

*Annual Report*

Department of  
Justice and  
Consumer Affairs

Insurance

**2007-2008**

*Rapport annuel*

Ministère de la  
Justice et  
Consommation

Assurances

**2007-2008 Annual Report**

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February 9, 2009

The Honourable Thomas J. Burke  
Minister of Justice and Consumer Affairs  
Province of New Brunswick

Dear Minister:

I am pleased to submit the Seventy-first Annual Report of the Superintendent of Insurance for the insurance companies' business year 2007 and for the Superintendent's fiscal year ending March 31, 2008.

Total premiums for all classes of insurance, paid by policyholders in the business year 2007 were \$1,624,570,098, an increase of 2.41% from the previous year. Total claims and benefits paid to consumers were \$1,092,663,000 which represents 67.26% of premiums paid.

With premiums of \$801,591,382 on property and casualty business, losses paid in 2007 were \$513,288,000 or a loss ratio of 64% as compared to 52% in 2006. Automobile insurance loss ratio in 2007 was 51.96%, compared to 51.52% in 2006.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2007 were \$28,460,602, a decrease of 19.4% from 2006.

In 2007, insurance on the person (life and health) gross premium volume increased to \$735,402,716, an increase of 6.26% over 2006. Claims and benefits paid (not including annuities) were \$409,512,000, which is 55.68% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life companies and 3% for other than life companies. Premium income is determined by gross premiums less dividends paid and/or returned premiums. The amount received for 2007-2008 was \$38,573,690.60. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2007-2008, was \$1,976,446.81. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$19,777,443 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 2007-2008 were \$941,847.67. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.


License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$453,453.

There were 262 insurance companies licensed during 2007.

The intermediaries licensed during the fiscal year were as follows:

Licence Type	2007-2008	2006-2007
Life Insurance Agents/Brokers	2,053	1,989
Other Than Life Agents/Brokers	1,430	1,372
Non-Resident Brokers	1,267	1,159
Accident & Sickness Agents	161	174
Travel Agents	153	123
Special Insurance Brokers	9	6
Damage Appraisers	61	60
Adjusters	<u>602</u>	<u>542</u>
Total	5,736	5,425
Total number of licenses produced	5,955	5,707
(Note: Includes intermediaries holding more than one license and license transfers)		

Respectfully submitted,



Deborah J. McQuade, FCMA, CA  
Superintendent of Insurance

Le 9 février 2009

M. Thomas J. Burke  
Ministre de la Justice et de la Consommation  
Province du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-et-onzième rapport du Bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2008, et pour l'exercice 2007 des compagnies d'assurances.

Pour toutes les catégories, les assurés ont versé des primes totalisant 1 624 570 098 \$ au cours de l'exercice 2007, soit une augmentation de 2,41 p. 100 par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 092 663 000 \$, ce qui représente 67,26 p. 100 des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 801 591 382 \$ et les pertes remboursées se sont élevées à 513 288 000 \$ en 2007, ce qui représente un ratio sinistres/primes de 64 p. 100, comparativement à 52 p. 100 en 2006. Le ratio sinistres/primes de l'assurance-automobile était de 51,96 p. 100 en 2007, comparativement à 51,52 p. 100 en 2006.

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 28 460 602 \$ en 2007, ce qui représente une diminution de 19,4 p. 100 par rapport à 2006.

Durant l'année 2007, le volume des assurances de personnes (vie et maladie) a augmenté à 735 402 716 \$ ce qui représente une hausse de 6,26 p. 100 par rapport à 2006. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 409 512 000 \$, soit 55,68 p. 100 des primes versées.

La taxe sur les revenus en primes d'assurance équivaut à 2 p. 100 du montant des primes payées aux compagnies d'assurance-vie et à 3 p. 100 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 2007-2008, les sommes provenant de cette taxe se sont chiffrées à 38 573 690,60 \$. 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 2007-2008, a rapporté 1 976 446,81 \$. Le taux d'imposition correspond à 1 p. 100 des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 19 777 443 \$ auprès des assureurs automobile pour le compte du ministère de la Santé. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 941 847,67 \$ pour 2007-2008. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et 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 453 453 \$.

En 2007, 262 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 :

Genre de licence	2007-2008	2006-2007
Agents/courtiers d'assurance-vie	2 053	1 989
Agents/courtiers autres qu'assurance-vie	1 430	1 372
Courtiers non résidents	1 267	1 159
Agents d'assurance-accidents et maladie	161	174
Agents d'assurance-voyage	153	123
Courtiers d'assurance spéciaux	9	6
Estimateurs de dommages	61	60
Experts en sinistres	<u>602</u>	<u>542</u>
Total	5 736	5 425
Total des licences délivrées (Incluant intermédiaires ayant plus d'une licence et transferts de licence)	5 955	5 707

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

La surintendante des assurances,



Deborah J. McQuade, FCMA, CA

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## New Companies / Nouvelles Compagnies

January 1, 2007 - December 31, 2007

1 janvier 2007 - 31 décembre 2007

Name of Company <i>Noms des compagnies</i>	Chief Representative <i>Représentant principal</i>
Associated Electric & Gas Insurance Services Limited	Reeve, J. Brian 40 King Street West Suite 2100 Toronto ON M5H 3C2
AXA General Insurance	Blais, Jean-François 5700 Yonge Street Suite 1400 Toronto ON M2M 4K2
Berkley Insurance Company <i>Compagnie d'assurance Berkley</i>	Williams, V. Lorraine 3650 Victoria Park Avenue Suite 201 Toronto ON M2H 3P7
Fenchurch General Insurance Company	Brown, Stephen T. 2655 North Sheridan Way Suite 115 Mississauga ON L5K 2P8
PMI Mortgage Insurance Company Canada	Martin, Janet First Canadian Place, Suite 2610 100 King Street West Toronto ON M5X 1E4
Safety National Casualty Corporation	Reeve, J. Brian 40 King Street West Suite 2100 Toronto ON M5H 3C2

**New Companies / Nouvelles Compagnies**

January 1, 2007 - December 31, 2007

*1 janvier 2007 - 31 décembre 2007*

**Name of Company**

**Chief Representative**

***Noms des compagnies***

***Représentant principal***

---

Triad Guaranty Insurance Corporation Canada

McKenzie, Gregory J.  
20 Queen Street West  
Suite 1000  
Toronto ON  
M5H 3R3

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

January 1, 2007 - December 31, 2007

1 janvier 2007 - 31 décembre 2007

---

**Industrial Alliance Pacific Insurance and Financial Services Inc.**

***Industrielle Alliance Pacifique, Assurance et services financiers inc.***

Industrial-Alliance Pacific Life Insurance Company

*L'industrielle-Alliance Pacifique Compagnie d'Assurance sur la Vie*

Changed Name to / Changé à :

Date/date 7/17/2007

Industrial Alliance Pacific Insurance and Financial Services Inc.

*Industrielle Alliance Pacifique, Assurance et services financiers inc.*

**RBC Insurance Company of Canada**

***Compagnie d'assurance RBC du Canada***

RBC Travel Insurance Company

*Compagnie d'assurance voyage RBC*

Changed Name to / Changé à :

Date/date 5/30/2007

RBC Insurance Company of Canada

*Compagnie d'assurance RBC du Canada*

**Travelers Guarantee Company of Canada**

***La Compagnie Travelers Garantie du Canada***

St. Paul Guarantee Insurance Company

*Compagnie d'Assurance St. Paul Garantie*

Changed Name to / Changé à :

Date/date 1/8/2007

Travelers Guarantee Company of Canada

*La Compagnie Travelers Garantie du Canada*

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

January 1, 2007 - December 31, 2007

*1 janvier 2007 - 31 décembre 2007*

<b>Name of Company</b> <b><i>Noms des compagnies</i></b>	<b>Ceased</b> <b><i>cessé le</i></b>
Canadian Professional Sales Association	12/31/2007
Fidelity Investments Life Insurance Company	4/18/2007
Heritage General Insurance Company	6/30/2007
MetLife Insurance Company of Connecticut	5/31/2007
Provident Life and Accident Insurance Company	12/13/2007
Revios Reinsurance Canada Ltd.	11/16/2007
State Farm Life Insurance Company	5/31/2007
The Prudential Insurance Company of America	5/31/2007
Trent Health Insurance Company	5/31/2007

**Mergers and Amalgamations / Assureurs qui ont fusionné**

January 1, 2007 - December 31, 2007

*1 janvier 2007 - 31 décembre 2007*

---

AXA General Insurance

amalgamated with/fusionné avec:

Insurance Corporation of Newfoundland Limited

Continuing Company/maintenant le nom de:

**AXA General Insurance**

Date/date 5/10/2007

**Insurance Company Deposits Held by the Province of New Brunswick**  
**Dépôts des compagnies d'assurance détenus par la Province**  
**du Nouveau-Brunswick**

**March 31, 2008/31 Mars 2008**

AIG Life Insurance Company of Canada <i>La Compagnie d'Assurance-Vie AIG du Canada</i>	\$ 50,000
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	\$ 50,000
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie <i>National Bank Life Insurance Company</i>	\$ 50,000
AXA Assurance Inc. <i>AXA Insurance Inc.</i>	\$ 50,000
CAA Insurance Company (Ontario)	\$ 50,000
Canadian Farm Insurance Corp.	\$ 50,000
Canassurance compagnie d'assurances générales inc. <i>Canassurance General Insurance Company Inc.</i>	\$ 50,000
Canassurance compagnie d'assurance-vie inc. <i>Canassurance Life Insurance Company</i>	\$ 50,000
Coachman Insurance Company	\$ 50,000
Desjardins Sécurité financière compagnie d'assurance vie <i>Desjardins Financial Security Life Assurance Company</i>	\$ 50,000
First Canadian Insurance Corporation	\$ 50,000
Innovative Insurance Corporation	\$ 50,000
Insurance Company of Prince Edward Island	\$ 50,000
Insurance Corporation of Newfoundland Limited	\$ 60,000
Kingsway General Insurance Company	\$200,000
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie <i>The Industrial-Alliance Life Insurance Company</i>	\$ 75,000
L'Excellence Compagnie d'assurance-vie	\$ 50,000
L'Union Canadienne Compagnie d'Assurances <i>Canadian Union Insurance Company</i>	\$ 50,000

**Insurance Company Deposits Held by the Province of New Brunswick**  
**Dépôts des compagnies d'assurance détenus par la Province**  
**du Nouveau-Brunswick**

**March 31, 2008/31 Mars 2008**

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

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

<b>Name of Company</b> <i>Noms des compagnies</i>	<b>Chief Representative</b> <i>Représentant principal</i>
Acadie Vie <i>Acadia Life</i>	Thériault, Camille H. 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	Losier, Denis 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>	Gilligan, James K. 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton Mutual Insurance Company	Dube, Diane Vera 301 Main St Suite 1 Florenceville NB E7L 3G5
Fundy Mutual Insurance Company	Wilson, James Ralph 1022 Main St Suite 1 Sussex NB E4E 2M3
Medavie Inc.	Julien, Pierre-Yves 644 Main St 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

White, Raymond W.  
378 Coverdale Rd  
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

Dougherty, Donald  
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>
	(\$)	(\$)
<hr/>		
<b>Fraternal Societies</b>		
<i>Sociétés des secours mutuels</i>		
<hr/>		
ACA ASSURANCE	117,000.00	122.85
ACTRA Fraternal Benefit Society	7,000.00	54.36
Knights of Columbus	3,844,000.00	2,443.62
The Grand Orange Lodge of British America Benefit Fund	84,000.00	102.31
The Independent Order of Foresters	81,000.00	100.44
The Order of United Commercial Travelers of America	18,000.00	61.21
Woman's Life Insurance Society	0.00	50.00
<b>Totals - 2007 - 7 Fraternal Societies/Sociétés des secours mutuels</b>	<b>4,151,000.00</b>	<b>2,934.79</b>
<hr/>		
<b>Life Companies</b>		
<i>Compagnies-vie</i>		
<hr/>		
Acadie Vie	13,799,000.00	8,642.50
ACE INA Life Insurance	2,276,000.00	1,467.24
Aetna Life Insurance Company	0.00	50.00
AIG Assurance Canada	1,161,000.00	772.94
AIG Life Insurance Company of Canada	4,862,000.00	3,077.52
Allianz Life Insurance Company of North America	0.00	50.00
American Bankers Life Assurance Company of Florida	5,431,000.00	3,431.83
American Health and Life Insurance Company	1,439,000.00	946.05
American Income Life Insurance Company	2,852,000.00	1,825.91
Amex Assurance Company	15,000.00	59.34
Assomption Compagnie Mutuelle d'Assurance-vie	43,083,000.00	26,877.35
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	5,569,000.00	3,517.76
Assurant Life of Canada	1,970,000.00	1,276.70
AXA Assurances Inc.	2,181,000.00	1,408.09
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	12,923,000.00	8,097.02
BMO Life Insurance Company	1,403,000.00	923.63
Canadian Premier Life Insurance Company	6,837,000.00	4,307.33
Canassurance compagnie d'assurance	1,640,827.23	1,071.73
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	781,000.00	536.32
CIGNA Life Insurance Company of Canada	0.00	50.00
Combined Insurance Company of America	14,342,000.00	8,980.62

**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>
	(\$)	(\$)
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	13,270,000.00	8,313.09
CT Financial Assurance Company	105,000.00	115.38
CUMIS Life Insurance Company	10,286,000.00	6,454.99
CUNA Mutual Insurance Society	2,000.00	51.25
Desjardins Sécurité financière compagnie d'assurance vie	25,816,000.00	16,125.36
Fidelity Investments Insurance Company of Canada	0.00	50.00
First Canadian Insurance Corporation	8,913,000.00	5,600.04
Forethought Life Insurance Company	35,000.00	71.79
General American Life Insurance Company	0.00	50.00
Gerber Life Insurance Company	93,000.00	107.91
Hartford Life Insurance Company	0.00	50.00
Household Life Insurance Company	1,273,000.00	842.68
Industrial Alliance Pacific Insurance and Financial Services Inc.	6,696,000.00	4,219.53
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	20,161,000.00	12,604.05
La Capitale assurances et gestion du patrimoine inc.	349,000.00	267.32
La Survivance compagnie mutuelle d'assurance-vie	757,000.00	521.38
L'Entraide Assurance Mutual Company	0.00	50.00
L'Excellence Compagnie d'assurance-vie	251,909.00	206.86
Liberty Life Assurance Company of Boston	0.00	50.00
Life Insurance Company of North America	0.00	50.00
Life Investors Insurance Company of America	98,000.00	111.02
L'Internationale compagnie d'assurance-vie	0.00	50.00
London Life Insurance Company	32,268,000.00	20,142.96
L'Union-Vie compagnie mutuelle d'assurance	185,000.00	165.20
Manulife Canada Ltd.	1,532,000.00	1,003.96
Massachusetts Mutual Life Insurance Company	2,000.00	51.25
MD Life Insurance Company	2,084,000.00	1,347.69
Medavie Inc.	62,090,000.00	38,712.82
MetLife Canada / MetVie Canada	2,000.00	51.25
Metropolitan Life Insurance Company	0.00	50.00
New York Life Insurance Company	356,000.00	271.68
Penncorp Life Insurance Company	466,000.00	340.17
Pennsylvania Life Insurance Company	0.00	50.00
Primerica Life Insurance Company of Canada	1,251,000.00	828.99
Promutuel Vie Inc.	0.00	50.00
RBC Life Insurance Company	15,791,000.00	9,882.90

**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>
	(\$)	(\$)
Reliable Life Insurance Company	1,251,000.00	828.99
Scotia Life Insurance Company	1,349,000.00	890.01
SSQ, Société d'Assurance-Vie inc.	1,515,000.00	993.38
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,080,000.00	1,345.19
Stonebridge Life Insurance Company	3,000.00	51.87
Sun Life Assurance Company of Canada	90,726,000.00	56,544.16
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	305,000.00	239.92
The Canada Life Assurance Company	59,667,000.00	37,204.04
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	2,081,000.00	1,345.82
The Equitable Life Insurance Company of Canada	1,528,000.00	1,001.47
The Great-West Life Assurance Company	67,409,000.00	42,024.90
The Manufacturers Life Insurance Company	98,827,000.00	61,588.57
The Standard Life Assurance Company 2006	0.00	50.00
The Standard Life Assurance Company of Canada	7,619,000.00	4,794.27
The Wawanesa Life Insurance Company	2,418,000.00	1,555.66
Trans Global Life Insurance Company	139,000.00	136.55
Transamerica Life Canada	3,763,000.00	2,393.18
Union du Canada Assurance-Vie	117,000.00	122.85
United American Insurance Company	11,000.00	56.85
Unity Life of Canada	913,000.00	618.52
Washington National Insurance Company	0.00	50.00
Western Life Assurance Company	397,000.00	297.21
<b>Totals - 2007 - 84 Life Companies/Compagnies-vie</b>	<b>668,815,736.23</b>	<b>420,664.81</b>

**Other than Life Companies**

*Compagnies autre que l'assurance vie*

ACE INA Insurance	9,878,000.00	6,200.93
Affiliated FM Insurance Company	539,000.00	385.63
AIG Commercial Insurance Company of Canada	3,112,000.00	1,987.81
AIG United Guaranty Mortgage Insurance Company Canada	1,019,000.00	684.52
Allianz Global Risks US Insurance Company	5,327,000.00	3,367.07
Allstate Insurance Company	0.00	50.00
Allstate Insurance Company of Canada	24,191,000.00	15,113.49
American Bankers Insurance Company of Florida	5,663,000.00	3,576.29

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

**Assessment**  
**Cotisation**

<b>Name of Company</b>	<b>Premiums</b>	<b>Assessment</b>
<b>Noms des compagnies</b>	<b>Primes</b>	<b>Cotisation</b>
	(\$)	(\$)
American Home Assurance Company	19,446,000.00	12,158.83
Arch Insurance Company	250,000.00	205.67
Ascentus Insurance Ltd.	10,000.00	56.23
Aspen Insurance UK Limited	626,000.00	439.80
Associated Electric & Gas Insurance Services Limited	263,000.00	213.77
Atradius Credit Insurance N.V.	(40,000.00)	50.00
Aviva Insurance Company of Canada	52,489,000.00	32,734.37
Aviva International Insurance Limited	0.00	50.00
AXA Corporate Solutions Assurance	151,000.00	144.03
AXA General Insurance	0.00	50.00
AXA Insurance (Canada)	47,672,000.00	29,734.87
AXA Pacific Insurance Company	200,000.00	174.54
Berkley Insurance Company	0.00	50.00
CAA Insurance Company (Ontario)	3,147,000.00	2,009.61
Canadian Farm Insurance Corp.	21,000.00	63.08
Canadian Lawyers Insurance Association (CLIA)	939,000.00	634.71
Canadian Northern Shield Insurance Company	113,000.00	120.36
Canadian Universities Reciprocal Insurance Exchange	830,000.00	566.83
Carleton Mutual Insurance Company	1,913,000.00	1,241.21
Centennial Insurance Company	0.00	50.00
Chicago Title Insurance Company	182,000.00	163.33
Chubb Insurance Company of Canada	3,674,000.00	2,337.76
Coachman Insurance Company	0.00	50.00
Commonwealth Insurance Company	1,034,000.00	693.86
Compagnie Française d'Assurance pour le Commerce Extérieur	667,000.00	465.33
Continental Casualty Company	2,344,000.00	1,509.59
Co-operators General Insurance Company	56,586,000.00	35,285.53
Coseco Insurance Company	1,444,000.00	949.16
CUMIS General Insurance Company	2,373,000.00	1,527.64
DaimlerChrysler Insurance Company	199,000.00	173.92
Eagle Star Insurance Company Limited	0.00	50.00
Ecclesiastical Insurance Office Public Limited Company	1,876,000.00	1,218.17
Echelon General Insurance Company	186,000.00	165.82
Economical Mutual Insurance Company	28,117,000.00	17,558.17
Electric Insurance Company	53,000.00	83.00
Elite Insurance Company	9,327,000.00	5,857.83
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes American Credit Indemnity Company	615,000.00	432.95

**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>
	(\$)	(\$)
Everest Insurance Company of Canada	0.00	50.00
Factory Mutual Insurance Company	10,927,000.00	6,854.13
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,658,000.00	1,705.11
Federal Insurance Company	0.00	50.00
Federated Insurance Company of Canada	806,000.00	551.89
Federation Insurance Company of Canada	27,491,000.00	17,168.37
Fenchurch General Insurance Company	0.00	50.00
First American Title Insurance Company	283,000.00	226.22
First North American Insurance Company	34,000.00	71.17
Fundy Mutual Insurance Company	3,133,000.00	2,000.89
GCAN Insurance Company	1,606,000.00	1,050.04
Genworth Financial Mortgage Insurance Company Canada	13,122,000.00	8,220.94
Gore Mutual Insurance Company	9,000.00	55.60
Grain Insurance and Guarantee Company	1,624,000.00	1,061.25
Great American Insurance Company	765,000.00	526.36
Great American Insurance Company of New York	0.00	50.00
Green Shield Canada	1,265,000.00	837.70
Hartford Fire Insurance Company	60,000.00	87.36
Industrial-Alliance Pacific General Insurance Corporation	43,000.00	76.78
ING Insurance Company of Canada	45,546,000.00	28,411.03
ING Novex Insurance Company of Canada	1,547,000.00	1,013.30
Innovative Insurance Corporation	1,000.00	50.62
Jewelers Mutual Insurance Company	35,000.00	71.79
Kingsway General Insurance Company	6,970,000.00	4,390.15
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	88,000.00	104.80
Lawyers' Professional Indemnity Company	24,000.00	64.94
Lawyers Title Insurance Corporation	0.00	50.00
Legacy General Insurance Company	1,484,000.00	974.07
Liberty Mutual Insurance Company	2,644,000.00	1,696.39
Lloyd's Underwriters	15,727,000.00	9,843.04
Lombard General Insurance Company of Canada	15,175,000.00	9,499.32
Lombard Insurance Company	22,000.00	63.70
London and Midland General Insurance Company	3,150,000.00	2,011.47
Lumbermens Mutual Casualty Company	0.00	50.00
Lumbermen's Underwriting Alliance	3,646,000.00	2,320.33
L'Union Canadienne Compagnie d'Assurances	26,000.00	66.19

**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>
	(\$)	(\$)
L'Unique assurances générales inc.	296,000.00	234.32
Markel Insurance Company of Canada	7,716,000.00	4,854.68
Mitsui Sumitomo Insurance Company Limited	90,000.00	106.04
Motors Insurance Corporation	222,000.00	188.24
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	257,000.00	210.03
North American Specialty Insurance Company	0.00	50.00
Old Republic Insurance Company of Canada	1,695,000.00	1,105.46
Omega General Insurance Company	69,000.00	92.97
Optimum Société d'Assurance inc.	0.00	50.00
Pafco Insurance Company	2,247,000.00	1,449.18
Pembridge Insurance Company	10,107,000.00	6,343.53
Perth Insurance Company	344,000.00	264.21
PMI Mortgage Insurance Company Canada	0.00	50.00
Primum Insurance Company	8,265,000.00	5,196.53
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	3,739,000.00	2,378.24
Promutuel Témiscouata société mutuelle d'assurance générale	4,541,000.00	2,877.63
Protective Insurance Company	52,000.00	82.38
Quebec Assurance Company	0.00	50.00
RBC General Insurance Company	9,075,000.00	5,700.91
RBC Insurance Company of Canada	2,224,000.00	1,434.86
Royal & Sun Alliance Insurance Company of Canada	31,040,000.00	19,378.29
Safety National Casualty Corporation	0.00	50.00
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Company Limited	1,297,000.00	857.63
SecuriCan General Insurance Company	171,000.00	156.48
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	22,946,000.00	14,338.24
Sentry Insurance a Mutual Company	68,000.00	92.34
Sompo Japan Insurance Inc.	6,000.00	53.74
SouthEastern Mutual Insurance Company	5,284,000.00	3,340.29
St. Paul Fire and Marine Insurance Company	4,572,000.00	2,896.94
Stanley Mutual Insurance Company	5,597,000.00	3,535.20
State Farm Fire and Casualty Company	13,809,000.00	8,648.72
State Farm Mutual Automobile Insurance Company	28,078,000.00	17,533.89
Stewart Title Guaranty Company	1,115,000.00	744.30
Sunderland Marine Mutual Insurance Company Limited	1,999,382.00	1,294.99

**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>
	(\$)	(\$)
T.H.E. Insurance Company	0.00	50.00
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	1,391,000.00	916.16
Temple Insurance Company	3,192,000.00	2,037.63
The American Road Insurance Company	147,000.00	141.54
The Boiler Inspection and Insurance Company of Canada	1,026,000.00	688.88
The British Aviation Insurance Company Limited	0.00	50.00
The Dominion of Canada General Insurance Company	22,726,000.00	14,201.25
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	3,861,000.00	2,454.21
The Insurance Company of Prince Edward Island	2,353,000.00	1,515.19
The Missisquoi Insurance Company	12,000.00	57.47
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	(274,000.00)	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	13,916,000.00	8,715.35
The Portage la Prairie Mutual Insurance Company	7,813,000.00	4,915.08
The Sovereign General Insurance Company	3,022,000.00	1,931.77
The Wawanesa Mutual Insurance Company	83,935,000.00	52,315.48
TIG Insurance Company	0.00	50.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	21,000.00	63.08
Traders General Insurance Company	13,566,000.00	8,497.41
Trafalgar Insurance Company of Canada	1,158,000.00	771.07
Trans Global Insurance Company	191,000.00	168.93
Travelers Guarantee Company of Canada	1,990,000.00	1,289.15
Triad Guaranty Insurance Corporation Canada	0.00	50.00
Trisura Guarantee Insurance Company	101,000.00	112.89
UAP-NewRotterdam Insurance Company N.V.	0.00	50.00
Unifund Assurance Company	13,556,000.00	8,491.18
United General Insurance Corporation	5,349,000.00	3,380.77
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	771,000.00	530.09
Western Assurance Company	0.00	50.00
Western Surety Company	481,000.00	349.51
Westport Insurance Corporation	852,000.00	580.53



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

**Assessment**  
**Cotisation**

<b>Name of Company</b>	<b>Premiums</b>	<b>Assessment</b>
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
XL Insurance Company Limited	2,622,000.00	1,682.69
XL Reinsurance America Inc.	825,000.00	563.72
Zenith Insurance Company	3,341,000.00	2,130.41
Zurich Insurance Company	17,819,000.00	11,145.71
<b>Totals - 2007 - 161 Other than Life Companies/Compagnies autre que l'assurance vie</b>	<b>819,031,382.00</b>	<b>518,248.07</b>
<b>Totals - 2007 - 252 Companies/Compagnies</b>	<b>1,491,998,118.23</b>	<b>941,847.67</b>

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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	2,432,000	1,050,000	43.17
ACE INA Insurance	71,000	(1,000)	---
ACE INA Life Insurance	1,587,000	104,000	6.55
Aetna Life Insurance Company	0	17,000	---
AIG Assurance Canada	46,000	21,000	45.65
AIG Commercial Insurance Company of Canada	0	(19,000)	---
AIG Life Insurance Company of Canada	791,000	395,000	49.94
Allianz Global Risks US Insurance Company	312,000	42,000	13.46
Allianz Life Insurance Company of North America	0	9,000	---
American Bankers Insurance Company of Florida	1,630,000	54,000	3.31
American Bankers Life Assurance Company of Florida	2,134,000	619,000	29.01
American Home Assurance Company	3,179,000	3,270,000	102.86
American Income Life Insurance Company	592,000	168,000	28.38
Amex Assurance Company	15,000	0	0.00
Assomption Compagnie Mutuelle d'Assurance-vie	17,752,000	13,422,000	75.61
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,371,000	629,000	26.53
Aviva Insurance Company of Canada	31,000	0	0.00
AXA Assurances Inc.	1,393,000	824,000	59.15
AXA Insurance (Canada)	7,000	(5,000)	---
Blue Cross Life Insurance Company of Canada	5,734,000	3,558,000	62.05
BMO Life Insurance Company	1,028,000	98,000	9.53
CAA Insurance Company (Ontario)	52,000	14,000	26.92
Canadian Premier Life Insurance Company	4,307,000	524,000	12.17
Canassurance compagnie d'assurance	1,544,000	1,022,000	66.19
Chubb Insurance Company of Canada	0	(3,000)	---
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	688,000	106,000	15.41
Combined Insurance Company of America	13,840,000	2,905,000	20.99
Co-operators General Insurance Company	23,000	3,000	13.04
Co-operators Life Insurance Company	6,386,000	6,001,000	93.97
CT Financial Assurance Company	104,000	0	0.00
CUMIS General Insurance Company	52,000	(87,000)	---
CUMIS Life Insurance Company	8,075,000	4,401,000	54.50
Desjardins Sécurité financière compagnie d'assurance vie	18,209,000	7,059,000	38.77
Echelon General Insurance Company	37,000	22,000	59.46
First Canadian Insurance Corporation	4,726,000	1,139,000	24.10
Green Shield Canada	1,265,000	1,093,000	86.40

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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>
Household Life Insurance Company	620,000	328,000	52.90
Industrial Alliance Pacific Insurance and Financial Services Inc.	4,563,000	1,818,000	39.84
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	5,300,000	5,270,000	99.43
ING Insurance Company of Canada	0	(2,000)	---
ING Novex Insurance Company of Canada	12,000	(1,000)	---
La Capitale assurances et gestion du patrimoine inc.	298,000	226,000	75.84
La Survivance compagnie mutuelle d'assurance-vie	684,000	240,000	35.09
Legacy General Insurance Company	436,000	119,000	27.29
L'Excellence Compagnie d'assurance-vie	210,716	0	0.00
Life Investors Insurance Company of America	36,000	(5,000)	---
Lloyd's Underwriters	298,000	106,000	35.57
Lombard General Insurance Company of Canada	3,000	0	0.00
London and Midland General Insurance Company	2,803,000	504,000	17.98
London Life Insurance Company	0	592,000	---
L'Union-Vie compagnie mutuelle d'assurance	18,000	0	0.00
Manulife Canada Ltd.	8,000	101,000	1262.50
Medavie Inc.	62,187,000	43,023,000	69.18
MetLife Canada / MetVie Canada	2,000	17,000	850.00
New York Life Insurance Company	4,000	3,000	75.00
Penncorp Life Insurance Company	426,000	274,000	64.32
RBC Insurance Company of Canada	2,031,000	798,000	39.29
RBC Life Insurance Company	8,141,000	4,844,000	59.50
Reliable Life Insurance Company	1,215,000	292,000	24.03
Royal & Sun Alliance Insurance Company of Canada	494,000	0	0.00
Scotia Life Insurance Company	1,348,000	345,000	25.59
SSQ, Société d'Assurance-Vie inc.	1,242,000	939,000	75.60
Stonebridge Life Insurance Company	3,000	0	0.00
Sun Life Assurance Company of Canada	34,592,000	27,118,000	78.39
TD Life Insurance Company	301,000	38,000	12.62
The Canada Life Assurance Company	15,701,000	4,079,000	25.98
The Empire Life Insurance Company	306,000	292,000	95.42
The Equitable Life Insurance Company of Canada	398,000	208,000	52.26
The Great-West Life Assurance Company	44,659,000	28,445,000	63.69
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	9,000	0	0.00
The Manufacturers Life Insurance Company	54,874,000	43,934,000	80.06
The Standard Life Assurance Company of Canada	1,403,000	1,525,000	108.70

## Accident and Sickness Insurance

### *Accident et maladie*

Premiums & Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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 Wawanesa Life Insurance Company	296,000	219,000	73.99
Trans Global Life Insurance Company	115,000	17,000	14.78
Transamerica Life Canada	18,000	8,000	44.44
Union du Canada Assurance-Vie	101,000	13,000	12.87
Unity Life of Canada	308,000	23,000	7.47
Western Life Assurance Company	209,000	148,000	70.81
<b>Totals - 2007 - 78 Companies/Compagnies</b>	<b>346,085,716</b>	<b>214,352,000</b>	<b>61.94</b>
<b>Totals - 2006 - 81 Companies/Compagnies</b>	<b>316,760,000</b>	<b>208,227,000</b>	<b>65.74</b>

**Aircraft****Aviation**

Premiums &amp; Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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	444,000	188,000	42.34
Allianz Global Risks US Insurance Company	246,000	1,000	0.41
American Home Assurance Company	17,000	17,000	100.00
Arch Insurance Company	65,000	78,000	120.00
Aspen Insurance UK Limited	24,000	14,000	58.33
Eagle Star Insurance Company Limited	0	(2,000)	---
GCAN Insurance Company	23,000	(3,000)	---
Lloyd's Underwriters	276,000	(28,000)	---
Lombard General Insurance Company of Canada	46,000	3,000	6.52
L'Union Canadienne Compagnie d'Assurances	26,000	7,000	26.92
Mitsui Sumitomo Insurance Company Limited	40,000	6,000	15.00
National Liability & Fire Insurance Company	257,000	136,000	52.92
Royal & Sun Alliance Insurance Company of Canada	(1,000)	116,000	---
St. Paul Fire and Marine Insurance Company	0	(4,000)	---
Temple Insurance Company	311,000	101,000	32.48
The Sovereign General Insurance Company	0	486,000	---
<b>Totals - 2007 - 16 Companies/Compagnies</b>	<b>1,774,000</b>	<b>1,116,000</b>	<b>62.91</b>
<b>Totals - 2006 - 12 Companies/Compagnies</b>	<b>2,003,000</b>	<b>688,000</b>	<b>34.35</b>

**Automobile Insurance**  
**Assurance d'automobile**  
**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

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</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	Liability <i>Responsabilité</i>  (\$'000)	Personal Accident <i>Accident</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	
ACE INA Insurance	2,981	96	1,375	4,452	464	98	289	851	19.12
AIG Commercial Insurance Company of Canada	126	4	8	138	91	2	0	93	67.39
Allianz Global Risks US Insurance Company	54	13	39	106	208	5	11	224	211.32
Allstate Insurance Company of Canada	10,964	3,955	4,221	19,140	4,897	608	4,279	9,784	51.12
American Home Assurance Company	929	622	655	2,206	529	368	51	948	42.97
Ascentus Insurance Ltd.	11	0	1	12	(150)	97	22	(31)	---
Aviva Insurance Company of Canada	18,503	5,231	8,608	32,342	6,968	2,430	5,579	14,977	46.31
AXA Insurance (Canada)	17,541	7,075	9,441	34,057	11,188	2,316	6,009	19,513	57.30
AXA Pacific Insurance Company	16	2	6	24	(88)	10	0	(78)	---
CAA Insurance Company (Ontario)	1,363	524	828	2,715	1,558	642	1,023	3,223	118.71
Chubb Insurance Company of Canada	34	6	10	50	(23)	(2)	(3)	(28)	---
Coachman Insurance Company	0	0	0	0	(210)	(6)	0	(216)	---
Continental Casualty Company	21	0	6	27	0	0	1	1	3.70
Co-operators General Insurance Company	14,009	10,151	7,487	31,647	6,471	1,347	6,897	14,715	46.50
Coseco Insurance Company	650	237	251	1,138	290	92	241	623	54.75
CUMIS General Insurance Company	38	10	26	74	9	0	27	36	48.65
DaimlerChrysler Insurance Company	62	0	132	194	(1)	0	(49)	(50)	---
Echelon General Insurance Company	17	6	6	29	(518)	8	2	(508)	---
Economical Mutual Insurance Company	8,723	3,338	4,232	16,293	4,223	402	2,920	7,545	46.31
Electric Insurance Company	26	0	0	26	1	0	0	1	3.85
Elite Insurance Company	2,520	817	1,724	5,061	431	318	793	1,542	30.47
Federated Insurance Company of Canada	140	16	74	230	56	5	22	83	36.09
Federation Insurance Company of Canada	12,631	3,843	4,730	21,204	6,834	3,337	3,911	14,082	66.41
Hartford Fire Insurance Company	13	0	4	17	(9)	(1)	(214)	(224)	---

**Automobile Insurance**  
**Assurance d'automobile**  
**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

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>	Personal Accident <i>Accident Corporel</i>	Other <i>Autres</i>	Total <i>Total</i>	Liability <i>Responsabilité</i>	Personal Accident <i>Accident Corporel</i>	Other <i>Autres</i>	Total <i>Total</i>	
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(%)
ING Insurance Company of Canada	12,521	5,131	4,983	22,635	7,022	1,439	3,974	12,435	54.94
ING Novex Insurance Company of Canada	305	121	123	549	697	404	76	1,177	214.39
Innovative Insurance Corporation	0	0	1	1	0	0	0	0	0.00
Kingsway General Insurance Company	2,738	586	2,113	5,437	813	294	434	1,541	28.34
La Compagnie d'assurance Belair inc.	0	0	0	0	(355)	25	0	(330)	---
La Compagnie d'Assurances Jevco	0	0	0	0	(204)	(285)	0	(489)	---
Liberty Mutual Insurance Company	177	69	136	382	217	51	82	350	91.62
Lloyd's Underwriters	0	0	18	18	87	2	(87)	2	11.11
Lombard General Insurance Company of Canada	3,963	787	1,817	6,567	3,487	(485)	1,243	4,245	64.64
Lombard Insurance Company	4	2	5	11	(469)	(223)	(2)	(694)	---
Lumbermens Mutual Casualty Company	0	0	0	0	(3)	0	0	(3)	---
Markel Insurance Company of Canada	4,325	359	2,553	7,237	3,492	1,085	1,484	6,061	83.75
Mitsui Sumitomo Insurance Company Limited	31	1	2	34	4	0	0	4	11.76
Motors Insurance Corporation	0	0	222	222	0	0	35	35	15.77
Old Republic Insurance Company of Canada	979	76	426	1,481	686	(6)	131	811	54.76
Optimum Société d'Assurance inc.	0	0	0	0	(85)	(49)	1	(133)	---
Pafoo Insurance Company	1,514	478	255	2,247	1,209	274	228	1,711	76.15
Pembridge Insurance Company	4,321	1,687	1,613	7,621	1,551	448	1,889	3,888	51.02
Perth Insurance Company	218	53	73	344	(122)	221	81	180	52.33
Primum Insurance Company	3,868	1,675	1,637	7,180	1,966	(9)	950	2,907	40.49
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	888	293	302	1,483	129	46	137	312	21.04

**Automobile Insurance**  
**Assurance d'automobile**  
**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

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</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	Liability <i>Responsabilité</i>  (\$'000)	Personal Accident <i>Accident</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	
Promutuel Témiscouata société mutuelle d'assurance générale	777	248	313	1,338	125	69	425	619	46.26
Protective Insurance Company	40	1	10	51	184	0	0	184	360.78
RBC General Insurance Company	4,313	1,607	1,221	7,141	699	848	1,464	3,011	42.16
Royal & Sun Alliance Insurance Company of Canada	8,883	2,960	4,236	16,079	1,407	1,287	2,960	5,654	35.16
Scottish & York Insurance Company Limited	26	10	24	60	56	(17)	55	94	156.67
Security National Insurance Company	9,460	4,171	4,306	17,937	5,712	1,078	2,975	9,765	54.44
Sentry Insurance a Mutual Company	53	0	15	68	(2)	0	0	(2)	---
St. Paul Fire and Marine Insurance Company	1,881	182	557	2,620	712	189	210	1,111	42.40
State Farm Mutual Automobile Insurance Company	16,390	3,415	8,273	28,078	4,453	3,147	6,316	13,916	49.56
TD Home and Auto Insurance Company	603	281	260	1,144	(190)	(42)	245	13	1.14
The American Road Insurance Company	0	0	147	147	0	0	37	37	25.17
The Dominion of Canada General Insurance Company	7,744	3,160	4,419	15,323	8,057	2,903	2,854	13,814	90.15
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	421	68	186	675	0	155	176	331	49.04
The Insurance Company of Prince Edward Island	809	253	332	1,394	475	80	118	673	48.28
The Missisquoi Insurance Company	0	0	0	0	81	269	(1)	349	---



**Automobile Insurance**  
**Assurance d'automobile**  
**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

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</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	Liability <i>Responsabilité</i>  (\$'000)	Personal Accident <i>Accident</i> <i>Corporel</i>  (\$'000)	Other <i>Autres</i>  (\$'000)	Total <i>Total</i>  (\$'000)	
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	(54)	(88)	(132)	(274)	(749)	497	(4)	(256)	---
The Personal Insurance Company	5,687	2,148	3,372	11,207	3,912	1,041	2,565	7,518	67.08
The Portage la Prairie Mutual Insurance Company	2,406	1,242	1,256	4,904	1,444	68	1,181	2,693	54.91
The Sovereign General Insurance Company	318	44	98	460	269	53	87	409	88.91
The Wawanesa Mutual Insurance Company	34,428	13,234	18,019	65,681	14,542	5,062	14,550	34,154	52.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	11	2	3	16	0	0	33	33	206.25
Traders General Insurance Company	5,338	2,067	2,885	10,290	2,557	304	2,122	4,983	48.43
Trafalgar Insurance Company of Canada	489	245	196	930	(108)	357	154	403	43.33
Unifund Assurance Company	5,514	2,154	3,005	10,673	1,803	985	1,112	3,900	36.54
United General Insurance Corporation	2,176	1,089	2,084	5,349	1,080	423	1,086	2,589	48.40
Waterloo Insurance Company	277	125	145	547	77	(5)	108	180	32.91
XL Insurance Company Limited	6	0	0	6	5	0	0	5	83.33
Zenith Insurance Company	1,163	484	601	2,248	940	(127)	353	1,166	51.87
Zurich Insurance Company	6,103	638	3,018	9,759	2,458	196	1,911	4,565	46.78
<b>Totals - 2007 - 74</b>	<b>242,486</b>	<b>87,004</b>	<b>118,992</b>	<b>448,482</b>	<b>113,340</b>	<b>34,128</b>	<b>85,559</b>	<b>233,027</b>	<b>51.96</b>
<b>Totals - 2006 - 74</b>	<b>256,956</b>	<b>92,429</b>	<b>124,730</b>	<b>474,115</b>	<b>128,527</b>	<b>41,864</b>	<b>73,871</b>	<b>244,262</b>	<b>51.52</b>

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2007  
 Primes et sinistres au Nouveau-Brunswick - 2007

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	0	(1,000)	---
Affiliated FM Insurance Company	35,000	(22,000)	---
Allianz Global Risks US Insurance Company	0	2,000	---
American Home Assurance Company	38,000	(10,000)	---
Aviva Insurance Company of Canada	323,000	33,000	10.22
AXA Insurance (Canada)	92,000	0	0.00
AXA Pacific Insurance Company	6,000	0	0.00
Chubb Insurance Company of Canada	8,000	0	0.00
Continental Casualty Company	1,000	0	0.00
Co-operators General Insurance Company	190,000	0	0.00
CUMIS General Insurance Company	4,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	33,000	0	0.00
Economical Mutual Insurance Company	181,000	16,000	8.84
Factory Mutual Insurance Company	2,922,000	3,028,000	103.63
Federated Insurance Company of Canada	9,000	0	0.00
Federation Insurance Company of Canada	3,000	0	0.00
GCAN Insurance Company	257,000	31,000	12.06
Gore Mutual Insurance Company	1,000	0	0.00
Grain Insurance and Guarantee Company	14,000	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	43,000	0	0.00
ING Insurance Company of Canada	188,000	15,000	7.98
ING Novex Insurance Company of Canada	3,000	0	0.00
Lloyd's Underwriters	442,000	173,000	39.14
Lombard General Insurance Company of Canada	119,000	0	0.00
Lumbermen's Underwriting Alliance	33,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	1,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	24,000	0	0.00
Promutuel Témiscouata société mutuelle d'assurance générale	55,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	489,000	15,000	3.07
Scottish & York Insurance Company Limited	10,000	7,000	70.00
St. Paul Fire and Marine Insurance Company	33,000	(571,000)	---
The Boiler Inspection and Insurance Company of Canada	631,000	222,000	35.18
The Dominion of Canada General Insurance Company	92,000	0	0.00
The Insurance Company of Prince Edward Island	10,000	4,000	40.00
The Sovereign General Insurance Company	22,000	0	0.00
The Wawanesa Mutual Insurance Company	44,000	3,000	6.82

**Boiler and Machinery**  
**Chaudières et bris de machine**  
 Premiums & Losses in New Brunswick - 2007  
*Primes et sinistres au Nouveau-Brunswick - 2007*

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 Guarantee Company of Canada	1,124,000	704,000	62.63
XL Insurance Company Limited	102,000	14,000	13.73
Zurich Insurance Company	246,000	2,000	0.81
<b>Totals - 2007 - 39 Companies/Compagnies</b>	<b>7,828,000</b>	<b>3,665,000</b>	<b>46.82</b>
<b>Totals - 2006 - 36 Companies/Compagnies</b>	<b>7,593,000</b>	<b>1,768,000</b>	<b>23.28</b>

**Credit****Crédit****Premiums & Losses in New Brunswick - 2007  
Primes et sinistres au Nouveau-Brunswick - 2007**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
American Home Assurance Company	90,000	14,000	15.56
Aradius Credit Insurance N.V.	(40,000)	0	---
Compagnie Française d'Assurance pour le Commerce Extérieur	667,000	625,000	93.70
Euler Hermes American Credit Indemnity Company	615,000	112,000	18.21
Travelers Guarantee Company of Canada	6,000	(45,000)	---
<b>Totals - 2007 - 5 Companies/Compagnies</b>	<b>1,338,000</b>	<b>706,000</b>	<b>52.77</b>
<b>Totals - 2006 - 7 Companies/Compagnies</b>	<b>5,858,000</b>	<b>657,000</b>	<b>11.22</b>

**Fraternal Societies - 2007**  
**Sociétés de secours mutuels - 2007**

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 2006	New Effected	In Force 2007
	<i>Caisse d'assurance</i>	<i>Caisse de rentes</i>	<i>Caisse d'assurance acc/maladie</i>	<i>Total</i>	<i>Caisse d'assurance</i>	<i>Caisse de rentes</i>	<i>Caisse d'assurance acc/maladie</i>	<i>Total</i>	<i>Caisse d'assurance</i>	<i>Caisse de rentes</i>	<i>Caisse d'assurance acc/maladie</i>	<i>Total</i>	<i>En vigueur en 2006</i>	<i>Émis</i>	<i>En vigueur en 2007</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>(\$'000)</i>	<i>(\$'000)</i>	<i>(\$'000)</i>
ACA ASSURANCE	62	0	55	117	157	0	210	367	0	0	0	0	1,046	0	1,046
ACTRA Fraternal Benefit Society	1	0	6	7	0	0	2	2	0	0	0	0	257	10	283
Knights of Columbus	5,722	505	82	6,309	2,371	1,078	1	3,450	1,960	0	0	0	324,914	21,999	335,948
The Grand Orange Lodge of British America Benefit Fund	84	0	0	84	15	0	0	15	0	0	0	0	2,698	0	2,577
The Independent Order of Foresters	199	43	0	242	72	255	1	328	118	0	0	0	7,198	0	7,096
The Order of United Commercial Travelers of America	0	0	18	18	0	0	8	8	0	0	0	0	36	0	36
Woman's Life Insurance Society	0	0	0	0	0	0	0	0	0	0	0	0	20	0	20
<b>Totals - 2007 - 7 Companies/Compagnies</b>	<b>6,068</b>	<b>548</b>	<b>161</b>	<b>6,777</b>	<b>2,615</b>	<b>1,333</b>	<b>222</b>	<b>4,170</b>	<b>2,078</b>	<b>0</b>	<b>0</b>	<b>2,078</b>	<b>336,169</b>	<b>22,009</b>	<b>347,006</b>
<b>Totals - 2006 - 8 Companies/Compagnies</b>	<b>5,974</b>	<b>641</b>	<b>150</b>	<b>6,765</b>	<b>1,869</b>	<b>651</b>	<b>21</b>	<b>2,541</b>	<b>2,045</b>	<b>0</b>	<b>0</b>	<b>2,045</b>	<b>326,674</b>	<b>23,435</b>	<b>336,843</b>

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2007  
 Primes et sinistres au Nouveau-Brunswick - 2007

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>
ACE INA Insurance	14	0	6	(36)	20	(36)	---
AIG Commercial Insurance Company of Canada	0	0	99	235	99	235	237.37
American Home Assurance Company	17	(100)	(1)	(5)	16	(105)	---
Aviva Insurance Company of Canada	11	0	1,065	(70)	1,076	(70)	---
AXA Insurance (Canada)	68	(2)	0	0	68	(2)	---
AXA Pacific Insurance Company	1	12	17	88	18	100	555.56
Chubb Insurance Company of Canada	316	80	13	2	329	82	24.92
Co-operators General Insurance Company	93	0	22	0	115	0	0.00
CUMIS General Insurance Company	661	905	0	0	661	905	136.91
DaimlerChrysler Insurance Company	0	0	3	0	3	0	0.00
Economical Mutual Insurance Company	43	1	15	(7)	58	(6)	---
Federated Insurance Company of Canada	0	0	6	0	6	0	0.00
Hartford Fire Insurance Company	0	0	0	(1)	0	(1)	---
ING Insurance Company of Canada	0	0	1,028	3	1,028	3	0.29
Kingsway General Insurance Company	0	0	2	0	2	0	0.00
La Compagnie d'Assurances Jevco	0	0	85	0	85	0	0.00

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2007  
 Primes et sinistres au Nouveau-Brunswick - 2007

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>
Liberty Mutual Insurance Company	165	76	0	0	165	76	46.06
Lloyd's Underwriters	57	19	0	0	57	19	33.33
Lombard General Insurance Company of Canada	48	(31)	0	0	48	(31)	---
L'Unique assurances générales inc.	0	0	296	0	296	0	0.00
Royal & Sun Alliance Insurance Company of Canada	58	4	1	(2)	59	2	3.39
St. Paul Fire and Marine Insurance Company	10	0	0	0	10	0	0.00
State Farm Fire and Casualty Company	0	0	1	0	1	0	0.00
The Dominion of Canada General Insurance Company	35	7	321	(3)	356	4	1.12
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	416	(32)	1,070	(146)	1,486	(178)	---
The Insurance Company of Prince Edward Island	2	1	0	0	2	1	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(7)	0	0	0	(7)	---
The Sovereign General Insurance Company	5	2	0	0	5	2	40.00

**Guarantee (Fidelity & Surety)**  
**Garantie (Détournement & Cautionnement)**  
 Premiums & Losses in New Brunswick - 2007  
 Primes et sinistres au Nouveau-Brunswick - 2007

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>
Travelers Guarantee Company of Canada	97	(9)	424	(1,371)	521	(1,380)	---
Trisura Guarantee Insurance Company	3	1	34	24	37	25	67.57
Western Surety Company	1	0	480	(58)	481	(58)	---
Zurich Insurance Company	44	(12)	0	1	44	(11)	---
<b>Totals - 2007 - 32 Companies/Compagnies</b>	<b>2,165</b>	<b>915</b>	<b>4,987</b>	<b>(1,346)</b>	<b>7,152</b>	<b>(431)</b>	<b>---</b>
<b>Totals - 2006 - 31 Companies/Compagnies</b>	<b>1,810</b>	<b>3,782</b>	<b>6,404</b>	<b>(1,297)</b>	<b>8,214</b>	<b>2,485</b>	<b>30.25</b>



**Guarantee (Title & Mortgage)**  
**Garantie (Titre & Hypothèque)**  
 Premiums & Losses in New Brunswick - 2007  
 Primes et sinistres au Nouveau-Brunswick - 2007

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>
AIG United Guaranty Mortgage Insurance Company Canada	0	0	1,019	0	1,019	0	0.00
Chicago Title Insurance Company	182	87	0	0	182	87	47.80
FCT Insurance Company Ltd.	2,658	807	0	0	2,658	807	30.36
First American Title Insurance Company	283	33	0	0	283	33	11.66
Genworth Financial Mortgage Insurance Company Canada	0	0	13,122	1,444	13,122	1,444	11.00
Lawyers' Professional Indemnity Company	24	0	0	0	24	0	0.00
Stewart Title Guaranty Company	1,115	389	0	0	1,115	389	34.89
<b>Totals - 2007 - 7 Companies/Compagnies</b>	<b>4,262</b>	<b>1,316</b>	<b>14,141</b>	<b>1,444</b>	<b>18,403</b>	<b>2,760</b>	<b>15.00</b>
<b>Totals - 2006 - 9 Companies/Compagnies</b>	<b>3,221</b>	<b>692</b>	<b>7,843</b>	<b>1,660</b>	<b>11,064</b>	<b>2,352</b>	<b>21.26</b>

## Legal Expense

### *Frais Juridiques*

Premiums & Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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>
ING Novex Insurance Company of Canada	47,000	0	0.00
<b>Totals - 2007 - 1 Companies/Compagnies</b>	<b>47,000</b>	<b>0</b>	<b>0.00</b>
<b>Totals - 2006 - 1 Companies/Compagnies</b>	<b>44,000</b>	<b>1,000</b>	<b>2.27</b>

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2007  
*Primes et sinistres au Nouveau-Brunswick - 2007*

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	2,084,000	397,000	19.05
AIG Commercial Insurance Company of Canada	2,866,000	630,000	21.98
Allianz Global Risks US Insurance Company	162,000	0	0.00
American Bankers Insurance Company of Florida	6,000	4,000	66.67
American Home Assurance Company	4,276,000	2,552,000	59.68
Aspen Insurance UK Limited	298,000	548,000	183.89
Associated Electric & Gas Insurance Services Limited	263,000	33,000	12.55
Aviva Insurance Company of Canada	4,586,000	2,711,000	59.11
AXA Corporate Solutions Assurance	0	(424,000)	---
AXA Insurance (Canada)	1,180,000	181,000	15.34
AXA Pacific Insurance Company	41,000	(19,000)	---
Canadian Lawyers Insurance Association (CLIA)	939,000	1,374,000	146.33
Canadian Northern Shield Insurance Company	11,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	339,000	574,000	169.32
Carleton Mutual Insurance Company	261,000	2,000	0.77
Chubb Insurance Company of Canada	1,861,000	1,171,000	62.92
Commonwealth Insurance Company	808,000	46,000	5.69
Continental Casualty Company	1,264,000	5,000	0.40
Co-operators General Insurance Company	3,868,000	1,365,000	35.29
CUMIS General Insurance Company	697,000	1,526,000	218.94
Ecclesiastical Insurance Office Public Limited Company	579,000	135,000	23.32
Echelon General Insurance Company	18,000	0	0.00
Economical Mutual Insurance Company	2,078,000	695,000	33.45
Electric Insurance Company	27,000	0	0.00
Employers Insurance Company of Wausau	0	(1,000)	---
Everest Insurance Company of Canada	0	(1,000)	---
Federal Insurance Company	0	(10,000)	---
Federated Insurance Company of Canada	321,000	41,000	12.77
Federation Insurance Company of Canada	1,204,000	317,000	26.33
Fundy Mutual Insurance Company	368,000	33,000	8.97
GCAN Insurance Company	350,000	765,000	218.57
Gore Mutual Insurance Company	3,000	0	0.00
Grain Insurance and Guarantee Company	488,000	85,000	17.42
Great American Insurance Company	26,000	3,000	11.54
Hartford Fire Insurance Company	0	(504,000)	---
ING Insurance Company of Canada	3,316,000	754,000	22.74
ING Novex Insurance Company of Canada	607,000	221,000	36.41
Jewelers Mutual Insurance Company	2,000	0	0.00

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2007  
*Primes et sinistres au Nouveau-Brunswick - 2007*

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>
Kingsway General Insurance Company	625,000	5,000	0.80
Liberty Mutual Insurance Company	594,000	106,969,000	18008.25
Lloyd's Underwriters	6,775,000	1,509,000	22.27
Lombard General Insurance Company of Canada	3,728,000	(88,000)	---
Lombard Insurance Company	0	6,000	---
Lumbermens Mutual Casualty Company	0	55,000	---
Markel Insurance Company of Canada	76,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	4,000	13,000	325.00
Old Republic Insurance Company of Canada	53,000	79,000	149.06
Omega General Insurance Company	0	6,000	---
Optimum Société d'Assurance inc.	0	(292,000)	---
Pembridge Insurance Company	0	(261,000)	---
Primum Insurance Company	0	(15,000)	---
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	320,000	0	0.00
Promutuel Témiscouata société mutuelle d'assurance générale	368,000	0	0.00
Protective Insurance Company	1,000	(1,000)	---
Royal & Sun Alliance Insurance Company of Canada	4,011,000	3,421,000	85.29
Scottish & York Insurance Company Limited	800,000	239,000	29.88
Security Insurance Company of Hartford	0	(73,000)	---
Sompo Japan Insurance Inc.	4,000	0	0.00
SouthEastern Mutual Insurance Company	596,000	616,000	103.36
St. Paul Fire and Marine Insurance Company	1,091,000	864,000	79.19
Stanley Mutual Insurance Company	581,000	785,000	135.11
State Farm Fire and Casualty Company	1,394,000	480,000	34.43
Temple Insurance Company	2,169,000	1,012,000	46.66
The Dominion of Canada General Insurance Company	999,000	616,000	61.66
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	1,252,000	1,443,000	115.26
The Insurance Company of Prince Edward Island	252,000	657,000	260.71
The Missisquoi Insurance Company	4,000	3,000	75.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(404,000)	---
The Portage la Prairie Mutual Insurance Company	373,000	417,000	111.80
The Sovereign General Insurance Company	1,234,000	394,000	31.93
The Wawanesa Mutual Insurance Company	1,161,000	84,000	7.24
TIG Insurance Company	0	(9,000)	---
Traders General Insurance Company	0	(143,000)	---

**Liability**  
**Responsabilité**

Premiums & Losses in New Brunswick - 2007  
*Primes et sinistres au Nouveau-Brunswick - 2007*

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 Guarantee Company of Canada	339,000	(113,000)	---
Trisura Guarantee Insurance Company	64,000	16,000	25.00
Utica Mutual Insurance Company	0	(14,000)	---
Waterloo Insurance Company	10,000	0	0.00
Westport Insurance Corporation	563,000	287,000	50.98
XL Insurance Company Limited	2,491,000	507,000	20.35
XL Reinsurance America Inc.	825,000	126,000	15.27
Zenith Insurance Company	1,000	0	0.00
Zurich Insurance Company	2,814,000	510,000	18.12
<b>Totals - 2007 - 82 Companies/Compagnies</b>	<b>70,769,000</b>	<b>134,915,000</b>	<b>190.64</b>
<b>Totals - 2006 - 78 Companies/Compagnies</b>	<b>77,467,000</b>	<b>53,699,000</b>	<b>69.32</b>

**Abstract of Life Insurance Returns in New Brunswick - 2007**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2007**

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 2006 <i>En vigueur en 2006</i>	New Effectuated Émis	In Force 2007 <i>En vigueur en 2007</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Acadie Vie	Ind.	5,639	85	5,724	1,191	0	1,191	0	0	0	1,192,930	155,369	1,270,852
	Group	7,550	0	7,550	2,526	0	2,526	1,700	0	1,700	707,778	993,136	1,278,540
ACE INA Life Insurance	Ind.	7	0	7	9	0	9	0	0	0	112	0	95
	Group	682	0	682	11	0	11	0	0	0	33,442	9,336	37,037
Aetna Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	0	0	0	0	0	32	0	0
AIG Assurance Canada	Ind.	1,120	0	1,120	673	5	678	5	0	5	26,924	3	25,714
	Group	0	441	441	0	36	36	0	0	0	0	0	0
AIG Life Insurance Company of Canada	Ind.	3,871	664	4,535	1,436	35	1,471	23	0	23	353,697	118,882	456,635
	Group	223	(2)	221	54	195	249	0	0	0	30,905	32,352	63,201
Allianz Life Insurance Company of North America	Ind.	0	0	0	5	0	5	0	0	0	103	0	104
	Group	0	0	0	24	0	24	0	0	0	26,983	0	29,343
American Bankers Life Assurance Company of Florida	Ind.	50	0	50	45	0	45	0	0	0	4,253	0	3,770
	Group	3,247	0	3,247	479	0	479	0	0	0	154,408	72,741	154,605
American Health and Life Insurance Company	Ind.	2	0	2	0	0	0	0	0	0	350	0	250
	Group	1,437	0	1,437	237	0	237	0	0	0	90,736	0	99,069
American Income Life Insurance Company	Ind.	2,260	0	2,260	262	0	262	0	0	0	101,501	22,035	105,773
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	16,086	4,725	20,811	6,482	8,077	14,559	398	0	398	1,848,050	151,665	1,919,946
	Group	10,582	784	11,366	7,634	2,010	9,644	738	0	738	4,815,660	22,362	5,054,169
Assurance-Vie Banque Nationale	Ind.	130	0	130	51	0	51	0	0	0	18,738	2,419	19,707
Compagnie d'Assurance-Vie	Group	3,068	0	3,068	724	0	724	0	0	0	487,806	0	497,192
Assurant Life of Canada	Ind.	675	397	1,072	859	70	929	0	0	0	15,446	1,219	15,846
	Group	1,295	2,842	4,137	151	1,567	1,718	0	0	0	4,769	976	5,968
AXA Assurances Inc.	Ind.	788	28	816	146	28	174	0	0	0	131,801	33,841	160,114
	Group	0	0	0	0	0	0	0	0	0	0	0	0
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	Ind.	3,979	0	3,979	2,107	0	2,107	0	0	0	103,500	4,924	101,646
	Group	3,296	0	3,296	1,930	0	1,930	34	0	34	1,038,934	45,740	1,090,501

**Abstract of Life Insurance Returns in New Brunswick - 2007**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2007**

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 2006 <i>En vigueur en 2006</i>	New Effectuated <i>Émis</i>	In Force 2007 <i>En vigueur en 2007</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
BMO Life Insurance Company	Ind.	174	0	174	4	0	4	0	0	0	52,655	30,399	63,813
	Group	201	0	201	25	0	25	0	0	0	8,442	2,019	9,266
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	2,530	0	2,530	226	0	226	0	0	0	48,615	2,903	50,932
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC	Ind.	93	0	93	10	0	10	0	0	0	7,795	0	6,831
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	0	0	0	0	0	0	0	0	0	6,577	0	0
Combined Insurance Company of America	Ind.	477	0	477	318	1	319	0	0	0	23,643	333	22,025
	Group	25	0	25	(48)	(13)	(61)	0	0	0	2,749	495	2,102
Co-operators Life Insurance Company	Ind.	6,379	337	6,716	1,496	753	2,249	354	0	354	1,252,162	187,248	1,368,588
	Group	859	4,361	5,220	487	8,190	8,677	0	133	133	350,167	81,387	440,039
CT Financial Assurance Company	Ind.	1	0	1	0	0	0	0	0	0	300	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind.	174	0	174	19	3	22	3	0	3	44,575	1,953	44,504
	Group	3,547	885	4,432	1,171	1,456	2,627	105	0	105	586,811	146,061	580,199
CUNA Mutual Insurance Society	Ind.	5	0	5	1	0	1	3	0	3	247	0	246
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Desjardins Sécurité financière compagnie d'assurance vie	Ind.	4,757	410	5,167	2,459	1,788	4,247	392	0	392	354,005	25,189	360,985
	Group	3,265	181	3,446	1,547	2,234	3,781	40	0	40	964,033	85,432	1,034,569
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	4,187	0	4,187	351	0	351	0	0	0	202,567	112,840	235,281
Forethought Life Insurance Company	Ind.	35	0	35	398	0	398	0	0	0	5,620	0	5,356
	Group	0	134	134	0	373	373	0	0	0	0	0	0
Gerber Life Insurance Company	Ind.	93	0	93	2	0	2	0	0	0	10,170	1,785	10,663
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Household Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	653	0	653	247	0	247	0	0	0	69,033	29,297	65,813
Industrial Alliance Pacific Insurance and Financial Services Inc.	Ind.	335	61	396	343	183	526	1	0	1	32,641	11,148	31,093
	Group	3,132	0	3,132	375	0	375	663	0	663	236,587	109,014	261,296

**Abstract of Life Insurance Returns in New Brunswick - 2007**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2007**

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 2006 <i>En vigueur en 2006</i>	New Effectuated <i>Émis</i>	In Force 2007 <i>En vigueur en 2007</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Industrielle Alliance Assurance et services financiers inc./Industrial	Ind. Group	14,636 459	8,669 5,010	23,305 5,469	2,623 331	2,607 7,096	5,230 7,427	74 45	2 0	76 45	1,823,701 261,440	305,836 29,202	2,000,111 334,444
La Capitale assurances et gestion du patrimoine inc.	Ind. Group	1 50	0 0	1 50	0 25	0 0	0 25	0 0	0 0	0 0	0 0	700 1,438	500 1,433
La Survivance compagnie mutuelle d'assurance-vie	Ind. Group	73 0	0 0	73 0	9 0	0 0	9 0	0 0	0 0	0 0	3,058 0	80 0	3,082 0
L'Excellence Compagnie d'assurance-vie	Ind. Group	41 0	0 0	41 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Life Investors Insurance Company of America	Ind. Group	0 62	0 0	0 62	0 10	0 0	0 10	0 0	0 0	0 0	0 16	0 3	0 11
London Life Insurance Company	Ind. Group	49,427 0	2,486 9,659	51,913 9,659	16,049 26	4,791 16,995	20,840 17,021	17,159 0	9 0	17,168 0	3,385,129 2,340	276,558 0	3,511,382 1,553
L'Union-Vie compagnie mutuelle d'assurance	Ind. Group	167 0	0 0	167 0	0 0	0 0	0 0	0 0	0 0	0 0	12,795 0	4,962 0	41,614 0
Manulife Canada Ltd.	Ind. Group	1,685 0	0 0	1,685 0	674 0	0 0	674 0	161 0	0 0	161 0	298,096 0	2,700 0	284,122 0
Massachusetts Mutual Life Insurance Company	Ind. Group	3 0	0 0	3 0	0 0	0 0	0 0	1 0	0 0	1 0	167 0	0 0	163 0
MD Life Insurance Company	Ind. Group	2,084 0	0 0	2,084 0	48 0	0 0	48 0	0 0	0 0	0 0	138,382 0	26,688 0	164,082 0
MetLife Canada / MetVie Canada	Ind. Group	24 1	0 0	24 1	105 17	0 266	105 283	25 0	0 0	25 0	1,948 1,031	0 0	1,857 923
New York Life Insurance Company	Ind. Group	2 1,285	0 0	2 1,285	1 521	0 0	1 521	3 932	0 0	3 932	10 334,280	0 20,413	9 341,693
Penncorp Life Insurance Company	Ind. Group	40 0	0 0	40 0	2 0	0 0	2 0	0 0	0 0	0 0	5,076 22	0 0	4,916 22
Primerica Life Insurance Company of Canada	Ind. Group	1,251 0	0 0	1,251 0	56 0	0 0	56 0	0 0	0 0	0 0	475,676 0	48,857 0	503,797 0
RBC Life Insurance Company	Ind. Group	7,522 173	19 0	7,541 173	831 145	37 0	868 145	45 0	0 0	45 0	769,230 147,628	53,335 9,384	779,191 159,252



**Abstract of Life Insurance Returns in New Brunswick - 2007**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2007**

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 2006 <i>En vigueur en 2006</i>	New Effectuated <i>Émis</i>	In Force 2007 <i>En vigueur en 2007</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Reliable Life Insurance Company	Ind.	36	0	36	0	0	0	0	0	0	24,400	0	23,353
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Scotia Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	1	0	1	0	0	0	0	0	0	0	0	0
SSQ, Société d'Assurance-Vie inc.	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	368	27	395	361	31	392	96	0	96	62,731	62,724	117,352
Standard Life Assurance Limited	Ind.	0	0	0	0	124	124	0	0	0	0	0	0
	Group	0	5	5	0	66	66	0	0	0	0	0	0
State Farm International Life Insurance Company Ltd.	Ind.	2,232	13	2,245	873	1,138	2,011	169	0	169	0	75,145	541,499
	Group	17	0	17	0	0	0	0	0	0	0	0	5,251
Sun Life Assurance Company of Canada	Ind.	55,522	7,355	62,877	25,757	27,731	53,488	14,384	0	14,384	6,674,064	574,038	6,780,150
	Group	15,523	3,178	18,701	8,164	10,547	18,711	298	0	298	3,480,875	82,208	3,930,933
TD Life Insurance Company	Ind.	4	0	4	0	0	0	0	0	0	2,525	150	2,675
	Group	0	0	0	0	0	0	0	0	0	50	0	0
The Canada Life Assurance Company	Ind.	17,138	2,366	19,504	7,134	9,364	16,498	3,817	0	3,817	1,920,564	255	1,825,029
	Group	30,645	8,240	38,885	333	9,063	9,396	0	0	0	5,826,934	0	6,229,989
The Empire Life Insurance Company	Ind.	1,824	506	2,330	749	1,042	1,791	69	0	69	233,984	99,450	323,211
	Group	32	0	32	0	32	32	0	0	0	2,988	0	2,533
The Equitable Life Insurance Company of Canada	Ind.	1,098	10	1,108	114	69	183	15	0	15	198,754	84,456	276,321
	Group	47	0	47	0	0	0	0	0	0	1,109	0	1,115
The Great-West Life Assurance Company	Ind.	10,269	603	10,872	4,737	2,340	7,077	3,015	0	3,015	1,180,918	68,142	1,177,320
	Group	10,092	116	10,208	7,850	400	8,250	(4,663)	0	(4,663)	2,752,740	174,853	2,956,134
The Manufacturers Life Insurance Company	Ind.	35,558	2,687	38,245	14,262	16,435	30,697	4,130	0	4,130	4,464,114	409,602	4,712,201
	Group	17,821	2,611	20,432	12,894	9,005	21,899	2,486	0	2,486	5,682,949	335,221	6,466,336
The Standard Life Assurance Company 2006	Ind.	0	0	0	0	220	220	0	0	0	0	0	0
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Standard Life Assurance Company of Canada	Ind.	8,079	3,093	11,172	2,518	7,384	9,902	1,952	0	1,952	956,473	19,159	938,537
	Group	90	4,830	4,920	327	7,897	8,224	0	0	0	40,324	0	48,260
The Wawanesa Life Insurance Company	Ind.	2,292	1,798	4,090	317	878	1,195	235	7	242	464,155	84,040	519,626
	Group	65	0	65	66	0	66	0	0	0	18,267	3,039	19,475

**Abstract of Life Insurance Returns in New Brunswick - 2007**  
**Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2007**

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 2006 <i>En vigueur en 2006</i>	New Effectuated <i>Émis</i>	In Force 2007 <i>En vigueur en 2007</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	
	Group	24	0	24	5	0	5	0	0	0	1,241	0	4,761
Transamerica Life Canada	Ind.	3,760	156	3,916	1,751	912	2,663	15	0	15	988,888	96,859	1,040,251
	Group	0	0	0	0	0	0	0	0	0	97	0	97
Union du Canada Assurance-Vie	Ind.	19	13	32	5	3	8	3	0	3	1,917	450	2,421
	Group	0	0	0	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	11	0	11	13	0	13	0	0	0	253	0	214
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Unity Life of Canada	Ind.	450	0	450	3	0	3	62	0	62	80,736	14,347	88,909
	Group	217	1,016	1,233	0	0	0	0	0	0	14,602	5,168	11,081
Western Life Assurance Company	Ind.	59	0	59	0	0	0	0	0	0	15,040	4,168	19,058
	Group	129	0	129	0	0	0	0	0	0	4,619	200	7,962
<b>Totals - 2007 - 65</b>	<b>Ind.</b>	<b>262,437</b>	<b>36,481</b>	<b>298,918</b>	<b>96,947</b>	<b>86,018</b>	<b>182,965</b>	<b>46,513</b>	<b>18</b>	<b>46,531</b>	<b>29,701,272</b>	<b>2,998,389</b>	<b>31,560,158</b>
<b>Totals - 2006 - 66</b>	<b>Ind.</b>	<b>258,136</b>	<b>37,645</b>	<b>295,781</b>	<b>92,158</b>	<b>88,403</b>	<b>180,561</b>	<b>43,925</b>	<b>13</b>	<b>43,938</b>	<b>28,551,343</b>	<b>3,341,985</b>	<b>30,216,471</b>
<b>Totals - 2007 - 45</b>	<b>Group</b>	<b>126,880</b>	<b>44,318</b>	<b>171,198</b>	<b>49,226</b>	<b>77,446</b>	<b>126,672</b>	<b>2,474</b>	<b>133</b>	<b>2,607</b>	<b>28,503,317</b>	<b>2,469,944</b>	<b>31,629,732</b>
<b>Totals - 2006 - 66</b>	<b>Group</b>	<b>117,210</b>	<b>30,155</b>	<b>147,365</b>	<b>46,181</b>	<b>72,913</b>	<b>119,094</b>	<b>4,569</b>	<b>193</b>	<b>4,762</b>	<b>27,416,484</b>	<b>1,940,986</b>	<b>28,508,449</b>

**Marine**  
**Marine**  
**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

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	1,209,000	1,209,000	100.00
Allianz Global Risks US Insurance Company	231,000	(2,598,000)	---
American Home Assurance Company	1,029,000	3,935,000	382.41
Aspen Insurance UK Limited	251,000	50,000	19.92
AXA Insurance (Canada)	1,484,000	(198,000)	---
AXA Pacific Insurance Company	0	168,000	---
Chubb Insurance Company of Canada	24,000	(1,000)	---
Co-operators General Insurance Company	80,000	0	0.00
GCAN Insurance Company	0	3,000	---
Great American Insurance Company	717,000	286,000	39.89
Great American Insurance Company of New York	0	4,000	---
ING Insurance Company of Canada	15,000	6,000	40.00
Liberty Mutual Insurance Company	122,000	70,000	57.38
Lloyd's Underwriters	319,000	173,000	54.23
Lombard General Insurance Company of Canada	356,000	107,000	30.06
Mitsui Sumitomo Insurance Company Limited	0	2,000	---
Royal & Sun Alliance Insurance Company of Canada	1,000	(7,000)	---
St. Paul Fire and Marine Insurance Company	162,000	(210,000)	---
Sunderland Marine Mutual Insurance Company Limited	1,999,382	260,000	13.00
<b>Totals - 2007 - 19 Companies/Compagnies</b>	<b>7,999,382</b>	<b>3,259,000</b>	<b>40.74</b>
<b>Totals - 2006 - 17 Companies/Compagnies</b>	<b>10,036,875</b>	<b>817,315</b>	<b>8.14</b>

**Property**

**Biens**

Premiums & Losses in New Brunswick - 2007

*Primes et sinistres au Nouveau-Brunswick - 2007*

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	1,598,000	962,000	60.20
Affiliated FM Insurance Company	504,000	0	0.00
AIG Commercial Insurance Company of Canada	9,000	3,000	33.33
Allianz Global Risks US Insurance Company	4,270,000	28,000	0.66
Allstate Insurance Company of Canada	5,051,000	3,279,000	64.92
American Bankers Insurance Company of Florida	349,000	41,000	11.75
American Home Assurance Company	8,595,000	10,024,000	116.63
Arch Insurance Company	185,000	73,000	39.46
Ascentus Insurance Ltd.	(2,000)	40,000	---
Aspen Insurance UK Limited	53,000	3,000	5.66
Aviva Insurance Company of Canada	14,131,000	7,490,000	53.00
AXA Corporate Solutions Assurance	151,000	(10,000)	---
AXA Insurance (Canada)	10,784,000	6,802,000	63.07
AXA Pacific Insurance Company	111,000	75,000	67.57
CAA Insurance Company (Ontario)	380,000	50,000	13.16
Canadian Farm Insurance Corp.	21,000	2,000	9.52
Canadian Northern Shield Insurance Company	102,000	2,000	1.96
Canadian Universities Reciprocal Insurance Exchange	491,000	216,000	43.99
Carleton Mutual Insurance Company	1,652,000	1,472,000	89.10
Chubb Insurance Company of Canada	1,402,000	(342,000)	---
Commonwealth Insurance Company	226,000	0	0.00
Continental Casualty Company	1,052,000	397,000	37.74
Co-operators General Insurance Company	20,663,000	15,766,000	76.30
Coseco Insurance Company	306,000	40,000	13.07
CUMIS General Insurance Company	885,000	99,000	11.19
DaimlerChrysler Insurance Company	2,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	1,264,000	372,000	29.43
Echelon General Insurance Company	102,000	12,000	11.76
Economical Mutual Insurance Company	9,507,000	6,239,000	65.63
Elite Insurance Company	4,266,000	2,154,000	50.49
Factory Mutual Insurance Company	8,005,000	147,000	1.84
Federated Insurance Company of Canada	240,000	2,000	0.83
Federation Insurance Company of Canada	5,080,000	2,642,000	52.01
First North American Insurance Company	34,000	2,000	5.88
Fundy Mutual Insurance Company	2,765,000	717,000	25.93
GCAN Insurance Company	976,000	(43,000)	---
Gore Mutual Insurance Company	5,000	0	0.00
Grain Insurance and Guarantee Company	1,122,000	565,000	50.36

**Property**

**Biens**

**Premiums & Losses in New Brunswick - 2007**  
**Primes et sinistres au Nouveau-Brunswick - 2007**

<b>Name of Company</b>	<b>Direct Premiums Written</b>	<b>Direct Loss</b>	<b>Loss Ratio</b>
<b>Noms des compagnies</b>	<b>Primes directes souscrites (\$)</b>	<b>Sinistres supportés (\$)</b>	<b>Rapport (%)</b>
Great American Insurance Company	22,000	6,000	27.27
Hartford Fire Insurance Company	43,000	30,000	69.77
ING Insurance Company of Canada	18,364,000	12,290,000	66.92
ING Novex Insurance Company of Canada	329,000	146,000	44.38
Jewelers Mutual Insurance Company	33,000	0	0.00
Kingsway General Insurance Company	906,000	321,000	35.43
La Compagnie d'assurance Belair inc.	0	3,000	---
La Compagnie d'Assurances Jevco	3,000	0	0.00
Legacy General Insurance Company	31,000	(1,000)	---
Liberty Mutual Insurance Company	1,381,000	838,000	60.68
Lloyd's Underwriters	7,542,000	(493,000)	---
Lombard General Insurance Company of Canada	4,308,000	2,180,000	50.60
Lombard Insurance Company	11,000	36,000	327.27
London and Midland General Insurance Company	347,000	53,000	15.27
Lumbermen's Underwriting Alliance	3,613,000	627,000	17.35
Markel Insurance Company of Canada	403,000	197,000	48.88
Mitsui Sumitomo Insurance Company Limited	11,000	8,000	72.73
Old Republic Insurance Company of Canada	161,000	178,000	110.56
Omega General Insurance Company	69,000	73,000	105.80
Optimum Société d'Assurance inc.	0	(20,000)	---
Pembridge Insurance Company	2,486,000	1,504,000	60.50
Primmum Insurance Company	1,085,000	422,000	38.89
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	1,912,000	2,117,000	110.72
Promutuel Témiscouata société mutuelle d'assurance générale	2,780,000	1,884,000	67.77
RBC General Insurance Company	1,934,000	4,130,000	213.55
RBC Insurance Company of Canada	193,000	96,000	49.74
Royal & Sun Alliance Insurance Company of Canada	9,908,000	4,543,000	45.85
Scottish & York Insurance Company Limited	427,000	258,000	60.42
SecuriCan General Insurance Company	171,000	62,000	36.26
Security National Insurance Company	5,009,000	2,600,000	51.91
Sompo Japan Insurance Inc.	2,000	0	0.00
SouthEastern Mutual Insurance Company	4,688,000	1,870,000	39.89
St. Paul Fire and Marine Insurance Company	656,000	(43,000)	---
Stanley Mutual Insurance Company	5,016,000	2,968,000	59.17
State Farm Fire and Casualty Company	12,414,000	12,210,000	98.36
TD Home and Auto Insurance Company	247,000	77,000	31.17

## Property

### *Biens*

Premiums & Losses in New Brunswick - 2007  
Primes et sinistres au Nouveau-Brunswick - 2007

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>
Temple Insurance Company	712,000	230,000	32.30
The Boiler Inspection and Insurance Company of Canada	395,000	142,000	35.95
The Dominion of Canada General Insurance Company	5,956,000	2,496,000	41.91
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	439,000	78,000	17.77
The Insurance Company of Prince Edward Island	695,000	167,000	24.03
The Missisquoi Insurance Company	8,000	0	0.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	204,000	---
The Personal Insurance Company	2,709,000	2,827,000	104.36
The Portage la Prairie Mutual Insurance Company	2,536,000	1,536,000	60.57
The Sovereign General Insurance Company	1,301,000	337,000	25.90
The Wawanesa Mutual Insurance Company	17,049,000	9,400,000	55.14
Tokio Marine & Nichido Fire Insurance Co. Ltd.	5,000	0	0.00
Traders General Insurance Company	3,276,000	2,356,000	71.92
Trafalgar Insurance Company of Canada	228,000	441,000	193.42
Trans Global Insurance Company	191,000	(7,000)	---
Unifund Assurance Company	2,883,000	1,708,000	59.24
Waterloo Insurance Company	214,000	63,000	29.44
Westport Insurance Corporation	289,000	0	0.00
XL Insurance Company Limited	23,000	0	0.00
Zenith Insurance Company	1,092,000	963,000	88.19
Zurich Insurance Company	4,956,000	839,000	16.93
<b>Totals - 2007 - 95 Companies/Compagnies</b>	<b>237,799,000</b>	<b>134,271,000</b>	<b>56.46</b>
<b>Totals - 2006 - 94 Companies/Compagnies</b>	<b>223,261,000</b>	<b>113,347,000</b>	<b>50.77</b>