



DIRECT COMPENSATION – PROPERTY DAMAGE UNDERTAKING

Section 254.1 of the INSURANCE ACT, R.S.N.B. 1973, C.I-12

Under section 254.1 of the *Insurance Act*, an insured is entitled to recover, based on the degree of fault of the insured, for the damages to his or her automobile and its contents and for loss of use from his or her own insurer as though the insured were a third party.

All insurers that hold a New Brunswick licence to carry on automobile insurance are bound by section 254.1 of the *Insurance Act*. Insurers that are not licensed in New Brunswick, can file an undertaking with the Superintendent to be bound by section 254.1 of the *Act*.

To withdraw an undertaking, an insurer must provide written notice to the Superintendent in advance of withdrawing.

The following list details the companies that have filed an undertaking under section 254.1. If you want to learn more about this undertaking, please call the Office of the Superintendent of Insurance at 866-933-2222.

FCNB will update this list within 48 hours of a new company submitting an undertaking. The current list was last updated 12 May 2023.

Company Name	Head Office	Effective Dates
Allied Insurance Company of America	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Allied Property and Casualty Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
AMCO Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Certas direct, compagnie d'assurance Certas Direct Insurance Company	6300, boul. de la Rive-Sud Lévis, QC G6V 6P9	14 March 2006
Colonial County Mutual Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	27 February 2015
Crestbrook Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	8 February 2015
Depositors Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015



Company Name	Head Office	Effective Dates
Desjardins Assurances générales inc. Desjardins General Insurance inc.	6300, boul. de la Rive-Sud Lévis, QC G6V 6P9	14 March 2006
Farmland Mutual Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Freedom Specialty Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 February 2015
Groupe Ledor Inc., Mutuelle D'Assurance	2795, boul. Laurier Québec, QC G1V 4M7	5 August 2009
Harleysville Insurance Company	355 Maple Avenue Harleysville, PA 19438	19 March 2015
Harleysville Insurance Company of New Jersey	355 Maple Avenue Harleysville, PA 19438	19 March 2015
Harleysville Insurance Company of New York	355 Maple Avenue Harleysville, PA 19438	19 March 2015
Harleysville Lake States Insurance Company	355 Maple Avenue Harleysville, PA 19438	19 March 2015
Harleysville Preferred Insurance Company	355 Maple Avenue Harleysville, PA 19438	19 March 2015
Harleysville Worcester Insurance Company	355 Maple Avenue Harleysville, PA 19438	19 March 2015
La Personnelle, assurances générales inc The Personal General Insurance Inc	6300, boul. de la Rive-Sud Lévis, QC G6V 6P9	14 March 2006
National Casualty Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	23 February 2015
Nationwide Affinity Insurance Company of America	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Agribusiness Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Assurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	27 February 2015
Nationwide General Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Insurance Company of America	One Nationwide Blvd West, 1-30-403	19 March 2015



Company Name	Head Office	Effective Dates
	Columbus, OH 43215	
Nationwide Insurance Company of Florida	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	10 April 2015
Nationwide Lloyds	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Mutual Fire Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Mutual Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Nationwide Property and Casualty Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 432105	19 March 2015
Promutuel Appalaches – St-François, société mutuelle d'assurance générale	525, route de l'Église St-Pierre-Baptiste, QC G0P 1K0	18 March 2010 – 2 May 2016
Promutuel Bagot, société mutuelle d'assurance générale	1840, Rang Saint-Édouard Saint-Liboire, QC J0H 1R0	13 March 2018
Promutuel Bois-Francis	1400, rue Notre-Dame Est Victoriaville, QC G6P 0B4	12 March 2018
Promutuel Boréale, société mutuelle d'assurance générale	282 1 ^{re} Avenue Est, Amos, QC J9T 1H3	5 July 2018
Promutuel Centre-Sud, société mutuelle d'assurance générale	3077, boul. Portland Sherbrooke QC J1L 2y7	1 September 2016
Promutuel Chaudière-Appalaches, société mutuelle d'assurance générale	126 rue Olivier Laurier-Station, QC G0S 1N0	22 August 2018
Promutuel de L'Estuaire, société mutuelle d'assurance générale	149, rue Saint-Germain est. Rimouski, QC G5L 1A9	6 September 2018
Promutuel Deux Montagnes, société mutuelle d'assurance générale	200 rue Dubois St. Eustache, QC J7P 4W9	4 April 2018
Promutuel Drummond	1500, boulevard Lemire Drummondville, QC J2C 5A4	7 April 2010- 1 September 2016
Promutuel du Lac au Fleuve, société mutuelle d'assurance générale	951 boul. Monseigneur-De Laval, Baie-Saint-Paul, QC G3Z 2W3	11 July 2018
Promutuel du Littoral	267, Rochette, C.P. 159 Saint-Pascal, QC G0L 3Y0	15 March 2010 – 30 December 2015
Promutuel l'Abitibienne, société mutuelle	282, 1 ^{ère} avenue est	25 March 2010



Company Name	Head Office	Effective Dates
d'assurance générale	Amos, QC J9T 1H3	
Promutuel la Vallée	34, rue Victoria Shawville, QC J0X 2Y0	26 June 2018
Promutuel l'Outaouais	629, Route 321 Nord Saint-André-Avellin QC J0V 1W0	27 June 2018- 3 January 2019
Promutuel Lanaudière, société mutuelle d'assurance générale	1075, boul. Firestone Bureau 4100 Joliette, QC J6E 6X6	13 March 2018
Promutuel Montmagny-l'Islet	124, boulevard Taché O, Montmagny, QC G5V 3A5	19 March 2010
Promutuel Monts et Rives	5240 boulevard des Vétérans Lac-Mégantic, QC G6B 2G5	12 April 2010- 1 September 2016
Promutuel Portneuf-Champlain, société mutuelle d'assurance générale	257, boulevard Centenaire Saint-Basile QC G0A 3G0	5 July 2018
Promutuel Reassurance	2000 boulevard Lebourgneuf Bureau 400 Québec, QC G2K 0B6	11 March 2010
Promutuel Rive-Sud, société mutuelle d'assurance générale	340, rue Principale Saint-Gervais, QC G0R 3C0	11 July 2018
Promutuel Vallée du St-Laurent, société mutuelle d'assurance générale	48, Boulevard Taschereau La Prairie, QC	16 July 2018
Promutuel Vallée de l'Outaouais, société mutuelle d'assurance générale	14000, boul. Gréber Gatineau, QC J8R OE1	3 January 2019
Promutuel Vaudreuil-Soulanges,	465, Avenue Saint-Charles, Vaudreuil-Dorion QC J7V 2N4	3 July 2018
Promutuel Verchères	756 rue Laurier Beloeil, QC J3G 4J9	11 March 2010
Promutuel Verchères Les-Forges	300 rte Marie-Victorin Baie-du-Febvre, QC J0G 1A0	1 October 2015
Republic Western Insurance Company	526 Grays Road, P.O. Box 9950 Stoney Creek, ON L8G 4P1	1 June 2007
Scottsdale Indemnity Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	23 February 2015
Scottsdale Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	23 February 2015
Scottsdale Surplus Lines Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	23 February 2015



Company Name	Head Office	Effective Dates
Starr Insurance & Reinsurance Limited	1200-200 King St. West Toronto ON M5H 3T4	1 January 2020
State Farm County Mutual Company of Texas	1 State Farm Plaza Bloomington, IL 61710	1 January 2016
State Farm Fire and Casualty Company	1 State Farm Plaza Bloomington, IL 61710	1 January 2016
State Farm Guaranty Insurance Company	1 State Farm Plaza Bloomington, IL 61710	1 January 2016
State Farm Indemnity Company	1 State Farm Plaza Bloomington, IL 61710	1 January 2016
State Farm Mutual Automobile Insurance Company	1 State Farm Plaza Bloomington, IL 61710	1 January 2016
Titan Indemnity Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Titan Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Victoria Automobile Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Victoria Fire and Casualty Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Victoria National Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Victoria Select Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Victoria Specialty Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	19 March 2015
Western Heritage Insurance Company	One Nationwide Blvd West, 1-30-403 Columbus, OH 43215	1 February 2015