

# 2012-2013 Annual Report

Insurance

# 2012-2013 Rapport annuel

Assurances

FINANCIAL AND  
CONSUMER SERVICES  
COMMISSION



COMMISSION DES SERVICES  
FINANCIERS ET DES SERVICES  
AUX CONSOMMATEURS



August 11, 2015

Peter Klohn  
Chair of the Board  
Financial and Consumer Services Commission

Dear Mr. Klohn,

I am pleased to submit the Seventy-sixth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2012 and for the Superintendent's fiscal year ending March 31, 2013.

Total premiums for all classes of insurance paid by policyholders in the business year 2012 were \$1,969,247,560, an increase of approximately 4.0% from the previous year. Total claims and benefits paid to consumers were \$1,257,631,860 which represents 63.9% of premiums paid.

With premiums of \$919,540,000 on property and casualty business, losses paid in 2012 were \$546,519,390 or a loss ratio of 59.4% as compared to 68.2% in 2011. Automobile insurance loss ratio in 2012 was 55.3%, compared to 55.2% in 2011.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2012 were \$24,396,213, a decrease of 3.5% from 2011.

In 2012, insurance on the person (life and health) gross premium volume increased to \$954,132,560, an increase of 9.4% over 2011. Claims and benefits paid (not including annuities) were \$528,874,470 which is 55.4% 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 2012-2013 was \$46,218,269. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2012-2013, was \$2,702,348. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$28,114,159 from automobile insurers on behalf of the Department of Health. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 2012-2013 were \$1,262,774. 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 \$902,225.36.

There were 236 insurance companies licensed during 2012-2013.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2012-2013	2011-2012
Life Insurance Agents / Brokers	2446 <sup>(3)</sup>	2458 <sup>(3)</sup>
Other Than Life Agents / Brokers	1640	1663
Non-Resident Brokers	2288	1963
Accident & Sickness Agents	255	202
Travel Agents	310	269
Special Insurance Brokers	13	11
Damage Appraisers	69	71
Adjusters	1143	1027
Total	<u>8164</u>	<u>7664</u>

Total number of licences produced	7270 <sup>(1)(2)</sup>	6005 <sup>(1)(2)</sup>
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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 1st to March 31st. 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 - 1470; Non-Resident - 976

Respectfully submitted,



Angela Mazerolle,  
Superintendent of Insurance



Le 11 août 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-seizième rapport du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2013, et pour l'exercice 2012 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 1 969 247 560 \$ au cours de l'exercice 2012, soit une augmentation d'environ 4 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 257 631 860 \$, ce qui représente 63,9 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 919 540 000 \$ et les pertes remboursées se sont élevées à 546 519 390 \$ en 2012, ce qui représente un ratio sinistres/primes de 59,4 %, comparativement à 68,2 % en 2011. Le ratio sinistres/primes de l'assurance-automobile était de 55,3 % en 2012, comparativement à 55,3 % en 2011.

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 24 396 213 \$ en 2012, ce qui représente une diminution de 3,5 % par rapport à 2011.

Durant l'année 2012, le volume des assurances de personnes (vie et maladie) a augmenté à 954 132 560 \$, ce qui représente une hausse de 9,4 % par rapport à 2011. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 528 874 470 \$, soit 55,4 % 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 2012-2013, les sommes provenant de cette taxe se sont chiffrées à 46 218 269 \$. 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 2012-2013, a rapporté 2 702 348 \$. 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 28 114 159 \$ 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 1 262 774 \$ pour 2012-2013. 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 sinistre et experts-estimateurs) ont totalisé 902 225,36 \$.

En 2012-2013, 236 compagnies d'assurance étaient titulaires d'une licence.

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

Type de licence	2012-2013	2011-2012
Agents/courtiers d'assurance-vie	2446 <sup>(3)</sup>	2458 <sup>(3)</sup>
Autres que des agents/courtiers d'assurance-vie	1640	1663
Courtiers non résidents	2288	1963
Agents d'assurance-accident et d'assurance-maladie	255	202
Agents de voyage	310	269
Courtiers d'assurance spéciale	13	11
Estimateurs de dommages	69	71
Experts	1143	1027
Total	8164	7664
Nombre total de licences produites	7270 <sup>(1)(2)</sup>	6005 <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 – 1 470; Non résidents – 976.

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, 2012 - December 31, 2012  
*1 janvier 2012 - 31 décembre 2012*

Name of Company  
*Noms des compagnies*

Chief Representative  
*Représentant principal*

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Arch Insurance Canada Ltd.

Hugh R. Sturgess  
77 King Street West  
Suite 3600  
Toronto ON  
M5K 1K2

Canadian Egg Industry Reciprocal Alliance (CEIRA)  
*Alliance Reciproque de l'industrie des Oeufs de Consommation du*

Duncan, Gary  
c/o Aon Reed Stenhouse Inc.  
900, 10025 - 102A Avenue  
Edmonton AB  
T5J 0Y2

Change of Name - Insurers / *Assureurs qui ont changé de statut*  
January 1, 2012 - December 31, 2012  
*1 janvier 2012 - 31 décembre 2012*

**Canadian Egg Industry Reciprocal Alliance (CEIRA)**

*Alliance Reciproque de l'industrie des Oeufs de Consommation du Canada (ARIOCC)*

Canadian Egg Industry Reciprocal Alliance (CEIRA)

Changed Name to / Changé à :

Canadian Egg Industry Reciprocal Alliance (CEIRA) / *Alliance Reciproque de l'industrie des Oeufs de*  
*Date/date 4/25/2012*

Canadian Egg Industry Reciprocal Alliance (CEIRA) / *Alliance Reciproque de l'industrie des Oeufs de*  
Changed Name to / Changé à :

Canadian Egg Industry Reciprocal Alliance (CEIRA) / *Alliance Reciproque de l'industrie des Oeufs de*  
*Date/date 4/25/2012*

**CMFG Life Insurance Company**

CUNA Mutual Insurance Society / *La Société d'Assurance CUNA Mutuelle*

Changed Name to / Changé à :

CMFG life Insurance Company

*Date/date 3/5/2012*

**Euler Hermes North America Insurance Company**

Euler Hermes American Credit Indemnity Company

Changed Name to / Changé à :

Euler Hermes North America Insurance Company

*Date/date 4/24/2012*

**Foresters Life Insurance Company**

*Foresters, compagnie d'assurance vie*

Unity Life of Canada / *L'Unité-Vie du Canada*

Changed Name to / Changé à :

Foresters Life Insurance Company / *Foresters, compagnie d'assurance vie*

*Date/date 1/24/2012*

**Northbridge Commercial Insurance Corporation**

*Société d'assurance des entreprises Northbridge*

Markel Insurance Company of Canada / *Markel Compagnie d'Assurance du Canada*

Changed Name to / Changé à :

Northbridge Commercial Insurance Corporation / *Société d'assurance des entreprises Northbridge*

*Date/date 3/1/2012*

**Northbridge General Insurance Corporation**

*Société d'assurance général Northbridge*

Lombard General Insurance Company of Canada / Compagnie canadienne d'assurances générales Lombard  
Changed Name to / Changé à :  
Northbridge General Insurance Corporation / Société d'assurance général Northbridge  
*Date/date 3/1/2012*

**Northbridge Indemnity Insurance Corporation**  
***Société d'assurance d'indemnisation Northbridge***  
Commonwealth Insurance Company / Compagnie d'assurances Commonwealth  
Changed Name to / Changé à :  
Northbridge Indemnity Insurance Corporation / Société d'assurance d'indemnisation Northbridge  
*Date/date 3/1/2012*

**Northbridge Personal Insurance Corporation**  
***Société d'assurance des particuliers Northbridge***  
Lombard Insurance Company / Compagnie d'assurance Lombard  
Changed Name to / Changé à :  
Northbridge Personal Insurance Corporation / Société d'assurance des particuliers Northbridge  
*Date/date 3/1/2012*

**Promutuel de l'Estuaire, Société d'assurance générale**

Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale /  
Changed Name to / Changé à :  
Promutuel de l'Estuaire, Société d'assurance générale  
*Date/date 7/3/2012*

**SSQ, Insurance Company Inc.**  
***SSQ, Société d'assurance Inc.***  
Axa Assurance Vie Inc./Axa Life Insurance Inc.  
Changed Name to / Changé à :  
SSQ, Société d'assurance Inc. / SSQ, Insurance Company Inc.  
*Date/date 4/24/2012*

SSQ, Société d'assurance Inc. / SSQ, Insurance Company Inc.  
Changed Name to / Changé à :  
SSQ, Insurance Company Inc. / SSQ, Société d'assurance Inc.  
*Date/date 8/16/2012*

**Travelers Insurance Company of Canada**  
***La Compagnie d'Assurance Travelers du Canada***  
Travelers Guarantee Company of Canada / La Compagnie Travelers Garantie du Canada  
Changed Name to / Changé à :  
Travelers Insurance Company of Canada / La Compagnie d'Assurance Travelers du Canada  
*Date/date 6/1/2012*

Companies That Have Ceased Operations in New Brunswick

*Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick*

January 1, 2012 - December 31, 2012

*1 janvier 2012 - 31 décembre 2012*

Name of Company	Ceased
<i>Noms des compagnies</i>	<i>cessé le</i>
AXA General Insurance	5/31/2012
Industrial Alliance Pacific Insurance and Financial Services Inc.	6/30/2012
Lumbermen's Underwriting Alliance	12/31/2012
Promutuel des Riverains, société mutuelle d'assurance générale	7/3/2012
TIG Insurance Company	8/7/2012
Union du Canada Assurance-Vie	5/31/2012
Woman's Life Insurance Society	2/20/2012

Mergers and Amalgamations / *Assureurs qui ont fusionné*  
January 1, 2012 - December 31, 2012  
*1 janvier 2012 - 31 décembre 2012*

*Royal & Sun Alliance Insurance Company of Canada / Royal & Sun Alliance du Canada société d'assurances*  
amalgamated with / fusionné avec:  
*GCAN Insurance Company*

Continuing Company / maintenant le nom de:  
**Royal & Sun Alliance Insurance Company of Canada / Royal & Sun Alliance du Canada société d'assurances**  
As of Date/ De date **1/24/2012**

*Industrial Alliance Insurance and Financial Services Inc. / Industrielle Alliance Assurance et services financiers*  
amalgamated with / fusionné avec:  
*Industrial Alliance Pacific Insurance and Financial Services Inc. / Industrielle Alliance Pacifique, Assurance et*

Continuing Company / maintenant le nom de:  
**Industrial Alliance Insurance and Financial Services Inc. / Industrielle Alliance Assurance et services**  
As of Date/ De date **6/30/2012**

*Promutuel de l'Estuaire, Société d'assurance générale*  
amalgamated with / fusionné avec:  
*Promutuel des Riverains, société mutuelle d'assurance générale*

Continuing Company / maintenant le nom de:  
**Promutuel de l'Estuaire, Société d'assurance générale**  
As of Date/ De date **7/3/2012**

*Novex Insurance Company / Novex Compagnie d'assurance*  
amalgamated with / fusionné avec:  
*AXA General Insurance*

Continuing Company / maintenant le nom de:  
**Novex Insurance Company / Novex Compagnie d'assurance**  
As of Date/ De date **5/1/2012**

**Insurance Company Deposits Held by the Province of New Brunswick**  
**Dépôts des compagnie d'assurance détenus par la Province du Nouveau-Brunswick**  
**March 31, 2013 / 31 Mars 2013**

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

**Insurance Company Deposits Held by the Province of New Brunswick**  
**Dépôts des compagnie d'assurance détenus par la Province du Nouveau-Brunswick**  
**March 31, 2013 / 31 Mars 2013**

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

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

Name of Company  
*Noms des compagnies*

Chief Representative  
*Représentant principal*

Acadie Vie  
*Acadia Life*

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

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

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

Sentry Insurance a Mutual Company

Reeve, J. Brian  
c/o Cassels Brock & Blackwell  
Suite 2100, Scotia Tower, 40 King St  
West

SouthEastern Mutual Insurance Company

Toronto ON  
M5H 3C2

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

Stanley Mutual Insurance Company

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

United General Insurance Corporation

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

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)

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**Fraternal Societies**

*Sociétés des secours mutuels*

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ACTRA Fraternal Benefit Society	18,500.00	62.71
FaithLife Financial	0.00	50.00
Knights of Columbus	5,377,000.00	3,744.79
The Grand Orange Lodge of British America Benefit Fund	62,000.00	92.60
The Independent Order of Foresters	84,000.00	107.72
The Order of United Commercial Travelers of America	60,000.00	91.23
<b>Totals - 2012 - 6 Fraternal Societies/Sociétés des secours mutuels</b>	<b>5,601,500.00</b>	<b>4,149.05</b>

**Life Companies**

*Compagnies-vie*

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Acadie Vie	17,914,000.00	12,359.57
ACE INA Life Insurance	3,632,000.00	2,545.72
Aetna Life Insurance Company	0.00	50.00
Allianz Life Insurance Company of North America	0.00	50.00
American Bankers Life Assurance Company of Florida	6,071,000.00	4,221.67
American Health and Life Insurance Company	643,000.00	491.84
American Income Life Insurance Company	4,810,000.00	3,355.18
Assomption Compagnie Mutuelle d'Assurance-vie	45,910,000.00	31,596.96
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,636,000.00	4,609.91
Assurant Life of Canada	1,535,000.00	1,104.77
AXA Assurances Inc.	0.00	50.00
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	19,502,000.00	13,450.76
BMO Life Assurance Company	5,759,000.00	4,007.28
BMO Life Insurance Company	898,000.00	667.06
Canadian Premier Life Insurance Company	4,826,000.00	3,366.18
Capital Insurance and Financial Services Inc.	1,693,000.00	1,213.34
CIBC Life Insurance Company Limited	1,130,000.00	826.48
CIGNA Life Insurance Company of Canada	0.00	50.00
CMFG Life Insurance Company	1,000.00	50.69
Combined Insurance Company of America	13,767,000.00	9,509.97
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	17,199,000.00	11,868.26
CT Financial Assurance Company	73,000.00	100.16

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
CUMIS Life Insurance Company	6,922,000.00	4,806.44
Desjardins Financial Security Life Assurance Company	28,057,000.00	19,329.31
First Canadian Insurance Corporation	8,337,000.00	5,778.75
Foresters Life Insurance Company	1,210,880.00	882.05
Gerber Life Insurance Company	117,000.00	130.40
Giraffe & Friends Life Insurance Company	0.00	50.00
Hartford Life Insurance Company	0.00	50.00
Humania Assurance Inc.	1,096,000.00	803.11
Industrial Alliance Insurance and Financial Services Inc.	36,532,000.00	25,152.89
Industrial Alliance Pacific Insurance and Financial Services Inc.	0.00	50.00
La Capitale Financial Security Insurance Company	424,000.00	341.35
La Survivance – Voyage, compagnie d'assurance	152,000.00	154.45
L'Excellence Compagnie d'assurance-vie	772,000.00	580.48
Liberty Life Assurance Company of Boston	0.00	50.00
Life Insurance Company of North America	0.00	50.00
London Life Insurance Company	55,094,000.00	37,907.73
L'Union-Vie, compagnie mutuelle d'assurance	605,000.00	465.72
Manulife Canada Ltd.	1,476,530.00	1,064.59
Massachusetts Mutual Life Insurance Company	0.00	50.00
MD Life Insurance Company	0.00	50.00
Medavie Inc.	83,453,000.00	57,394.55
New York Life Insurance Company	654,000.00	499.39
Pavonia Life Insurance Company of Michigan	434,000.00	348.22
Primerica Life Insurance Company of Canada	1,443,000.00	1,041.55
Promutuel Vie Inc.	0.00	50.00
RBC Life Insurance Company	15,093,000.00	10,421.12
Reliable Life Insurance Company	332,000.00	278.13
Scotia Life Insurance Company	2,284,000.00	1,619.45
SSQ, Insurance Company Inc.	2,081,000.00	1,479.95
SSQ, Société d'Assurance-Vie inc.	4,511,000.00	3,149.72
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,712,000.00	1,913.55
Sun Life Assurance Company of Canada	117,625,000.00	80,875.77
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	389,000.00	317.30
The Canada Life Assurance Company	77,981,000.00	53,634.48
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	4,425,000.00	3,090.63

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
The Equitable Life Insurance Company of Canada	2,646,000.00	1,868.19
The Great-West Life Assurance Company	69,857,000.00	48,052.09
The Manufacturers Life Insurance Company	174,107,920.00	119,687.89
The Standard Life Assurance Company of Canada	8,159,000.00	5,656.44
The Wawanesa Life Insurance Company	3,422,000.00	2,401.42
Trans Global Life Insurance Company	214,000.00	197.05
Transamerica Life Canada	4,425,000.00	3,090.63
United American Insurance Company	9,000.00	56.18
Western Life Assurance Company	3,115,000.00	2,190.47
<b>Totals - 2012 - 71 Life Companies/Compagnies-vie</b>	<b>872,166,330.00</b>	<b>602,857.24</b>

**Other than Life Companies**

*Compagnies autre que l'assurance vie*

ACE INA Insurance	7,429,000.00	5,154.82
Affiliated FM Insurance Company	724,000.00	547.50
AIG Insurance Company of Canada	19,100,000.00	13,174.52
Allianz Global Risks US Insurance Company	2,237,000.00	1,587.15
Allstate Insurance Company	0.00	50.00
Allstate Insurance Company of Canada	32,742,000.00	22,548.60
American Bankers Insurance Company of Florida	7,527,000.00	5,222.16
Arch Insurance Canada Ltd.	0.00	50.00
Arch Insurance Company	1,930,000.00	1,376.20
Ascentus Insurance Ltd.	17,000.00	61.68
Aspen Insurance UK Limited	124,000.00	135.21
Associated Electric & Gas Insurance Services Limited	497,000.00	391.51
Atradius Credit Insurance N.V.	0.00	50.00
Aviva Insurance Company of Canada	59,361,000.00	40,839.79
AXA General Insurance	0.00	50.00
AXA Insurance (Canada)	3,693,000.00	2,587.64
AXA Pacific Insurance Company	95,000.00	115.28
AXIS Reinsurance Company (Canadian Branch)	300,000.00	256.14
Berkley Insurance Company	95,000.00	115.28
CAA Insurance Company (Ontario)	4,174,000.00	2,918.16
Canada Guaranty Mortgage Insurance Company	534,000.00	416.94
Canadian Egg Industry Reciprocal Alliance (CEIRA)	23,000.00	65.80
Canadian Farm Insurance Corp.	2,000.00	51.37
Canadian Lawyers Insurance Association (CLIA)	817,000.00	611.40

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Canadian Northern Shield Insurance Company	42,000.00	78.86
Canadian Universities Reciprocal Insurance Exchange	847,000.00	632.01
Canassurance compagnie d'assurance	1,944,000.00	1,385.82
Carleton Mutual Insurance Company	2,072,000.00	1,473.77
Chicago Title Insurance Company	264,000.00	231.41
Chubb Insurance Company of Canada	5,198,000.00	3,621.79
Coachman Insurance Company	3,000.00	52.06
Compagnie Française d'Assurance pour le Commerce Extérieur	511,000.00	401.13
Continental Casualty Company	2,207,000.00	1,566.54
Co-operators General Insurance Company	46,938,000.00	32,303.35
CorePointe Insurance Company	2,000.00	51.37
COSECO Insurance Company	2,445,000.00	1,730.08
CUMIS General Insurance Company	4,530,000.00	3,162.78
Darwin National Assurance Company	0.00	50.00
DAS Legal Protection Insurance Company Limited	21,000.00	64.43
Ecclesiastical Insurance Office Public Limited Company	2,902,000.00	2,044.10
Echelon General Insurance Company	1,445,000.00	1,042.93
Economical Mutual Insurance Company	29,229,000.00	20,134.65
Electric Insurance Company	93,000.00	113.90
Elite Insurance Company	16,174,000.00	11,163.93
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes North America Insurance Company	531,000.00	414.88
Everest Insurance Company of Canada	257,000.00	226.60
Factory Mutual Insurance Company	10,883,000.00	7,528.23
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,720,000.00	1,919.04
Federal Insurance Company	12,000.00	58.25
Federated Insurance Company of Canada	876,000.00	651.94
Federation Insurance Company of Canada	29,533,000.00	20,343.54
Fenchurch General Insurance Company	501,000.00	394.26
Fidelity National Title Insurance Company	0.00	50.00
First American Title Insurance Company	662,000.00	504.89
First North American Insurance Company	156,000.00	157.20
Fundy Mutual Insurance Company	3,393,000.00	2,381.49
Genworth Financial Mortgage Insurance Company Canada	6,896,000.00	4,788.57
Gore Mutual Insurance Company	72,000.00	99.47
Great American Insurance Company	1,933,000.00	1,378.26
Green Shield Canada	1,676,000.00	1,201.66

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Groupama S.A.	288,000.00	247.90
Hartford Fire Insurance Company	51,000.00	85.04
HDI-Gerling Industrie Versicherung AG	0.00	50.00
Healthcare Insurance Reciprocal of Canada	20,000.00	63.74
Industrial Alliance Pacific General Insurance Corporation	4,532,000.00	3,164.15
Intact Insurance Company	86,025,000.00	59,161.90
International Insurance Company of Hannover SE	430,000.00	345.47
Jewelers Mutual Insurance Company	83,000.00	107.03
La Capitale General Insurance Inc.	0.00	50.00
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	1,805,000.00	1,290.30
Lawyers' Professional Indemnity Company	2,000.00	51.37
Legacy General Insurance Company	424,000.00	341.35
Liberty Mutual Insurance Company	13,543,000.00	9,356.04
Lloyd's Underwriters	35,562,000.00	24,486.35
Lumbermen's Underwriting Alliance	(253,000.00)	50.00
L'Union Canadienne Compagnie d'Assurances	0.00	50.00
L'Unique assurances générales inc.	292,000.00	250.65
Mitsui Sumitomo Insurance Company Limited	109,000.00	124.90
Motors Insurance Corporation	103,000.00	120.78
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	128,000.00	137.95
Northbridge Commercial Insurance Corporation	7,002,000.00	4,861.41
Northbridge General Insurance Corporation	11,899,000.00	8,226.37
Northbridge Indemnity Insurance Corporation	537,000.00	419.00
Northbridge Personal Insurance Corporation	81,000.00	105.66
Novex Insurance Company	822,000.00	614.84
Old Republic Insurance Company of Canada	1,388,000.00	1,003.76
Omega General Insurance Company	99,000.00	118.03
Optimum Société d'Assurance inc.	0.00	50.00
Pafco Insurance Company	1,428,000.00	1,031.25
Pembridge Insurance Company	16,331,000.00	11,271.81
Perth Insurance Company	52,000.00	85.73
Primum Insurance Company	12,775,000.00	8,828.31
Promutuel de l'Estuaire, Société d'assurance générale	10,487,000.00	7,256.12
Promutuel des Riverains, société mutuelle d'assurance générale	0.00	50.00
Protective Insurance Company	19,000.00	63.06
Quebec Assurance Company	0.00	50.00

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

Assessment  
*Cotisation*

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
RBC General Insurance Company	9,751,000.00	6,750.38
RBC Insurance Company of Canada	3,659,000.00	2,564.27
Royal & Sun Alliance Insurance Company of Canada	32,477,000.00	22,366.50
Safety National Casualty Corporation	0.00	50.00
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Co. Limited	(4,000.00)	50.00
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	34,519,000.00	23,769.66
Sentry Insurance a Mutual Company	9,000.00	56.18
Sompo Japan Nipponkoa Insurance Inc.	4,000.00	52.75
SouthEastern Mutual Insurance Company	6,417,000.00	4,459.43
St. Paul Fire and Marine Insurance Company	1,097,000.00	803.80
Stanley Mutual Insurance Company	6,789,000.00	4,715.05
State Farm Fire and Casualty Company	18,324,000.00	12,641.30
State Farm Mutual Automobile Insurance Company	29,680,000.00	20,444.55
Stewart Title Guaranty Company	1,436,000.00	1,036.74
Sunderland Marine Insurance Company Limited (Canada Branch)	5,844,000.00	4,065.69
T.H.E. Insurance Company	2,000.00	51.37
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	1,021,000.00	751.58
Temple Insurance Company	3,512,000.00	2,463.26
The American Road Insurance Company	73,000.00	100.16
The Boiler Inspection and Insurance Company of Canada	949,000.00	702.10
The Dominion of Canada General Insurance Company	20,037,000.00	13,818.38
The Guarantee Company of North America	3,632,000.00	2,545.72
The Insurance Company of Prince Edward Island	10,096,000.00	6,987.45
The Missisquoi Insurance Company	2,000.00	51.37
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0.00	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	15,892,000.00	10,970.15
The Portage la Prairie Mutual Insurance Company	12,844,000.00	8,875.73
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	16,000.00	60.99
The Sovereign General Insurance Company	8,131,000.00	5,637.20
The Wawanesa Mutual Insurance Company	108,781,000.00	74,798.63
TIG Insurance Company	0.00	50.00

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

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Tokio Marine & Nichido Fire Insurance Co. Ltd.	31,000.00	71.30
Traders General Insurance Company	10,819,000.00	7,484.25
Trafalgar Insurance Company of Canada	1,235,000.00	898.63
Trans Global Insurance Company	209,000.00	193.61
Travelers Insurance Company of Canada	1,897,000.00	1,353.52
Trisura Guarantee Insurance Company	1,398,000.00	1,010.63
Triton Insurance Company	1,676,000.00	1,201.66
Unica Insurance Inc.	0.00	50.00
Unifund Assurance Company	33,475,000.00	23,052.28
United General Insurance Corporation	5,834,000.00	4,058.82
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	1,966,000.00	1,400.93
Western Assurance Company	0.00	50.00
Western Financial Insurance Company	449,000.00	358.53
Western Surety Company	951,000.00	703.48
Westport Insurance Corporation	3,169,000.00	2,227.57
Wynward Insurance Group	2,293,000.00	1,625.63
XL Insurance Company SE	2,763,000.00	1,948.59
XL Reinsurance America Inc.	285,000.00	245.84
Zenith Insurance Company	3,014,000.00	2,121.06
Zurich Insurance Company Ltd	11,599,000.00	8,020.23
<b>Totals - 2012 - 159 Other than Life Companies/Compagnies autre que l'assurance vie</b>	<b>942,506,000.00</b>	<b>655,767.56</b>
<b>Totals - 2012 - 236 Companies/Compagnies</b>	<b>1,820,273,830.00</b>	<b>1,262,773.85</b>

**Accident and Sickness Insurance**  
**Accident et maladie**  
 Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	2,792,000	1,133,000	40.58
ACE INA Insurance	34,000	(2,000)	---
ACE INA Life Insurance	2,032,000	131,000	6.45
Aetna Life Insurance Company	0	13,000	---
AIG Insurance Company of Canada	4,602,000	2,598,000	56.45
Allianz Global Risks US Insurance Company	676,000	473,000	69.97
American Bankers Insurance Company of Florida	2,496,000	199,000	7.97
American Bankers Life Assurance Company of Florida	1,358,000	236,000	17.38
American Income Life Insurance Company	757,000	172,000	22.72
Assomption Compagnie Mutuelle d'Assurance-vie	18,384,000	14,411,000	78.39
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,715,000	622,000	22.91
Aviva Insurance Company of Canada	1,000	0	0.00
Blue Cross Life Insurance Company of Canada	10,530,000	6,340,000	60.21
BMO Life Assurance Company	968,000	267,000	27.58
BMO Life Insurance Company	701,000	85,000	12.13
CAA Insurance Company (Ontario)	55,000	6,000	10.91
Canadian Premier Life Insurance Company	3,178,000	819,000	25.77
Canassurance compagnie d'assurance	1,838,000	613,000	33.35
Capital Insurance and Financial Services Inc.	953,000	625,000	65.58
Chubb Insurance Company of Canada	148,000	78,000	52.70
CIBC Life Insurance Company Limited	1,030,000	237,000	23.01
Combined Insurance Company of America	13,394,000	6,484,000	48.41
Co-operators General Insurance Company	24,000	0	0.00
Co-operators Life Insurance Company	7,455,000	6,068,000	81.40
CT Financial Assurance Company	72,000	0	0.00
CUMIS General Insurance Company	34,000	0	0.00
CUMIS Life Insurance Company	4,987,000	1,872,000	37.54
Desjardins Financial Security Life Assurance Company	20,640,000	15,182,000	73.56
Echelon General Insurance Company	22,000	12,000	54.55
Everest Insurance Company of Canada	46,000	22,000	47.83
Fenchurch General Insurance Company	501,000	292,000	58.28
First Canadian Insurance Corporation	4,359,000	889,000	20.39
Foresters Life Insurance Company	143,000	14,330	10.02
Green Shield Canada	1,676,000	1,553,000	92.66
Humania Assurance Inc.	1,006,000	350,000	34.79
Industrial Alliance Insurance and Financial Services Inc.	12,637,000	7,357,000	58.22
La Capitale Financial Security Insurance Company	391,000	174,000	44.50

**Accident and Sickness Insurance**  
**Accident et maladie**  
 Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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 Survivance – Voyage, compagnie d'assurance	152,000	126,000	82.89
Legacy General Insurance Company	186,000	64,000	34.41
L'Excellence Compagnie d'assurance-vie	529,000	96,000	18.15
Life Insurance Company of North America	0	24,000	---
Lloyd's Underwriters	205,000	(24,000)	---
L'Union-Vie, compagnie mutuelle d'assurance	139,000	0	0.00
Manulife Canada Ltd.	6,610	0	0.00
Medavie Inc.	83,265,000	56,557,000	67.92
Northbridge General Insurance Corporation	2,000	0	0.00
Pavonia Life Insurance Company of Michigan	163,000	166,000	101.84
RBC Insurance Company of Canada	1,759,000	545,000	30.98
RBC Life Insurance Company	7,996,000	6,623,000	82.83
Reliable Life Insurance Company	287,000	170,000	59.23
Royal & Sun Alliance Insurance Company of Canada	3,256,000	0	0.00
Scotia Life Insurance Company	2,139,000	188,000	8.79
SSQ, Insurance Company Inc.	1,480,000	2,369,000	160.07
SSQ, Société d'Assurance-Vie inc.	3,802,000	2,406,000	63.28
Sun Life Assurance Company of Canada	52,161,000	38,135,000	73.11
TD Life Insurance Company	384,000	359,000	93.49
The Canada Life Assurance Company	19,305,000	1,186,000	6.14
The Empire Life Insurance Company	609,000	501,000	82.27
The Equitable Life Insurance Company of Canada	473,000	339,000	71.67
The Great-West Life Assurance Company	50,172,000	41,093,000	81.90
The Guarantee Company of North America	8,000	90	1.13
The Manufacturers Life Insurance Company	114,396,950	55,680,050	48.67
The Standard Life Assurance Company of Canada	3,555,000	1,937,000	54.49
The Wawanesa Life Insurance Company	436,000	319,000	73.17
Trans Global Life Insurance Company	209,000	25,000	11.96
Transamerica Life Canada	10,000	0	0.00
Triton Insurance Company	1,373,000	278,000	20.25
Western Life Assurance Company	1,343,000	351,000	26.14
<b>Totals - 2012 - 68 Companies/Compagnies</b>	<b>472,436,560</b>	<b>278,838,470</b>	<b>59.02</b>
<b>Totals - 2011 - 70 Companies/Compagnies</b>	<b>413,178,200</b>	<b>258,324,510</b>	<b>62.52</b>

## Aircraft

### Aviation

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	265,000	24,000	9.06
AIG Insurance Company of Canada	(4,000)	(25,000)	---
Allianz Global Risks US Insurance Company	224,000	(39,000)	---
Aspen Insurance UK Limited	19,000	16,000	84.21
Berkley Insurance Company	16,000	0	0.00
Lloyd's Underwriters	106,000	28,000	26.42
L'Union Canadienne Compagnie d'Assurances	0	(1,000)	---
Mitsui Sumitomo Insurance Company Limited	46,000	18,000	39.13
National Liability & Fire Insurance Company	128,000	47,000	36.72
Northbridge General Insurance Corporation	0	(2,000)	---
Temple Insurance Company	297,000	30,000	10.10
Westport Insurance Corporation	164,000	33,000	20.12
XL Insurance Company SE	2,000	0	0.00
<b>Totals - 2012 - 13 Companies/Compagnies</b>	<b>1,263,000</b>	<b>129,000</b>	<b>10.21</b>
<b>Totals - 2011 - 12 Companies/Compagnies</b>	<b>1,229,000</b>	<b>395,000</b>	<b>32.14</b>

**Automobile Insurance**  
**Assurance d'automobile**  
 Premiums & Losses in New Brunswick - 2012  
 Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)		
	Liability Responsabilité (\$'000)	Personal Accident Corporate (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Corporate (\$'000)		Other Autres (\$'000)	Total Total (\$'000)
ACE INA Insurance	2,338	11	689	3,038	373	(70)	254	557	18.33
AIG Insurance Company of Canada	1,703	989	1,137	3,829	2,021	360	1,058	3,439	89.81
Allianz Global Risks US Insurance Company	0	0	(20)	(20)	(10)	0	(9)	(19)	---
Allstate Insurance Company of Canada	13,619	4,142	6,319	24,080	6,912	(585)	5,794	12,121	50.34
Arch Insurance Company	11	9	8	28	7	0	1,609	1,616	5771.43
Ascentus Insurance Ltd.	0	0	0	0	1	(40)	0	(39)	---
Aviva Insurance Company of Canada	18,393	4,520	10,776	33,689	5,005	987	6,638	12,630	37.49
AXA Insurance (Canada)	1,555	442	708	2,715	4,931	715	2,898	8,544	314.70
AXA Pacific Insurance Company	3	1	1	5	29	2	12	43	860.00
CAA Insurance Company (Ontario)	1,551	485	1,267	3,303	596	100	646	1,342	40.63
Chubb Insurance Company of Canada	45	21	21	87	(1)	3	47	49	56.32
Continental Casualty Company	70	13	55	138	90	3	26	119	86.23
Co-operators General Insurance Company	10,684	4,609	8,057	23,350	5,899	2,603	5,457	13,959	59.78
CorePointe Insurance Company	0	0	0	0	(86)	0	0	(86)	---
COSECO Insurance Company	996	249	527	1,772	821	282	468	1,571	88.66
CUMIS General Insurance Company	810	269	474	1,553	345	116	253	714	45.98
Echelon General Insurance Company	283	76	142	501	58	(17)	92	133	26.55
Economical Mutual Insurance Company	6,583	2,335	5,086	14,004	3,961	81	2,792	6,834	48.80
Electric Insurance Company	12	0	0	12	(3)	0	0	(3)	---
Elite Insurance Company	5,002	1,505	3,080	9,587	496	(327)	1,919	2,088	21.78
Federated Insurance Company of Canada	157	25	153	335	57	11	18	86	25.67
Federation Insurance Company of Canada	10,628	2,438	7,024	20,090	5,602	1,250	3,955	10,807	53.79
Hartford Fire Insurance Company	11	1	5	17	1	0	0	1	5.88

**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Nom des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)		
	Liability Responsabilité (\$'000)	Personal Accident Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Accident Corporel (\$'000)		Other Autres (\$'000)	
Intact Insurance Company	23,829	7,673	15,263	46,765	9,522	3,743	6,568	19,833	42.41
La Compagnie d'assurance Belair inc.	0	0	0	0	2	3	0	5	---
La Compagnie d'Assurances Jevco	135	9	131	275	(110)	(25)	147	12	4.36
Liberty Mutual Insurance Company	205	49	130	384	103	26	40	169	44.01
Lloyd's Underwriters	107	16	42	165	1,310	20	10	1,340	812.12
Mitsui Sumitomo Insurance Company Limited	43	1	0	44	0	0	0	0	0.00
Motors Insurance Corporation	0	0	103	103	0	0	21	21	20.39
Northbridge Commercial Insurance Corporation	3,708	420	2,414	6,542	2,287	(251)	1,807	3,843	58.74
Northbridge General Insurance Corporation	2,261	570	1,389	4,220	2,473	26	531	3,030	71.80
Northbridge Personal Insurance Corporation	23	8	20	51	28	13	3	44	86.27
Novex Insurance Company	108	39	92	239	(75)	45	66	36	15.06
Old Republic Insurance Company of Canada	791	50	398	1,239	1,738	(22)	176	1,892	152.70
Optimum Société d'Assurance inc.	0	0	0	0	(1)	0	0	(1)	---
Pafco Insurance Company	799	306	323	1,428	(406)	8	55	(343)	---
Pembridge Insurance Company	6,520	2,205	4,101	12,826	4,838	571	2,769	8,178	63.76
Perth Insurance Company	26	9	17	52	19	21	11	51	98.08
Primum Insurance Company	5,751	1,522	2,656	9,929	2,347	501	1,647	4,495	45.27
Promutuel de l'Estuaire, Société d'assurance générale	3,046	726	1,999	5,771	825	504	1,076	2,405	41.67
Protective Insurance Company	1	0	18	19	9	0	1	10	52.63
RBC General Insurance Company	4,082	1,186	2,177	7,445	1,635	558	1,463	3,656	49.11
RBC Insurance Company of Canada	666	173	386	1,225	336	18	340	694	56.65
Royal & Sun Alliance Insurance Company of Canada	5,894	1,882	4,011	11,787	2,157	926	2,257	5,340	45.30

**Automobile Insurance  
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Liability Responsabilité			Personal Accident Accident Corporel			Other Autres			Total			Claims Sinistres			Loss Ratio Rapport (%)	
	(\$'000)			(\$'000)			(\$'000)			(\$'000)			(\$'000)				(\$'000)
Scottish & York Insurance Co. Limited	(4)	0	(1)	(5)	(14)	0	0	0	(14)	0	0	0	(14)	---			
Security National Insurance Company	14,333	2,824	6,996	24,153	6,352	997	5,266	12,615	52.23								
Sentry Insurance a Mutual Company	8	0	1	9	(5)	0	0	(5)	---								
St. Paul Fire and Marine Insurance Company	19	(13)	4	10	(1,004)	(263)	(112)	(1,379)	---								
State Farm Mutual Automobile Insurance Company	15,432	3,042	11,206	29,680	3,032	6,717	7,349	17,098	57.61								
TD Home and Auto Insurance Company	444	103	204	751	409	74	130	613	81.62								
The American Road Insurance Company	0	0	73	73	0	0	13	13	17.81								
The Dominion of Canada General Insurance Company	5,902	1,904	4,231	12,037	5,822	3,174	2,134	11,130	92.46								
The Guarantee Company of North America	207	44	114	365	115	43	(74)	84	23.02								
The Insurance Company of Prince Edward Island	3,405	898	2,042	6,345	1,442	624	1,017	3,083	48.59								
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	0	(213)	(172)	1	(384)	---								
The Personal Insurance Company	5,557	1,926	4,398	11,881	(557)	1,034	2,765	3,242	27.29								
The Portage la Prairie Mutual Insurance Company	3,389	1,724	2,811	7,924	1,534	518	2,126	4,178	52.73								
The Sovereign General Insurance Company	2,017	354	907	3,278	801	77	448	1,326	40.45								
The Wawanesa Mutual Insurance Company	38,901	12,125	29,806	80,832	26,717	6,518	19,158	52,393	64.82								
Tokio Marine & Nichido Fire Insurance Co. Ltd.	17	5	7	29	10	0	20	30	103.45								
Traders General Insurance Company	3,455	1,144	2,809	7,408	427	41	1,941	2,409	32.52								
Trafalgar Insurance Company of Canada	454	162	314	930	823	59	212	1,094	117.63								
Unifund Assurance Company	10,490	4,032	8,264	22,786	8,055	2,291	4,912	15,258	66.96								
United General Insurance Corporation	1,552	1,030	3,252	5,834	1,001	201	1,023	2,225	38.14								

## Automobile Insurance

### Assurance d'automobile

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Accident Corporel (\$'000)	Other Autres (\$'000)	Personal Accident Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	
Waterloo Insurance Company	587	218	479	40	205	566	44.08
XL Insurance Company SE	13	0	0	0	0	0	0.00
Zenith Insurance Company	837	267	751	91	489	1,172	63.18
Zurich Insurance Company Ltd	2,469	1,043	1,372	505	860	4,548	93.12
<b>Totals - 2012 - 69 Companies/Compagnies</b>	<b>241,943</b>	<b>71,816</b>	<b>161,219</b>	<b>34,728</b>	<b>102,798</b>	<b>262,511</b>	<b>55.27</b>
<b>Totals - 2011 - 73 Companies/Compagnies</b>	<b>243,794</b>	<b>75,948</b>	<b>159,314</b>	<b>27,957</b>	<b>103,026</b>	<b>264,314</b>	<b>55.17</b>

## Boiler and Machinery

### *Chaudières et bris de machine*

Premiums & Losses in New Brunswick - 2012

*Primes et sinistres au Nouveau-Brunswick - 2012*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
ACE INA Insurance	0	(1,000)	---
Affiliated FM Insurance Company	76,000	(8,000)	---
AIG Insurance Company of Canada	756,000	101,000	13.36
Allianz Global Risks US Insurance Company	(136,000)	(2,000)	---
Aviva Insurance Company of Canada	473,000	41,000	8.67
AXA Insurance (Canada)	(4,000)	11,000	---
AXA Pacific Insurance Company	1,000	0	0.00
AXIS Reinsurance Company (Canadian Branch)	10,000	1,000	10.00
Chubb Insurance Company of Canada	12,000	0	0.00
Continental Casualty Company	6,000	0	0.00
Co-operators General Insurance Company	250,000	10,000	4.00
CUMIS General Insurance Company	27,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	101,000	5,000	4.95
Economical Mutual Insurance Company	277,000	23,000	8.30
Factory Mutual Insurance Company	2,607,000	0	0.00
Federated Insurance Company of Canada	21,000	(1,000)	---
Gore Mutual Insurance Company	7,000	0	0.00
Great American Insurance Company	1,000	0	0.00
Industrial Alliance Pacific General Insurance Corporation	4,466,000	623,000	13.95
Intact Insurance Company	433,000	115,000	26.56
Lloyd's Underwriters	(23,000)	358,000	---
Lumbermen's Underwriting Alliance	1,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Northbridge General Insurance Corporation	85,000	0	0.00
Novex Insurance Company	1,000	0	0.00
Promutuel de l'Estuaire, Société d'assurance générale	65,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	575,000	77,000	13.39
St. Paul Fire and Marine Insurance Company	30,000	44,000	146.67
Temple Insurance Company	10,000	137,000	1370.00
The Boiler Inspection and Insurance Company of Canada	531,000	152,000	28.63
The Dominion of Canada General Insurance Company	96,000	0	0.00
The Insurance Company of Prince Edward Island	47,000	0	0.00
The Sovereign General Insurance Company	95,000	16,000	16.84
The Wawanesa Mutual Insurance Company	50,000	0	0.00
Travelers Insurance Company of Canada	729,000	772,000	105.90

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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>
Trisura Guarantee Insurance Company	104,000	7,000	6.73
Westport Insurance Corporation	126,000	182,000	144.44
Wynward Insurance Group	45,000	0	0.00
Zurich Insurance Company Ltd	87,000	(5,000)	---
<b>Totals - 2012 - 39 Companies/Compagnies</b>	<b>12,040,000</b>	<b>2,658,000</b>	<b>22.08</b>
<b>Totals - 2011 - 39 Companies/Compagnies</b>	<b>10,629,000</b>	<b>13,473,000</b>	<b>126.76</b>

## Credit

## Crédit

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	770,000	(90,000)	---
Compagnie Française d'Assurance pour le Commerce Extérieur	511,000	(134,000)	---
Echelon General Insurance Company	46,000	0	0.00
Euler Hermes North America Insurance Company	531,000	(5,000)	---
Lloyd's Underwriters	0	5,000	---
<b>Totals - 2012 - 5 Companies/Compagnies</b>	<b>1,858,000</b>	<b>(224,000)</b>	<b>---</b>
<b>Totals - 2011 - 4 Companies/Compagnies</b>	<b>1,593,000</b>	<b>2,164,000</b>	<b>135.84</b>

**Fraternal Societies - 2012**  
**Sociétés de secours mutuels - 2012**

Name of Company Noms des compagnies	Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
	Life Insurance Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Accident and Sickness Fund	Total	Life Annuity Fund	Accident and Sickness Fund	Total	In Force 2011	New Effected	In Force 2012
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'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	15	0	11
Knights of Columbus	7,271	115	7,386	2,776	287	3,063	2,009	0	0	391,969	45,690	418,327
The Grand Orange Lodge of British America Benefit Fund	62	0	62	17	0	17	0	0	0	2,250	0	2,002
The Independent Order of Foresters	190	0	206	329	53	384	106	0	0	7,364	1,479	8,587
The Order of United Commercial Travelers of America	1	59	60	0	1	1	0	0	0	44	0	24
<b>Totals - 2012 - 6 Companies/Compagnies</b>	<b>7,524</b>	<b>174</b>	<b>7,714</b>	<b>3,122</b>	<b>340</b>	<b>3,465</b>	<b>2,115</b>	<b>0</b>	<b>0</b>	<b>401,642</b>	<b>47,169</b>	<b>428,951</b>
<b>Totals - 2011 - 6 Companies/Compagnies</b>	<b>6,695</b>	<b>0</b>	<b>6,791</b>	<b>3,713</b>	<b>324</b>	<b>4,047</b>	<b>2,079</b>	<b>0</b>	<b>0</b>	<b>385,364</b>	<b>36,674</b>	<b>401,642</b>

**Guarantee (Fidelity & Surety)**

**Garantie (Détournement & Cautionnement)**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Fidelity Détournement		Surety Cautionnement		Total Total	Total Losses Sinistres Total (\$'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)			
ACE INA Insurance	19	1	(12)	6	7	7	100.00
AIG Insurance Company of Canada	84	21	(45)	79	39	100	256.41
Aviva Insurance Company of Canada	9	99	847	(750)	856	(651)	---
AXA Insurance (Canada)	4	1	0	0	4	1	25.00
AXA Pacific Insurance Company	1	18	4	1	5	19	380.00
Chubb Insurance Company of Canada	220	(49)	52	(43)	272	(92)	---
Continental Casualty Company	0	0	9	0	9	0	0.00
Co-operators General Insurance Company	10	3	13	2	23	5	21.74
CUMIS General Insurance Company	559	766	0	0	559	766	137.03
Economical Mutual Insurance Company	43	0	16	0	59	0	0.00
Federated Insurance Company of Canada	1	1	7	2	8	3	37.50
Industrial Alliance Pacific General Insurance Corporation	0	0	62	3	62	3	4.84
Intact Insurance Company	0	0	780	462	780	462	59.23
La Compagnie d'Assurances Jevco	0	0	147	20	147	20	13.61
Liberty Mutual Insurance Company	86	(54)	92	12	178	(42)	---
Lloyd's Underwriters	138	174	0	0	138	174	126.09
L'Unique assurances générales inc.	0	0	292	3	292	3	1.03

**Guarantee (Fidelity & Surety)**

**Garantie (Détournement & Cautionnement)**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Fidelity Détournement		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)			
Northbridge General Insurance Corporation	32	38	0	0	32	38	118.75
Royal & Sun Alliance Insurance Company of Canada	95	132	0	0	95	132	138.95
St. Paul Fire and Marine Insurance Company	1	0	0	0	1	0	0.00
State Farm Fire and Casualty Company	0	0	7	0	7	0	0.00
The Dominion of Canada General Insurance Company	23	19	133	2,181	156	2,200	1410.26
The Guarantee Company of North America	328	201	1,626	24,111	1,954	24,312	1244.24
The Insurance Company of Prince Edward Island	4	0	0	0	4	0	0.00
The Sovereign General Insurance Company	18	0	0	0	18	0	0.00
Travelers Insurance Company of Canada	130	96	723	54	853	150	17.58
Trisura Guarantee Insurance Company	39	3	629	42	668	45	6.74
Western Surety Company	0	0	951	49	951	49	5.15

**Guarantee (Fidelity & Surety)**

**Garantie (Défournement & Cautionnement)**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

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)			
Zurich Insurance Company Ltd	9	0	0	1	9	1	11.11
Totals - 2012 - 29 Companies/Compagnies	1,853	1,470	6,333	26,235	8,186	27,705	338.45
Totals - 2011 - 32 Companies/Compagnies	2,275	320	7,848	34	10,123	355	3.50

**Guarantee (Title & Mortgage)**

**Garantie (Titre & Hypothèque)**

Premiums & Losses in New Brunswick - 2012

Primes et sinistres au Nouveau-Brunswick - 2012

Name of Company Noms des compagnies	Title Titre		Mortgage Hypothèque		Total Total	Total Losses Sinistres Total (\$'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)			
Canada Guaranty Mortgage Insurance Company	0	0	534	324	534	324	60.67
Chicago Title Insurance Company	264	38	0	0	264	38	14.39
FCT Insurance Company Ltd.	2,643	638	77	109	2,720	747	27.46
First American Title Insurance Company	662	132	0	0	662	132	19.94
Genworth Financial Mortgage Insurance Company Canada	0	0	6,896	6,216	6,896	6,216	90.14
Lawyers' Professional Indemnity Company	2	(7)	0	0	2	(7)	---
Stewart Title Guaranty Company	1,436	225	0	0	1,436	225	15.67
<b>Totals - 2012 - 7 Companies/Compagnies</b>	<b>5,007</b>	<b>1,026</b>	<b>7,507</b>	<b>6,649</b>	<b>12,514</b>	<b>7,675</b>	<b>61.33</b>
<b>Totals - 2011 - 8 Companies/Compagnies</b>	<b>4,743</b>	<b>1,044</b>	<b>7,755</b>	<b>6,750</b>	<b>12,498</b>	<b>7,794</b>	<b>62.36</b>

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

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	21,000	4,000	19.05
Intact Insurance Company	30,000	1,000	3.33
Lloyd's Underwriters	2,000	1,000	50.00
Novex Insurance Company	1,000	42,000	4200.00
Trafalgar Insurance Company of Canada	1,000	0	0.00
<b>Totals - 2012 - 5 Companies/Compagnies</b>	<b>55,000</b>	<b>48,000</b>	<b>87.27</b>
<b>Totals - 2011 - 3 Companies/Compagnies</b>	<b>28,000</b>	<b>11,000</b>	<b>39.29</b>

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	2,292,000	142,000	6.20
AIG Insurance Company of Canada	4,132,000	25,132,000	608.23
Allianz Global Risks US Insurance Company	185,000	18,000	9.73
Arch Insurance Company	390,000	171,000	43.85
Aspen Insurance UK Limited	105,000	46,000	43.81
Associated Electric & Gas Insurance Services Limited	494,000	107,000	21.66
Aviva Insurance Company of Canada	5,423,000	3,908,000	72.06
AXA Insurance (Canada)	196,000	534,000	272.45
AXA Pacific Insurance Company	18,000	(9,000)	---
AXIS Reinsurance Company (Canadian Branch)	195,000	90,000	46.15
Berkley Insurance Company	70,000	0	0.00
Canadian Lawyers Insurance Association (CLIA)	817,000	220,000	26.93
Canadian Northern Shield Insurance Company	26,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	366,000	(17,000)	---
Canassurance compagnie d'assurance	13,000	12,000	92.31
Carleton Mutual Insurance Company	302,000	148,000	49.01
Chubb Insurance Company of Canada	1,907,000	575,000	30.15
Continental Casualty Company	999,000	404,000	40.44
Co-operators General Insurance Company	3,516,000	6,056,000	172.24
COSECO Insurance Company	0	3,000	---
CUMIS General Insurance Company	566,000	490,000	86.57
Ecclesiastical Insurance Office Public Limited Company	921,000	400,000	43.43
Echelon General Insurance Company	27,000	0	0.00
Economical Mutual Insurance Company	3,201,000	1,671,000	52.20
Electric Insurance Company	81,000	35,000	43.21
Employers Insurance Company of Wausau	0	4,000	---
Everest Insurance Company of Canada	173,000	111,000	64.16
Federated Insurance Company of Canada	228,000	168,000	73.68
Federation Insurance Company of Canada	1,563,000	1,940,000	124.12
Fundy Mutual Insurance Company	376,000	77,000	20.48
Gore Mutual Insurance Company	16,000	61,000	381.25
Great American Insurance Company	22,000	48,000	218.18
Hartford Fire Insurance Company	5,000	7,000	140.00
Healthcare Insurance Reciprocal of Canada	20,000	62,000	310.00
Industrial Alliance Pacific General Insurance Corporation	0	1,000	---
Intact Insurance Company	4,356,000	575,000	13.20
International Insurance Company of Hannover SE	429,000	178,000	41.49
Jewelers Mutual Insurance Company	9,000	0	0.00

Liability

Responsabilité

Premiums & Losses in New Brunswick - 2012  
Primes et sinistres au Nouveau-Brunswick - 2012

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 Compagnie d'Assurances Jevco	374,000	571,000	152.67
Liberty Mutual Insurance Company	11,933,000	8,789,000	73.65
Lloyd's Underwriters	13,711,000	11,858,000	86.49
Mitsui Sumitomo Insurance Company Limited	9,000	0	0.00
Northbridge Commercial Insurance Corporation	90,000	0	0.00
Northbridge General Insurance Corporation	2,438,000	7,455,000	305.78
Northbridge Indemnity Insurance Corporation	321,000	(1,106,000)	---
Novex Insurance Company	354,000	9,000	2.54
Old Republic Insurance Company of Canada	30,000	0	0.00
Omega General Insurance Company	23,000	43,000	186.96
Promutuel de l'Estuaire, Société d'assurance générale	506,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	4,212,000	4,923,000	116.88
Safety National Casualty Corporation	0	(2,000)	---
Scottish & York Insurance Co. Limited	0	(242,000)	---
Security Insurance Company of Hartford	0	3,000	---
SouthEastern Mutual Insurance Company	904,000	(234,000)	---
St. Paul Fire and Marine Insurance Company	312,000	(669,000)	---
Stanley Mutual Insurance Company	742,000	408,000	54.99
State Farm Fire and Casualty Company	1,470,000	343,000	23.33
T.H.E. Insurance Company	2,000	0	0.00
Temple Insurance Company	1,602,000	773,000	48.25
The Dominion of Canada General Insurance Company	843,000	327,000	38.79
The Guarantee Company of North America	905,000	1,019,040	112.60
The Insurance Company of Prince Edward Island	827,000	399,000	48.25
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(47,000)	---
The Portage la Prairie Mutual Insurance Company	564,000	788,000	139.72
The Sovereign General Insurance Company	1,859,000	580,000	31.20
The Wawanesa Mutual Insurance Company	1,162,000	759,000	65.32
Travelers Insurance Company of Canada	315,000	17,000	5.40
Trisura Guarantee Insurance Company	642,000	77,000	11.99
Waterloo Insurance Company	19,000	0	0.00
Westport Insurance Corporation	500,000	44,000	8.80
Wynward Insurance Group	563,000	483,000	85.79
XL Insurance Company SE	2,214,000	913,000	41.24

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport  (%)</i>
XL Reinsurance America Inc.	285,000	106,000	37.19
Zurich Insurance Company Ltd	2,455,000	(163,000)	---
<b>Totals - 2012 - 74 Companies/Compagnies</b>	<b>85,625,000</b>	<b>81,592,040</b>	<b>95.29</b>
<b>Totals - 2011 - 79 Companies/Compagnies</b>	<b>79,973,000</b>	<b>44,749,290</b>	<b>55.96</b>

**Abstract of Life Insurance Returns in New Brunswick - 2012**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2012**

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement			
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2011 En vigueur en 2011	New Effected Émis	In Force 2012 En vigueur en 2012	
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	7,537 8,101	4 0	7,541 8,101	1,844 2	0 0	1,844 2	0 0	0 0	153,009 334,246	1,272,056 1,103,426
ACE INA Life Insurance	6 1,594	0 0	6 1,594	13 117	0 0	13 117	0 0	0 0	1 4,996	1,334 12,766
Allianz Life Insurance Company of North America	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	64 0
American Bankers Life Assurance Company of Florida	38 4,675	0 0	38 4,675	51 420	0 0	51 420	0 0	0 0	2 3,936	2,210 179,455
American Health and Life Insurance Company	3 640	0 0	3 640	63 629	0 0	63 629	0 0	0 0	0 0	165 38,939
American Income Life Insurance Company	4,053 0	0 0	4,053 0	629 0	0 0	629 0	0 0	0 0	0 0	176,092 176,886
Assomption Compagnie Mutuelle d'Assurance-vie	16,269 12,416	7,571 1,975	23,840 14,391	11,158 10,344	18,048 1,931	29,206 12,275	530 186	0 0	146,342 20,287	2,143,717 5,751,235
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	224 3,697	0 0	224 3,697	75 867	0 0	75 867	0 0	0 0	67 0	15,839 548,352
Assurant Life of Canada	416 1,119	1,173 2,381	1,589 3,500	962 259	220 1,489	1,182 1,748	0 0	0 0	3,898 601	14,607 12,229
AXA Equitable Life Insurance Company	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	1 0
Blue Cross Life Insurance Company of Canada	3,743 5,050	0 0	3,743 5,050	2,127 2,121	0 0	2,127 2,121	0 0	0 0	7,302 50,479	99,338 1,468,420
BMO Life Assurance Company	4,611 207	1,383 1,222	5,994 1,429	(1,082) 1,008	229 462	(853) 1,470	27 0	0 0	191,687 199	822,919 49,942
BMO Life Insurance Company	0 197	14 0	14 197	15 23	8 0	23 0	0 0	0 0	0 0	0 7,763
Canadian Premier Life Insurance Company	0 1,648	0 0	0 1,648	0 596	0 0	0 596	0 0	0 0	0 269	0 29,295
Capital Insurance and Financial Services Inc.	574 181	127 0	701 181	100 95	144 0	244 95	0 2	0 0	28,532 19,424	128,303 24,431
CIBC Life Insurance Company Limited	100 0	0 0	100 0	10 0	0 0	10 0	0 0	0 0	0 0	3,449 0
CMFG Life Insurance Company	4 0	0 0	4 0	11 0	0 0	11 0	3 0	0 0	0 0	149 0

**Abstract of Life Insurance Returns in New Brunswick - 2012**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2012**

Name of Company Noms des compagnies	Premiums Primes				Claims Prestations				Dividends Bénéfices				Movement Mouvement					
	Insurance		Total		Insurance		Total		Insurance		Total		In Force 2011		New Effected		In Force 2012	
	Assurance	Annuity	Assurance	Rentes	Assurance	Rentes	Assurance	Rentes	Assurance	Rentes	Assurance	Rentes	En vigueur	Émis	En vigueur	Émis	En vigueur	Émis
(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Combined Insurance Company of America	Ind. Group	376	0	376	0	305	0	305	0	7	0	0	0	16,529	183	15,613	48	570
Co-operators Life Insurance Company	Ind. Group	8,830	583	9,413	1,093	3,365	1,093	4,458	0	330	0	0	0	1,743,749	163,266	1,817,512	26,158	533,047
	Ind. Group	1,244	190	1,434	692	1,365	692	2,057	0	0	0	0	0	508,325	26,158	533,047	0	0
CT Financial Assurance Company	Ind. Group	1	0	1	0	0	0	0	0	0	0	0	0	300	0	150	0	0
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind. Group	197	0	197	19	16	19	35	0	3	0	0	0	26,474	575	22,385	85,631	445,562
	Ind. Group	2,894	0	2,894	930	930	930	1,860	11	11	0	0	0	467,266	85,631	445,562	0	0
Desjardins Financial Security Life Assurance Company	Ind. Group	5,382	506	5,888	2,113	1,488	2,113	3,601	0	429	0	0	0	521,876	86,635	575,846	8,021	516,172
	Ind. Group	2,385	1,707	4,092	1,696	1,111	1,696	2,807	(4)	(4)	0	0	0	527,988	8,021	516,172	0	0
First Canadian Insurance Corporation	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	377,569	85,038	373,447	0	0
	Ind. Group	3,978	0	3,978	744	744	744	1,488	57	57	0	0	0	164,661	18,939	172,838	0	0
Foresters Life Insurance Company	Ind. Group	981	0	981	0	731	0	731	0	0	0	0	0	18,562	14,889	27,999	0	0
	Ind. Group	144	2,139	2,283	1,319	0	1,319	1,319	0	0	0	0	0	13,299	1,212	13,601	0	0
Gerber Life Insurance Company	Ind. Group	117	0	117	0	11	0	11	0	0	0	0	0	0	0	0	0	0
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	6,562	222	6,401	0	0
Humana Assurance Inc.	Ind. Group	91	0	91	2	48	2	50	0	0	0	0	0	0	0	0	0	0
	Ind. Group	(1)	0	(1)	0	10	0	10	0	0	0	0	0	2,990,189	454,507	3,196,412	0	0
Industrial Alliance Insurance and Financial Services Inc.	Ind. Group	21,253	9,461	30,714	6,574	9,026	6,574	15,600	1	76	0	0	0	2,990,189	454,507	3,196,412	0	0
	Ind. Group	4,024	9,146	13,170	10,870	1,544	10,870	12,414	741	741	0	0	0	397,184	91,374	775,925	0	0
La Capitale Financial Security Insurance Company	Ind. Group	33	0	33	0	22	0	22	0	0	0	0	0	5,233	0	5,281	25	27
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	7	0	7	0	0
L'Excellence Compagnie d'assurance-vie	Ind. Group	243	0	243	0	22	0	22	0	0	0	0	0	38,660	18,015	56,076	70	169
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
London Life Insurance Company	Ind. Group	79,298	1,487	80,785	4,664	21,257	4,664	25,921	7	24,204	0	0	0	4,767,318	727,908	5,297,838	0	0
	Ind. Group	0	15,776	15,776	18,375	26	18,375	18,401	0	0	0	0	0	0	0	0	0	0
L'Union-Vie, compagnie mutuelle d'assurance	Ind. Group	466	0	466	7	0	7	7	0	0	0	0	0	41,063	0	41,063	0	0
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Manulife Canada Ltd.	Ind. Group	1,570	0	1,570	0	737	0	737	0	100	0	0	0	223,681	0	212,180	0	0
	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Massachusetts Mutual Life Insurance Company	Ind. Group	1	0	1	0	0	0	0	0	1	0	0	0	29	0	29	0	0
	Ind. Group	0	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
New York Life Insurance Company	Ind. Group	5	0	5	0	0	0	0	0	2	0	0	0	0	0	0	0	0
	Ind. Group	1,908	0	1,908	0	426	0	426	0	1,257	0	0	0	387,402	34,774	405,701	0	0
Pavonia Life Insurance Company of Michigan	Ind. Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ind. Group	271	0	271	0	202	0	202	0	202	0	0	0	46,149	3,742	36,538	0	0

**Abstract of Life Insurance Returns in New Brunswick - 2012**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2012**

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement					
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2011 En vigueur en 2011	New Effectuated Émis	In Force 2012 En vigueur en 2012
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Primerica Life Insurance Company of Canada	Ind. Group	1,443 0	0 0	1,426 0	0 0	1,426 0	0 0	0 0	0 0	576,083 0	25,654 0	564,883 0
RBC Life Insurance Company	Ind. Group	6,953 169	48 0	7,001 169	2,794 189	2,808 189	25 0	0 0	0 0	1,042,821 154,564	195,800 4,914	1,152,803 47,685
Reliable Life Insurance Company	Ind. Group	45 0	0 0	45 0	0 0	0 0	0 0	0 0	0 0	20,480 0	0 0	19,153 0
Scolia Life Insurance Company	Ind. Group	11 134	0 0	11 134	1 0	1 0	0 0	0 0	0 0	43,203 0	10,275 1,075	8,400 39,396
SSQ, Insurance Company Inc.	Ind. Group	601 0	0 0	601 0	311 0	311 0	0 0	0 0	0 0	172,519 0	9,410 0	171,893 0
SSQ, Société d'Assurance-Vie Inc.	Ind. Group	722 0	4 0	724 0	366 0	368 0	4 0	0 0	0 0	100,528 0	113,509 0	188,128 0
Standard Life Assurance Limited	Ind. Group	2,869 27	10 0	2,879 27	593 0	658 0	184 0	0 0	0 0	636,369 4,982	51,254 0	647,215 4,890
State Farm International Life Insurance Company Ltd.	Ind. Group	59,872 19,704	8,074 8,399	67,946 28,103	31,639 8,505	51,420 34,893	14,214 16	0 0	0 0	8,190,793 4,830,795	488,988 37,322	8,458,543 4,845,113
TD Life Insurance Company	Ind. Group	5 0	0 0	5 0	0 0	0 0	0 0	0 0	0 0	1,900 0	0 0	1,900 0
The Canada Life Assurance Company	Ind. Group	24,841 37,961	1,589 1,810	26,430 39,771	12,936 253	22,411 12,048	4,126 0	0 0	0 0	2,572,897 6,988,117	372,412 11,719	2,752,754 7,112,428
The Empire Life Insurance Company	Ind. Group	3,853 62	970 2	4,823 64	2,152 5	3,328 26	99 0	0 0	0 0	544,469 8,625	70,920 8,768	583,672 13,577
The Equitable Life Insurance Company of Canada	Ind. Group	2,155 52	778 0	2,933 52	473 165	639 171	34 0	0 0	0 0	489,198 17,913	105,638 11,279	570,404 25,165
The Great-West Life Assurance Company	Ind. Group	11,989 11,828	422 67	12,411 11,895	6,107 8,436	9,348 8,748	3,538 654	0 0	0 0	1,141,310 3,201,063	100,474 204,136	1,133,863 3,357,363
The Manufacturers Life Insurance Company	Ind. Group	44,731 22,918	2,566 4,067	47,297 26,985	18,485 13,789	30,043 27,062	4,767 1,930	0 0	0 0	5,168,962 7,985,463	390,212 571,957	5,170,935 7,538,651
The Standard Life Assurance Company of Canada	Ind. Group	6,194 363	361 188	6,555 551	2,763 166	5,955 4,247	1,953 0	0 0	0 0	852,935 11,070	4,660 0	817,109 7,594
The Wawanesa Life Insurance Company	Ind. Group	3,098 82	1,659 0	4,757 82	1,138 0	2,530 0	194 0	0 0	0 0	704,418 27,368	88,058 3,398	749,463 29,759
Trans Global Life Insurance Company	Ind. Group	5 0	0 0	5 0	0 1	0 1	0 0	0 0	0 0	1,564 0	0 0	0 545



Marine

Marine

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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	664,000	223,000	33.58
AIG Insurance Company of Canada	15,000	12,000	80.00
Allianz Global Risks US Insurance Company	243,000	3,000	1.23
Ascentus Insurance Ltd.	17,000	0	0.00
Aspen Insurance UK Limited	0	(26,000)	---
Associated Electric & Gas Insurance Services Limited	0	66,000	---
Aviva Insurance Company of Canada	32,000	0	0.00
AXA Insurance (Canada)	689,000	608,000	88.24
AXA Pacific Insurance Company	3,000	37,000	1233.33
Chubb Insurance Company of Canada	132,000	9,000	6.82
Continental Casualty Company	110,000	446,000	405.45
Co-operators General Insurance Company	61,000	15,000	24.59
Elite Insurance Company	495,000	352,000	71.11
Great American Insurance Company	1,658,000	440,000	26.54
Groupama S.A.	288,000	393,000	136.46
Intact Insurance Company	15,000	12,000	80.00
Liberty Mutual Insurance Company	383,000	54,000	14.10
Lloyd's Underwriters	5,645,000	(2,921,000)	---
Northbridge General Insurance Corporation	330,000	22,000	6.67
Northbridge Indemnity Insurance Corporation	0	(14,000)	---
Royal & Sun Alliance Insurance Company of Canada	9,000	1,000	11.11
St. Paul Fire and Marine Insurance Company	273,000	287,000	105.13
Sunderland Marine Insurance Company Limited (Canada Branch)	1,576,000	959,000	60.85
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	16,000	2,000	12.50
The Sovereign General Insurance Company	194,000	100,000	51.55
Traders General Insurance Company	26,000	5,000	19.23
Zurich Insurance Company Ltd	439,000	0	0.00
<b>Totals - 2012 - 27 Companies/Compagnies</b>	<b>13,313,000</b>	<b>1,085,000</b>	<b>8.15</b>
<b>Totals - 2011 - 27 Companies/Compagnies</b>	<b>10,851,000</b>	<b>7,564,360</b>	<b>69.71</b>

Property

*Biens*

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	1,129,000	39,000	3.45
Affiliated FM Insurance Company	648,000	312,000	48.15
AIG Insurance Company of Canada	4,961,000	2,315,000	46.66
Allianz Global Risks US Insurance Company	1,065,000	38,000	3.57
Allstate Insurance Company of Canada	8,662,000	3,152,000	36.39
American Bankers Insurance Company of Florida	1,588,000	359,000	22.61
Arch Insurance Company	1,057,000	281,000	26.58
Associated Electric & Gas Insurance Services Limited	12,000	5,000	41.67
Aviva Insurance Company of Canada	18,887,000	7,279,000	38.54
AXA Insurance (Canada)	93,000	6,166,000	6630.11
AXA Pacific Insurance Company	63,000	(8,000)	---
AXIS Reinsurance Company (Canadian Branch)	95,000	29,000	30.53
Berkley Insurance Company	9,000	41,000	455.56
CAA Insurance Company (Ontario)	816,000	805,000	98.65
Canadian Egg Industry Reciprocal Alliance (CEIRA)	23,000	(10,000)	---
Canadian Farm Insurance Corp.	2,000	(7,000)	---
Canadian Northern Shield Insurance Company	16,000	310,000	1937.50
Canadian Universities Reciprocal Insurance Exchange	481,000	(5,000)	---
Canassurance compagnie d'assurance	93,000	14,000	15.05
Carleton Mutual Insurance Company	1,770,000	782,000	44.18
Chubb Insurance Company of Canada	2,640,000	618,000	23.41
Coachman Insurance Company	3,000	0	0.00
Continental Casualty Company	945,000	1,008,000	106.67
Co-operators General Insurance Company	19,714,000	11,401,000	57.83
COSECO Insurance Company	673,000	649,000	96.43
CUMIS General Insurance Company	1,791,000	373,000	20.83
Ecclesiastical Insurance Office Public Limited Company	1,880,000	879,000	46.76
Echelon General Insurance Company	849,000	0	0.00
Economical Mutual Insurance Company	11,688,000	4,735,000	40.51
Elite Insurance Company	6,092,000	3,829,000	62.85
Everest Insurance Company of Canada	38,000	31,000	81.58
Factory Mutual Insurance Company	8,276,000	439,000	5.30
Federal Insurance Company	12,000	(1,000)	---
Federated Insurance Company of Canada	295,000	104,000	35.25
Federation Insurance Company of Canada	7,880,000	6,665,000	84.58
First North American Insurance Company	156,000	27,000	17.31
Fundy Mutual Insurance Company	3,017,000	1,273,000	42.19
Gore Mutual Insurance Company	49,000	40,000	81.63

Property

*Biens*

Premiums & Losses in New Brunswick - 2012  
*Primes et sinistres au Nouveau-Brunswick - 2012*

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>
Great American Insurance Company	252,000	26,000	10.32
Hartford Fire Insurance Company	29,000	12,000	41.38
Healthcare Insurance Reciprocal of Canada	0	(14,000)	---
Industrial Alliance Pacific General Insurance Corporation	4,000	0	0.00
Intact Insurance Company	33,646,000	18,314,000	54.43
International Insurance Company of Hannover SE	1,000	1,000	100.00
Jewelers Mutual Insurance Company	74,000	10,000	13.51
La Compagnie d'Assurances Jevco	1,009,000	1,037,000	102.78
Legacy General Insurance Company	10,000	0	0.00
Liberty Mutual Insurance Company	665,000	113,000	16.99
Lloyd's Underwriters	15,613,000	14,818,000	94.91
Lumbermen's Underwriting Alliance	(190,000)	(7,000)	---
Mitsui Sumitomo Insurance Company Limited	8,000	0	0.00
Northbridge Commercial Insurance Corporation	370,000	722,000	195.14
Northbridge General Insurance Corporation	4,792,000	1,143,000	23.85
Northbridge Indemnity Insurance Corporation	216,000	13,000	6.02
Northbridge Personal Insurance Corporation	30,000	29,000	96.67
Novex Insurance Company	227,000	51,000	22.47
Old Republic Insurance Company of Canada	119,000	108,000	90.76
Omega General Insurance Company	76,000	50,000	65.79
Pembridge Insurance Company	3,505,000	2,203,000	62.85
Primum Insurance Company	2,846,000	3,204,000	112.58
Promutuel de l'Estuaire, Société d'assurance générale	4,145,000	4,364,000	105.28
RBC General Insurance Company	2,306,000	2,346,000	101.73
RBC Insurance Company of Canada	675,000	236,000	34.96
Royal & Sun Alliance Insurance Company of Canada	12,543,000	5,889,000	46.95
Scottish & York Insurance Co. Limited	1,000	13,000	1300.00
Security National Insurance Company	10,366,000	6,793,000	65.53
Sompo Japan Nipponkoa Insurance Inc.	4,000	0	0.00
SouthEastern Mutual Insurance Company	5,513,000	2,297,000	41.67
St. Paul Fire and Marine Insurance Company	471,000	(154,000)	---
Stanley Mutual Insurance Company	6,047,000	3,328,000	55.04
State Farm Fire and Casualty Company	16,847,000	5,846,000	34.70
Sunderland Marine Insurance Company Limited (Canada Branch)	4,268,000	817,000	19.14
TD Home and Auto Insurance Company	270,000	166,000	61.48
Temple Insurance Company	1,603,000	1,291,000	80.54
The Boiler Inspection and Insurance Company of Canada	418,000	293,000	70.10

Property

Biens

Premiums & Losses in New Brunswick - 2012  
Primes et sinistres au Nouveau-Brunswick - 2012

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 Dominion of Canada General Insurance Company	6,905,000	1,964,000	28.44
The Guarantee Company of North America	400,000	(32,650)	---
The Insurance Company of Prince Edward Island	2,873,000	2,857,000	99.44
The Missisquoi Insurance Company	2,000	0	0.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(48,000)	---
The Personal Insurance Company	4,011,000	2,323,000	57.92
The Portage la Prairie Mutual Insurance Company	4,356,000	3,498,000	80.30
The Sovereign General Insurance Company	2,687,000	1,197,000	44.55
The Wawanesa Mutual Insurance Company	26,737,000	15,891,000	59.43
Tokio Marine & Nichido Fire Insurance Co. Ltd.	2,000	(1,000)	---
Traders General Insurance Company	3,385,000	1,468,000	43.37
Trafalgar Insurance Company of Canada	304,000	152,000	50.00
Trans Global Insurance Company	209,000	19,000	9.09
Trisura Guarantee Insurance Company	4,000	0	0.00
Triton Insurance Company	303,000	32,000	10.56
Unifund Assurance Company	10,689,000	7,680,000	71.85
Waterloo Insurance Company	663,000	191,000	28.81
Western Financial Insurance Company	449,000	222,000	49.44
Westport Insurance Corporation	2,379,000	461,000	19.38
Wynward Insurance Group	1,685,000	2,071,000	122.91
XL Insurance Company SE	534,000	126,000	23.60
Zenith Insurance Company	1,159,000	228,000	19.67
Zurich Insurance Company Ltd	3,725,000	(6,283,000)	---
<b>Totals - 2012 - 98 Companies/Compagnies</b>	<b>309,708,000</b>	<b>163,340,350</b>	<b>52.74</b>
<b>Totals - 2011 - 99 Companies/Compagnies</b>	<b>287,859,000</b>	<b>268,989,470</b>	<b>93.44</b>