



28 November 2017

Peter Klohn
Chair of the Board
Financial and Consumer Services Commission

Dear Mr. Klohn,

I am pleased to submit the seventy-ninth Annual Report of the Superintendent of Insurance for the insurance companies' business year 2016 and for the Superintendent's fiscal year ending March 31, 2017.

Total premiums for all classes of insurance paid by policyholders in the business year 2016 were \$2,375,854,000, a decrease of approximately 0.47% from the previous year. Total claims and benefits paid to consumers were \$1,583,366,000 which represents 66.64% of premiums paid.

With premiums of \$1,065,450,000 on property and casualty business, losses paid in 2016 were \$747,246,000 or a loss ratio of 70.13% as compared to 75.83% in 2015. Automobile insurance loss ratio in 2016 was 82.6%, compared to 84.3% in 2015.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2016 were \$20,410,894, a decrease of 1.3% from 2015.

In 2016, insurance on the person (life and health) gross premium volume increased to \$1,060,234,000, an increase of 5.12% over 2015. Claims and benefits paid (not including annuities) were \$620,230,000, which is 58.5% 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 2016-2017 was \$52,681,895, an increase of 5.1% over the previous year. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2016-2017, was \$3,426,448, also an increase of 5.8% over the previous year. The rate is 1% of premiums and is collected on behalf of the Department of Justice and Public Safety. In addition, the Branch collected \$32,537,009 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 Division for 2016-2017 were \$2,335,640, which is an increase of approximately \$320,601 or 15.9% over the 2015-2016 fiscal year. A significant portion of the increase (\$134,696) was the result of a field exam performed by *Authorit  de marches financiers* on behalf of FCNB. The Division expenses, pursuant to section 94 of the *Insurance Act*, are assessed against insurers. The amount is collected in the following fiscal year.

There were 224 insurance companies licensed during 2016-2017.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$867,657.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2016-2017	2015-2016
Life Insurance Agents / Brokers	2940 ⁽³⁾	2711 ⁽³⁾
Other Than Life Agents / Brokers	1939	1852
Non-Resident Brokers	3490	3003
Accident & Sickness Agents	551	508
Travel Agents	298	279
Special Insurance Brokers	14	14
Damage Appraisers	101	87
Adjusters	<u>1750</u>	<u>1630</u>
Total	11083	10084
Total number of licences produced	9355 ⁽¹⁾⁽²⁾	8871 ⁽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:

2016-2017 Resident - 1591; Non-Resident - 1349

2015-2016 Resident - 1491; Non-Resident - 1220

2014-2015 Resident - 1490; Non-Resident - 1130

Respectfully submitted,



Angela Mazerolle,
Superintendent of Insurance



Le 28 novembre 2017

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-huitième rapport du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2017, et pour l'exercice 2016 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 2 375 854 000 \$ au cours de l'exercice 2016, soit une diminution d'environ 0,47 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 583 366 000 \$, ce qui représente 66,64 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 1 065 450 000 \$ et les pertes remboursées se sont élevées à 747 246 000 \$ en 2016, ce qui représente un ratio sinistres/primes de 70,13 %, comparativement à 75,83 % en 2015. Le ratio sinistres/primes de l'assurance-automobile était de 82,6 % en 2016, comparativement à 84,3 % en 2015.

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 20 410 894 \$ en 2016, ce qui représente une diminution de 1,3 % par rapport à 2015.

Durant l'année 2016, le volume des assurances de personnes (vie et maladie) a augmenté à 1 060 234 000 \$, ce qui représente une hausse de 5,12 % par rapport à 2015. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 620 230 000 \$, soit 58,5 % 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 2016-2017, les sommes provenant de cette taxe se sont chiffrées à 52 681 895 \$, ce qui représente une augmentation de 5,1 % par rapport à l'année précédente. 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 2016-2017, a rapporté 3 426 448 \$, une augmentation de 5,8 % par rapport à l'année précédente. Le taux d'imposition correspond à 1,0 % des primes et la perception est faite pour le compte du ministère de la Justice et de la Sécurité publique. De plus, la Direction des assurances a perçu 32 537 009 \$ 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'élevèrent à 2 335 642 \$ pour 2016-2017, ce qui représente une augmentation d'environ 320 601 \$, soit 15,9 % par rapport à l'exercice précédent. Une grande partie de cette augmentation (134 696 \$) est attribuable à un examen sur place effectué par l'Autorité des marchés financiers pour le compte de la FCNB. Les dépenses de la Division sont réparties entre les assureurs conformément à l'article 94 de la *Loi sur les assurances* et sont perçues au cours de l'exercice financier suivant.

En 2016-2017, 224 compagnies d'assurance étaient titulaires d'une licence.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 867 657 \$.

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

Type de licence	2016-2017	2015-2016
Agents/courtiers d'assurance-vie	2 940 ⁽³⁾	2 711 ⁽³⁾
Autres que des agents/courtiers d'assurance-vie	1 939	1 852
Courtiers non résidents	3 490	3 003
Agents d'assurance-accident et d'assurance-maladie	551	508
Agents de voyage	298	279
Courtiers d'assurance spéciale	14	14
Estimateurs de dommages	101	87
Experts	<u>1 750</u>	<u>1 630</u>
Total	11 083	10 084
Nombre total de licences produites	9355 ⁽¹⁾⁽²⁾	8871 ⁽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 1^{er} 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 :

2016-2017 Résidents – 1591; Non-résidents - 1 349

2015-2016 Résidents – 1491; Non-résidents - 1 220

2014-2015 Résidents – 1490; Non-résidents - 1 130

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

La surintendante des assurances,

Angela Mazerolle

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New Companies / *Nouvelles Compagnies*

January 1, 2016 - December 31, 2016

1 janvier 2016 - 31 décembre 2016

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

Atradius Credito y Caucion, S.A. de Seguros y Reaseguros

Anthony Alfonso

1 Robert Speckway

Suite 1430

Mississauga ON

L4Z 3M3

AXA Insurance Company

Ernest Riefenhauser

2100 - 40 King Street West

Toronto ON

M5H 3C2

Teachers Life Insurance Society (Fraternal)

Trinh, Tai

*La société d'assurance-vie des enseignantes et enseignants
(fraternelle)*

916 The East Mall

Toronto ON

M9B 6K1

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

January 1, 2016 - December 31, 2016

1 janvier 2016 - 31 décembre 2016

Name of Company <i>Noms des compagnies</i>	Ceased <i>cessé le</i>
12345 Insurance Company	9/14/2016
Allianz Life Insurance Company of North America	5/31/2016
Allstate Insurance Company	4/29/2016
Giraffe & Friends Life Insurance Company	5/31/2016
Security Insurance Company of Hartford	2/19/2016
Standard Life Assurance Limited	3/20/2016
XL Insurance Company SE	5/31/2016

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2016 - December 31, 2016

1 janvier 2016 - 31 décembre 2016

There were no mergers or amalgamations for the year 2016.

Il n'y pas assureurs qui on fusionné pour l'année 2016.

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

January 1, 2016 - December 31, 2016

1 janvier 2016 - 31 décembre 2016

Aviva General Insurance Company

Aviva, Compagnie d'Assurance Générale

RBC General Insurance Company / Compagnie d'assurance générale RBC

Changed Name to / Changé à :

Aviva General Insurance Company / Aviva, Compagnie d'Assurance Générale

Date/date 7/1/2016

Canassurance Insurance Company

Canassurance compagnie d'assurance

Canassurance compagnie d'assurance / Canassurance Insurance Company

Changed Name to / Changé à :

Canassurance Insurance Company / Canassurance compagnie d'assurance

Date/date 9/15/2016

HDI Global SE Canada Branch

HDI-Gerling Industrie Versicherung AG

Changed Name to / Changé à :

HDI Global SE Canada Branch

Date/date 2/10/2016

Heartland Farm Mutual Inc.

The North Waterloo Farmers Mutual Insurance Company

Changed Name to / Changé à :

Heartland Farm Mutual Inc.

Date/date 7/28/2016

MIC Insurance Company Canada

Société d'assurance MIC du Canada

PMI Mortgage Insurance Company Canada

Changed Name to / Changé à :

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

January 1, 2016 - December 31, 2016

1 janvier 2016 - 31 décembre 2016

MIC Insurance Company Canada / Société d'assurance MIC du Canada

Date/date 3/8/2016

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

Promutuel de l'Estuaire, Société d'assurance générale

Changed Name to / Changé à :

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

Date/date 7/28/2016

Sonnet Insurance Company

Compagnie d'Assurances Sonnet

Federation Insurance Company of Canada / La Fédération Compagnie d'Assurances du Canada

Changed Name to / Changé à :

Sonnet Insurance Company / Compagnie d'Assurances Sonnet

Date/date 2/9/2016

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province du Nouveau-Brunswick
March 31, 2017 / 31 Mars 2017

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 <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 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.	Lord, Bernard 644 Main Street PO Box 220 Moncton NB E1C 8L3

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

SouthEastern Mutual Insurance Company

Fanning, Claire
663 Pinewood Road
Suite 1
Riverview NB
E1B 5R6

Stanley Mutual Insurance Company

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

United General Insurance Corporation

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

**Assessments
Cotisations**

ID #	Name of Company <i>Noms des compagnies</i>	2016 Premiums <i>Primes</i>	2016 Assessment <i>Cotisation</i>
Fraternal Societies			
<i>Sociétés des secours mutuels</i>			
10004	ACTRA Fraternal Benefit Society	29,000.00	82.62
35346	FaithLife Financial	-	50.00
10155	Knights of Columbus	6,819,000.00	7,719.35
10130	The Grand Orange Lodge of British America Benefit Fund	71,000.00	129.85
10144	The Independent Order of Foresters	80,000.00	139.98
10206	The Order of United Commercial Travelers of America	38,000.00	92.74
6	Fraternal Societies/Sociétés des secours mutuels	7,037,000.00	8,214.53
Life Companies			
<i>Compagnies - vie</i>			
10003	Acadie Vie	20,566,000.00	23,180.63
10010	Aetna Life Insurance Company	-	50.00
10022	American Bankers Life Assurance Company of Florida	5,878,000.00	6,661.00
10033	Assomption Compagnie Mutuelle d'Assurance-vie	45,590,000.00	51,325.18
10034	Blue Cross Life Insurance Company of Canada	35,572,000.00	40,057.91
10042	The Canada Life Assurance Company	102,130,000.00	114,915.85
10064	Canadian Premier Life Insurance Company	3,718,000.00	4,231.64
10067	Combined Insurance Company of America	17,638,000.00	19,887.50
10090	CUMIS Life Insurance Company	6,307,000.00	7,143.50
10102	The Empire Life Insurance Company	4,470,000.00	5,077.42
10105	AXA Equitable Life Insurance Company	-	50.00
10125	Scotia Life Insurance Company	2,724,000.00	3,113.69
10133	The Great-West Life Assurance Company	69,455,000.00	78,166.20
10146	Industrial Alliance Insurance and Financial Services Inc.	45,082,000.00	50,753.83
10161	Life Insurance Company of North America	101,000.00	163.59
10165	London Life Insurance Company	67,504,000.00	75,971.90
10169	The Manufacturers Life Insurance Company	172,256,000.00	193,786.72
10193	New York Life Insurance Company	358,000.00	452.64
10200	Allianz Life Company of North America	1,000.00	51.12
10230	SSQ, Life Insurance Company Inc.	8,176,000.00	9,245.57
10231	Reliable Life Insurance Company	46,000.00	101.74
10260	Sun Life Assurance Company of Canada	126,409,000.00	142,222.49
10284	United American Insurance Company	5,000.00	55.62
10294	The Wawanesa Life Insurance Company	3,667,000.00	4,174.28
10310	Humania Assurance Inc.	1,468,000.00	1,701.06
10320	CIGNA Life Insurance Company of Canada	1,304,000.00	1,516.61
10322	American Income Life Insurance Company	5,784,000.00	6,555.28
10329	Co-operators Life Insurance Company	18,695,000.00	21,076.31
10339	The Equitable Life Insurance Company of Canada	4,158,000.00	4,726.51
10349	La Capitale assurances et gestion du patrimoine inc.	3,266,000.00	3,723.28
10372	Primerica Life Insurance Company of Canada	1,520,000.00	1,759.55
10374	Western Life Assurance Company	5,135,000.00	5,825.35
10384	CompCorp Life Insurance Company	-	50.00
10391	CIBC Life Insurance Company Limited	1,077,000.00	1,261.30
10392	Capital Financial Security	557,000.00	676.46

10400	BMO Life Assurance Company	6,006,000.00	6,804.96
10411	First Canadian Insurance Corporation	6,671,000.00	7,552.89
10412	TD Life Insurance Company	786,000.00	934.02
10416	Liberty Life Assurance Company of Boston	-	50.00
10417	Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	6,575,000.00	7,444.92
10424	Pavonia Life Insurance Company of Michigan	118,000.00	182.71
10428	The Canada Life Insurance Company of Canada	-	50.00
10429	RBC Life Insurance Company	16,402,000.00	18,497.37
25731	L'Excellence Compagnie d'assurance-vie	1,600,000.00	1,849.52
25856	American Health & Life Insurance Company	631,000.00	759.69
26429	Gerber Life Insurance Company	110,000.00	173.72
26527	ivari	4,350,000.00	4,942.46
26589	MD Life Insurance Company	-	50.00
27254	BMO Life Insurance Company	487,000.00	597.73
27278	Trans Global Life Insurance Company	8,000.00	59.00
27370	Foresters Life Insurance Company	1,800,000.00	2,074.46
27414	Desjardins Financial Security Life Assurance Company	39,821,000.00	44,836.77
27855	Chubb Life Insurance Company of Canada	6,690,000.00	7,574.26
28517	Medavie Inc.	93,915,000.00	105,676.42
29399	L'Union-Vie, compagnie mutuelle d'assurance	963,000.00	1,133.09
30730	Assurant Life of Canada	688,000.00	823.80
32087	Sun Life Insurance (Canada) Limited	-	50.00
38162	SSQ, Insurance Company Inc.	2,797,000.00	3,195.79
45192	Manulife Assurance Company of Canada	-	50.00
45625	Teachers' Life Insurance Society	-	50.00
60	Life Companies/Compagnies-vie	971,035,000.00	1,095,125.31

Other than Life Companies

Compagnies autre que l'assurance vie

10011	Affiliated FM Insurance Company	1,276,000.00	1,485.12
10013	Factory Mutual Insurance Company	10,606,000.00	11,978.59
10016	Allstate Insurance Company of Canada	40,543,000.00	45,648.81
10021	American Bankers Insurance Company of Florida	7,747,000.00	8,763.07
10023	Euler Hermes North America Insurance Company	188,000.00	261.44
10028	The American Road Insurance Company	203,000.00	278.31
10037	La Compagnie d'assurance Belair inc.	-	50.00
10038	The Boiler Inspection and Insurance Company of Canada	877,000.00	1,036.36
10053	Carleton Mutual Insurance Company	2,066,000.00	2,373.63
10058	Chicago Title Insurance Company	344,000.00	436.90
10059	CorePoint Insurance Company	1,000.00	51.12
10061	Chubb Insurance Company of Canada	9,094,000.00	10,278.04
10062	ACE INA Insurance	-	50.00
10069	AIG Insurance Company of Canada	16,981,000.00	19,148.57
10079	Continental Casualty Company	2,771,000.00	3,166.55
10084	Co-operators General Insurance Company	52,572,000.00	59,177.85
10089	CUMIS General Insurance Company	6,996,000.00	7,918.42
10098	Ecclesiastical Insurance Office Public Limited Company	4,375,000.00	4,970.57
10099	Economical Mutual Insurance Company	64,006,000.00	72,037.70
10101	Elite Insurance Company	16,741,000.00	18,878.64
10103	Employers Insurance Company of Wausau	-	50.00
10107	Farm Mutual Reinsurance Plan Inc.	-	50.00
10108	Federal Insurance Company	-	50.00
10109	Sonnet Insurance Company	156,000.00	225.45
10111	Legacy General Insurance Company	222,000.00	299.68
10113	First North American Insurance Company	421,000.00	523.50
10116	Fundy Mutual Insurance Company	3,759,000.00	4,277.76
10118	Aviva Insurance Company of Canada	69,011,000.00	77,666.83

10128	Gore Mutual Insurance Company	66,000.00	124.23
10129	Wynward Insurance Group	3,643,000.00	4,147.29
10131	Great American Insurance Company	1,656,000.00	1,912.51
10134	The Guarantee Company of North America	8,146,000.00	9,211.83
10135	The Nordic Insurance Company of Canada	-	50.00
10136	Intact Insurance Company	94,248,000.00	106,050.94
10139	Hartford Fire Insurance Company	48,000.00	103.99
10149	La Compagnie d'Assurance Jevco	-	50.00
10151	Echelon Insurance	2,147,000.00	2,464.74
10160	Liberty Mutual Insurance Company	56,718,000.00	63,840.87
10162	Lloyd's Underwriters	43,875,000.00	49,396.31
10171	Northbridge Commercial Insurance Corporation	4,404,000.00	5,003.19
10180	The Missisquoi Insurance Company	-	50.00
10183	12345 Insurance Company	-	50.00
10184	Motors Insurance Corporation	-	50.00
10198	XL Reinsurance America Inc.	371,000.00	467.26
10203	TD Direct Insurance Inc.	-	50.00
10212	The Personal Insurance Company	19,479,000.00	21,958.08
10217	The Portage la Prairie Mutual Insurance Company	11,017,000.00	12,440.85
10228	TD Home and Auto Insurance Company	731,000.00	872.16
10229	Quebec Assurance Company	-	50.00
10234	Royal & Sun Alliance Insurance Company of Canada	31,786,000.00	35,799.79
10239	Scottish & York Insurance Co. Limited	-	50.00
10244	Security National Insurance Company	45,529,000.00	51,256.57
10245	Sentry Insurance A Mutual Company	13,000.00	64.62
10247	Optimum Société d'Assurance inc.	-	50.00
10248	SouthEastern Mutual Insurance Company	8,304,000.00	9,389.53
10249	The Sovereign General Insurance Company	11,779,000.00	13,297.87
10252	Stanley Mutual Insurance Company	7,853,000.00	8,882.29
10257	St. Paul Fire & Marine Insurance Company	1,037,000.00	1,216.32
10264	Tokio Marine & Nichido Fire Insurance Co. Ltd.	259,000.00	341.30
10267	Traders General Insurance Company	10,395,000.00	11,741.28
10268	Trafalgar Insurance Company of Canada	1,532,000.00	1,773.04
10280	Unifund Assurance Company	34,974,000.00	39,385.34
10293	The Wawanesa Mutual Insurance Company	108,087,000.00	121,615.70
10298	Western Surety Company	1,085,000.00	1,270.30
10299	Sompo Japan Nipponkoa Insurance Inc.	17,000.00	69.12
10300	Zurich Insurance Company Ltd.	4,977,000.00	5,647.64
10306	The Dominion of Canada General Insurance Company	21,140,000.00	23,826.21
10308	Primmum Insurance Company	19,047,000.00	21,472.20
10314	Westport Ins. Corporation	3,173,000.00	3,618.68
10319	Coseco Insurance Company	1,829,000.00	2,107.08
10321	Canadian Universities Reciprocal Insurance Exchange	800,000.00	949.76
10323	RBC Insurance Company of Canada	1,038,000.00	1,217.44
10337	Canadian Lawyers Insurance Association (CLIA)	623,000.00	750.69
10338	Stewart Title Guaranty Company	1,206,000.00	1,406.39
10340	TD General Insurance Company	-	50.00
10341	Travelers Insurance Company of Canada	2,992,000.00	3,415.11
10342	Novex Insurance Company	364,000.00	459.39
10345	Pembridge Insurance Company	18,166,000.00	20,481.34
10347	First American Title Insurance Company	4,000.00	54.50
10366	Mitsui Sumitomo Insurance Company Limited	80,000.00	139.98
10375	Federated Insurance Company of Canada	1,665,000.00	1,922.63
10377	United General Insurance Corporation	6,618,000.00	7,493.28
10382	Green Shield Canada	1,990,000.00	2,288.16
10385	Sunderland Marine Insurance Company Limited	753,000.00	896.90
10393	Western Assurance Company	-	50.00
10398	Protective Insurance Company	43,000.00	98.36
10402	Old Republic Insurance Company of Canada	1,784,000.00	2,056.47

10404	Northbridge General Insurance Corporation	18,899,000.00	21,305.75
10405	Northbridge Personal Insurance Corporation	3,862,000.00	4,393.60
10406	Genworth Financial Mortgage Insurance Company Canada	9,747,000.00	11,012.47
10409	Virginia Surety Company Inc.	-	50.00
10413	CAA Insurance Company	4,888,000.00	5,547.54
10414	Waterloo Insurance Company	5,870,000.00	6,652.00
10415	Scotia General Insurance Company	-	50.00
10425	Coachman Insurance Company	3,000.00	53.37
10426	Everest Insurance Company of Canada	805,000.00	955.39
10430	Heartland Farm Mutual Inc.	-	50.00
10431	Zenith Insurance Company	504,000.00	616.85
10432	Perth Insurance Company	147,000.00	215.33
10433	Aviva General Insurance Company	15,836,000.00	17,860.79
10434	Canassurance Insurance Company	2,212,000.00	2,537.84
10435	Temple Insurance Company	4,991,000.00	5,663.39
25860	Lawyers' Professional Indemnity Company	-	50.00
26329	Muncih Reinsurance America, Inc.	-	50.00
26772	Ascentus Insurance Ltd.	-	50.00
27256	Canadian Northern Shield Insurance Company	6,000.00	56.75
27281	Trans Global Insurance Company	19,000.00	71.37
27743	Promutuel de l'Estuaire, Société mutuelle d'assurance générale	16,767,000.00	18,907.88
27750	The Insurance Company of Prince Edward Island	9,267,000.00	10,472.62
28236	T.H.E. Insurance Company	1,000.00	51.12
28471	XL Insurance Company SE	-	50.00
29158	Aspen Insurance UK Ltd.	9,000.00	60.12
29222	National Liability & Fire Insurance Company	393,000.00	492.01
29359	Pafco Insurance Company	2,446,000.00	2,801.02
29387	Industrial Alliance Pacific General Insurance Corporation	8,511,000.00	9,622.34
29388	Petline Insurance Company	731,000.00	872.16
29789	Allianz Global Risks US Insurance Company	3,173,000.00	3,618.68
29840	Omega General Insurance Company	397,000.00	496.51
30017	FCT Insurance Company Ltd.	3,022,000.00	3,448.85
30020	Compagnie Francaise d'Assurance pour le commerce Extérieur	280,000.00	364.92
30128	Canadian Farm Insurance Corp.	4,000.00	54.50
30650	Jewelers Mutual Insurance Company	99,000.00	161.35
30746	L'Unique assurances générales inc.	5,000.00	55.62
30805	Atradius Credit Insurance NV	-	50.00
30921	Trisura Guarantee Insurance Company	2,234,000.00	2,562.58
31026	Electric Insurance Company	89,000.00	150.10
31925	Canada Guaranty Mortgage Insurance Company	1,590,000.00	1,838.28
32334	Berkley Insurance Company	377,000.00	474.01
32611	Fenchurch General Insurance Company	-	50.00
32639	Associated Electric & Gas Insurance Services Limited	296,000.00	382.91
33014	Safety National Casualty Corporation	-	50.00
33344	Triton Insurance Company	1,481,000.00	1,715.68
33901	AXIS Reinsurance Company	1,649,000.00	1,904.63
34332	Healthcare Insurance Reciprocal of Canaa	26,000.00	79.24
35408	Unica Insurance Inc.	1,000.00	50.00
35976	Allied World Specialty Insurance	1,091,000.00	1,277.05
35977	La Survivance - Voyage, compagnie d'assurance	264,000.00	346.92
36652	International Insurance Company of Hannover SE	1,117,000.00	1,306.29
36656	DAS Legal Protection Insurance Company Limited	188,000.00	261.44
37017	La Capitale General Insurance Inc.	-	50.00
37113	HDI Global SE Canada Branch	319,000.00	408.78
38941	Canadian Egg Industry Reciprocal Alliance (CEIRA)	138,000.00	205.21
40005	Arch Insurance Canada Ltd.	1,209,000.00	1,409.77
40823	Millennium Insurance Corporation	1,383,000.00	1,605.46

41846	Orion Travel Insurance Company	636,000.00	765.31
41876	AXA Art Insurance Corporation	46,000.00	101.74
41879	Ironshore Insurance Ltd.	371,000.00	467.26
41880	Starr Insurance and Reinsurance Limited	222,000.00	299.68
41924	GMS Insurance Inc.	246,000.00	326.68
42096	Certas Home and Auto Insurance Company	49,672,000.00	55,916.21
43412	Technology Insurance Company, Inc.	-	50.00
43925	XL Specialty Insurance Company	2,222,000.00	2,549.09
44902	SCOR Insurance	482,000.00	592.11
45627	AXA Insurance Company	-	50.00
47290	Atrdius Credito y Cauccion, S.A. de Seguros y Reaseguros	-	50.00
47296	S&Y Insurance Company	-	50.00
47305	Brookfield Annuity Company	-	50.00
157	Other than Life Companies/Compagnies autre que l'assurance vie	1,088,690,000.00	1,232,301.04
223	Totals	<u>\$ 2,066,762,000.00</u>	<u>\$ 2,335,640.88</u>

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2016

Primes et sinistres au Nouveau-Brunswick - 2016

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	2,445,000	1,271,000	51.98
Aetna Life Insurance Company	0	5,000	---
AIG Insurance Company of Canada	2,759,000	3,153,000	114.28
Allianz Global Risks US Insurance Company	221,000	23,000	10.41
Allstate Insurance Company of Canada	42,000	11,000	26.19
American Bankers Insurance Company of Florida	2,909,000	317,000	10.90
American Bankers Life Assurance Company of Florida	1,264,000	240,000	18.99
American Income Life Insurance Company	982,000	240,000	24.44
Assomption Compagnie Mutuelle d'Assurance-vie	19,665,000	13,685,000	69.59
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,713,000	715,000	26.35
Aviva Insurance Company of Canada	5,000	6,000	120.00
Berkley Insurance Company	220,000	60,000	27.27
Blue Cross Life Insurance Company of Canada	22,006,000	11,265,000	51.19
BMO Life Assurance Company	1,202,000	284,000	23.63
BMO Life Insurance Company	380,000	33,000	8.68
CAA Insurance Company	88,000	25,000	28.41
Canadian Premier Life Insurance Company	2,181,000	1,361,000	62.40
Canassurance Insurance Company	2,156,000	857,000	39.75
Chubb Insurance Company of Canada	340,000	36,000	10.59
Chubb Life Insurance Company of Canada	3,712,000	320,000	8.62
CIBC Life Insurance Company Limited	972,000	(51,000)	---
CIGNA Life Insurance Company of Canada	1,304,000	931,000	71.40
Combined Insurance Company of America	17,305,000	7,227,000	41.76
Co-operators General Insurance Company	19,000	0	0.00
Co-operators Life Insurance Company	8,173,000	7,147,000	87.45
CUMIS General Insurance Company	1,456,000	595,000	40.87
CUMIS Life Insurance Company	4,483,000	1,992,000	44.43
Desjardins Financial Security Life Assurance Company	27,733,000	19,797,000	71.38
Everest Insurance Company of Canada	41,000	(53,000)	---
First Canadian Insurance Corporation	3,559,000	782,000	21.97
Foresters Life Insurance Company	133,000	(66,000)	---
GMS Insurance Inc.	246,000	201,000	81.71
Green Shield Canada	1,990,000	1,484,000	74.57
Humania Assurance Inc.	1,267,000	315,000	24.86
Industrial Alliance Insurance and Financial Services Inc.	14,340,000	7,714,000	53.79
ivari	10,000	0	0.00
La Capitale assurances et gestion du patrimoine inc.	2,297,000	1,745,000	75.97

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2016

Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
La Capitale Financial Security Insurance Company	530,000	831,000	156.79
La Survivance – Voyage, compagnie d'assurance	264,000	48,000	18.18
Legacy General Insurance Company	123,000	16,000	13.01
L'Excellence Compagnie d'assurance-vie	1,204,000	312,000	25.91
Life Insurance Company of North America	91,000	34,000	37.36
Lloyd's Underwriters	297,000	99,000	33.33
L'Union-Vie, compagnie mutuelle d'assurance	257,000	1,000	0.39
Medavie Inc.	93,861,000	63,084,000	67.21
New York Life Insurance Company	1,000	0	0.00
Old Republic Insurance Company of Canada	249,000	595,000	238.96
Orion Travel Insurance Company	329,000	432,000	131.31
Pavonia Life Insurance Company of Michigan	38,000	(1,000)	---
RBC Insurance Company of Canada	882,000	738,000	83.67
RBC Life Insurance Company	7,721,000	7,828,000	101.39
Reliable Life Insurance Company	28,000	9,000	32.14
Royal & Sun Alliance Insurance Company of Canada	3,337,000	0	0.00
Scotia Life Insurance Company	2,404,000	62,000	2.58
SSQ Insurance Company Inc.	688,000	271,000	39.39
SSQ, Life Insurance Company Inc.	6,772,000	4,801,000	70.89
Sun Life Assurance Company of Canada	62,203,000	47,855,000	76.93
TD Life Insurance Company	749,000	328,000	43.79
The Canada Life Assurance Company	26,411,000	1,793,000	6.79
The Empire Life Insurance Company	1,321,000	1,125,000	85.16
The Equitable Life Insurance Company of Canada	803,000	582,000	72.48
The Great-West Life Assurance Company	50,863,000	44,974,000	88.42
The Guarantee Company of North America	19,000	0	0.00
The Manufacturers Life Insurance Company	106,143,000	64,079,000	60.37
The Wawanesa Life Insurance Company	277,000	217,000	78.34
Trans Global Life Insurance Company	7,000	0	0.00
Trisura Guarantee Insurance Company	189,000	29,000	15.34
Triton Insurance Company	1,248,000	618,000	49.52
Western Life Assurance Company	1,844,000	1,186,000	64.32
Zurich Insurance Company Ltd	3,000	0	0.00
Totals - 2016 - 70 Companies/Compagnies	521,774,000	325,613,000	62.40
Totals - 2015 - 71 Companies/Compagnies	490,510,000	317,388,000	64.71

**Aircraft
Aviation**

**Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016**

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	35,000	85,000	242.86
Allianz Global Risks US Insurance Company	162,000	329,000	203.09
Chubb Insurance Company of Canada	258,000	1,000	0.39
Liberty Mutual Insurance Company	251,000	0	0.00
Lloyd's Underwriters	455,000	309,000	67.91
Mitsui Sumitomo Insurance Company Limited	48,000	9,000	18.75
National Liability & Fire Insurance Company	116,000	24,000	20.69
Northbridge General Insurance Corporation	65,000	4,000	6.15
Temple Insurance Company	209,000	(200,000)	---
Westport Insurance Corporation	304,000	0	0.00
XL Specialty Insurance Company	31,000	6,000	19.35
Totals - 2016 - 11 Companies/Compagnies	1,934,000	567,000	29.32
Totals - 2015 - 12 Companies/Compagnies	1,428,000	(203,000)	---

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Rapport</i>
	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(%)</i>
AIG Insurance Company of Canada	1,599	1,035	1,175	3,809	718	580	317	1,615	42.40
Allianz Global Risks US Insurance Company	0	0	0	0	(18)	(3)	(1)	(22)	---
Allstate Insurance Company of Canada	15,389	3,226	8,882	27,497	15,230	1,508	8,315	25,053	91.11
Arch Insurance Canada Ltd.	21	0	0	21	85	0	0	85	404.76
Aviva General Insurance Company	6,015	1,565	4,244	11,824	3,662	1,174	3,484	8,320	70.37
Aviva Insurance Company of Canada	19,812	4,939	14,003	38,754	11,691	4,190	10,511	26,392	68.10
CAA Insurance Company	1,738	414	1,274	3,426	725	544	984	2,253	65.76
Canadian Northern Shield Insurance Company	0	0	0	0	2	0	0	2	---
Certas Home and Auto Insurance Company	14,824	5,569	11,742	32,135	5,072	6,691	6,926	18,689	58.16
Chubb Insurance Company of Canada	1,999	57	394	2,450	614	75	(21)	668	27.27
Continental Casualty Company	190	29	55	274	(32)	6	220	194	70.80
Co-operators General Insurance Company	12,476	2,920	11,155	26,551	13,455	4,521	7,458	25,434	95.79
COSECO Insurance Company	672	145	391	1,208	874	781	402	2,057	170.28
CUMIS General Insurance Company	826	262	535	1,623	2,093	342	364	2,799	172.46
Echelon Insurance	889	226	488	1,603	108	89	329	526	32.81
Economical Mutual Insurance Company	16,305	5,246	14,932	36,483	14,475	1,761	11,736	27,972	76.67
Electric Insurance Company	12	0	0	12	2	0	0	2	16.67
Elite Insurance Company	4,024	1,076	3,051	8,151	2,996	846	2,153	5,995	73.55
Federated Insurance Company of Canada	226	28	268	522	153	8	39	200	38.31
Hartford Fire Insurance Company	3	0	16	19	0	0	13	13	68.42
Intact Insurance Company	24,572	6,744	15,811	47,127	20,076	6,557	12,099	38,732	82.19
La Compagnie d'Assurances Jevco	0	0	0	0	31	3	(1)	33	---
Liberty Mutual Insurance Company	195	48	230	473	(93)	4	594	505	106.77

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2016

Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
Lloyd's Underwriters	380	73	2,041	2,494	233	51	1,465	1,749	70.13
Mitsui Sumitomo Insurance Company Limited	18	0	1	19	1	1	0	2	10.53
Northbridge Commercial Insurance Corporation	2,378	268	1,569	4,215	2,089	257	1,589	3,935	93.36
Northbridge General Insurance Corporation	3,120	639	3,019	6,778	825	410	3,026	4,261	62.87
Northbridge Personal Insurance Corporation	995	276	982	2,253	384	238	481	1,103	48.96
Novex Insurance Company	0	0	0	0	27	14	0	41	---
Old Republic Insurance Company of Canada	716	45	545	1,306	464	(6)	243	701	53.68
Optimum Société d'Assurance inc.	0	0	0	0	(20)	0	0	(20)	---
Pafco Insurance Company	1,401	369	676	2,446	716	198	671	1,585	64.80
Pembridge Insurance Company	6,963	1,639	4,685	13,287	7,543	1,043	3,615	12,201	91.83
Perth Insurance Company	65	24	58	147	19	6	7	32	21.77
Primum Insurance Company	9,121	1,667	4,272	15,060	9,800	1,085	3,946	14,831	98.48
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	3,349	1,767	3,954	9,070	2,954	1,666	1,578	6,198	68.34
Protective Insurance Company	23	0	20	43	(7)	0	4	(3)	---
RBC Insurance Company of Canada	(2)	(1)	0	(3)	(8)	6	(25)	(27)	---
Royal & Sun Alliance Insurance Company of Canada	5,499	1,572	4,070	11,141	4,855	830	2,189	7,874	70.68
Scottish & York Insurance Co. Limited	0	0	0	0	1	0	0	1	---
Security National Insurance Company	18,784	2,792	9,461	31,037	19,732	2,652	8,156	30,540	98.40
Sentry Insurance a Mutual Company	10	0	3	13	10	0	2	12	92.31
Sonnet Insurance Company	60	11	42	113	11	3	21	35	30.97
St. Paul Fire and Marine Insurance Company	259	51	55	365	377	19	(115)	281	76.99
TD Home and Auto Insurance Company	301	49	141	491	796	263	173	1,232	250.92

Automobile Insurance
Assurance d'automobile

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	Loss Ratio
	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Responsabilité</i>	<i>Accident Corporel</i>	<i>Autres</i>	<i>Total</i>	<i>Rapport</i>
	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>	<i>(%)</i>
The American Road Insurance Company	0	0	203	203	0	0	2	2	0.99
The Dominion of Canada General Insurance Company	5,073	1,400	3,723	10,196	400	(2,882)	2,758	276	2.71
The Guarantee Company of North America	2,113	175	1,033	3,321	1,331	79	277	1,687	50.80
The Insurance Company of Prince Edward Island	2,942	884	2,195	6,021	1,956	1,042	1,652	4,650	77.23
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	0	0	0	(10)	0	0	(10)	---
The Personal Insurance Company	5,971	1,651	5,121	12,743	3,615	2,669	3,413	9,697	76.10
The Portage la Prairie Mutual Insurance Company	2,987	899	2,782	6,668	3,954	1,528	1,736	7,218	108.25
The Sovereign General Insurance Company	2,068	421	1,722	4,211	1,389	142	862	2,393	56.83
The Wawanesa Mutual Insurance Company	37,101	8,893	27,588	73,582	48,476	11,622	16,979	77,077	104.75
Tokio Marine & Nichido Fire Insurance Co. Ltd.	16	5	11	32	9	0	0	9	28.13
Traders General Insurance Company	2,791	846	2,702	6,339	2,352	652	1,924	4,928	77.74
Trafalgar Insurance Company of Canada	572	161	353	1,086	670	133	282	1,085	99.91
Travelers Insurance Company of Canada	310	63	77	450	52	4	56	112	24.89
Unifund Assurance Company	10,088	2,797	8,276	21,161	15,009	1,765	6,825	23,599	111.52
United General Insurance Corporation	1,546	885	4,187	6,618	2,274	610	1,479	4,363	65.93
Waterloo Insurance Company	1,739	541	1,608	3,888	972	515	948	2,435	62.63

**Automobile Insurance
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

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</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	
XL Specialty Insurance Company	4	0	0	4	(16)	0	0	(16)	---
Zenith Insurance Company	126	34	122	282	38	(3)	66	101	35.82
Zurich Insurance Company Ltd	1,532	368	321	2,221	1,127	339	301	1,767	79.56
Totals - 2016 - 64 Companies/Compagnies	252,206	64,793	186,264	503,263	226,319	56,628	132,507	415,454	82.55
Totals - 2015 - 69 Companies/Compagnies	240,579	63,087	174,460	478,126	220,329	49,149	133,436	402,914	84.27

Boiler and Machinery
Chaudières et bris de machine

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

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	0	0.00
AIG Insurance Company of Canada	177,000	36,000	20.34
Allianz Global Risks US Insurance Company	34,000	2,035,000	5985.29
Aviva Insurance Company of Canada	605,000	58,000	9.59
Chubb Insurance Company of Canada	4,000	(1,000)	---
Continental Casualty Company	6,000	(1,000)	---
Co-operators General Insurance Company	141,000	34,000	24.11
CUMIS General Insurance Company	25,000	2,000	8.00
Ecclesiastical Insurance Office Public Limited Company	167,000	27,000	16.17
Economical Mutual Insurance Company	276,000	21,000	7.61
Everest Insurance Company of Canada	1,000	0	0.00
Factory Mutual Insurance Company	3,039,000	(984,000)	---
Federated Insurance Company of Canada	34,000	0	0.00
Gore Mutual Insurance Company	5,000	0	0.00
Great American Insurance Company	0	1,000	---
Industrial Alliance Pacific General Insurance Corporation	8,031,000	926,000	11.53
Intact Insurance Company	334,000	1,000	0.30
Lloyd's Underwriters	636,000	3,944,000	620.13
Millennium Insurance Corporation	1,373,000	322,000	23.45
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
National Liability & Fire Insurance Company	29,000	(8,000)	---
Northbridge General Insurance Corporation	216,000	26,000	12.04
Novex Insurance Company	3,000	0	0.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	107,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	484,000	43,000	8.88
St. Paul Fire and Marine Insurance Company	26,000	(8,000)	---
Temple Insurance Company	0	(3,000)	---
The Boiler Inspection and Insurance Company of Canada	571,000	29,000	5.08
The Dominion of Canada General Insurance Company	160,000	(59,000)	---
The Guarantee Company of North America	1,000	0	0.00
The Insurance Company of Prince Edward Island	56,000	7,000	12.50
The Sovereign General Insurance Company	159,000	6,000	3.77
The Wawanesa Mutual Insurance Company	162,000	34,000	20.99
Tokio Marine & Nichido Fire Insurance Co. Ltd.	9,000	0	0.00

Boiler and Machinery
Chaudières et bris de machine
 Premiums & Losses in New Brunswick - 2016
 Primes et sinistres au Nouveau-Brunswick - 2016

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>
Travelers Insurance Company of Canada	29,000	3,000	10.34
Trisura Guarantee Insurance Company	434,000	37,000	8.53
Wynward Insurance Group	92,000	17,000	18.48
Zurich Insurance Company Ltd	41,000	(9,000)	---
Totals - 2016 - 38 Companies/Compagnies	17,511,000	6,536,000	37.33
Totals - 2015 - 38 Companies/Compagnies	16,385,000	8,972,000	54.76

Credit**Crédit****Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016**

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	795,000	626,000	78.74
Compagnie Française d'Assurance pour le Commerce Extérieur	280,000	(12,000)	---
Euler Hermes North America Insurance Company	188,000	(14,000)	---
Lloyd's Underwriters	0	11,000	---
Northbridge General Insurance Corporation	0	5,000	---
The Guarantee Company of North America	244,000	6,000	2.46
Totals - 2016 - 6 Companies/Compagnies	1,507,000	622,000	41.27
Totals - 2015 - 5 Companies/Compagnies	1,728,000	(3,362,000)	---

Fraternal Societies - 2016
Sociétés de secours mutuels - 2016

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Prestations</i>				Dividends <i>Bénéfices</i>				Movement <i>Mouvement</i>		
	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	In Force 2015	New Effectuated	In Force 2016
	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	Caisse d'assurance (\$'000)	Caisse de rentes (\$'000)	Caisse d'assurance acc/maladie (\$'000)	Total (\$'000)	En vigueur en 2015 (\$'000)	Émis (\$'000)	En vigueur en 2016 (\$'000)
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	4	0	0
Knights of Columbus	8,275	0	179	8,454	4,099	302	29	4,430	1,635	0	0	0	486,329	31,392	496,856
The Grand Orange Lodge of British America Benefit Fund	71	0	0	71	26	0	0	26	0	0	0	0	1,983	0	1,943
The Independent Order of Foresters	181	0	0	181	206	36	0	242	101	0	0	0	8,207	113	7,740
The Order of United Commercial Travelers of America	1	0	37	38	0	0	4	4	0	0	0	0	279	0	278
Totals - 2016 - 6 Companies/Compagnies	8,528	0	216	8,744	4,331	338	33	4,702	1,736	0	0	1,736	496,802	31,505	506,817
Totals - 2015 - 5 Companies/Compagnies	8,046	0	215	8,261	4,081	301	28	4,410	1,689	0	0	1,689	490,790	26,138	496,798

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2016
 Primes et sinistres au Nouveau-Brunswick - 2016

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>
AIG Insurance Company of Canada	56	25	(3)	(27)	53	(2)	---
Arch Insurance Canada Ltd.	1	0	5	4	6	4	66.67
Aspen Insurance UK Limited	0	0	0	1	0	1	---
Aviva Insurance Company of Canada	14	0	1,288	0	1,302	0	0.00
Certas Home and Auto Insurance Company	0	0	3	40	3	40	1333.33
Chubb Insurance Company of Canada	131	(11)	349	146	480	135	28.13
Continental Casualty Company	0	0	9	(1)	9	(1)	---
Co-operators General Insurance Company	4	1	8	0	12	1	8.33
CorePointe Insurance Company	0	0	1	0	1	0	0.00
CUMIS General Insurance Company	535	888	0	0	535	888	165.98
Echelon Insurance	0	0	168	6	168	6	3.57
Economical Mutual Insurance Company	43	3	11	(3)	54	0	0.00
Federated Insurance Company of Canada	4	(1)	9	(3)	13	(4)	---
Great American Insurance Company	9	8	0	0	9	8	88.89
Industrial Alliance Pacific General Insurance Corporation	0	0	479	112	479	112	23.38
Intact Insurance Company	0	0	1,335	183	1,335	183	13.71
Liberty Mutual Insurance Company	70	11	92	27	162	38	23.46

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2016
 Primes et sinistres au Nouveau-Brunswick - 2016

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>
Lloyd's Underwriters	189	(134)	317	51	506	(83)	---
L'Unique assurances générales inc.	0	0	5	20	5	20	400.00
Northbridge General Insurance Corporation	27	0	0	4	27	4	14.81
Royal & Sun Alliance Insurance Company of Canada	71	2	(3)	0	68	2	2.94
St. Paul Fire and Marine Insurance Company	0	0	0	1	0	1	---
The Dominion of Canada General Insurance Company	22	20	125	(1,037)	147	(1,017)	---
The Guarantee Company of North America	287	(1)	1,804	(285)	2,091	(286)	---
The Insurance Company of Prince Edward Island	0	0	2	(1)	2	(1)	---
The Personal Insurance Company	1	0	0	0	1	0	0.00
The Sovereign General Insurance Company	14	0	0	0	14	0	0.00
Travelers Insurance Company of Canada	112	(18)	570	65	682	47	6.89
Trisura Guarantee Insurance Company	56	0	742	6	798	6	0.75

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2016
 Primes et sinistres au Nouveau-Brunswick - 2016

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>
Unica Insurance Inc.	0	0	1	0	1	0	0.00
Western Surety Company	0	0	1,085	(126)	1,085	(126)	---
XL Specialty Insurance Company	0	0	0	2	0	2	---
Zurich Insurance Company Ltd	7	(1)	20	0	27	(1)	---
Totals - 2016 - 33 Companies/Compagnies	1,653	792	8,422	(815)	10,075	(23)	---
Totals - 2015 - 32 Companies/Compagnies	1,478	253	8,835	(401)	10,313	(148)	---

Guarantee (Title & Mortgage)
Garantie (Titre & Hypothèque)
 Premiums & Losses in New Brunswick - 2016
 Primes et sinistres au Nouveau-Brunswick - 2016

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	1,590	666	1,590	666	41.89
Chicago Title Insurance Company	344	(21)	0	0	344	(21)	---
FCT Insurance Company Ltd.	2,965	772	57	47	3,022	819	27.10
First American Title Insurance Company	4	(6)	0	0	4	(6)	---
Genworth Financial Mortgage Insurance Company Canada	0	0	9,747	6,850	9,747	6,850	70.28
Great American Insurance Company	0	0	0	41	0	41	---
Royal & Sun Alliance Insurance Company of Canada	0	(1)	3,628	1,167	3,628	1,166	32.14
Stewart Title Guaranty Company	1,206	356	0	0	1,206	356	29.52
Totals - 2016 - 8 Companies/Compagnies	4,519	1,100	15,022	8,771	19,541	9,871	50.51
Totals - 2015 - 8 Companies/Compagnies	4,623	1,104	10,184	11,993	14,807	13,097	88.45

Legal Expense

Frais Juridiques

Premiums & Losses in New Brunswick - 2016

Primes et sinistres au Nouveau-Brunswick - 2016

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	188,000	27,000	14.36
Echelon Insurance	1,000	0	0.00
Intact Insurance Company	39,000	0	0.00
Lloyd's Underwriters	153,000	48,000	31.37
Novex Insurance Company	9,000	(10,000)	---
The Guarantee Company of North America	32,000	16,000	50.00
Trafalgar Insurance Company of Canada	2,000	0	0.00
Totals - 2016 - 7 Companies/Compagnies	424,000	81,000	19.10
Totals - 2015 - 6 Companies/Compagnies	215,000	31,000	14.42

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

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	3,426,000	1,674,000	48.86
Allianz Global Risks US Insurance Company	425,000	103,000	24.24
Allied World Specialty Insurance	2,000	2,000	100.00
Arch Insurance Canada Ltd.	442,000	132,000	29.86
Aspen Insurance UK Limited	9,000	(248,000)	---
Associated Electric & Gas Insurance Services Limited	46,000	(132,000)	---
Aviva Insurance Company of Canada	6,340,000	3,616,000	57.03
AXIS Reinsurance Company (Canadian Branch)	424,000	291,000	68.63
Berkley Insurance Company	153,000	1,000	0.65
Canadian Lawyers Insurance Association (CLIA)	623,000	244,000	39.17
Canadian Universities Reciprocal Insurance Exchange	282,000	48,000	17.02
Canassurance Insurance Company	18,000	4,000	22.22
Carleton Mutual Insurance Company	253,000	(40,000)	---
Certas Home and Auto Insurance Company	1,335,000	(412,000)	---
Chubb Insurance Company of Canada	3,275,000	9,440,000	288.24
Continental Casualty Company	343,000	(53,000)	---
Co-operators General Insurance Company	3,153,000	2,474,000	78.46
CUMIS General Insurance Company	548,000	517,000	94.34
Ecclesiastical Insurance Office Public Limited Company	1,277,000	1,095,000	85.75
Echelon Insurance	57,000	58,000	101.75
Economical Mutual Insurance Company	4,574,000	3,245,000	70.94
Electric Insurance Company	77,000	(40,000)	---
Employers Insurance Company of Wausau	0	(1,000)	---
Everest Insurance Company of Canada	548,000	239,000	43.61
Federated Insurance Company of Canada	396,000	(89,000)	---
Fundy Mutual Insurance Company	343,000	(43,000)	---
Gore Mutual Insurance Company	18,000	86,000	477.78
Great American Insurance Company	32,000	0	0.00
Hartford Fire Insurance Company	27,000	0	0.00
HDI Global SE Canada Branch	87,000	31,000	35.63
Healthcare Insurance Reciprocal of Canada	26,000	(49,000)	---
Intact Insurance Company	4,019,000	843,000	20.98
International Insurance Company of Hannover SE	546,000	385,000	70.51
Ironshore Insurance Ltd.	185,000	112,000	60.54
Jewelers Mutual Insurance Company	23,000	0	0.00
La Compagnie d'Assurances Jevco	0	(54,000)	---
Liberty Mutual Insurance Company	54,386,000	51,092,000	93.94
Lloyd's Underwriters	17,013,000	15,293,000	89.89

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

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>
Mitsui Sumitomo Insurance Company Limited	4,000	0	0.00
National Liability & Fire Insurance Company	45,000	4,000	8.89
Northbridge Commercial Insurance Corporation	46,000	0	0.00
Northbridge General Insurance Corporation	3,446,000	(3,606,000)	---
Northbridge Personal Insurance Corporation	0	1,000	---
Novex Insurance Company	234,000	(66,000)	---
Old Republic Insurance Company of Canada	116,000	0	0.00
Omega General Insurance Company	51,000	51,000	100.00
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	772,000	0	0.00
Safety National Casualty Corporation	0	(4,000)	---
SCOR Insurance - Canadian Branch	39,000	21,000	53.85
Scottish & York Insurance Co. Limited	0	(244,000)	---
Sonnet Insurance Company	2,000	1,000	50.00
SouthEastern Mutual Insurance Company	1,081,000	(26,000)	---
St. Paul Fire and Marine Insurance Company	252,000	229,000	90.87
Stanley Mutual Insurance Company	788,000	106,000	13.45
Starr Insurance and Reinsurance Limited	73,000	45,000	61.64
T.H.E. Insurance Company	1,000	0	0.00
Temple Insurance Company	2,169,000	935,000	43.11
The Dominion of Canada General Insurance Company	1,109,000	(693,000)	---
The Guarantee Company of North America	1,415,000	379,000	26.78
The Insurance Company of Prince Edward Island	639,000	118,000	18.47
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	1,000	---
The Personal Insurance Company	7,000	0	0.00
The Portage la Prairie Mutual Insurance Company	418,000	49,000	11.72
The Sovereign General Insurance Company	2,699,000	262,000	9.71
The Wawanesa Mutual Insurance Company	1,460,000	1,565,000	107.19
Tokio Marine & Nichido Fire Insurance Co. Ltd.	14,000	10,000	71.43
Travelers Insurance Company of Canada	1,116,000	372,000	33.33
Trisura Guarantee Insurance Company	800,000	559,000	69.88
Waterloo Insurance Company	47,000	51,000	108.51
Westport Insurance Corporation	738,000	322,000	43.63
Wynward Insurance Group	883,000	1,019,000	115.40

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
XL Reinsurance America Inc.	371,000	225,000	60.65
XL Specialty Insurance Company	1,701,000	8,000	0.47
Zurich Insurance Company Ltd	1,775,000	(160,000)	---
Totals - 2016 - 74 Companies/Compagnies	129,042,000	91,398,000	70.83
Totals - 2015 - 73 Companies/Compagnies	129,487,000	99,707,000	77.00

Abstract of Life Insurance Returns in New Brunswick - 2016
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2016

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	In Force 2015 En vigueur en 2015	New Effectd Émis	In Force 2016 En vigueur en 2016
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	9,665	0	9,665	2,299	0	2,299	0	0	0	1,360,507	92,224	1,354,626
	Group	8,456	0	8,456	3,082	0	3,082	0	0	0	1,178,182	373,944	1,211,954
Allianz Life Insurance Company of North America	Ind.	1	0	1	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.	22	0	22	2	0	2	0	0	0	1,586	1	1,191
	Group	4,592	0	4,592	697	0	697	0	0	0	0	122,506	273,841
American Health and Life Insurance Company	Ind.	2	0	2	0	0	0	0	0	0	120	0	120
	Group	629	0	629	283	0	283	0	0	0	37,769	0	40,201
American Income Life Insurance Company	Ind.	4,802	0	4,802	1,135	0	1,135	0	0	0	166,782	41,583	179,267
	Group	0	0	0	39	0	39	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	14,707	5,390	20,097	9,727	8,259	17,986	604	2	606	1,918,562	77,610	1,865,232
	Group	12,084	1,436	13,520	10,159	1,771	11,930	(19)	0	(19)	5,811,110	21,450	5,889,383
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	190	0	190	71	0	71	0	0	0	10,895	0	9,522
	Group	3,672	0	3,672	838	0	838	0	0	0	519,426	0	509,603
Assurant Life of Canada	Ind.	223	396	619	998	371	1,369	0	0	0	18,192	0	12,498
	Group	465	10,070	10,535	344	3,008	3,352	0	0	0	10,523	0	9,863
Blue Cross Life Insurance Company of Canada	Ind.	3,367	0	3,367	2,216	0	2,216	0	0	0	93,354	3,939	89,877
	Group	10,200	0	10,200	5,473	0	5,473	0	0	0	2,133,570	300,983	3,048,584
BMO Life Assurance Company	Ind.	4,742	697	5,439	2,741	389	3,130	22	0	22	823,095	61,798	814,581
	Group	84	67,866	67,950	1	(1,859)	(1,858)	0	0	0	35,558	192	32,703
BMO Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	107	6,561	6,668	33	1,392	1,425	0	0	0	5,040	0	4,499
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	1,537	0	1,537	1,020	0	1,020	0	0	0	23,903	210	17,720
Chubb Life Insurance Company of Canada	Ind.	25	0	25	2	0	2	0	0	0	2,260	245	2,454
	Group	2,953	0	2,953	75	0	75	0	0	0	8,576	4,863	8,957
CIBC Life Insurance Company Limited	Ind.	105	0	105	70	0	70	0	0	0	2,149	68	1,962
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Combined Insurance Company of America	Ind.	331	0	331	175	0	175	0	0	0	13,726	202	13,648
	Group	2	0	2	33	0	33	0	0	0	151	44	132
Co-operators Life Insurance Company	Ind.	9,409	1,154	10,563	2,772	1,739	4,511	116	0	116	1,893,980	135,722	1,955,840
	Group	1,229	0	1,229	95	520	615	0	0	0	356,110	11,273	335,085
CUMIS Life Insurance Company	Ind.	191	0	191	15	18	33	3	0	3	25,901	455	24,068
	Group	3,003	0	3,003	942	0	942	53	0	53	486,081	72,958	481,216

Abstract of Life Insurance Returns in New Brunswick - 2016
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2015	New Effectd	In Force 2016
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2015</i>	<i>Émis</i>	<i>En vigueur en 2016</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Desjardins Financial Security Life Assurance Company	Ind. Group	9,703 3,024	272 45,290	9,975 48,314	3,994 944	1,469 4,776	5,463 5,720	563 (1)	0 0	563 (1)	1,771,786 665,558	245,354 15,063	1,892,660 759,905
First Canadian Insurance Corporation	Ind. Group	0 3,112	0 0	0 3,112	0 622	0 0	0 622	0 0	0 0	0 0	0 369,866	0 75,013	0 366,937
Foresters Life Insurance Company	Ind. Group	1,567 137	0 600	1,567 737	709 0	1 1,130	710 1,130	37 0	0 0	37 0	184,947 54,374	38,381 202	220,250 40,717
Gerber Life Insurance Company	Ind. Group	110 0	0 0	110 0	11 0	0 0	11 0	0 0	0 0	0 0	13,673 0	530 0	13,732 0
Humania Assurance Inc.	Ind. Group	166 35	0 0	166 35	159 0	0 0	159 0	0 0	0 0	0 0	18,590 0	3,790 0	24,482 0
Industrial Alliance Insurance and Financial Services Inc.	Ind. Group	24,888 6,413	32,801 19,034	57,689 25,447	8,380 1,517	29,029 21,646	37,409 23,163	59 298	0 0	59 298	3,666,785 634,135	437,466 157,802	3,841,126 648,027
ivari	Ind. Group	4,353 0	0 0	4,353 0	1,556 0	576 0	2,132 0	13 0	0 0	13 0	1,182,193 0	138,543 0	1,225,501 0
La Capitale assurances et gestion du patrimoine inc.	Ind. Group	771 197	1,320 0	2,091 197	30 104	148 0	178 104	0 0	0 0	0 0	154,153 34,454	25,747 6,287	172,121 45,378
La Capitale Financial Security Insurance Company	Ind. Group	27 0	0 0	27 0	60 0	0 0	60 0	0 0	0 0	0 0	5,023 0	0 0	3,975 20
L'Excellence Compagnie d'assurance-vie	Ind. Group	396 0	0 0	396 0	77 0	0 0	77 0	0 0	0 0	0 0	98,247 0	35,427 0	124,007 0
Life Insurance Company of North America	Ind. Group	0 10	0 0	0 10	0 0	0 0	0 0	0 0	0 0	0 0	0 1,000	0 3,234	0 4,044
London Life Insurance Company	Ind. Group	96,031 0	1,298 6,851	97,329 6,851	28,300 26	2,944 8,952	31,244 8,978	28,527 0	3 0	28,530 0	6,333,897 0	596,141 0	6,537,683 0
L'Union-Vie, compagnie mutuelle d'assurance	Ind. Group	684 22	0 0	684 22	124 0	23 0	147 0	0 0	0 0	0 0	58,458 0	2,550 0	60,099 0
Manulife Assurance Company of Canada	Ind. Group	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 357	0 357	0 0	0 0	0 0
New York Life Insurance Company	Ind. Group	8 1,757	0 0	8 1,757	2 421	0 0	2 421	3 1,405	0 0	3 1,405	0 412,229	0 47,632	0 458,942
Pavonia Life Insurance Company of Michigan	Ind. Group	0 80	0 0	0 80	0 165	0 0	0 165	0 0	0 0	0 0	0 12,291	0 0	0 9,807
Primerica Life Insurance Company of Canada	Ind. Group	1,520 0	0 0	1,520 0	1,479 0	0 0	1,479 0	0 0	0 0	0 0	568,710 0	37,502 0	583,072 0
RBC Life Insurance Company	Ind. Group	8,621 75	525 0	9,146 75	2,097 0	352 0	2,449 0	15 0	0 0	15 0	1,452,636 391,611	186,658 1,148	1,531,148 384,381

Abstract of Life Insurance Returns in New Brunswick - 2016
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	Insurance <i>Assurance</i>	Annuity <i>Rentes</i>	Total	In Force 2015 <i>En vigueur en 2015</i>	New Effectd <i>Émis</i>	In Force 2016 <i>En vigueur en 2016</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Reliable Life Insurance Company	Ind.	18	0	18	0	0	0	0	0	0	9,901	0	9,864
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	147	0	147	2	0	2	0	0	0	20,156	5,839	22,913
	Group	173	0	173	20	0	20	0	0	0	36,044	400	34,623
SSQ Insurance Company Inc.	Ind.	976	0	976	167	0	167	0	0	0	262,249	23,559	270,199
	Group	1,133	0	1,133	404	0	404	0	0	0	770	0	578
SSQ, Life Insurance Company Inc.	Ind.	0	456	456	0	370	370	0	0	0	0	0	0
	Group	1,407	0	1,407	842	4	846	0	0	0	257,571	63,184	233,080
Sun Life Assurance Company of Canada	Ind.	68,269	9,991	78,260	35,781	17,764	53,545	15,800	0	15,800	9,332,264	818,170	9,758,629
	Group	14,120	12,025	26,145	9,757	39,644	49,401	351	0	351	5,921,017	92,510	4,527,271
TD Life Insurance Company	Ind.	36	0	36	0	0	0	0	0	0	16,586	14,581	28,841
	Group	1	0	1	0	0	0	0	0	0	35	0	0
The Canada Life Assurance Company	Ind.	33,078	1,609	34,687	19,927	6,336	26,263	4,332	0	4,332	3,076,458	320,972	3,190,354
	Group	46,973	811	47,784	85	19,215	19,300	0	0	0	8,014,513	0	7,907,985
The Empire Life Insurance Company	Ind.	3,076	1,711	4,787	671	727	1,398	108	0	108	714,680	69,288	752,605
	Group	181	3	184	35	12	47	0	0	0	17,690	37,044	46,127
The Equitable Life Insurance Company of Canada	Ind.	3,288	2,075	5,363	452	516	968	63	0	63	791,119	71,924	828,439
	Group	130	1,740	1,870	175	282	457	0	0	0	32,809	4,523	42,706
The Great-West Life Assurance Company	Ind.	13,994	840	14,834	8,536	3,066	11,602	3,620	0	3,620	1,105,892	194,461	1,214,891
	Group	7,780	(1,399)	6,381	7,334	(816)	6,518	0	0	0	2,197,887	117,742	2,174,983
The Manufacturers Life Insurance Company	Ind.	53,655	2,280	55,935	30,782	12,450	43,232	5,566	0	5,566	6,607,143	435,589	6,772,857
	Group	22,637	5,804	28,441	14,119	20,022	34,141	1,996	1	1,997	7,433,256	328,524	7,389,301
The Wawanesa Life Insurance Company	Ind.	3,517	1,919	5,436	1,406	2,843	4,249	199	0	199	793,589	71,607	818,912
	Group	72	0	72	110	0	110	0	0	0	29,100	625	28,734
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	1	0	1	0	0	0	0	0	0	107	231	338
United American Insurance Company	Ind.	5	0	5	10	0	10	0	0	0	119	0	98
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2016
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2016

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2015	New Effectd	In Force 2016
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2015</i>	<i>Émis</i>	<i>En vigueur en 2016</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Western Life Assurance Company	Ind. Group	161 3,130	0 0	161 3,130	0 121	0 0	0 121	0 0	0 0	0 0	26,003 157,933	2,790 0	24,477 159,456
Totals - 2016 - 49 Companies/Compagnies	Ind.	376,847	64,734	441,581	166,935	89,390	256,325	59,650	5	59,655	44,596,383	4,190,716	46,247,838
Totals - 2015 - 52 Companies/Compagnies	Ind.	354,148	72,731	426,879	164,323	103,598	267,921	60,537	6	60,543	42,322,205	3,684,221	44,596,387
Totals - 2016 - 42 Companies/Compagnies	Group	161,613	176,692	338,305	59,915	119,699	179,614	4,083	358	4,441	37,280,249	1,859,587	37,127,081
Totals - 2015 - 52 Companies/Compagnies	Group	163,941	279,421	443,362	60,621	108,790	169,411	7,025	0	7,025	38,431,849	1,611,695	37,280,249

Property

Biens

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Affiliated FM Insurance Company	1,173,000	628,000	53.54
AIG Insurance Company of Canada	5,794,000	(2,850,000)	---
Allianz Global Risks US Insurance Company	2,242,000	154,000	6.87
Allied World Specialty Insurance	1,089,000	307,000	28.19
Allstate Insurance Company of Canada	13,004,000	5,032,000	38.70
American Bankers Insurance Company of Florida	1,488,000	867,000	58.27
Arch Insurance Canada Ltd.	398,000	82,000	20.60
Aspen Insurance UK Limited	0	(1,000)	---
Associated Electric & Gas Insurance Services Limited	250,000	15,000	6.00
Aviva General Insurance Company	4,012,000	3,729,000	92.95
Aviva Insurance Company of Canada	21,984,000	14,295,000	65.02
AXA Art Insurance Corporation	46,000	(7,000)	---
AXIS Reinsurance Company (Canadian Branch)	1,225,000	(148,000)	---
Berkley Insurance Company	4,000	0	0.00
CAA Insurance Company	1,374,000	758,000	55.17
Canadian Egg Industry Reciprocal Alliance (CEIRA)	138,000	(1,000)	---
Canadian Farm Insurance Corp.	4,000	0	0.00
Canadian Northern Shield Insurance Company	6,000	(302,000)	---
Canadian Universities Reciprocal Insurance Exchange	518,000	76,000	14.67
Canassurance Insurance Company	38,000	5,000	13.16
Carleton Mutual Insurance Company	1,813,000	843,000	46.50
Certas Home and Auto Insurance Company	15,889,000	10,552,000	66.41
Chubb Insurance Company of Canada	1,870,000	921,000	49.25
Coachman Insurance Company	3,000	0	0.00
Continental Casualty Company	2,047,000	1,046,000	51.10
Co-operators General Insurance Company	22,696,000	13,336,000	58.76
COSECO Insurance Company	621,000	232,000	37.36
CUMIS General Insurance Company	2,809,000	2,272,000	80.88
Ecclesiastical Insurance Office Public Limited Company	2,931,000	(315,000)	---
Echelon Insurance	318,000	377,000	118.55
Economical Mutual Insurance Company	22,619,000	16,757,000	74.08
Elite Insurance Company	7,724,000	4,087,000	52.91
Everest Insurance Company of Canada	215,000	22,000	10.23
Factory Mutual Insurance Company	7,567,000	1,032,000	13.64
Federated Insurance Company of Canada	700,000	9,575,000	1367.86
First North American Insurance Company	421,000	55,000	13.06
Fundy Mutual Insurance Company	3,416,000	1,324,000	38.76
Gore Mutual Insurance Company	43,000	116,000	269.77

Property

Biens

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Great American Insurance Company	235,000	227,000	96.60
Hartford Fire Insurance Company	2,000	0	0.00
HDI Global SE Canada Branch	229,000	153,000	66.81
Industrial Alliance Pacific General Insurance Corporation	1,000	2,000	200.00
Intact Insurance Company	40,373,000	27,068,000	67.04
International Insurance Company of Hannover SE	569,000	232,000	40.77
Ironshore Insurance Ltd.	186,000	70,000	37.63
Jewelers Mutual Insurance Company	76,000	45,000	59.21
La Compagnie d'Assurances Jevco	0	(272,000)	---
Legacy General Insurance Company	2,000	0	0.00
Liberty Mutual Insurance Company	1,014,000	(513,000)	---
Lloyd's Underwriters	18,962,000	9,556,000	50.40
Mitsui Sumitomo Insurance Company Limited	7,000	0	0.00
National Liability & Fire Insurance Company	203,000	92,000	45.32
Northbridge Commercial Insurance Corporation	143,000	106,000	74.13
Northbridge General Insurance Corporation	7,880,000	5,317,000	67.47
Northbridge Personal Insurance Corporation	1,609,000	896,000	55.69
Novex Insurance Company	118,000	35,000	29.66
Old Republic Insurance Company of Canada	113,000	23,000	20.35
Omega General Insurance Company	346,000	346,000	100.00
Orion Travel Insurance Company	307,000	175,000	57.00
Pembridge Insurance Company	4,879,000	2,375,000	48.68
Petline Insurance Company	731,000	391,000	53.49
Primum Insurance Company	3,987,000	3,507,000	87.96
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	6,818,000	4,941,000	72.47
RBC Insurance Company of Canada	159,000	200,000	125.79
Royal & Sun Alliance Insurance Company of Canada	13,121,000	5,427,000	41.36
SCOR Insurance - Canadian Branch	443,000	177,000	39.95
Scottish & York Insurance Co. Limited	0	1,000	---
Security National Insurance Company	14,492,000	6,381,000	44.03
Sompo Japan Nipponkoa Insurance Inc.	17,000	0	0.00
Sonnet Insurance Company	41,000	21,000	51.22
SouthEastern Mutual Insurance Company	7,223,000	2,795,000	38.70
St. Paul Fire and Marine Insurance Company	298,000	146,000	48.99
Stanley Mutual Insurance Company	7,065,000	3,376,000	47.78
Starr Insurance and Reinsurance Limited	149,000	83,000	55.70
TD Home and Auto Insurance Company	240,000	(409,000)	---

Property

Biens

Premiums & Losses in New Brunswick - 2016
Primes et sinistres au Nouveau-Brunswick - 2016

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Temple Insurance Company	2,613,000	609,000	23.31
The Boiler Inspection and Insurance Company of Canada	306,000	151,000	49.35
The Dominion of Canada General Insurance Company	9,528,000	7,088,000	74.39
The Guarantee Company of North America	1,023,000	170,000	16.62
The Insurance Company of Prince Edward Island	2,549,000	1,116,000	43.78
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	8,000	---
The Personal Insurance Company	6,728,000	4,573,000	67.97
The Portage la Prairie Mutual Insurance Company	3,931,000	2,814,000	71.58
The Sovereign General Insurance Company	4,405,000	1,769,000	40.16
The Wawanesa Mutual Insurance Company	32,883,000	15,978,000	48.59
Tokio Marine & Nichido Fire Insurance Co. Ltd.	204,000	5,000	2.45
Traders General Insurance Company	4,037,000	4,994,000	123.71
Trafalgar Insurance Company of Canada	444,000	628,000	141.44
Trans Global Insurance Company	19,000	0	0.00
Travelers Insurance Company of Canada	712,000	1,127,000	158.29
Trisura Guarantee Insurance Company	4,000	0	0.00
Triton Insurance Company	233,000	100,000	42.92
Unifund Assurance Company	13,813,000	8,286,000	59.99
Waterloo Insurance Company	1,935,000	1,994,000	103.05
Westport Insurance Corporation	2,131,000	2,056,000	96.48
Wynward Insurance Group	2,668,000	2,320,000	86.96
XL Specialty Insurance Company	269,000	631,000	234.57
Zenith Insurance Company	222,000	(7,000)	---
Zurich Insurance Company Ltd	471,000	4,846,000	1028.87
Totals - 2016 - 99 Companies/Compagnies	371,655,000	219,097,000	58.95
Totals - 2015 - 100 Companies/Compagnies	353,107,000	250,738,000	71.01

Marine**Marine**

Premiums & Losses in New Brunswick - 2016

Primes et sinistres au Nouveau-Brunswick - 2016

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	61,000	151,000	247.54
AIG Insurance Company of Canada	133,000	85,000	63.91
Allianz Global Risks US Insurance Company	89,000	(46,000)	---
Aspen Insurance UK Limited	0	(6,000)	---
Aviva Insurance Company of Canada	21,000	74,000	352.38
Certas Home and Auto Insurance Company	310,000	159,000	51.29
Chubb Insurance Company of Canada	417,000	38,000	9.11
Continental Casualty Company	92,000	(54,000)	---
Elite Insurance Company	866,000	285,000	32.91
Great American Insurance Company	1,380,000	1,358,000	98.41
HDI Global SE Canada Branch	3,000	1,000	33.33
Intact Insurance Company	1,021,000	(43,000)	---
International Insurance Company of Hannover SE	2,000	0	0.00
Liberty Mutual Insurance Company	432,000	120,000	27.78
Lloyd's Underwriters	3,359,000	595,000	17.71
Northbridge General Insurance Corporation	487,000	163,000	33.47
Royal & Sun Alliance Insurance Company of Canada	7,000	0	0.00
St. Paul Fire and Marine Insurance Company	96,000	36,000	37.50
Sunderland Marine Insurance Company Limited (Canada Branch)	753,000	662,000	87.92
The Sovereign General Insurance Company	291,000	206,000	70.79
Traders General Insurance Company	19,000	0	0.00
Travelers Insurance Company of Canada	3,000	0	0.00
XL Specialty Insurance Company	217,000	11,000	5.07
Zurich Insurance Company Ltd	439,000	(152,000)	---
Totals - 2016 - 24 Companies/Compagnies	10,498,000	3,643,000	34.70
Totals - 2015 - 24 Companies/Compagnies	12,431,000	258,000	2.08