

2016 Annual Report



*Office of the Consumer
Advocate for Insurance*



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

March 15, 2017

The Honorable Chris Collins
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 2016. 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. 2016.

Respectfully,

Ronald Godin
Director of the Office of the Consumer Advocate

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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 2016.

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 12th annual report will concentrate mainly on the requirements of the above mentioned subsection 10 (1) of the Consumer Advocate for Insurance Act.

2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

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 Director, 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:

- Legislature Administration Committee (LAC)
2016-2017 budget submission
Fredericton, NB
January 6, 2016

- New Brunswick Insurance Women's Association.
Guest Speaker
Moncton, NB
January 21, 2016

- Human Resources Association of NB – North- East Chapter
Attend session for Legal update of HR trends for 2016
Bathurst, NB
February 4,2016

- Canadian Bar Association (CBA)
Teleconference
CBA – Public Sector Lawyers Forum
Privacy – An analysis of Past Investigations and their legal implications
February10 2016

- New-Brunswick Insurance Board - Hearing
Rate revision application for IAO Actuarial Consulting Services Inc.
Saint-John, N.B.
February 18, 2016

- New-Brunswick Insurance Board - Hearing
Rate revision application for Portage la Prairie Mutual Insurance Company
Actuarial Consulting Services Inc.
Saint-John, N.B.
February 22, 2016

- New-Brunswick Insurance Board - Hearing
Rate revision application for Trafalgar Insurance Company
Saint-John, N.B.
March 2, 2016

- New-Brunswick Insurance Board - Hearing
Rate revision application for Intact Insurance Company
Saint-John, N.B.
March 2, 2016

- Canadian Bar Association (CBA)
Teleconference
CBA Public Sector Lawyers Forum
Workplace Indecencies and Indiscretions
April 19, 2016

- Standing Committee on Estimates and Fiscal Policy of the Legislative Assembly
Attend before committee
Fredericton, NB
April 20, 2016

- 2015 Annual Report - Filing
Legislative Assembly
Fredericton, NB
April 20, 2016

- CN Pensionners Association
Guest Speaker
Moncton, NB
May19, 2016

- Thomson Reuters Webcast
Preparing your employees to be the Compliance Front Line
June 8, 2016

- Attend Conference Financial and Consumer Services Commission
Learning the workings of the Commission
Bathurst, NB
June 22, 2016

- Canadian Bar Association – Webinar
CBA Public Sector Lawyers Forum
The Truth and Reconcelation Report
June 23, 2016

- Law Society of NB Information Session
New Code of Professional Conduct
Bathurst, NB
September 7, 2016

- Human Resources Association of NB - North-East Chapter Session
Attend session How to keep it legal – The tallest legal trends in Human Resources
Bathurst, NB
October 27, 2016

- Legislative Administration Committee (LAC)
Legislative Assembly
2017-2018 Budget submission
Fredericton, NB
December 7, 2016

5. INQUIRIES TO THE OFFICE OF THE ADVOCATE

5.1 Number of inquiries

We received many inquiries in 2016, and the following table shows that we responded to concerns, complaints, requests for information and assistance as follow:

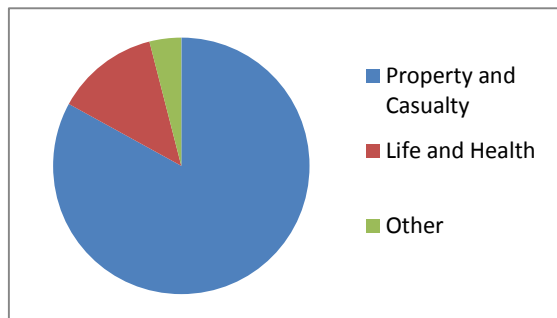
	<i>Number</i>	<i>(%)</i>
# completed	1026	100.00%

5.2 Breakdown by Type of Insurance

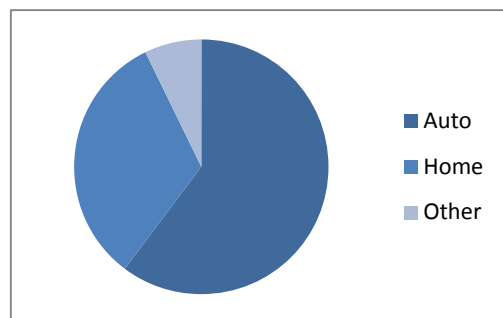
The following table presents a breakdown of the inquires by type of insurance.

	<i>Number</i>	<i>(%)</i>
Property and Casualty	851	83.00%
<i>Auto.....</i>	<i>511</i>	<i>50.00%</i>
<i>Home.....</i>	<i>274</i>	<i>27.00%</i>
<i>Other.....</i>	<i>66</i>	<i>6.00%</i>
<i>Total</i>	<i>851</i>	<i>83.00%</i>
Life and Health	129	13.00%
Non insurance related	46	4.00%

Breakdown by Type of Insurance



Property and Casualty



5.3 Nature of inquiries

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

	<i>Number</i>	<i>(%)</i>
Claims	531	51.80%
Premiums	387	37.70%
Information	98	9.60%
Other	10	0.90%

5.4 Origin of inquiries

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	898	87.50%
Adjusters	33	3.200%
Government	18	1.80%
Lawyers	9	0.90%
Brokers	34	3.30%
Insurers	21	2.00%
Agents	2	0.20%
Institution	5	0.50%
Corporations	6	0.60%
Media	0	0.00%
Other	0	0.00%

5.5 Breakdown by County

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

	#	(%)
Gloucester	259	25.20%
Westmorland	146	14.20%
York	118	11.50%
Saint John	106	10.30%
Madawaska	54	5.30%
Kings	49	4.80%
Restigouche	44	4.30%
Northumberland	43	4.20%
Charlotte	28	2.70%
Carleton	26	2.50%
Victoria	18	1.80%
Kent	16	1.60%
Sunbury	7	0.70%
Queens	5	0.50%
Albert	4	0.40%
Internet	15	1.50%
Other (outside province)	88	8.60%

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, 2016 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, 2016 was \$525,713.46. 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	Assessment	Paid
Acadie Vie	2 157,64 \$	2 157,64 \$
ACE INA Insurance	3 000,67 \$	3 000,67 \$
ACE INA Life Insurance	672,09 \$	672,09 \$
ACTRA Fraternal Benefit Society	2,85 \$	- \$
Aetna Life Insurance Company	- \$	- \$
Affiliated FM Insurance Company	364,17 \$	364,17 \$
AIG Insurance Company of Canada	7 597,06 \$	7 597,06 \$
Allianz Global Risks US Insurance Company	1 471,64 \$	1 471,64 \$
Allianz Life Insurance Company of North America	- \$	- \$
Allied World Specialty Insurance	392,87 \$	392,87 \$
Allstate Insurance Company	- \$	- \$
Allstate Insurance Company of Canada	15 271,72 \$	15 271,72 \$
American Bankers Insurance Company of Florida	2 905,68 \$	- \$
American Bankers Life Assurance Company of Florida	700,91 \$	- \$
American Health and Life Insurance Company	71,08 \$	71,08 \$
American Income Life Insurance Company	606,93 \$	606,93 \$
Arch Insurance Canada Ltd	518,97 \$	518,97 \$
Arch Insurance Company	- \$	- \$
Ascentus Insurance Ltd.	5,25 \$	5,25 \$
Aspen Insurance UK Limited	14,55 \$	14,55 \$
Associated Electric & Gas Insurance Services Limited	104,68 \$	104,68 \$
Assomption Compagnie Mutuelle d'Assurance-vie	5 291,87 \$	5 291,87 \$
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	741,35 \$	741,35 \$
Assurant Life of Canada	110,72 \$	- \$
Atradius Credit Insurance N.V.	- \$	- \$
Aviva General Insurance Company	4 956,52 \$	- \$
Aviva Insurance Company of Canada	27 452,63 \$	27 452,63 \$
AXA Art Insurance Corporation	14,15 \$	- \$
AXA Assurances Inc.	- \$	- \$
AXA Equitable Life Insurance Company	- \$	- \$
AXA General Insurance	- \$	- \$
AXA Insurance (Canada)	- \$	- \$
AXA Pacific Insurance Company	- \$	- \$
AXIS Reinsurance Company (Canadian Branch)	551,31 \$	551,31 \$
Berkley Insurance Company	86,50 \$	86,50 \$
Blue Cross Life Insurance Company of Canada	4 093,04 \$	4 093,04 \$
BMO Life Assurance Company	847,41 \$	847,41 \$
BMO Life Insurance Company	64,02 \$	64,02 \$
CAA Insurance Company (Ontario)	1 856,02 \$	1 856,02 \$
Canada Guaranty Mortgage Insurance Company	562,22 \$	562,22 \$

Company name	Assessment	Paid
Canadian Egg Industry Reciprocal Alliance (CEIRA)	45,27 \$	45,27 \$
Canadian Farm Insurance Corp.	1,62 \$	1,62 \$
Canadian Lawyers Insurance Association (CLIA)	371,45 \$	371,45 \$
Canadian Northern Shield Insurance Company	2,43 \$	2,43 \$
Canadian Premier Life Insurance Company	491,88 \$	491,88 \$
Canadian Universities Reciprocal Insurance Exchange	332,24 \$	332,24 \$
Canassurance compagnie d'assurance	847,17 \$	847,17 \$
Carleton Mutual Insurance Company	807,56 \$	807,56 \$
Certas Home and Auto Insurance Company	18 646,25 \$	18 646,25 \$
Chicago Title Insurance Company	214,62 \$	- \$
Chubb Insurance Company of Canada	1 332,19 \$	1 332,19 \$
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	127,24 \$	
CIGNA Life Insurance Company of Canada	163,35 \$	163,35 \$
CMFG life Insurance Company	- \$	- \$
Coachman Insurance Company	0,81 \$	0,81 \$
Combined Insurance Company of America	1 821,26 \$	1 821,26 \$
Compagnie Française d'Assurance pour le Commerce Extérieur	75,99 \$	75,99 \$
CompCorp Life Insurance Company	- \$	- \$
Continental Casualty Company	893,65 \$	893,65 \$
Co-operators General Insurance Company	20 976,38 \$	20 976,38 \$
Co-operators Life Insurance Company	2 057,51 \$	- \$
CorePointe Insurance Company	0,81 \$	0,81 \$
COSECO Insurance Company	729,96 \$	729,96 \$
CT Financial Assurance Company	- \$	- \$
CUMIS General Insurance Company	2 585,57 \$	2 585,57 \$
CUMIS Life Insurance Company	760,26 \$	760,26 \$
DAS Legal Protection Insurance Company Limited	42,84 \$	- \$
Desjardins Sécurité financière compagnie d'assurance vie	4 186,34 \$	4 186,34 \$
Ecclesiastical Insurance Office Public Limited Company	1 649,48 \$	1 649,48 \$
Echelon General Insurance Company	337,49 \$	337,49 \$
Economical Mutual Insurance Company	23 170,70 \$	23 170,70 \$
Electric Insurance Company	35,16 \$	35,16 \$
Elite Insurance Company	7 114,46 \$	7 114,46 \$
Employers Insurance Company of Wausau	- \$	- \$
Euler Hermes North America Insurance Company	210,18 \$	210,18 \$
Everest Insurance Company of Canada	234,43 \$	234,43 \$
Factory Mutual Insurance Company	4 524,44 \$	4 524,44 \$
FaithLife Financial	- \$	- \$
Farm Mutual Reinsurance Plan Inc.	- \$	- \$
FCT Insurance Company Ltd.	1 193,56 \$	1 193,56 \$
Federal Insurance Company	0,81 \$	0,81 \$
Federated Insurance Company of Canada	525,44 \$	525,44 \$

Company name	Assessment	Paid
Fenchurch General Insurance Company	- \$	- \$
Fidelity National Title Insurance Company	- \$	- \$
First American Title Insurance Company	2,43 \$	2,43 \$
First Canadian Insurance Corporation	768,35 \$	768,35 \$
First North American Insurance Company	120,45 \$	120,45 \$
Foresters Life Insurance Company	196,16 \$	196,16 \$
Fundy Mutual Insurance Company	1 518,93 \$	1 518,93 \$
Genworth Financial Mortgage Insurance Company Canada	3 554,00 \$	3 554,00 \$
Gerber Life Insurance Company	12,64 \$	12,64 \$
Giraffe & Friends Life Insurance Company	- \$	- \$
GMS Insurance Inc.	49,31 \$	49,31 \$
Gore Mutual Insurance Company	31,93 \$	31,93 \$
Great American Insurance Company	613,96 \$	613,96 \$
Green Shield Canada	972,06 \$	972,06 \$
Groupama S.A.	- \$	- \$
Hartford Fire Insurance Company	7,28 \$	7,28 \$
Hartford Life Insurance Company	- \$	- \$
HDI-Global SE Canada Branch	84,88 \$	84,88 \$
Healthcare Insurance Reciprocal of Canada	10,10 \$	- \$
Heartland Farm Mutual Inc.	- \$	- \$
Humania Assurance Inc	164,95 \$	164,95 \$
Industrial Alliance Insurance and Financial Services Inc.	5 050,60 \$	5 050,60 \$
Industrial Alliance Pacific Insurance and Financial Services Inc.	- \$	
Industrial-Alliance Pacific General Insurance Corporation	3 182,95 \$	3 182,95 \$
Intact Insurance Company	38 128,77 \$	38 128,77 \$
International Insurance Company of Hannover Ltd.	307,18 \$	307,18 \$
Ironshore Insurance Ltd.	130,15 \$	130,15 \$
Ivari	499,97 \$	499,97 \$
Jewelers Mutual Insurance Company	31,53 \$	31,53 \$
Knights of Columbus	725,75 \$	725,75 \$
La Capitale assurances et gestion du patrimoine inc.	379,56 \$	379,56 \$
La Capitale Financial Security Company	42,15 \$	42,15 \$
La Capitale General Insurance Inc.	- \$	- \$
La Compagnie d'assurance Belair inc.	- \$	- \$
La Compagnie d'Assurances Jevco	- \$	- \$
La Survivance – Voyage, compagnie d'assurance	31,10 \$	31,10 \$
Lawyers' Professional Indemnity Company	0,40 \$	0,40 \$
Legacy General Insurance Company	102,66 \$	102,66 \$
L'Excellence Compagnie d'assurance-vie	151,51 \$	151,51 \$
Liberty Life Assurance Company of Boston	- \$	- \$
Liberty Mutual Insurance Company	19 613,06 \$	19 613,06 \$
Life Insurance Company of North America	2,85 \$	2,85 \$

Company name	Assessment	Paid
Lloyd's Underwriters	18 225,50 \$	18 225,50 \$
London Life Insurance Company	7 195,94 \$	7 195,94 \$
Lumbermen's Underwriting Alliance	- \$	- \$
L'Union Canadienne Compagnie d'Assurances	- \$	- \$
L'Union-Vie, compagnie mutuelle d'assurance	108,33 \$	108,33 \$
L'Unique assurances générales inc.	3,23 \$	3,23 \$
Manulife Canada Ltd.	- \$	- \$
Massachusetts Mutual Life Insurance Company	- \$	- \$
MD Life Insurance Company	- \$	- \$
Medavie Inc.	9 979,66 \$	9 979,66 \$
Millennium Insurance Corporation	309,61 \$	309,61 \$
Mitsui Sumitomo Insurance Company Limited	33,55 \$	33,55 \$
Motors Insurance Corporation	3,64 \$	- \$
Munich Reinsurance America, Inc	- \$	- \$
National Liability & Fire Insurance Company	217,86 \$	217,86 \$
New York Life Insurance Company	27,11 \$	
Northbridge Commercial Insurance Corporation	1 957,06 \$	1 957,06 \$
Northbridge General Insurance Corporation	6 780,20 \$	6 780,20 \$
Northbridge Indemnity Insurance Corporation	- \$	- \$
Northbridge Personal Insurance Corporation	1 028,65 \$	1 028,65 \$
Novex Insurance Company	181,07 \$	181,07 \$
Old Republic Insurance Company of Canada	684,28 \$	684,28 \$
Omega General Insurance Company	126,51 \$	126,51 \$
Optimum Société d'Assurance inc.	- \$	- \$
Orion Travel Insurance Company	265,15 \$	- \$
Pafco Insurance Company	983,38 \$	983,38 \$
Pavonia Life Insurance Company of Michigan	17,20 \$	17,20 \$
Pembridge Insurance Company	7 016,24 \$	7 016,24 \$
Perth Insurance Company	59,01 \$	59,01 \$
Primerica Life Insurance Company of Canada	171,21 \$	171,21 \$
Primum Insurance Company	6 764,84 \$	6 764,84 \$
Promutuel de L'Estuaire, Société d'ass. Générale	6 546,18 \$	6 546,18 \$
Promutuel des Riverains, société mutuelle d'assurance générale	- \$	- \$
Promutuel Vie Inc.	- \$	- \$
Protective Insurance Company	16,57 \$	16,57 \$
Quebec Assurance Company	- \$	- \$
RBC Insurance Company of Canada	527,06 \$	527,06 \$
RBC Life Insurance Company	1 448,99 \$	1 448,99 \$
Reliable Life Insurance Company	9,45 \$	9,45 \$
Royal & Sun Alliance Insurance Company of Canada	12 003,07 \$	12 003,07 \$
Safety National Casualty Corporation	- \$	- \$
Scotia General Insurance Company	- \$	- \$

Company name	Assessment	Paid
Scotia Life Insurance Company	303,81 \$	303,81 \$
Scottish & York Insurance Co. Limited	- \$	- \$
Security Insurance Company of Hartford	- \$	- \$
Security National Insurance Company	16 625,73 \$	16 625,73 \$
Sentry Insurance a Mutual Company	2,02 \$	- \$
Sompo Japan Nipponkoa Insurance Inc.	- \$	- \$
Sonnet Insurance Company	561,82 \$	- \$
SouthEastern Mutual Insurance Company	3 083,12 \$	3 083,12 \$
SSQ, Insurance Company Inc.	280,11 \$	280,11 \$
SSQ, Société d'Assurance-Vie inc.	819,16 \$	819,16 \$
St. Paul Fire and Marine Insurance Company	384,78 \$	384,78 \$
Standard Life Assurance Limited	- \$	- \$
Stanley Mutual Insurance Company	3 214,48 \$	3 214,48 \$
Starr Insurance and Reinsurance Limited	4,45 \$	4,45 \$
State Farm Fire and Casualty Company	- \$	- \$
State Farm International Life Insurance Company Ltd.	- \$	- \$
State Farm Mutual Automobile Insurance Company	- \$	- \$
Stewart Title Guaranty Company	481,79 \$	481,79 \$
Sun Life Assurance Company of Canada	14 536,10 \$	14 536,10 \$
Sun Life Insurance (Canada) Limited	- \$	- \$
Sunderland Marine Mutual Insurance Company Limited	1 575,92 \$	- \$
T.H.E. Insurance Company	0,40 \$	- \$
TD Direct Insurance Inc.	- \$	- \$
TD General Insurance Company	- \$	- \$
TD Home and Auto Insurance Company	306,78 \$	306,78 \$
TD Life Insurance Company	90,33 \$	90,33 \$
Technology Insurance Company, Inc	- \$	- \$
Temple Insurance Company	1 552,47 \$	1 552,47 \$
The American Road Insurance Company	48,91 \$	48,91 \$
The Boiler Inspection and Insurance Company of Canada	297,48 \$	297,48 \$
The Canada Life Assurance Company	10 798,93 \$	10 798,93 \$
The Canada Life Insurance Company of Canada	- \$	- \$
The Dominion of Canada General Insurance Company	8 350,05 \$	8 350,05 \$
The Empire Life Insurance Company	435,61 \$	435,61 \$
The Equitable Life Insurance Company of Canada	401,66 \$	401,66 \$
The Grand Orange Lodge of British America Benefit Fund	8,43 \$	8,43 \$
The Great-West Life Assurance Company	8 006,33 \$	8 006,33 \$
The Guarantee Company of North America	1 784,48 \$	1 784,48 \$
The Independent Order of Foresters	9,80 \$	9,80 \$
The Insurance Company of Prince Edward Island	3 662,32 \$	3 662,32 \$
The Manufacturers Life Insurance Company	16 583,71 \$	- \$
The Missisquoi Insurance Company	- \$	- \$

Company name	Assessment	Paid
The Mortgage Insurance Company of Canada	- \$	- \$
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	- \$	- \$
The Order of United Commercial Travelers of America	4,67 \$	4,67 \$
The Personal Insurance Company	7 091,83 \$	7 091,83 \$
The Portage la Prairie Mutual Insurance Company	4 798,48 \$	4 798,48 \$
The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch]	- \$	- \$
The Sovereign General Insurance Company	4 259,70 \$	- \$
The Standard Life Assurance Company of Canada	- \$	- \$
The Wawanesa Life Insurance Company	407,58 \$	407,58 \$
The Wawanesa Mutual Insurance Company	42 819,33 \$	42 819,33 \$
TIG Insurance Company	- \$	- \$
Tokio Marine & Nichido Fire Insurance Co. Ltd.	29,10 \$	29,10 \$
Traders General Insurance Company	4 185,74 \$	4 185,74 \$
Trafalgar Insurance Company of Canada	609,11 \$	609,11 \$
Trans Global Insurance Company	5,25 \$	5,25 \$
Trans Global Life Insurance Company	0,68 \$	- \$
Travelers Insurance Company of Canada	1 236,00 \$	1 236,00 \$
Trisura Guarantee Insurance Company	614,36 \$	614,36 \$
Triton Insurance Company	553,73 \$	553,73 \$
Unica Insurance Inc.	- \$	- \$
Unifund Assurance Company	14 549,84 \$	14 549,84 \$
United American Insurance Company	0,68 \$	- \$
United General Insurance Corporation	2 449,36 \$	2 449,36 \$
Utica Mutual Insurance Company	- \$	- \$
Virginia Surety Company Inc.	- \$	- \$
Waterloo Insurance Company	1 812,77 \$	1 812,77 \$
Western Assurance Company	- \$	- \$
Western Financial Insurance Company	257,47 \$	257,47 \$
Western Life Assurance Company	503,84 \$	503,84 \$
Western Surety Company	422,78 \$	422,78 \$
Westport Insurance Corporation	325,77 \$	325,77 \$
Wynward Insurance Group	1 223,06 \$	1 223,06 \$
XL Insurance Company Limited	1 048,86 \$	1 048,86 \$
XL Reinsurance America Inc.	106,70 \$	106,70 \$
Zenith Insurance Company	367,81 \$	367,81 \$
Zurich Insurance Company Ltd	3 642,51 \$	3 642,51 \$
	525 713,48 \$	491 289,51 \$