

2013-2014 Annual Report

Insurance

2013-2014 Rapport annuel

Assurances

FINANCIAL AND
CONSUMER SERVICES
COMMISSION



COMMISSION DES SERVICES
FINANCIERS ET DES SERVICES
AUX CONSOMMATEURS



August 11, 2015

Peter Klohn
Chair of the Board
Financial and Consumer Services Commission

Dear Mr. Klohn,

I am pleased to submit the Seventy-seventh Annual Report of the Superintendent of Insurance for the insurance companies' business year 2013 and for the Superintendent's fiscal year ending March 31, 2014.

Total premiums for all classes of insurance paid by policyholders in the business year 2013 were \$2,056,573,685, an increase of approximately 4.0% from the previous year. Total claims and benefits paid to consumers were \$1,295,097,590 which represents 63.0% of premiums paid.

With premiums of \$932,544,000 on property and casualty business, losses paid in 2013 were \$538,810,410 or a loss ratio of 57.8% as compared to 59.4% in 2012. Automobile insurance loss ratio in 2013 was 65.1%, compared to 55.37% in 2012.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2013 were \$22,062,719, a decrease of 9.6% from 2012.

In 2013, insurance on the person (life and health) gross premium volume increased to \$989,385,685, an increase of 3.7% over 2012. Claims and benefits paid (not including annuities) were \$560,210,180, which is 56.6% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life premiums and 3% for other than life premiums. Premium income is determined by gross premiums less dividends paid and/or returned premiums. The amount received for 2013-2014 was \$47,092,088. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2013-2014, was \$2,879,103. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$28,932,513 from automobile insurers on behalf of the Department of Health. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 2013-2014 were \$1,555,493. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers in compliance with subsection 2(1) of the *Premium Tax Act*. The amount is collected in the following fiscal year.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$889,560.

There were 233 insurance companies licensed during 2013-2014.

The intermediaries licensed during the fiscal year were as follows:

License Type	2013-2014	2012-2013
Life Insurance Agents / Brokers	2598 ⁽³⁾	2446 ⁽³⁾
Other Than Life Agents / Brokers	1677	1640
Non-Resident Brokers	2524	2288
Accident & Sickness Agents	364	255
Travel Agents	304	310
Special Insurance Brokers	13	13
Damage Appraisers	69	69
Adjusters	1122	1143
Total	<u>8671</u>	<u>8164</u>
Total number of licences produced	7532 ⁽¹⁾⁽²⁾	7270 ⁽¹⁾⁽²⁾

Note (1) Includes intermediaries holding more than one licence and licence transfers

Note (2) Number of licences produced reflects the number of licences issued from April 1st to March 31st. The number is less than the total number of intermediaries as some intermediaries hold two-year licences which were issued in the previous year.

Note (3) Life Agents: Resident - 1544; Non-Resident - 1054

Respectfully submitted,



Angela Mazerolle,
Superintendent of Insurance



Le 11 août 2015

Monsieur Peter Klohn
Président du conseil d'administration
Commission des services financiers et des services aux consommateurs

Monsieur,

J'ai l'honneur de vous soumettre le soixante-dix-septième rapport du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2014, et pour l'exercice 2013 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 2 056 573 685 \$ au cours de l'exercice 2013, soit une augmentation d'environ 4,0 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 295 097 590 \$, ce qui représente 63,0 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 932 544 000 \$ et les pertes remboursées se sont élevées à 538 810 410 \$ en 2013, ce qui représente un ratio sinistres/primes de 57,8 %, comparativement à 59,4 % en 2012. Le ratio sinistres/primes de l'assurance-automobile était de 65,1 % en 2013, comparativement à 55,3 % en 2012.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a diminué. Les primes versées à la Facility Association se sont élevées à 22 062 719 \$ en 2013, ce qui représente une diminution de 9,6 % par rapport à 2012.

Durant l'année 2013, le volume des assurances de personnes (vie et maladie) a augmenté à 989 385 685 \$, ce qui représente une hausse de 3,7 % par rapport à 2012. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 560 210 180 \$, soit 56,6 % des primes versées.

La taxe sur les revenus en primes d'assurance équivaut à 2 % du montant des primes payées aux compagnies d'assurance-vie et à 3 % des primes versées aux autres compagnies d'assurance. Cette taxe est prélevée sur la prime brute déduction faite des dividendes en espèces ou portées au crédit ainsi que des primes remboursées. En 2013-2014, les sommes provenant de cette taxe se sont chiffrées à 47 092 088 \$. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2013-2014, a rapporté 2 879 103 \$. Le taux d'imposition correspond à 1 % des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 28 932 513 \$ auprès des assureurs automobiles pour le compte du ministère de la Santé. C'est ainsi que le Ministère peut recouvrer une partie des frais médicaux imputables aux accidents automobiles.

Les dépenses de la Division s'élèvent à 1 555 493 \$ pour 2013-2014. En vertu de l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs conformément au paragraphe 2(1) de la *Loi de la taxe sur les primes d'assurance* et est perçue au cours de l'exercice financier suivant.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 889 560 \$.

En 2013-2014, 233 compagnies d'assurance étaient titulaires d'une licence.

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

Type de licence	2013-2014	2012-2013
Agents/courtiers d'assurance-vie	2598 ⁽³⁾	2446 ⁽³⁾
Autres que des agents/courtiers d'assurance-vie	1677	1640
Courtiers non résidents	2524	2288
Agents d'assurance-accident et d'assurance-maladie	364	255
Agents de voyage	304	310
Courtiers d'assurance spéciale	13	13
Estimateurs de dommages	69	69
Experts	1122	1143
Total	<u>8671</u>	<u>8164</u>
Nombre total de licences produites	7532 ⁽¹⁾⁽²⁾	7270 ⁽¹⁾⁽²⁾

Note (1) Incluant les intermédiaires ayant plus d'une licence et les transferts de licence.

Note (2) Le nombre de licences produites correspond au nombre de licences délivrées du 1er avril au 31 mars. Ce nombre est inférieur au total des intermédiaires, puisque certains de ces derniers détiennent des licences de deux ans qui leur ont été délivrées l'année précédente.

Note (3) Agents d'assurance-vie : Résidents – 1 554; Non résidents – 1054.

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

La surintendante des assurances,



Angela Mazerolle

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New Companies / *Nouvelles Compagnies*
January 1, 2013 - December 31, 2013
1 janvier 2013 - 31 décembre 2013

Name of Company
Noms des compagnies

Chief Representative
Représentant principal

Giraffe & Friends Life Insurance Company
Girafe & Cie, compagnie d'assurance-vie

Haid, Andrew
880 Laurentian Drive
Suite 200
Burlington ON
L7N 3V6

Millennium Insurance Corporation

McCurdy, R. Dean
200, 320 SIOUX ROAD

SHERWOOD PARK AB
T8A3X6

Change of Name - Insurers / *Assureurs qui ont changé de statut*
January 1, 2013 - December 31, 2013
1 janvier 2013 - 31 décembre 2013

AIG Insurance Company of Canada

la Compagnie d'Assurance AIG du Canada

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

Changed Name to / Changé à :

AIG Insurance Company of Canada / la Compagnie d'Assurance AIG du Canada

Date/date 7/3/2013

Humania Assurance Inc.

La Survivance compagnie mutuelle d'assurance-vie

Changed Name to / Changé à :

Humania Assurance Inc.

Date/date 5/23/2013

International Insurance Company of Hannover SE

International Insurance Company of Hannover Ltd. / Inter Hannover

Changed Name to / Changé à :

International Insurance Company of Hannover Ltd.

Date/date 11/4/2013

La Capitale assurances et gestion du patrimoine inc.

La Capitale Insurance and Financial Services Inc.

Capital Insurance and Financial Services Inc. / La Capitale assurances et gestion du patrimoine inc.

Changed Name to / Changé à :

La Capitale Insurance and Financial Services Inc. / La Capitale assurances et gestion du patrimoine inc.

Date/date 5/8/2013

Companies That Have Ceased Operations in New Brunswick
Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick
January 1, 2013 - December 31, 2013
1 janvier 2013 - 31 décembre 2013

Name of Company <i>Noms des compagnies</i>	Ceased <i>cessé le</i>
Massachusetts Mutual Life Insurance Company	12/6/2013

Mergers and Amalgamations / *Assureurs qui ont fusionné*
January 1, 2013 - December 31, 2013
1 janvier 2013 - 31 décembre 2013

La Capitale assurances et gestion du patrimoine inc. / La Capitale Insurance and Financial Services Inc.
amalgamated with / fusionné avec:
Promutuel Vie Inc.

Continuing Company / maintenant le nom de:
La Capitale assurances et gestion du patrimoine inc. / La Capitale Insurance and Financial Services Inc.
As of Date/ De date 3/13/2013

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick
March 31, 2014 / 31 Mars 2014

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.

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

Name of Company
Noms des compagnies

Chief Representative
Représentant principal

Acadie Vie
Acadia Life

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

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

Vincent, Andre
770 rue Main
CP 160
Moncton NB
E1C 8L1

Blue Cross Life Insurance Company of Canada
Compagnie d'Assurance-Vie Croix Bleue du Canada

Gilligan, James K.
644 Main St
PO Box 220
Moncton NB
E1C 8L3

Carleton Mutual Insurance Company

Patterson, Eugene
8750 Main Street
Suite 1
Florenceville-Bristol NB
E7L 3G5

Fundy Mutual Insurance Company

Wilson, James Ralph
1022 Main Street

Sussex NB
E4E 2M3

Medavie Inc.

Julien, Pierre-Yves
644 Main St
PO Box 220
Moncton NB
E1C 8L3

Sentry Insurance a Mutual Company

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

SouthEastern Mutual Insurance Company

Toronto ON
M5H 3C2

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

Stanley Mutual Insurance Company

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

United General Insurance Corporation

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

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

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Fraternal Societies		
<i>Sociétés des secours mutuels</i>		
ACTRA Fraternal Benefit Society	23,000.00	69.07
FaithLife Financial	0.00	50.00
Knights of Columbus	5,703,000.00	4,778.99
The Grand Orange Lodge of British America Benefit Fund	62,000.00	101.41
The Independent Order of Foresters	88,000.00	122.97
The Order of United Commercial Travelers of America	56,000.00	96.44
Totals - 2013 - 6 Fraternal Societies/Sociétés des secours mutuels	5,932,000.00	5,218.88
Life Companies		
<i>Compagnies-vie</i>		
Acadie Vie	17,487,000.00	14,550.42
ACE INA Life Insurance	4,202,000.00	3,534.35
Aetna Life Insurance Company	0.00	50.00
Allianz Life Insurance Company of North America	1,000.00	50.83
American Bankers Life Assurance Company of Florida	6,113,000.00	5,118.97
American Health and Life Insurance Company	679,000.00	613.03
American Income Life Insurance Company	5,087,000.00	4,268.20
Assomption Compagnie Mutuelle d'Assurance-vie	42,989,000.00	35,696.96
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,546,000.00	5,478.02
Assurant Life of Canada	1,520,000.00	1,310.40
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	21,103,000.00	17,548.85
BMO Life Assurance Company	5,442,000.00	4,562.57
BMO Life Insurance Company	720,000.00	647.03
Canadian Premier Life Insurance Company	4,769,000.00	4,004.51
CIBC Life Insurance Company Limited	1,191,000.00	1,037.59
CIGNA Life Insurance Company of Canada	0.00	50.00
CMFG Life Insurance Company	1,000.00	50.83
Combined Insurance Company of America	14,237,000.00	11,855.48
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	17,727,000.00	14,749.43
CT Financial Assurance Company	71,000.00	108.87
CUMIS Life Insurance Company	6,759,000.00	5,654.64
Desjardins Financial Security Life Assurance Company	31,162,000.00	25,889.88

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

Assessment

Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
First Canadian Insurance Corporation	8,388,000.00	7,005.42
Foresters Life Insurance Company	1,544,000.00	1,330.30
Gerber Life Insurance Company	116,000.00	146.19
Giraffe & Friends Life Insurance Company	0.00	50.00
Hartford Life Insurance Company	0.00	50.00
Humania Assurance Inc.	1,194,000.00	1,040.08
Industrial Alliance Insurance and Financial Services Inc.	45,590,000.00	37,853.74
La Capitale assurances et gestion du patrimoine inc.	0.00	50.00
La Capitale Financial Security Insurance Company	425,000.00	402.41
La Survivance – Voyage, compagnie d'assurance	197,000.00	213.35
L'Excellence Compagnie d'assurance-vie	944,000.00	832.78
Liberty Life Assurance Company of Boston	0.00	50.00
Life Insurance Company of North America	0.00	50.00
London Life Insurance Company	57,992,000.00	48,137.62
L'Union-Vie, compagnie mutuelle d'assurance	1,128,000.00	985.35
Manulife Canada Ltd.	0.00	50.00
Massachusetts Mutual Life Insurance Company	0.00	50.00
MD Life Insurance Company	0.00	50.00
Medavie Inc.	84,683,000.00	70,270.10
New York Life Insurance Company	491,600.00	457.64
Pavonia Life Insurance Company of Michigan	235,000.00	244.86
Primerica Life Insurance Company of Canada	1,472,000.00	1,270.60
RBC Life Insurance Company	18,946,000.00	15,760.24
Reliable Life Insurance Company	378,000.00	363.44
Scotia Life Insurance Company	2,457,000.00	2,087.37
SSQ, Insurance Company Inc.	2,005,000.00	1,712.57
SSQ, Société d'Assurance-Vie inc.	6,418,000.00	5,371.88
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,740,000.00	2,322.04
Sun Life Assurance Company of Canada	119,700,000.00	99,306.59
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	405,000.00	385.83
The Canada Life Assurance Company	86,165,000.00	71,498.99
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	3,834,000.00	3,229.20
The Equitable Life Insurance Company of Canada	3,073,000.00	2,598.17
The Great-West Life Assurance Company	78,753,000.00	65,352.88
The Manufacturers Life Insurance Company	162,719,430.00	134,978.79

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

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
The Standard Life Assurance Company of Canada	8,169,000.00	6,823.83
The Wawanese Life Insurance Company	3,535,000.00	2,981.26
Trans Global Life Insurance Company	181,000.00	200.09
Transamerica Life Canada	4,166,000.00	3,504.49
United American Insurance Company	7,000.00	55.80
Western Life Assurance Company	3,399,000.00	2,868.49
Totals - 2013 - 68 Life Companies/Compagnies-vie	899,256,030.00	749,073.25

Other than Life Companies

Compagnies autre que l'assurance vie

ACE INA Insurance	7,259,000.00	6,069.24
Affiliated FM Insurance Company	1,045,000.00	916.53
AIG Insurance Company of Canada	19,005,000.00	15,809.16
Allianz Global Risks US Insurance Company	2,328,000.00	1,980.40
Allstate Insurance Company	0.00	50.00
Allstate Insurance Company of Canada	34,029,000.00	28,267.23
American Bankers Insurance Company of Florida	7,170,000.00	5,995.44
Arch Insurance Canada Ltd.	0.00	50.00
Arch Insurance Company	0.00	50.00
Ascentus Insurance Ltd.	24,000.00	69.90
Aspen Insurance UK Limited	174,000.00	194.28
Associated Electric & Gas Insurance Services Limited	709,000.00	637.91
Atradius Credit Insurance N.V.	0.00	50.00
Aviva Insurance Company of Canada	62,892,000.00	52,200.76
AXA Art Insurance Corporation	0.00	50.00
AXA Assurances Inc.	0.00	50.00
AXA Insurance (Canada)	(626,000.00)	50.00
AXA Pacific Insurance Company	17,000.00	64.10
AXIS Reinsurance Company (Canadian Branch)	326,000.00	320.32
Berkley Insurance Company	160,000.00	182.67
CAA Insurance Company (Ontario)	4,397,000.00	3,696.04
Canada Guaranty Mortgage Insurance Company	1,127,000.00	984.52
Canadian Egg Industry Reciprocal Alliance (CEIRA)	137,000.00	163.60
Canadian Farm Insurance Corp.	2,000.00	51.66
Canadian Lawyers Insurance Association (CLIA)	854,000.00	758.15
Canadian Northern Shield Insurance Company	5,000.00	54.15
Canadian Universities Reciprocal Insurance Exchange	852,000.00	756.49

New Brunswick Department of Justice - Insurance Branch
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Assessment
 Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Canassurance compagnie d'assurance	1,929,000.00	1,649.55
Carleton Mutual Insurance Company	2,010,000.00	1,716.71
Chicago Title Insurance Company	295,000.00	294.62
Chubb Insurance Company of Canada	3,884,000.00	3,270.66
Coachman Insurance Company	0.00	50.00
Compagnie Française d'Assurance pour le Commerce Extérieur	294,000.00	293.79
Continental Casualty Company	2,391,000.00	2,032.64
Co-operators General Insurance Company	46,275,000.00	38,421.75
CorePointe Insurance Company	2,000.00	51.66
COSECO Insurance Company	2,070,000.00	1,766.47
CUMIS General Insurance Company	4,653,000.00	3,908.32
Darwin National Assurance Company	0.00	50.00
DAS Legal Protection Insurance Company Limited	46,000.00	88.14
Ecclesiastical Insurance Office Public Limited Company	3,126,000.00	2,642.11
Echelon General Insurance Company	1,308,000.00	1,134.61
Economical Mutual Insurance Company	28,072,000.00	23,327.62
Electric Insurance Company	129,000.00	156.97
Elite Insurance Company	22,497,000.00	18,704.77
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes North America Insurance Company	299,000.00	297.93
Everest Insurance Company of Canada	318,000.00	313.69
Factory Mutual Insurance Company	12,277,000.00	10,230.23
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,294,000.00	1,952.21
Federal Insurance Company	12,000.00	59.95
Federated Insurance Company of Canada	825,000.00	734.10
Federation Insurance Company of Canada	29,506,000.00	24,516.71
Fenchurch General Insurance Company	290,000.00	290.47
First American Title Insurance Company	506,000.00	469.58
First North American Insurance Company	176,000.00	195.94
Fundy Mutual Insurance Company	3,464,000.00	2,922.39
Genworth Financial Mortgage Insurance Company Canada	5,812,000.00	4,869.38
Gore Mutual Insurance Company	65,000.00	103.90
Great American Insurance Company	1,682,000.00	1,444.73
Green Shield Canada	1,948,000.00	1,665.30
Groupama S.A.	(4,000.00)	50.00
Hartford Fire Insurance Company	31,000.00	75.71
HDI-Gerling Industrie Versicherung AG	56,000.00	96.44

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

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Healthcare Insurance Reciprocal of Canada	20,000.00	66.58
Industrial Alliance Pacific General Insurance Corporation	4,289,000.00	3,606.49
Intact Insurance Company	92,362,000.00	76,637.61
International Insurance Company of Hannover SE	627,000.00	569.92
Ironshore Insurance Ltd.	0.00	50.00
Jewelers Mutual Insurance Company	69,000.00	107.22
La Capitale General Insurance Inc.	0.00	50.00
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	141,000.00	166.92
Lawyers' Professional Indemnity Company	2,000.00	51.66
Legacy General Insurance Company	351,000.00	341.05
Liberty Mutual Insurance Company	16,351,000.00	13,608.43
Lloyd's Underwriters	34,672,000.00	28,800.41
L'Union Canadienne Compagnie d'Assurances	0.00	50.00
L'Unique assurances générales inc.	400,000.00	381.68
Millennium Insurance Corporation	388,000.00	371.73
Mitsui Sumitomo Insurance Company Limited	126,000.00	154.48
Motors Insurance Corporation	54,000.00	94.78
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	116,000.00	146.19
Northbridge Commercial Insurance Corporation	5,581,000.00	4,677.83
Northbridge General Insurance Corporation	11,148,000.00	9,294.05
Northbridge Indemnity Insurance Corporation	683,000.00	616.35
Northbridge Personal Insurance Corporation	76,000.00	113.02
Novex Insurance Company	549,000.00	505.24
Old Republic Insurance Company of Canada	1,724,000.00	1,479.56
Omega General Insurance Company	200,000.00	215.84
Optimum Société d'Assurance inc.	0.00	50.00
Orion Travel Insurance Company	0.00	50.00
Pafoo Insurance Company	1,563,000.00	1,346.06
Pembridge Insurance Company	16,161,000.00	13,450.88
Perth Insurance Company	74,000.00	111.36
Primum Insurance Company	13,531,000.00	11,270.06
Promutuel de l'Estuaire, Société d'assurance générale	14,613,000.00	12,167.26
Protective Insurance Company	25,000.00	70.73
Quebec Assurance Company	0.00	50.00
RBC General Insurance Company	9,741,000.00	8,127.35
RBC Insurance Company of Canada	3,360,000.00	2,836.15

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

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Royal & Sun Alliance Insurance Company of Canada	30,705,000.00	25,510.93
Safety National Casualty Corporation	0.00	50.00
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Co. Limited	(10,000.00)	50.00
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	35,900,000.00	29,818.69
Sentry Insurance a Mutual Company	14,000.00	61.61
Sompo Japan Nipponkoa Insurance Inc.	4,000.00	53.32
SouthEastern Mutual Insurance Company	6,637,000.00	5,553.48
St. Paul Fire and Marine Insurance Company	1,166,000.00	1,016.86
Stanley Mutual Insurance Company	7,060,000.00	5,904.23
State Farm Fire and Casualty Company	17,910,000.00	14,901.17
State Farm Mutual Automobile Insurance Company	28,978,000.00	24,078.88
Stewart Title Guaranty Company	1,321,000.00	1,145.39
Sunderland Marine Insurance Company Limited (Canada Branch)	5,312,000.00	4,454.77
T.H.E. Insurance Company	1,000.00	50.83
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	889,000.00	787.17
Temple Insurance Company	3,058,000.00	2,585.73
The American Road Insurance Company	101,000.00	133.75
The Boiler Inspection and Insurance Company of Canada	845,000.00	750.68
The Dominion of Canada General Insurance Company	20,605,000.00	17,135.90
The Guarantee Company of North America	3,710,600.00	3,126.87
The Insurance Company of Prince Edward Island	10,175,000.00	8,487.22
The Missisquoi Insurance Company	0.00	50.00
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0.00	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	15,840,000.00	13,184.71
The Portage la Prairie Mutual Insurance Company	12,691,000.00	10,573.52
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	17,000.00	64.10
The Sovereign General Insurance Company	8,793,000.00	7,341.25
The Wawanesa Mutual Insurance Company	108,801,000.00	90,269.02
Tokio Marine & Nichido Fire Insurance Co. Ltd.	30,000.00	74.88
Traders General Insurance Company	10,750,000.00	8,964.02
Trafalgar Insurance Company of Canada	1,434,000.00	1,239.09

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

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Trans Global Insurance Company	178,000.00	197.60
Travelers Insurance Company of Canada	1,562,000.00	1,345.23
Trisura Guarantee Insurance Company	1,883,000.00	1,611.40
Triton Insurance Company	1,366,000.00	1,182.70
Unica Insurance Inc.	(4,000.00)	50.00
Unifund Assurance Company	35,905,000.00	29,822.83
United General Insurance Corporation	5,938,000.00	4,973.86
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	2,434,000.00	2,068.30
Western Assurance Company	0.00	50.00
Western Financial Insurance Company	518,000.00	479.53
Western Surety Company	859,000.00	762.29
Westport Insurance Corporation	3,953,000.00	3,327.87
Wynward Insurance Group	2,133,000.00	1,818.71
XL Insurance Company SE	2,825,000.00	2,392.52
XL Reinsurance America Inc.	290,000.00	290.47
Zenith Insurance Company	3,041,000.00	2,571.63
Zurich Insurance Company Ltd	10,949,000.00	9,129.03
Totals - 2013 - 159 Other than Life Companies/Compagnies autre que l'assurance vie	955,988,600.00	801,200.53
Totals - 2013 - 233 Companies/Compagnies	1,861,176,630.00	1,555,492.66

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2013

Primes et sinistres au Nouveau-Brunswick - 2013

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	2,754,000	1,213,000	44.05
ACE INA Insurance	32,000	(5,000)	---
ACE INA Life Insurance	2,375,000	202,000	8.51
Aetna Life Insurance Company	0	12,000	---
AIG Insurance Company of Canada	4,780,000	2,069,000	43.28
Allianz Global Risks US Insurance Company	609,000	150,000	24.63
American Bankers Insurance Company of Florida	2,489,000	300,000	12.05
American Bankers Life Assurance Company of Florida	1,372,000	218,000	15.89
American Income Life Insurance Company	804,000	218,000	27.11
Assomption Compagnie Mutuelle d'Assurance-vie	18,090,000	14,261,000	78.83
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,684,000	775,000	28.87
Aviva Insurance Company of Canada	2,000	0	0.00
Blue Cross Life Insurance Company of Canada	12,289,000	6,866,000	55.87
BMO Life Assurance Company	623,000	210,000	33.71
BMO Life Insurance Company	562,000	98,000	17.44
CAA Insurance Company (Ontario)	242,000	63,000	26.03
Canadian Premier Life Insurance Company	3,124,000	851,000	27.24
Canassurance compagnie d'assurance	1,825,000	503,000	27.56
Chubb Insurance Company of Canada	142,000	(5,000)	---
CIBC Life Insurance Company Limited	1,090,000	159,000	14.59
Combined Insurance Company of America	13,882,000	5,772,000	41.58
Co-operators General Insurance Company	22,000	0	0.00
Co-operators Life Insurance Company	7,854,000	6,498,000	82.73
CT Financial Assurance Company	69,000	0	0.00
CUMIS General Insurance Company	34,000	0	0.00
CUMIS Life Insurance Company	4,915,000	1,701,000	34.61
Desjardins Financial Security Life Assurance Company	23,271,000	16,613,000	71.39
Echelon General Insurance Company	92,000	1,000	1.09
Everest Insurance Company of Canada	46,000	43,000	93.48
Fenchurch General Insurance Company	290,000	182,000	62.76
First Canadian Insurance Corporation	4,232,000	908,000	21.46
Foresters Life Insurance Company	227,000	17,000	7.49
Green Shield Canada	1,948,000	1,805,000	92.66
Humania Assurance Inc.	10,085	416,000	4124.94
Industrial Alliance Insurance and Financial Services Inc.	16,971,000	7,138,000	42.06
La Capitale Financial Security Insurance Company	392,000	516,000	131.63
La Survivance – Voyage, compagnie d'assurance	197,000	178,000	90.36

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2013

Primes et sinistres au Nouveau-Brunswick - 2013

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>
Legacy General Insurance Company	161,000	98,000	60.87
L'Excellence Compagnie d'assurance-vie	676,000	151,000	22.34
Lloyd's Underwriters	199,000	259,000	130.15
L'Union-Vie, compagnie mutuelle d'assurance	612,000	0	0.00
Medavie Inc.	84,683,000	55,592,000	65.65
Northbridge General Insurance Corporation	2,000	0	0.00
Pavonia Life Insurance Company of Michigan	83,000	(68,000)	---
RBC Insurance Company of Canada	1,785,000	636,000	35.63
RBC Life Insurance Company	9,457,000	6,991,000	73.92
Reliable Life Insurance Company	356,000	151,000	42.42
Royal & Sun Alliance Insurance Company of Canada	3,953,000	0	0.00
Scotia Life Insurance Company	2,295,000	414,000	18.04
SSQ, Insurance Company Inc.	261,000	527,000	201.92
SSQ, Société d'Assurance-Vie inc.	5,325,000	2,944,000	55.29
Sun Life Assurance Company of Canada	56,101,000	38,826,000	69.21
TD Life Insurance Company	399,000	115,000	28.82
The Canada Life Assurance Company	21,024,000	1,572,000	7.48
The Empire Life Insurance Company	726,000	558,000	76.86
The Equitable Life Insurance Company of Canada	568,000	275,000	48.42
The Great-West Life Assurance Company	58,839,000	44,534,000	75.69
The Guarantee Company of North America	11,000	150	1.36
The Manufacturers Life Insurance Company	106,724,600	83,178,030	77.94
The Standard Life Assurance Company of Canada	3,598,000	2,204,000	61.26
The Wawanesa Life Insurance Company	438,000	329,000	75.11
Trans Global Life Insurance Company	176,000	26,000	14.77
Transamerica Life Canada	6,000	7,000	116.67
Triton Insurance Company	1,168,000	233,000	19.95
Western Life Assurance Company	1,369,000	473,000	34.55
Zurich Insurance Company Ltd	10,000	0	0.00
Totals - 2013 - 66 Companies/Compagnies	491,345,685	309,971,180	63.09
Totals - 2012 - 68 Companies/Compagnies	472,436,560	278,838,470	59.02

Aircraft

Aviation

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	232,000	6,000	2.59
AIG Insurance Company of Canada	22,000	(55,000)	---
Allianz Global Risks US Insurance Company	161,000	21,000	13.04
Aspen Insurance UK Limited	0	7,000	---
Liberty Mutual Insurance Company	231,000	0	0.00
Lloyd's Underwriters	86,000	(25,000)	---
L'Union Canadienne Compagnie d'Assurances	0	(3,000)	---
Mitsui Sumitomo Insurance Company Limited	50,000	21,000	42.00
National Liability & Fire Insurance Company	116,000	173,000	149.14
Northbridge General Insurance Corporation	0	1,000	---
Temple Insurance Company	264,000	243,000	92.05
Westport Insurance Corporation	351,000	0	0.00
XL Insurance Company SE	5,000	0	0.00
Totals - 2013 - 13 Companies/Compagnies	1,518,000	389,000	25.63
Totals - 2012 - 13 Companies/Compagnies	1,263,000	129,000	10.21

**Automobile Insurance
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)		
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)		Other Autres (\$'000)	
ACE INA Insurance	2,309	111	697	3,117	778	84	412	1,274	40.87
AIG Insurance Company of Canada	1,773	1,131	1,312	4,216	703	226	981	1,910	45.30
Allianz Global Risks US Insurance Company	0	0	0	0	(8)	0	(3)	(11)	---
Allstate Insurance Company of Canada	13,828	4,110	6,649	24,587	8,484	834	6,926	16,244	66.07
Ascentus Insurance Ltd.	0	0	0	0	0	2	0	2	---
Aviva Insurance Company of Canada	18,902	4,751	11,488	35,141	7,974	1,680	7,611	17,265	49.13
AXA Insurance (Canada)	(448)	(126)	(181)	(755)	(182)	(189)	(24)	(395)	---
AXA Pacific Insurance Company	(1)	(1)	(1)	(3)	(6)	3	(2)	(5)	---
CAA Insurance Company (Ontario)	1,587	462	1,207	3,256	1,215	811	572	2,598	79.79
Chubb Insurance Company of Canada	44	14	13	71	4	(1)	7	10	14.08
Continental Casualty Company	58	11	56	125	65	2	26	93	74.40
Co-operators General Insurance Company	10,905	3,937	8,339	23,181	6,635	3,023	5,884	15,542	67.05
CorePointe Insurance Company	0	0	0	0	(123)	0	0	(123)	---
COSECO Insurance Company	856	189	459	1,504	545	539	418	1,502	99.87
CUMIS General Insurance Company	772	258	485	1,515	554	259	407	1,220	80.53
Echelon General Insurance Company	337	92	148	577	235	82	102	419	72.62
Economical Mutual Insurance Company	6,240	2,249	5,051	13,540	5,598	297	2,823	8,718	64.39
Electric Insurance Company	17	0	0	17	(1)	0	0	(1)	---
Elite Insurance Company	5,054	5,627	3,182	13,863	2,619	206	2,156	4,981	35.93
Federated Insurance Company of Canada	135	20	136	291	5	6	43	54	18.56
Federation Insurance Company of Canada	10,462	2,407	7,309	20,178	7,348	2,094	4,587	14,029	69.53
Hartford Fire Insurance Company	7	0	5	12	38	2	1	41	341.67
Intact Insurance Company	26,676	7,656	15,036	49,368	15,736	4,469	12,271	32,476	65.78

**Automobile Insurance
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)	
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Total	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)		Other Autres (\$'000)
La Compagnie d'assurance Belair inc.	0	0	0	0	3	5	8	---
La Compagnie d'Assurances Jevco	44	19	21	84	(426)	338	(76)	---
Liberty Mutual Insurance Company	284	73	289	646	190	(78)	123	19.04
Lloyd's Underwriters	5	2	408	415	1,471	37	1,803	434.46
Mitsui Sumitomo Insurance Company Limited	37	3	2	42	3	2	6	14.29
Motors Insurance Corporation	0	0	54	54	0	0	10	18.52
Northbridge Commercial Insurance Corporation	3,162	350	1,617	5,129	1,450	92	2,697	52.58
Northbridge General Insurance Corporation	1,887	463	1,436	3,786	2,938	247	3,950	104.33
Northbridge Personal Insurance Corporation	20	8	20	48	15	(7)	35	72.92
Novex Insurance Company	16	5	7	28	(231)	(120)	(320)	---
Old Republic Insurance Company of Canada	1,181	34	359	1,574	695	275	1,417	90.03
Paico Insurance Company	866	327	370	1,563	959	107	205	81.32
Penbridge Insurance Company	6,290	2,136	4,028	12,454	3,502	78	6,392	51.32
Perth Insurance Company	37	13	24	74	14	31	45	60.81
Primum Insurance Company	6,301	1,332	2,749	10,382	4,765	2,007	8,555	82.40
Promutuel de l'Estuaire, Société d'assurance générale	3,996	874	3,030	7,900	1,232	782	3,712	46.99
Protective Insurance Company	3	0	22	25	10	0	1	44.00
RBC General Insurance Company	4,011	1,016	2,260	7,287	1,122	910	3,473	47.66
RBC Insurance Company of Canada	531	128	325	984	250	75	586	59.55
Royal & Sun Alliance Insurance Company of Canada	5,029	1,642	3,476	10,147	4,055	534	6,456	63.62
Scottish & York Insurance Co. Limited	(6)	(2)	(2)	(10)	(25)	(3)	(30)	---
Security National Insurance Company	15,335	2,235	6,905	24,475	7,625	1,388	13,999	57.16

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes			Claims Sinistres			Loss Ratio Rapport (%)
	Liability Responsabilité (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Personal Accident Corporel (\$'000)	Other Autres (\$'000)	Total Total (\$'000)	
Sentry Insurance a Mutual Company	12	0	2	1	0	2	14.29
St. Paul Fire and Marine Insurance Company	71	6	37	231	69	(19)	---
State Farm Mutual Automobile Insurance Company	14,989	3,015	10,974	5,936	7,476	23,071	79.62
TD Home and Auto Insurance Company	393	66	166	128	133	1,624	259.84
The American Road Insurance Company	0	0	101	0	19	19	18.81
The Dominion of Canada General Insurance Company	5,663	1,801	4,052	3,198	2,392	9,691	84.15
The Guarantee Company of North America	202	42	108	(4)	13	(22)	---
The Insurance Company of Prince Edward Island	3,331	866	2,042	930	1,555	4,407	70.64
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	(241)	(1)	(374)	---
The Personal Insurance Company	5,759	1,634	4,101	1,949	2,740	7,103	61.80
The Portage la Prairie Mutual Insurance Company	3,364	1,259	2,882	1,198	2,317	8,563	114.10
The Sovereign General Insurance Company	2,059	336	948	39	495	949	28.39
The Wawanesa Mutual Insurance Company	37,666	12,012	29,351	5,400	17,494	55,387	70.08
Tokio Marine & Nichido Fire Insurance Co. Ltd.	15	5	7	0	16	13	48.15
Traders General Insurance Company	3,408	1,047	2,723	338	1,871	3,427	47.74
Trafalgar Insurance Company of Canada	570	169	321	123	223	767	72.36
Travelers Insurance Company of Canada	20	2	12	0	0	20	58.82
Unifund Assurance Company	10,717	4,157	8,926	2,880	5,423	16,196	68.05
United General Insurance Corporation	1,537	969	3,432	467	1,192	2,966	49.95
Waterloo Insurance Company	755	275	641	105	332	969	57.99

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2013

Primes et sinistres au Nouveau-Brunswick - 2013

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 Corporate (\$'000)	Other <i>Autres</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident Corporate (\$'000)	Other <i>Autres</i> (\$'000)	
	Total	Total	Total	Total	Total	Total	
XL Insurance Company SE	30	0	0	0	0	0	0.00
Zenith Insurance Company	801	235	774	494	250	396	62.98
Zurich Insurance Company Ltd	2,155	857	1,095	1,431	263	411	51.25
Totals - 2013 - 68 Companies/Compagnies	242,059	72,309	161,485	158,080	44,320	107,560	65.14
Totals - 2012 - 69 Companies/Compagnies	241,943	71,816	161,219	124,985	34,728	102,798	55.27

Boiler and Machinery

Chaudières et bris de machine

Premiums & Losses in New Brunswick - 2013

Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	1,000	0	0.00
Affiliated FM Insurance Company	75,000	0	0.00
AIG Insurance Company of Canada	135,000	(144,000)	---
Allianz Global Risks US Insurance Company	1,000	0	0.00
Aviva Insurance Company of Canada	531,000	175,000	32.96
AXIS Reinsurance Company (Canadian Branch)	0	(1,000)	---
Berkley Insurance Company	1,000	0	0.00
Chubb Insurance Company of Canada	7,000	0	0.00
Continental Casualty Company	7,000	0	0.00
Co-operators General Insurance Company	187,000	0	0.00
CUMIS General Insurance Company	27,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	102,000	37,000	36.27
Economical Mutual Insurance Company	275,000	32,000	11.64
Factory Mutual Insurance Company	2,751,000	328,000	11.92
Federated Insurance Company of Canada	18,000	0	0.00
Gore Mutual Insurance Company	5,000	7,000	140.00
Industrial Alliance Pacific General Insurance Corporation	4,009,000	892,000	22.25
Intact Insurance Company	426,000	8,000	1.88
Lloyd's Underwriters	358,000	25,343,000	7079.05
Millennium Insurance Corporation	388,000	137,000	35.31
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Northbridge General Insurance Corporation	115,000	17,000	14.78
Novex Insurance Company	1,000	0	0.00
Promutuel de l'Estuaire, Société d'assurance générale	99,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	608,000	41,000	6.74
St. Paul Fire and Marine Insurance Company	31,000	(4,000)	---
Temple Insurance Company	0	(97,000)	---
The Boiler Inspection and Insurance Company of Canada	455,000	180,000	39.56
The Dominion of Canada General Insurance Company	94,000	110,000	117.02
The Insurance Company of Prince Edward Island	60,000	(2,000)	---
The Sovereign General Insurance Company	100,000	15,000	15.00
The Wawanesa Mutual Insurance Company	71,000	9,000	12.68
Travelers Insurance Company of Canada	4,000	0	0.00
Trisura Guarantee Insurance Company	178,000	16,000	8.99
Westport Insurance Corporation	80,000	0	0.00

Boiler and Machinery

Chaudières et bris de machine

Premiums & Losses in New Brunswick - 2013

Primes et sinistres au Nouveau-Brunswick - 2013

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	52,000	0	0.00
Zurich Insurance Company Ltd	130,000	45,000	34.62
Totals - 2013 - 37 Companies/Compagnies	11,384,000	27,144,000	238.44
Totals - 2012 - 39 Companies/Compagnies	12,040,000	2,658,000	22.08

Credit

Crédit

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

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	789,000	(142,000)	---
Compagnie Française d'Assurance pour le Commerce Extérieur	294,000	22,000	7.48
Echelon General Insurance Company	5,000	0	0.00
Euler Hermes North America Insurance Company	299,000	787,000	263.21
Lloyd's Underwriters	0	(12,000)	---
The Guarantee Company of North America	15,000	640	4.27
Totals - 2013 - 6 Companies/Compagnies	1,402,000	655,640	46.76
Totals - 2012 - 5 Companies/Compagnies	1,858,000	(224,000)	---

Fraternal Societies - 2013

Sociétés de secours mutuels - 2013

Name of Company Noms des compagnies	Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement					
	Life Insurance Fund	Life Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Life Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Life Annuity Fund	Accident and Sickness Fund	Total	In Force 2012	New Effected	In Force 2013
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	En vigueur en 2012	Émis	En vigueur en 2013
ACTRA Fraternal Benefit Society	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FaithLife Financial	0	0	0	0	0	0	0	0	0	0	0	0	11	0	10
Knights of Columbus	7,103	0	139	7,242	3,382	254	13	3,649	1,539	0	0	0	418,327	51,436	450,341
The Grand Orange Lodge of British America Benefit Fund	62	0	0	62	26	0	0	26	0	0	0	0	2,002	107	2,001
The Independent Order of Foresters	189	24	0	213	207	50	6	263	101	0	0	0	8,587	216	8,526
The Order of United Commercial Travelers of America	1	0	55	56	5	0	8	13	0	0	0	0	24	0	13
Totals - 2013 - 6 Companies/Compagnies	7,355	24	194	7,573	3,620	304	27	3,951	1,640	0	0	1,640	428,951	51,759	460,891
Totals - 2012 - 6 Companies/Compagnies	7,524	16	174	7,714	3,122	340	3	3,465	2,115	0	0	2,115	401,642	47,169	428,951

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)

Premiums & Losses in New Brunswick - 2013
 Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Fidelity Déournement		Surety Cautionnement		Total Total	Total Losses Sinistres Total (\$'000)	Loss Ratio Rapport (%)
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			
ACE INA Insurance	9	0	4	(1)	13	(1)	---
AIG Insurance Company of Canada	85	35	154	83	239	118	49.37
Aspen Insurance UK Limited	0	0	11	2	11	2	18.18
Aviva Insurance Company of Canada	16	(37)	1,052	(7)	1,068	(44)	---
AXA Insurance (Canada)	2	(44)	0	0	2	(44)	---
AXA Pacific Insurance Company	0	(50)	0	0	0	(50)	---
Chubb Insurance Company of Canada	239	1,056	83	0	322	1,056	327.95
Continental Casualty Company	0	0	5	0	5	0	0.00
Co-operators General Insurance Company	7	1	10	1	17	2	11.76
CUMIS General Insurance Company	557	687	0	0	557	687	123.34
Economical Mutual Insurance Company	44	19	11	1	55	20	36.36
Federated Insurance Company of Canada	1	(1)	7	4	8	3	37.50
Hartford Fire Insurance Company	0	0	0	(1)	0	(1)	---
Industrial Alliance Pacific General Insurance Corporation	0	0	277	(45)	277	(45)	---
Intact Insurance Company	0	0	945	299	945	299	31.64
La Compagnie d'Assurances Jevco	0	0	19	535	19	535	2815.79
Liberty Mutual Insurance Company	84	(94)	91	27	175	(67)	---
Lloyd's Underwriters	128	(378)	0	0	128	(378)	---

Guarantee (Fidelity & Surety)
Garantie (Défournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2013
 Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Fidelity Défournement		Surety Cautionnement		Total Total	Loss Ratio	
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			Total Premiums Primes Total (\$'000)
L'Unique assurances générales inc.	0	0	400	172	400	172	43.00
Mitsui Sumitomo Insurance Company Limited	1	0	0	0	1	0	0.00
Northbridge General Insurance Corporation	31	0	0	0	31	0	0.00
Royal & Sun Alliance Insurance Company of Canada	95	98	0	0	95	98	103.16
St. Paul Fire and Marine Insurance Company	1	1	0	0	1	1	100.00
State Farm Fire and Casualty Company	0	0	5	0	5	0	0.00
The Dominion of Canada General Insurance Company	19	106	397	(317)	416	(211)	---
The Guarantee Company of North America	385	(40)	1,465	(2,218)	1,850	(2,258)	---
The Insurance Company of Prince Edward Island	4	0	0	0	4	0	0.00
The Sovereign General Insurance Company	16	40	0	0	16	40	250.00
Travelers Insurance Company of Canada	104	(58)	359	(97)	463	(155)	---

Guarantee (Fidelity & Surety)
Garantie (Déournement & Cautionnement)

Premiums & Losses in New Brunswick - 2013
 Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Nom des compagnies	Fidelity Déournement		Surety Cautionnement		Total Total	Total Losses	Loss Ratio
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)			
Trisura Guarantee Insurance Company	3	0	1,003	(27)	1,006	(27)	---
Western Surety Company	0	0	859	(13)	859	(13)	---
Zurich Insurance Company Ltd	14	(2)	0	0	14	(2)	---
Totals - 2013 - 32 Companies/Compagnies	1,845	1,339	7,157	(1,602)	9,002	(263)	---
Totals - 2012 - 29 Companies/Compagnies	1,853	1,470	6,333	26,235	8,186	27,705	338.45

**Guarantee (Title & Mortgage)
Garantie (Titre & Hypothèque)**

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Title Titre		Mortgage Hypothèque		Total Total	Loss Ratio Rapport (%)
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)		
Canada Guaranty Mortgage Insurance Company	0	0	1,127	578	1,127	51.29
Chicago Title Insurance Company	295	47	0	0	295	15.93
FCT Insurance Company Ltd.	2,225	436	0	0	2,225	19.60
First American Title Insurance Company	506	34	0	0	506	6.72
Genworth Financial Mortgage Insurance Company Canada	0	0	5,812	9,322	5,812	160.39
Lawyers' Professional Indemnity Company	2	4	0	0	2	200.00
Stewart Title Guaranty Company	1,321	255	0	0	1,321	19.30
Totals - 2013 - 7 Companies/Compagnies	4,349	776	6,939	9,900	11,288	94.58
Totals - 2012 - 7 Companies/Compagnies	5,007	1,026	7,507	6,649	12,514	61.33

Legal Expense

Frais Juridiques

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
DAS Legal Protection Insurance Company Limited	46,000	8,000	17.39
Intact Insurance Company	39,000	0	0.00
Lloyd's Underwriters	10,000	3,000	30.00
Novex Insurance Company	45,000	61,000	135.56
The Guarantee Company of North America	3,000	(180)	---
Trafalgar Insurance Company of Canada	1,000	0	0.00
Totals - 2013 - 6 Companies/Compagnies	144,000	71,820	49.88
Totals - 2012 - 5 Companies/Compagnies	55,000	48,000	87.27

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	2,222,000	686,000	30.87
AIG Insurance Company of Canada	3,344,000	(3,170,000)	---
Allianz Global Risks US Insurance Company	187,000	489,000	261.50
Aspen Insurance UK Limited	163,000	251,000	153.99
Associated Electric & Gas Insurance Services Limited	605,000	64,000	10.58
Aviva Insurance Company of Canada	5,683,000	(589,000)	---
AXA Insurance (Canada)	12,000	(749,000)	---
AXA Pacific Insurance Company	13,000	(222,000)	---
AXIS Reinsurance Company (Canadian Branch)	291,000	207,000	71.13
Berkley Insurance Company	146,000	76,000	52.05
Canadian Lawyers Insurance Association (CLIA)	854,000	274,000	32.08
Canadian Northern Shield Insurance Company	0	17,000	---
Canadian Universities Reciprocal Insurance Exchange	341,000	(38,000)	---
Canassurance compagnie d'assurance	16,000	2,000	12.50
Carleton Mutual Insurance Company	288,000	30,000	10.42
Chubb Insurance Company of Canada	1,119,000	(487,000)	---
Continental Casualty Company	901,000	464,000	51.50
Co-operators General Insurance Company	3,293,000	507,000	15.40
COSECO Insurance Company	0	3,000	---
CUMIS General Insurance Company	576,000	406,000	70.49
Ecclesiastical Insurance Office Public Limited Company	966,000	215,000	22.26
Echelon General Insurance Company	43,000	0	0.00
Economical Mutual Insurance Company	3,026,000	1,939,000	64.08
Electric Insurance Company	112,000	15,000	13.39
Employers Insurance Company of Wausau	0	(2,000)	---
Everest Insurance Company of Canada	228,000	130,000	57.02
Federated Insurance Company of Canada	243,000	430,000	176.95
Federation Insurance Company of Canada	1,533,000	(42,000)	---
Fundy Mutual Insurance Company	374,000	6,000	1.60
Gore Mutual Insurance Company	18,000	5,000	27.78
Great American Insurance Company	34,000	(37,000)	---
HDI-Gerling Industrie Versicherung AG	33,000	7,000	21.21
Healthcare Insurance Reciprocal of Canada	20,000	(71,000)	---
Industrial Alliance Pacific General Insurance Corporation	0	(10,000)	---
Intact Insurance Company	4,611,000	(2,367,000)	---
International Insurance Company of Hannover SE	624,000	158,000	25.32
Jewelers Mutual Insurance Company	12,000	0	0.00
La Compagnie d'Assurances Jevco	21,000	1,648,000	7847.62

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

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>
Liberty Mutual Insurance Company	14,267,000	19,155,000	134.26
Lloyd's Underwriters	14,911,000	(31,237,000)	---
Mitsui Sumitomo Insurance Company Limited	10,000	0	0.00
Northbridge Commercial Insurance Corporation	81,000	(467,000)	---
Northbridge General Insurance Corporation	2,684,000	1,641,000	61.14
Northbridge Indemnity Insurance Corporation	314,000	(127,000)	---
Novex Insurance Company	395,000	333,000	84.30
Old Republic Insurance Company of Canada	31,000	0	0.00
Omega General Insurance Company	61,000	449,000	736.07
Promutuel de l'Estuaire, Société d'assurance générale	702,000	0	0.00
RBC General Insurance Company	6,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	4,118,000	1,219,000	29.60
Safety National Casualty Corporation	0	(5,000)	---
Scottish & York Insurance Co. Limited	0	(570,000)	---
Security Insurance Company of Hartford	0	(3,000)	---
Sompo Japan Nipponkoa Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	923,000	70,000	7.58
St. Paul Fire and Marine Insurance Company	312,000	104,000	33.33
Stanley Mutual Insurance Company	741,000	274,000	36.98
State Farm Fire and Casualty Company	1,522,000	(242,000)	---
T.H.E. Insurance Company	1,000	0	0.00
Temple Insurance Company	1,569,000	(100,000)	---
The Dominion of Canada General Insurance Company	877,000	(504,000)	---
The Guarantee Company of North America	1,013,000	780,670	77.07
The Insurance Company of Prince Edward Island	896,000	423,000	47.21
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(311,000)	---
The Portage la Prairie Mutual Insurance Company	583,000	154,000	26.42
The Sovereign General Insurance Company	1,926,000	579,000	30.06
The Wawanesa Mutual Insurance Company	1,204,000	33,000	2.74
Travelers Insurance Company of Canada	490,000	226,000	46.12
Trisura Guarantee Insurance Company	716,000	760,000	106.15
Waterloo Insurance Company	16,000	0	0.00
Westport Insurance Corporation	619,000	215,000	34.73
Wynward Insurance Group	619,000	566,000	91.44

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
XL Insurance Company SE	2,076,000	1,512,000	72.83
XL Reinsurance America Inc.	290,000	12,000	4.14
Zurich Insurance Company Ltd	2,297,000	2,579,000	112.28
Totals - 2013 - 75 Companies/Compagnies	88,223,000	(2,236,330)	---
Totals - 2012 - 74 Companies/Compagnies	85,625,000	81,592,040	95.29

Abstract of Life Insurance Returns in New Brunswick - 2013
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement				
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2012 En vigueur en 2012	New Effective Émis	In Force 2013 En vigueur en 2013		
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)		
Acadie Vie	Ind. Group	8,197 7,563	4 0	2,756 2,117	0 0	2,756 2,117	0 888	0 888	1,272,056 1,103,426	123,779 439,650	1,353,998 1,139,771
ACE INA Life Insurance	Ind. Group	4 1,823	0 0	5 122	0 0	5 122	0 0	0 0	1,334 12,766	0 3,830	1,044 11,148
Allianz Life Insurance Company of North America	Ind. Group	1 0	0 0	7 0	0 0	7 0	0 0	0 0	64 0	0 0	17 0
American Bankers Life Assurance Company of Florida	Ind. Group	35 4,706	0 0	3 435	0 0	3 435	0 0	0 0	2,210 179,455	3 5,411	1,980 150,785
American Health and Life Insurance Company	Ind. Group	3 676	0 0	20 131	0 0	20 131	0 0	0 0	165 38,939	0 0	240 37,347
American Income Life Insurance Company	Ind. Group	4,283 0	0 0	1,054 0	0 0	1,054 0	0 0	0 0	176,886 0	42,165 0	172,104 0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind. Group	15,891 12,274	12,282 4,107	9,631 9,693	9,219 1,516	18,850 11,209	541 2,214	541 2,214	2,143,717 5,751,235	63,891 27,704	2,054,367 5,789,684
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind. Group	218 3,644	0 0	87 836	0 0	87 836	0 0	0 0	15,839 548,352	37 0	14,145 536,644
Assurant Life of Canada	Ind. Group	465 1,055	860 4,294	870 376	200 1,683	1,070 2,059	0 0	0 0	14,607 12,229	1,573 126	19,781 11,795
AXA Equitable Life Insurance Company	Ind. Group	0 0	0 0	0 0	0 0	0 0	0 0	0 0	1 0	0 0	1 0
Blue Cross Life Insurance Company of Canada	Ind. Group	3,719 5,142	0 0	1,965 3,172	0 0	1,965 3,172	0 0	0 0	99,338 1,468,420	7,483 116,269	98,520 1,474,387
BMO Life Assurance Company	Ind. Group	4,683 160	83 1,059	1,537 196	421 547	1,958 743	24 0	24 0	822,919 49,942	51,749 489	825,600 43,962
BMO Life Insurance Company	Ind. Group	158 0	0 0	12 0	0 0	12 0	0 0	0 0	7,763 0	0 0	6,505 0
Canadian Premier Life Insurance Company	Ind. Group	1,645 101	0 0	653 264	0 0	653 264	0 0	0 0	29,295 3,449	162 0	27,483 2,970
CIBC Life Insurance Company Limited	Ind. Group	0 3	0 0	11 0	0 0	11 0	2 0	2 0	149 0	0 0	0 0
CMFG Life Insurance Company	Ind. Group	360 3	0 0	269 3	0 0	269 3	8 0	8 0	15,613 570	124 72	14,800 461

Abstract of Life Insurance Returns in New Brunswick - 2013
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement					
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	In Force 2012 En vigueur en 2012	New Effected Émis	In Force 2013 En vigueur en 2013
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Co-operators Life Insurance Company	Ind. Group	9,121 1,217	590 0	9,711 1,217	3,974 649	1,179 664	5,153 1,313	247 462	0 0	1,817,512 533,047	131,482 26,655	1,856,249 406,141
CT Financial Assurance Company	Ind. Group	2 0	0 0	2 0	0 0	0 0	0 0	0 0	0 0	150 0	0 0	150 0
CUMIS Life Insurance Company	Ind. Group	194 2,861	0 0	194 2,861	24 1,059	19 0	43 1,059	3 132	0 0	22,385 445,562	775 73,289	30,249 456,987
Desjardins Financial Security Life Assurance Company	Ind. Group	5,632 2,681	363 1,041	5,995 3,722	2,232 262	1,359 1,722	3,591 1,984	390 7	0 0	575,846 516,172	220,888 125,834	748,487 635,286
First Canadian Insurance Corporation	Ind. Group	0 4,156	0 0	0 4,156	0 563	0 0	0 563	0 0	0 0	373,447 0	88,851 0	371,215 0
Foresters Life Insurance Company	Ind. Group	1,137 234	0 2,466	1,137 2,700	297 0	0 1,290	297 1,290	54 0	0 0	172,838 27,999	20,785 18,595	183,157 39,482
Gerber Life Insurance Company	Ind. Group	116 0	0 0	116 0	12 0	0 0	12 0	0 0	0 0	13,601 0	1,015 0	13,763 0
Humania Assurance Inc.	Ind. Group	99 1	0 0	99 1	24 1	0 0	24 1	0 0	0 0	6,401 0	320 0	6,451 0
Industrial Alliance Insurance and Financial Services Inc.	Ind. Group	21,561 7,225	30,701 10,180	52,262 17,405	6,244 1,413	31,403 12,495	37,647 13,908	59 7	0 0	3,196,412 775,925	372,864 176,776	3,353,086 717,694
La Capitale Financial Security Insurance Company	Ind. Group	33 0	0 0	33 0	22 0	0 0	22 0	0 0	0 0	5,281 27	0 25	5,237 15
L'Excellence Compagnie d'assurance-vie	Ind. Group	268 0	0 0	268 0	32 0	0 0	32 0	0 0	0 0	56,076 169	14,865 0	65,164 0
London Life Insurance Company	Ind. Group	83,768 0	1,245 25,421	85,013 25,421	20,602 26	3,166 22,080	23,768 22,106	25,776 0	6 0	5,297,838 0	671,889 0	5,748,146 0
L'Union-Vie, compagnie mutuelle d'assurance	Ind. Group	482 34	0 0	482 34	0 0	0 0	0 0	0 0	0 0	0 0	4,710 0	59,755 0
New York Life Insurance Company	Ind. Group	1,721 3	0 0	1,721 3	605 0	0 0	605 0	2 1,230	0 0	405,701 0	32,443 0	411,011 0
Pavonia Life Insurance Company of Michigan	Ind. Group	152 0	0 0	152 0	443 0	0 0	443 0	0 0	0 0	36,538 0	515 0	24,694 0
Primerica Life Insurance Company of Canada	Ind. Group	1,472 0	0 0	1,472 0	332 0	0 0	332 0	0 0	0 0	564,883 0	33,385 0	572,372 0
RBC Life Insurance Company	Ind. Group	9,354 151	329 0	9,683 151	3,012 241	59 0	3,071 241	16 0	0 0	1,152,803 47,685	156,998 0	1,240,437 35,239
Reliable Life Insurance Company	Ind. Group	22 0	0 0	22 0	105 0	0 0	105 0	0 0	0 0	19,153 0	0 0	10,751 0

Abstract of Life Insurance Returns in New Brunswick - 2013
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement			
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Insurance Assurance	Annuity Rentes	In Force 2012 En vigueur en 2012	New Effectuated Émis	In Force 2013 En vigueur en 2013
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Scolia Life Insurance Company	33	0	33	1	0	0	0	8,400	7,450	13,650
Ind. Group	129	0	129	0	0	0	0	39,396	400	38,350
SSQ, Insurance Company Inc.	699	0	699	30	0	0	0	171,893	55,164	218,030
Ind. Group	1,045	0	1,045	1,374	0	0	0	0	0	0
SSQ, Société d'Assurance-Vie Inc.	0	4	4	4	4	0	0	188,128	123,992	230,482
Ind. Group	1,121	0	1,121	352	0	0	0	0	0	0
Standard Life Assurance Limited	0	0	0	0	0	0	0	0	0	0
Ind. Group	0	0	0	57	0	0	0	0	0	0
State Farm International Life Insurance Company Ltd.	2,887	17	2,904	546	94	0	0	647,215	47,869	650,524
Ind. Group	28	0	28	0	0	0	0	4,890	0	4,682
Sun Life Assurance Company of Canada	61,155	10,325	71,480	31,090	16,634	0	0	8,458,543	613,636	8,733,725
Ind. Group	19,377	9,395	28,772	8,909	26,820	644	0	4,845,113	1,100,680	5,699,156
TD Life Insurance Company	6	0	6	0	0	0	0	1,900	2,877	3,927
Ind. Group	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	25,232	1,529	26,761	15,141	7,350	0	0	2,752,754	365,618	2,921,564
Ind. Group	43,772	2,348	46,120	173	13,046	0	0	7,112,428	362,036	7,495,092
The Empire Life Insurance Company	3,137	767	3,904	858	943	0	0	583,672	59,256	613,900
Ind. Group	69	1	70	10	11	0	0	13,577	2,916	12,972
The Equitable Life Insurance Company of Canada	2,474	189	2,663	731	328	39	0	570,404	127,483	665,190
Ind. Group	70	114	184	15	6	0	0	25,165	3,811	29,410
The Great-West Life Assurance Company	12,176	567	12,743	5,593	3,864	0	0	1,133,863	81,458	1,132,807
Ind. Group	12,215	105	12,320	6,865	320	750	0	3,357,363	346,020	3,362,004
The Manufacturers Life Insurance Company	45,538	1,764	47,302	15,481	10,199	0	0	5,170,935	379,899	5,477,942
Ind. Group	20,417	2,460	22,877	12,563	12,668	2,015	0	7,538,651	624,973	7,450,367
The Standard Life Assurance Company of Canada	6,019	458	6,477	3,410	3,124	1,873	0	817,109	3,036	777,132
Ind. Group	428	21	449	352	3,962	0	0	7,594	972	8,241
The Wawanesa Life Insurance Company	3,217	1,965	5,182	1,047	1,366	200	0	749,463	58,780	757,916
Ind. Group	80	0	80	0	0	0	0	29,759	1,826	28,844

Abstract of Life Insurance Returns in New Brunswick - 2013
Extrait des rapports d'assurance-vie au Nouveau-Brunswick - 2013

Name of Company Noms des compagnies	Premiums Primes		Claims Prestations		Dividends Bénéfices		Movement Mouvement				
	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	Total Total	Insurance Assurance	Annuity Rentes	In Force 2012 En vigueur en 2012	New Effected Émis	In Force 2013 En vigueur en 2013
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Trans Global Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0
Ind. Group	5	0	5	1	0	0	0	0	545	0	210
Transamerica Life Canada	4,175	17	4,192	2,438	664	3,102	15	0	1,147,274	86,706	1,116,051
Ind. Group	0	0	0	0	0	0	0	0	0	0	0
United American Insurance Company	7	0	7	0	0	0	0	0	163	0	163
Ind. Group	0	0	0	0	0	0	0	0	0	0	0
Western Life Assurance Company	70	0	70	0	0	0	0	0	22,440	658	21,068
Ind. Group	1,960	0	1,960	626	0	626	0	0	121,788	0	135,344
Totals - 2013 - 52 Companies/Compagnies	338,042	64,059	402,101	131,757	91,595	223,351	55,888	6	39,705,554	3,810,670	41,556,610
Totals - 2012 - 55 Companies/Compagnies	329,592	38,790	368,382	135,658	83,871	219,529	54,919	8	38,444,217	4,041,666	40,046,066
Totals - 2013 - 40 Companies/Compagnies	159,998	63,012	223,010	54,245	98,887	153,131	8,349	0	35,649,062	3,704,321	36,822,890
Totals - 2012 - 55 Companies/Compagnies	152,104	49,071	201,175	54,286	92,779	147,065	5,173	0	35,313,527	1,756,306	35,673,493

Marine

Marine

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	504,000	(88,000)	---
AIG Insurance Company of Canada	35,000	(320,000)	---
Allianz Global Risks US Insurance Company	199,000	(67,000)	---
Ascentus Insurance Ltd.	24,000	26,000	108.33
Aspen Insurance UK Limited	0	(2,000)	---
Associated Electric & Gas Insurance Services Limited	0	(16,000)	---
Aviva Insurance Company of Canada	35,000	6,000	17.14
AXA Insurance (Canada)	117,000	130,000	111.11
AXA Pacific Insurance Company	0	(54,000)	---
Chubb Insurance Company of Canada	71,000	(3,000)	---
Continental Casualty Company	172,000	174,000	101.16
Co-operators General Insurance Company	59,000	0	0.00
Elite Insurance Company	613,000	228,000	37.19
Great American Insurance Company	1,421,000	444,000	31.25
Groupama S.A.	(4,000)	(135,000)	---
Intact Insurance Company	14,000	3,000	21.43
Liberty Mutual Insurance Company	413,000	(7,000)	---
Lloyd's Underwriters	5,042,000	(7,750,000)	---
Northbridge General Insurance Corporation	394,000	40,000	10.15
Northbridge Indemnity Insurance Corporation	0	(2,000)	---
Royal & Sun Alliance Insurance Company of Canada	8,000	28,000	350.00
St. Paul Fire and Marine Insurance Company	205,000	(30,000)	---
Sunderland Marine Insurance Company Limited (Canada Branch)	1,517,000	586,000	38.63
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	17,000	(3,000)	---
The Sovereign General Insurance Company	181,000	51,000	28.18
Traders General Insurance Company	24,000	3,000	12.50
Unica Insurance Inc.	(4,000)	(135,000)	---
Zurich Insurance Company Ltd	447,000	2,000	0.45
Totals - 2013 - 28 Companies/Compagnies	11,504,000	(6,891,000)	---
Totals - 2012 - 27 Companies/Compagnies	13,313,000	1,085,000	8.15

Property

Biens

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	1,138,000	125,000	10.98
Affiliated FM Insurance Company	970,000	745,000	76.80
AIG Insurance Company of Canada	5,445,000	5,454,000	100.17
Allianz Global Risks US Insurance Company	1,171,000	(486,000)	---
Allstate Insurance Company of Canada	9,442,000	4,923,000	52.14
American Bankers Insurance Company of Florida	1,287,000	602,000	46.78
Aspen Insurance UK Limited	0	(3,000)	---
Associated Electric & Gas Insurance Services Limited	117,000	(3,000)	---
Aviva Insurance Company of Canada	20,432,000	14,823,000	72.55
AXA Insurance (Canada)	(2,000)	(724,000)	---
AXA Pacific Insurance Company	7,000	9,000	128.57
AXIS Reinsurance Company (Canadian Branch)	35,000	8,000	22.86
Berkley Insurance Company	13,000	(15,000)	---
CAA Insurance Company (Ontario)	899,000	371,000	41.27
Canadian Egg Industry Reciprocal Alliance (CEIRA)	137,000	66,000	48.18
Canadian Farm Insurance Corp.	2,000	0	0.00
Canadian Northern Shield Insurance Company	5,000	(133,000)	---
Canadian Universities Reciprocal Insurance Exchange	511,000	(4,000)	---
Canassurance compagnie d'assurance	88,000	10,000	11.36
Carleton Mutual Insurance Company	1,722,000	626,000	36.35
Chubb Insurance Company of Canada	2,152,000	148,000	6.88
Continental Casualty Company	1,181,000	829,000	70.19
Co-operators General Insurance Company	19,516,000	11,618,000	59.53
COSECO Insurance Company	566,000	230,000	40.64
CUMIS General Insurance Company	1,944,000	1,261,000	64.87
Ecclesiastical Insurance Office Public Limited Company	2,058,000	949,000	46.11
Echelon General Insurance Company	591,000	126,000	21.32
Economical Mutual Insurance Company	11,176,000	7,102,000	63.55
Elite Insurance Company	8,021,000	4,001,000	49.88
Everest Insurance Company of Canada	44,000	51,000	115.91
Factory Mutual Insurance Company	9,526,000	1,160,000	12.18
Federal Insurance Company	12,000	0	0.00
Federated Insurance Company of Canada	272,000	60,000	22.06
Federation Insurance Company of Canada	7,795,000	3,516,000	45.11
First North American Insurance Company	176,000	20,000	11.36
Fundy Mutual Insurance Company	3,090,000	1,019,000	32.98
Gore Mutual Insurance Company	42,000	32,000	76.19
Great American Insurance Company	227,000	69,000	30.40

Property

Biens

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

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>
Hartford Fire Insurance Company	19,000	297,000	1563.16
HDI-Gerling Industrie Versicherung AG	23,000	2,000	8.70
Healthcare Insurance Reciprocal of Canada	0	2,000	---
Industrial Alliance Pacific General Insurance Corporation	3,000	1,000	33.33
Intact Insurance Company	36,959,000	37,104,000	100.39
International Insurance Company of Hannover SE	3,000	7,000	233.33
Jewelers Mutual Insurance Company	57,000	0	0.00
La Compagnie d'Assurances Jevco	17,000	412,000	2423.53
Legacy General Insurance Company	7,000	0	0.00
Liberty Mutual Insurance Company	619,000	(259,000)	---
Lloyd's Underwriters	13,523,000	(7,856,000)	---
Mitsui Sumitomo Insurance Company Limited	21,000	0	0.00
Northbridge Commercial Insurance Corporation	371,000	431,000	116.17
Northbridge General Insurance Corporation	4,136,000	1,126,000	27.22
Northbridge Indemnity Insurance Corporation	369,000	1,000	0.27
Northbridge Personal Insurance Corporation	28,000	4,000	14.29
Novex Insurance Company	80,000	210,000	262.50
Old Republic Insurance Company of Canada	119,000	(48,000)	---
Omega General Insurance Company	139,000	97,000	69.78
Pembridge Insurance Company	3,707,000	3,326,000	89.72
Primum Insurance Company	3,149,000	5,131,000	162.94
Promutuel de l'Estuaire, Société d'assurance générale	5,912,000	4,410,000	74.59
RBC General Insurance Company	2,453,000	1,767,000	72.03
RBC Insurance Company of Canada	591,000	205,000	34.69
Royal & Sun Alliance Insurance Company of Canada	11,776,000	8,801,000	74.74
Scottish & York Insurance Co. Limited	0	19,000	---
Security National Insurance Company	11,425,000	8,481,000	74.23
Sompo Japan Nipponkoa Insurance Inc.	3,000	0	0.00
SouthEastern Mutual Insurance Company	5,714,000	2,227,000	38.97
St. Paul Fire and Marine Insurance Company	503,000	(14,000)	---
Stanley Mutual Insurance Company	6,319,000	3,910,000	61.88
State Farm Fire and Casualty Company	16,383,000	9,361,000	57.14
Sunderland Marine Insurance Company Limited (Canada Branch)	3,795,000	2,202,000	58.02
TD Home and Auto Insurance Company	264,000	65,000	24.62
Temple Insurance Company	1,225,000	1,124,000	91.76
The Boiler Inspection and Insurance Company of Canada	390,000	271,000	69.49
The Dominion of Canada General Insurance Company	7,702,000	6,886,000	89.41

Property

Biens

Premiums & Losses in New Brunswick - 2013
Primes et sinistres au Nouveau-Brunswick - 2013

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
The Guarantee Company of North America	467,000	125,280	26.83
The Insurance Company of Prince Edward Island	2,976,000	2,673,000	89.82
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(6,000)	---
The Personal Insurance Company	4,346,000	2,211,000	50.87
The Portage la Prairie Mutual Insurance Company	4,603,000	3,796,000	82.47
The Sovereign General Insurance Company	3,227,000	1,249,000	38.70
The Wawanesa Mutual Insurance Company	28,497,000	20,907,000	73.37
Tokio Marine & Nichido Fire Insurance Co. Ltd.	3,000	0	0.00
Traders General Insurance Company	3,548,000	2,813,000	79.28
Trafalgar Insurance Company of Canada	373,000	109,000	29.22
Trans Global Insurance Company	178,000	20,000	11.24
Travelers Insurance Company of Canada	571,000	582,000	101.93
Trisura Guarantee Insurance Company	3,000	0	0.00
Triton Insurance Company	198,000	24,000	12.12
Unifund Assurance Company	12,105,000	10,885,000	89.92
Waterloo Insurance Company	747,000	817,000	109.37
Western Financial Insurance Company	518,000	268,000	51.74
Westport Insurance Corporation	2,903,000	0	0.00
Wynward Insurance Group	1,462,000	1,089,000	74.49
XL Insurance Company SE	714,000	0	0.00
Zenith Insurance Company	1,231,000	247,000	20.06
Zurich Insurance Company Ltd	3,944,000	3,207,000	81.31
Totals - 2013 - 97 Companies/Compagnies	322,226,000	199,304,280	61.85
Totals - 2012 - 98 Companies/Compagnies	309,708,000	163,340,350	52.74