



2023-2024 Annual Report

Issued by the
Superintendent
of Insurance

Rapport annuel de 2023-2024

Déposé par la
surintendante
des assurances

February 5, 2025

Paul Van Iderstine
Chair of the Board
Financial and Consumer Services Commission of New Brunswick

Subject: Superintendent of Insurance Annual Report 2023

Dear Mr. Van Iderstine,

I am pleased to submit the eighty-sixth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2023 and for the Superintendent's fiscal year ending 31 March 2024 pursuant to section 18(1) of *the Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2023:

All Classes of Insurance:

Premiums Written (including Annuities)	\$3,523,571,333
Percentage increase over previous year 2022	6.28%

Life and Health Insurance (on the person):

Premiums Written	\$1,357,674,000
Percentage increase over previous year 2022	5.15%

Property and Casualty Insurance:

Premiums Written	\$1,824,085,333
Percentage increase over previous year 2022	6.16%

Auto Insurance Premiums:

Premiums Written	\$811,458,000
Percentage increase over previous year 2022	5.52%
Facility Association (market of last resort):	\$34,457,674
Percentage increase over previous year 2022	3.9%

The following is a summary of amounts invoiced by the Financial and Consumer Services Commission of New Brunswick to insurance companies for the fiscal year ending March 31, 2024, on behalf of the:

Department of Finance

Premium Tax (2% Life, A&S, 3% Other than Life)	\$80,803,741
Percentage increase over fiscal 2022-2023	5.35%

Department of Public Safety

Fire Marshal's Tax (1% Fire Premiums)	\$6,444,781
Percentage increase over fiscal 2022-2023	10.38%

Department of Health

Health Services Levy	\$42,046,951
Percentage increase from fiscal 2022-2023	17.75%

The following is a summary of revenue and expenses of the Insurance Division for the fiscal year ending March 31, 2024:

Licensing revenue from intermediaries	\$1,956,050
Percentage increase over fiscal 2022-2023	29.24%
Expenses of the Division	\$2,638,027
Percentage increase over fiscal 2022-2023	2.4%

The following is a summary of the intermediary licensing activities for the fiscal year 2023-2024:

<u>Number of licenses issued by type</u>	<u>2023-2024</u>
Life Insurance Agents / Brokers	3,360
General Insurance Agent and other than life agent or broker	6,139
Accident & Sickness Agents	231
Travel Agents	436
Special Insurance Brokers	13
Adjusters	<u>2,242</u>
Total number of licenses produced	12,421
Total number of licensees	15,332
Total number of insurers licensed	200

The following is a summary of the firm licensing activities for the fiscal year 2023-2024:

<u>Number of licenses issued by type</u>	<u>2023-2024</u>
Adjusting Firm	16
Agency	657
Managing General Agent	95
Restricted Insurance Representative	<u>361</u>
Total number of licenses produced	1,129

Respectfully submitted,

Original Signed by Angela Mazerolle

Angela Mazerolle,
Superintendent of Insurance

Le 5 février, 2025

Paul Van Iderstine
Président du conseil

Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick

Objet : Rapport annuel de 2023 de la surintendante des assurances

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-sixième *Rapport annuel de la surintendante des assurances* pour l'exercice financier 2023 des compagnies d'assurances ainsi que pour l'exercice financier de la surintendante clos le 31 mars 2024, en vertu du paragraphe 18(1) de la *Loi sur les assurances*.

Vous trouverez ci-après un résumé des compagnies d'assurances pour l'exercice 2023 :

Toutes les catégories d'assurances :

Primes souscrites (y compris les rentes)	3 523 571 333 \$
Augmentation du pourcentage par rapport à l'année précédente (2022)	6,28 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 357 674 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2022)	5,15 %

Assurances IARD :

Primes souscrites	1 824 085 333 \$
Augmentation du pourcentage par rapport à l'année précédente (2022)	6,16 %

Primes d'assurance automobile :

Primes souscrites	811 458 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2022)	5,52 %
La Facility Association (marché de dernier recours)	34 457 674 \$
Augmentation du pourcentage par rapport à l'année précédente (2022)	3,9 %

Ce qui suit est un résumé des montants facturés par la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick aux compagnies d'assurances pour l'exercice clos le 31 mars 2024, pour le compte des ministères suivants :

Finances

Taxes sur les primes (2 % vie, accident et maladie, 3 % autres que vie)	80 803 741 \$
Augmentation en pourcentage par rapport à l'année financière 2022-2023	5,35 %

Sécurité publique

Taxe du prévôt des incendies (1 % des primes contre l'incendie)	6 444 781 \$
Augmentation en pourcentage par rapport à l'année financière 2022-2023	10,38 %

Santé

Contribution pour les services de santé	42 046 951 \$
Augmentation en pourcentage par rapport à l'année financière 2022-2023	17,75 %

Ce qui suit est un résumé des revenus et des dépenses de la Division des assurances pour l'exercice clos le 31 mars 2024:

Revenus provenant des licences pour les intermédiaires	1 956 050 \$
Augmentation en pourcentage par rapport à l'année financière 2022-2023	29,24 %
Dépenses de la Division	2 638 027 \$
Augmentation en pourcentage par rapport à l'année financière 2022-2023	2,4 %

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'exercice financier 2023-2024.

<u>Nombre de licences émises par type de licence</u>	<u>2023-2024</u>
Agents et courtiers d'assurance-vie	3 360
Agents d'assurance dommages et agents et courtiers d'assurance autre que l'assurance-vie	6 139
Agents d'assurance accident et maladie	231
Agents de voyage	436
Courtiers spéciaux d'assurance	13
Experts en sinistres	<u>2 242</u>
Nombre total de licences émises	12 421
Nombre total de titulaires de licence	15 332
Nombre total d'assureurs titulaires d'une licence	200

Vous trouverez ci-après un résumé des activités provenant des cabinets d'expertise en sinistres pour l'exercice financier 2023-2024.

<u>Nombre de licences émises par type de licence</u>	<u>2023-2024</u>
Cabinets d'expertise en sinistres	16
Agences	657
Agents de gestion générale	95
Représentants d'assurance restreinte	<u>361</u>
Nombre total de licences émises	1 129

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

La surintendante des assurances,

L'original signé par Angela Mazerolle

Angela Mazerolle

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Commission Revenues from Insurance Division

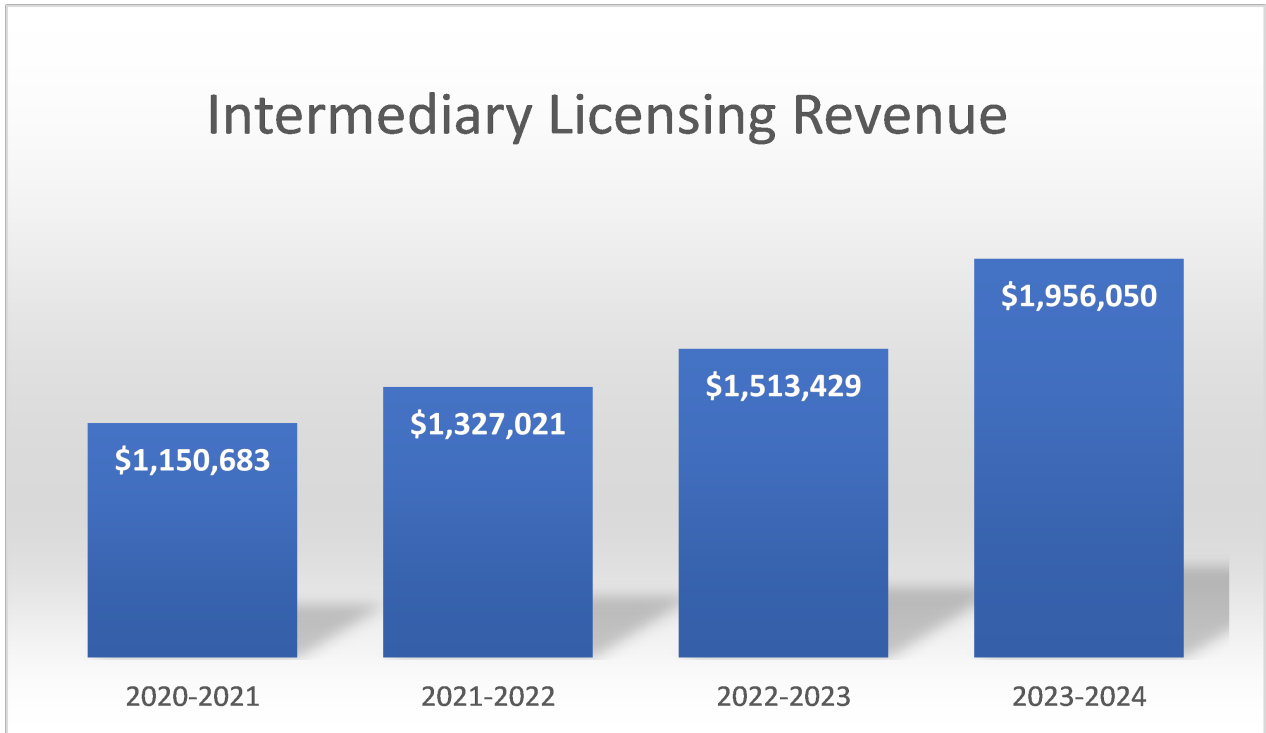


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act.

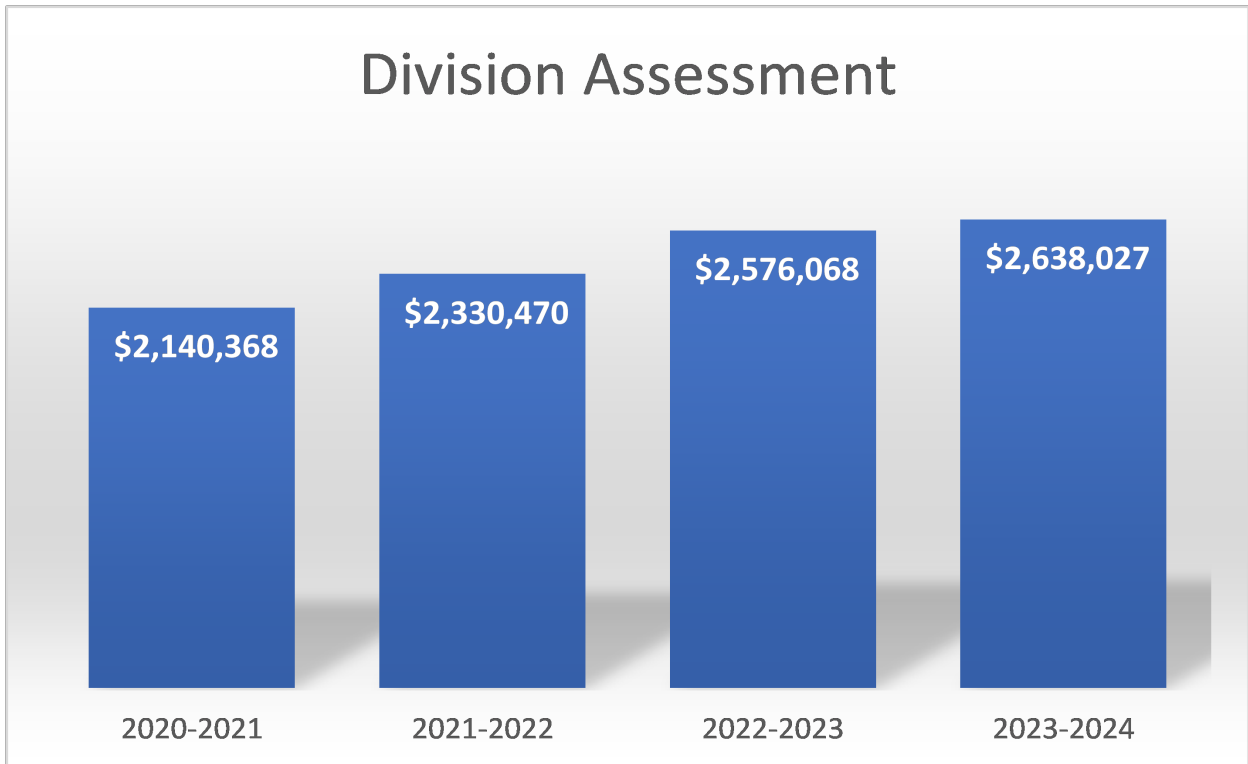


Table 2- Cost Recovery based on Insurance Act, S. 94.

Revenus de la Commission provenant de la Division des assurances

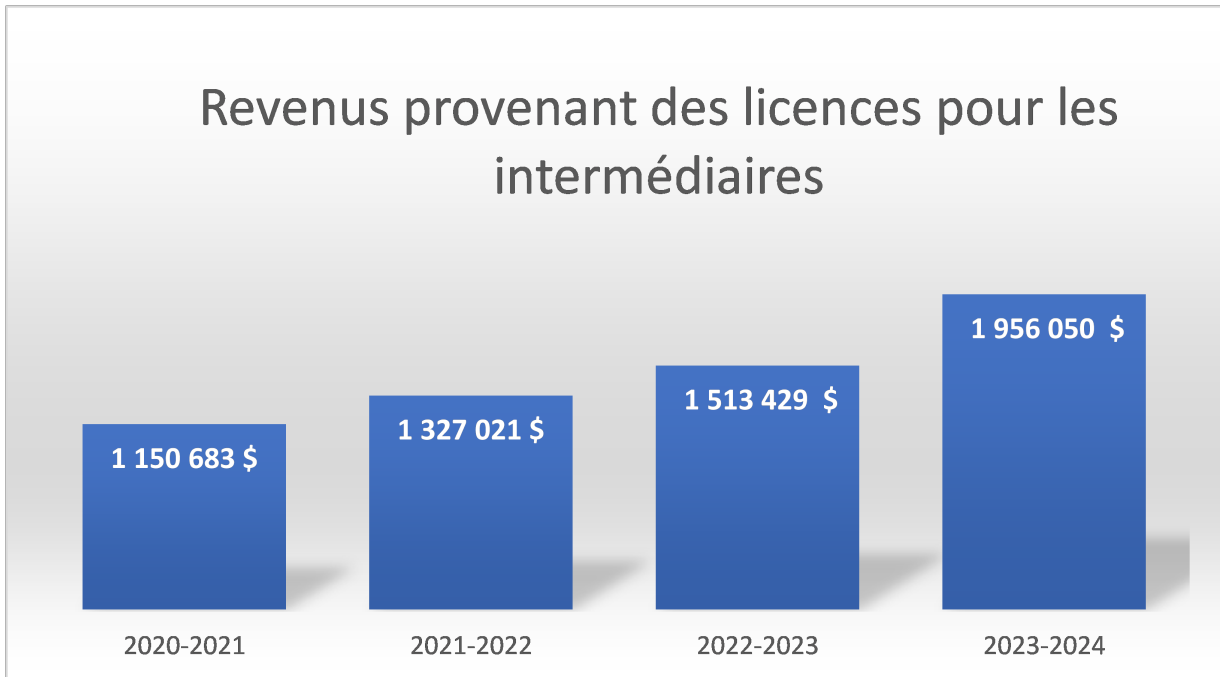


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances.

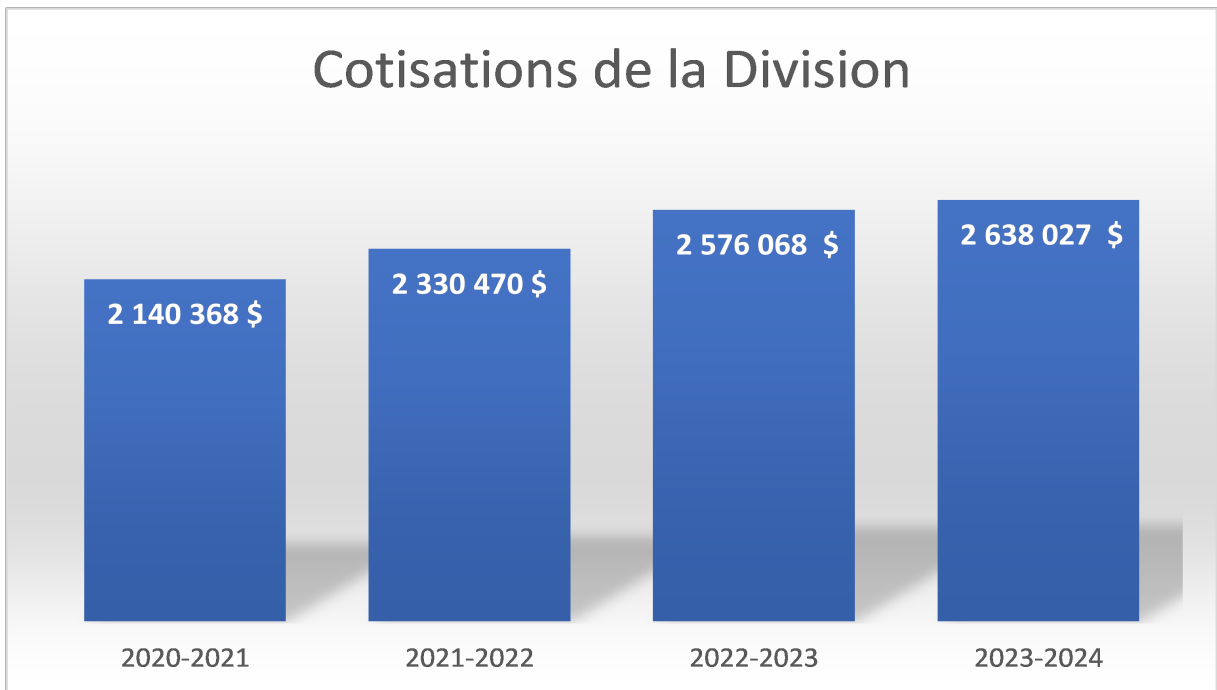


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances.

Amounts invoiced on behalf of the Minister of Finance

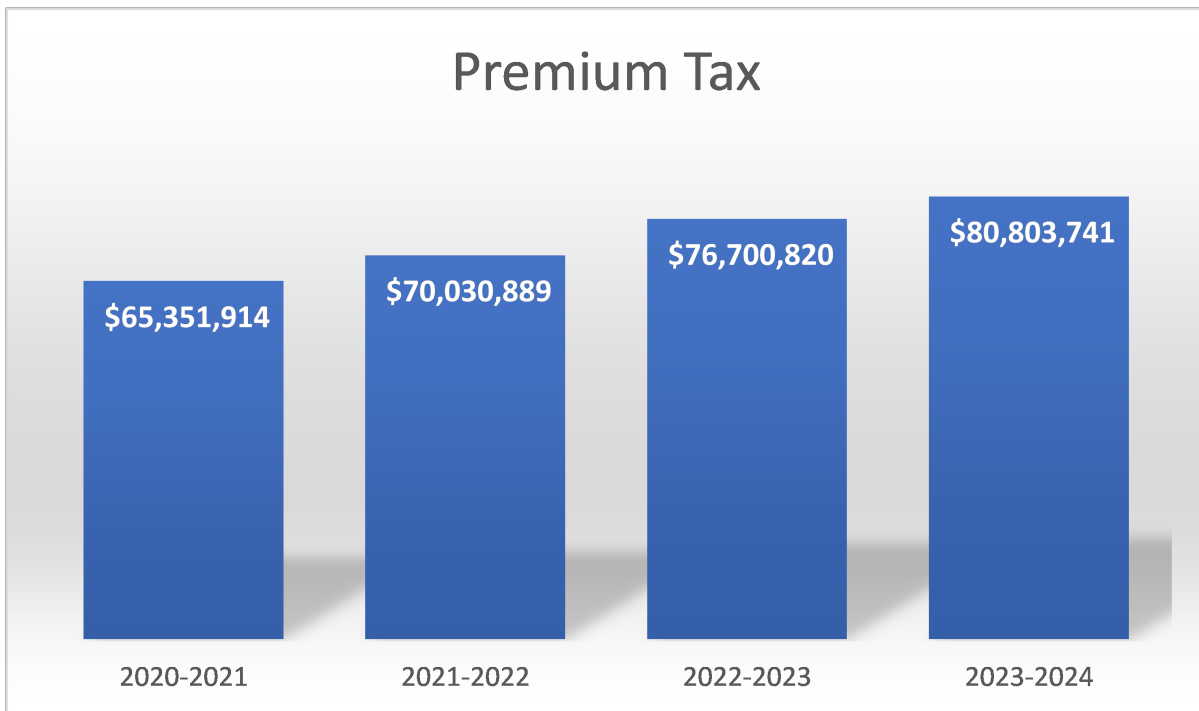


Table 5 – Collected as set out in the Premium Tax Act.

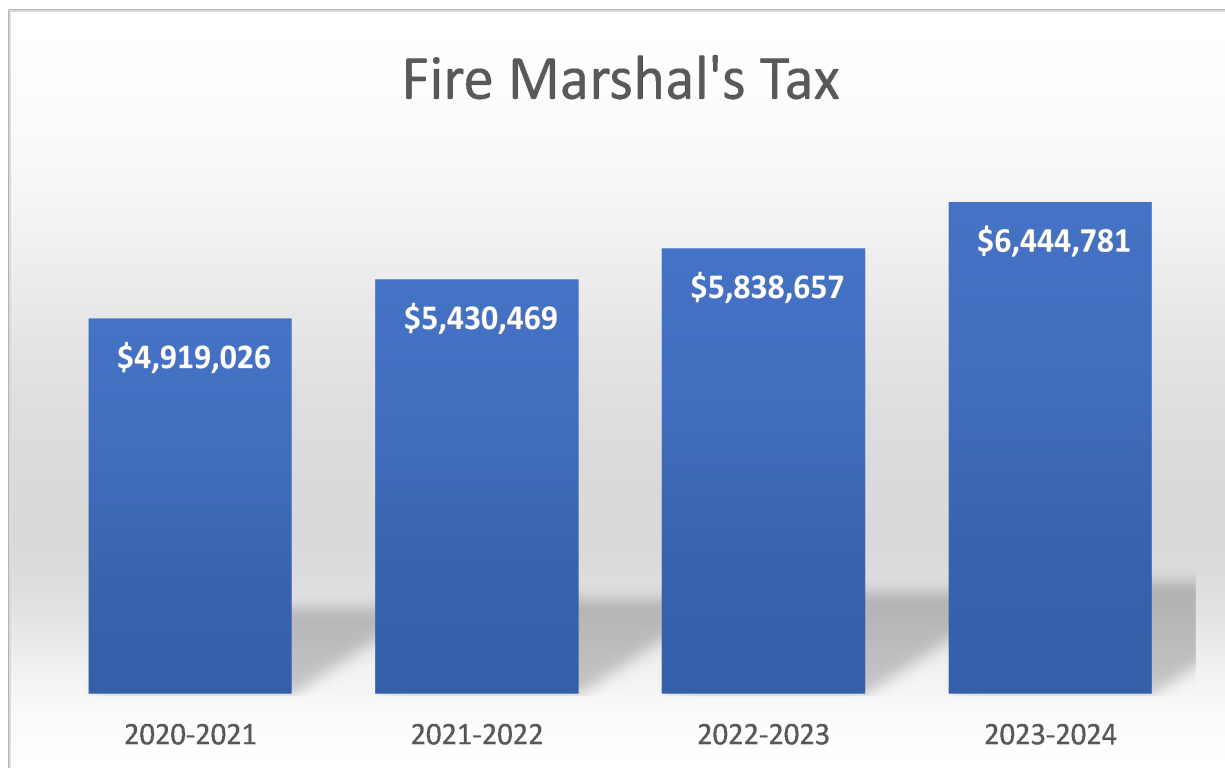


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4).

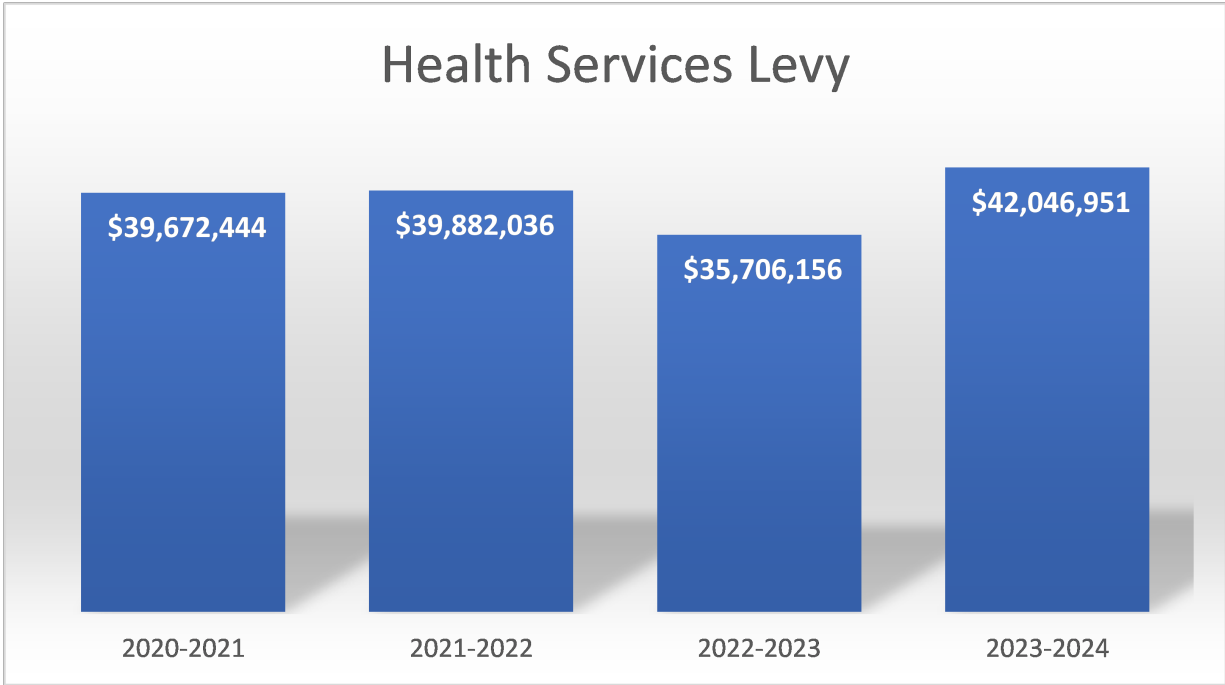


Table 7 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services Act and the Family Services Act.

Montants facturés pour le compte du ministère des Finances

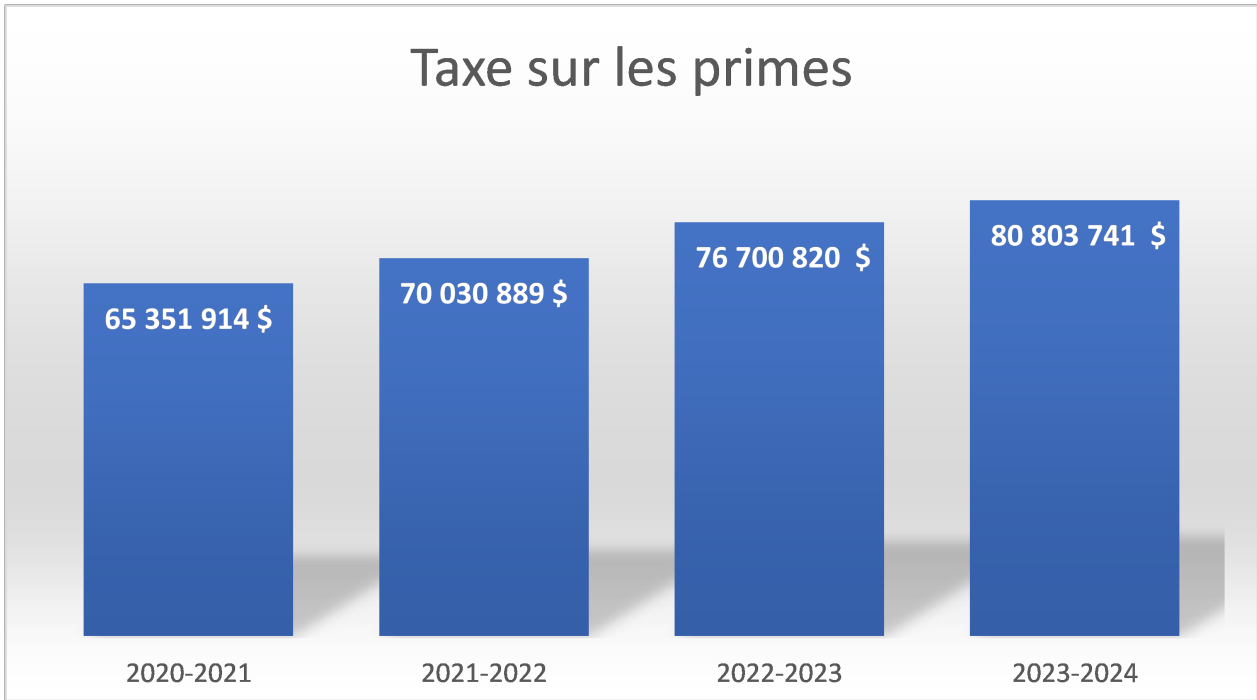


Tableau 8 – Revenus perçus conformément à la Loi de la taxe sur les primes d’assurance.

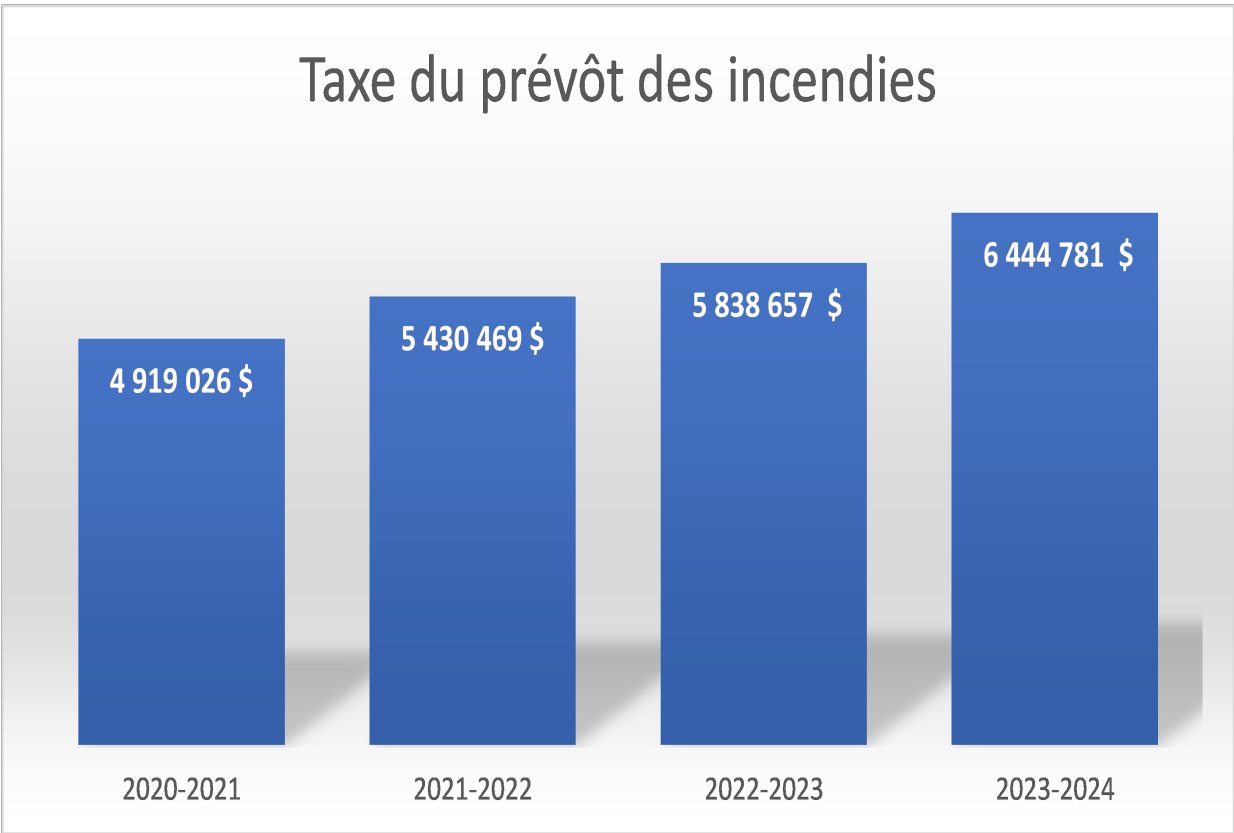


Tableau 9 – Revenus perçus conformément aux paragraphes 22(1) à 22(4) de la Loi sur la prévention des incendies.

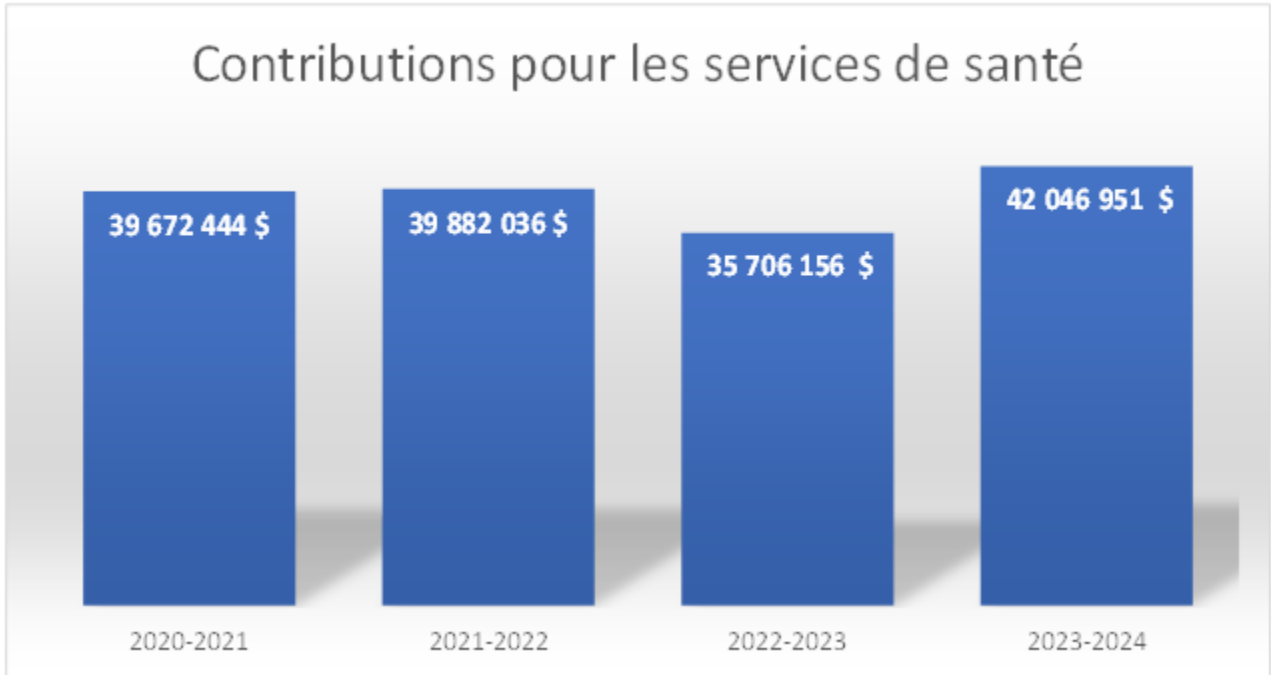
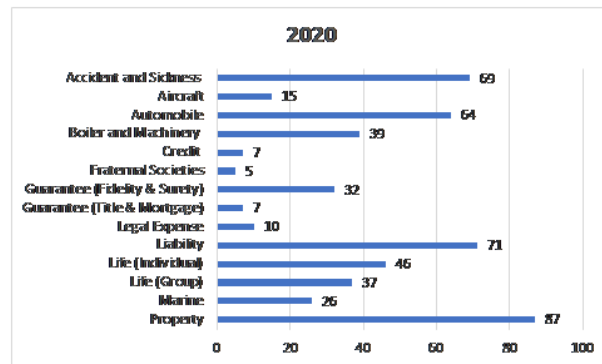
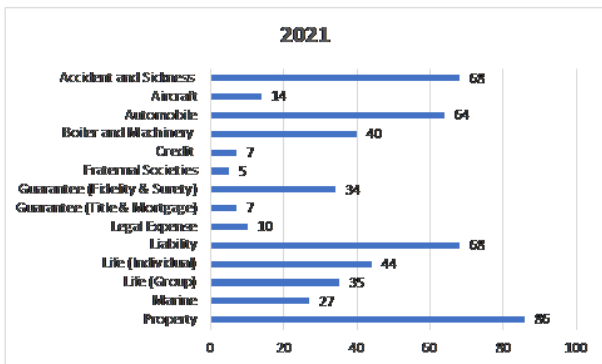
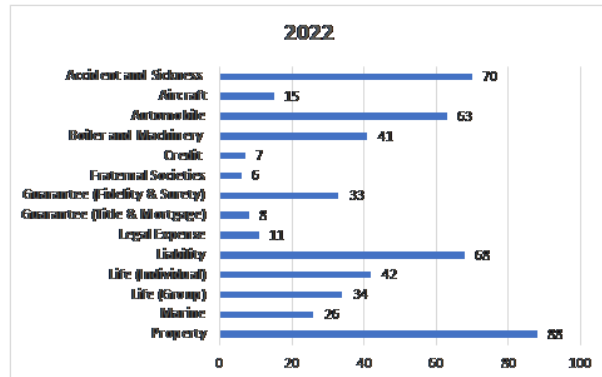
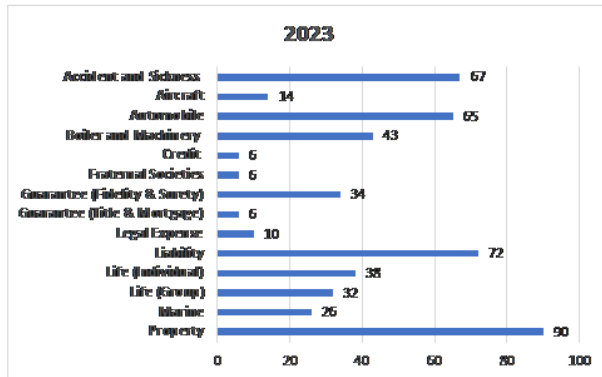


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

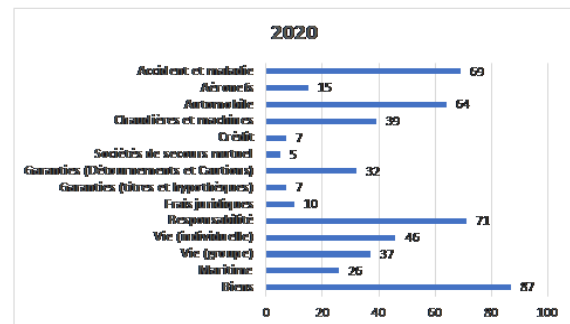
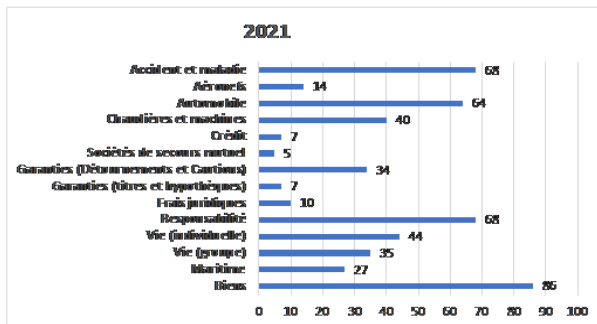
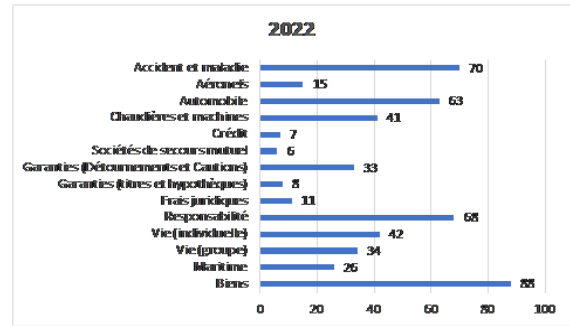
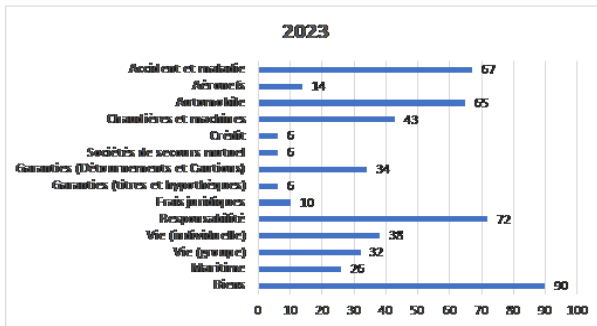
Classes of Insurance



Tables 11 & 12 - Show the number of insurers reporting premiums by class type.

Classes of Insurance				
Class	Number of Insurers by Type			
	2023	2022	2021	2020
Accident and Sickness	67	70	68	69
Aircraft	14	15	14	15
Automobile	65	63	64	64
Boiler and Machinery	43	41	40	39
Credit	6	7	7	7
Fraternal Societies	6	6	5	5
Guarantee (Fidelity & Surety)	34	33	34	32
Guarantee (Title & Mortgage)	6	8	7	7
Legal Expense	10	11	10	10
Liability	72	68	68	71
Life (Individual)	38	42	44	46
Life (Group)	32	34	35	37
Marine	26	26	27	26
Property	90	88	86	87

Catégories d'assurance



Tableaux 13 et 14 – Nombre d'assureurs qui font état des primes par type de catégorie.

Catégories d'assurance				
Catégorie	Nombre d'assureurs par type de catégorie			
	2023	2022	2021	2020
Accident et maladie	67	70	68	69
Aéronefs	14	15	14	15
Automobile	65	63	64	64
Chaudières et machines	43	41	40	39
Crédit	6	7	7	7
Sociétés de secours mutuel	6	6	5	5
Garanties (Déournements et Cautions)	34	33	34	32
Garanties (titres et hypothèques)	6	8	7	7
Frais juridiques	10	11	10	10
Responsabilité	72	68	68	71
Vie (individuelle)	38	42	44	46
Vie (groupe)	32	34	35	37
Maritime	26	26	27	26
Biens	90	88	86	87

New Companies / Nouvelles compagnies

January 1, 2023 - December 31, 2023

1^{er} janvier 2023 au 31 décembre 2023

Name of Company	Chief Representative
Nom de la compagnie	Représentant principal
Genesis Reciprocal Insurance Exchange	Gladden, Duane 2510 Sparrow Drive Nisku AB T9E 8N5
GPIC Insurance Company	McGibney, Brenna 309 - 1277 Lynn Valley Road North Vancouver BC V7J 0A2
Swiss Re Corporate Solutions America Insurance Corporation	Turner, Jonathan 150 King Street West, Suite 1000 Toronto ON M5H 1J9

Companies That Have Ceased Operations in New Brunswick/
Compagnies qui ont cessé d'exercer leurs activités au Nouveau-Brunswick

January 1, 2023 - December 31, 2023

1^{er} janvier 2023 au 31 décembre 2023

Name of Company	Ceased
<i>Nom de la compagnie</i>	<i>Date de cessation</i>
United American Insurance Company	2023/12/21

Mergers and Amalgamations / Fusions

January 1, 2023 - December 31, 2023

1^{er} janvier 2023 au 31 décembre 2023

Intact Insurance Company / Intact Compagnie d'assurance

amalgamated with / fusionné avec:

Ascentus Insurance Ltd. / Les Assurances Ascentus Itée

Continuing Company / maintenant sous le nom de:

Intact Insurance Company / Intact Compagnie d'assurance

As of Date/ Prise d'effet : 2023/4/13

Beneva inc.

amalgamated with / fusionné avec:

La Capitale Civil Service Insurer Inc. (CCSI) / La Capitale assureur de l'administration publique inc. (CAAP)

Continuing Company / maintenant sous le nom de:

Beneva inc.

As of Date/ Prise d'effet : 2023/1/20

Accelerant Insurance Company of Canada

Accelerant Compagnie d'Assurance du Canada

Omega General Insurance Company / Omega Compagnie d'Assurance Générale

Changed Name to / Nouvelle dénomination sociale :

Accelerant Insurance Company of Canada / Accelerant Compagnie d'Assurance du Canada

Date/ Prise d'effet : 2023/12/8

Beneva inc.

SSQ, Life Insurance Company Inc. / SSQ, Société d'Assurance-Vie inc.

Changed Name to / Nouvelle dénomination sociale :

Beneva inc.

Date/Prise d'effet : 2023/1/20

Beneva Insurance Company

Société d'assurance Beneva inc.

La Capitale General Insurance Inc. / La Capitale assurances générales inc.

Changed Name to / Nouvelle dénomination sociale :

Beneva Insurance Company / Société d'assurance Beneva inc.

Date/Prise d'effet : 2023/1/19

Insurers and Officers - Head Office in New Brunswick/
Assureurs et dirigeants ayant leur siège social au Nouveau-Brunswick
January 1, 2023 - December 31, 2023
1^{er} janvier 2023 au 31 décembre 2023

Name of Company	Chief Representative
<i>Nom de la compagnie</i>	<i>Représentant principal</i>
Acadie Vie <i>Acadia Life</i>	Thériault, Camille 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	Dupuis, Sebastien 770 rue Main CP 160 Moncton NB E1C 8L1
Blue Cross Life Insurance Company of Canada <i>Compagnie d'Assurance-Vie Croix Bleue du Canada</i>	Tim Mawhinney 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton-Fundy Mutual Insurance Company	McDougall, James Carleton-Fundy Mutual Insurance Company 1022 Main St. Sussex NB E2E 2M3
Medavie Inc.	Lord, Bernard 644 Main Street PO Box 220 Moncton NB E1C 8L3
SouthEastern Mutual Insurance Company	MacPhee, Shaun 663 Pinewood Road Riverview NB E1B 5R6

Insurers and Officers - Head Office in New Brunswick/
Assureurs et dirigeants ayant leur siège social au Nouveau-Brunswick

January 1, 2023 - December 31, 2023

1^{er} janvier 2023 au 31 décembre 2023

Name of Company	Chief Representative
<i>Nom de la compagnie</i>	<i>Représentant principal</i>
Stanley Mutual Insurance Company	Dunlap, Greg 32 Irishtown Rd Suite 1 Stanley, NB E6B 1B6
United General Insurance Corporation	Wight, Matthew L. 50 Avonlea Court Suite 1 Fredericton, NB E3C 1N8

Insurance Company Deposits Held by the Province of New Brunswick/
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick
March 31, 2024 / 31 mars 2024

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

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

La Direction des assurances fait partie de la nouvelle Commission des services financiers et des services aux consommateurs depuis le 1er juillet 2013. Cette modification législative a eu une incidence sur les exigences relatives aux dépôts auxquelles doivent se conformer les assureurs qui exercent leurs activités au Nouveau-Brunswick. Les dispositions des articles 37 à 70 de la Loi sur les assurances qui concernaient l'obligation pour tout assureur exerçant ses activités dans la province d'avoir un dépôt de valeurs mobilières autorisées auprès du ministre des Finances 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 acceptables, 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.

Insurance Division Assessment/
Cotisations perçues par la Division des assurances

Name of Company ID# <i>Nom de la compagnie</i>	Premiums <i>Primes</i>	2024 Assessment <i>Cotisation</i>
Fraternal Societies/Sociétés de secours mutuels		
10004 ACTRA Fraternal Benefit Society	46,000.00	89.14
10130 The Grand Orange Lodge of British America Benefit Fund	85,000.00	122.33
10144 The Independent Order of Foresters	104,000.00	138.50
10155 Knights of Columbus	6,832,000.00	5,863.75
35346 FaithLife Financial	-	50.00
45625 Teachers Life Insurance Society	25,000.00	71.27
6 Fraternal Societies/Sociétés de secours mutuels	7,092,000.00	6,334.99
Life Companies/Compagnies d'assurance-vie		
10003 Acadie Vie	19,144,000.00	16,340.74
10010 Aetna Life Insurance Company	62,000.00	102.76
10022 American Bankers Life Assurance Company of Florida	9,892,000.00	8,467.68
10033 Assomption Compagnie Mutuelle d'Assurance-vie	33,982,000.00	28,967.26
10034 Blue Cross Life Insurance Company of Canada	66,136,000.00	56,328.97
10042 The Canada Life Assurance Company	245,521,000.00	208,978.09
10064 Canadian Premier Life Insurance Company	13,814,000.00	11,805.14
10067 Combined Insurance Company of America	16,588,000.00	14,165.69
10102 The Empire Life Insurance Company	8,761,000.00	7,505.24
10125 Scotia Life Insurance Company	-	50.00
10146 Industrial Alliance Insurance and Financial Services Inc.	55,331,000.00	47,134.36
10161 Life Insurance Company of North America	-	50.00
10169 The Manufacturers Life Insurance Company	240,134,000.00	204,393.98
10193 New York Life Insurance Company	522,000.00	494.20
10200 Allianz Life Insurance Company of North America	-	50.00
10230 Beneva inc.	17,620,000.00	15,043.88
10231 Reliable Life Insurance Company	11,000.00	59.36
10260 Sun Life Assurance Company of Canada	171,501,000.00	145,990.17
10294 The Wawanesa Life Insurance Company	5,190,000.00	4,466.47
10310 Humania Assurance Inc.	1,857,000.00	1,630.23
10320 CIGNA Life Insurance Company of Canada	153,000.00	180.20
10322 American Income Life Insurance Company	10,517,000.00	8,999.53
10329 Co-operators Life Insurance Company	27,409,000.00	23,373.91
10339 The Equitable Life Insurance Company of Canada	12,843,000.00	10,978.86
10372 Primerica Life Insurance Company of Canada	2,013,000.00	1,762.98
10384 CompCorp Life Insurance Company	-	50.00
10391 CIBC Life Insurance Company Limited	699,000.00	644.82

10392 La Capitale Financial Security Insurance Company	946,000.00	855.01
10400 BMO Life Assurance Company	9,555,000.00	8,180.91
10411 First Canadian Insurance Corporation	5,435,000.00	4,674.96
10412 TD Life Insurance Company	1,310,000.00	1,164.76
10417 Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	7,040,000.00	6,105.42
10424 Pavonia Life Insurance Company of Michigan	-	50.00
10428 The Canada Life Insurance Company of Canada	-	50.00
10429 RBC Life Insurance Company	18,201,000.00	15,538.29
25856 American Health & Life Insurance Company	1,163,000.00	1,039.66
26527 ivari	7,896,000.00	6,769.17
26589 MD Life Insurance Company	-	50.00
27254 BMO Life Insurance Company	-	50.00
27278 Trans Global Life Insurance Company	141,000.00	169.99
27370 Foresters Life Insurance Company	5,208,000.00	4,481.79
27414 Desjardins Financial Security Life Assurance Company	57,353,000.00	48,855.00
27855 Chubb Life Insurance Company of Canada	9,624,000.00	8,239.62
28517 Medavie Inc.	136,969,000.00	116,604.89
29399 L'Union -Vie, compagnie mutuelle d'assurance	703,000.00	648.22
30730 TruStage Life of Canada	169,000.00	193.81
32087 Sun Life Insurance (Canada) Inc.	-	50.00
35977 La Survivance - Voyage, compagnie d'assurance	319,000.00	321.46
45192 Manulife Assurance Company of Canada	-	50.00
47305 Brookfield Annuity Company	-	50.00

**50 Life Companies/Compagnies
d'assurance-vie**

1,221,732,000.00 1,042,207.48

Other than Life Companies

Compagnies d'assurance autre que l'assurance-vie

10011 Affiliated FM Insurance Company	3,228,000.00	2,796.89
10013 Factory Mutual Insurance Company	24,264,000.00	20,697.65
10016 Allstate Insurance Company of Canada	62,968,000.00	53,633.13
10021 American Bankers Insurance Company of Florida	12,895,000.00	11,023.11
10023 Euler Hermes North America Insurance Company	47,000.00	90.00
10028 The American Road Insurance Company	151,000.00	178.49
10037 La Compagnie d'assurance Belair Inc.	768,000.00	703.54
10038 The Boiler Inspection and Insurance Company of Canada	1,228,000.00	1,094.98
10058 Chicago Title Insurance Company	784,000.00	717.15
10059 CorePoint Insurance Company	-	50.00
10061 Chubb Insurance Company of Canada	18,572,000.00	15,853.99
10069 AIG Insurance Company of Canada	26,742,000.00	22,806.32
10079 Continental Casualty Company	6,483,000.00	5,566.76
10084 Co-operators General Insurance Company	99,593,000.00	84,799.47
10089 CUMIS General Insurance Company	8,379,000.00	7,180.18

10098 Ecclesiastical Insurance Office Public Limited Company	8,907,000.00	7,629.48
10099 Definity Insurance Company	117,173,000.00	99,759.32
10101 Elite Insurance Company	14,699,000.00	12,558.23
10103 Employers Insurance Company of Wausau	-	50.00
10107 Farm Mutual Reinsurance Plan Inc.	-	50.00
10108 Federal Insurance Company	-	50.00
10109 Sonnet Insurance Company	22,849,000.00	19,493.54
10111 Canadian Premier General Insurance Company	150,000.00	177.64
10113 First North American Insurance Company	189,000.00	210.83
10118 Aviva Insurance Company of Canada	133,364,000.00	113,537.18
10128 Gore Mutual Insurance Company	1,520,000.00	1,343.46
10129 Wynward Insurance Group	7,899,000.00	6,771.72
10131 Great American Insurance Company	3,085,000.00	2,675.21
10135 The Nordic Insurance Company of Canada	-	50.00
10136 Intact Insurance Company	173,155,000.00	147,397.66
10139 Hartford Fire Insurance Company	98,000.00	133.39
10149 La Compagnie d'Assurance Jevco	-	50.00
10151 Echelon Insurance	20,016,000.00	17,082.78
10160 Liberty Mutual Insurance Company	20,787,000.00	17,738.87
10162 Lloyd's Underwriters	86,876,000.00	73,977.84
10180 The Missisquoi Insurance Company	-	50.00
10184 Motors Insurance Corporation	108,000.00	141.90
10198 XL Reinsurance America Inc.	435,000.00	420.17
10203 TD Direct Insurance Inc.	-	50.00
10212 The Personal Insurance Company	53,592,000.00	45,654.55
10217 The Portage la Prairie Mutual Insurance Company	14,945,000.00	12,767.57
10228 TD Home and Auto Insurance Company	457,000.00	438.89
10229 Quebec Assurance Company	-	50.00
10234 Royal & Sun Alliance Insurance Company of Canada	4,062,000.00	3,506.59
10244 Security National Insurance Company	93,851,000.00	79,913.27
10245 Sentry Insurance Company	24,000.00	70.42
10247 Optimum Société d'Assurance inc.	-	50.00
10248 SouthEastern Mutual Insurance Company	30,342,000.00	25,869.77
10249 The Sovereign General Insurance Company	20,799,000.00	17,749.08
10252 Stanley Mutual Insurance Company	8,672,000.00	7,429.51
10257 St. Paul Fire & Marine Insurance Company	740,000.00	679.71
10264 Tokio Marine & Nichido Fire Insurance Co. Ltd.	346,000.00	344.43
10267 Traders General Insurance Company	11,855,000.00	10,138.11
10268 Trafalgar Insurance Company of Canada	2,239,000.00	1,955.30
10280 Unifund Assurance Company	41,821,000.00	35,637.92
10293 The Wawanesa Mutual Insurance Company	111,691,000.00	95,094.37

10298 Western Surety Company	1,425,000.00	1,262.62
10299 Sompo Japan Insurance Inc.	9,000.00	57.66
10300 Zurich Insurance Company Ltd.	22,124,000.00	18,876.60
10306 The Dominion of Canada General Insurance Company	34,929,000.00	29,773.12
10308 Primmum Insurance Company	40,669,000.00	34,657.62
10314 Westport Insurance Corporation	-	50.00
10321 Canadian Universities Reciprocal Insurance Exchange	1,366,000.00	1,212.41
10323 RBC Insurance Company of Canada	1,052,000.00	945.21
10337 Canadian Lawyers Insurance Association (CLIA)	913,000.00	826.92
10338 Stewart Title Guaranty Company	1,019,000.00	917.13
10340 TD General Insurance Company	-	50.00
10341 Travelers Insurance Company of Canada	4,518,000.00	3,894.63
10342 Novex Insurance Company	418,000.00	405.70
10345 Pembridge Insurance Company	36,210,000.00	30,863.19
10347 First American Title Insurance Company	631,000.00	586.95
10366 Mitsui Sumitomo Insurance Company Limited	156,000.00	182.75
10375 Federated Insurance Company of Canada	4,344,000.00	3,746.56
10377 United General Insurance Corporation	11,163,000.00	9,549.25
10382 Green Shield Canada	6,798,000.00	5,834.81
10393 Western Assurance Company	-	50.00
10398 Protective Insurance Company	144,000.00	172.54
10402 Old Republic Insurance Company of Canada	4,617,000.00	3,978.87
10404 Northbridge General Insurance Corporation	65,659,000.00	55,923.06
10405 Verassure Insurance Company	-	50.00
10406 Sagen Mortgage Insurance Company Canada	13,988,000.00	11,953.20
10413 CAA Insurance Company	22,606,000.00	19,286.76
10414 Waterloo Insurance Company	-	50.00
10415 Scotia General Insurance Company	-	50.00
10417 Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	76,000.00	Assessed as LIFE company/ Voir Compagnie d'assurance-vie
10425 Coachman Insurance Company	-	50.00
10426 Everest Insurance Company of Canada	2,780,000.00	2,415.66
10430 Heartland Farm Mutual Inc.	-	50.00
10431 Zenith Insurance Company	14,726,000.00	12,581.21
10432 Perth Insurance Company	-	50.00
10433 Aviva General Insurance Company	18,276,000.00	15,602.11
10434 Canassurance Insurance Company	2,431,000.00	2,118.68
10435 Temple Insurance Company	7,680,000.00	6,585.36
25860 Lawyers' Professional Indemnity Company	-	50.00
26329 Munich Reinsurance America Inc	-	50.00
27256 Canadian Northern Shield Insurance Company	-	50.00

27281 Trans Global Insurance Company	316,000.00	318.90
27743 Promutuel de l'Estuaire, Société mutuelle d'assurance générale	23,760,000.00	20,268.77
27750 The Insurance Company of Prince Edward Island	19,968,000.00	17,041.93
29158 Aspen Insurance UK Ltd.	201,000.00	221.04
29222 National Liability & Fire Insurance Company	5,395,000.00	4,640.92
29359 Pafco Insurance Company	8,881,000.00	7,607.36
29387 Industrial Alliance Pacific General Insurance Corporation	19,242,000.00	16,424.14
29388 Petline Insurance Company	999,000.00	900.11
29789 Allianz Global Risks US Insurance Company	6,429,000.00	5,520.81
29840 Accelerant Insurance Company of Canada	5,823,000.00	5,005.13
30017 FCT Insurance Company Ltd.	5,007,000.00	4,310.75
30020 Compagnie Francaise d'Assurance pour le Commerce Extérieur	391,000.00	382.72
30128 Canadian Farm Insurance Corp.	1,000.00	50.85
30650 Jewelers Mutual Insurance Company	237,000.00	251.68
30746 L'Unique assurances générales inc.	-	50.00
30921 Trisura Guarantee Insurance Company	11,609,000.00	9,928.77
31026 Electric Insurance Company	-	50.00
31925 Canada Guaranty Mortgage Insurance Company	10,989,000.00	9,401.18
32334 Berkley Insurance Company	2,393,000.00	2,086.34
32611 Fenchurch General Insurance Company	130,000.00	160.62
32639 Associated Electric & Gas Insurance Services Limited	896,000.00	812.46
33014 Safety National Casualty Corporation	-	50.00
33344 Triton Insurance Company	3,314,000.00	2,870.08
33901 AXIS Reinsurance Company (Canadian Branch)	918,000.00	831.18
34332 Healthcare Insurance Reciprocal of Canada	120,000.00	152.11
35408 Unica Insurance Inc.	-	50.00
35976 Allied World Specialty Insurance	5,807,000.00	4,991.51
36652 HDI Global Specialty SE	4,533,000.00	3,907.39
37017 Beneva Insurance	-	50.00
37113 HDI Global SE Canada Branch	3,429,000.00	2,967.94
38941 Canadian Egg Industry Reciprocal Alliance (CEIRA)	215,000.00	232.96
40005 Arch Insurance Canada Ltd.	7,145,000.00	6,130.10
40823 Millennium Insurance Corporation	3,453,000.00	2,988.36
41846 Orion Travel Insurance Company	1,118,000.00	1,001.37
41880 Starr Insurance and Reinsurance Limited	1,916,000.00	1,680.44
41924 GMS Insurance Inc.	40,000.00	84.04
42096 Certas Home and Auto Insurance Company	86,528,000.00	73,681.71
43412 Technology Insurance Company, Inc.	20,000.00	67.02
43925 XL Specialty Insurance Company	9,177,000.00	7,859.24
44902 SCOR Insurance - Canadian Branch	2,663,000.00	2,316.10
47290 Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	14,000.00	61.91

47629 Carleton-Fundy Mutual Insurance Company	7,832,000.00	6,714.70
48028 Hudson Insurance Company	-	50.00
48158 Tokio Marine Canada Ltd.	710,000.00	654.18
48225 The Mearie Group	-	50.00
48254 Swiss Re Corporate Solutions America Insurance Corporation	4,356,000.00	3,756.77
48352 GPIC Insurance Company	-	50.00
48370 Genesis Reciprocal Insurance Exchange	-	50.00
144 Other than Life Companies/Compagnies d'assurance autre que l'assurance-vie	1,859,550,000.00	1,589,484.58
200	Total	3,088,374,000.00
		2,638,027.00

Overview

Insurers licensed to do business in New Brunswick are required to submit an annual return, of their financial results in the province, to the Superintendent of Insurance. The annual return requirements are based on the Office of the Superintendent of Financial Institutions (OSFI) reporting requirements. Beginning in 2023, the new International Financial Reporting Standard 17 (IFRS 17) was implemented. This introduced significant changes in how insurers report financial results. It also resulted in changes to OSFI's reporting requirements.

Based on OSFI's new reporting requirements, the Superintendent of Insurance Annual Report will begin to report premiums for Life and Fraternal Insurers and the Gross Insurance Service Ratio (GISR) for Property and Casualty Insurers.

Although reasonable efforts have been taken to ensure accuracy of the information in this report it is recommended that other sources of information be consulted when analyzing the financial results of an insurance company.

Aperçu

Les assureurs autorisés à faire affaire au Nouveau-Brunswick sont tenus de présenter un rapport annuel de leurs données financières au surintendant des assurances. Les exigences liées au rapport sont fondées sur celles du Bureau du surintendant des institutions financières (BSIF). La nouvelle Norme internationale d'information financière 17 (IFRS 17) qui a été mise en œuvre en 2023 a entraîné des changements importants dans la façon dont les assureurs rapportent leurs données financières. Les exigences de déclaration du BSIF ont aussi changé.

Conformément aux nouvelles exigences de déclaration du BSIF, le rapport annuel du surintendant des assurances rapportera désormais les primes des compagnies d'assurance-vie et des sociétés de secours mutuel et ainsi que le ratio brut des services d'assurance (GISR) pour les compagnies d'assurance IARD.

Bien que des efforts raisonnables aient été déployés pour assurer l'exactitude de l'information contenue dans le présent rapport, il est recommandé de consulter d'autres sources d'information au moment d'analyser les données financières d'un assureur.

Gross Written Premiums by Life Insurance Companies in New Brunswick – 2023
Primes brutes émises par les compagnies d'assurance-vie au Nouveau-Brunswick en 2023

Name of Company / Nom de la compagnie	Accident & Sickness/Accident et maladie (\$'000/en milliers de \$)	Life & Annuities/Vie et pension (\$'000/en milliers de \$)	Total (\$'000/en milliers de \$)
Acadie Vie	\$ 1,789	\$ 17,355	\$ 19,144
ACTRA Fraternal Benefit Society	\$ 44	\$ 2	\$ 46
Aetna Life Insurance Company	\$ 62	\$ -	\$ 62
American Bankers Life Assurance Company of Florida	\$ 5,972	\$ 3,937	\$ 9,909
American Health and Life Insurance Company	\$ 1,162	\$ 1,163	\$ 2,325
American Income Life Insurance Company	\$ 1,439	\$ 9,078	\$ 10,517
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 20,608	\$ 45,233	\$ 65,841
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 3,465	\$ 3,624	\$ 7,089
Beneva inc.	\$ 13,792	\$ 5,565	\$ 19,357
Blue Cross Life Insurance Company of Canada	\$ 44,100	\$ 31,380	\$ 75,480
BMO Life Assurance Company	\$ 579	\$ 10,943	\$ 11,522
BMO Life Insurance Company	\$ -	\$ 121	\$ 121
Brookfield Annuity Company	\$ -	\$ 14,001	\$ 14,001
Canadian Premier Life Insurance Company	\$ 8,269	\$ 5,545	\$ 13,814
Canassurance Insurance Company	\$ 2,187	\$ -	\$ 2,187
Chubb Life Insurance Company of Canada	\$ 6,309	\$ 3,315	\$ 9,624
CIBC Life Insurance Company Limited	\$ 576	\$ 123	\$ 699
CIGNA Life Insurance Company of Canada	\$ 146	\$ 7	\$ 153
Combined Insurance Company of America	\$ 16,306	\$ 282	\$ 16,588
Co-operators Life Insurance Company	\$ 12,988	\$ 15,515	\$ 28,503
Desjardins Financial Security Life Assurance Company	\$ 43,128	\$ 68,367	\$ 111,495
First Canadian Insurance Corporation	\$ 2,994	\$ 2,441	\$ 5,435
Foresters Life Insurance Company	\$ 57	\$ 5,253	\$ 5,310
Humania Assurance Inc.	\$ 1,081	\$ 776	\$ 1,857
Industrial Alliance Insurance and Financial Services Inc.	\$ 22,094	\$ 189,015	\$ 211,109

Gross Written Premiums by Life Insurance Companies in New Brunswick – 2023
Primes brutes émises par les compagnies d'assurance-vie au Nouveau-Brunswick en 2023

Name of Company / Nom de la compagnie	Accident & Sickness/Accident et maladie (\$'000/en milliers de \$)	Life & Annuities/Vie et pension (\$'000/en milliers de \$)	Total (\$'000/en milliers de \$)
ivari	\$ 26	\$ 7,917	\$ 7,943
Knights of Columbus	\$ 194	\$ 7,797	\$ 7,991
La Capitale Financial Security Insurance Company	\$ 946	\$ -	\$ 946
La Survivance – Voyage, compagnie d'assurance	\$ 319	\$ -	\$ 319
L'Union-Vie, compagnie mutuelle d'assurance	\$ 289	\$ 767	\$ 1,056
Medavie Inc.	\$ 139,370	\$ -	\$ 139,370
New York Life Insurance Company	\$ 2	\$ 1,588	\$ 1,590
Primerica Life Insurance Company of Canada	\$ -	\$ 2,013	\$ 2,013
RBC Life Insurance Company	\$ 9,907	\$ 10,872	\$ 20,779
Reliable Life Insurance Company	\$ 5	\$ 6	\$ 11
Sun Life Assurance Company of Canada	\$ 82,298	\$ 166,405	\$ 248,703
TD Life Insurance Company	\$ 988	\$ 322	\$ 1,310
Teachers Life Insurance Society (Fraternal)	\$ -	\$ 25	\$ 25
The Canada Life Assurance Company	\$ 82,869	\$ 216,604	\$ 299,473
The Empire Life Insurance Company	\$ 4,084	\$ 5,537	\$ 9,621
The Equitable Life Insurance Company of Canada	\$ 2,912	\$ 17,563	\$ 20,475
The Grand Orange Lodge of British America Benefit Fund	\$ -	\$ 85	\$ 85
The Independent Order of Foresters	\$ -	\$ 161	\$ 161
The Manufacturers Life Insurance Company	\$ 150,648	\$ 104,258	\$ 254,906
The Wawanesa Life Insurance Company	\$ 810	\$ 4,829	\$ 5,639
Trans Global Life Insurance Company	\$ 121	\$ 20	\$ 141
TruStage Life of Canada	\$ -	\$ 11,100	\$ 11,100
Total	\$ 684,935	\$ 990,910	\$ 1,675,845

**Accident and Sickness Insurance/
Assurance accident et maladie**

Insurance Revenue & Insurance Service Expenses in New Brunswick – 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	2,343		3,432	146.48%
Allianz Global Risks US Insurance Company	46		35	76.09%
Allstate Insurance Company of Canada	319		141	44.20%
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	49	1	N/A /S.O.	N/A / S.O.
American Bankers Insurance Company of Florida	3,417		783	22.91%
Aviva Insurance Company of Canada	13		19	146.15%
AXIS Reinsurance Company (Canadian Branch)	64		33	51.56%
Berkley Insurance Company	188		11	5.85%
CAA Insurance Company	153		276	180.39%
Canadian Premier General Insurance Company	95		14	14.74%
Canassurance Insurance Company	214		343	160.28%
Chubb Insurance Company of Canada	28		-22	-78.57%
Continental Casualty Company	0		49	-
Co-operators General Insurance Company	1,177		1,029	87.43%
CUMIS General Insurance Company	1,196		1,023	85.54%
Everest Insurance Company of Canada	15		3	20.00%
GMS Insurance Inc.	40		15	37.50%
Green Shield Canada	6,798		5,916	87.03%
HDI Global Specialty SE	2		0	0.00%
Intact Insurance Company	15		-2	-13.33%
Lloyd's Underwriters	1,286		790	61.43%
National Liability & Fire Insurance Company	47		517	1100.00%

**Accident and Sickness Insurance/
Assurance accident et maladie**

Insurance Revenue & Insurance Service Expenses in New Brunswick – 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Old Republic Insurance Company of Canada	2,050		1,500	73.17%
Orion Travel Insurance Company	769		559	72.69%
RBC Insurance Company of Canada	871	1	N/A / S.O.	N/A / S.O.
Royal & Sun Alliance Insurance Company of Canada	1,028		337	32.78%
Starr Insurance and Reinsurance Limited	60		87	145.00%
Temple Insurance Company	0		-2	-
Trisura Guarantee Insurance Company	159		130	81.76%
Triton Insurance Company	2,313		2,184	94.42%
Zurich Insurance Company Ltd	29		584	2013.79%
Total	\$23,864		19,784	82.90%

¹ Bank-owned P&C insurers are not required to file under IFRS 17 in 2023. For these insurers, reported written premiums are reported for Insurance Revenue in this table, but not included in the total.

Les assureurs IARD appartenant aux banques ne sont pas tenus de déposer une déclaration en vertu de la norme IFRS 17 en 2023. Pour ces assureurs, les primes émises au cours d'une période sont déclarées dans les produits des activités d'assurance du tableau, mais ne sont pas incluses dans le total.

Aircraft/

Assurance aéronefs

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	202	141	69.80%
Allianz Global Risks US Insurance Company	63	-53	-84.13%
Aviva Insurance Company of Canada	152	38	25.00%
Chubb Insurance Company of Canada	700	240	34.29%
Great American Insurance Company	31	-29	-93.55%
HDI Global Specialty SE	65	35	53.85%
Lloyd's Underwriters	462	199	43.07%
Mitsui Sumitomo Insurance Company Limited	89	0	0.00%
National Liability & Fire Insurance Company	177	10	5.65%
Northbridge General Insurance Corporation	85	17	20.00%
Old Republic Insurance Company of Canada	8	1	12.50%
Starr Insurance and Reinsurance Limited	198	101	51.01%
Temple Insurance Company	812	-50	-6.16%
XL Specialty Insurance Company	192	55	28.65%
Total	3,236	705	21.79%

**Automobile Insurance/
Assurance automobile**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	6,498	3,524	54.23%
Allianz Global Risks US Insurance Company	0	1	-
Allstate Insurance Company of Canada	38,801	32,346	83.36%
Arch Insurance Canada Ltd.	13	10	76.92%
Aviva General Insurance Company	12,573	13,494	107.33%
Aviva Insurance Company of Canada	49,426	49,109	99.36%
CAA Insurance Company	14,503	13,572	93.58%
Certas Home and Auto Insurance Company	48,123	64,747	134.54%
Chubb Insurance Company of Canada	7,775	1,444	18.57%
Continental Casualty Company	646	561	86.84%
Co-operators General Insurance Company	55,551	51,015	91.83%
CUMIS General Insurance Company	2,121	1,813	85.48%
Definity Insurance Company	82,901	73,601	88.78%
Echelon Insurance	13,933	9,788	70.25%
Elite Insurance Company	3,387	3,935	116.18%
Everest Insurance Company of Canada	178	63	35.39%
Federated Insurance Company of Canada	1,106	2,244	202.89%
Fenchurch General Insurance Company	84	75	89.29%
Hartford Fire Insurance Company	15	2	13.33%
Industrial Alliance Pacific General Insurance Corporation	669	806	120.48%
Intact Insurance Company	84,935	77,303	91.01%

**Automobile Insurance/
Assurance automobile**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
La Compagnie d'assurance Belair inc.	62		-168	-270.97%
La Compagnie d'Assurances Jevco	0		35	-
Liberty Mutual Insurance Company	1,009		853	84.54%
Lloyd's Underwriters	2,199		2,177	99.00%
Millennium Insurance Corporation	1,268		0	0.00%
Mitsui Sumitomo Insurance Company Limited	29		11	37.93%
National Liability & Fire Insurance Company	76		72	94.74%
Northbridge General Insurance Corporation	27,945		25,263	90.40%
Novex Insurance Company	0		10	-
Old Republic Insurance Company of Canada	1,042		1,140	109.40%
Pafco Insurance Company	7,946		7,202	90.64%
Pembridge Insurance Company	22,942		21,845	95.22%
Perth Insurance Company	0		-3	-
Primum Insurance Company	30,773	¹	N/A / S.O.	N/A / S.O.
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	14,139		13,897	98.29%
Protective Insurance Company	142		68	47.89%
Royal & Sun Alliance Insurance Company of Canada	-103		1,216	-1180.58%
Security National Insurance Company	93,585	¹	N/A / S.O.	N/A / S.O.
Sentry Insurance Company	23		7	30.43%
Sompo Japan Insurance Inc	2		0	0.00%
Sonnet Insurance Company	25,352		27,693	109.23%
St. Paul Fire and Marine Insurance Company	522		99	18.97%
Starr Insurance and Reinsurance Limited	57		27	47.37%
TD Home and Auto Insurance Company	287	¹	N/A / S.O.	N/A / S.O.
Technology Insurance Company, Inc.	0		5	-
The American Road Insurance Company	151		5	3.31%

**Automobile Insurance/
Assurance automobile**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
The Dominion of Canada General Insurance Company	16,839	14,044	83.40%
The Insurance Company of Prince Edward Island	13,667	17,195	125.81%
The Personal Insurance Company	32,269	37,079	114.91%
The Portage la Prairie Mutual Insurance Company	5,393	4,418	81.92%
The Sovereign General Insurance Company	6,920	6,014	86.91%
The Wawanesa Mutual Insurance Company	70,334	49,395	70.23%
Tokio Marine & Nichido Fire Insurance Co. Ltd.	30	11	36.67%
Tokio Marine Canada Ltd.	27	19	70.37%
Traders General Insurance Company	7,322	6,828	93.25%
Trafalgar Insurance Company of Canada	1,609	1,423	88.44%
Travelers Insurance Company of Canada	816	344	42.16%
Unifund Assurance Company	25,732	20,488	79.62%
United General Insurance Corporation	11,380	9,919	87.16%
Waterloo Insurance Company	0	833	-
XL Specialty Insurance Company	43	-26	-60.47%
Zenith Insurance Company	9,527	11,509	120.80%
Zurich Insurance Company Ltd	4,111	3,397	82.63%
Total	734,060	683,797	93.15%

¹ Bank-owned P&C insurers are not required to file under IFRS 17 in 2023. For these insurers, reported written premiums are reported for Insurance Revenue in this table, but not included in the total.

Les assureurs IARD appartenant aux banques ne sont pas tenus de déposer une déclaration en vertu de la norme IFRS 17 en 2023. Pour ces assureurs, les primes émises au cours d'une période sont déclarées dans les produits des activités d'assurance du tableau, mais ne sont pas incluses dans le total.

**Boiler and Machinery/
Assurance des chaudières et machines**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Affiliated FM Insurance Company	73	0	0.00%
AIG Insurance Company of Canada	62	29	46.77%
Allianz Global Risks US Insurance Company	600	23	3.83%
Arch Insurance Canada Ltd.	7	2	28.57%
Aviva Insurance Company of Canada	847	329	38.84%
Certas Home and Auto Insurance Company	37	11	29.73%
Chubb Insurance Company of Canada	7	5	71.43%
Continental Casualty Company	64	35	54.69%
Co-operators General Insurance Company	638	528	82.76%
CUMIS General Insurance Company	25	4	16.00%
Definity Insurance Company	327	93	28.44%
Ecclesiastical Insurance Office Public Limited Company	241	0	0.00%
Echelon Insurance	16	4	25.00%
Factory Mutual Insurance Company	5,855	1,079	18.43%
Federated Insurance Company of Canada	84	30	35.71%
Gore Mutual Insurance Company	13	3	23.08%
Great American Insurance Company	11	5	45.45%
Industrial Alliance Pacific General Insurance Corporation	3,732	3,760	100.75%
Intact Insurance Company	920	465	50.54%
Liberty Mutual Insurance Company	1	2	200.00%
Lloyd's Underwriters	1,177	474	40.27%
Millennium Insurance Corporation	3,821	3,349	87.65%

**Boiler and Machinery/
Assurance des chaudières et machines**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Mitsui Sumitomo Insurance Company Limited	4	1	25.00%
National Liability & Fire Insurance Company	229	36	15.72%
Northbridge General Insurance Corporation	387	159	41.09%
Novex Insurance Company	11	3	27.27%
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	120	38	31.67%
Royal & Sun Alliance Insurance Company of Canada	448	66	14.73%
Sonnet Insurance Company	0	-6	-
St. Paul Fire and Marine Insurance Company	14	2	14.29%
Temple Insurance Company	105	26	24.76%
The Boiler Inspection and Insurance Company of Canada	883	335	37.94%
The Dominion of Canada General Insurance Company	199	59	29.65%
The Insurance Company of Prince Edward Island	55	12	21.82%
The Sovereign General Insurance Company	753	602	79.95%
The Wawanesa Mutual Insurance Company	266	86	32.33%
Tokio Marine & Nichido Fire Insurance Co	-1	0	0.00%
Traders General Insurance Company	0	2	-
Travelers Insurance Company of Canada	14	2	14.29%
Trisura Guarantee Insurance Company	873	367	42.04%
Wynward Insurance Group	169	53	31.36%
Zurich Insurance Company Ltd	80	53	66.25%
Total	23,167	12,126	52.34%

**Credit/
Assurance-crédit**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	974	66	6.78%
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	13	11	84.62%
Compagnie Française d'Assurance pour le Commerce Extérieur	276	301	109.06%
Euler Hermes North America Insurance Company	49	35	71.43%
Intact Insurance Company	718	105	14.62%
XL Specialty Insurance Company	30	8,489	28296.67%
Total	2,060	9,007	437.23%

Fidelity/

Assurance contre les détournements

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	79	-74	-93.67%
Arch Insurance Canada Ltd.	65	50	76.92%
Aviva Insurance Company of Canada	0	-11	-
AXIS Reinsurance Company (Canadian Branch)	12	2	16.67%
Certas Home and Auto Insurance Company	22	10	45.45%
Chubb Insurance Company of Canada	181	0	0.00%
Continental Casualty Company	34	24	70.59%
Co-operators General Insurance Company	547	167	30.53%
CUMIS General Insurance Company	543	165	30.39%
Definity Insurance Company	22	8	36.36%
Federated Insurance Company of Canada	25	9	36.00%
First North American Insurance Company	1	1	100.00%
Great American Insurance Company	43	7	16.28%
Intact Insurance Company	352	143	40.63%
Liberty Mutual Insurance Company	74	25	33.78%
Lloyd's Underwriters	147	24	16.33%
Northbridge General Insurance Corporation	98	48	48.98%
Royal & Sun Alliance Insurance Company of Canada	4	10	250.00%
Sonnet Insurance Company	2	1	50.00%
The Dominion of Canada General Insurance Company	1	-2	-200.00%
The Insurance Company of Prince Edward Island	2	1	50.00%
The Sovereign General Insurance Company	36	2	5.56%

Fidelity/**Assurance contre les détournements**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Tokio Marine Canada Ltd.	4	2	50.00%
Travelers Insurance Company of Canada	183	77	42.08%
Trisura Guarantee Insurance Company	27	8	29.63%
Wynward Insurance Group	24	7	29.17%
Zurich Insurance Company Ltd	51	14	27.45%
Total	2579	718	27.84%

**Legal Expense/
Assurance de frais Juridiques**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Co-operators General Insurance Company	3	0	0.00%
Echelon Insurance	1	0	0.00%
HDI Global Specialty SE	39	29	74.36%
Intact Insurance Company	194	46	23.71%
Lloyd's Underwriters	174	81	46.55%
Novex Insurance Company	1	0	0.00%
Technology Insurance Company, Inc.	8	3	37.50%
Temple Insurance Company	18	8	44.44%
The Wawanesa Mutual Insurance Company	62	19	30.65%
Trafalgar Insurance Company of Canada	2	0	0.00%
Total	502	186	37.05%

Liability/

Assurance responsabilité

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (S'000/en milliers de \$)	GISR
Accelerant Insurance Company of Canada	53		0	0.00%
AIG Insurance Company of Canada	5,156		1,095	21.24%
Allianz Global Risks US Insurance Company	1,262		182	14.42%
Allied World Specialty Insurance	1,003		330	32.90%
Arch Insurance Canada Ltd.	2,933		2,229	76.00%
Aspen Insurance UK Limited	226		232	102.65%
Associated Electric & Gas Insurance Services Limited	476		-38	-7.98%
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	9	¹	N/A / S.O.	N/A / S.O.
Aviva Insurance Company of Canada	45,621		21,425	46.96%
AXIS Reinsurance Company (Canadian Branch)	780		352	45.13%
Berkley Insurance Company	2,079		541	26.02%
Canadian Lawyers Insurance Association (CLIA)	881		575	65.27%
Canadian Universities Reciprocal Insurance Exchange	560		461	82.32%
Carleton-Fundy Mutual Insurance Company	511		467	91.39%
Certas Home and Auto Insurance Company	1,471		-1,338	-90.96%
Chubb Insurance Company of Canada	7,072		2,815	39.80%
Continental Casualty Company	2,700		1,721	63.74%
Co-operators General Insurance Company	9,908		10,957	110.59%
Corepoint Insurance Corporation	1		0	0.00%
CUMIS General Insurance Company	465		294	63.23%

Liability/Assurance responsabilité

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Definity Insurance Company	4,702	2,812	59.80%
Ecclesiastical Insurance Office Public Limited Company	2,160	137	6.34%
Echelon Insurance	399	-280	-70.18%
Everest Insurance Company of Canada	1,813	655	36.13%
FCT Insurance Company Ltd.	87	66	75.86%
Federated Insurance Company of Canada	978	322	32.92%
Fenchurch General Insurance Company	2	2	100.00%
Gore Mutual Insurance Company	464	170	36.64%
Great American Insurance Company	148	105	70.95%
Hartford Fire Insurance Company	28	4	14.29%
HDI Global SE Canada Branch	1,315	609	46.31%
HDI Global Specialty SE	1,353	865	63.93%
Healthcare Insurance Reciprocal of Canada	119	-1	-0.84%
Intact Insurance Company	10,295	4,181	40.61%
Jewelers Mutual Insurance Company, SI	37	22	59.46%
La Compagnie d'Assurances Jevco	0	-4	-
Liberty Mutual Insurance Company	9,221	18,949	205.50%
Lloyd's Underwriters	38,354	17,167	44.76%
Mitsui Sumitomo Insurance Company Limited	6	-1	-16.67%
National Liability & Fire Insurance Company	655	168	25.65%
Northbridge General Insurance Corporation	8,955	5,976	66.73%
Novex Insurance Company	212	65	30.66%
Old Republic Insurance Company of Canada	1,258	746	59.30%
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	1,242	394	31.72%
Royal & Sun Alliance Insurance Company of Canada	947	735	77.61%

Liability/Assurance responsabilité

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (S'000/en milliers de \$)	GISR
Safety National Casualty Corporation	0		-2	-
SCOR Insurance - Canadian Branch	3,938		18	0.46%
Security National Insurance Company	5	1	N/A / S.O.	N/A / S.O.
Sompo Japan Insurance Inc.	4		0	0.00%
Sonnet Insurance Company	541		346	63.96%
St. Paul Fire and Marine Insurance Company	1		-37	-3700.00%
Stanley Mutual Insurance Company	608		531	87.34%
Starr Insurance and Reinsurance Limited	550		279	50.73%
Swiss Re Corporate Solutions America Insurance Corporation	619		560	90.47%
Technology Insurance Company, Inc.	4		5	125.00%
Temple Insurance Company	2,667		176	6.60%
The Dominion of Canada General Insurance Company	1,385		1,176	84.91%
The Insurance Company of Prince Edward Island	767		459	59.84%
The Portage la Prairie Mutual Insurance Company	938		913	97.33%
The Sovereign General Insurance Company	4,622		2,059	44.55%
The Wawanesa Mutual Insurance Company	2,943		3,498	118.86%
Tokio Marine & Nichido Fire Insurance Co. Ltd.	4		8	200.00%
Tokio Marine Canada Ltd.	120		91	75.83%
Traders General Insurance Company	0		10	-
Travelers Insurance Company of Canada	1,415		677	47.84%
Trisura Guarantee Insurance Company	4,657		2,229	47.86%
Waterloo Insurance Company	0		1	-
Wynward Insurance Group	1,138		2,338	205.45%
XL Reinsurance America Inc.	404		-462	-114.36%
XL Specialty Insurance Company	5,271		7,977	151.34%
Zurich Insurance Company Ltd	4,894		2,346	47.94%
Total	205,398		121,360	59.09%

¹ Bank-owned P&C insurers are not required to file under IFRS 17 in 2023. For these insurers, reported written premiums are reported for Insurance Revenue in this table, but not included in the total.

Les assureurs IARD appartenant aux banques ne sont pas tenus de déposer une déclaration en vertu de la norme IFRS 17 en 2023. Pour ces assureurs, les primes émises au cours d'une période sont déclarées dans les produits des activités d'assurance du tableau, mais ne sont pas incluses dans le total.

**Marine/
Assurance maritime**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	101	59	58.42%
Allianz Global Risks US Insurance Company	3,094	1,080	34.91%
Associated Electric & Gas Insurance Services Limited	2	0	0.00%
Aviva General Insurance Company	56	61	108.93%
Aviva Insurance Company of Canada	12	51	425.00%
Berkley Insurance Company	78	0	0.00%
Certas Home and Auto Insurance Company	123	192	156.10%
Chubb Insurance Company of Canada	188	29	15.43%
Co-operators General Insurance Company	282	244	86.52%
Continental Casualty Company	717	563	78.52%
Elite Insurance Company	2,295	1,737	75.69%
Great American Insurance Company	1,815	1,847	101.76%
HDI Global SE Canada Branch	2	-2	-100.00%
HDI Global Specialty SE	0	-1	-
Intact Insurance Company	2,019	1,014	50.22%
Liberty Mutual Insurance Company	638	-223	-34.95%
Lloyd's Underwriters	4,841	1,517	31.34%
Northbridge General Insurance Corporation	875	1,128	128.91%
Royal & Sun Alliance Insurance Company of Canada	5	1	20.00%
SCOR Insurance - Canadian Branch	5	0	0.00%
St. Paul Fire and Marine Insurance Company	68	23	33.82%
The Sovereign General Insurance Company	282	241	85.46%

Marine/**Assurance maritime**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Traders General Insurance Company	11	25	227.27%
Travelers Insurance Company of Canada	52	42	80.77%
XL Specialty Insurance Company	45	-2	-4.44%
Zurich Insurance Company Ltd	1,975	763	38.63%
Total	19,581	10,389	53.06%

**Mortgage/
Assurance hypothèque**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Canada Guaranty Mortgage Insurance Company	6,258	687	10.98%
FCT Insurance Company Ltd.	115	62	53.91%
Sagen Mortgage Insurance Company Canada	10,232	2,985	29.17%
Total	16,605	3,734	22.49%

**Property/
Assurance des biens**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Accelerant Insurance Company of Canada	5,723	5,463	95.46%
Affiliated FM Insurance Company	2,510	-1,579	-62.91%
AIG Insurance Company of Canada	11,687	96	0.82%
Allianz Global Risks US Insurance Company	1,621	458	28.25%
Allied World Specialty Insurance	4,617	-2,236	-48.43%
Allstate Insurance Company of Canada	22,940	18,396	80.19%
American Bankers Insurance Company of Florida	1,869	1,520	81.33%
Arch Insurance Canada Ltd.	3,434	2,326	67.73%
Associated Electric & Gas Insurance Services Limited	431	-15	-3.48%
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	18	1	N/A / S.O.
Aviva General Insurance Company	5,518	5,590	101.30%
Aviva Insurance Company of Canada	30,949	24,915	80.50%
Berkley Insurance Company	12	-11	-91.67%
CAA Insurance Company	6,515	9,716	149.13%
Canadian Egg Industry Reciprocal Alliance (CEIRA)	215	743	345.58%
Canadian Farm Insurance Corp.	1	0	0.00%
Canadian Premier General Insurance Company	1	0	0.00%
Canadian Universities Reciprocal Insurance Exchange	806	664	82.38%
Canassurance Insurance Company	19	25	131.58%
Carleton-Fundy Mutual Insurance Company	7,024	4,598	65.46%

**Property/
Assurance des biens**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Certas Home and Auto Insurance Company	31,236	52,926	169.44%
Chubb Insurance Company of Canada	2,810	796	28.33%
Continental Casualty Company	1,102	424	38.48%
Co-operators General Insurance Company	55,910	56,014	100.19%
CUMIS General Insurance Company	4,183	5,818	139.09%
Definity Insurance Company	53,486	46,405	86.76%
Ecclesiastical Insurance Office Public Limited Company	6,206	3,199	51.55%
Echelon Insurance	5,206	1,773	34.06%
Elite Insurance Company	8,389	7,258	86.52%
Everest Insurance Company of Canada	864	231	26.74%
Factory Mutual Insurance Company	15,732	12,641	80.35%
Federated Insurance Company of Canada	1,969	1,004	50.99%
Fenchurch General Insurance Company	10	9	90.00%
First North American Insurance Company	171	163	95.32%
Gore Mutual Insurance Company	854	459	53.75%
Great American Insurance Company	1,073	-52	-4.85%
Hartford Fire Insurance Company	38	6	15.79%
HDI Global SE Canada Branch	1,820	313	17.20%
HDI Global Specialty SE	3,188	1,907	59.82%
Healthcare Insurance Reciprocal of Canada	1	0	0.00%
Industrial Alliance Pacific General Insurance Corporation	215	251	116.74%
Intact Insurance Company	63,950	58,318	91.19%
Jewelers Mutual Insurance Company, SI	160	91	56.88%
La Compagnie d'assurance Belair inc.	16	9	56.25%

Property/Assurance des biens

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)		Insurance Service Expenses/ Charges afférentes aux activités d'assurance (S'000/en milliers de \$)	GISR
Liberty Mutual Insurance Company	8,909		2,752	30.89%
Lloyd's Underwriters	34,079		22,017	64.61%
Millennium Insurance Corporation	0		189	-
Mitsui Sumitomo Insurance Company Limited	18		-5	-27.78%
National Liability & Fire Insurance Company	3,604		1,483	41.15%
Northbridge General Insurance Corporation	25,534		21,031	82.36%
Novex Insurance Company	227		82	36.12%
Old Republic Insurance Company of Canada	153		189	123.53%
Orion Travel Insurance Company	369		371	100.54%
Pembridge Insurance Company	12,133		11,170	92.06%
Petline Insurance Company	991		772	77.90%
Primum Insurance Company	9,896	¹	N/A / S.O.	N/A / S.O.
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	6,915		5,921	85.63%
RBC Insurance Company of Canada	181	¹	N/A / S.O.	N/A / S.O.
Royal & Sun Alliance Insurance Company of Canada	6,630		3,114	46.97%
SCOR Insurance - Canadian Branch	2,331		480	20.59%
Security National Insurance Company	41,391	¹	N/A / S.O.	N/A / S.O.
Sompo Japan Insurance Inc.	2		0	0.00%
Sonnet Insurance Company	7,951		11,064	139.15%
SouthEastern Mutual Insurance Company	28,457		24,711	86.84%
St. Paul Fire and Marine Insurance Company	91		-52	-57.14%
Stanley Mutual Insurance Company	7,846		6,260	79.79%
Starr Insurance and Reinsurance Limited	1,271		514	40.44%
Swiss Re Corporate Solutions America Insurance Corporation	3,172		556	17.53%
TD Home and Auto Insurance Company	170	¹	N/A / S.O.	N/A / S.O.
Technology Insurance Company, Inc	66		-9	-13.64%
Temple Insurance Company	5,228		1,937	37.05%
The Boiler Inspection and Insurance Company of Canada	6		2	33.33%

Property/Assurance des biens

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (S'000/en milliers de \$)	GISR
The Dominion of Canada General Insurance Company	16,500	14,918	90.41%
The Insurance Company of Prince Edward Island	3,803	2,301	60.50%
The Personal Insurance Company	17,020	20,349	119.56%
The Portage la Prairie Mutual Insurance Company	8,601	6,770	78.71%
The Sovereign General Insurance Company	8,322	6,555	78.77%
The Wawanesa Mutual Insurance Company	40,306	37,165	92.21%
Tokio Marine & Nichido Fire Insurance Co. Ltd.	362	-58	-16.02%
Tokio Marine Canada Ltd.	130	99	76.15%
Traders General Insurance Company	4,073	3,434	84.31%
Trafalgar Insurance Company of Canada	674	1,091	161.87%
Travelers Insurance Company of Canada	714	108	15.13%
Trisura Guarantee Insurance Company	3,293	2,136	64.86%
Triton Insurance Company	342	238	69.59%
Unifund Assurance Company	16,947	13,721	80.96%
Waterloo Insurance Company	0	25	-
Wynward Insurance Group	5,799	4,461	76.93%
XL Specialty Insurance Company	2,710	776	28.63%
Zenith Insurance Company	3,695	4,175	112.99%
Zurich Insurance Company Ltd	8,094	4,657	57.54%
Total	662,012	558,102	84.30%

¹ Bank-owned P&C insurers are not required to file under IFRS 17 in 2023. For these insurers, reported written premiums are reported for Insurance Revenue in this table, but not included in the total.

Les assureurs IARD appartenant aux banques ne sont pas tenus de déposer une déclaration en vertu de la norme IFRS 17 en 2023. Pour ces assureurs, les primes émises au cours d'une période sont déclarées dans les produits des activités d'assurance du tableau, mais ne sont pas incluses dans le total.

**Surety/
Assurance caution**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
AIG Insurance Company of Canada	45	-193	-428.89%
Arch Insurance Canada Ltd.	87	79	90.80%
Aspen Insurance UK Limited	2,244	1,705	75.98%
Aviva Insurance Company of Canada	1,681	1,010	60.08%
Berkley Insurance Company	55	18	32.73%
Certas Home and Auto Insurance Company	2	0	0.00%
Chubb Insurance Company of Canada	209	39	18.66%
Continental Casualty Company	24	19	79.17%
Co-operators General Insurance Company	9	1	11.11%
Definity Insurance Company	9	3	33.33%
Echelon Insurance	15	11	73.33%
Federated Insurance Company of Canada	9	5	55.56%
Great American Insurance Company	1	0	0.00%
Hartford Fire Insurance Company	20	3	15.00%
Industrial Alliance Pacific General Insurance Company	1	1	100.00%
Intact Insurance Company	3,934	6,610	168.02%
Liberty Mutual Insurance Company	256	73	28.52%
Lloyd's Underwriters	99	42	42.42%
National Liability & Fire Insurance Company	60	30	50.00%
Northbridge General Insurance Corporation	0	-25	-
Sonnet Insurance Company	1	0	0.00%
The Dominion of Canada General Insurance Company	0	-230	-

Surety/

Assurance caution

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (\$'000/en milliers de \$)	GISR
Tokio Marine Canada Ltd.	5	4	80.00%
Travelers Insurance Company of Canada	800	564	70.50%
Trisura Guarantee Insurance Company	1,256	705	56.13%
Western Surety Company	1,287	742	57.65%
Zurich Insurance Company Ltd	141	-66	-46.81%
Total	12,250	11,150	91.02%

**Title/
Assurance de titres**

Insurance Revenue & Insurance Service Expenses in New Brunswick - 2023

Produits des activités d'assurance et charges afférentes aux activités d'assurance au Nouveau-Brunswick - 2023

Name of Company/ Nom de la compagnie	Insurance Revenue/ Produits des activités d'assurance (\$'000/en milliers de \$)	Insurance Service Expenses/ Charges afférentes aux activités d'assurance (S'000/en milliers de \$)	GISR
Chicago Title Insurance Company	542	109	20.11%
FCT Insurance Company Ltd.	4,307	3,432	79.68%
First American Title Insurance Company	89	96	107.87%
Stewart Title Guaranty Company	919	579	63.00%
Total	5,857	4,216	71.98%