	0	0	0	0	0	0	0	0	0	0
	128	82	210	27	27	0	0	0	6,505	0
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0	0	0	0
	1,544	0	1,544	624	624	0	0	0	27,483	42
CIBC Life Insurance Company Limited	99	0	99	141	141	0	0	0	2,970	0
	0	0	0	0	0	0	0	0	0	0
Combined Insurance Company of America	335	0	335	310	310	0	5	0	14,800	232
	0	0	0	0	0	0	0	0	461	21
Co-operators Life Insurance Company	9,382	495	9,877	5,476	1,080	1,080	165	0	1,856,249	104,115
	1,328	0	1,328	462	626	626	0	0	406,141	15,336

**Abstract of Life Insurance Returns in New Brunswick - 2014**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2014**

Name of Company Nom des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement		
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2013 En vigueur en 2013	New Effective Émis	In Force 2014 En vigueur en 2014
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
CT Financial Assurance Company	1	0	1	0	0	0	0	0	150
Ind. Group	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	199	0	199	84	14	5	30,249	890	27,917
Ind. Group	3,010	0	3,010	1,119	0	132	456,987	110,168	483,541
Desjardins Financial Security Life Assurance Company	5,861	264	6,125	4,647	1,378	398	748,487	239,877	935,960
Ind. Group	2,680	1,294	3,974	1,988	1,761	3	635,286	22,538	602,252
First Canadian Insurance Corporation	0	0	0	0	0	0	0	0	0
Ind. Group	3,801	0	3,801	505	0	0	371,215	85,218	371,967
Foresters Life Insurance Company	1,276	0	1,276	595	0	45	183,157	20,027	185,339
Ind. Group	202	945	1,147	0	1,140	0	39,482	19,750	50,925
Gerber Life Insurance Company	115	0	115	0	0	0	13,763	757	13,558
Ind. Group	0	0	0	0	0	0	0	0	0
Giraffe & Friends Life Insurance Company	0	3	3	0	0	0	0	0	0
Ind. Group	0	0	0	0	0	0	0	0	0
Humania Assurance Inc.	133	0	133	20	0	0	6,451	4,100	15,119
Ind. Group	11	0	11	0	0	0	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	22,168	28,289	50,457	12,487	28,720	67	3,353,086	357,363	3,491,291
Ind. Group	6,828	9,493	16,321	1,471	11,740	205	717,694	163,683	689,914
La Capitale assurances et gestion du patrimoine inc.	686	156	842	101	51	0	138,643	16,821	141,783
Ind. Group	329	0	329	157	0	0	27,487	5,559	38,422
La Capitale Financial Security Insurance Company	32	0	32	(2)	0	0	5,237	0	5,145
Ind. Group	1	0	1	0	0	0	15	0	0
L'Excellence Compagnie d'assurance-vie	292	0	292	55	0	0	65,164	11,132	70,972
Ind. Group	0	0	0	0	0	0	0	0	0
Life Insurance Company of North America	0	0	0	0	0	0	0	0	0
Ind. Group	2	0	2	0	0	0	0	0	0
London Life Insurance Company	88,042	1,395	89,437	27,517	3,709	27,920	5,748,146	509,031	6,053,069
Ind. Group	0	16,539	16,539	26	14,895	0	0	0	0
L'Union-Vie, compagnie mutuelle d'assurance	459	0	459	0	0	0	59,755	1,750	60,547
Ind. Group	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	7	0	7	66	0	2	0	0	0
Ind. Group	1,744	0	1,744	503	0	1,154	411,011	37,470	418,208
Pavonia Life Insurance Company of Michigan	124	0	124	(121)	0	0	24,694	0	18,517
Ind. Group	1,501	0	1,501	467	0	467	572,372	24,311	570,289
Primerica Life Insurance Company of Canada	0	0	0	0	0	0	0	0	0

**Abstract of Life Insurance Returns in New Brunswick - 2014**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2014**

Name of Company Nom des compagnies	Insurance Assurance		Premiums Primes		Claims Prestations		Dividends Bénéfices		Total		In Force 2013 En vigueur en 2013		New Effected Émis		In Force 2014 En vigueur en 2014	
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
RBC Life Insurance Company	Ind. Group	4,144	721	4,865	1,319	136	1,455	14	0	0	14	1,240,437	178,223	1,361,044	1,361,044	
	Group	156	0	156	378	0	378	0	0	0	0	35,239	174,081	314,530	314,530	
Reliable Life Insurance Company	Ind. Group	21	0	21	0	0	0	0	0	0	0	10,751	0	10,501	10,501	
	Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Scolia Life Insurance Company	Ind. Group	44	0	44	0	0	0	0	0	0	0	13,650	3,855	16,175	16,175	
	Group	150	0	150	117	0	117	0	0	0	0	38,350	2,010	37,297	37,297	
SSQ, Insurance Company Inc.	Ind. Group	801	0	801	184	0	184	0	0	0	0	218,030	38,317	246,490	246,490	
	Group	1,140	0	1,140	468	0	468	0	0	0	0	0	722	1,187	1,187	
SSQ, Société d'Assurance-Vie Inc.	Ind. Group	0	6	6	0	4	4	0	0	0	0	0	0	0	0	
	Group	1,041	0	1,041	765	1	766	15	0	0	15	230,482	113,661	237,661	237,661	
Standard Life Assurance Limited	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Group	0	102	102	0	51	51	0	0	0	0	0	0	0	0	
Slate Farm International Life Insurance Company Ltd.	Ind. Group	3,004	61	3,065	817	106	923	179	0	0	179	650,524	51,807	668,348	668,348	
	Group	26	0	26	0	0	0	0	0	0	0	4,682	0	4,789	4,789	
Sun Life Assurance Company of Canada	Ind. Group	63,327	11,588	74,915	30,868	20,732	51,600	15,270	0	0	15,270	8,733,725	488,599	8,952,455	8,952,455	
	Group	21,611	10,452	32,063	7,329	26,257	33,586	781	0	0	781	5,699,156	95,449	6,346,820	6,346,820	
TD Life Insurance Company	Ind. Group	12	0	12	0	0	0	0	0	0	0	3,927	8,637	10,913	10,913	
	Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
The Canada Life Assurance Company	Ind. Group	27,411	2,631	30,042	13,643	7,429	21,072	4,050	0	0	4,050	2,921,564	298,461	3,047,242	3,047,242	
	Group	45,190	1,378	46,568	424	11,450	11,874	0	0	0	0	7,495,092	50	7,678,646	7,678,646	
The Empire Life Insurance Company	Ind. Group	3,121	789	3,910	1,368	538	1,906	102	0	0	102	613,900	114,592	678,990	678,990	
	Group	60	5	65	38	12	50	0	0	0	0	12,972	3,171	13,623	13,623	
The Equitable Life Insurance Company of Canada	Ind. Group	2,512	520	3,032	975	492	1,467	46	0	0	46	665,190	82,683	716,991	716,991	
	Group	74	1,144	1,218	5	41	46	0	0	0	0	29,410	2,924	29,830	29,830	
The Great-West Life Assurance Company	Ind. Group	11,989	1,399	13,388	5,731	2,920	8,651	3,400	0	0	3,400	1,132,807	44,193	1,110,057	1,110,057	
	Group	12,293	(1,033)	11,260	9,493	0	9,493	819	0	0	819	3,362,004	64,736	3,427,247	3,427,247	
The Manufacturers Life Insurance Company	Ind. Group	49,146	975	50,121	22,233	11,966	34,199	4,758	0	0	4,758	5,477,942	449,360	5,674,036	5,674,036	
	Group	22,241	2,643	24,884	14,724	7,371	22,095	8,395	0	0	8,395	7,450,367	551,583	7,415,684	7,415,684	
The Standard Life Assurance Company of Canada	Ind. Group	5,852	2,427	8,279	3,134	3,977	7,111	2,138	0	0	2,138	777,132	2,489	753,141	753,141	
	Group	670	574	1,244	922	3,795	4,717	0	0	0	0	8,241	459	9,806	9,806	
The Wawanesa Life Insurance Company	Ind. Group	3,290	1,937	5,227	1,488	2,375	3,863	192	0	0	192	757,916	61,032	767,960	767,960	
	Group	71	0	71	0	0	0	0	0	0	0	28,844	818	26,834	26,834	
Trans Global Life Insurance Company	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Group	1	7	8	1	3	4	0	0	0	0	210	0	145	145	
Transamerica Life Canada	Ind. Group	4,334	0	4,334	2,250	627	2,877	13	0	0	13	1,116,051	99,158	1,118,644	1,118,644	
	Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

**Abstract of Life Insurance Returns in New Brunswick - 2014**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2014**

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Total		In Force 2013		New Effected		In Force 2014	
	Insurance Assurance	Annuity Rentes	Insurance Assurance	Annuity Rentes	Insurance Assurance	Annuity Rentes	Total Total	Total Total	En vigueur en 2013	(\$'000)	Émis (\$'000)	En vigueur en 2014	(\$'000)	
United American Insurance Company	6	0	0	0	0	0	0	0	0	163	0	0	0	
Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	
Western Life Assurance Company	106	0	0	0	0	0	0	0	21,068	4,460	24,194	0	0	
Ind. Group	2,310	0	625	0	625	0	0	135,344	33	1,411,184	0	0	0	
Totals - 2014 - 53 Companies/Compagnies	347,262	62,891	410,153	155,663	94,439	250,102	59,355	59,355	41,695,253	3,483,361	43,075,487	41,695,253	3,483,361	
Totals - 2013 - 53 Companies/Compagnies	338,668	64,129	402,797	131,757	223,390	55,888	55,888	39,833,857	3,832,890	41,695,253	38,441,655	3,705,046	36,850,377	
Totals - 2014 - 41 Companies/Compagnies	166,648	124,313	290,961	61,710	83,320	145,030	12,016	12,016	36,850,377	2,089,438	38,441,655	36,850,377	2,089,438	
Totals - 2013 - 53 Companies/Compagnies	160,217	63,012	223,229	54,351	98,887	153,237	8,349	8,349	35,673,493	3,705,046	36,850,377	36,850,377	3,705,046	



Marine

Marine

Premiums & Losses in New Brunswick - 2014  
*Primes et sinistres au Nouveau-Brunswick - 2014*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	461,000	207,000	44.90
Affiliated FM Insurance Company	10,000	350,000	3500.00
AIG Insurance Company of Canada	40,000	3,000	7.50
Allianz Global Risks US Insurance Company	163,000	0	0.00
Aspen Insurance UK Limited	0	(25,000)	---
Aviva Insurance Company of Canada	34,000	84,000	247.06
Chubb Insurance Company of Canada	8,000	(10,000)	---
Continental Casualty Company	341,000	506,000	148.39
Co-operators General Insurance Company	48,000	0	0.00
Elite Insurance Company	712,000	825,000	115.87
Great American Insurance Company	1,184,000	403,000	34.04
HDI-Gerling Industrie Versicherung AG	2,000	0	0.00
Intact Insurance Company	34,000	(1,535,000)	---
Liberty Mutual Insurance Company	386,000	210,000	54.40
Lloyd's Underwriters	4,612,000	4,260,000	92.37
Northbridge General Insurance Corporation	325,000	211,000	64.92
Royal & Sun Alliance Insurance Company of Canada	8,000	(33,000)	---
St. Paul Fire and Marine Insurance Company	152,000	125,000	82.24
Sunderland Marine Insurance Company Limited (Canada Branch)	1,352,000	184,000	13.61
The Sovereign General Insurance Company	178,000	216,000	121.35
Traders General Insurance Company	21,000	9,000	42.86
Zurich Insurance Company Ltd	77,000	34,000	44.16
<b>Totals - 2014 - 22 Companies/Compagnies</b>	<b>10,148,000</b>	<b>6,024,000</b>	<b>59.36</b>
<b>Totals - 2013 - 28 Companies/Compagnies</b>	<b>11,504,000</b>	<b>(6,891,000)</b>	<b>---</b>

Property

Biens

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	974,000	835,000	85.73
Affiliated FM Insurance Company	209,000	1,182,000	565.55
AIG Insurance Company of Canada	5,920,000	7,517,000	126.98
Allianz Global Risks US Insurance Company	1,579,000	(2,481,000)	---
Allied World Specialty Insurance	435,000	45,000	10.34
Allstate Insurance Company of Canada	10,793,000	7,500,000	69.49
American Bankers Insurance Company of Florida	1,213,000	807,000	66.53
Arch Insurance Canada Ltd.	1,232,000	329,000	26.70
Aspen Insurance UK Limited	0	9,000	---
Associated Electric & Gas Insurance Services Limited	99,000	(178,000)	---
Aviva Insurance Company of Canada	31,426,000	24,208,000	77.03
AXA Art Insurance Corporation	17,000	2,000	11.76
AXIS Reinsurance Company (Canadian Branch)	794,000	140,000	17.63
Berkley Insurance Company	6,000	(1,000)	---
CAA Insurance Company (Ontario)	1,305,000	1,089,000	83.45
Canadian Egg Industry Reciprocal Alliance (CEIRA)	105,000	0	0.00
Canadian Farm Insurance Corp.	4,000	2,000	50.00
Canadian Northern Shield Insurance Company	5,000	53,000	1060.00
Canadian Universities Reciprocal Insurance Exchange	519,000	259,000	49.90
Canassurance compagnie d'assurance	39,000	5,000	12.82
Carleton Mutual Insurance Company	1,719,000	582,000	33.86
Chubb Insurance Company of Canada	1,753,000	74,000	4.22
Coachman Insurance Company	2,000	0	0.00
Continental Casualty Company	1,191,000	1,362,000	114.36
Co-operators General Insurance Company	20,059,000	15,463,000	77.09
COSECO Insurance Company	554,000	721,000	130.14
CUMIS General Insurance Company	2,154,000	2,005,000	93.08
Ecclesiastical Insurance Office Public Limited Company	2,452,000	1,755,000	71.57
Echelon Insurance	63,000	482,000	765.08
Economical Mutual Insurance Company	11,309,000	16,249,000	143.68
Elite Insurance Company	7,882,000	4,549,000	57.71
Everest Insurance Company of Canada	52,000	24,000	46.15
Factory Mutual Insurance Company	8,157,000	(72,000)	---
Federal Insurance Company	4,000	0	0.00
Federated Insurance Company of Canada	478,000	218,000	45.61
Federation Insurance Company of Canada	7,290,000	8,533,000	117.05
First North American Insurance Company	185,000	22,000	11.89
Fundy Mutual Insurance Company	3,251,000	2,559,000	78.71

Property

Biens

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Gore Mutual Insurance Company	41,000	63,000	153.66
Great American Insurance Company	242,000	13,000	5.37
Hartford Fire Insurance Company	3,000	(1,000)	---
HDI-Gerling Industrie Versicherung AG	44,000	0	0.00
Industrial Alliance Pacific General Insurance Corporation	3,000	2,000	66.67
Intact Insurance Company	39,418,000	31,319,000	79.45
International Insurance Company of Hannover SE	10,000	0	0.00
Ironshore Insurance Ltd.	136,000	44,000	32.35
Jewelers Mutual Insurance Company	69,000	1,000	1.45
La Compagnie d'Assurances Jevco	0	(31,000)	---
Legacy General Insurance Company	6,000	0	0.00
Liberty Mutual Insurance Company	659,000	(23,000)	---
Lloyd's Underwriters	13,618,000	12,994,000	95.42
Mitsui Sumitomo Insurance Company Limited	8,000	0	0.00
Northbridge Commercial Insurance Corporation	302,000	371,000	122.85
Northbridge General Insurance Corporation	5,446,000	7,685,000	141.11
Northbridge Personal Insurance Corporation	29,000	41,000	141.38
Novex Insurance Company	133,000	(33,000)	---
Old Republic Insurance Company of Canada	112,000	(5,000)	---
Omega General Insurance Company	199,000	83,000	41.71
Orion Travel Insurance Company	51,000	2,000	3.92
Pembridge Insurance Company	4,168,000	4,708,000	112.96
Primum Insurance Company	3,358,000	3,672,000	109.35
Promutuel de l'Estuaire, Société d'assurance générale	6,264,000	5,923,000	94.56
RBC General Insurance Company	3,089,000	4,014,000	129.94
RBC Insurance Company of Canada	177,000	108,000	61.02
Royal & Sun Alliance Insurance Company of Canada	10,959,000	12,177,000	111.11
Scottish & York Insurance Co. Limited	0	5,000	---
Security National Insurance Company	12,291,000	9,716,000	79.05
Sompo Japan Nipponkoa Insurance Inc.	2,000	0	0.00
SouthEastern Mutual Insurance Company	6,139,000	2,568,000	41.83
St. Paul Fire and Marine Insurance Company	397,000	31,000	7.81
Stanley Mutual Insurance Company	6,844,000	5,204,000	76.04
State Farm Fire and Casualty Company	15,878,000	12,921,000	81.38
Sunderland Marine Insurance Company Limited (Canada Branch)	5,824,000	227,000	3.90
TD Home and Auto Insurance Company	258,000	176,000	68.22
Temple Insurance Company	1,863,000	0	0.00

Property

Biens

Premiums & Losses in New Brunswick - 2014  
Primes et sinistres au Nouveau-Brunswick - 2014

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
The Boiler Inspection and Insurance Company of Canada	451,000	499,000	110.64
The Dominion of Canada General Insurance Company	8,797,000	8,258,000	93.87
The Guarantee Company of North America	527,000	170,000	32.26
The Insurance Company of Prince Edward Island	3,658,000	2,849,000	77.88
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	64,000	---
The Personal Insurance Company	4,949,000	5,912,000	119.46
The Portage la Prairie Mutual Insurance Company	4,584,000	6,058,000	132.16
The Sovereign General Insurance Company	3,726,000	3,996,000	107.25
The Wawanesa Mutual Insurance Company	30,360,000	31,610,000	104.12
Tokio Marine & Nichido Fire Insurance Co. Ltd.	26,000	0	0.00
Traders General Insurance Company	3,670,000	3,440,000	93.73
Trafalgar Insurance Company of Canada	419,000	244,000	58.23
Trans Global Insurance Company	17,000	3,000	17.65
Travelers Insurance Company of Canada	589,000	535,000	90.83
Trisura Guarantee Insurance Company	2,000	0	0.00
Triton Insurance Company	158,000	31,000	19.62
Unifund Assurance Company	13,322,000	15,673,000	117.65
Waterloo Insurance Company	1,044,000	961,000	92.05
Western Financial Insurance Company	576,000	263,000	45.66
Westport Insurance Corporation	1,407,000	4,000	0.28
Wynward Insurance Group	1,478,000	1,585,000	107.24
XL Insurance Company SE	1,865,000	34,000	1.82
Zenith Insurance Company	1,339,000	863,000	64.45
Zurich Insurance Company Ltd	3,589,000	580,000	16.16
<b>Totals - 2014 - 99 Companies/Compagnies</b>	<b>349,822,000</b>	<b>293,455,000</b>	<b>83.89</b>
<b>Totals - 2013 - 97 Companies/Compagnies</b>	<b>322,226,000</b>	<b>199,304,280</b>	<b>61.85</b>