

FINANCIAL AND
CONSUMER SERVICES
COMMISSION



COMMISSION DES SERVICES
FINANCIERS ET DES SERVICES
AUX CONSOMMATEURS

2020-2021

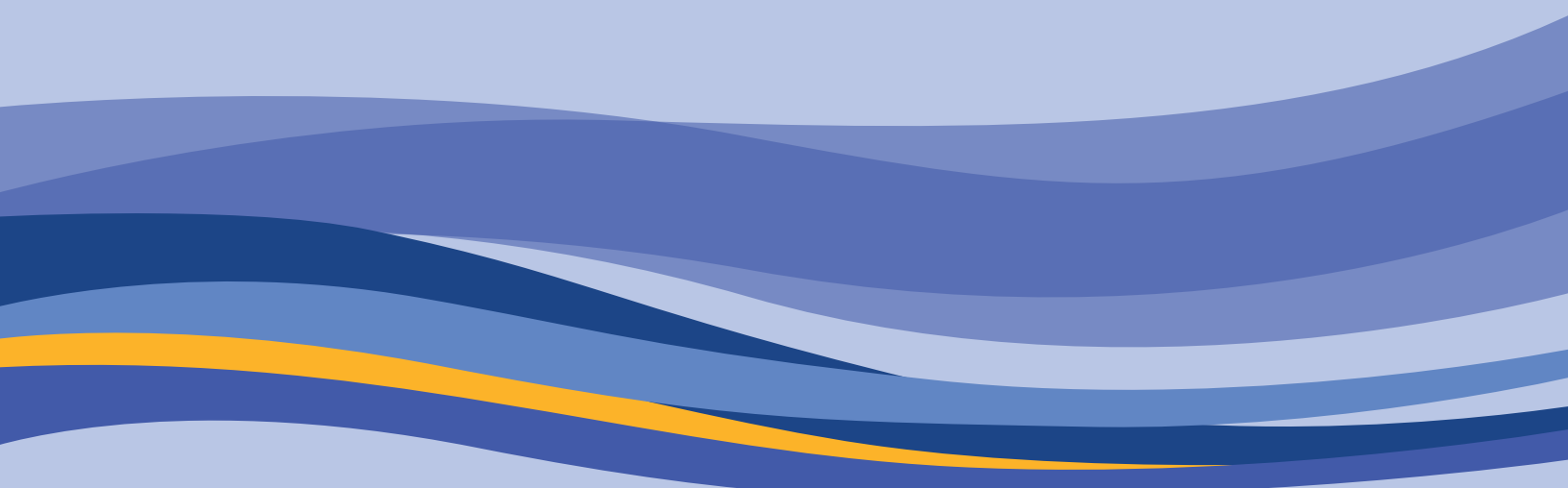
Annual Report

Issued by the
Superintendent
of Insurance

2020-2021

Rapport annuel

Déposé par la
surintendante
des assurances





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7 December 2021

Peter Klohn
Chair of the Board
Financial and Consumer Services Commission

Subject: Superintendent of Insurance Annual Report 2020

Dear Mr. Klohn,

I am pleased to submit the eighty-third Annual Report of the Superintendent of Insurance for the insurance companies' business year 2020 and for the Superintendent's fiscal year ending 31 March 2021 pursuant to section 18(1) of *the Insurance Act*.

The following is a summary of the business of insurance companies for the business year 2020:

All Classes of Insurance:

Premiums Written (including Annuities)	\$2,760,589,000
Percentage increase over previous year 2019	0.83%
Claims and Benefits Paid (including Annuities)	\$1,817,004,000
Claims percentage of Premiums Written	65.82%
2019 Claims percentage of Premiums Written	69.46%

Life and Health Insurance (on the person):

Premiums Written	\$1,149,732,000
Percentage increase over previous year 2019	1.93%
Claims and Benefits Paid (not including Annuities)	\$700,960,000
Claims percentage of Premiums Written	60.97%
2019 Claims percentage of Premiums Written	62.64%

Property and Casualty Insurance:

Premiums Written	\$1,432,149,000
Percentage increase over previous year 2019	11.7%
Claims and Benefits Paid	\$875,157,000
Claims percentage of Premiums Written	61.11%
2019 Claims percentage of Premiums Written	74.92%

Auto Insurance Premiums:

Premiums Written	\$672,121,000
Percentage increase over previous year 2019	9.98%
Claims and Benefits Paid	\$496,938,000
Claims percentage of Premiums Written	73.94%
2019 Claims percentage of Premiums Written	79.05%
Facility Association (market of last resort):	\$32,341,179
Percentage increase over previous year 2019	13%

The following is a summary of amounts invoiced by FCNB to insurance companies for the fiscal year ending March 31, 2021 on behalf of the:

Department of Finance

Premium Tax (2% Life, A&S, 3% Other than Life)	\$65,351,914
Percentage increase over fiscal 2019-2020	7.94%

Department of Public Safety

Fire Marshal's Tax (1% Fire Premiums)	\$4,919,026
Percentage increase over fiscal 2019-2020	12.81%

Department of Health

2020 Health Services Levy	\$39,672,244
Percentage increase over fiscal 2019-2020	1.6%

The following is a summary of revenue and expenses of the Insurance Division for the fiscal year ending March 31, 2021:

Licensing revenue from intermediaries	\$1,150,683
Percentage increase over fiscal 2019-2020	7.9%
Expenses of the Division	\$2,140,368
Percentage decrease over fiscal 2019-2020	14.4%

The following is a summary of the intermediary licensing activities for the fiscal year 2020-2021:

<u>Number of licenses issued by type</u>	<u>2020-2021</u>
Life Insurance Agents / Brokers (Resident)	993
Life Insurance Agents / Brokers (Non-Resident)	1,574
Other Than Life Agents / Brokers	1,922
Non-Resident Brokers	3,570
Accident & Sickness Agents	279
Travel Agents	200
Special Insurance Brokers	13
Damage Appraisers	105
Adjusters	<u>2,042</u>
Total number of licenses produced	10,698
Total number of licensees	12,594
Total number of insurers licensed	207

Respectfully submitted,

Original Signed by Angela Mazerolle

Angela Mazerolle,
Superintendent of Insurance



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Le 7 décembre 2021

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

Objet : Rapport de 2020 de la surintendante des assurances

Monsieur,

J'ai l'honneur de vous soumettre le quatre-vingt-troisième *Rapport de la surintendante des assurances* pour l'année financière 2020 des compagnies d'assurances ainsi que l'exercice financier de la surintendante clos le 31 mars 2021, 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 2020 :

Toutes les catégories d'assurances :

Primes souscrites (y compris les rentes)	2 760 589 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2019)	0,83 %
Décaissements pour sinistres et dividendes versés (y compris les rentes)	1 817 004 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	65,82 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2019	69,46 %

Assurances de personnes (vie et maladie) :

Primes souscrites	1 149 732 000 \$
Diminution du pourcentage par rapport à l'année précédente (2019)	1,93 %
Décaissements pour sinistres et dividendes versés (sans compter les rentes)	700 960 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	60,97 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2019	62,64 %

Assurances des biens et contre les risques divers :

Primes souscrites	1 432 149 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2019)	11,7 %
Décaissements pour sinistres et dividendes versés	875 157 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	61,11 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2019	74,92 %

Primes d'assurance automobile :

Primes souscrites	672 121 000 \$
Augmentation du pourcentage par rapport à l'année précédente (2019)	9,98 %
Décaissements pour sinistres et dividendes versés	496 938 000 \$
Pourcentage des décaissements pour sinistres des primes souscrites	73,94 %
Pourcentage des décaissements pour sinistres des primes souscrites en 2019	79,05 %
La Facility Association (marché de dernier recours)	32 341 179 \$
Augmentation du pourcentage par rapport à l'année précédente (2019)	13 %

Ce qui suit est un résumé des montants facturés par la FCNB aux compagnies d'assurances pour l'exercice clos le 31 mars 2021, pour le compte des ministères suivants :

Finances

Taxes sur les primes (2 % vie, accident et maladie, 3 % autres que vie)	65 351 914 \$
Augmentation en pourcentage par rapport à l'année financière 2019-2020	7,94 %

Sécurité publique

Taxe du prévôt des incendies (1 % des primes contre l'incendie)	4 919 026 \$
Augmentation en pourcentage par rapport à l'année financière 2019-2020	12,81 %

Santé

Contribution pour les services de santé en 2020	39 672 244 \$
Augmentation en pourcentage par rapport à l'année financière 2019-2020	1,6 %

Ce qui suit est un résumé des revenus et des dépenses de la Division des assurances pour l'exercice clos le 31 mars 2021 :

Revenus provenant des licences pour les intermédiaires	1 150 683 \$
Augmentation en pourcentage par rapport à l'année financière 2019-2020	7,9 %
Dépenses de la Division	2 140 368 \$
Diminution en pourcentage par rapport à l'année financière 2019-2020	14,4 %

Vous trouverez ci-après un résumé des activités provenant des licences pour les intermédiaires pour l'exercice financier 2020-2021.

<u>Nombre de licences émises par type de licence</u>	<u>2020-2021</u>
Agents / courtiers d'assurance-vie (résidents)	993
Agents / courtiers d'assurance-vie (non-résidents)	1 574
Autres que des agents / courtiers	1 922
Courtiers non résidents	3 570
Agents d'assurance accident et d'assurance maladie	279
Agents de voyage	200
Courtiers d'assurance spéciale	13
Estimateurs de dommages	105
Experts en sinistres	<u>2 042</u>
Nombre total de licences produites	10 698
Nombre total de licences	12 594
Nombre total d'assureurs titulaires d'une licence	207

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

La surintendante des assurances,

L'original signé par Angela Mazerolle

Angela Mazerolle

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FCNB Revenues from Insurance

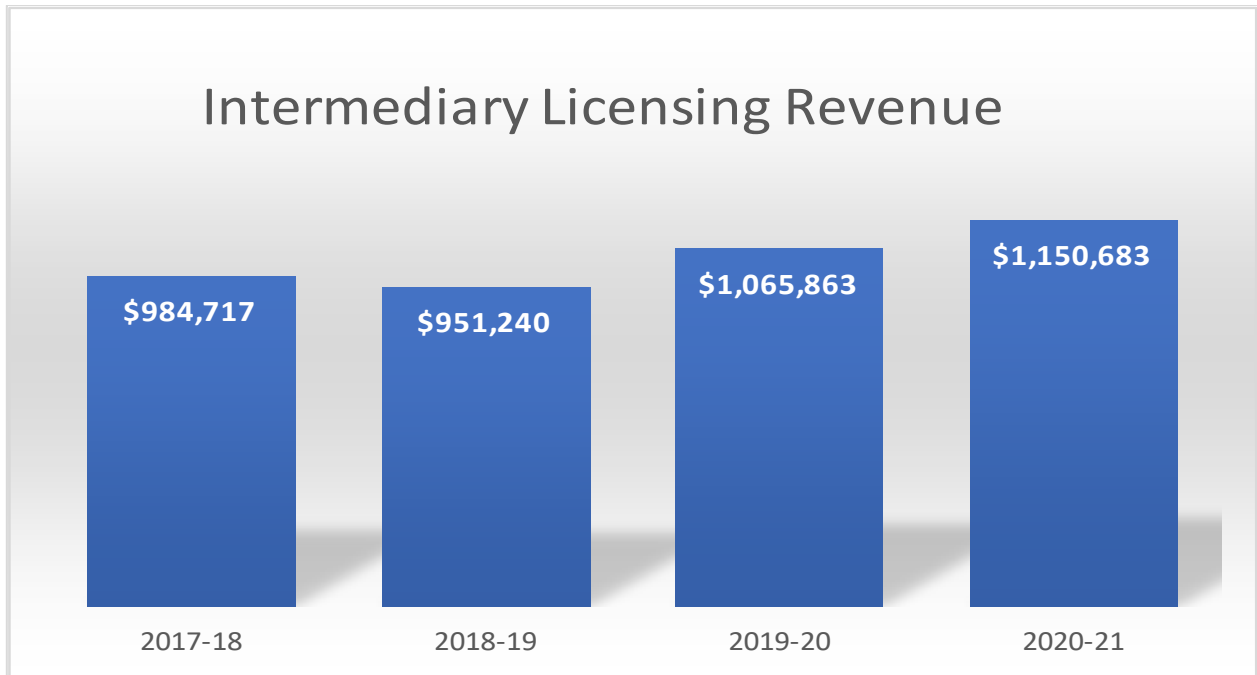


Table 1 - Revenue collected from Licensing Fees imposed as per Insurance Act

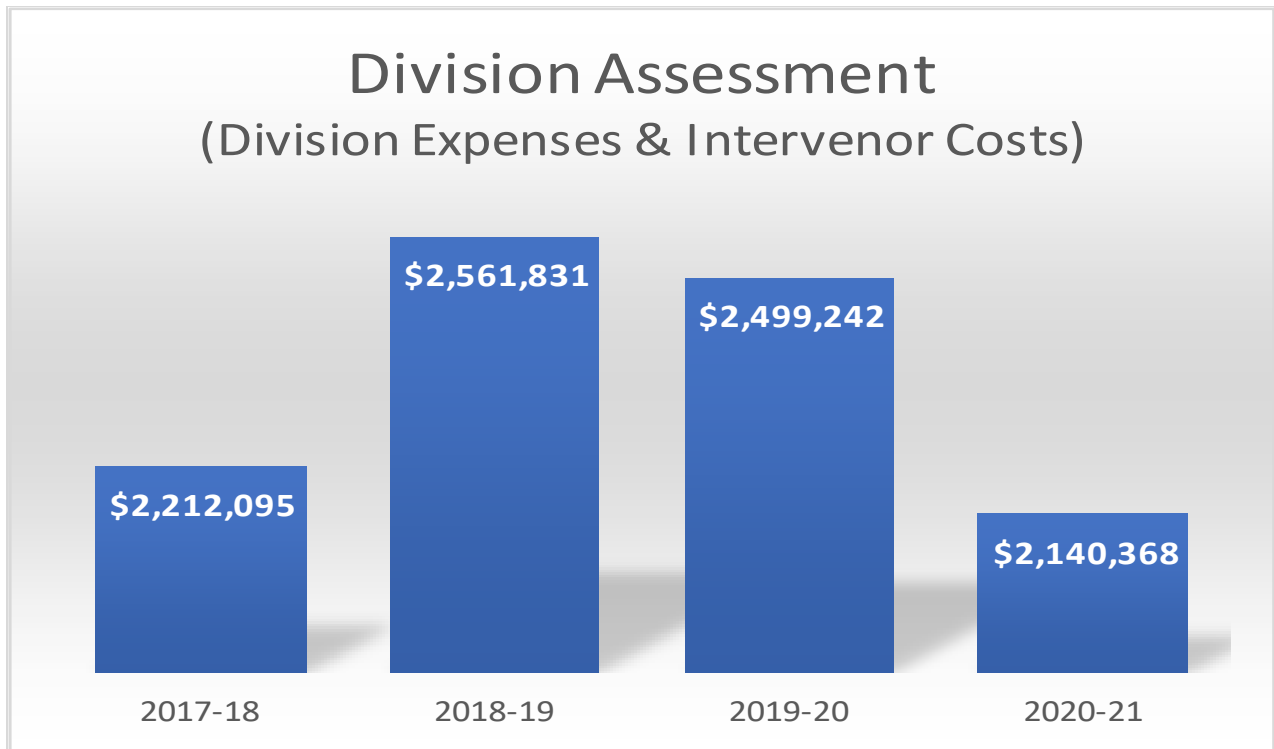


Table 2- Cost Recovery based on Insurance Act, S. 94

Revenus perçus auprès du secteur des assurances pour la FCNB

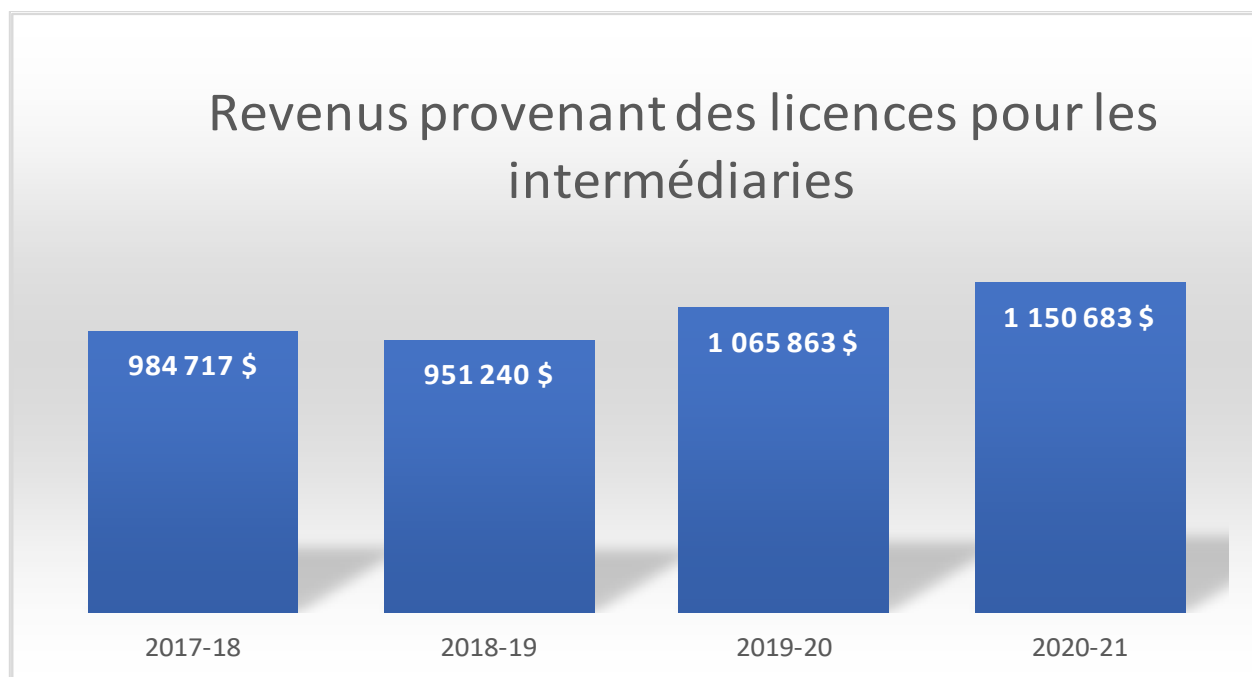


Tableau 3 – Revenus perçus provenant des droits de licence imposés par la Loi sur les assurances

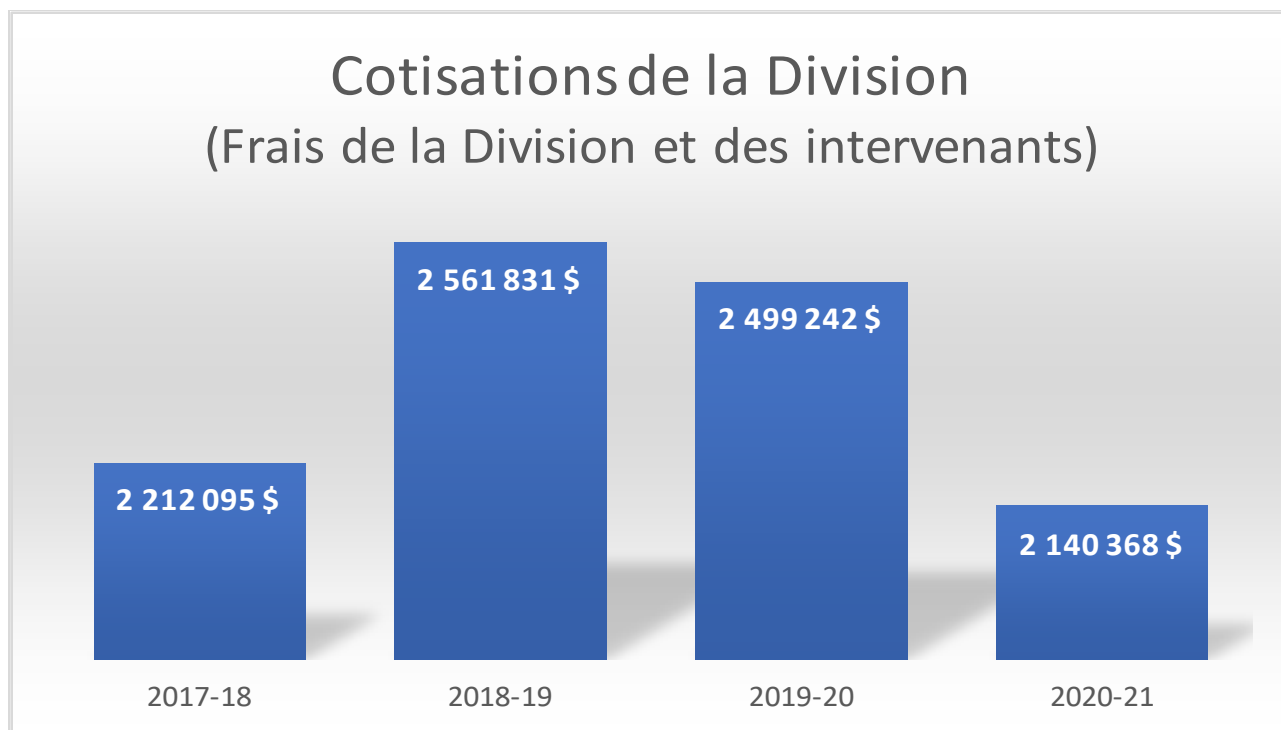


Tableau 4- Recouvrement des coûts conformément à l'article 94 de la Loi sur les assurances

Revenue Collected on behalf of the Minister of Finance

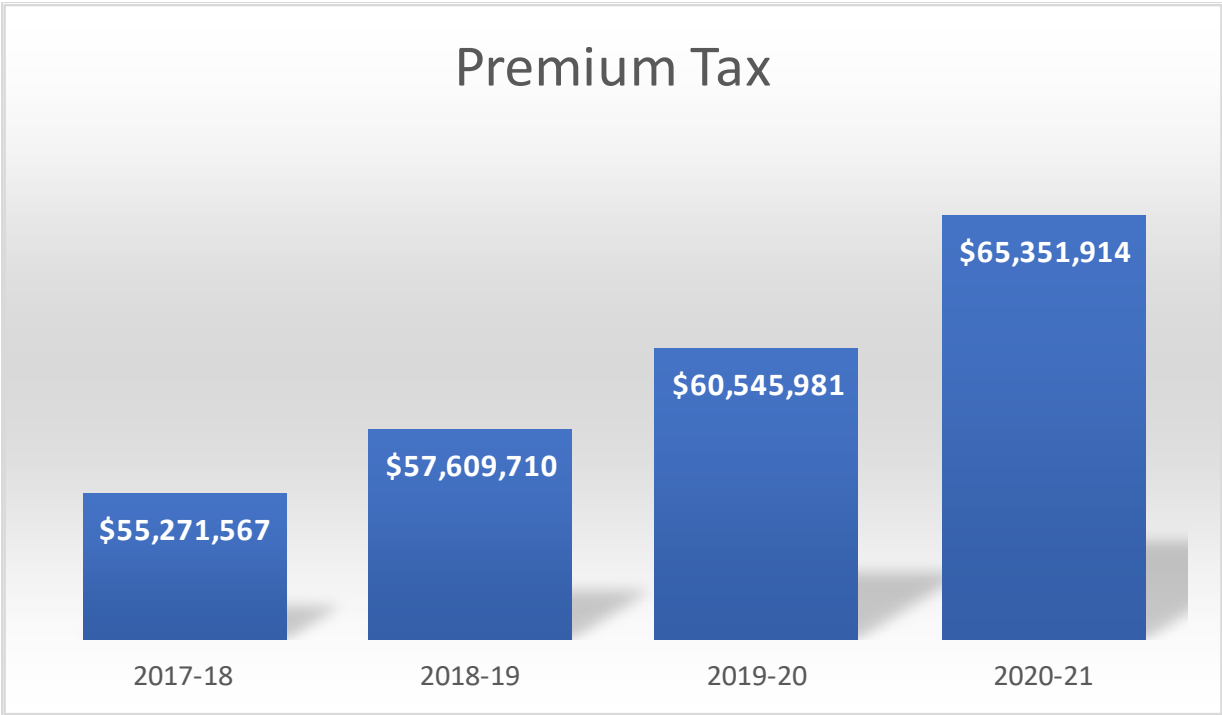


Table 5 – Collected as set out in the Premium Tax Act

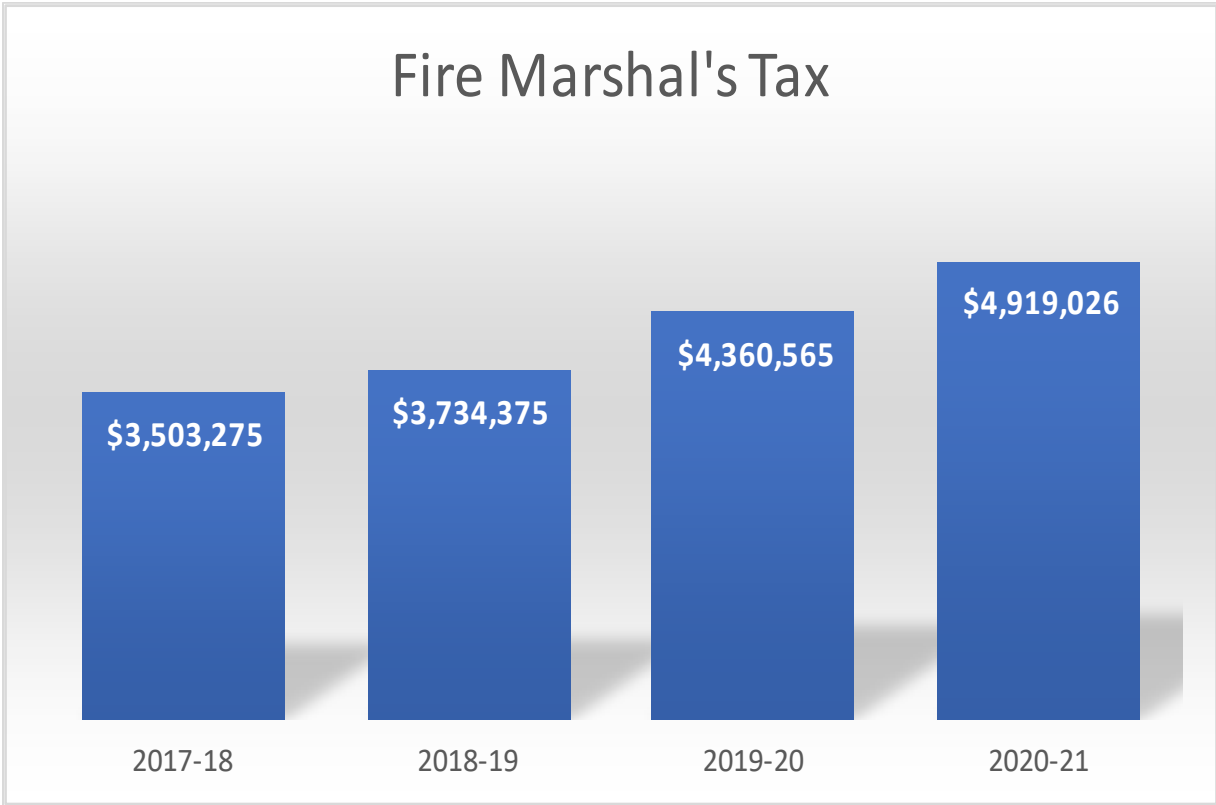


Table 6 - Collected as set out in the Fire Prevention Act S. 22 (1-4)

Revenus perçus pour le compte du ministère des Finances

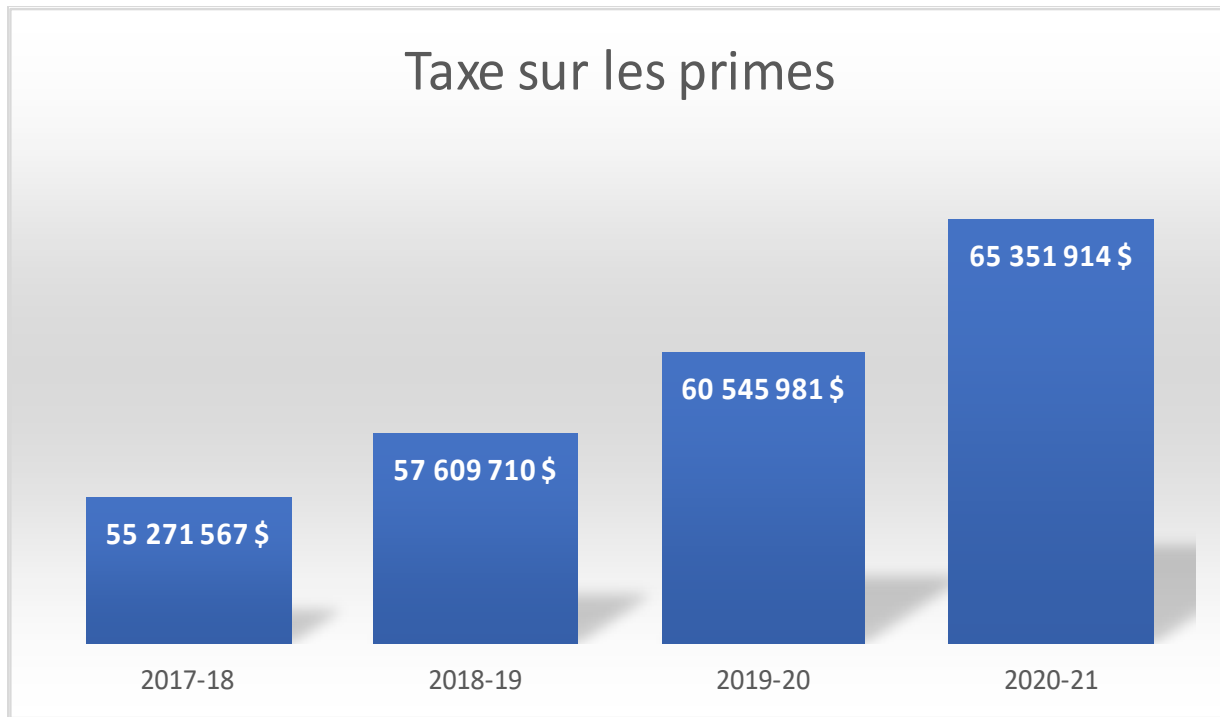


Tableau 7 – Revenus perçus conformément à la Loi de la taxe sur les primes d'assurance

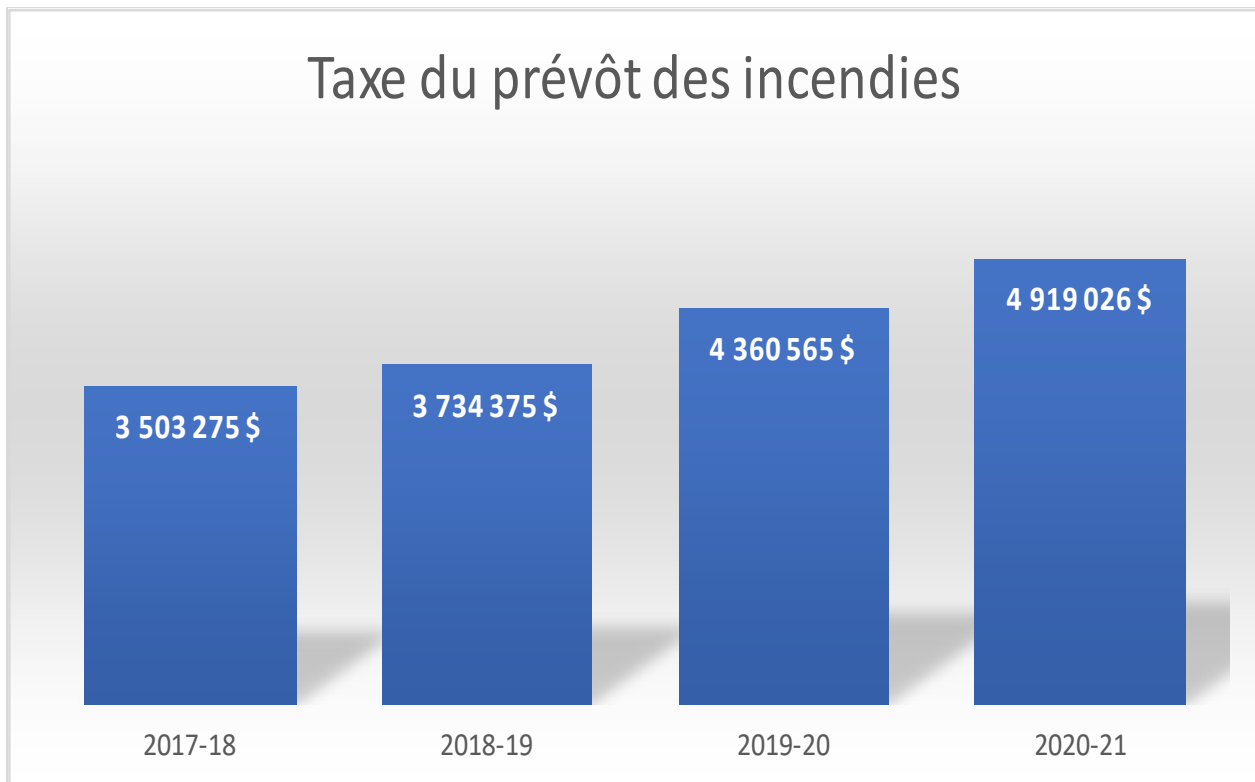


Tableau 8 – Revenus perçus conformément à l'article 22 (1 à 4) de la Loi sur la prévention des incendies

Revenue Collected on behalf of the Minister of Finance

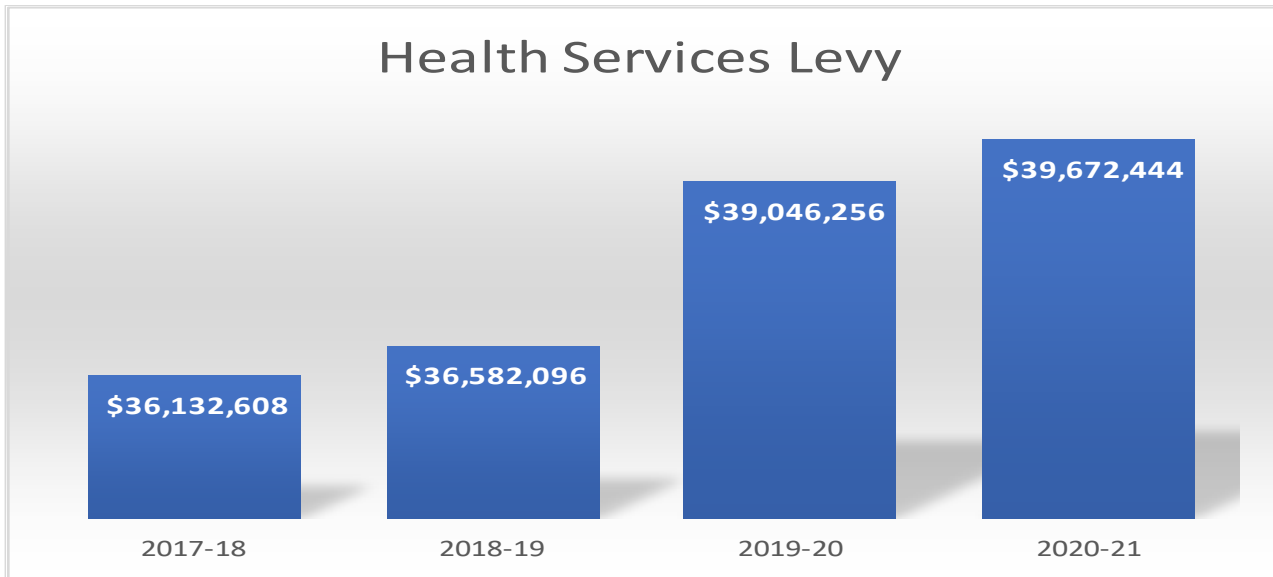


Table 9 - Collected as set out in Subsection 242.1(2) of the Insurance Act which provides the authority for the Province to impose a levy on the insurer for the purpose of recovering the cost of the entitled services provided to beneficiaries under the Medical Services Payment Act, the Hospital Services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

Revenus perçus pour le compte du ministère des Finances

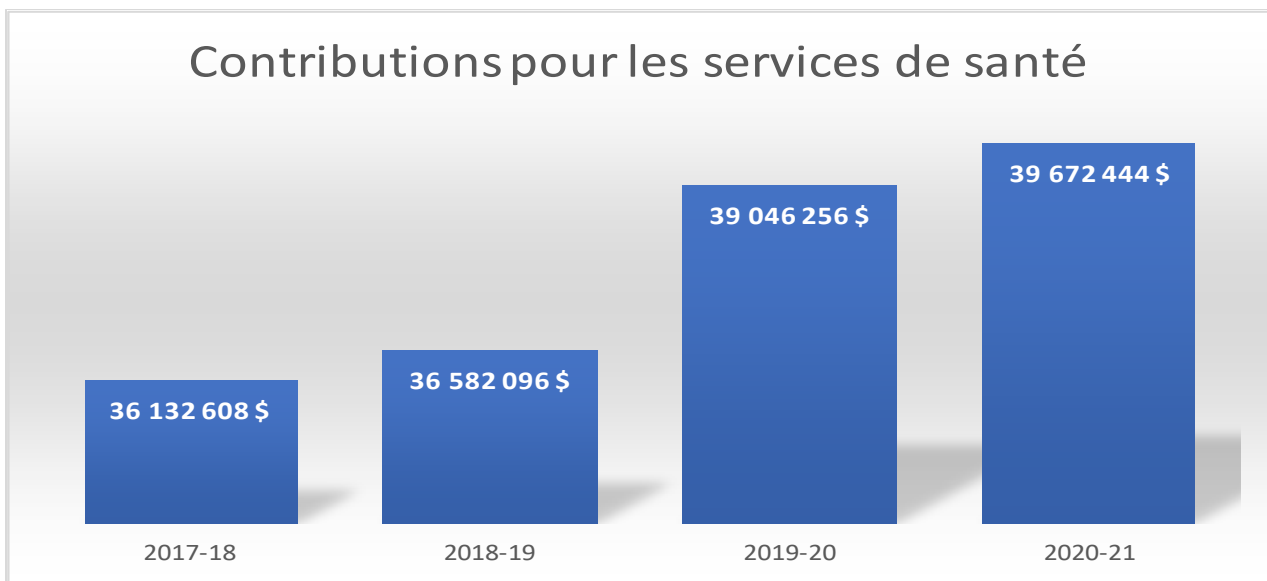


Tableau 10 - Revenus perçus conformément au paragraphe 242.1 (2) de la Loi sur les assurances stipulant que l'autorité provinciale peut imposer une contribution à chaque assureur aux fins de recouvrer le coût des services assurés dispensés à des bénéficiaires en vertu de la Loi sur le paiement des services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

Classes of Insurance

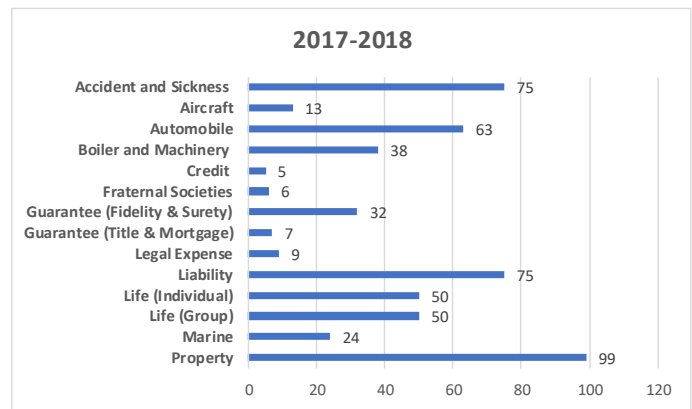
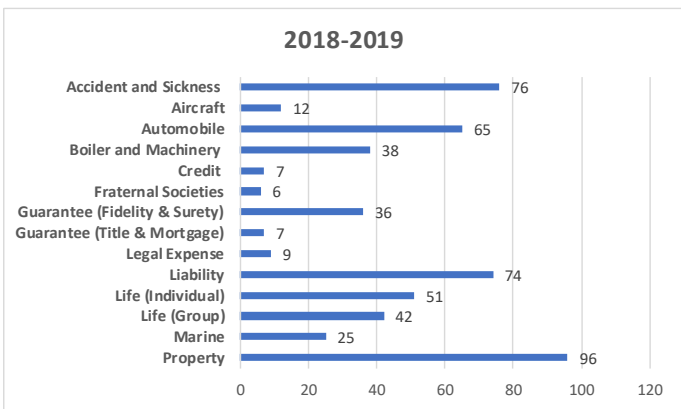
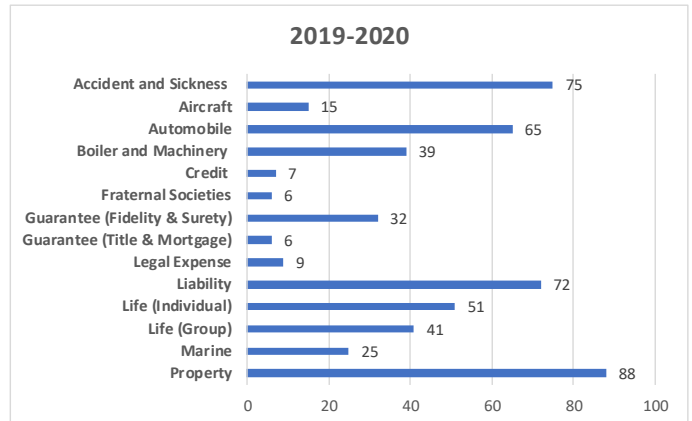
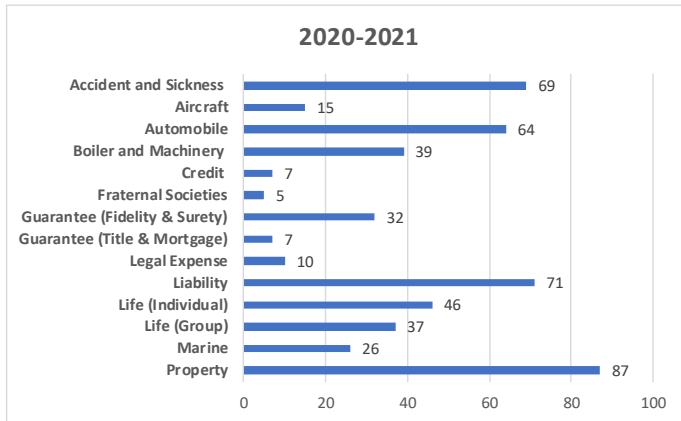
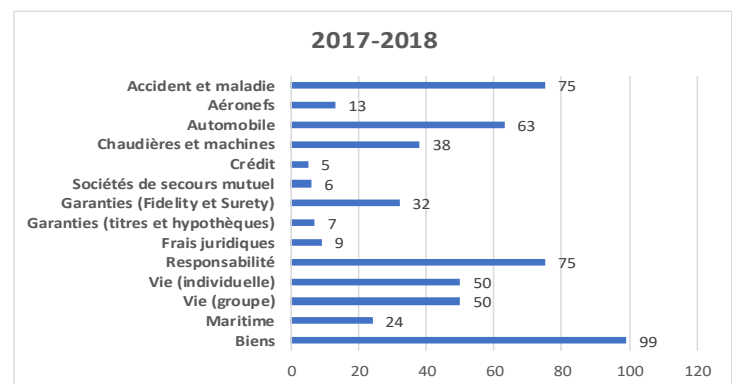
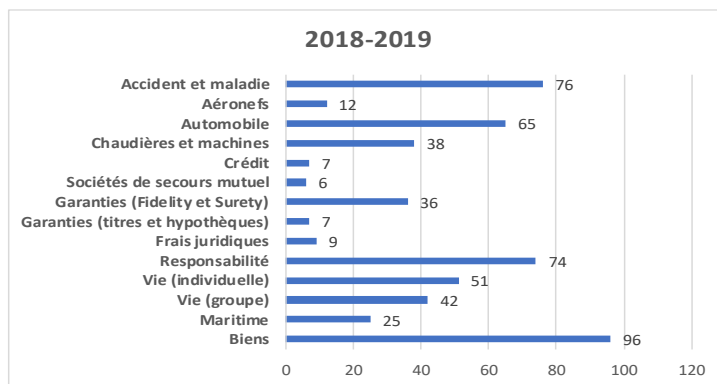
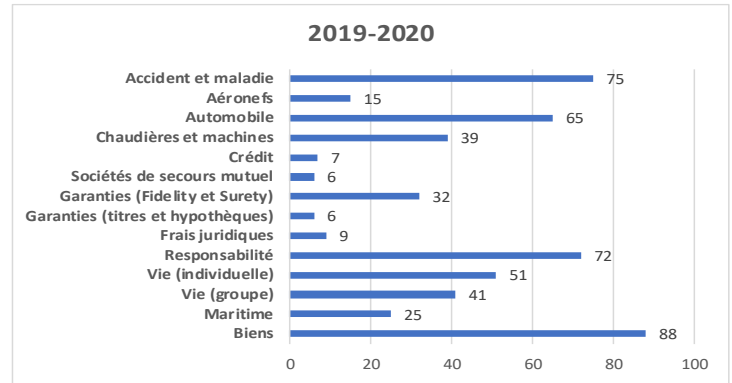
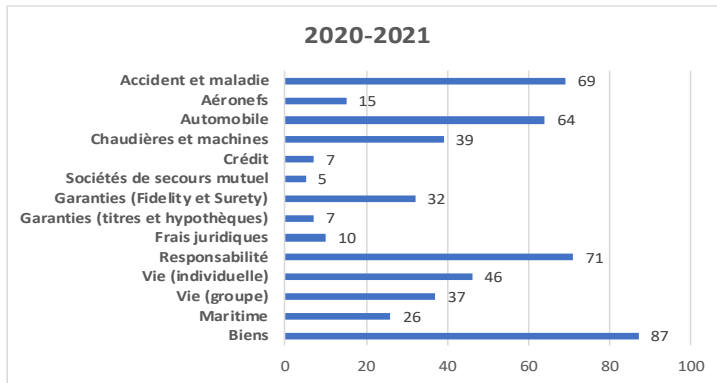


Table 11 & 12 - Show the number of Insurers reporting premiums by class type

Class	Number of Insurers by Type			
	2020-2021	2019-2020	2018-2019	2017-2018
Accident and Sickness	69	75	76	75
Aircraft	15	15	12	13
Automobile	64	65	65	63
Boiler and Machinery	39	39	38	38
Credit	7	7	7	5
Fraternal Societies	5	6	6	6
Guarantee (Fidelity & Surety)	32	32	36	32
Guarantee (Title & Mortgage)	7	6	7	7
Legal Expense	10	9	9	9
Liability	71	72	74	75
Life (Individual)	46	51	51	50
Life (Group)	37	41	42	50
Marine	26	25	25	24
Property	87	88	96	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			
	2020-2021	2019-2020	2018-2019	2017-2018
Accident et maladie	69	75	76	75
Aéronefs	15	15	12	13
Automobile	64	65	65	63
Chaudières et machines	39	39	38	38
Crédit	7	7	7	5
Sociétés de secours mutuel	5	6	6	6
Garanties (Fidelity et Surety)	32	32	36	32
Garanties (titres et hypothèques)	7	6	7	7
Frais juridiques	10	9	9	9
Responsabilité	71	72	74	75
Vie (individuelle)	46	51	51	50
Vie (groupe)	37	41	42	50
Maritime	26	25	25	24
Biens	87	88	96	99

Premiums and Losses by Class of Insurance (\$'000)

Classes of Insurance	2020-2021		2019-2020		2018-2019		2017-2018	
	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends	Premiums	Claims & Dividends
Accident and Sickness	576,241	372,286	561,190	374,038	603,780	372,576	530,996	350,138
Aircraft	2,899	53	2,087	2,443	2,155	(549)	1,862	1,273
Automobile	672,121	496,938	611,143	483,127	556,846	468,020	522,575	451,053
Boiler and Machinery	18,998	10,381	23,593	28,462	20,937	22,172	18,606	(2,652)
Credit	1,868	303	1,693	543	1,486	173	1,348	103
Fraternal Societies	9,531	6,976	9,598	7,461	9,437	7,372	8,632	6,829
Guarantee (Fidelity & Surety)	8,140	387	8,358	(1,585)	11,780	344	11,331	874
Guarantee (Title & Mortgage)	30,771	5,739	23,175	5,472	18,236	6,377	17,135	5,340
Legal Expense	397	219	432	58	362	(15)	341	49
Liability	137,233	63,952	120,651	65,253	127,457	76,659	163,328	147,983
Life (Individual)	500,755	346,552	491,158	347,036	483,229	343,800	467,728	337,808
Life (Group)	241,913	216,033	393,896	212,600	406,721	210,677	249,173	182,856
Marine	14,843	3,045	11,949	9,695	7,811	4,507	5,610	3,411
Property	544,879	294,140	479,053	367,131	418,653	543,967	385,980	250,862

Table 15 - Premiums and Losses by Class of Insurance collected January 1st, 2020 to December 31st, 2020

Primes et sinistres par catégorie d'assurance (en milliers de \$)

Catégories d'assurance	2020-2021		2019-2020		2018-2019		2017-2018	
	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	576 241	372 286	561 190	374 038	603 780	372 576	530 996	350 138
Aéronefs	2 899	53	2 087	2 443	2 155	(549)	1 862	1 273
Automobile	672 121	496 938	611 143	483 127	556 846	468 020	522 575	451 053
Chaudières et machines	18 998	10 381	23 593	28 462	20 937	22 172	18 606	(2 652)
Crédit	1 868	303	1 693	543	1 486	173	1 348	103
Sociétés de secours mutuel	9 531	6 976	9 598	7 461	9 437	7 372	8 632	6 829
Garanties (Fidelity et Surety)	8 140	387	8 358	(1 585)	11 780	344	11 331	874
Garanties (titres et hypothèques)	30 771	5 739	23 175	5 472	18 236	6 377	17 135	5 340
Frais juridiques	397	219	432	58	362	(15)	341	49
Responsabilité	137 233	63 952	120 651	65 253	127 457	76 659	163 328	147 983
Vie (individuelle)	500 755	346 552	491 158	347 036	483 229	343 800	467 728	337 808
Vie (groupe)	241 913	216 033	393 896	212 600	406 721	210 677	249 173	182 856
Maritime	14 843	3 045	11 949	9 695	7 811	4 507	5 610	3 411
Biens	544 879	294 140	479 053	367 131	418 653	543 967	385 980	250 862

Tableau 16 - Primes et sinistres par catégorie d'assurance perçus du 1^{er} janvier 2020 au 31 décembre 2020

New Companies / Nouvelles Compagnies

January 1, 2020 - December 31, 2020

1 janvier 2020 - 31 décembre 2020

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, 2020 - December 31, 2020

1 janvier 2020 - 31 décembre 2020

Name of Company <i>Noms des compagnies</i>	Ceased <i>cessé le</i>
AXA Insurance Company	4/8/2020
Community Newspaper Reciprocal Insurance Exchange	5/31/2020
Liberty Specialty Markets Bermuda Limited	3/11/2020
T.H.E. Insurance Company	3/11/2020

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2020 - December 31, 2020

1 janvier 2020 - 31 décembre 2020

The Canada Life Assurance Company / La Compagnie d'Assurance du Canada sur la Vie
amalgamated with / fusionné avec:

The Great-West Life Assurance Company / La Great-West compagnie d'assurance-vie

Continuing Company / maintenant le nom de:

The Canada Life Assurance Company / La Compagnie d'Assurance du Canada sur la Vie
As of Date/ De date 1/27/2020

The Canada Life Assurance Company / La Compagnie d'Assurance du Canada sur la Vie
amalgamated with / fusionné avec:

London Life Insurance Company / London Life Compagnie d'Assurance-Vie

Continuing Company / maintenant le nom de:

The Canada Life Assurance Company / La Compagnie d'Assurance du Canada sur la Vie
As of Date/ De date 1/27/2020

The Wawanesa Life Insurance Company / La Compagnie d'Assurance-vie Wawanesa
amalgamated with / fusionné avec:

Western Life Assurance Company / Western Life, Compagnie d'assurance-vie

Continuing Company / maintenant le nom de:

The Wawanesa Life Insurance Company / La Compagnie d'Assurance-vie Wawanesa
As of Date/ De date 1/2/2020

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2020 - December 31, 2020

1 janvier 2020 - 31 décembre 2020

Industrial Alliance Insurance and Financial Services Inc. / Industrielle Alliance Assurance et services financiers inc.

amalgamated with / fusionné avec:

L'Excellence Compagnie d'assurance-vie / The Excellence Life Insurance Company

Continuing Company / maintenant le nom de:

Industrial Alliance Insurance and Financial Services Inc. / Industrielle Alliance Assurance et services financiers inc.

As of Date/ De date 2/14/2020

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

amalgamated with / fusionné avec:

SSQ Insurance Company Inc. / SSQ Société d'assurance Inc.

Continuing Company / maintenant le nom de:

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

As of Date/ De date 3/11/2020

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

January 1, 2020 - December 31, 2020

1 janvier 2020 - 31 décembre 2020

Jewelers Mutual Insurance Company, SI

Jewelers Mutual Insurance Company

Changed Name to / Changé à :

Jewelers Mutual Insurance Company, SI

Date/date 4/17/2020

Sompo Japan Insurance Inc.

Assurances Sompo du Japon Inc.

Sompo Japan Nipponkoa Insurance Inc. / Assurances Sompo Nipponkoa du Japon Inc.

Changed Name to / Changé à :

Sompo Japan Insurance Inc. / Assurances Sompo du Japon Inc.

Date/date 5/21/2020

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, 2021 / 31 Mars 2021

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

Name of Company		Premiums	2021
ID #	Noms des	Primes	Assessment Cotisation
Fraternal Societies/Sociétés des secours mutuels			
10004	ACTRA Fraternal Benefit Society		87.88
10130	The Grand Orange Lodge of British America Benefit Fund	45,000.00	108.09
10144	The Independent Order of Foresters	69,000.00	126.61
10155	Knights of Columbus	91,000.00	6,474.10
10206	The Order of United Commercial Travelers of America	7,631,000.0	50.00
35346	FaithLife Financial	0 0.00 0.00	50.00
45625	Teachers Life Insurance Society	0.00	50.00
7	Fraternal Societies/Sociétés des secours mutuels	7,836,000.00	6,946.68
Life Companies/Compagnies - vie			
10003	Acadie Vie	20,266,000.00	17,110.79
10010	Aetna Life Insurance Company	0.00	50.00
10022	American Bankers Life Assurance Company of Florida	9,079,000.00	7,693.09
10033	Assomption Compagnie Mutuelle d'Assurance-vie	39,527,000.00	33,325.53
10034	Blue Cross Life Insurance Company of Canada	53,941,000.00	45,459.86
10042	The Canada Life Assurance Company	238,525,000.00	200,850.63
10064	Canadian Premier Life Insurance Company	4,520,000.00	3,855.13
10067	Combined Insurance Company of America	18,387,000.00	15,528.97
10090	CUMIS Life Insurance Company	4,807,000.00	4,096.74
10102	The Empire Life Insurance Company	5,793,000.00	4,926.80
10105	AXA Equitable Life Insurance Company	0.00	50.00
10125	Scotia Life Insurance Company	0.00	50.00
10146	Industrial Alliance Insurance and Financial Services Inc.	47,782,000.00	40,274.95
10161	Life Insurance Company of North America	0.00	50.00
10169	The Manufacturers Life Insurance Company	174,097,000.00	146,612.36
10193	New York Life Insurance Company	426,000.00	408.63
10200	Allianz Life Insurance Company of North America	0.00	50.00
10230	SSQ, Life Insurance Company Inc.	11,630,000.00	9,840.64
10231	Reliable Life Insurance Company	15,000.00	62.63
10260	Sun Life Assurance Company of Canada	167,994,000.00	141,474.59
10284	United American Insurance Company	4,000.00	53.37
10294	The Wawanesa Life Insurance Company	5,303,000.00	4,514.29
10310	Humania Assurance Inc.	1,554,000.00	1,358.22
10320	CIGNA Life Insurance Company of Canada	84,000.00	120.71
10322	American Income Life Insurance Company	8,339,000.00	7,070.13
10329	Co-operators Life Insurance Company	19,858,000.00	16,767.32
10339	The Equitable Life Insurance Company of Canada	9,555,000.00	8,093.81
10372	Primerica Life Insurance Company of Canada	1,642,000.00	1,432.31
10384	CompCorp Life Insurance Company	827,000.00	50.00

10391	CIBC Life Insurance Company Limited	1,013,000.00	746.20
10392	La Capitale Financial Security Insurance Company	7,237,000.00	902.79
10400	BMO Life Assurance Company	4,496,000.00	6,142.42
10411	First Canadian Insurance Corporation	899,000.00	3,834.93
10412	TD Life Insurance Company	0.00	806.82
10416	Liberty Life Assurance Company of Boston	6,580,000.00	50.00
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	59,000.00	5,589.33
10424	Pavonia Life Insurance Company of Michigan	0.00	99.67
10428	The Canada Life Insurance Company of Canada	0.00	50.00
10429	RBC Life Insurance Company	15,827,000.00	13,373.85
25856	American Health & Life Insurance Company	767,000.00	695.69
26429	Gerber Life Insurance Company	84,000.00	120.71
26527	ivari	5,274,000.00	4,489.88
26589	MD Life Insurance Company	0.00	50.00
27254	BMO Life Insurance Company	304,000.00	305.92
27278	Trans Global Life Insurance Company	23,000.00	69.36
27370	Foresters Life Insurance Company	4,111,000.00	3,510.82
27414	Desjardins Financial Security Life Assurance Company	46,097,000.00	38,856.44
27855	Chubb Life Insurance Company of Canada	9,796,000.00	8,296.70
28517	Medavie Inc.	116,120,000.00	97,804.82
29399	L'Union -Vie, compagnie mutuelle d'assurance	912,000.00	817.76
30730	Assurant Life of Canada	229,000.00	242.78
32087	Sun Life Insurance (Canada) Inc.	0.00	50.00
35977	La Survivance - Voyage, compagnie d'assurance	66,000.00	105.56
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.	1,938,000.00	1,681.49
56	Life Companies/Compagnies - vie	1,065,787,000.00	900,025.46
Other than Life Companies/Compagnies autre que l'assurance vie			
10011	Affiliated FM Insurance Company	1,564,000.00	1,366.64
10013	Factory Mutual Insurance Company	18,328,000.00	15,479.30
10016	Allstate Insurance Company of Canada	53,828,000.00	45,364.73
10021	American Bankers Insurance Company of Florida	11,946,000.00	10,106.66
10023	Euler Hermes North America Insurance Company	34,000.00	78.62
10028	The American Road Insurance Company	151,000.00	177.12
10037	La Compagnie d'assurance Belair Inc.	0.00	50.00
10038	The Boiler Inspection and Insurance Company of Canada	984,000.00	878.37
10058	Chicago Title Insurance Company	707,000.00	645.18
10059	CorePoint Insurance Company	3,000.00	52.53
10061	Chubb Insurance Company of Canada	16,528,000.00	13,963.98
10069	AIG Insurance Company of Canada	23,107,000.00	19,502.47
10079	Continental Casualty Company	3,805,000.00	3,253.21
10084	Co-operators General Insurance Company	74,791,000.00	63,012.29
10089	CUMIS General Insurance Company	6,299,000.00	5,352.77
10098	Ecclesiastical Insurance Office Public Limited Company	5,710,000.00	4,856.92
10099	Economical Mutual Insurance Company	97,946,000.00	82,505.17

10101	Elite Insurance Company	11,311,000.00	9,572.09
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	13,042,000.00	11,029.32
10111	Legacy General Insurance Company	132,000.00	161.12
10113	First North American Insurance Company	267,000.00	274.77
10118	Aviva Insurance Company of Canada	85,672,000.00	72,172.38
10128	Gore Mutual Insurance Company	249,000.00	259.62
10129	Wynward Insurance Group	5,531,000.00	4,706.23
10131	Great American Insurance Company	2,569,000.00	2,212.69
10134	The Guarantee Company of North America	8,465,000.00	7,176.20
10135	The Nordic Insurance Company of Canada	0.00	50.00
10136	Intact Insurance Company	106,406,000.00	89,627.16
10139	Hartford Fire Insurance Company	35,000.00	79.46
10149	La Compagnie d'Assurance Jevco	0.00	50.00
10151	Echelon Insurance	14,877,000.00	12,574.10
10160	Liberty Mutual Insurance Company	34,241,000.00	28,875.55
10162	Lloyd's Underwriters	63,455,000.00	53,469.16
10180	The Missisquoi Insurance Company	0.00	50.00
10184	Motors Insurance Corporation	0.00	50.00
10198	XL Reinsurance America Inc.	321,000.00	320.23
10203	TD Direct Insurance Inc.	0.00	50.00
10212	The Personal Insurance Company	30,130,000.00	25,414.73
10217	The Portage la Prairie Mutual Insurance Company	13,334,000.00	11,275.14
10228	TD Home and Auto Insurance Company	586,000.00	543.32
10229	Quebec Assurance Company	0.00	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	45,691,000.00	38,514.65
10239	Scottish & York Insurance Co. Limited	0.00	50.00
10244	Security National Insurance Company	72,363,000.00	60,968.29
10245	Sentry Insurance A Mutual Company	13,000.00	60.94
10247	Optimum Société d'Assurance inc.	0.00	50.00
10248	SouthEastern Mutual Insurance Company	15,937,000.00	13,466.45
10249	The Sovereign General Insurance Company	20,223,000.00	17,074.59
10252	Stanley Mutual Insurance Company	7,301,000.00	6,196.30
10257	St. Paul Fire & Marine Insurance Company	871,000.00	783.25
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	408,000.00	393.47
10267	Traders General Insurance Company	11,568,000.00	9,788.44
10268	Trafalgar Insurance Company of Canada	1,728,000.00	1,504.70
10280	Unifund Assurance Company	43,319,000.00	36,517.80
10293	The Wawanesa Mutual Insurance Company	127,794,000.00	107,632.50
10298	Western Surety Company	1,173,000.00	1,037.48
10299	Sompo Japan Nipponkoa Insurance Inc.	11,000.00	59.26
10300	Zurich Insurance Company Ltd.	10,731,000.00	9,083.82
10306	The Dominion of Canada General Insurance Company	29,593,000.00	24,962.66
10308	Primum Insurance Company	28,907,000.00	24,385.16
10314	Westport Insurance Corporation	4,681,000.00	3,990.67

10319	Coseco Insurance Company	300,000.00	302.55
10321	Canadian Universities Reciprocal Insurance Exchange	867,000.00	779.88
10323	RBC Insurance Company of Canada	1,095,000.00	971.82
10337	Canadian Lawyers Insurance Association (CLIA)	814,000.00	735.26
10338	Stewart Title Guaranty Company	1,138,000.00	1,008.02
10340	TD General Insurance Company	0.00	50.00
10341	Travelers Insurance Company of Canada	3,385,000.00	2,899.64
10342	Novex Insurance Company	295,000.00	298.34
10345	Pembridge Insurance Company	27,814,000.00	23,465.02
10347	First American Title Insurance Company	2,000.00	51.68
10366	Mitsui Sumitomo Insurance Company Limited	142,000.00	169.54
10375	Federated Insurance Company of Canada	2,967,000.00	2,547.75
10377	United General Insurance Corporation	9,600,000.00	8,131.69
10382	Green Shield Canada	3,586,000.00	3,068.85
10385	Sunderland Marine Insurance Company Limited (Canada	0.00	50.00
10393	Western Assurance Company	0.00	50.00
10398	Protective Insurance Company	69,000.00	108.09
10402	Old Republic Insurance Company of Canada	1,851,000.00	1,608.25
10404	Northbridge General Insurance Corporation	44,918,000.00	37,863.91
10405	Verasure Insurance Company	0.00	50.00
10406	Genworth Financial Mortgage Insurance Company Canada	17,120,000.00	14,462.35
10409	Virginia Surety Company Inc.	0.00	50.00
10413	CAA Insurance Company	8,916,000.00	7,555.87
10414	Waterloo Insurance Company	0.00	50.00
10415	Scotia General Insurance Company	0.00	50.00
10425	Coachman Insurance Company	0.00	50.00
10426	Everest Insurance Company of Canada	2,313,000.00	1,997.18
10430	Heartland Farm Mutual Inc.	0.00	50.00
10431	Zenith Insurance Company	2,725,000.00	2,344.02
10432	Perth Insurance Company	0.00	50.00
10433	Aviva General Insurance Company	18,678,000.00	15,773.95
10434	Canassurance Insurance Company	943,000.00	843.86
10435	Temple Insurance Company	8,298,000.00	7,035.61
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	1,000.00	50.84
27281	Trans Global Insurance Company	44,000.00	87.04
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance	15,814,000.00	13,362.91
27750	The Insurance Company of Prince Edward Island	12,756,000.00	10,788.55
29158	Aspen Insurance UK Ltd.	320,000.00	319.39
29222	National Liability & Fire Insurance Company	2,181,000.00	1,886.06
29359	Pafco Insurance Company	3,653,000.00	3,125.25
29387	Industrial Alliance Pacific General Insurance Corporation	7,910,000.00	6,708.98
29388	Petline Insurance Company	803,000.00	726.00
29789	Allianz Global Risks US Insurance Company	9,303,000.00	7,881.67
29840	Omega General Insurance Company	1,613,000.00	1,407.89

30017	FCT Insurance Company Ltd.	4,554,000.00	3,883.75
30020	Compagnie Francaise d'Assurance pour le Commerce Extérieur	295,000.00	298.34
30128	Canadian Farm Insurance Corp.	4,000.00	53.37
30650	Jewelers Mutual Insurance Company	165,000.00	188.90
30746	L'Unique assurances générales inc.	2,000.00	51.68
30921	Trisura Guarantee Insurance Company	3,935,000.00	3,362.65
31026	Electric Insurance Company	25,000.00	71.05
31925	Canada Guaranty Mortgage Insurance Company	7,373,000.00	6,256.91
32334	Berkley Insurance Company	1,097,000.00	973.50
32611	Fenchurch General Insurance Company	32,000.00	76.94
32639	Associated Electric & Gas Insurance Services Limited	424,000.00	406.94
33014	Safety National Casualty Corporation	0.00	50.00
33344	Triton Insurance Company	1,873,000.00	1,626.77
33901	AXIS Reinsurance Company (Canadian Branch)	488,000.00	460.82
34332	Healthcare Insurance Reciprocal of Canada	89,000.00	124.92
35408	Unica Insurance Inc.	0.00	50.00
35976	Allied World Specialty Insurance	3,893,000.00	3,327.30
36652	HDI Global Specialty SE	3,264,000.00	2,797.78
37017	La Capitale General Insurance Inc.	0.00	50.00
37113	HDI Global SE Canada Branch	3,416,000.00	2,925.74
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	126,000.00	156.07
40005	Arch Insurance Canada Ltd.	3,595,000.00	3,076.43
40823	Millennium Insurance Corporation	1,617,000.00	1,411.26
41846	Orion Travel Insurance Company	352,000.00	346.33
41880	Starr Insurance and Reinsurance Limited	1,642,000.00	1,432.31
41924	GMS Insurance Inc.	601,000.00	555.95
42096	Certas Home and Auto Insurance Company	58,007,000.00	48,882.79
43412	Technology Insurance Company, Inc.	0.00	50.00
43925	XL Specialty Insurance Company	9,750,000.00	8,257.97
44902	SCOR Insurance - Canadian Branch	2,567,000.00	2,211.01
47290	Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	1,000.00	50.84
47296	S&Y Insurance Company	0.00	50.00
47629	Carleton-Fundy Mutual Insurance Company	6,474,000.00	5,500.09
144	Other than Life Companies/Compagnies autre que l'assurance vie	1,456,561,000.00	1,233,395.86
207	Total	2,530,184,000.00	2,140,368.00

Accident and Sickness Insurance
Assurance accident et maladie
Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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	2,105,000	1,048,000	49.79
AIG Insurance Company of Canada	3,186,000	1,394,000	43.75
Allianz Global Risks US Insurance Company	135,000	1,000	0.74
Allstate Insurance Company of Canada	236,000	106,000	44.92
American Bankers Insurance Company of Florida	2,957,000	286,000	9.67
American Bankers Life Assurance Company of Florida	5,423,000	445,000	8.21
American Income Life Insurance Company	1,239,000	283,000	22.84
Arch Insurance Canada Ltd.	2,000	0	0.00
Assomption Compagnie Mutuelle d'Assurance-vie	19,447,000	13,569,000	69.77
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	3,032,000	745,000	24.57
Aviva Insurance Company of Canada	6,000	6,000	100.00
AXIS Reinsurance Company (Canadian Branch)	49,000	32,000	65.31
Berkley Insurance Company	214,000	16,000	7.48
Blue Cross Life Insurance Company of Canada	31,340,000	17,859,000	56.98
BMO Life Assurance Company	814,000	700,000	86.00
BMO Life Insurance Company	237,000	7,000	2.95
CAA Insurance Company	127,000	(25,000)	---
Canadian Premier General Insurance Company	87,000	48,000	55.17
Canadian Premier Life Insurance Company	2,797,000	391,000	13.98
Canassurance Insurance Company	935,000	1,767,000	188.98
Chubb Insurance Company of Canada	169,000	25,000	14.79
Chubb Life Insurance Company of Canada	6,185,000	359,000	5.80
CIBC Life Insurance Company Limited	703,000	435,000	61.88
CIGNA Life Insurance Company of Canada	84,000	183,000	217.86
Combined Insurance Company of America	18,048,000	6,258,000	34.67
Co-operators General Insurance Company	26,000	0	0.00
Co-operators Life Insurance Company	8,455,000	7,028,000	83.12
CUMIS General Insurance Company	416,000	10,000	2.40
CUMIS Life Insurance Company	2,929,000	1,572,000	53.67
Desjardins Financial Security Life Assurance Company	32,805,000	23,447,000	71.47
Everest Insurance Company of Canada	4,000	(25,000)	---
Fenchurch General Insurance Company	32,000	22,000	68.75
First Canadian Insurance Corporation	2,475,000	756,000	30.55
Foresters Life Insurance Company	29,000	20,000	68.97
GMS Insurance Inc.	601,000	507,000	84.36
Green Shield Canada	3,586,000	2,195,000	61.21
HDI Global Specialty SE	1,000	0	0.00

Accident and Sickness Insurance

Assurance accident et maladie

Premiums & Losses in New Brunswick - 2020

Primes et sinistres au Nouveau-Brunswick - 2020

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.	1,178,000	587,000	49.83
Industrial Alliance Insurance and Financial Services Inc.	15,533,000	7,465,000	48.06
ivari	16,000	1,000	6.25
La Capitale Civil Service Insurer Inc. (CCSI)	976,000	667,000	68.34
La Capitale Financial Security Insurance Company	992,000	270,000	27.22
La Survivance – Voyage, compagnie d'assurance	66,000	130,000	196.97
Life Insurance Company of North America	0	131,000	---
Lloyd's Underwriters	439,000	515,000	117.31
L'Union-Vie, compagnie mutuelle d'assurance	227,000	12,000	5.29
Medavie Inc.	117,154,000	66,129,000	56.45
Old Republic Insurance Company of Canada	846,000	640,000	75.65
Orion Travel Insurance Company	193,000	86,000	44.56
Pavonia Life Insurance Company of Michigan	16,000	3,000	18.75
RBC Insurance Company of Canada	826,000	2,681,000	324.58
RBC Life Insurance Company	8,715,000	7,723,000	88.62
Reliable Life Insurance Company	6,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	(15,000)	0	---
SSQ, Life Insurance Company Inc.	8,837,000	7,571,000	85.67
Starr Insurance and Reinsurance Limited	12,000	7,000	58.33
Sun Life Assurance Company of Canada	87,305,000	65,835,000	75.41
TD Life Insurance Company	793,000	95,000	11.98
Temple Insurance Company	41,000	53,000	129.27
The Canada Life Assurance Company	74,425,000	49,489,000	66.50
The Empire Life Insurance Company	2,072,000	1,480,000	71.43
The Equitable Life Insurance Company of Canada	1,664,000	1,062,000	63.82
The Guarantee Company of North America	34,000	107,000	314.71
The Manufacturers Life Insurance Company	100,197,000	76,771,000	76.62
The Wawanesa Life Insurance Company	1,073,000	450,000	41.94
Trans Global Life Insurance Company	18,000	0	0.00
Trisura Guarantee Insurance Company	128,000	1,000	0.78
Triton Insurance Company	1,564,000	707,000	45.20
Zurich Insurance Company Ltd	(6,000)	148,000	---
Totals - 2020 - 69 Companies/Compagnies	576,241,000	372,286,000	64.61
Totals - 2019 - 75 Companies/Compagnies	561,190,000	374,038,000	66.65

Aircraft Insurance
Assurance-aéronefs

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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	132,000	23,000	17.42
Allianz Global Risks US Insurance Company	49,000	(65,000)	---
Chubb Insurance Company of Canada	791,000	0	0.00
HDI Global Specialty SE	46,000	26,000	56.52
Intact Insurance Company	0	(3,000)	---
Liberty Mutual Insurance Company	176,000	0	0.00
Lloyd's Underwriters	552,000	(152,000)	---
Mitsui Sumitomo Insurance Company Limited	82,000	15,000	18.29
National Liability & Fire Insurance Company	133,000	44,000	33.08
Northbridge General Insurance Corporation	202,000	25,000	12.38
Old Republic Insurance Company of Canada	6,000	0	0.00
Starr Insurance and Reinsurance Limited	103,000	85,000	82.52
Temple Insurance Company	428,000	(35,000)	---
Westport Insurance Corporation	0	4,000	---
XL Specialty Insurance Company	199,000	86,000	43.22
Totals - 2020 - 15 Companies/Compagnies	2,899,000	53,000	1.83
Totals - 2019 - 15 Companies/Compagnies	2,087,000	2,443,000	117.06

**Automobile Insurance
Assurance automobile**

**Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</i>
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total Responsabilité</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	
AIG Insurance Company of Canada	2,692	1,150	1,888	5,730	4,094	(1,166)	1,516	4,444	77.56
Allianz Global Risks US Insurance Company	16	2	11	29	0	0	(12)	(12)	---
Allstate Insurance Company of Canada	20,235	3,855	10,912	35,002	15,396	1,279	9,507	26,182	74.80
Arch Insurance Canada Ltd.	34	5	8	47	0	0	0	0	0.00
Aviva General Insurance Company	5,793	1,824	5,456	13,073	4,866	1,887	3,599	10,352	79.19
Aviva Insurance Company of Canada	26,239	5,749	18,760	50,748	19,208	5,451	10,754	35,413	69.78
CAA Insurance Company	3,068	694	2,305	6,067	2,975	531	1,326	4,832	79.64
Certas Home and Auto Insurance Company	16,238	4,838	11,891	32,967	9,624	3,530	7,940	21,094	63.99
Chubb Insurance Company of Canada	2,830	23	595	3,448	2,305	33	149	2,487	72.13
Continental Casualty Company	277	33	173	483	192	11	93	296	61.28
Co-operators General Insurance Company	17,125	4,202	16,021	37,348	13,282	2,612	8,784	24,678	66.08
COSECO Insurance Company	138	28	69	235	(822)	221	440	(161)	---
CUMIS General Insurance Company	1,084	292	649	2,025	1,174	312	638	2,124	104.89
Echelon Insurance	7,077	2,005	3,922	13,004	6,483	1,958	3,277	11,718	90.11
Economical Mutual Insurance Company	30,780	5,093	21,613	57,486	22,612	3,568	15,015	41,195	71.66
Electric Insurance Company	3	0	1	4	7	0	0	7	175.00
Elite Insurance Company	835	254	1,741	2,830	869	1,063	1,972	3,904	137.95
Everest Insurance Company of Canada	14	0	653	667	271	0	0	271	40.63
Federal Insurance Company	0	0	0	0	(1)	0	0	(1)	---
Federated Insurance Company of Canada	468	44	436	948	232	(22)	264	474	50.00
Hartford Fire Insurance Company	8	7	7	22	0	0	0	0	0.00
Industrial Alliance Pacific General Insurance Corporation	0	0	2,356	2,356	0	0	346	346	14.69

**Automobile Insurance
Assurance automobile**

**Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020**

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</i>
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total Responsabilité</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	
Intact Insurance Company	27,398	6,120	19,525	53,043	15,553	4,384	10,768	30,705	57.89
La Compagnie d'assurance Belair inc.	0	0	0	0	0	6	0	6	---
La Compagnie d'Assurances Jevco	0	0	0	0	45	(6)	0	39	---
Liberty Mutual Insurance Company	643	68	737	1,448	415	258	489	1,162	80.25
Lloyd's Underwriters	466	108	1,855	2,429	(78)	78	1,785	1,785	73.49
Millennium Insurance Corporation	0	0	430	430	0	0	53	53	12.33
Mitsui Sumitomo Insurance Company Limited	28	0	1	29	4	0	0	4	13.79
Northbridge General Insurance Corporation	9,937	1,920	8,153	20,010	7,130	751	4,850	12,731	63.62
Novex Insurance Company	0	0	0	0	0	(7)	0	(7)	---
Old Republic Insurance Company of Canada	329	33	181	543	(35)	11	209	185	34.07
Pafco Insurance Company	2,169	539	945	3,653	1,635	(66)	606	2,175	59.54
Pembridge Insurance Company	10,186	2,242	6,454	18,882	7,361	2,033	3,877	13,271	70.28
Perth Insurance Company	(4)	0	(2)	(6)	343	0	(1)	342	---
Primum Insurance Company	13,225	2,219	7,139	22,583	11,486	1,864	8,134	21,484	95.13
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	3,695	1,770	4,351	9,816	3,362	1,098	1,633	6,093	62.07
Protective Insurance Company	17	0	52	69	21	0	11	32	46.38
Royal & Sun Alliance Insurance Company of Canada	10,448	2,473	8,540	21,461	11,971	1,247	4,414	17,632	82.16
Security National Insurance Company	28,293	4,016	16,462	48,771	19,710	4,871	15,789	40,370	82.77
Sentry Insurance Company	10	0	3	13	(6)	0	0	(6)	---
Sonnet Insurance Company	5,740	933	4,168	10,841	5,020	1,198	4,576	10,794	99.57
St. Paul Fire and Marine Insurance Company	416	73	110	599	37	52	34	123	20.53
Starr Insurance and Reinsurance Limited	4	0	0	4	3	0	0	3	75.00

Automobile Insurance
Assurance automobile
Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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 Responsabilité</i> (\$'000)	Liability (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
TD Home and Auto Insurance Company	234	39	127	400	56	(58)	212	210	52.50
The American Road Insurance Company	0	0	151	151	0	0	51	51	33.77
The Dominion of Canada General Insurance Company	7,391	1,797	5,872	15,060	7,697	1,695	3,030	12,422	82.48
The Guarantee Company of North America	1,711	233	990	2,934	2,128	258	1,818	4,204	143.29
The Insurance Company of Prince Edward Island	4,056	1,184	3,328	8,568	1,763	1,334	1,378	4,475	52.23
The Nordic Insurance Company of Canada	0	0	0	0	0	15	0	15	---
The Personal Insurance Company	9,049	2,424	7,435	18,908	6,293	3,722	5,702	15,717	83.12
The Portage la Prairie Mutual Insurance Company	2,672	708	2,500	5,880	1,582	633	1,429	3,644	61.97
The Sovereign General Insurance Company	3,964	559	3,805	8,328	2,950	191	1,201	4,342	52.14
The Wawanesa Mutual Insurance Company	30,815	9,570	42,490	82,875	32,297	10,595	20,054	62,946	75.95
Tokio Marine & Nichido Fire Insurance Co. Ltd.	25	7	12	44	(23)	(2)	6	(19)	---
Traders General Insurance Company	3,231	844	3,172	7,247	3,170	622	1,016	4,808	66.34
Trafalgar Insurance Company of Canada	693	145	425	1,263	384	55	290	729	57.72
Travelers Insurance Company of Canada	165	243	312	720	274	55	1,582	1,911	265.42
Unifund Assurance Company	13,447	2,782	10,058	26,287	15,410	1,972	5,639	23,021	87.58
United General Insurance Corporation	2,240	1,283	6,077	9,600	2,492	640	1,744	4,876	50.79
Waterloo Insurance Company	(245)	(52)	(102)	(399)	915	755	330	2,000	---
XL Specialty Insurance Company	55	0	0	55	17	0	0	17	30.91

**Automobile Insurance
Assurance automobile**

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				Loss Ratio <i>Rapport</i>
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total (\$'000)	Liability <i>Total Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total (\$'000)	
Zenith Insurance Company	1,016	200	862	2,078	(465)	17	490	42	2.02
Zurich Insurance Company Ltd	2,029	413	543	2,985	2,575	104	229	2,908	97.42
Totals - 2020 - 64 Companies/Compagnies	330,502	74,991	266,628	672,121	266,259	61,643	169,036	496,938	73.94
Totals - 2019 - 65 Companies/Compagnies	310,562	69,622	230,959	611,143	234,012	62,668	186,447	483,127	79.05

Boiler and Machinery Insurance
Assurance des chaudières et machines
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

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	42,000	3,000	7.14
AIG Insurance Company of Canada	108,000	(49,000)	---
Allianz Global Risks US Insurance Company	1,469,000	(267,000)	---
Aviva Insurance Company of Canada	757,000	67,000	8.85
Certas Home and Auto Insurance Company	32,000	7,000	21.88
Chubb Insurance Company of Canada	6,000	27,000	450.00
Continental Casualty Company	32,000	2,000	6.25
Co-operators General Insurance Company	277,000	53,000	19.13
CUMIS General Insurance Company	24,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	224,000	7,000	3.13
Echelon Insurance	3,000	0	0.00
Economical Mutual Insurance Company	232,000	71,000	30.60
Everest Insurance Company of Canada	(3,000)	(39,000)	---
Factory Mutual Insurance Company	4,517,000	6,570,000	145.45
Federated Insurance Company of Canada	48,000	2,000	4.17
Gore Mutual Insurance Company	14,000	0	0.00
Great American Insurance Company	15,000	2,000	13.33
Industrial Alliance Pacific General Insurance Corporation	5,482,000	1,143,000	20.85
Intact Insurance Company	545,000	(121,000)	---
Liberty Mutual Insurance Company	0	4,000	---
Lloyd's Underwriters	143,000	1,987,000	1389.51
Millennium Insurance Corporation	1,122,000	439,000	39.13
Mitsui Sumitomo Insurance Company Limited	1,000	0	0.00
National Liability & Fire Insurance Company	5,000	(11,000)	---
Northbridge General Insurance Corporation	304,000	26,000	8.55
Novex Insurance Company	3,000	0	0.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	67,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	997,000	81,000	8.12
St. Paul Fire and Marine Insurance Company	16,000	(1,000)	---
Temple Insurance Company	207,000	0	0.00
The Boiler Inspection and Insurance Company of Canada	980,000	16,000	1.63
The Dominion of Canada General Insurance Company	209,000	1,000	0.48
The Insurance Company of Prince Edward Island	59,000	84,000	142.37
The Sovereign General Insurance Company	176,000	(12,000)	---
The Wawanesa Mutual Insurance Company	265,000	78,000	29.43
Travelers Insurance Company of Canada	13,000	(5,000)	---
Trisura Guarantee Insurance Company	469,000	227,000	48.40

Boiler and Machinery Insurance
Assurance des chaudières et machines
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

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	110,000	(5,000)	---
Zurich Insurance Company Ltd	28,000	(6,000)	---
Totals - 2020 - 39 Companies/Compagnies	18,998,000	10,381,000	54.64
Totals - 2019 - 39 Companies/Compagnies	23,593,000	28,462,000	120.64

**Credit Insurance
Assurance-crédit**

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Direct Premiums Written <i>Primes directes souscrites (\$)</i>	Direct Loss <i>Sinistres supportés (\$)</i>	Loss Ratio <i>Rapport (%)</i>
AIG Insurance Company of Canada	772,000	49,000	6.35
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	1,000	(3,000)	---
Compagnie Française d'Assurance pour le Commerce Extérieur	295,000	(8,000)	---
Euler Hermes North America Insurance Company	34,000	(58,000)	---
Lloyd's Underwriters	0	192,000	---
The Guarantee Company of North America	604,000	124,000	20.53
XL Specialty Insurance Company	162,000	7,000	4.32
Totals - 2020 - 7 Companies/Compagnies	1,868,000	303,000	16.22
Totals - 2019 - 7 Companies/Compagnies	1,693,000	543,000	32.07

Fraternal Societies - 2020
Sociétés de secours mutuel - 2020

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 Annuity Insurance Fund	Accident and Sickness Fund	Total		Life Annuity Insurance Fund	Accident and Sickness Fund	Total		Life Annuity Insurance Fund	Accident and Sickness Fund	Total		In Force 2019	New Effected	In Force 2020
	Caisse d'assurance de rentes	Caisse d'assurance acc/maladie	Total		Caisse d'assurance de rentes	Caisse d'assurance acc/maladie	Total		Caisse d'assurance de rentes	Caisse d'assurance acc/maladie	Total		En vigueur en 2019	Émis	En vigueur en 2020
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
ACTRA Fraternal Benefit Society	1	0	44	45	10	0	17	27	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	66	0	59
Knights of Columbus	8,778	256	207	9,241	4,418	512	94	5,024	1,354	0	0	0	546,200	29,905	547,756
The Grand Orange Lodge of British America Benefit Fund	69	0	0	69	73	0	0	73	0	0	0	0	2,523	223	2,537
The Independent Order of Foresters	176	0	0	176	384	29	0	413	85	0	0	0	10,567	313	10,562
Totals - 2020 - 5 Companies/Compagnies	9,024	256	251	9,531	4,885	541	111	5,537	1,439	0	0	1,439	559,356	30,441	560,914
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

Guarantee Insurance (Fidelity & Surety)
Assurance de garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written	Direct Loss	Direct Premiums Written	Direct Loss	Total Premiums	Total Losses	Loss Ratio
	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes Total (\$'000)</i>	<i>Sinistres Total (\$'000)</i>	<i>Rapport (%)</i>
AIG Insurance Company of Canada	96	52	(1)	87	95	139	146.32
Arch Insurance Canada Ltd.	31	0	0	0	31	0	0.00
Aviva Insurance Company of Canada	15	0	929	0	944	0	0.00
AXIS Reinsurance Company (Canadian Branch)	6	3	0	0	6	3	50.00
Berkley Insurance Company	0	0	5	0	5	0	0.00
Certas Home and Auto Insurance Company	19	0	2	0	21	0	0.00
Chubb Insurance Company of Canada	134	(31)	324	(13)	458	(44)	---
Continental Casualty Company	2	0	11	(2)	13	(2)	---
Co-operators General Insurance Company	0	0	12	0	12	0	0.00
CorePointe Insurance Company	0	0	3	0	3	0	0.00
CUMIS General Insurance Company	444	363	0	0	444	363	81.76
Echelon Insurance	0	0	0	(5)	0	(5)	---
Economical Mutual Insurance Company	26	1	10	1	36	2	5.56
Federated Insurance Company of Canada	6	0	10	1	16	1	6.25
Great American Insurance Company	35	2	0	0	35	2	5.71
HDI Global Specialty SE	3	(2)	0	0	3	(2)	---

Guarantee Insurance (Fidelity & Surety)
Assurance de garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written	Direct Loss	Direct Premiums Written	Direct Loss	Total Premiums	Total Losses	Loss Ratio
	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes directes souscrites (\$'000)</i>	<i>Sinistres supportés (\$'000)</i>	<i>Primes Total (\$'000)</i>	<i>Sinistres Total (\$'000)</i>	<i>Rapport (%)</i>
Industrial Alliance Pacific General Insurance Corporation	0	0	21	2	21	2	9.52
Intact Insurance Company	18	1	1,154	0	1,172	1	0.09
Liberty Mutual Insurance Company	58	(187)	103	34	161	(153)	---
Lloyd's Underwriters	102	60	98	167	200	227	113.50
L'Unique assurances générales inc.	0	0	2	0	2	0	0.00
National Liability & Fire Insurance Company	0	0	(239)	(32)	(239)	(32)	---
Northbridge General Insurance Corporation	37	6	55	4	92	10	10.87
Royal & Sun Alliance Insurance Company of Canada	41	(11)	0	0	41	(11)	---
The Dominion of Canada General Insurance Company	3	(12)	0	(777)	3	(789)	---
The Guarantee Company of North America	295	72	1,456	484	1,751	556	31.75
The Insurance Company of Prince Edward Island	0	0	2	0	2	0	0.00
The Sovereign General Insurance Company	10	0	0	0	10	0	0.00
Travelers Insurance Company of Canada	100	11	601	(11)	701	0	0.00
Trisura Guarantee Insurance Company	20	1	827	25	847	26	3.07

Guarantee Insurance (Fidelity & Surety)
Assurance de garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Western Surety Company	0	0	1,173	48	1,173	48	4.09
Zurich Insurance Company Ltd	25	30	56	15	81	45	55.56
Totals - 2020 - 32 Companies/Compagnies	1,526	359	6,614	28	8,140	387	4.75
Totals - 2019 - 32 Companies/Compagnies	1,658	(2,156)	6,700	571	8,358	(1,585)	---

Guarantee Insurance (Title & Mortgage)
Assurance de garantie (Titre & Hypothèque)
 Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Canada Guaranty Mortgage Insurance Company	0	0	7,373	482	7,373	482	6.54
Chicago Title Insurance Company	707	165	0	0	707	165	23.34
FCT Insurance Company Ltd.	4,375	1,590	56	24	4,431	1,614	36.43
First American Title Insurance Company	2	3	0	0	2	3	150.00
Intact Insurance Company	0	0	0	(55)	0	(55)	---
Sagen Mortgage Insurance Company Canada	0	0	17,120	3,027	17,120	3,027	17.68
Stewart Title Guaranty Company	1,138	503	0	0	1,138	503	44.20
Totals - 2020 - 7 Companies/Compagnies	6,222	2,261	24,549	3,478	30,771	5,739	18.65
Totals - 2019 - 6 Companies/Compagnies	5,426	1,641	17,749	3,831	23,175	5,472	23.61

Legal Expense Insurance
Assurance de frais juridiques
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

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	2,000	0	0.00
Echelon Insurance	2,000	0	0.00
Intact Insurance Company	45,000	1,000	2.22
Lloyd's Underwriters	107,000	1,000	0.93
Novex Insurance Company	3,000	(2,000)	---
Omega General Insurance Company	26,000	0	0.00
Temple Insurance Company	144,000	83,000	57.64
The Guarantee Company of North America	41,000	136,000	331.71
The Wawanesa Mutual Insurance Company	26,000	0	0.00
Trafalgar Insurance Company of Canada	1,000	0	0.00
Totals - 2020 - 10 Companies/Compagnies	397,000	219,000	55.16
Totals - 2019 - 9 Companies/Compagnies	432,000	58,000	13.43

Liability Insurance
Assurance de responsabilité
Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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	3,950,000	1,290,000	32.66
Allianz Global Risks US Insurance Company	2,963,000	885,000	29.87
Allied World Specialty Insurance	1,502,000	1,008,000	67.11
Arch Insurance Canada Ltd.	1,303,000	620,000	47.58
Aspen Insurance UK Limited	320,000	250,000	78.13
Associated Electric & Gas Insurance Services Limited	237,000	89,000	37.55
Aviva Insurance Company of Canada	8,187,000	5,195,000	63.45
AXIS Reinsurance Company (Canadian Branch)	433,000	198,000	45.73
Berkley Insurance Company	867,000	284,000	32.76
Canadian Lawyers Insurance Association (CLIA)	814,000	188,000	23.10
Canadian Northern Shield Insurance Company	1,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	337,000	75,000	22.26
Carleton-Fundy Mutual Insurance Company	537,000	(1,000)	---
Certas Home and Auto Insurance Company	1,316,000	632,000	48.02
Chubb Insurance Company of Canada	6,653,000	709,000	10.66
Continental Casualty Company	1,138,000	90,000	7.91
Co-operators General Insurance Company	4,094,000	1,614,000	39.42
COSECO Insurance Company	3,000	(100,000)	---
CUMIS General Insurance Company	470,000	262,000	55.74
Ecclesiastical Insurance Office Public Limited Company	1,515,000	265,000	17.49
Echelon Insurance	27,000	5,000	18.52
Economical Mutual Insurance Company	3,499,000	8,875,000	253.64
Electric Insurance Company	21,000	(14,000)	---
Everest Insurance Company of Canada	1,262,000	378,000	29.95
FCT Insurance Company Ltd.	123,000	39,000	31.71
Federal Insurance Company	0	(5,000)	---
Federated Insurance Company of Canada	636,000	451,000	70.91
Gore Mutual Insurance Company	76,000	10,000	13.16
Great American Insurance Company	94,000	1,000	1.06
Hartford Fire Insurance Company	6,000	0	0.00
HDI Global SE Canada Branch	939,000	835,000	88.92
HDI Global Specialty SE	1,202,000	526,000	43.76
Healthcare Insurance Reciprocal of Canada	89,000	96,000	107.87
Intact Insurance Company	5,007,000	1,876,000	37.47
Jewelers Mutual Insurance Company, SI	39,000	0	0.00
La Compagnie d'Assurances Jevco	0	(10,000)	---
Liberty Mutual Insurance Company	23,391,000	13,543,000	57.90
Lloyd's Underwriters	25,204,000	4,334,000	17.20

Liability Insurance
Assurance de responsabilité
 Premiums & Losses in New Brunswick - 2020
 Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Direct Premiums Written <i>Primes directes souscrites (\$)</i>	Direct Loss <i>Sinistres supportés (\$)</i>	Loss Ratio <i>Rapport (%)</i>
Mitsui Sumitomo Insurance Company Limited	5,000	8,000	160.00
National Liability & Fire Insurance Company	1,217,000	283,000	23.25
Northbridge General Insurance Corporation	6,034,000	3,150,000	52.20
Novex Insurance Company	186,000	35,000	18.82
Old Republic Insurance Company of Canada	376,000	166,000	44.15
Omega General Insurance Company	43,000	(137,000)	---
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	825,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,201,000	735,000	22.96
Safety National Casualty Corporation	0	1,000	---
SCOR Insurance - Canadian Branch	111,000	66,000	59.46
Scottish & York Insurance Co. Limited	0	(2,000)	---
Sonnet Insurance Company	64,000	37,000	57.81
SouthEastern Mutual Insurance Company	1,649,000	288,000	17.47
St. Paul Fire and Marine Insurance Company	90,000	8,000	8.89
Stanley Mutual Insurance Company	576,000	300,000	52.08
Starr Insurance and Reinsurance Limited	242,000	55,000	22.73
Temple Insurance Company	2,193,000	3,324,000	151.57
The Dominion of Canada General Insurance Company	1,287,000	861,000	66.90
The Guarantee Company of North America	1,730,000	4,566,000	263.93
The Insurance Company of Prince Edward Island	675,000	43,000	6.37
The Nordic Insurance Company of Canada	0	(24,000)	---
The Portage la Prairie Mutual Insurance Company	636,000	680,000	106.92
The Sovereign General Insurance Company	3,381,000	1,139,000	33.69
The Wawanesa Mutual Insurance Company	2,470,000	424,000	17.17
Tokio Marine & Nichido Fire Insurance Co. Ltd.	34,000	0	0.00
Travelers Insurance Company of Canada	1,208,000	871,000	72.10
Trisura Guarantee Insurance Company	1,286,000	1,080,000	83.98
Waterloo Insurance Company	0	(4,000)	---
Westport Insurance Corporation	1,670,000	74,000	4.43
Wynward Insurance Group	824,000	293,000	35.56
XL Reinsurance America Inc.	321,000	116,000	36.14
XL Specialty Insurance Company	3,435,000	2,276,000	66.26
Zurich Insurance Company Ltd	3,209,000	(1,253,000)	---
Totals - 2020 - 71 Companies/Compagnies	137,233,000	63,952,000	46.60
Totals - 2019 - 72 Companies/Compagnies	120,651,000	65,253,000	54.08

Abstract of Life Insurance Returns in New Brunswick - 2020
Rapports d'assurance-vie (Extrait) au Nouveau-Brunswick - 2020

Name of Company Noms des compagnies		Premiums Primes		Claims Prestations			Dividends Bénéfices			Movement Mouvement			
		Insurance Assurance	Annuity Rentes	Total Insurance Total Assurance	Annuity Rentes	Total Insurance Total Assurance	Annuity Rentes	Total Total	Total In Force 2019 En vigueur en 2019	New Effectuated en 2020	Total In Force 2020 En vigueur en 2020		
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	10,958	0	10,958	5,414	0	5,414	0	0	0	1,443,411	7,882	1,467,150
	Group	7,203	0	7,203	2,721	0	2,721	0	0	0	1,227,387	17,721	1,206,093
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	12	0	12	654	0	614
	Group	3,658	0	3,658	468	0	468	0	0	0	145,700	3,081	148,096
American Health and Life Insurance Company	Ind.	1	0	1	0	0	0	0	0	0	60	0	60
	Group	766	0	766	199	0	199	0	0	0	57,796	53,849	56,716
American Income Life Insurance Company	Ind.	7,100	0	7,100	1,152	0	1,152	0	0	0	213,489	64,094	250,539
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	12,925	6,194	19,119	16,885	7,137	24,022	646	0	646	1,691,654	58,595	1,664,464
	Group	7,119	947	8,066	3,402	1,094	4,496	(1,149)	0	(1,149)	1,955,746	35,098	1,931,987
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	149	0	149	55	0	55	0	0	0	10,187	110	9,679
	Group	3,399	0	3,399	817	0	817	0	0	0	508,311	44,171	490,109
Assurant Life of Canada	Ind.	99	209	308	740	320	1,060	0	0	0	9,496	213	8,860
	Group	130	8,488	8,618	453	4,047	4,500	0	0	0	7,884	0	7,250
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	Ind.	2,743	0	2,743	547	0	547	0	0	0	79,137	4,954	78,591
	Group	19,220	0	19,220	16,987	0	16,987	2,015	0	2,015	8,129,515	187,219	8,417,903
BMO Life Assurance Company	Ind.	6,391	0	6,391	2,387	410	2,797	21	0	21	891,541	70,790	917,584
	Group	53	1,385	1,438	8	1,469	1,477	0	0	0	26,142	206	24,438
BMO Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	67	401	468	1	83	84	0	0	0	3,420	0	0
Brookfield Annuity Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	7,015	7,015	0	0	0	0	0	0
Canadian Premier Life Insurance Company	Ind.	16	0	16	6	0	6	0	0	0	0	0	14,431
	Group	1,707	0	1,707	100	0	100	0	0	0	44,624	13,789	47,246
Chubb Life Insurance Company of Canada	Ind.	380	0	380	131	0	131	0	0	0	32,863	200	29,621
	Group	3,231	0	3,231	88	0	88	0	0	0	29,858	3,966	22,311
CIBC Life Insurance Company Limited	Ind.	124	0	124	20	0	20	0	0	0	2,254	388	2,474
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2020
Rapports d'assurance-vie (Extrait) au Nouveau-Brunswick - 2020

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 2019	New	Effectuated	In Force 2020		
		Assurance	Rentes	Total Assurance	Rentes	Total Assurance	Rentes	Total	En vigueur en 2019	Émis	En vigueur en 2020		
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
CIGNA Life Insurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	
	Group	2	0	2	0	0	0	0	0	612	3	77	
Combined Insurance Company of America	Ind.	339	0	339	239	0	239	0	0	13,080	80	12,708	
	Group	0	0	0	0	0	0	0	0	48	0	18	
Co-operators Life Insurance Company	Ind.	10,423	2,803	13,226	3,073	2,367	5,440	216	0	216	2,043,101	89,089	2,088,619
	Group	1,196	0	1,196	494	338	832	0	0	0	189,537	17,634	194,381
CUMIS Life Insurance Company	Ind.	180	0	180	55	12	67	3	0	3	20,010	0	18,892
	Group	2,829	0	2,829	1,103	0	1,103	5	0	5	553,998	74,306	545,561
Desjardins Financial Security Life Assurance Company	Ind.	10,643	1,162	11,805	5,502	1,254	6,756	556	0	556	2,191,393	175,771	2,284,599
	Group	3,200	40,905	44,105	1,239	30,343	31,582	(3)	0	(3)	706,504	68,629	765,372
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	2,021	0	2,021	457	0	457	0	0	0	352,726	51,667	331,839
Foresters Life Insurance Company	Ind.	4,063	0	4,063	1,209	1	1,210	23	0	23	415,281	87,579	486,097
	Group	42	226	268	18	1,113	1,131	0	0	0	16,327	0	13,861
Gerber Life Insurance Company	Ind.	84	0	84	10	0	10	0	0	0	14,094	97	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Humania Assurance Inc.	Ind.	210	0	210	172	0	172	0	0	0	18,194	6,952	43,517
	Group	166	0	166	0	0	0	0	0	0	0	0	0
Industrial Alliance Insurance and Financial Services Inc.	Ind.	28,457	42,088	70,545	9,257	38,058	47,315	40	0	40	4,217,202	345,594	4,475,318
	Group	4,818	17,421	22,239	1,530	19,661	21,191	483	0	483	836,305	83,189	797,191
ivari	Ind.	5,262	0	5,262	5,971	436	6,407	4	0	4	1,304,510	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
La Capitale Civil Service Insurer Inc. (CCSI)	Ind.	881	1,763	2,644	149	716	865	13	0	13	189,611	8,835	192,159
	Group	94	0	94	55	0	55	0	0	0	32,317	2,841	30,689
La Capitale Financial Security Insurance Company	Ind.	21	1	22	0	0	0	0	0	0	2,027	0	2,023
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Life Insurance Company of North America	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	0	0	0	0	0	258	0	226
L'Union-Vie, compagnie mutuelle d'assurance	Ind.	670	0	670	104	21	125	0	0	0	75,444	6,383	81,451
	Group	15	0	15	0	0	0	0	0	0	0	0	0
Manulife Assurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	52	52	0	0	0	0	0	0
New York Life Insurance Company	Ind.	6	0	6	3	0	3	3	0	3	0	0	0
	Group	1,867	2	1,869	522	0	522	1,444	0	1,444	532,943	39,510	598,834
Pavonia Life Insurance Company of Michigan	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	43	0	43	47	0	47	0	0	0	5,882	0	4,949

Abstract of Life Insurance Returns in New Brunswick - 2020
Rapports d'assurance-vie (Extrait) au Nouveau-Brunswick - 2020

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 2019		New Effected In Force 2020			
		Assurance	Rentes	Total Assurance	Rentes	Total Assurance	Rentes	Total	En vigueur en 2019	Émis En vigueur en 2020			
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Primerica Life Insurance Company of Canada	Ind.	1,642	0	1,642	1,188	0	1,188	0	0	0	571,587	41,204	588,843
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	6,966	80	7,046	2,655	323	2,978	21	0	21	1,727,138	175,436	1,828,815
	Group	167	4,341	4,508	674	6,254	6,928	0	0	0	397,084	1,435	400,995
Reliable Life Insurance Company	Ind.	9	0	9	0	0	0	0	0	0	8,167	0	6,167
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	(1)	0	(1)	0	0	0	0	0	0
SSQ, Life Insurance Company Inc.	Ind.	1,112	354	1,466	258	699	957	0	0	0	0	18,757	290,363
	Group	1,754	0	1,754	956	3	959	0	0	0	204,858	65,621	219,637
Sun Life Assurance Company of Canada	Ind.	80,402	16,206	96,608	41,936	11,911	53,847	17,948	0	17,948	11,230,167	513,163	11,503,348
	Group	13,583	13,364	26,947	8,560	47,677	56,237	258	0	258	4,410,669	89,503	4,160,755
TD Life Insurance Company	Ind.	106	0	106	250	0	250	0	0	0	68,903	28,695	96,638
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	155,796	2,664	158,460	56,902	10,579	67,481	37,052	0	37,052	3,375,938	872,791	11,933,641
	Group	45,586	(1,471)	44,115	10,975	10,196	21,171	0	0	0	7,049,443	95,201	8,263,296
The Empire Life Insurance Company	Ind.	3,640	237	3,877	2,496	836	3,332	124	0	124	852,595	107,711	925,003
	Group	205	0	205	50	6	56	0	0	0	47,686	16,509	50,002
The Equitable Life Insurance Company of Canada	Ind.	8,159	1,111	9,270	1,764	1,101	2,865	505	0	505	995,124	80,553	1,037,166
	Group	237	2,371	2,608	35	596	631	0	0	0	73,569	1,530	71,264
The Manufacturers Life Insurance Company	Ind.	59,539	303	59,842	31,062	8,962	40,024	7,950	0	7,950	7,291,846	410,046	7,572,903
	Group	25,140	3,611	28,751	16,407	13,779	30,186	859	12	871	7,779,659	600,539	7,895,120
The Wawanesa Life Insurance Company	Ind.	4,052	2,011	6,063	1,585	2,874	4,459	221	0	221	881,249	64,719	935,960
	Group	399	0	399	18	0	18	0	0	0	33,702	335	126,186
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	5	0	5	0	0	0	0	0	0	405	758	1,163
United American Insurance Company	Ind.	4	0	4	0	0	0	0	0	0	76	0	76
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Totals - 2020 - 46 Companies/Compagnies	Ind.	423,569	77,186	500,755	193,177	88,017	281,194	65,358	0	65,358	41,881,501	3,240,681	50,848,392
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 - 2020 - 37 Companies/Compagnies	Group	149,922	91,991	241,913	68,383	143,726	212,109	3,912	12	3,924	35,360,915	1,568,310	36,823,565
Totals - 2019 - 51 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

**Marine Insurance
Assurance maritime**

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Direct Premiums Written <i>Primes directes souscrites (\$)</i>	Direct Loss <i>Sinistres supportés (\$)</i>	Loss Ratio <i>Rapport (%)</i>
Affiliated FM Insurance Company	114,000	(13,000)	---
AIG Insurance Company of Canada	(1,000)	(47,000)	---
Allianz Global Risks US Insurance Company	2,950,000	820,000	27.80
Associated Electric & Gas Insurance Services Limited	2,000	1,000	50.00
Aviva General Insurance Company	38,000	1,000	2.63
Aviva Insurance Company of Canada	13,000	0	0.00
Certas Home and Auto Insurance Company	48,000	43,000	89.58
Chubb Insurance Company of Canada	440,000	(454,000)	---
Continental Casualty Company	402,000	218,000	54.23
Elite Insurance Company	1,282,000	375,000	29.25
Great American Insurance Company	1,280,000	524,000	40.94
HDI Global SE Canada Branch	0	1,000	---
HDI Global Specialty SE	5,000	1,000	20.00
Intact Insurance Company	3,877,000	213,000	5.49
Liberty Mutual Insurance Company	544,000	322,000	59.19
Lloyd's Underwriters	1,557,000	343,000	22.03
National Liability & Fire Insurance Company	86,000	11,000	12.79
Northbridge General Insurance Corporation	989,000	434,000	43.88
Royal & Sun Alliance Insurance Company of Canada	19,000	16,000	84.21
SCOR Insurance - Canadian Branch	0	(6,000)	---
St. Paul Fire and Marine Insurance Company	72,000	4,000	5.56
The Sovereign General Insurance Company	255,000	86,000	33.73
Traders General Insurance Company	11,000	(5,000)	---
Travelers Insurance Company of Canada	51,000	21,000	41.18
XL Specialty Insurance Company	75,000	42,000	56.00
Zurich Insurance Company Ltd	734,000	94,000	12.81
Totals - 2020 - 26 Companies/Compagnies	14,843,000	3,045,000	20.51
Totals - 2019 - 25 Companies/Compagnies	11,949,000	9,695,000	81.14

Property Insurance
Assurance des biens

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

Name of Company <i>Noms des compagnies</i>	Direct Premiums Written <i>Primes directes souscrites (\$)</i>	Direct Loss <i>Sinistres supportés (\$)</i>	Loss Ratio <i>Rapport (%)</i>
Affiliated FM Insurance Company	1,408,000	13,000	0.92
AIG Insurance Company of Canada	9,135,000	(3,091,000)	---
Allianz Global Risks US Insurance Company	1,708,000	(278,000)	---
Allied World Specialty Insurance	2,391,000	1,738,000	72.69
Allstate Insurance Company of Canada	18,590,000	9,378,000	50.45
American Bankers Insurance Company of Florida	2,161,000	1,041,000	48.17
Arch Insurance Canada Ltd.	2,119,000	1,349,000	63.66
Associated Electric & Gas Insurance Services Limited	185,000	16,000	8.65
Aviva General Insurance Company	5,567,000	2,560,000	45.99
Aviva Insurance Company of Canada	25,017,000	21,250,000	84.94
AXIS Reinsurance Company (Canadian Branch)	0	(254,000)	---
Berkley Insurance Company	11,000	0	0.00
CAA Insurance Company	2,722,000	1,108,000	40.71
Canadian Egg Industry Reciprocal Alliance (CEIRA)	126,000	0	0.00
Canadian Farm Insurance Corp.	4,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	530,000	61,000	11.51
Canassurance Insurance Company	8,000	(1,000)	---
Carleton-Fundy Mutual Insurance Company	5,937,000	2,984,000	50.26
Certas Home and Auto Insurance Company	23,623,000	11,491,000	48.64
Chubb Insurance Company of Canada	4,563,000	(4,037,000)	---
Continental Casualty Company	1,737,000	1,457,000	83.88
Co-operators General Insurance Company	33,032,000	24,604,000	74.49
COSECO Insurance Company	62,000	351,000	566.13
CUMIS General Insurance Company	2,920,000	1,204,000	41.23
Ecclesiastical Insurance Office Public Limited Company	3,971,000	1,091,000	27.47
Echelon Insurance	1,841,000	512,000	27.81
Economical Mutual Insurance Company	36,693,000	19,429,000	52.95
Elite Insurance Company	7,199,000	4,232,000	58.79
Everest Insurance Company of Canada	383,000	37,000	9.66
Factory Mutual Insurance Company	13,811,000	389,000	2.82
Federal Insurance Company	0	(1,000)	---
Federated Insurance Company of Canada	1,319,000	2,006,000	152.08
First North American Insurance Company	267,000	37,000	13.86
Gore Mutual Insurance Company	159,000	8,000	5.03
Great American Insurance Company	1,145,000	210,000	18.34
Hartford Fire Insurance Company	7,000	0	0.00
HDI Global SE Canada Branch	2,477,000	652,000	26.32
HDI Global Specialty SE	2,007,000	1,282,000	63.88

Property Insurance
Assurance des biens

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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	51,000	0	0.00
Intact Insurance Company	42,717,000	28,803,000	67.43
Jewelers Mutual Insurance Company, SI	126,000	3,000	2.38
Liberty Mutual Insurance Company	8,521,000	3,891,000	45.66
Lloyd's Underwriters	32,824,000	17,818,000	54.28
Mitsui Sumitomo Insurance Company Limited	25,000	1,000	4.00
National Liability & Fire Insurance Company	979,000	(1,000)	---
Northbridge General Insurance Corporation	17,287,000	12,971,000	75.03
Novex Insurance Company	103,000	3,000	2.91
Old Republic Insurance Company of Canada	80,000	(2,000)	---
Omega General Insurance Company	1,544,000	562,000	36.40
Orion Travel Insurance Company	159,000	292,000	183.65
Pembridge Insurance Company	8,932,000	4,505,000	50.44
Petline Insurance Company	803,000	379,000	47.20
Primmum Insurance Company	6,324,000	6,500,000	102.78
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	5,106,000	3,095,000	60.61
RBC Insurance Company of Canada	269,000	39,000	14.50
Royal & Sun Alliance Insurance Company of Canada	19,987,000	9,139,000	45.72
SCOR Insurance - Canadian Branch	2,456,000	(241,000)	---
Security National Insurance Company	23,592,000	12,537,000	53.14
Sompo Japan Insurance Inc.	11,000	0	0.00
Sonnet Insurance Company	2,137,000	3,163,000	148.01
SouthEastern Mutual Insurance Company	14,288,000	4,731,000	33.11
St. Paul Fire and Marine Insurance Company	94,000	628,000	668.09
Stanley Mutual Insurance Company	6,725,000	3,128,000	46.51
Starr Insurance and Reinsurance Limited	1,281,000	734,000	57.30
TD Home and Auto Insurance Company	186,000	1,203,000	646.77
Temple Insurance Company	5,285,000	3,089,000	58.45
The Boiler Inspection and Insurance Company of Canada	4,000	0	0.00
The Dominion of Canada General Insurance Company	13,034,000	8,550,000	65.60
The Guarantee Company of North America	1,371,000	1,826,000	133.19
The Insurance Company of Prince Edward Island	3,452,000	750,000	21.73
The Personal Insurance Company	11,222,000	3,720,000	33.15
The Portage la Prairie Mutual Insurance Company	6,818,000	5,575,000	81.77
The Sovereign General Insurance Company	8,073,000	5,607,000	69.45
The Wawanesa Mutual Insurance Company	42,158,000	20,514,000	48.66
Tokio Marine & Nichido Fire Insurance Co. Ltd.	330,000	(1,000)	---

Property Insurance
Assurance des biens

Premiums & Losses in New Brunswick - 2020
Primes et sinistres au Nouveau-Brunswick - 2020

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>
Traders General Insurance Company	4,310,000	1,514,000	35.13
Trafalgar Insurance Company of Canada	464,000	270,000	58.19
Travelers Insurance Company of Canada	692,000	2,885,000	416.91
Trisura Guarantee Insurance Company	1,104,000	(72,000)	---
Triton Insurance Company	309,000	332,000	107.44
Unifund Assurance Company	17,032,000	10,022,000	58.84
Waterloo Insurance Company	0	225,000	---
Westport Insurance Corporation	3,011,000	5,630,000	186.98
Wynward Insurance Group	4,597,000	4,277,000	93.04
XL Specialty Insurance Company	5,824,000	2,632,000	45.19
Zenith Insurance Company	647,000	170,000	26.28
Zurich Insurance Company Ltd	3,700,000	(84,000)	---
Totals - 2020 - 87 Companies/Compagnies	544,879,000	294,140,000	53.98
Totals - 2019 - 88 Companies/Compagnies	479,053,000	367,131,000	76.64