

2013 Annual Report



Office of the Consumer
Advocate for Insurance



Consumer Advocate for Insurance.
Défenseur du consommateur en
matière d'assurances.

March 28, 2014

The Honorable Dale Graham
Speaker of the Legislative Assembly of New Brunswick
Legislative Assembly Building
P.O. Box 6000
Fredericton, NB
E3B 5H1

Mr. Speaker,

Pursuant of subsection 10 (1) of the Consumer Advocate for Insurance Act, I am pleased to submit our annual report on the activities of the Office of the Consumer Advocate for Insurance for the calendar year 2013. The report also contains a summary regarding the total amount of expenditures assessed against licensed insurers and the amount paid by each insurer for the fiscal year that ended March 31, 2013.

Respectfully,

Ronald Godin
Consumer Advocate for Insurance for New Brunswick

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We are pleased to provide you with a copy of our report for the 2013 calendar year.

It was another year of continuing stability and availability in auto insurance, with another slight decrease in rates, bringing the average premium for private passenger automobiles to approximately \$704.

Total number of inquiries handled by our office for 2013: 1120

Breakdown:

Auto insurance	572	51.07 %
House insurance	290	25.89 %
Life and Health	173	15.45 %
Others	85	<u>7.59 %</u>
Total	1120	100 %

2013 marked the 9th year of operations for the Office of the Consumer Advocate.

	2013	vs	2005
Auto	51.07%	vs	81%
House	25.89%	vs	12%
Life & Health	15.45%	vs	5%
Others	7.59%	vs	2%

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1. INTRODUCTION

The Consumer Advocate has been in office since January 1, 2005. We are pleased to submit our annual report for the calendar year 2013.

The report is submitted in accordance with subsection 10 (1) of the Consumer Advocate for Insurance Act, which states as follows:

10(1) The Consumer Advocate shall report annually to the Legislative Assembly concerning:

- (a) the activities of the Office of the Consumer Advocate in the preceding year; and*
- b) the total amount assessed against licensed insurers in the preceding year under section 11 and the amount paid by each insurer.*

This 9th annual report will concentrate mainly on the requirements of the above mentioned subsection 10 (1) of the Consumer Advocate for Insurance Act.

The auto insurance market experienced continued stability and availability, with another slight reduction in rates, resulting in an average premium of approximately \$704 for private passenger automobiles for 2013.

2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

The Consumer Advocate for Insurance was appointed for a ten year term, commencing January 1, 2005.

The Consumer Advocate is an officer of the Legislative Assembly.

Pursuant to subsection 7 (1) of the *Consumer Advocate for Insurance Act*, the responsibilities of the Consumer Advocate are as follows:

7(1) The Consumer Advocate shall

- (a) examine the underwriting practices and guidelines of insurers, brokers, and agents, and report the use of any prohibited underwriting practices to the Superintendent;*
- (b) conduct investigations in relation to insurers, brokers and agents concerning
 - (i) the premiums charged for contracts of insurance, and*
 - (ii) the availability of contracts of insurance;**
- (c) respond to requests for information with respect to insurance;*
- (d) develop and conduct educational programmes with respect to insurance for the purpose of educating consumers; and*
- (e) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.*

Subsection 7 (2) provided that the Consumer Advocate «may appear before the New Brunswick Insurance Board to represent the interests of consumers»

3. OFFICE OF THE CONSUMER ADVOCATE

The Office of the Consumer Advocate for Insurance began operating officially on March 7, 2005. The office has a permanent staff of 4 and 1 casual employee. In addition to the Consumer Advocate, the office is made up of the following employees:

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Consumer Advocate

Anne-Marie Ramsay: Assistant Consumer Advocate

Solange Godin: Administrative Assistant (casual)

The office is located at: 270 Douglas Avenue, Suite 406, Keystone Place, Bathurst, New Brunswick.

4. ACTIVITIES OF THE CONSUMER ADVOCATE

The Consumer Advocate participated in the following activities:

- Filing Annual Report for 2012
Fredericton, NB
April 16, 2013
- Insurance 101 – The Commercial Insurance Policy
Canadian Bar Association – NB Webinar
April 18, 2013
- Dialogue NB
Teleconference Seminar for Directors
Insurance for non-profit organizations
April 23, 2013
- CKRO
Radio Talk Show
Pokemouche, NB
May 2, 2013
- Meeting with IBC (Insurance Bureau of Canada)
Amanda Dean, V- P Atlantic
Stephen Olmstead, Manager, Government Relations
Fredericton, NB
August 29, 2013
- Insurance Law Conference
Canadian Bar Association, NB
Caraquet, NB
September 20, 2013
- Personal Injury Law Conference
Canadian Bar Association, NB
Fredericton, NB
October 4, 2013
- New Brunswick Insurance Board
Generic Hearing Re: Minor Injury Regulations
Saint-John, NB
October 7 & 8, 2013
- Meeting with NB Legislative Officers
Fredericton, NB
October 16, 2013

- 9 Newspaper interviews
- 19 Radio interviews
- 7 Television interviews

5. INQUIRIES TO THE OFFICE OF THE ADVOCATE

5.1 Number of inquiries

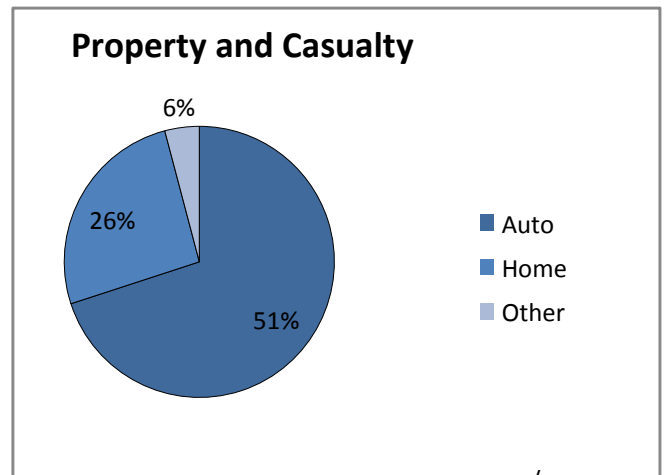
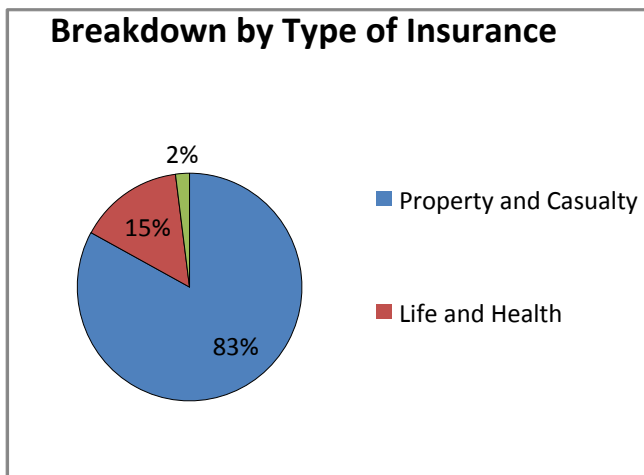
We received many inquiries in 2013, and the following table shows that we responded to concerns, complaints, requests for information and assistance as follow:

	<i>Number</i>	<i>(%)</i>
# completed	1120	100.00%

5.2 Breakdown by Type of Insurance

The following table presents a breakdown of the inquires by type of insurance.

	<i>Number</i>	<i>(%)</i>
Property and Casualty	925	82.59%
<i>Auto.....</i>	<i>572</i>	<i>51.07%</i>
<i>Home.....</i>	<i>290</i>	<i>25.89%</i>
<i>Other.....</i>	<i>63</i>	<i>5.63%</i>
<i>Total</i>	<i>925</i>	<i>82.59%</i>
Life and Health	173	15.45%
Non insurance related	22	1.96%



5.3 Nature of inquires

The following table illustrates the main areas of concerns from consumers in regards to insurance.

	<i>Number</i>	<i>(%)</i>
Claims	589	52.59%
Premiums	369	32.95%
Information	136	12.14%
Other	26	2.32%

5.4 Origin of inquires

We received requests for information from several categories of individuals. The following table reflects the interest of the general public as consumers with regard to our office.

	<i>Number</i>	<i>(%)</i>
Public	969	86.52%
Insurers	31	2.77%
Adjusters	30	2.67%
Government	30	2.68%
Brokers	19	1.70%
Lawyers	14	1.25%
Agents	12	1.07%
Institution	6	0.54%
Corporations	3	0.26%
Media	1	0.09%
Other	5	0.45%

5.5 Breakdown by County

We compiled a list of all the inquiries by county, as shown in the following table.

	#	(%)
Gloucester	247	22.05%
Westmorland	170	15.18%
Saint John	119	10.63%
York	117	10.45%
Kings	72	6.43%
Madawaska	60	5.36%
Northumberland	52	4.64%
Restigouche	50	4.46%
Charlotte	30	2.68%
Kent	30	2.68%
Carleton	20	1.78%
Victoria	17	1.52%
Queens	15	1.34%
Albert	14	1.25%
Sunbury	13	1.16%
Other (outside province)	94	8.39%

6. ASSESSMENT OF OFFICE EXPENDITURES

Subsection 11(1) of the *Consumer Advocate for Insurance Act* states that: “*The Consumer Advocate shall annually, as soon as practicable after the close of each fiscal year, by reference to the Public Accounts and by such further inquiries or investigations as he or she may deem necessary, ascertain and clarify the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act during the last preceding fiscal year and the amount of the expenditure so ascertained and certified by the Consumer Advocate is final and conclusive for all purposes of this section.*”

Subsection 11(3) states that: “*The total amount of the expenditure incurred by the Province for or in connection with the administration of this Act ascertained and certified under the provisions of subsection (1) shall be assessed against licensed insurers (...).*”

Subsection 11(3) (a) allows the Consumer Advocate to apportion the expenditure against any particular class of insurance. It states as follows:

“*Where any portion, as the Consumer Advocate determines, of the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act was expended directly or indirectly with that class shall be assessed such amount of that portion as his or her net receipts with respect to that class of insurance are of the total net receipts with respect to that class of insurance of all licensed insurers providing insurance of that class:*”

Thus, the Consumer Advocate determined that the total amount of the expenditures for the fiscal year ending March 31, 2013 was to be apportioned as follows, for assessment purposes:

80% as against Property and Casualty insurers

20% as against Life and Health insurers

The total amount of expenditures incurred for the fiscal year ending March 31, 2013 was \$508,654.19. This amount has been assessed against every licensed insurer in New-Brunswick, by means of a notice of assessment submitted to each company. Attached hereto as **Appendix A** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

7. APPENDIX A : STATEMENT OF ASSESSMENTS

Company name	Assesement	Paid
Acadie Vie	2 076,18 \$	2 076,18 \$
ACE INA Insurance	3 207,44 \$	3 207,44 \$
ACE INA Life Insurance	420,94 \$	420,94 \$
ACTRA Fraternal Benefit Society	2,14 \$	2,14 \$
Aetna Life Insurance Company		
Affiliated FM Insurance Company	312,58 \$	312,58 \$
Allianz Global Risks US Insurance Company	965,82 \$	965,82 \$
Allianz Life Insurance Company of North America	- \$	- \$
Allstate Insurance Company	- \$	- \$
Allstate Insurance Company of Canada	14 136,23 \$	14 136,23 \$
American Bankers Insurance Company of Florida	3 249,75 \$	3 249,75 \$
American Bankers Life Assurance Company of Florida	703,61 \$	703,61 \$
American Health and Life Insurance Company	74,52 \$	74,52 \$
American Income Life Insurance Company	557,47 \$	557,47 \$
Arch Insurance Company	833,27 \$	833,27 \$
Ascentus Insurance Ltd.	7,34 \$	7,34 \$
Aspen Insurance UK Limited	53,54 \$	53,54 \$
Associated Electric & Gas Insurance Services Limited	214,58 \$	214,58 \$
Assomption Compagnie Mutuelle d'Assurance-vie	5 320,84 \$	5 320,84 \$
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	769,09 \$	769,09 \$
Assurant Life of Canada	177,90 \$	177,90 \$
Atradius Credit Insurance N.V.	- \$	- \$
Aviva Insurance Company of Canada	25 628,88 \$	25 628,88 \$
Aviva International Insurance Limited	- \$	- \$
AXA Assurances Inc.	- \$	- \$
AXA Equitable Life Insurance Company	- \$	- \$
AXA General Insurance	- \$	- \$
AXA Insurance (Canada)	1 594,44 \$	1 594,44 \$
AXA Pacific Insurance Company	41,02 \$	41,02 \$
AXIS Reinsurance Company (Canadian Branch)	129,52 \$	129,52 \$
Berkley Insurance Company	41,02 \$	41,02 \$
Blue Cross Life Insurance Company of Canada	2 260,23 \$	2 260,23 \$
BMO Life Assurance Company	667,45 \$	667,45 \$
BMO Life Insurance Company	104,08 \$	104,08 \$
CAA Insurance Company (Ontario)	1 802,11 \$	1 802,11 \$
Canada Guaranty Mortgage Insurance Company	230,55 \$	230,55 \$
Canadian Egg Industry Reciprocal Alliance (CEIRA)	9,93 \$	9,93 \$
Canadian Farm Insurance Corp.	0,86 \$	0,86 \$
Canadian Lawyers Insurance Association (CLIA)	352,74 \$	352,74 \$
Canadian Northern Shield Insurance Company	18,13 \$	18,13 \$
Canadian Premier Life Insurance Company	559,32 \$	559,32 \$
Canadian Universities Reciprocal Insurance Exchange	365,69 \$	365,69 \$
Canassurance compagnie d'assurance	839,31 \$	839,31 \$

Company name	Assessment	Paid
Carleton Mutual Insurance Company	894,58 \$	894,58 \$
AIG Insurance Company of Canada	8 246,35 \$	8 246,35 \$
Chicago Title Insurance Company	113,98 \$	113,98 \$
Chubb Insurance Company of Canada	2 244,22 \$	2 244,22 \$
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	130,96 \$	130,96 \$
CIGNA Life Insurance Company of Canada		
CMFG life Insurance Company	0,12 \$	0,12 \$
Coachman Insurance Company	1,30 \$	1,30 \$
Combined Insurance Company of America	1 595,56 \$	1 595,56 \$
Compagnie Française d'Assurance pour le Commerce Extérieur	220,62 \$	220,62 \$
CompCorp Life Insurance Company		
Continental Casualty Company	952,86 \$	952,86 \$
Co-operators General Insurance Company	20 265,30 \$	20 265,30 \$
Co-operators Life Insurance Company	1 993,32 \$	1 993,32 \$
CorePointe Insurance Company	0,86 \$	0,86 \$
COSECO Insurance Company	1 055,62 \$	- \$
CT Financial Assurance Company	8,46 \$	8,46 \$
CUMIS General Insurance Company	1 955,81 \$	1 955,81 \$
CUMIS Life Insurance Company	802,24 \$	802,24 \$
Darwin National Assurance Company	- \$	- \$
DAS Legal Protection Insurance Company Limited	9,07 \$	9,07 \$
Desjardins Sécurité financière compagnie d'assurance vie	3 251,73 \$	3 251,73 \$
Ecclesiastical Insurance Office Public Limited Company	1 252,93 \$	1 252,93 \$
Echelon General Insurance Company	623,87 \$	623,87 \$
Economical Mutual Insurance Company	12 619,51 \$	12 619,51 \$
Electric Insurance Company	40,15 \$	40,15 \$
Elite Insurance Company	6 983,06 \$	6 983,06 \$
Employers Insurance Company of Wausau		
Euler Hermes North America Insurance Company	229,26 \$	229,26 \$
Everest Insurance Company of Canada	110,96 \$	110,96 \$
Factory Mutual Insurance Company	4 698,69 \$	4 698,69 \$
FaithLife Financial	- \$	- \$
Farm Mutual Reinsurance Plan Inc.	- \$	- \$
FCT Insurance Company Ltd.	1 174,35 \$	1 174,35 \$
Federal Insurance Company	5,18 \$	5,18 \$
Federated Insurance Company of Canada	378,21 \$	378,21 \$
Federation Insurance Company of Canada	12 750,76 \$	12 750,76 \$
Fenchurch General Insurance Company	216,30 \$	216,30 \$
Fidelity National Title Insurance Company		
First American Title Insurance Company	285,82 \$	285,82 \$
First Canadian Insurance Corporation	966,23 \$	841,52 \$
First North American Insurance Company	67,35 \$	67,35 \$
Foresters Life Insurance Company	140,34 \$	140,34 \$

Company name	Assessment	Paid
Fundy Mutual Insurance Company	1 464,91 \$	1 464,91 \$
Groupama S.A.	124,34 \$	124,34 \$
GCAN Insurance Company	- \$	- \$
Genworth Financial Mortgage Insurance Company Canada	2 977,32 \$	2 977,32 \$
Gerber Life Insurance Company	13,56 \$	13,56 \$
Gore Mutual Insurance Company	31,09 \$	31,09 \$
Grain Insurance and Guarantee Company	989,99 \$	989,99 \$
Great American Insurance Company	834,57 \$	834,57 \$
Green Shield Canada	723,61 \$	723,61 \$
Hartford Fire Insurance Company	22,02 \$	22,02 \$
Hartford Life Insurance Company	- \$	- \$
HDI-Gerling Industrie Versicherung AG	- \$	- \$
Healthcare Insurance Reciprocal of Canada	8,63 \$	8,63 \$
Household Life Insurance Company	50,30 \$	
Industrial Alliance Insurance and Financial Services Inc.	4 233,96 \$	4 233,96 \$
Industrial Alliance Pacific Insurance and Financial Services Inc.	- \$	- \$
Industrial-Alliance Pacific General Insurance Corporation	1 956,67 \$	1 956,67 \$
Intact Insurance Company	37 140,96 \$	37 140,96 \$
International Insurance Company of Hannover Ltd.	185,65 \$	185,65 \$
Jewelers Mutual Insurance Company	35,83 \$	35,83 \$
Knights of Columbus	623,18 \$	623,18 \$
La Capitale assurances et gestion du patrimoine inc.	196,21 \$	196,21 \$
La Capitale General Insurance Inc.	- \$	- \$
La Compagnie d'assurance Belair inc.	- \$	- \$
La Compagnie d'Assurances Jevco	779,30 \$	779,30 \$
La Survivance – Voyage, compagnie d'assurance	17,62 \$	17,62 \$
Humania Assurance Ins.	127,02 \$	127,02 \$
Lawyers' Professional Indemnity Company	0,86 \$	0,86 \$
Legacy General Insurance Company	183,06 \$	183,06 \$
L'Excellence Compagnie d'assurance-vie	89,47 \$	89,47 \$
Liberty Life Assurance Company of Boston	- \$	- \$
Liberty Mutual Insurance Company	5 847,14 \$	5 847,14 \$
Life Insurance Company of North America	- \$	- \$
Lloyd's Underwriters	15 353,76 \$	15 353,76 \$
London Life Insurance Company	6 385,24 \$	6 385,24 \$
Lumbermen's Underwriting Alliance	(109,20) \$	
L'Union Canadienne Compagnie d'Assurances	- \$	- \$
L'Union-Vie, compagnie mutuelle d'assurance	70,12 \$	70,12 \$
L'Unique assurances générales inc.	126,07 \$	126,07 \$
Manulife Canada Ltd.	171,13 \$	171,13 \$
Massachusetts Mutual Life Insurance Company	- \$	- \$
MD Life Insurance Company	- \$	- \$
Medavie Inc.	9 671,97 \$	9 671,97 \$
Mitsui Sumitomo Insurance Company Limited	47,06 \$	47,06 \$

Company name	Assessment	Paid
Motors Insurance Corporation	44,47 \$	44,47 \$
Munich Reinsurance America, Inc	- \$	- \$
National Liability & Fire Insurance Company	55,26 \$	55,26 \$
New York Life Insurance Company	75,80 \$	75,80 \$
Northbridge Commercial Insurance Corporation	3 023,09 \$	3 023,09 \$
Northbridge General Insurance Corporation	5 137,35 \$	4 624,00 \$
Northbridge Indemnity Insurance Corporation	231,85 \$	231,85 \$
Northbridge Personal Insurance Corporation	34,97 \$	34,97 \$
Novex Insurance Company	354,90 \$	354,90 \$
Old Republic Insurance Company of Canada	599,26 \$	599,26 \$
Omega General Insurance Company	42,74 \$	42,74 \$
Optimum Société d'Assurance inc.	- \$	- \$
Pafco Insurance Company	616,53 \$	616,53 \$
Pembridge Insurance Company	7 050,85 \$	7 050,85 \$
Penncorp Life Insurance Company	49,14 \$	49,14 \$
Perth Insurance Company	22,45 \$	22,45 \$
PMI Mortgage Insurance Company Canada	- \$	- \$
Primerica Life Insurance Company of Canada	167,24 \$	167,24 \$
Primum Insurance Company	5 515,56 \$	5 515,56 \$
Promutuel des Riverains, société mutuelle d'assurance générale	- \$	- \$
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	4 527,72 \$	- \$
Promutuel Vie Inc.	- \$	- \$
Protective Insurance Company	8,20 \$	8,20 \$
Quebec Assurance Company	- \$	- \$
RBC General Insurance Company	4 209,96 \$	4 209,96 \$
RBC Insurance Company of Canada	1 579,76 \$	1 579,76 \$
RBC Life Insurance Company	1 749,24 \$	1 749,24 \$
Reliable Life Insurance Company	38,48 \$	38,48 \$
Royal & Sun Alliance Insurance Company of Canada	14 021,82 \$	14 021,82 \$
Safety National Casualty Corporation	- \$	- \$
Scotia General Insurance Company	- \$	- \$
Scotia Life Insurance Company	264,71 \$	264,71 \$
Scottish & York Insurance Co. Limited	(1,73) \$	
Security Insurance Company of Hartford	- \$	- \$
Security National Insurance Company	14 903,45 \$	14 903,45 \$
Sentry Insurance a Mutual Company	3,89 \$	3,89 \$
Sompo Japan Insurance Inc.	1,73 \$	1,73 \$
SouthEastern Mutual Insurance Company	2 770,52 \$	2 770,52 \$
SSQ, Insurance Company Inc.	241,18 \$	241,18 \$
SSQ, Société d'Assurance-Vie inc.	522,81 \$	522,81 \$
St. Paul Fire and Marine Insurance Company	473,63 \$	473,63 \$
Standard Life Assurance Limited	- \$	- \$
Stanley Mutual Insurance Company	2 931,12 \$	2 931,12 \$
State Farm Fire and Casualty Company	7 911,32 \$	7 911,32 \$

Company name	Assessment	Paid
State Farm International Life Insurance Company Ltd.	314,31 \$	314,31 \$
State Farm Mutual Automobile Insurance Company	12 814,23 \$	12 814,23 \$
Stewart Title Guaranty Company	619,99 \$	619,99 \$
Sun Life Assurance Company of Canada	13 632,41 \$	13 632,41 \$
Sun Life Insurance (Canada) Limited	- \$	- \$
Sunderland Marine Mutual Insurance Company Limited	2 523,12 \$	2 523,12 \$
T.H.E. Insurance Company	0,86 \$	0,86 \$
TD Direct Insurance Inc.	- \$	- \$
TD General Insurance Company	- \$	- \$
TD Home and Auto Insurance Company	440,81 \$	440,81 \$
TD Life Insurance Company	45,08 \$	45,08 \$
Temple Insurance Company	1 516,29 \$	1 516,29 \$
The American Road Insurance Company	31,52 \$	31,52 \$
The Boiler Inspection and Insurance Company of Canada	409,73 \$	409,73 \$
The Canada Life Assurance Company	9 037,78 \$	9 037,78 \$
The Canada Life Insurance Company of Canada	- \$	- \$
The Dominion of Canada General Insurance Company	8 650,90 \$	8 650,90 \$
The Empire Life Insurance Company	512,85 \$	512,85 \$
The Equitable Life Insurance Company of Canada	306,66 \$	306,66 \$
The Grand Orange Lodge of British America Benefit Fund	7,19 \$	7,19 \$
The Great-West Life Assurance Company	8 096,23 \$	8 096,23 \$
The Guarantee Company of North America	1 568,10 \$	1 568,10 \$
The Independent Order of Foresters	9,74 \$	9,74 \$
The Insurance Company of Prince Edward Island	4 358,91 \$	4 358,91 \$
The Manufacturers Life Insurance Company	20 178,62 \$	20 178,62 \$
The Missisquoi Insurance Company	0,86 \$	0,86 \$
The Mortgage Insurance Company of Canada	- \$	- \$
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	- \$	- \$
The North Waterloo Farmers Mutual Insurance Company		
The Order of United Commercial Travelers of America	6,95 \$	6,95 \$
The Personal Insurance Company	6 861,31 \$	6 861,31 \$
The Portage la Prairie Mutual Insurance Company	5 545,35 \$	5 545,35 \$
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	6,91 \$	6,91 \$
The Sovereign General Insurance Company	3 510,53 \$	3 510,53 \$
The Standard Life Assurance Company 2006	- \$	- \$
The Standard Life Assurance Company of Canada	945,61 \$	945,61 \$
The Wawanesa Life Insurance Company	396,60 \$	396,60 \$
The Wawanesa Mutual Insurance Company	46 965,78 \$	46 965,78 \$
TIG Insurance Company	- \$	- \$
Tokio Marine & Nichido Fire Insurance Co. Ltd.	13,38 \$	13,38 \$
Traders General Insurance Company	4 671,06 \$	4 671,06 \$
Trafalgar Insurance Company of Canada	533,21 \$	533,21 \$
Trans Global Insurance Company	90,23 \$	90,23 \$

Company name	Assessment	Paid
Trans Global Life Insurance Company	24,80 \$	24,80 \$
Transamerica Life Canada	512,85 \$	512,85 \$
Travelers Insurance Company of Canada	819,02 \$	819,02 \$
Trisura Guarantee Insurance Company	603,58 \$	603,58 \$
Triton Insurance Company	723,61 \$	723,61 \$
Unica Insurance Inc.	- \$	- \$
Unifund Assurance Company	14 452,70 \$	14 452,70 \$
Union du Canada Assurance-Vie	- \$	- \$
United American Insurance Company	1,04 \$	1,04 \$
United General Insurance Corporation	2 518,81 \$	2 518,81 \$
Utica Mutual Insurance Company	- \$	- \$
Virginia Surety Company Inc.	- \$	- \$
Waterloo Insurance Company	848,81 \$	848,81 \$
Western Assurance Company	- \$	- \$
Western Financial Insurance Company	193,85 \$	193,85 \$
Western Life Assurance Company	361,02 \$	361,02 \$
Western Surety Company	410,59 \$	410,59 \$
Westport Insurance Corporation	1 368,20 \$	1 368,20 \$
Woman's Life Insurance Society	- \$	- \$
XL Insurance Company Limited	1 192,91 \$	1 192,91 \$
XL Reinsurance America Inc.	123,05 \$	123,05 \$
Zenith Insurance Company	1 301,28 \$	1 301,28 \$
Zurich Insurance Company Ltd	5 007,82 \$	5 007,82 \$
	508 654,19 \$	502 493,42 \$