

Individual Company Results

SURETY COMPANY	DIRECT PREMIUMS WRITTEN ⁽¹⁾ (C\$'000)		DIRECT LOSS RATIO ⁽¹⁾	
	2022	2021	2022	2021
Intact Insurance Company ⁽²⁾	\$233,665	\$231,438	12.73%	2.68%
Aviva Insurance Company of Canada	\$157,343	\$144,943	61.16%	27.44%
Travelers Insurance Company of Canada	\$127,939	\$109,752	2.37%	3.64%
Trisura Guarantee Insurance Company	\$95,025	\$86,064	14.05%	6.58%
Liberty Mutual Insurance Company	\$70,684	\$51,392	12.87%	31.42%
Zurich Insurance Company Ltd	\$41,160	\$44,071	53.66%	59.95%
Chubb Insurance Company of Canada	\$36,519	\$38,283	1.60%	-1.02%
Western Surety Company	\$36,445	\$28,822	60.29%	10.13%
Echelon Insurance	\$16,712	\$13,041	6.59%	146.59%
Co-operators General Insurance Company	\$16,093	\$17,208	91.35%	118.03%
Continental Casualty Company	\$11,921	\$8,385	27.62%	20.30%
Northbridge General Insurance Corporation	\$11,788	\$30,035	148.88%	33.97%
Aspen Insurance UK Limited	\$9,550	\$2,312	-2.16%	-9.69%
Arch Insurance Canada Ltd.	\$8,964	\$241	21.59%	-50.62%
Berkley Insurance Company	\$8,030	\$4,499	1.86%	10.34%
National Liability & Fire Insurance Company	\$7,017	\$7,495	16.05%	12.65%
Euler Hermes North America Insurance Company	\$5,869	\$5,020	33.60%	30.42%
Westport Insurance Corporation	\$4,045	\$3,929	7.89%	102.47%
Definity Insurance Company	\$3,873	\$3,973	5.16%	9.06%
Tokio Marine Canada Ltd.	\$2,883	N/A	10.44%	N/A
Hartford Fire Insurance Company	\$2,365	\$2,425	25.54%	16.62%

Total Industry Results

YEAR	DIRECT PREMIUMS WRITTEN ⁽¹⁾	DIRECT LOSS RATIO ⁽¹⁾
2022	~\$913 million CAD	~26%
2021	~\$819 million CAD	~20%

(1) Figures sourced from the Office of the Superintendent of Financial Institutions (O.S.F.I.) April 3, 2023. 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 2021 includes results for GCNA up to April 2021

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