



2019-2020

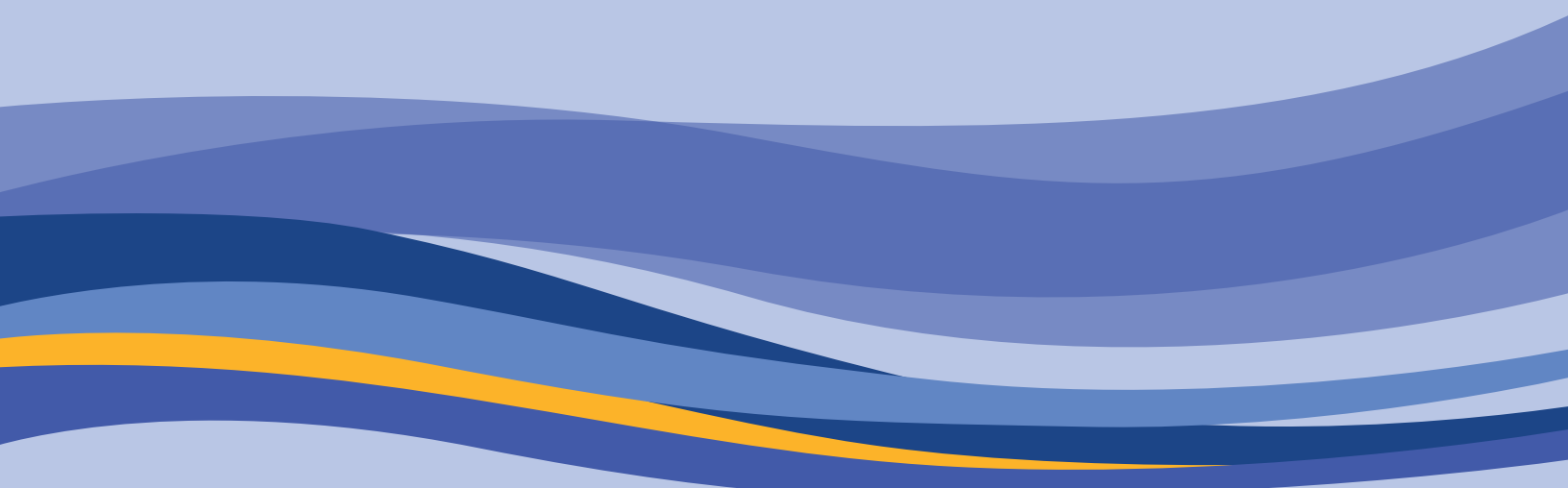
Annual Report

Issued by the
Superintendent
of Insurance

2019-2020

Rapport annuel

Déposé par la
surintendante
des assurances





200-225, rue King Street, Fredericton NB E3B 1E1
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17 November 2020

Peter Klohn
Chair of the Board
Financial and Consumer Services Commission

Subject: Superintendent of Insurance Annual Report 2019

Dear Mr. Klohn,

I am pleased to submit the eighty-second Annual Report of the Superintendent of Insurance for the insurance companies' business year 2019 and for the Superintendent's fiscal year ending March 31, 2020 pursuant to subsection 18(1) of the *Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2019:

All Classes of Insurance:

Premiums Written (including Annuities)	\$2,737,976,000
Percentage increase over previous year 2018	2.59%
Claims and Benefits Paid (including Annuities)	\$1,901,734,000
Claims percentage of Premiums Written	69.46%
2018 Claims percentage of Premiums Written	77.04%

Life and Health Insurance (on the person):

Premiums Written	\$1,127,962,000
Percentage decrease over previous year 2018	3.03%
Claims and Benefits Paid (not including Annuities)	\$706,568,000
Claims percentage of Premiums Written	62.64%
2018 Claims percentage of Premiums Written	61.22%

Property and Casualty Insurance:

Premiums Written	\$1,282,134,000
Percentage increase over previous year 2018	9.99%
Claims and Benefits Paid	\$960,599,000
Claims percentage of Premiums Written	74.92%
2018 Claims percentage of Premiums Written	96.22%

Auto Insurance Premiums:

Premiums Written	\$611,143,000
Percentage increase over previous year 2018	9.75%
Claims and Benefits Paid	\$483,127,000
Claims percentage of Premiums Written	79.05%
2018 Claims percentage of Premiums Written	84.05%
Facility Association (market of last resort):	\$28,607,699
Percentage increase over previous year 2018	23.50%

The following is a summary of revenue collected from insurance companies for the fiscal year ending March 31, 2020:

Revenue collected on behalf of the Department of Finance

Premium Tax (2% Life, A&S, 3% Other than Life)	\$60,545,981
Percentage increase over fiscal 2018-2019	5.10%

Revenue collected on behalf of the Department of Public Safety

Fire Marshal's Tax (1% Fire Premiums)	\$4,360,565
Percentage increase over fiscal 2018-2019	16.77%

Revenue collected on behalf of the Department of Health

2019 Health Services Levy	\$39,046,256
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Revenue Collected for the Financial and Consumer Services Commission:

Licensing revenue from intermediaries	\$1,065,863
Expenses of the Division	\$2,499,242
Expenses of the Division decreased by \$62,589 (-2.4%) over 2018-2019 fiscal year.	

The following is a summary of the intermediary licensing activities for the fiscal year 2019-2020:

<u>Number of licenses issued by type</u>	<u>2019-2020</u>
Life Insurance Agents / Brokers (Resident)	1116
Life Insurance Agents / Brokers (Non-Resident)	1387
Other Than Life Agents / Brokers	1783
Non-Resident Brokers	3506
Accident & Sickness Agents	374
Travel Agents	299
Special Insurance Brokers	9
Damage Appraisers	104
Adjusters	<u>1873</u>
Total number of licenses produced	10451
 Total number of licensees	 11643
Total number of insurers licensed	216

Respectfully submitted,



Angela Mazerolle,
Superintendent of Insurance



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Le 17 novembre 2020

Peter Klohn
Président du conseil
Commission des services financiers et des services aux consommateurs

Objet : Rapport de 2019 du surintendant des assurances

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-deuxième *Rapport du surintendant des assurances* pour l'année financière 2019 des compagnies d'assurances, et pour l'exercice financier du surintendant qui se termine le 31 mars 2020, 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 2019 :

Toutes les catégories d'assurances :

Primes souscrites (y compris les rentes)	2 737 976 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2018)	2,59 %
Décaissements pour sinistres et dividendes versés (y compris les rentes)	1 901 734 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	69,46 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2018	77,04 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 127 962 000 \$
Diminution du pourcentage par rapport à l'année précédente (2018)	3,03 %
Décaissements pour sinistres et dividendes versés (sans compter les rentes)	706 568 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	62,64 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2018	61,22 %

Assurances des biens et contre les risques divers :

Primes souscrites	1 282 134 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2018)	9,99 %
Décaissements pour sinistres et dividendes versés	960 599 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	74,92 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2018	96,22 %

Primes d'assurance automobile :

Primes souscrites	611 143 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2018)	9,75 %
Décaissements pour sinistres et dividendes versés	483 127 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	79,05 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2018	84,05 %
La Facility Association (marché de dernier recours)	28 607 699 \$
Augmentation du pourcentage par rapport à l'année précédente (2018)	23,50 %

Ce qui suit est un résumé des revenus perçus des compagnies d'assurances pour l'année financière se terminant le 31 mars 2020 :

Revenus perçus pour le compte du ministère des Finances

Taxes sur les primes (2 % vie, accident et maladie, 3 % autres que vie)	60 545 981 \$
Augmentation du pourcentage par rapport à l'année financière 2018-2019	5,10 %

Revenus perçus pour le compte du ministère de la Sécurité publique

Taxe du prévôt des incendies (1 % des primes contre l'incendie)	4 360 565 \$
Augmentation du pourcentage par rapport à l'année financière 2018-2019	16,77 %

Revenus perçus pour le compte du ministère de la Santé

Contribution pour les services de santé en 2019	39 046 256 \$
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Revenus perçus pour le compte de la Commission des services financiers et des services aux consommateurs :

Revenus provenant des licences pour les intermédiaires	1 065 863 \$
Dépenses de la Division	2 499 242 \$
Les dépenses de la Division ont diminué de 62 589 \$ (-2,4 %) par rapport à l'année financière 2018-2019.	

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'exercice financier 2019-2020.

<u>Nombre de licences émises par type de licence</u>	<u>2019-2020</u>
Agents / courtiers d'assurance-vie (résidents)	1 116
Agents / courtiers d'assurance-vie (non-résidents)	1 387
Autres que des agents / courtiers	1 783
Courtiers non résidents	3 506
Agents d'assurance accident et d'assurance maladie	374
Agents de voyage	299
Courtiers d'assurance spéciale	9
Estimateurs de dommages	104
Experts en sinistres	<u>1 873</u>
Nombre total de licences produites	10 451
Nombre total de licences	11 643
Nombre total d'assureurs titulaires d'une licence	216

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

La surintendante des assurances,



Angela Mazerolle

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FCNB Revenues from Insurance

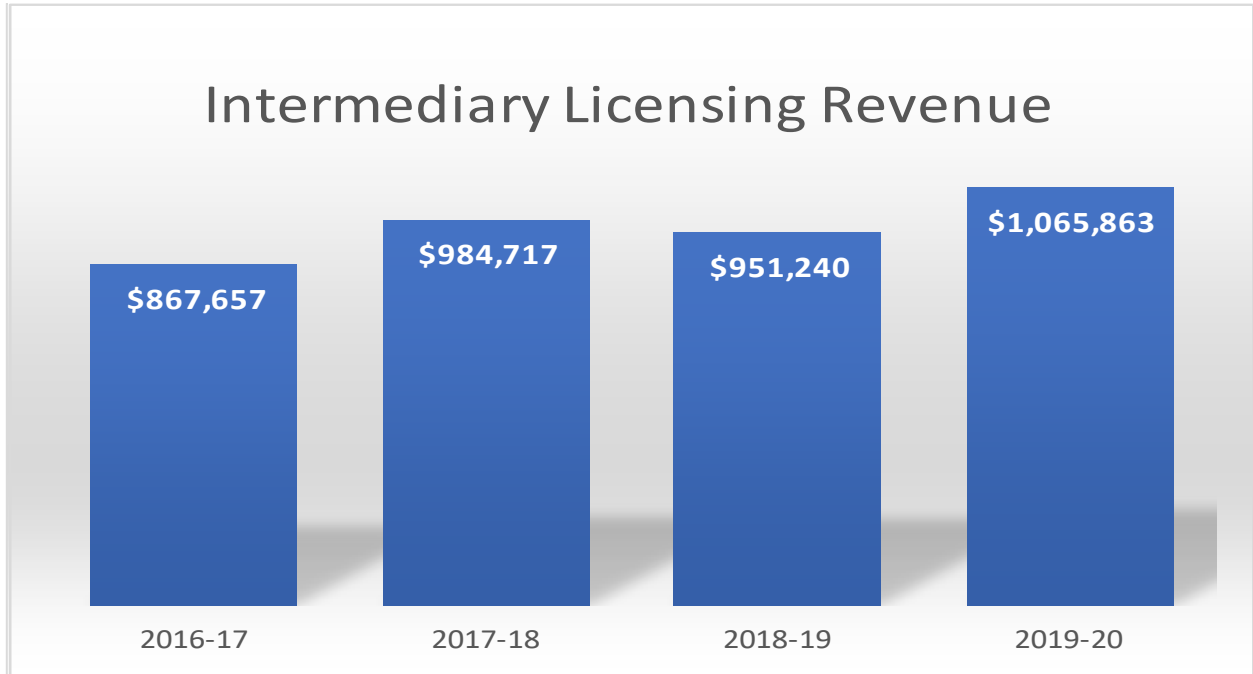


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

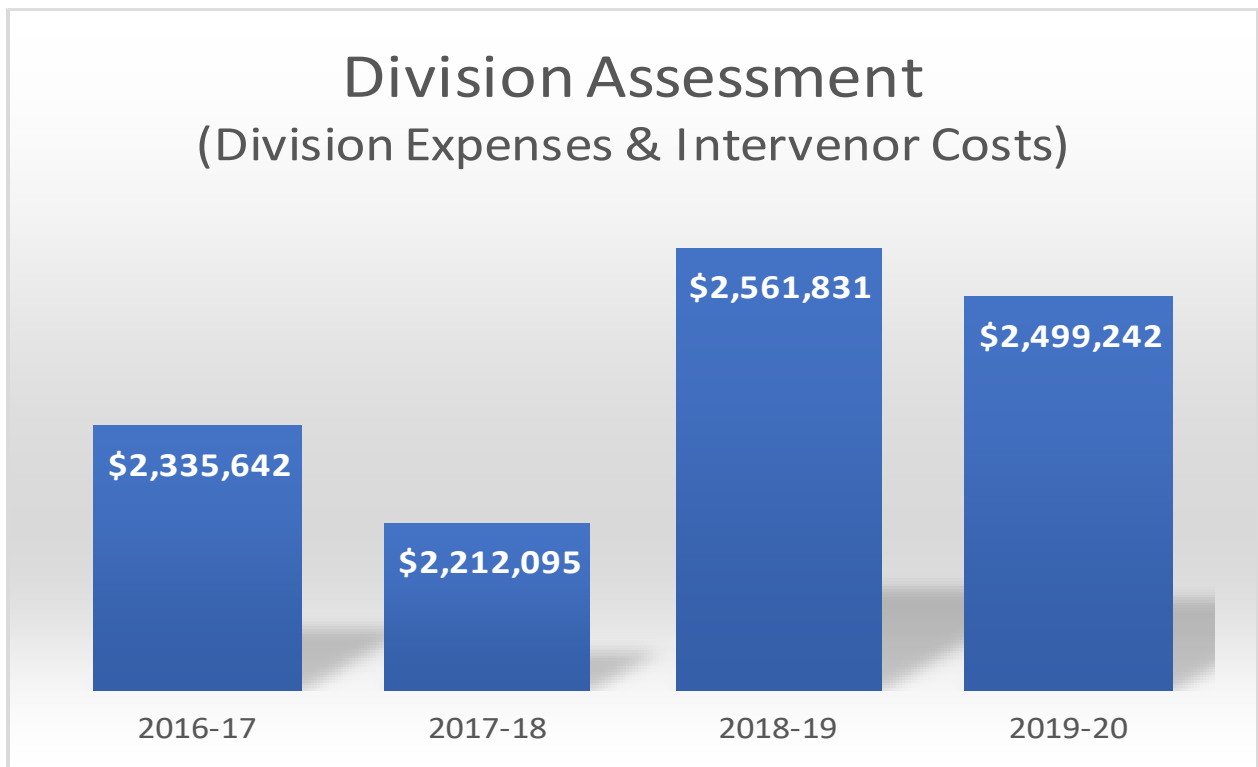


Table 2- Cost Recovery based on Insurance Act, S. 94

Revenus perçus auprès du secteur des assurances pour la FCNB

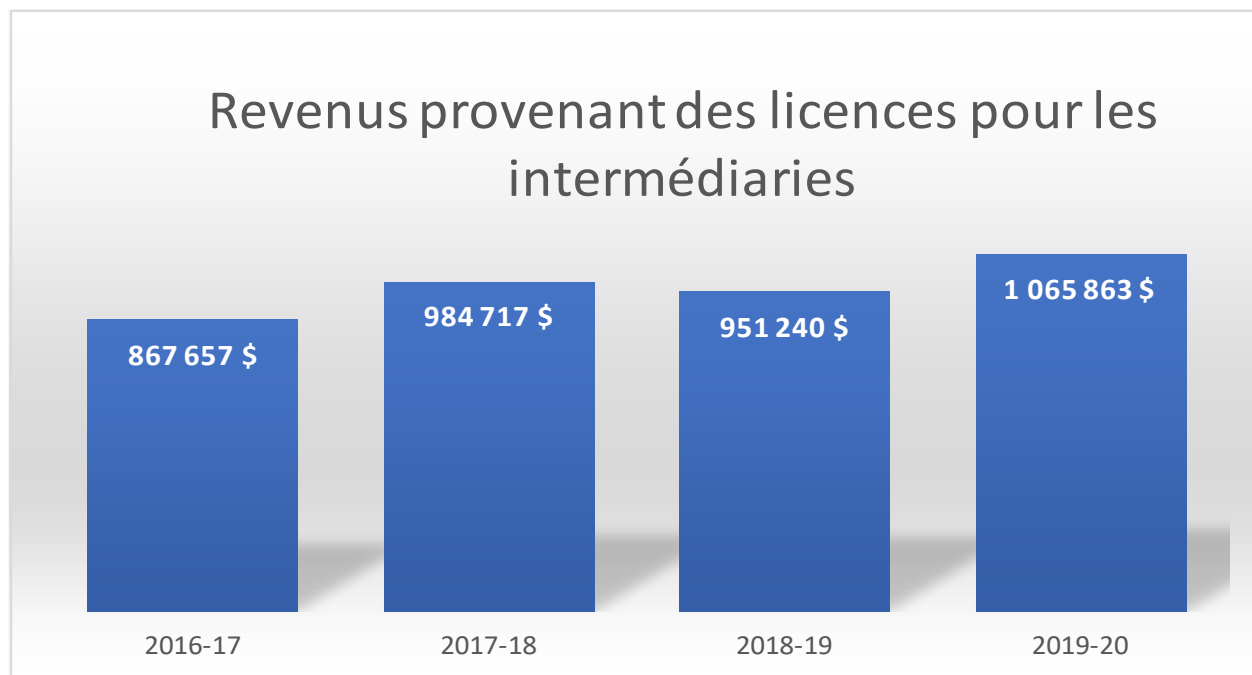


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances

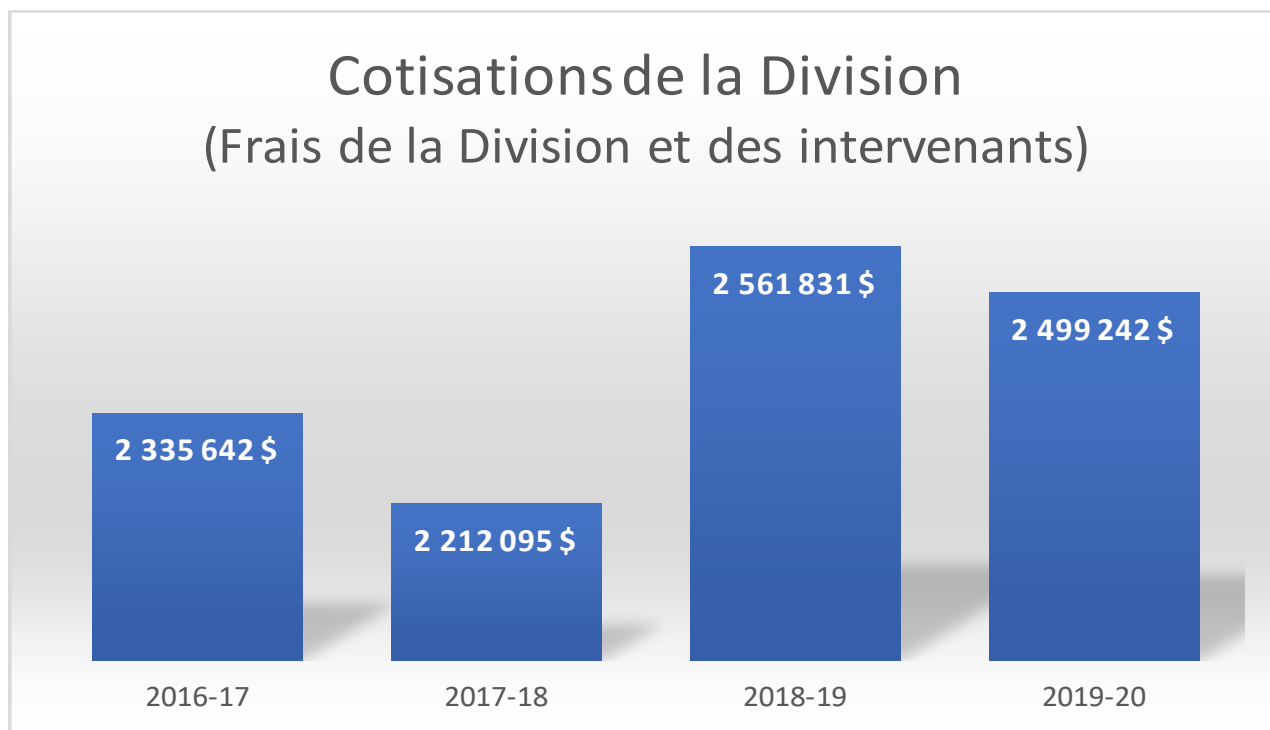


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances

Revenue Collected on behalf of the Minister of Finance

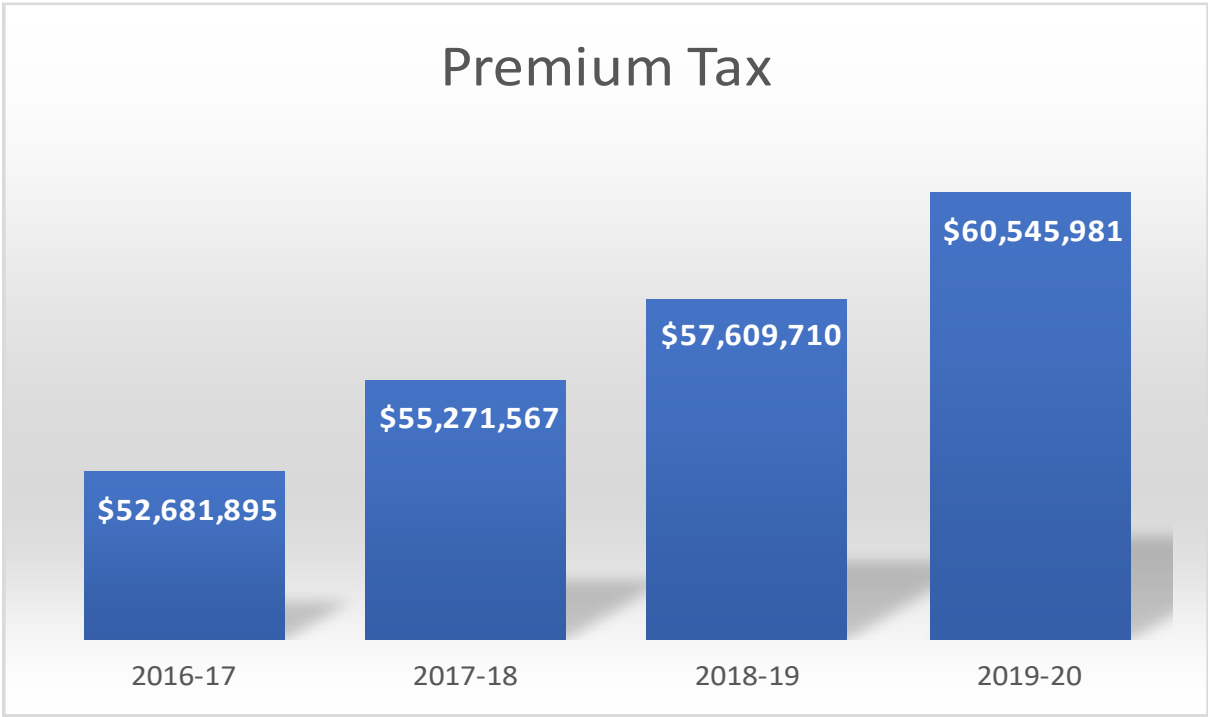


Table 5 – Collected as set out in the Premium Tax Act

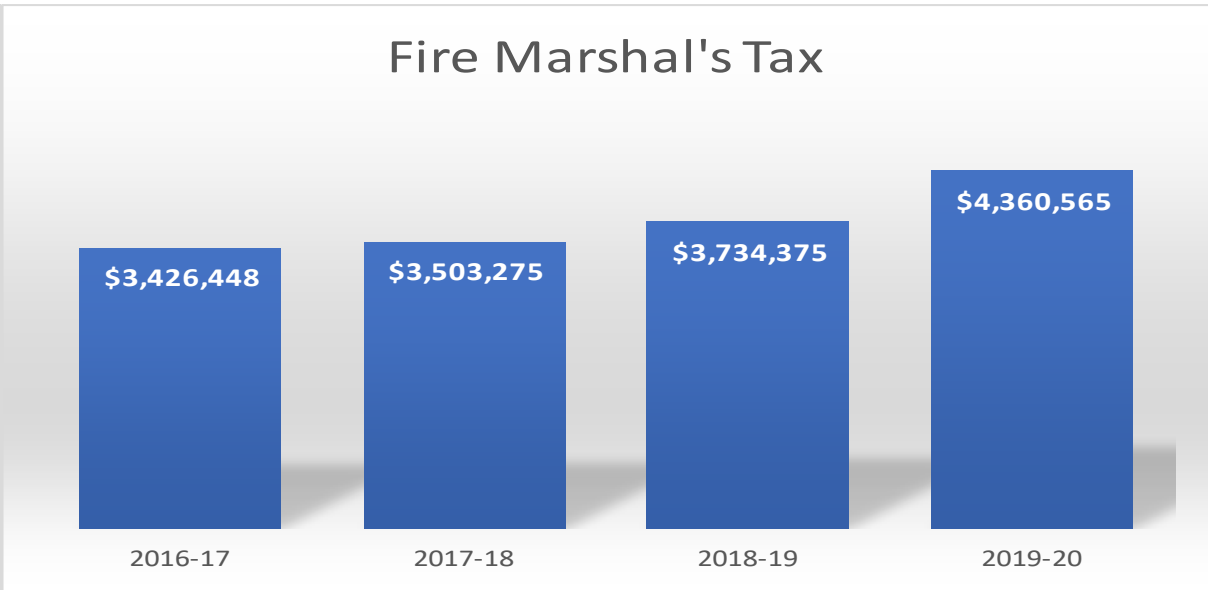


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

Revenus perçus pour le compte du ministère des Finances

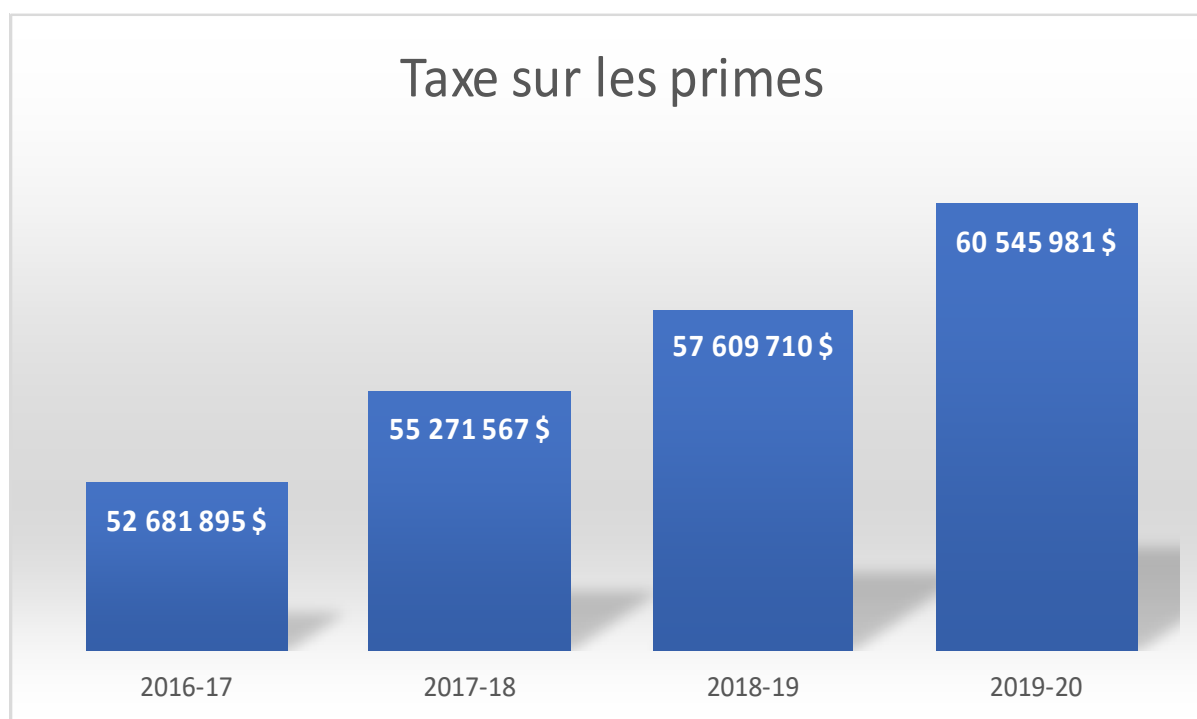


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

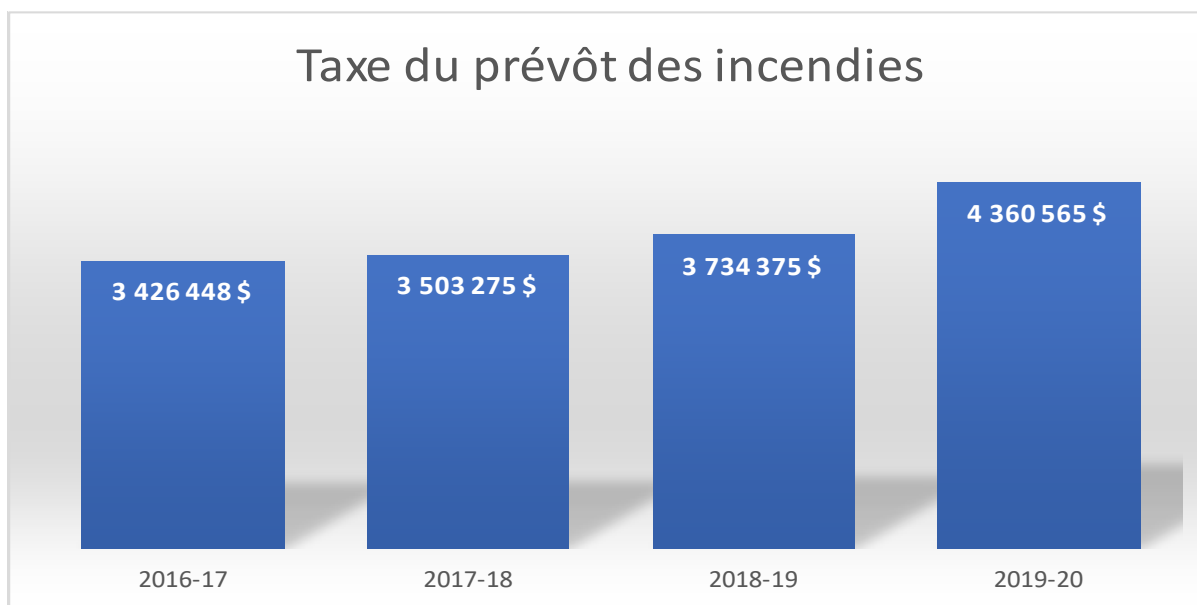


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

Revenue Collected on behalf of the Minister of Finance

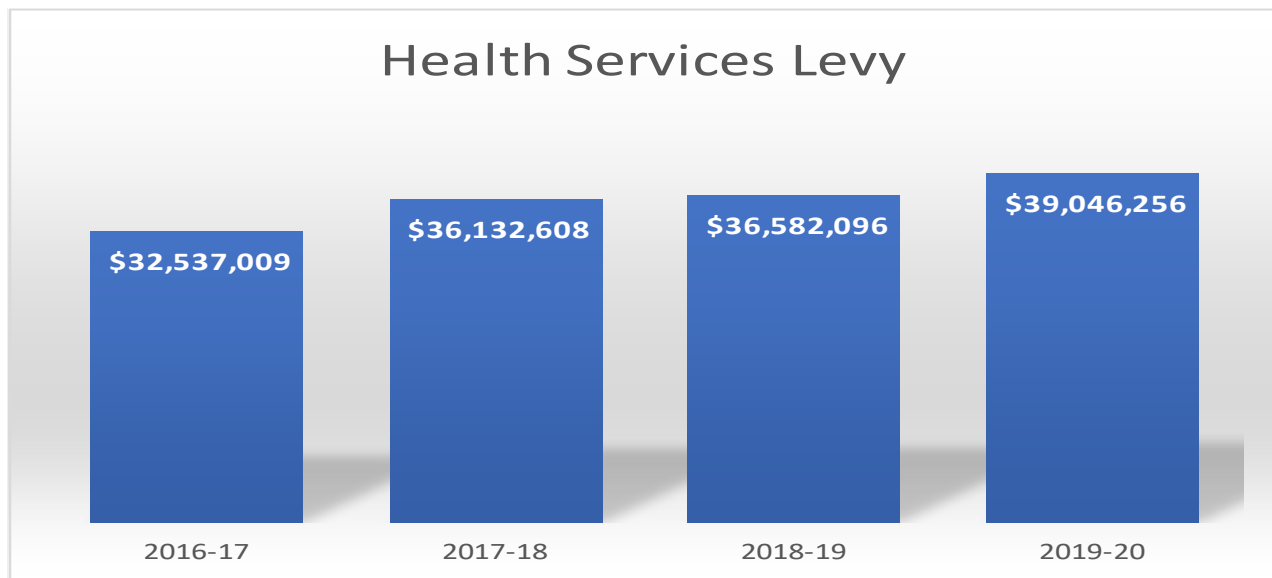


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services Act and the Family Services Act.

Revenus perçus pour le compte du ministère des Finances

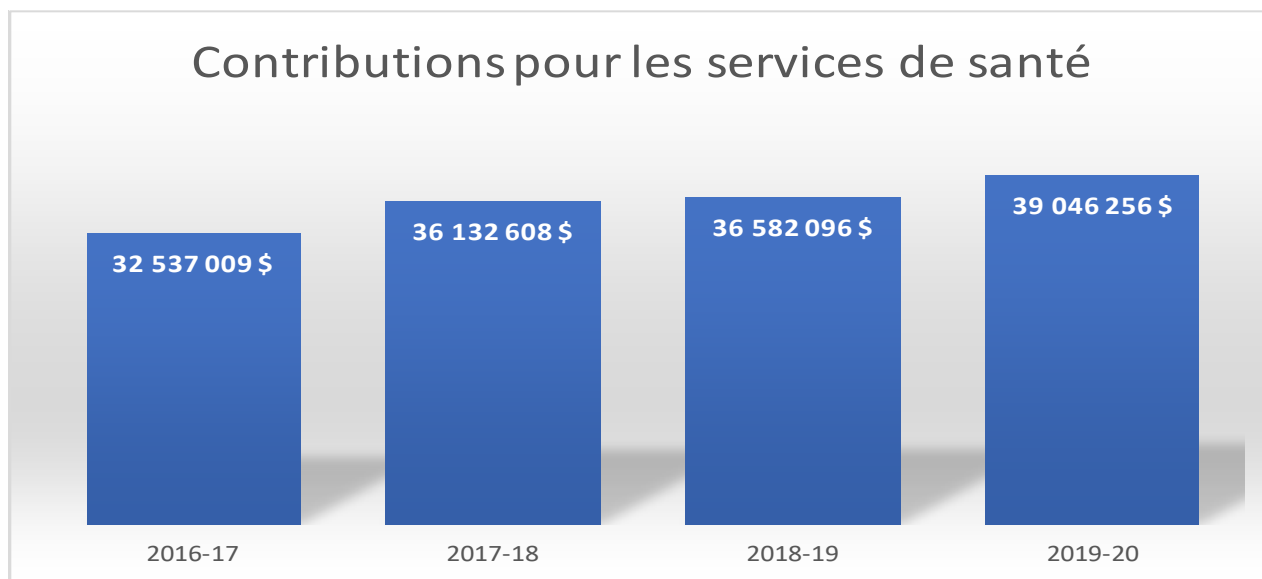


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

Classes of Insurance

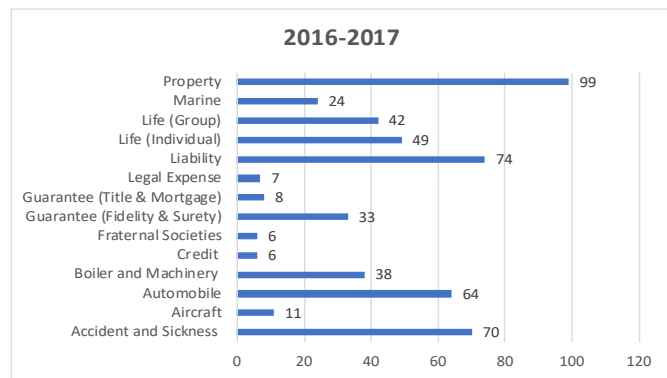
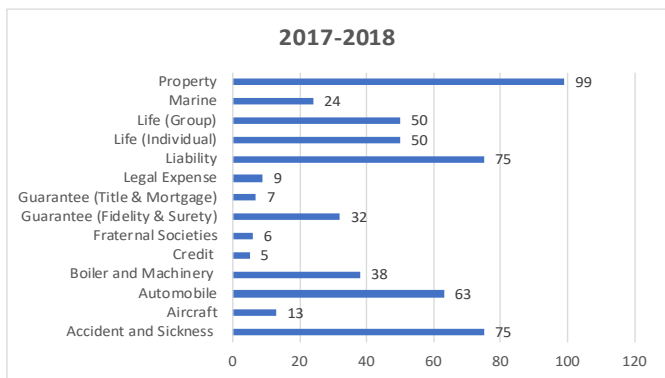
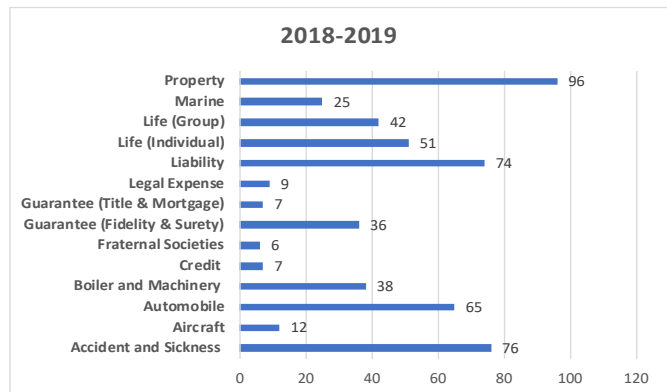
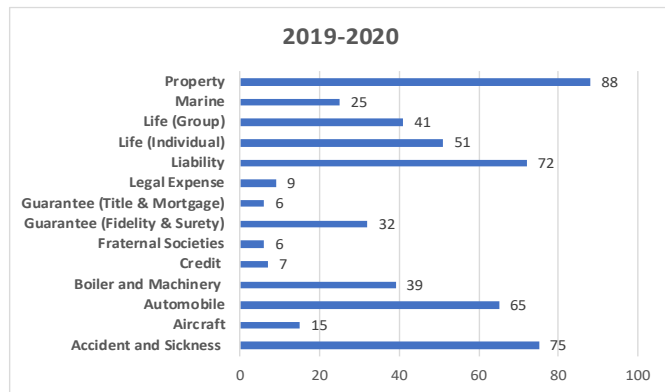
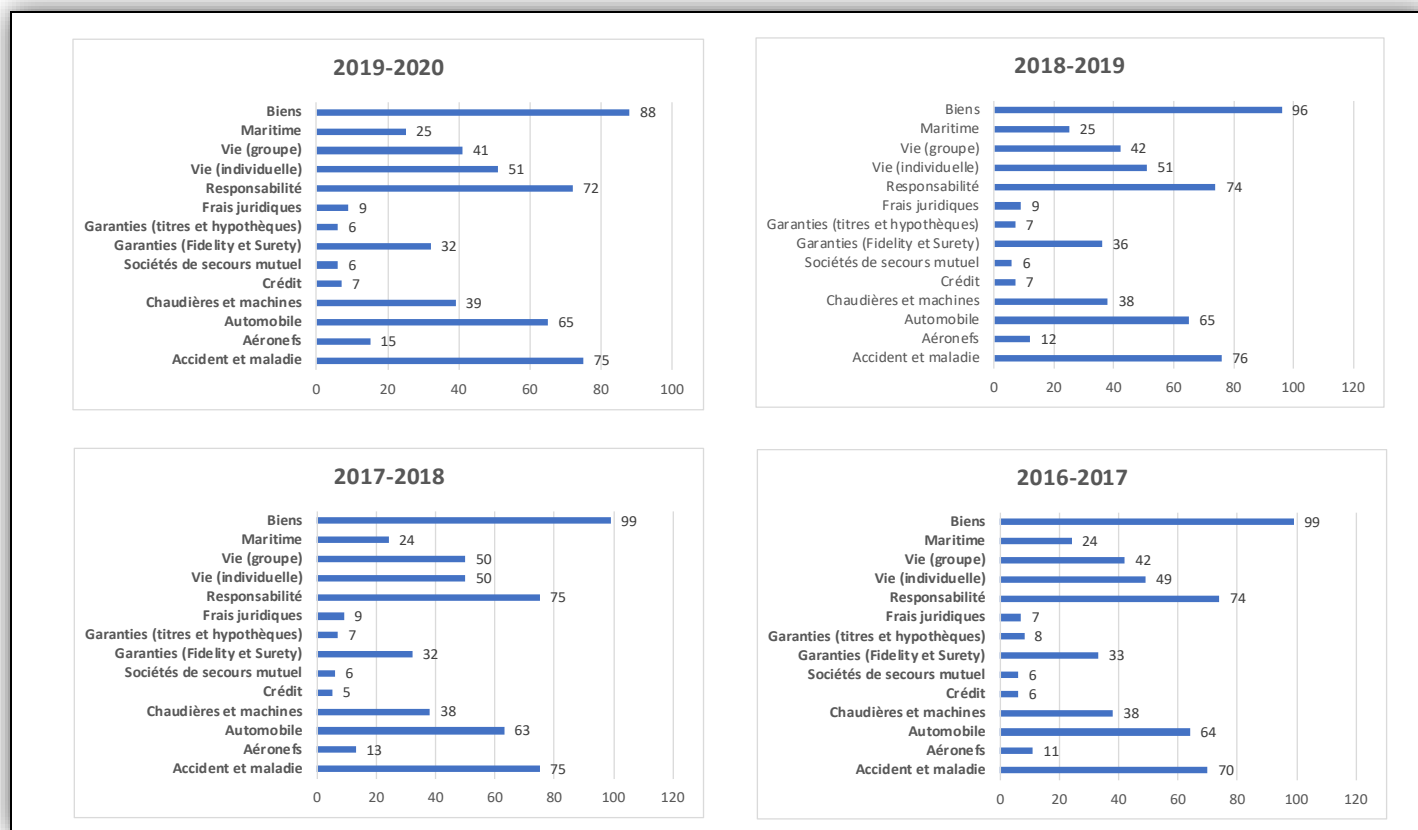


Table 11 & 12 - Show the number of Insurers reporting premiums by class type

Classes of Insurance				
Class	Number of Insurers by Type			
	2019-2020	2018-2019	2017-2018	2016-2017
Accident and Sickness	75	76	75	70
Aircraft	15	12	13	11
Automobile	65	65	63	64
Boiler and Machinery	39	38	38	38
Credit	7	7	5	6
Fraternal Societies	6	6	6	6
Guarantee (Fidelity & Surety)	32	36	32	33
Guarantee (Title & Mortgage)	6	7	7	8
Legal Expense	9	9	9	7
Liability	72	74	75	74
Life (Individual)	51	51	50	49
Life (Group)	41	42	50	42
Marine	25	25	24	24
Property	88	96	99	99

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			
	2019-2020	2018-2019	2017-2018	2016-2017
Accident et maladie	75	76	75	70
Aéronefs	15	12	13	11
Automobile	65	65	63	64
Chaudières et machines	39	38	38	38
Crédit	7	7	5	6
Sociétés de secours mutuel	6	6	6	6
Garanties (Fidelity et Surety)	32	36	32	33
Garanties (titres et hypothèques)	6	7	7	8
Frais juridiques	9	9	9	7
Responsabilité	72	74	75	74
Vie (individuelle)	51	51	50	49
Vie (groupe)	41	42	50	42
Maritime	25	25	24	24
Biens	88	96	99	99

Table 15 - Premiums and Losses by Class of Insurance collected January 1st, 2019 to December 31st, 2019

Premiums and Losses by Class of Insurance (\$'000)								
Classes of Insurance	2019-2020		2018-2019		2017-2018		2016-2017	
	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends
Accident and Sickness	561,190	374,038	603,780	372,576	530,996	350,138	521,774	325,613
Aircraft	2,087	2,443	2,155	(549)	1,862	1,273	1,934	567
Automobile	611,143	483,127	556,846	468,020	522,575	451,053	503,263	415,454
Boiler and Machinery	23,593	28,462	20,937	22,172	18,606	(2,652)	17,511	6,536
Credit	1,693	543	1,486	173	1,348	103	1,507	622
Fraternal Societies	9,598	7,461	9,437	7,372	8,632	6,829	8,744	6,438
Guarantee (Fidelity & Surety)	8,358	(1,585)	11,780	344	11,331	874	10,075	(23)
Guarantee (Title & Mortgage)	23,175	5,472	18,236	6,377	17,135	5,340	19,541	9,871
Legal Expense	432	58	362	(15)	341	49	424	81
Liability	120,651	62,253	127,457	76,659	163,328	147,983	129,042	91,398
Life (Individual)	491,158	347,036	483,229	343,800	467,728	337,808	441,581	315,980
Life (Group)	393,896	212,600	406,721	210,677	249,173	182,856	338,305	184,055
Marine	11,949	9,695	7,811	4,507	5,610	3,411	10,498	3,643
Property	479,053	367,131	418,653	543,967	385,980	250,862	371,655	219,097

Tableau 16 - Primes et sinistres par catégorie d'assurance perçus du 1^{er} janvier 2019 au 31 décembre 2019

Primes et sinistres par catégorie d'assurance (en milliers de \$)								
Catégories d'assurance	2019-2020		2018-2019		2017-2018		2016-2017	
	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes	Primes	Décaissements pour sinistres et dividendes
Accident et maladie	561 190	374 038	603 780	372 576	530 996	350 138	521 774	325 613
Aéronefs	2 087	2 443	2 155	(549)	1 862	1 273	1 934	567
Automobile	611 143	483 127	556 846	468 020	522 575	451 053	503 263	415 454
Chaudières et machines	23 593	28 462	20 937	22 172	18 606	(2 652)	17 511	6 536
Crédit	1 693	543	1 486	173	1 348	103	1 507	622
Sociétés de secours mutuel	9 598	7 461	9 437	7 372	8 632	6 829	8 744	6 438
Garanties (Fidelity et Surety)	8 358	(1 585)	11 780	344	11 331	874	10 075	(23)
Garanties (titres et hypothèques)	23 175	5 472	18 236	6 377	17 135	5 340	19 541	9 871
Frais juridiques	432	58	362	(15)	341	49	424	81
Responsabilité	120 651	62 253	127 457	76 659	163 328	147 983	129 042	91 398
Vie (individuelle)	491 158	347 036	483 229	343 800	467 728	337 808	441 581	315 980
Vie (groupe)	393 896	212 600	406 721	210 677	249 173	182 856	338 305	184 055
Maritime	11 949	9 695	7 811	4 507	5 610	3 411	10 498	3 643
Biens	479 053	367 131	418 653	543 967	385 980	250 862	371 655	219 097

New Companies / Nouvelles Compagnies

January 1, 2019 - December 31, 2019

1 janvier 2019 - 31 décembre 2019

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

None to report / Aucun à signaler

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

January 1, 2019 - December 31, 2019

1 janvier 2019 - 31 décembre 2019

Name of Company

Noms des compagnies

Ceased

cessé le

None to report / Aucun à signaler

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2019 - December 31, 2019

1 janvier 2019 - 31 décembre 2019

None to report / Aucun à signaler

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

January 1, 2019 - December 31, 2019

1 janvier 2019 - 31 décembre 2019

Canadian Premier General Insurance Company

Compagnie d'assurance Générale Première du Canada

Canadian Premier General Insurance Company / Compagnie d'assurance Générale Première du Canada

Changed Name to / Changé à :

Canadian Premier General Insurance Company / Compagnie d'assurance Générale Première du Canada

Date/date 1/11/2019

HDI Global Specialty SE

HDI Global Assurance Spécialités SE

HDI Global Specialty SE

Changed Name to / Changé à :

HDI Global Specialty SE / HDI Global Assurance Spécialités SE

Date/date 1/8/2019

Liberty Specialty Markets Bermuda Limited

Marchés Spécialisés Liberté Bermudes Limitée

Liberty Specialty Markets Bermuda Limited

Changed Name to / Changé à :

Liberty Specialty Markets Bermuda Limited / Marchés Spécialisés Liberté Bermudes Limitée

Date/date 2/25/2019

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

Name of Company <i>Noms des compagnies</i>	Chief Representative <i>Représentant principal</i>
Acadie Vie <i>Acadia Life</i>	Moreau, Robert 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>	Martin, Marie-Josée 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton-Fundy Mutual Insurance Company	Wilson, Jim 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 officiers - Siège social au Nouveau-Brunswick

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

Stanley Mutual Insurance Company

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

United General Insurance Corporation

Rickard, Janice Elizabeth
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, 2020 / 31 Mars 2020

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 1^{er} juillet 2013. Cette modification législative a eu une incidence sur les exigences relatives aux dépôts auxquelles doivent se conformer les assureurs qui font affaires au Nouveau-Brunswick. Les dispositions des articles 37 à 70 de la *Loi sur les assurances* qui s'appliquaient à l'obligation de tout assureur pratiquant des opérations d'assurance dans la province de déposer auprès du ministre des Finances des valeurs autorisées ont été abrogées.

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

Assessments
Cotisations

		2020	2020
ID #	Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>	Assessment <i>Cotisation</i>
Fraternal Societies/Sociétés des secours mutuels			
10004	ACTRA Fraternal Benefit Society	39,000.00	91.20
10130	The Grand Orange Lodge of British America Benefit Fund	61,000.00	114.44
10144	The Independent Order of Foresters	88,000.00	142.96
10155	Knights of Columbus	7,782,000.00	8,270.38
10206	The Order of United Commercial Travelers of America	0.00	50.00
35346	FaithLife Financial	0.00	50.00
45625	Teachers Life Insurance Society	0.00	50.00
7	Fraternal Societies/Sociétés des secours mutuels	7,970,000.00	8,768.97
Life Companies/Compagnies - vie			
10003	Acadie Vie	20,007,000.00	21,184.05
10010	Aetna Life Insurance Company	0.00	50.00
10022	American Bankers Life Assurance Company of Florida	9,268,000.00	9,840.09
10033	Assomption Compagnie Mutuelle d'Assurance-vie	40,127,000.00	42,437.46
10034	Blue Cross Life Insurance Company of Canada	45,118,000.00	47,709.62
10042	The Canada Life Assurance Company	103,190,000.00	109,052.97
10064	Canadian Premier Life Insurance Company	4,647,000.00	4,958.78
10067	Combined Insurance Company of America	19,292,000.00	20,428.77
10090	CUMIS Life Insurance Company	5,418,000.00	5,773.21
10102	The Empire Life Insurance Company	5,427,000.00	5,782.72
10105	AXA Equitable Life Insurance Company	0.00	50.00
10125	Scotia Life Insurance Company	370,000.00	440.84
10133	The Great-West Life Assurance Company	70,678,000.00	74,709.48
10146	Industrial Alliance Insurance and Financial Services Inc.	45,439,000.00	48,048.70
10161	Life Insurance Company of North America	1,000.00	51.06
10165	London Life Insurance Company	69,527,000.00	73,493.64
10169	The Manufacturers Life Insurance Company	166,676,000.00	176,115.31
10193	New York Life Insurance Company	697,000.00	786.26
10200	Allianz Life Insurance Company of North America	0.00	50.00
10230	SSQ, Life Insurance Company Inc.	7,527,000.00	8,001.02
10231	Reliable Life Insurance Company	24,000.00	75.35
10260	Sun Life Assurance Company of Canada	151,911,000.00	160,518.56
10284	United American Insurance Company	4,000.00	54.23
10294	The Wawanesa Life Insurance Company	4,062,000.00	4,340.82
10310	Humania Assurance Inc.	1,583,000.00	1,722.17
10320	CIGNA Life Insurance Company of Canada	125,000.00	182.04
10322	American Income Life Insurance Company	7,369,000.00	7,834.12
10329	Co-operators Life Insurance Company	19,978,000.00	21,153.41
10339	The Equitable Life Insurance Company of Canada	8,389,000.00	8,911.57

10372	Primerica Life Insurance Company of Canada	1,578,000.00	1,716.89
10374	Western Life Assurance Company	1,430,000.00	1,560.56
10384	CompCorp Life Insurance Company	0.00	50.00
10391	CIBC Life Insurance Company Limited	899,000.00	999.64
10392	La Capitale Financial Security Insurance Company	1,040,000.00	1,148.59
10400	BMO Life Assurance Company	6,967,000.00	7,409.47
10411	First Canadian Insurance Corporation	5,946,000.00	6,330.95
10412	TD Life Insurance Company	882,000.00	981.69
10416	Liberty Life Assurance Company of Boston	0.00	50.00
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,664,000.00	7,089.40
10424	Pavonia Life Insurance Company of Michigan	67,000.00	120.77
10428	The Canada Life Insurance Company of Canada	0.00	50.00
10429	RBC Life Insurance Company	15,194,000.00	16,099.92
25731	L'Excellence Compagnie d'assurance-vie	2,447,000.00	2,634.85
25856	American Health & Life Insurance Company	1,055,000.00	1,164.43
26429	Gerber Life Insurance Company	106,000.00	161.97
26527	ivari	4,852,000.00	5,175.33
26589	MD Life Insurance Company	0.00	50.00
27254	BMO Life Insurance Company	343,000.00	412.32
27278	Trans Global Life Insurance Company	24,000.00	75.35
27370	Foresters Life Insurance Company	3,418,000.00	3,660.55
27414	Desjardins Financial Security Life Assurance Company	45,946,000.00	48,584.26
27855	Chubb Life Insurance Company of Canada	10,224,000.00	10,849.95
28517	Medavie Inc.	113,920,000.00	120,387.42
29399	L'Union -Vie, compagnie mutuelle d'assurance	965,000.00	1,069.36
30730	Assurant Life of Canada	300,000.00	366.90
32087	Sun Life Insurance (Canada) Inc.	0.00	50.00
38162	SSQ, Insurance Company Inc.	3,360,000.00	3,599.28
45192	Manulife Assurance Company of Canada	0.00	50.00
47305	Brookfield Annuity Company	0.00	50.00
47630	La Capitale Civil Service Insurer Inc.	2,061,000.00	2,227.10
60	Life Companies/Compagnies - vie	1,036,542,000.00	1,097,933.20

Other than Life Companies/Compagnies autre que l'assurance vie

10011	Affiliated FM Insurance Company	1,008,000.00	1,114.78
10013	Factory Mutual Insurance Company	15,381,000.00	16,297.45
10016	Allstate Insurance Company of Canada	50,208,000.00	53,086.35
10021	American Bankers Insurance Company of Florida	11,918,000.00	12,639.37
10023	Euler Hermes North America Insurance Company	278,000.00	343.66
10028	The American Road Insurance Company	217,000.00	279.22
10037	La Compagnie d'assurance Belair Inc.	0.00	50.00
10038	The Boiler Inspection and Insurance Company of Canada	843,000.00	940.49
10058	Chicago Title Insurance Company	564,000.00	645.77
10059	CorePoint Insurance Company	2,000.00	52.11
10061	Chubb Insurance Company of Canada	13,099,000.00	13,886.90
10069	AIG Insurance Company of Canada	20,025,000.00	21,203.06
10079	Continental Casualty Company	2,962,000.00	3,178.86

10084	Co-operators General Insurance Company	65,790,000.00	69,546.13
10089	CUMIS General Insurance Company	7,086,000.00	7,535.17
10098	Ecclesiastical Insurance Office Public Limited Company	5,132,000.00	5,471.10
10099	Economical Mutual Insurance Company	89,347,000.00	94,430.16
10101	Elite Insurance Company	10,286,000.00	10,915.44
10103	Employers Insurance Company of Wausau	0.00	50.00
10107	Farm Mutual Reinsurance Plan Inc.	0.00	50.00
10108	Federal Insurance Company	0.00	50.00
10109	Sonnet Insurance Company	8,350,000.00	8,870.38
10111	Legacy General Insurance Company	155,000.00	213.73
10113	First North American Insurance Company	381,000.00	452.46
10118	Aviva Insurance Company of Canada	70,913,000.00	74,957.72
10128	Gore Mutual Insurance Company	115,000.00	171.48
10129	Wynward Insurance Group	4,743,000.00	5,060.19
10131	Great American Insurance Company	1,473,000.00	1,605.98
10134	The Guarantee Company of North America	8,303,000.00	8,820.73
10135	The Nordic Insurance Company of Canada	0.00	50.00
10136	Intact Insurance Company	100,013,000.00	105,697.00
10139	Hartford Fire Insurance Company	31,000.00	82.75
10149	La Compagnie d'Assurance Jevco	0.00	50.00
10151	Echelon Insurance	11,535,000.00	12,234.80
10160	Liberty Mutual Insurance Company	38,935,000.00	41,178.31
10162	Lloyd's Underwriters	64,196,000.00	67,862.33
10180	The Missisquoi Insurance Company	0.00	50.00
10184	Motors Insurance Corporation	0.00	50.00
10198	XL Reinsurance America Inc.	236,000.00	299.29
10203	TD Direct Insurance Inc.	0.00	50.00
10212	The Personal Insurance Company	26,551,000.00	28,096.69
10217	The Portage la Prairie Mutual Insurance Company	11,102,000.00	11,777.41
10228	TD Home and Auto Insurance Company	578,000.00	660.56
10229	Quebec Assurance Company	0.00	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	47,085,000.00	49,787.42
10239	Scottish & York Insurance Co. Limited	0.00	50.00
10244	Security National Insurance Company	62,475,000.00	66,044.38
10245	Sentry Insurance A Mutual Company	12,000.00	62.68
10247	Optimum Société d'Assurance inc.	0.00	50.00
10248	SouthEastern Mutual Insurance Company	11,953,000.00	12,676.34
10249	The Sovereign General Insurance Company	19,130,000.00	20,257.64
10252	Stanley Mutual Insurance Company	7,282,000.00	7,742.21
10257	St. Paul Fire & Marine Insurance Company	1,086,000.00	1,197.18
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	424,000.00	497.89
10267	Traders General Insurance Company	10,602,000.00	11,249.24
10268	Trafalgar Insurance Company of Canada	1,646,000.00	1,788.72
10280	Unifund Assurance Company	39,465,000.00	41,738.17
10293	The Wawanesa Mutual Insurance Company	123,597,000.00	130,609.55
10298	Western Surety Company	971,000.00	1,075.70
10299	Sompo Japan Nipponkoa Insurance Inc.	11,000.00	61.62

10300	Zurich Insurance Company Ltd.	7,398,000.00	7,864.75
10306	The Dominion of Canada General Insurance Company	25,556,000.00	27,045.64
10308	Primum Insurance Company	24,791,000.00	26,237.54
10314	Westport Insurance Corporation	2,428,000.00	2,614.78
10319	Coseco Insurance Company	2,505,000.00	2,696.11
10321	Canadian Universities Reciprocal Insurance Exchange	842,000.00	939.43
10323	RBC Insurance Company of Canada	1,085,000.00	1,196.12
10337	Canadian Lawyers Insurance Association (CLIA)	350,000.00	419.72
10338	Stewart Title Guaranty Company	902,000.00	1,002.81
10340	TD General Insurance Company	0.00	50.00
10341	Travelers Insurance Company of Canada	3,419,000.00	3,661.60
10342	Novex Insurance Company	454,000.00	529.58
10345	Pembroke Insurance Company	25,432,000.00	26,914.65
10347	First American Title Insurance Company	2,000.00	52.11
10366	Mitsui Sumitomo Insurance Company Limited	119,000.00	175.70
10375	Federated Insurance Company of Canada	2,700,000.00	2,902.10
10377	United General Insurance Corporation	8,285,000.00	8,801.72
10382	Green Shield Canada	3,001,000.00	3,220.05
10385	Sunderland Marine Insurance Company Limited (Canada	0.00	50.00
10393	Western Assurance Company	0.00	50.00
10398	Protective Insurance Company	63,000.00	116.55
10402	Old Republic Insurance Company of Canada	3,322,000.00	3,559.14
10404	Northbridge General Insurance Corporation	36,677,000.00	38,793.11
10405	Verasure Insurance Company	0.00	50.00
10406	Genworth Financial Mortgage Insurance Company Canada	12,734,000.00	13,501.34
10409	Virginia Surety Company Inc.	0.00	50.00
10413	CAA Insurance Company	7,679,000.00	8,161.58
10414	Waterloo Insurance Company	430,000.00	504.22
10415	Scotia General Insurance Company	0.00	50.00
10425	Coachman Insurance Company	0.00	50.00
10426	Everest Insurance Company of Canada	960,000.00	1,064.08
10430	Heartland Farm Mutual Inc.	0.00	50.00
10431	Zenith Insurance Company	1,197,000.00	1,314.43
10432	Perth Insurance Company	7,000.00	57.39
10433	Aviva General Insurance Company	17,642,000.00	18,685.82
10434	Canassurance Insurance Company	2,406,000.00	2,591.54
10435	Temple Insurance Company	6,827,000.00	7,261.58
25860	Lawyers' Professional Indemnity Company	0.00	50.00
26329	Munich Reinsurance America Inc	0.00	50.00
26772	Ascentus Insurance Ltd.	0.00	50.00
27256	Canadian Northern Shield Insurance Company	0.00	50.00
27281	Trans Global Insurance Company	54,000.00	107.04
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance	14,247,000.00	15,099.57
27750	The Insurance Company of Prince Edward Island	10,092,000.00	10,710.51
28236	T.H.E. Insurance Company	0.00	50.00
29158	Aspen Insurance UK Ltd.	0.00	50.00
29222	National Liability & Fire Insurance Company	1,309,000.00	1,432.74

29359	Pafco Insurance Company	2,881,000.00	3,093.29
29387	Industrial Alliance Pacific General Insurance Corporation	11,556,000.00	12,256.98
29388	Petline Insurance Company	749,000.00	841.19
29789	Allianz Global Risks US Insurance Company	8,921,000.00	9,473.54
29840	Omega General Insurance Company	1,086,000.00	1,197.18
30017	FCT Insurance Company Ltd.	4,006,000.00	4,281.67
30020	Compagnie Francaise d'Assurance pour le Commerce Extérieur	229,000.00	291.90
30128	Canadian Farm Insurance Corp.	2,000.00	52.11
30650	Jewelers Mutual Insurance Company	142,000.00	200.00
30746	L'Unique assurances générales inc.	3,000.00	53.17
30921	Trisura Guarantee Insurance Company	2,730,000.00	2,933.79
31026	Electric Insurance Company	43,000.00	95.42
31925	Canada Guaranty Mortgage Insurance Company	4,967,000.00	5,296.80
32334	Berkley Insurance Company	480,000.00	557.04
32611	Fenchurch General Insurance Company	48,000.00	100.70
32639	Associated Electric & Gas Insurance Services Limited	372,000.00	442.96
33014	Safety National Casualty Corporation	0.00	50.00
33344	Triton Insurance Company	2,742,000.00	2,946.46
33901	AXIS Reinsurance Company (Canadian Branch)	1,245,000.00	1,365.13
34332	Healthcare Insurance Reciprocal of Canada	69,000.00	122.89
35408	Unica Insurance Inc.	1,000.00	51.06
35976	Allied World Specialty Insurance	2,068,000.00	2,234.50
35977	La Survivance - Voyage, compagnie d'assurance	279,000.00	344.72
36652	HDI Global Specialty SE	2,245,000.00	2,421.47
37017	La Capitale General Insurance Inc.	0.00	50.00
37113	HDI Global SE Canada Branch	1,614,000.00	1,754.92
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	30,000.00	81.69
40005	Arch Insurance Canada Ltd.	2,508,000.00	2,699.28
40823	Millennium Insurance Corporation	1,763,000.00	1,912.31
41846	Orion Travel Insurance Company	821,000.00	917.25
41879	Liberty Specialty Markets Bermuda Limited	37,000.00	89.08
41880	Starr Insurance and Reinsurance Limited	816,000.00	911.97
41924	GMS Insurance Inc.	485,000.00	562.32
42096	Certas Home and Auto Insurance Company	52,449,000.00	55,453.59
43412	Technology Insurance Company, Inc.	0.00	50.00
43925	XL Specialty Insurance Company	3,137,000.00	3,363.72
44902	SCOR Insurance - Canadian Branch	1,900,000.00	2,057.03
45627	AXA Insurance Company	46,000.00	98.59
47290	Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	17,000.00	67.96
47296	S&Y Insurance Company	0.00	50.00
47629	Carleton-Fundy Mutual Insurance Company	6,325,000.00	6,731.30
47763	Community Newspaper Reciprocal Insurance Exchange	3,000.00	53.17
149	Other than Life Companies/Compagnies autre que l'assurance vie	1,311,225,000.00	1,392,539.83
216	Total	<u>2,355,737,000.00</u>	<u>2,499,242.00</u>

Accident and Sickness Insurance

Assurance accident et maladie

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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	2,181,000	1,589,000	72.86
AIG Insurance Company of Canada	3,398,000	2,280,000	67.10
Allianz Global Risks US Insurance Company	151,000	33,000	21.85
Allstate Insurance Company of Canada	190,000	60,000	31.58
American Bankers Insurance Company of Florida	3,086,000	361,000	11.70
American Bankers Life Assurance Company of Florida	3,598,000	392,000	10.89
American Income Life Insurance Company	1,101,000	277,000	25.16
Assomption Compagnie Mutuelle d'Assurance-vie	19,317,000	13,614,000	70.48
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	3,007,000	806,000	26.80
Aviva Insurance Company of Canada	4,000	0	0.00
AXIS Reinsurance Company (Canadian Branch)	52,000	4,000	7.69
Berkley Insurance Company	167,000	66,000	39.52
Blue Cross Life Insurance Company of Canada	27,184,000	16,308,000	59.99
BMO Life Assurance Company	933,000	185,000	19.83
BMO Life Insurance Company	268,000	9,000	3.36
CAA Insurance Company	114,000	60,000	52.63
Canadian Premier General Insurance Company	96,000	49,000	51.04
Canadian Premier Life Insurance Company	2,907,000	417,000	14.34
Canassurance Insurance Company	2,390,000	1,924,000	80.50
Certas Home and Auto Insurance Company	10,000	0	0.00
Chubb Insurance Company of Canada	159,000	(52,000)	---
Chubb Life Insurance Company of Canada	6,508,000	26,000	0.40
CIBC Life Insurance Company Limited	778,000	13,000	1.67
CIGNA Life Insurance Company of Canada	124,000	362,000	291.94
Combined Insurance Company of America	18,930,000	7,124,000	37.63
Continental Casualty Company	0	2,000	---
Co-operators General Insurance Company	24,000	0	0.00
Co-operators Life Insurance Company	8,533,000	7,669,000	89.87
CUMIS General Insurance Company	976,000	1,133,000	116.09
CUMIS Life Insurance Company	3,447,000	1,570,000	45.55
Desjardins Financial Security Life Assurance Company	33,068,000	24,593,000	74.37
Everest Insurance Company of Canada	3,000	(28,000)	---
Fenchurch General Insurance Company	48,000	35,000	72.92
First Canadian Insurance Corporation	3,224,000	912,000	28.29
Foresters Life Insurance Company	45,000	(31,000)	---
GMS Insurance Inc.	485,000	367,000	75.67
Green Shield Canada	3,001,000	2,205,000	73.48

Accident and Sickness Insurance

Assurance accident et maladie

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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>
Humania Assurance Inc.	1,211,000	398,000	32.87
Industrial Alliance Insurance and Financial Services Inc.	14,860,000	9,473,000	63.75
ivari	15,000	1,000	6.67
La Capitale Civil Service Insurer Inc. (CCSI)	1,081,000	795,000	73.54
La Capitale Financial Security Insurance Company	1,019,000	297,000	29.15
La Survivance – Voyage, compagnie d'assurance	279,000	234,000	83.87
L'Excellence Compagnie d'assurance-vie	1,822,000	458,000	25.14
Life Insurance Company of North America	1,000	206,000	20600.00
Lloyd's Underwriters	563,000	655,000	116.34
L'Union-Vie, compagnie mutuelle d'assurance	239,000	16,000	6.69
Medavie Inc.	114,004,000	73,630,000	64.59
New York Life Insurance Company	2,000	0	0.00
Old Republic Insurance Company of Canada	1,445,000	627,000	43.39
Orion Travel Insurance Company	423,000	110,000	26.00
Pavonia Life Insurance Company of Michigan	18,000	3,000	16.67
RBC Insurance Company of Canada	885,000	707,000	79.89
RBC Life Insurance Company	8,374,000	7,427,000	88.69
Reliable Life Insurance Company	13,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	1,458,000	1,000	0.07
Scotia Life Insurance Company	156,000	88,000	56.41
SSQ Insurance Company Inc.	831,000	482,000	58.00
SSQ, Life Insurance Company Inc.	6,972,000	5,745,000	82.40
Starr Insurance and Reinsurance Limited	7,000	5,000	71.43
Sun Life Assurance Company of Canada	75,033,000	61,703,000	82.23
TD Life Insurance Company	812,000	408,000	50.25
Temple Insurance Company	19,000	9,000	47.37
The Canada Life Assurance Company	27,673,000	7,777,000	28.10
The Empire Life Insurance Company	1,811,000	1,322,000	73.00
The Equitable Life Insurance Company of Canada	1,154,000	749,000	64.90
The Great-West Life Assurance Company	49,718,000	44,774,000	90.06
The Guarantee Company of North America	32,000	1,000	3.13
The Manufacturers Life Insurance Company	95,914,000	70,425,000	73.43
The Wawanesa Life Insurance Company	420,000	158,000	37.62
Trans Global Life Insurance Company	21,000	0	0.00
Trisura Guarantee Insurance Company	0	1,000	---
Triton Insurance Company	2,466,000	682,000	27.66
Western Life Assurance Company	845,000	337,000	39.88

Accident and Sickness Insurance

Assurance accident et maladie

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Zurich Insurance Company Ltd	87,000	0	0.00
Totals - 2019 - 75 Companies/Compagnies	561,190,000	374,038,000	66.65
Totals - 2018 - 76 Companies/Compagnies	603,780,000	372,576,000	61.71

Aircraft Insurance

Assurance-aéronefs

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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	283,000	60,000	21.20
Allianz Global Risks US Insurance Company	65,000	146,000	224.62
Aspen Insurance UK Limited	0	(1,000)	---
Chubb Insurance Company of Canada	352,000	138,000	39.20
Intact Insurance Company	0	5,000	---
Liberty Mutual Insurance Company	347,000	138,000	39.77
Lloyd's Underwriters	56,000	896,000	1600.00
Mitsui Sumitomo Insurance Company Limited	75,000	23,000	30.67
National Liability & Fire Insurance Company	122,000	48,000	39.34
Northbridge General Insurance Corporation	141,000	1,000	0.71
Old Republic Insurance Company of Canada	7,000	0	0.00
Temple Insurance Company	386,000	383,000	99.22
The Guarantee Company of North America	2,000	0	0.00
Westport Insurance Corporation	29,000	606,000	2089.66
XL Specialty Insurance Company	222,000	0	0.00
Totals - 2019 - 15 Companies/Compagnies	2,087,000	2,443,000	117.06
Totals - 2018 - 12 Companies/Compagnies	2,155,000	(549,000)	---

Assurance automobile

Primes et sinistres au Nouveau-Brunswick - 2019

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Automobile Insurance

Assurance automobile

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
Industrial Alliance Pacific General Insurance Corporation	0	0	2,322	2,322	0	0	270	270	11.63
Intact Insurance Company	26,034	6,127	17,374	49,535	15,852	3,487	13,618	32,957	66.53
La Compagnie d'assurance Belair inc.	0	0	0	0	0	23	0	23	---
La Compagnie d'Assurances Jevco	0	0	0	0	30	19	0	49	---
Liberty Mutual Insurance Company	303	47	651	1,001	367	374	451	1,192	119.08
Lloyd's Underwriters	676	154	1,629	2,459	616	93	920	1,629	66.25
Millennium Insurance Corporation	299	0	0	299	0	0	22	22	7.36
Mitsui Sumitomo Insurance Company Limited	22	1	1	24	1	1	1	3	12.50
Northbridge General Insurance Corporation	8,710	1,662	6,846	17,218	9,792	335	5,127	15,254	88.59
Novex Insurance Company	3	0	0	3	1	(7)	0	(6)	---
Old Republic Insurance Company of Canada	819	51	413	1,283	622	3	281	906	70.62
Pafco Insurance Company	1,692	447	742	2,881	1,243	(51)	390	1,582	54.91
Pembroke Insurance Company	9,317	2,145	6,153	17,615	7,166	3,053	5,573	15,792	89.65
Perth Insurance Company	3	1	3	7	15	40	11	66	942.86
Primum Insurance Company	11,593	2,039	5,701	19,333	10,870	3,205	8,016	22,091	114.27
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	3,346	1,499	3,887	8,732	593	621	1,944	3,158	36.17
Protective Insurance Company	23	0	40	63	6	0	53	59	93.65
Royal & Sun Alliance Insurance Company of Canada	10,274	2,851	8,549	21,674	9,609	314	6,288	16,211	74.79
Scottish & York Insurance Co. Limited	0	0	0	0	0	(1)	0	(1)	---
Security National Insurance Company	25,086	3,754	13,168	42,008	21,470	5,105	16,403	42,978	102.31
Sentry Insurance a Mutual Company	10	0	2	12	4	0	0	4	33.33
Sonnet Insurance Company	3,583	611	2,941	7,135	2,087	605	2,653	5,345	74.91

Automobile Insurance

Assurance automobile

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company Noms des compagnies	Premiums Primes				Claims Sinistres				
	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)	Total Total (\$'000)	Loss Ratio Rapport (%)
St. Paul Fire and Marine Insurance Company	484	97	77	658	(123)	(31)	17	(137)	---
TD Home and Auto Insurance Company	229	41	119	389	(8)	197	207	396	101.80
The American Road Insurance Company	0	0	217	217	0	0	1	1	0.46
The Dominion of Canada General Insurance Company	6,442	1,493	5,007	12,942	3,461	2,210	3,896	9,567	73.92
The Guarantee Company of North America	2,067	208	964	3,239	1,607	137	533	2,277	70.30
The Insurance Company of Prince Edward Island	3,205	980	2,617	6,802	544	1,129	1,643	3,316	48.75
The Nordic Insurance Company of Canada	0	0	0	0	0	21	0	21	---
The Personal Insurance Company	7,882	2,171	6,619	16,672	6,923	2,485	6,355	15,763	94.55
The Portage la Prairie Mutual Insurance Company	2,423	677	2,247	5,347	2,258	(319)	1,403	3,342	62.50
The Sovereign General Insurance Company	3,964	525	4,168	8,657	4,588	666	1,186	6,440	74.39
The Wawanesa Mutual Insurance Company	40,874	9,546	31,781	82,201	33,603	12,307	23,947	69,857	84.98
Tokio Marine & Nichido Fire Insurance Co. Ltd.	33	9	20	62	68	2	4	74	119.35
Traders General Insurance Company	2,941	782	2,786	6,509	1,494	368	1,965	3,827	58.80
Trafalgar Insurance Company of Canada	650	145	386	1,181	258	58	261	577	48.86
Travelers Insurance Company of Canada	669	135	126	930	303	12	115	430	46.24
Unifund Assurance Company	11,306	2,837	9,037	23,180	10,003	2,161	8,846	21,010	90.64
United General Insurance Corporation	1,913	1,098	5,274	8,285	2,578	562	1,746	4,886	58.97
Waterloo Insurance Company	261	58	115	434	1,286	155	592	2,033	468.43

Automobile Insurance

Assurance automobile

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
XL Specialty Insurance Company	45	0	0	45	0	0	0	0	0.00
Zenith Insurance Company	385	88	343	816	794	84	174	1,052	128.92
Zurich Insurance Company Ltd	1,686	340	509	2,535	(2,173)	150	301	(1,722)	---
Totals - 2019 - 65 Companies/Compagnies	310,562	69,622	230,959	611,143	234,012	62,668	186,447	483,127	79.05
Totals - 2018 - 65 Companies/Compagnies	277,130	66,343	213,373	556,846	226,396	64,224	177,400	468,020	84.05

Boiler and Machinery Insurance
Assurance des chaudières et machines
Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	41,000	0	0.00
AIG Insurance Company of Canada	114,000	46,000	40.35
Allianz Global Risks US Insurance Company	2,103,000	32,737,000	1556.68
Aviva Insurance Company of Canada	571,000	60,000	10.51
AXIS Reinsurance Company (Canadian Branch)	0	(1,000)	---
Certas Home and Auto Insurance Company	41,000	0	0.00
Chubb Insurance Company of Canada	5,000	(3,000)	---
Continental Casualty Company	13,000	(4,000)	---
Co-operators General Insurance Company	259,000	134,000	51.74
CUMIS General Insurance Company	25,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	210,000	7,000	3.33
Echelon Insurance	1,000	0	0.00
Economical Mutual Insurance Company	227,000	8,000	3.52
Everest Insurance Company of Canada	7,000	13,000	185.71
Factory Mutual Insurance Company	4,131,000	914,000	22.13
Federated Insurance Company of Canada	50,000	2,000	4.00
Gore Mutual Insurance Company	6,000	0	0.00
Great American Insurance Company	9,000	3,000	33.33
Industrial Alliance Pacific General Insurance Corporation	9,070,000	1,265,000	13.95
Intact Insurance Company	504,000	714,000	141.67
Liberty Mutual Insurance Company	28,000	0	0.00
Lloyd's Underwriters	1,057,000	(8,159,000)	---
Millennium Insurance Corporation	1,432,000	503,000	35.13
Mitsui Sumitomo Insurance Company Limited	3,000	0	0.00
National Liability & Fire Insurance Company	40,000	(1,000)	---
Northbridge General Insurance Corporation	278,000	45,000	16.19
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	59,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	832,000	20,000	2.40
St. Paul Fire and Marine Insurance Company	14,000	(2,000)	---
The Boiler Inspection and Insurance Company of Canada	839,000	58,000	6.91
The Dominion of Canada General Insurance Company	206,000	3,000	1.46
The Guarantee Company of North America	2,000	0	0.00
The Insurance Company of Prince Edward Island	61,000	7,000	11.48
The Sovereign General Insurance Company	158,000	(12,000)	---
The Wawanesa Mutual Insurance Company	226,000	40,000	17.70
Travelers Insurance Company of Canada	14,000	0	0.00
Trisura Guarantee Insurance Company	822,000	53,000	6.45

Boiler and Machinery Insurance
Assurance des chaudières et machines
Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Wynward Insurance Group	93,000	6,000	6.45
Zurich Insurance Company Ltd	42,000	6,000	14.29
Totals - 2019 - 39 Companies/Compagnies	23,593,000	28,462,000	120.64
Totals - 2018 - 38 Companies/Compagnies	20,937,000	22,172,000	105.90

Credit Insurance

Assurance-crédit

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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	767,000	188,000	24.51
Allied World Specialty Insurance	0	(57,000)	---
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	17,000	1,000	5.88
Compagnie Française d'Assurance pour le Commerce Extérieur	229,000	(21,000)	---
Euler Hermes North America Insurance Company	278,000	547,000	196.76
Lloyd's Underwriters	0	(131,000)	---
The Guarantee Company of North America	402,000	16,000	3.98
Totals - 2019 - 7 Companies/Compagnies	1,693,000	543,000	32.07
Totals - 2018 - 7 Companies/Compagnies	1,486,000	173,000	11.64

Fraternal Societies - 2019
Sociétés de secours mutuel - 2019

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Prestations</i>				Dividends <i>Bénéfices</i>				Movement <i>Mouvement</i>		
	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	In Force 2018	New Effectuated	In Force 2019
	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	En vigueur en 2018 (\$'000)	Émis (\$'000)	En vigueur en 2019 (\$'000)
ACTRA Fraternal Benefit Society	1	0	38	39	0	0	24	24	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	68	0	66
Knights of Columbus	9,103	23	194	9,320	4,984	444	143	5,571	1,515	0	0	0	522,547	40,120	546,200
The Grand Orange Lodge of British America Benefit Fund	61	0	0	61	40	0	0	40	0	0	0	0	1,746	824	2,523
The Independent Order of Foresters	178	0	0	178	186	33	0	219	90	0	0	0	7,611	3,162	10,567
The Order of United Commercial Travelers of America	0	0	0	0	3	0	(1)	2	0	0	0	0	211	0	0
Totals - 2019 - 6 Companies/Compagnies	9,343	23	232	9,598	5,213	477	166	5,856	1,605	0	0	1,605	532,183	44,106	559,356
Totals - 2018 - 6 Companies/Compagnies	9,180	0	257	9,437	5,167	465	188	5,820	1,552	0	0	1,552	518,812	38,843	532,183

Guarantee (Fidelity & Surety) Insurance
Assurance de garantie (caution et détournement)
 Premiums & Losses in New Brunswick - 2019
 Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Total des primes (\$'000)</i>	Total Losses <i>Total des sinistres (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
AIG Insurance Company of Canada	110	91	131	14	241	105	43.57
Arch Insurance Canada Ltd.	20	0	4	0	24	0	0.00
Aviva Insurance Company of Canada	13	0	630	(1)	643	(1)	---
AXIS Reinsurance Company (Canadian Branch)	3	4	0	0	3	4	133.33
Certas Home and Auto Insurance Company	19	1	2	0	21	1	4.76
Chubb Insurance Company of Canada	219	(16)	441	119	660	103	15.61
Continental Casualty Company	2	0	8	0	10	0	0.00
Co-operators General Insurance Company	0	0	11	0	11	0	0.00
CorePointe Insurance Company	0	0	2	0	2	0	0.00
CUMIS General Insurance Company	434	(2,462)	0	0	434	(2,462)	---
Echelon Insurance	0	0	39	0	39	0	0.00
Economical Mutual Insurance Company	25	2	11	2	36	4	11.11
Federated Insurance Company of Canada	6	(2)	10	(1)	16	(3)	---
Great American Insurance Company	20	3	0	0	20	3	15.00
Industrial Alliance Pacific General Insurance Corporation	0	0	152	12	152	12	7.89
Intact Insurance Company	0	0	1,339	509	1,339	509	38.01

Guarantee (Fidelity & Surety) Insurance
Assurance de garantie (caution et détournement)
Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Total des primes (\$'000)</i>	Total Losses <i>Total des sinistres (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Liberty Mutual Insurance Company	33	182	93	19	126	201	159.52
Lloyd's Underwriters	164	(17)	154	(7)	318	(24)	---
L'Unique assurances générales inc.	0	0	3	(23)	3	(23)	---
National Liability & Fire Insurance Company	0	0	1	(79)	1	(79)	---
Northbridge General Insurance Corporation	28	12	26	3	54	15	27.78
Royal & Sun Alliance Insurance Company of Canada	54	9	0	0	54	9	16.67
St. Paul Fire and Marine Insurance Company	0	(1)	0	(1)	0	(2)	---
The Dominion of Canada General Insurance Company	4	18	0	(200)	4	(182)	---
The Guarantee Company of North America	397	22	1,197	288	1,594	310	19.45
The Insurance Company of Prince Edward Island	0	0	2	0	2	0	0.00
The Sovereign General Insurance Company	17	0	0	0	17	0	0.00
Travelers Insurance Company of Canada	75	(6)	794	(64)	869	(70)	---
Trisura Guarantee Insurance Company	(5)	1	749	(3)	744	(2)	---
Unica Insurance Inc.	0	0	1	0	1	0	0.00

Guarantee (Fidelity & Surety) Insurance
Assurance de garantie (caution et détournement)
 Premiums & Losses in New Brunswick - 2019
 Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Total des primes (\$'000)</i>	Total Losses <i>Total des sinistres (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Western Surety Company	0	0	971	(4)	971	(4)	---
Zurich Insurance Company Ltd	20	3	(71)	(12)	(51)	(9)	---
Totals - 2019 - 32 Companies/Compagnies	1,658	(2,156)	6,700	571	8,358	(1,585)	---
Totals - 2018 - 36 Companies/Compagnies	1,651	546	10,129	(202)	11,780	344	2.92

Guarantee (Title & Mortgage) Insurance
Assurance de garantie (titre & hypothèque)
 Premiums & Losses in New Brunswick - 2019
 Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company <i>Noms des compagnies</i>	Title <i>Titre</i>	Mortgage <i>Hypothèque</i>	Total <i>Total</i>				
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Total des primes (\$'000)</i>	Total Losses <i>Total des sinistres (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Canada Guaranty Mortgage Insurance Company	0	0	4,967	143	4,967	143	2.88
Chicago Title Insurance Company	564	112	0	0	564	112	19.86
FCT Insurance Company Ltd.	3,958	1,184	48	19	4,006	1,203	30.03
First American Title Insurance Company	2	(9)	0	0	2	(9)	---
Genworth Financial Mortgage Insurance Company Canada	0	0	12,734	3,669	12,734	3,669	28.81
Stewart Title Guaranty Company	902	354	0	0	902	354	39.25
Totals - 2019 - 6 Companies/Compagnies	5,426	1,641	17,749	3,831	23,175	5,472	23.61
Totals - 2018 - 7 Companies/Compagnies	4,780	1,147	13,456	5,230	18,236	6,377	34.97

Legal Expense Insurance
Assurance de frais juridiques
 Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

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>
Co-operators General Insurance Company	1,000	0	0.00
Echelon Insurance	1,000	0	0.00
Intact Insurance Company	46,000	0	0.00
Lloyd's Underwriters	120,000	22,000	18.33
Novex Insurance Company	2,000	8,000	400.00
Omega General Insurance Company	23,000	0	0.00
Temple Insurance Company	198,000	27,000	13.64
The Guarantee Company of North America	40,000	1,000	2.50
Trafalgar Insurance Company of Canada	1,000	0	0.00
Totals - 2019 - 9 Companies/Compagnies	432,000	58,000	13.43
Totals - 2018 - 9 Companies/Compagnies	362,000	(15,000)	---

Liability Insurance
Assurance de responsabilité

Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

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	3,532,000	387,000	10.96
Allianz Global Risks US Insurance Company	2,019,000	634,000	31.40
Allied World Specialty Insurance	36,000	(4,000)	---
Arch Insurance Canada Ltd.	755,000	(71,000)	---
Aspen Insurance UK Limited	0	2,000	---
Associated Electric & Gas Insurance Services Limited	161,000	(74,000)	---
Aviva Insurance Company of Canada	7,304,000	1,718,000	23.52
AXIS Reinsurance Company (Canadian Branch)	579,000	394,000	68.05
Berkley Insurance Company	306,000	240,000	78.43
Canadian Lawyers Insurance Association (CLIA)	350,000	585,000	167.14
Canadian Universities Reciprocal Insurance Exchange	308,000	218,000	70.78
Carleton-Fundy Mutual Insurance Company	564,000	388,000	68.79
Certas Home and Auto Insurance Company	1,118,000	(2,548,000)	---
Chubb Insurance Company of Canada	5,255,000	2,529,000	48.13
Community Newspaper Reciprocal Insurance Exchange	3,000	0	0.00
Continental Casualty Company	771,000	381,000	49.42
Co-operators General Insurance Company	3,776,000	1,318,000	34.90
COSECO Insurance Company	40,000	95,000	237.50
CUMIS General Insurance Company	446,000	774,000	173.54
Ecclesiastical Insurance Office Public Limited Company	1,491,000	1,305,000	87.53
Echelon Insurance	38,000	29,000	76.32
Economical Mutual Insurance Company	3,503,000	2,663,000	76.02
Electric Insurance Company	39,000	(13,000)	---
Everest Insurance Company of Canada	787,000	151,000	19.19
Federated Insurance Company of Canada	537,000	(4,095,000)	---
Gore Mutual Insurance Company	25,000	0	0.00
Great American Insurance Company	59,000	4,000	6.78
Hartford Fire Insurance Company	7,000	0	0.00
HDI Global SE Canada Branch	498,000	371,000	74.50
HDI Global Specialty SE	915,000	527,000	57.60
Healthcare Insurance Reciprocal of Canada	69,000	1,000	1.45
Intact Insurance Company	4,616,000	231,000	5.00
Jewelers Mutual Insurance Company, SI	34,000	0	0.00
La Compagnie d'Assurances Jevco	0	(16,000)	---
Liberty Mutual Insurance Company	28,045,000	16,864,000	60.13
Liberty Specialty Markets Bermuda Limited	37,000	0	0.00
Lloyd's Underwriters	21,117,000	25,024,000	118.50
Mitsui Sumitomo Insurance Company Limited	4,000	3,000	75.00

Liability Insurance
Assurance de responsabilité

Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

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>
National Liability & Fire Insurance Company	74,000	29,000	39.19
Northbridge General Insurance Corporation	5,174,000	1,985,000	38.36
Novex Insurance Company	202,000	(47,000)	---
Old Republic Insurance Company of Canada	453,000	57,000	12.58
Omega General Insurance Company	45,000	282,000	626.67
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	742,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,157,000	712,000	22.55
Safety National Casualty Corporation	0	(2,000)	---
SCOR Insurance - Canadian Branch	86,000	51,000	59.30
Scottish & York Insurance Co. Limited	0	8,000	---
Sonnet Insurance Company	38,000	26,000	68.42
SouthEastern Mutual Insurance Company	1,332,000	104,000	7.81
St. Paul Fire and Marine Insurance Company	144,000	(5,000)	---
Stanley Mutual Insurance Company	627,000	(45,000)	---
Starr Insurance and Reinsurance Limited	0	25,000	---
Temple Insurance Company	1,961,000	2,366,000	120.65
The Dominion of Canada General Insurance Company	1,186,000	(788,000)	---
The Guarantee Company of North America	1,746,000	899,000	51.49
The Insurance Company of Prince Edward Island	618,000	163,000	26.38
The Nordic Insurance Company of Canada	0	(47,000)	---
The Personal Insurance Company	9,000	0	0.00
The Portage la Prairie Mutual Insurance Company	551,000	152,000	27.59
The Sovereign General Insurance Company	3,527,000	492,000	13.95
The Wawanesa Mutual Insurance Company	2,007,000	1,729,000	86.15
Tokio Marine & Nichido Fire Insurance Co. Ltd.	29,000	0	0.00
Travelers Insurance Company of Canada	1,053,000	5,843,000	554.89
Trisura Guarantee Insurance Company	1,151,000	175,000	15.20
Verassure Insurance Company	0	(237,000)	---
Waterloo Insurance Company	0	(3,000)	---
Westport Insurance Corporation	608,000	181,000	29.77
Wynward Insurance Group	806,000	223,000	27.67
XL Reinsurance America Inc.	236,000	254,000	107.63
XL Specialty Insurance Company	2,047,000	457,000	22.33
Zurich Insurance Company Ltd	1,898,000	199,000	10.48
Totals - 2019 - 72 Companies/Compagnies	120,651,000	65,253,000	54.08
Totals - 2018 - 74 Companies/Compagnies	127,457,000	76,659,000	60.14

Abstract of Life Insurance Returns in New Brunswick - 2019
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2019

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2018	New Effectd	In Force 2019
		Assurance	Rentes	Total	Assurance	Rentes	Total	Assurance	Rentes	Total	En vigueur en 2018	Émis	En vigueur en 2019
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Acadie Vie	Ind.	10,470	0	10,470	5,715	0	5,715	0	0	0	1,373,173	144,266	1,443,411
	Group	7,356	0	7,356	3,017	0	3,017	0	0	0	1,265,327	226,139	1,227,387
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Life Insurance Company of North America	Ind.	0	0	0	0	0	0	0	0	0	17	0	17
	Group	0	0	0	0	0	0	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	Ind.	17	0	17	0	0	0	0	0	0	752	0	654
	Group	5,653	0	5,653	690	0	690	0	0	0	121,268	8,558	145,700
American Health and Life Insurance Company	Ind.	1	0	1	154	0	154	0	0	0	80	0	60
	Group	1,054	0	1,054	0	0	0	0	0	0	0	0	57,796
American Income Life Insurance Company	Ind.	6,268	0	6,268	1,292	0	1,292	0	0	0	200,171	39,327	213,489
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	13,393	9,272	22,665	9,944	7,370	17,314	642	0	642	1,750,112	58,177	1,691,654
	Group	8,813	1,425	10,238	8,107	892	8,999	744	0	744	6,016,793	32,409	1,955,746
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	156	0	156	58	0	58	0	0	0	9,609	765	10,187
	Group	3,501	0	3,501	904	0	904	0	0	0	496,873	0	508,311
Assurant Life of Canada	Ind.	114	240	354	856	381	1,237	0	0	0	10,361	0	9,496
	Group	186	9,344	9,530	431	4,512	4,943	0	0	0	8,499	0	7,884
Blue Cross Life Insurance Company of Canada	Ind.	2,849	0	2,849	1,568	0	1,568	0	0	0	81,652	3,443	79,137
	Group	15,126	0	15,126	11,801	0	11,801	41	0	41	3,638,966	4,423,041	8,129,515
BMO Life Assurance Company	Ind.	5,996	369	6,365	1,840	407	2,247	23	0	23	833,177	96,522	891,541
	Group	61	1,111	1,172	19	2,050	2,069	0	0	0	27,948	94	26,142
BMO Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	75	63	138	23	34	57	0	0	0	3,721	0	3,420
Brookfield Annuity Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	2,355	2,355	0	6,149	6,149	0	0	0	0	0	0
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	1,740	0	1,740	339	0	339	0	0	0	34,654	12,072	44,624
Chubb Life Insurance Company of Canada	Ind.	182	0	182	30	0	30	0	0	0	2,618	517	32,863
	Group	3,534	0	3,534	32	0	32	0	0	0	8,687	3,810	29,858
CIBC Life Insurance Company Limited	Ind.	121	0	121	116	0	116	0	0	0	2,111	409	2,254
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	3	0	3	0	0	0	0	0	0	1,504	50	612

Abstract of Life Insurance Returns in New Brunswick - 2019
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2019

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Mouvement Mouvement		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2018	New Effectd	In Force 2019
		Assurance	Rentes	Total	Assurance	Rentes	Total	Assurance	Rentes	Total	En vigueur en 2018	Émis	En vigueur en 2019
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Combined Insurance Company of America	Ind. Group	362 0	0 0	362 0	214 0	0 0	214 0	0 0	0 0	0 0	13,184 54	143 0	13,080 48
Co-operators Life Insurance Company	Ind. Group	10,259 1,432	3,735 0	13,994 1,432	4,963 798	2,120 339	7,083 1,137	246 0	0 0	246 0	2,022,042 326,236	88,937 15,590	2,043,101 189,537
CUMIS Life Insurance Company	Ind. Group	186 3,031	0 0	186 3,031	32 1,317	12 0	44 1,317	3 22	0 0	3 22	21,556 547,080	52 82,980	20,010 553,998
Desjardins Financial Security Life Assurance Company	Ind. Group	10,325 3,182	1,633 18,606	11,958 21,788	6,906 1,128	1,053 13,910	7,959 15,038	545 (2)	0 0	545 (2)	2,105,417 642,990	187,189 163,277	2,191,393 706,504
First Canadian Insurance Corporation	Ind. Group	0 2,722	0 0	0 2,722	0 770	0 0	0 770	0 0	0 0	0 0	0 369,202	0 61,364	0 352,726
Foresters Life Insurance Company	Ind. Group	3,362 42	0 333	3,362 375	752 0	1 1,289	753 1,289	31 0	0 0	31 0	0 0	83,632 0	415,281 16,327
Gerber Life Insurance Company	Ind. Group	106 0	0 0	106 0	34 0	0 0	34 0	0 0	0 0	0 0	13,845 0	315 0	14,094 0
Humania Assurance Inc.	Ind. Group	190 182	0 0	190 182	66 93	0 0	66 93	0 0	0 0	0 0	37,353 0	2,755 0	18,194 0
Industrial Alliance Insurance and Financial Services Inc.	Ind. Group	25,859 5,565	44,039 28,354	69,898 33,919	11,505 2,117	38,839 30,373	50,344 32,490	53 445	0 0	53 445	4,077,561 884,674	362,517 101,037	4,217,202 836,305
ivari	Ind. Group	4,843 0	0 0	4,843 0	3,321 0	442 0	3,763 0	6 0	0 0	6 0	1,234,449 0	137,520 0	1,304,510 0
La Capitale Civil Service Insurer Inc. (CCSI)	Ind. Group	881 112	1,333 0	2,214 112	320 56	582 0	902 56	13 0	0 0	13 0	189,566 61,492	6,410 1,921	189,611 32,317
La Capitale Financial Security Insurance Company	Ind. Group	21 0	0 0	21 0	23 0	0 0	23 0	0 0	0 0	0 0	2,654 0	0 0	2,027 0
L'Excellence Compagnie d'assurance-vie	Ind. Group	625 0	0 0	625 0	838 0	0 0	838 0	0 0	0 0	0 0	177,048 0	36,962 0	199,451 0
Life Insurance Company of North America	Ind. Group	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 989	0 0	0 258
London Life Insurance Company	Ind. Group	98,846 0	1,602 4	100,448 4	27,743 0	3,835 50	31,578 50	29,319 0	0 0	29,319 0	6,774,479 0	423,780 0	6,921,122 0
L'Union-Vie, compagnie mutuelle d'assurance	Ind. Group	710 16	0 0	710 16	102 0	19 0	121 0	0 0	0 0	0 0	71,527 0	7,405 0	75,444 0
Manulife Assurance Company of Canada	Ind. Group	0 0	0 0	0 0	0 0	0 52	0 52	0 0	0 0	0 0	0 0	0 0	0 0
New York Life Insurance Company	Ind. Group	6 1,779	0 0	6 1,779	(25) 590	0 0	(25) 590	3 1,087	0 0	3 1,087	0 519,540	0 41,818	0 532,943

Abstract of Life Insurance Returns in New Brunswick - 2019
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2019

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2018	New Effectd	In Force 2019
		Assurance	Rentes	Total	Assurance	Rentes	Total	Assurance	Rentes	Total	En vigueur en 2018	Émis	En vigueur en 2019
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Pavonia Life Insurance Company of Michigan	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	49	0	49	(1)	0	(1)	0	0	0	7,009	0	5,882
Primerica Life Insurance Company of Canada	Ind.	1,578	0	1,578	1,972	1	1,973	0	0	0	581,209	22,591	571,587
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	6,717	1,200	7,917	2,858	349	3,207	21	0	21	1,646,715	163,220	1,727,138
	Group	124	1,178	1,302	246	5,160	5,406	0	0	0	387,949	2,517	397,084
Reliable Life Insurance Company	Ind.	11	0	11	0	0	0	0	0	0	8,267	0	8,167
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	177	0	177	(3)	0	(3)	0	0	0	33,381	255	0
	Group	37	0	37	(50)	0	(50)	0	0	0	31,370	850	0
SSQ Insurance Company Inc.	Ind.	1,385	0	1,385	717	0	717	0	0	0	287,546	17,706	280,284
	Group	1,144	0	1,144	1,074	0	1,074	0	0	0	272	0	55
SSQ, Life Insurance Company Inc.	Ind.	1	220	221	0	727	727	0	0	0	0	0	0
	Group	588	0	588	491	3	494	0	0	0	186,648	75,885	204,858
Sun Life Assurance Company of Canada	Ind.	78,039	9,100	87,139	42,955	14,319	57,274	17,352	0	17,352	10,784,227	610,593	11,230,167
	Group	14,281	176,910	191,191	7,422	39,245	46,667	475	0	475	4,289,543	95,734	4,410,669
TD Life Insurance Company	Ind.	70	0	70	386	0	386	0	0	0	56,158	21,150	68,903
	Group	0	0	0	0	0	0	0	0	0	30	0	0
The Canada Life Assurance Company	Ind.	38,282	892	39,174	13,260	6,852	20,112	4,555	0	4,555	3,311,347	246,204	3,375,938
	Group	41,790	(4,226)	37,564	9,607	11,437	21,044	0	0	0	7,098,509	0	7,049,443
The Empire Life Insurance Company	Ind.	3,552	20	3,572	1,971	532	2,503	122	0	122	810,160	86,510	852,595
	Group	186	0	186	21	7	28	0	3	3	34,815	19,039	47,686
The Equitable Life Insurance Company of Canada	Ind.	7,425	1,306	8,731	1,090	1,118	2,208	374	0	374	943,645	98,147	995,124
	Group	184	2,230	2,414	277	502	779	0	0	0	47,854	13,290	73,569
The Great-West Life Assurance Company	Ind.	17,842	460	18,302	6,828	1,517	8,345	3,622	0	3,622	1,283,722	113,272	1,383,616
	Group	6,881	(1,590)	5,291	4,614	(961)	3,653	0	0	0	1,955,518	79,430	1,882,192
The Manufacturers Life Insurance Company	Ind.	57,643	1,025	58,668	36,409	8,991	45,400	7,776	0	7,776	7,127,953	374,472	7,291,846
	Group	23,023	3,851	26,874	18,764	18,231	36,995	1,636	6	1,642	7,726,781	414,871	7,779,659

Abstract of Life Insurance Returns in New Brunswick - 2019
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2019

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2018	New Effectd	In Force 2019
		Assurance	Rentes	Total	Assurance	Rentes	Total	Assurance	Rentes	Total	En vigueur en 2018	Émis	En vigueur en 2019
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
The Wawanesa Life Insurance Company	Ind. Group	3,780 78	1,888 0	5,668 78	1,447 100	4,388 0	5,835 100	216 0	0 0	216 0	872,859 29,058	66,350 2,300	881,249 33,702
Trans Global Life Insurance Company	Ind. Group	0 3	0 0	0 3	0 4	0 0	0 4	0 0	0 0	0 0	0 690	0 (285)	0 405
United American Insurance Company	Ind. Group	4 0	0 0	4 0	0 0	0 0	0 0	0 0	0 0	0 0	76 0	0 0	76 0
Western Life Assurance Company	Ind. Group	170 415	0 0	170 415	2 68	0 0	2 68	0 0	0 0	0 0	27,505 102,840	3,857 0	28,124 104,376
Totals - 2019 - 51 Companies/Compagnies	Ind.	412,824	78,334	491,158	188,259	93,855	282,114	64,922	0	64,922	48,779,285	3,505,370	50,694,098
Totals - 2018 - 51 Companies/Compagnies	Ind.	400,229	83,000	483,229	185,252	95,385	280,637	63,162	1	63,163	47,448,811	3,325,439	48,779,285
Totals - 2019 - 41 Companies/Compagnies	Group	153,948	239,948	393,896	74,869	133,274	208,143	4,448	9	4,457	36,875,383	5,877,791	37,347,538
Totals - 2018 - 51 Companies/Compagnies	Group	159,197	247,524	406,721	79,403	123,921	203,324	7,346	7	7,353	37,965,343	1,474,592	36,875,383

Marine Insurance
Assurance maritime

Premiums & Losses in New Brunswick - 2019
Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	78,000	203,000	260.26
AIG Insurance Company of Canada	59,000	11,000	18.64
Allianz Global Risks US Insurance Company	3,135,000	1,307,000	41.69
Aviva General Insurance Company	25,000	29,000	116.00
Aviva Insurance Company of Canada	13,000	0	0.00
Certas Home and Auto Insurance Company	354,000	139,000	39.27
Chubb Insurance Company of Canada	437,000	519,000	118.76
Continental Casualty Company	251,000	110,000	43.82
Elite Insurance Company	1,002,000	1,192,000	118.96
Great American Insurance Company	840,000	689,000	82.02
HDI Global Specialty SE	4,000	2,000	50.00
Intact Insurance Company	2,577,000	2,017,000	78.27
Liberty Mutual Insurance Company	536,000	495,000	92.35
Lloyd's Underwriters	953,000	1,888,000	198.11
National Liability & Fire Insurance Company	20,000	5,000	25.00
Northbridge General Insurance Corporation	738,000	620,000	84.01
Royal & Sun Alliance Insurance Company of Canada	16,000	1,000	6.25
SCOR Insurance - Canadian Branch	26,000	6,000	23.08
St. Paul Fire and Marine Insurance Company	108,000	(65,000)	---
Sunderland Marine Insurance Company Limited (Canada Branch)	0	(64,000)	---
The Sovereign General Insurance Company	247,000	131,000	53.04
Traders General Insurance Company	10,000	13,000	130.00
Travelers Insurance Company of Canada	3,000	1,000	33.33
XL Specialty Insurance Company	54,000	(7,000)	---
Zurich Insurance Company Ltd	463,000	453,000	97.84
Totals - 2019 - 25 Companies/Compagnies	11,949,000	9,695,000	81.14
Totals - 2018 - 25 Companies/Compagnies	7,811,000	4,507,000	57.70

Property Insurance

Assurance des biens

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Affiliated FM Insurance Company	889,000	64,000	7.20
AIG Insurance Company of Canada	6,336,000	11,207,000	176.88
Allianz Global Risks US Insurance Company	1,422,000	(5,903,000)	---
Allied World Specialty Insurance	2,032,000	11,146,000	548.52
Allstate Insurance Company of Canada	17,301,000	13,138,000	75.94
American Bankers Insurance Company of Florida	2,149,000	1,012,000	47.09
Arch Insurance Canada Ltd.	1,449,000	737,000	50.86
Associated Electric & Gas Insurance Services Limited	211,000	0	0.00
Aviva General Insurance Company	5,127,000	4,296,000	83.79
Aviva Insurance Company of Canada	20,336,000	21,772,000	107.06
AXA Insurance Company	46,000	6,000	13.04
AXIS Reinsurance Company (Canadian Branch)	611,000	150,000	24.55
Berkley Insurance Company	7,000	0	0.00
CAA Insurance Company	2,004,000	1,994,000	99.50
Canadian Egg Industry Reciprocal Alliance (CEIRA)	30,000	0	0.00
Canadian Farm Insurance Corp.	2,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	534,000	0	0.00
Canassurance Insurance Company	16,000	0	0.00
Carleton-Fundy Mutual Insurance Company	5,761,000	2,159,000	37.48
Certas Home and Auto Insurance Company	20,256,000	11,278,000	55.68
Chubb Insurance Company of Canada	3,021,000	15,686,000	519.23
Continental Casualty Company	1,633,000	707,000	43.29
Co-operators General Insurance Company	29,015,000	24,205,000	83.42
COSECO Insurance Company	848,000	847,000	99.88
CUMIS General Insurance Company	3,231,000	3,386,000	104.80
Ecclesiastical Insurance Office Public Limited Company	3,431,000	2,769,000	80.71
Echelon Insurance	699,000	310,000	44.35
Economical Mutual Insurance Company	32,156,000	25,846,000	80.38
Elite Insurance Company	6,629,000	4,544,000	68.55
Everest Insurance Company of Canada	113,000	28,000	24.78
Factory Mutual Insurance Company	11,250,000	1,127,000	10.02
Federated Insurance Company of Canada	1,172,000	(515,000)	---
First North American Insurance Company	381,000	54,000	14.17
Gore Mutual Insurance Company	84,000	10,000	11.90
Great American Insurance Company	545,000	32,000	5.87
Hartford Fire Insurance Company	7,000	0	0.00
HDI Global SE Canada Branch	1,116,000	1,362,000	122.04
HDI Global Specialty SE	1,325,000	914,000	68.98

Property Insurance

Assurance des biens

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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>
Industrial Alliance Pacific General Insurance Corporation	12,000	0	0.00
Intact Insurance Company	41,396,000	24,601,000	59.43
Jewelers Mutual Insurance Company, SI	108,000	15,000	13.89
La Compagnie d'Assurances Jevco	0	1,000	---
Liberty Mutual Insurance Company	8,852,000	3,916,000	44.24
Lloyd's Underwriters	37,553,000	23,985,000	63.87
Mitsui Sumitomo Insurance Company Limited	13,000	3,000	23.08
National Liability & Fire Insurance Company	1,052,000	363,000	34.51
Northbridge General Insurance Corporation	13,074,000	5,320,000	40.69
Novex Insurance Company	247,000	53,000	21.46
Old Republic Insurance Company of Canada	134,000	33,000	24.63
Omega General Insurance Company	1,018,000	415,000	40.77
Orion Travel Insurance Company	398,000	117,000	29.40
Pembroke Insurance Company	7,817,000	8,027,000	102.69
Petline Insurance Company	749,000	329,000	43.93
Primum Insurance Company	5,458,000	6,607,000	121.05
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	4,714,000	4,677,000	99.22
RBC Insurance Company of Canada	200,000	40,000	20.00
Royal & Sun Alliance Insurance Company of Canada	19,894,000	6,910,000	34.73
SCOR Insurance - Canadian Branch	1,788,000	(5,120,000)	---
Security National Insurance Company	20,467,000	14,681,000	71.73
Sompo Japan Insurance Inc.	11,000	0	0.00
Sonnet Insurance Company	1,177,000	483,000	41.04
SouthEastern Mutual Insurance Company	10,621,000	7,240,000	68.17
St. Paul Fire and Marine Insurance Company	162,000	20,505,000	12657.41
Stanley Mutual Insurance Company	6,655,000	4,453,000	66.91
Starr Insurance and Reinsurance Limited	809,000	399,000	49.32
TD Home and Auto Insurance Company	189,000	36,000	19.05
Temple Insurance Company	4,263,000	360,000	8.44
The Boiler Inspection and Insurance Company of Canada	4,000	1,000	25.00
The Dominion of Canada General Insurance Company	11,218,000	9,428,000	84.04
The Guarantee Company of North America	1,246,000	457,000	36.68
The Insurance Company of Prince Edward Island	2,609,000	1,692,000	64.85
The Personal Insurance Company	9,870,000	10,307,000	104.43
The Portage la Prairie Mutual Insurance Company	5,204,000	5,224,000	100.38
The Sovereign General Insurance Company	6,524,000	5,026,000	77.04
The Wawanesa Mutual Insurance Company	39,163,000	30,872,000	78.83

Property Insurance

Assurance des biens

Premiums & Losses in New Brunswick - 2019

Primes et sinistres au Nouveau-Brunswick - 2019

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>
Tokio Marine & Nichido Fire Insurance Co. Ltd.	333,000	(345,000)	---
Traders General Insurance Company	4,083,000	3,935,000	96.38
Trafalgar Insurance Company of Canada	464,000	67,000	14.44
Travelers Insurance Company of Canada	550,000	142,000	25.82
Trisura Guarantee Insurance Company	13,000	14,000	107.69
Triton Insurance Company	276,000	80,000	28.99
Unifund Assurance Company	16,285,000	13,524,000	83.05
Waterloo Insurance Company	(4,000)	119,000	---
Westport Insurance Corporation	1,791,000	1,522,000	84.98
Wynward Insurance Group	3,844,000	712,000	18.52
XL Specialty Insurance Company	769,000	362,000	47.07
Zenith Insurance Company	381,000	341,000	89.50
Zurich Insurance Company Ltd	2,424,000	834,000	34.41
Totals - 2019 - 88 Companies/Compagnies	479,053,000	367,131,000	76.64
Totals - 2018 - 96 Companies/Compagnies	418,653,000	543,967,000	129.93