

Individual Company Results

SURETY COMPANY	DIRECT PREMIUMS WRITTEN ⁽¹⁾ (C\$'000)		DIRECT LOSS RATIO ⁽¹⁾	
	2021	2020	2021	2020
Intact Insurance Company ⁽²⁾	\$231,438	\$199,896	2.68%	36.83%
Aviva Insurance Company of Canada	\$144,943	\$120,567	27.44%	130.47%
Travelers Insurance Company of Canada	\$109,752	\$78,614	3.64%	9.07%
Trisura Guarantee Insurance Company	\$86,064	\$66,083	6.58%	11.02%
Liberty Mutual Insurance Company	\$51,392	\$37,537	31.42%	65.44%
Zurich Insurance Company Ltd	\$44,071	\$34,674	59.95%	-110.66%
Chubb Insurance Company of Canada	\$38,283	\$21,394	- 1.02%	4.45%
Northbridge General Insurance Corporation	\$30,035	\$20,879	33.97%	10.43%
Western Surety Company	\$28,822	\$29,917	10.13%	47.07%
The Sovereign General Insurance Company	\$16,904	\$17,512	120.14%	0.75%
Echelon Insurance	\$13,041	\$13,484	146.59%	133.32%

Total Industry Results

YEAR	DIRECT PREMIUMS WRITTEN ⁽¹⁾	DIRECT LOSS RATIO ⁽¹⁾
2021	~\$819 million CAD	~21%
2020	~\$665 million CAD	~43%

(1) Figures sourced from the Office of the Superintendent of Financial Institutions (O.S.F.I.) May 5, 2022. O.S.F.I. numbers reflect the "all-in" picture that includes total writings inside and outside of Canada for all domestic sureties and Canadian branches of foreign firms

(2) Intact Insurance Company acquired The Guarantee Company of North America, and includes results for GCNA up to April 2021

Petrela, Winter & Associates ("PWA"), a Navacord Broker Partner, is a specialized commercial brokerage focused exclusively on serving the surety, insurance, and risk management needs of the construction and development industries. PWA is dedicated to providing discerning contractors and developers with industry leading service and added value, backed by the resources and scale of Navacord, one of Canada's premier commercial insurance brokers.

Benefit from our Specialization

Toronto
416.488.2522

London
519.439.7754

Sudbury
705.280.6554