

Annual  
Report

2020



Office of the  
Consumer Advocate  
for Insurance



Consumer Advocate for Insurance.

Défenseur du consommateur en  
matière d'assurances.

February 22, 2021

The Honorable Bill Oliver  
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 2020. 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, 2020.

Respectfully,

Michèle Pelletier  
Consumer Advocate for Insurance

270, av. Douglas Ave., Pièce/Suite 406  
Bathurst, N.B.  
E2A 1M9  
(506) 549-5555  
1-888-283-5111  
(506) 549-5559 télécopieur/facsimile  
1-877-549-5559  
[nb@cai-dma.ca](mailto:nb@cai-dma.ca)  
[www.insurance-assurance.ca](http://www.insurance-assurance.ca)

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## ABOUT US

The Office of the Consumer Advocate for Insurance is an entity created by law with the purpose of assisting New Brunswick consumers with insurance-related problems. Consumers with questions, complaints, or concerns regarding their insurance can count on our experienced team.

We can easily be reached via our toll-free telephone line or our website. Our team makes it their duty to respond quickly, courteously, and professionally the requests from consumers.

## MESSAGE FROM THE CONSUMER ADVOCATE

Certainly 2020 is going to be etched in our memory for a very long time. In mid-March, the province went into lockdown to prevent the spread of COVID-19. For eight consecutive weeks, from March until May, all employees at the Office of the Consumer Advocate switched to teleworking. We had to adapt to this new reality. We continued to help people dealing with insurance problems. Each of us responded to the requests of the insured from our homes. Adjustments had to be made in order to access our data and files, but we managed, and people were always surprised and very pleased that we could continue to offer them our assistance during this time. After a return to the office in May and throughout the summer, we had to go back to teleworking in the fall for an undetermined period. We care about our employees' health, and we realized that we could provide consumers with good service from home.

Automobile insurance rates affect all New Brunswick drivers since these premiums represent a significant expense for them. It must be understood that insurance premiums are based on shared risk, which means that the premiums paid by the majority pay for the claims of the minority. The cost of repairing modern vehicles, equipped with sophisticated security devices, is growing ever higher.

As anticipated, rates continued to increase in 2020; however, the increases requested and granted by the New Brunswick Insurance Board turned out to be, on average, lower than the ones in 2018 and 2019. Given the pandemic, starting in March, the Board's hearings were held on paper to avoid all unnecessary travel and thus ensure people's safety. We must continue to work hard to make sure that rates are just and reasonable. Despite everything, it should be noted that our vehicle insurance rates are still among the lowest in the country.

We processed almost 1,100 requests again this year. Most dealt with the availability and cost of insurance. There is little regulation on home insurance, so insurers can decide to raise the rates or tighten coverage rules. It is important for people to shop around while making sure to obtain the type of insurance they need.

The commercial insurance market is difficult. We received numerous calls from business owners who were finding it increasingly difficult to find an insurer. We discussed their requests and concerns with the IBC. As a general rule, when we are in a hard market trend it lasts for a period of 18 to 24 months and then the market corrects itself and returns to normal. Because of more complex claims, severe weather, and the pandemic, it is difficult to predict the duration of this difficult market. However, we are continuing to talk with the industry to help consumers obtain the insurance coverage they need at reasonable prices.

Due to the pandemic, many annual conferences and training courses were cancelled or postponed until next year. Training came in the form of distance education. It is always important for our team to stay up to date on new issues and trends in the world of insurance, hence the importance of continuing education.

Our information and internal document management system was the same one we had had since the office opened in 2005, so after 15 years of service, we undertook a modernization of our information system. It is a long and arduous process that requires patience. We hope to be able to use our new system this spring.

We continue to ask for amendments to the *Insurance Act*. This is a long and arduous process. However, we firmly believe that it must be done and completed soon. The insureds in New Brunswick are entitled to have the best protection possible.

Brigitte Latulippe, an Assistant Consumer Advocate, decided to retire early in the summer. We want to thank her and wish her good luck. Fortunately for us and for consumers, Anne-Marie Ramsay wanted to come back and help us respond to the needs of the insureds. Thanks to both of them.

Lastly, we recruited a new employee who started in September. Jocelyn Boudreau came with over 11 years of experience in the world of insurance. He is very dedicated, and the expertise and knowledge he brings round out the team well. We wish him a warm welcome!

A new situation may occur and arise at any time. Employees showed their talents by answering consumers' questions during these difficult months spent in lockdown. It was necessary to adapt and reinvent ourselves. Resilience, adaptation, and creativity were the order of the day.

Pandemic or not, we were able to continue to offer services free of charge that are important to the people of New Brunswick, and we are going to keep working hard so that we have the best protection possible at the best price.

Lastly, I want to thank the employees for their professionalism, dedication, and valuable help to consumers every day. A big thank-you from me and all the consumers they served in many ways.

### Did you know

*Did you know that it is estimated that in North America distraction plays a role in approximately 20 to 30% of motor vehicle collisions (Brown and Robertson, 2016)? The increased use of cell phones, especially for sending text messages, is a major factor. Distracted driving is now among the major road safety problems around the world.*

# INTRODUCTION

The Office of the Consumer Advocate for Insurance is unique in Canada. New Brunswick consumers can count on the support of professionals for help with their insurance-related complaints and problems; whether auto, property, life, or health insurance, our team offers bilingual, free, confidential service. We also provide general insurance information. Our services are funded on a pro-rated basis by insurance companies doing business in New Brunswick. The Consumer Advocate for Insurance has been on the job since January 1, 2005. We are pleased to submit our Annual Report for 2020.

The Annual 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 sixteenth report mainly deals with the requirements of section 10(1) of the New Brunswick Consumer Advocate for Insurance Act.

## Did you know

*How are vehicle insurance rates calculated?*

*Rates are based on several factors. They will be affected by, among other things, the vehicle you drive, the type of vehicle, including the make, model, and year. Other factors taken into account are the number of kilometers driven, what it is used for, and where you live.*

# 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) provides that the Consumer Advocate “may appear before the New Brunswick Insurance Board ... to represent the interests of consumers...”

## Success Story

*A consumer called us and asked for help. He received a letter in the mail in which the insurer was cancelling his automobile insurance two days later. The law states that an insurer who cancels a policy during the term must comply with certain requirements including a time period of 15 days. When we called the insurer, it argued that the date of the letter, which was more than 15 days previous, showed that it had complied with the law. However, the date to go by is not the one written in the letter, it is the one on the postmark. In this case, the letter had not been mailed until 10 days after it had been written. The insurer was therefore in violation of the law and rules in effect in New Brunswick. Following our recommendations, the insurer changed the cancellation date to give the insured 15 days before cancelling the policy and thus complying with the law.*





# ACTIVITIES OF THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

Activities were turned upside down this year because of the pandemic. Several in-person conferences were cancelled, but staff were able to participate in very fulfilling virtual sessions.

In addition, the consumer advocate gave several interviews to different newspapers and radio and television stations in the province to inform New Brunswickers about the different insurance-related issues.

A few hearings of the New Brunswick Insurance Board were held in person in January and February. As of March, all the rest took place on paper.

It looks as though 2021 is going to be another difficult year for in-person meetings. We plan to continue with Zoom, Teams, and other platforms to see one another and have discussions with the different stakeholders in the sector. Let's hope that \*normal\* life will be back sooner rather than later.

## Success Story

*An insured called us because her company had refused to pay for the damages to her car following an accident. Before the said accident, she had taken her car to a friend for minor regular upkeep. Her friend did not have a valid driver's license and while the car was in his care, he authorized a family member to drive the car with him, even though the driver only had his learner's permit. An accident occurred and the car was deemed a write-off. The insured had collision coverage. The insurer was refusing to pay, arguing, the driver had no driver's license. We talked to the insurer and explained that although the driver was not authorized by law to drive the car, he was nevertheless qualified to do so and therefore he was insured. After several discussions, the insurer accepted our interpretation and paid the claim. The insured was very pleased with this outcome.*



# OFFICE OF THE CONSUMER ADVOCATE

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

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Consumer Advocate

Jocelyn Boudreau, 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.

## Success Story

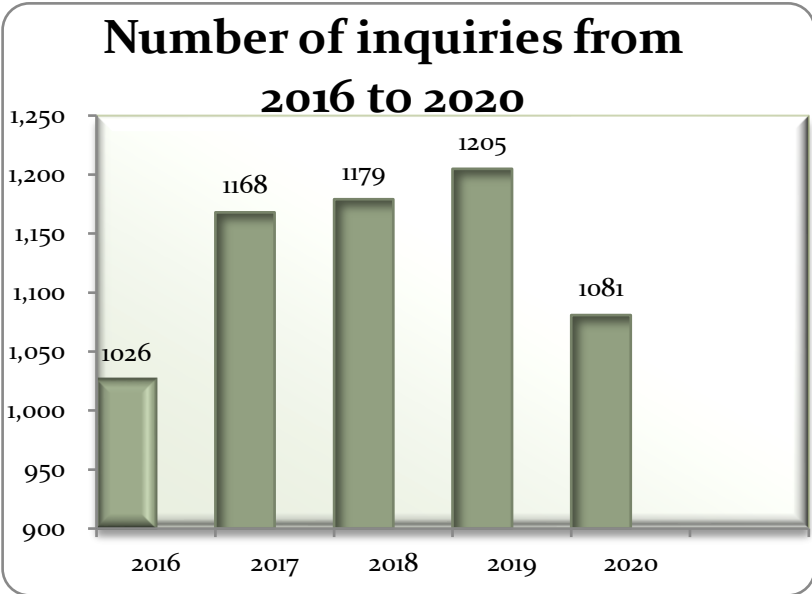
*A consumer was used to paying his car insurance premiums once a year. At the time of the renewal, he received a letter from the insurer with an option of three payments for his annual premium without having to pay an additional amount. The insured took advantage of this option and sent three post-dated cheques. He was very surprised to receive an additional invoice related to this option since the offer did not mention that there were additional charges. The office looked after this matter and asked the insurer to honor the offer. The insurer went along with our arguments and did not charge the insured the additional amount.*



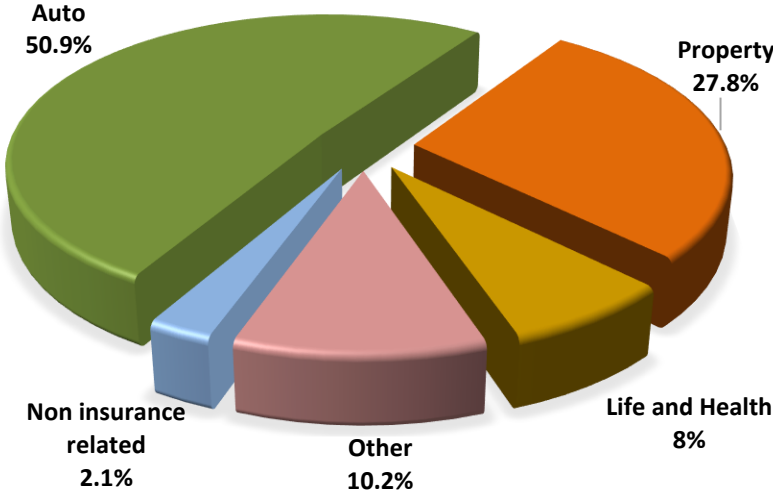
# INQUIRIES TO THE OFFICE OF THE ADVOCATE

## NUMBER OF INQUIRIES

We received 1081 inquiries in 2020. The following table shows a comparison of total inquiries between the last five years.



## BREAKDOWN BY TYPE OF INSURANCE



# NATURE OF INQUIRIES

The following table illustrates the main areas of concern from consumers with regards to insurance.

	<i>Number</i>	<i>(%)</i>
Claims	452	41.8%
Premiums	422	39.0%
Information	189	17.5 %
Other	18	1.7 %

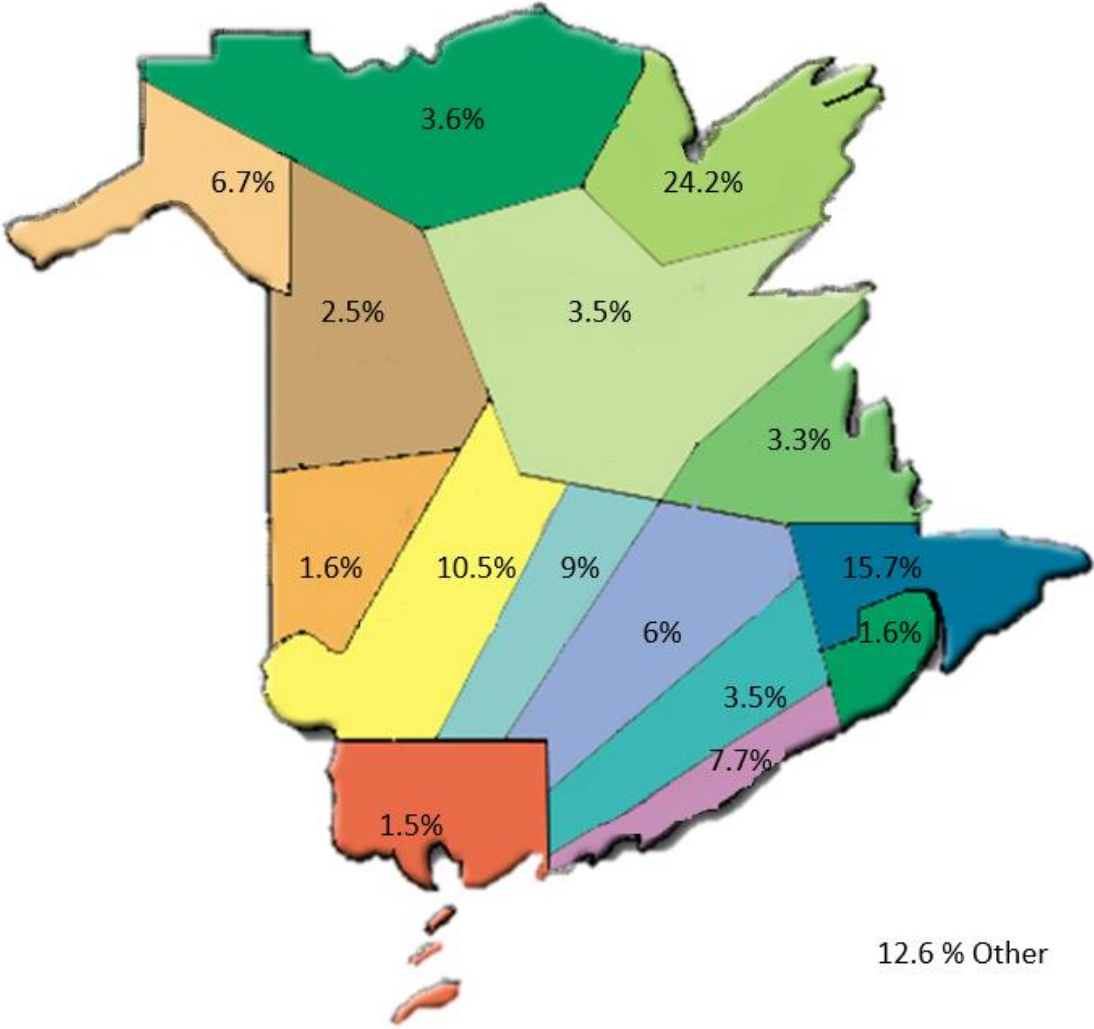
# ORIGIN OF INQUIRIES

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	984	91.0%
Brokers	12	1.1%
Insurers	23	2.1%
Adjusters	17	1.6%
Agents	12	1.1%
Other	33	3.1%

# BREAKDOWN BY COUNTY

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



# LANGUAGE

	<i>Number</i>	<i>(%)</i>
French	521	48.2%
English	560	51.8%

## Success Story

*A consumer was injured in 2017. Since he was unable to work, he began receiving disability insurance benefits. In 2019, the insurer stopped paying his benefits because he had completed an exercise and muscle strengthening program. The insurer had deemed him fit to return to work. No assessment had been done when he returned to work, and unfortunately the injuries still prevented him from doing any type of work. Nearly a year after the benefits had stopped, this consumer called on our services. After analyzing the file and demonstrating, with medical reports, that this consumer was still unable to do any type of work, the insurer accepted our recommendations and decided to resume the disability benefits.*



### Did you know

*Did you know that in 2019, 9.7% of Canadians said they texted while driving, a 10% increase compared with 2010? Drivers must remain vigilant and remember that it is illegal and very dangerous to text while driving. Although we do not have specific statistics for New Brunswick, we can certainly rely on Canadian statistics. Distracted driving may be just as dangerous as driving under the influence of alcohol or drugs. Here are a few facts that will make you think twice before glancing at your phone. The chances of getting into a traffic accident are 23 times higher if texting while driving and four times higher if talking on the telephone. Texting while driving is a violation of the law, and a fine will be issued and demerit points deducted, (TIRF New 2020)*

# BREAKDOWN 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

*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 respect to a class of insurance, each licensed insurer providing insurance of 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, 2020 was to be apportioned as follows, for assessment purposes:

80% as against Property and Casualty insurers

20% as against Life and Health insurers

## Did you know

*Did you know that the Motor Vehicle Act was amended to increase certain fines related to traffic violations? The fine for distracted driving is now \$280 with a loss of five demerit points. (Source gnb.ca)*

The total amount of expenditures incurred for the fiscal year ending March 31, 2020 was \$517,366.29. 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.

## APPENDIX A: Statement of Assessment

Company name	Assessment	Amount paid
Acadie Vie	\$ 1,981.44	\$ 1,981.44
ACTRA Fraternal Benefit Society	\$ 3.86	\$ 3.86
American Bankers Life Assurance Company of Florida	\$ 917.88	\$ 917.88
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 3,974.07	\$ 3,974.07
Blue Cross Life Insurance Company of Canada	\$ 4,468.36	\$ 4,468.36
The Canada Life Assurance Company	\$ 10,219.66	\$ 10,219.66
Canadian Premier Life Insurance Company	\$ 460.23	\$ 460.23
Combined Insurance Company of America	\$ 1,910.63	\$ 1,910.63
CUMIS Life Insurance Company	\$ 536.58	\$ 536.58
The Empire Life Insurance Company	\$ 537.48	\$ 537.48
Scotia Life Insurance Company	\$ 36.64	\$ 36.64
The Grand Orange Lodge of British America Benefit Fund	\$ 6.04	\$ 6.04
The Great-West Life Assurance Company	\$ 6,999.76	\$ 6,999.76
The Independent Order of Foresters	\$ 8.72	\$ 8.72
Industrial Alliance Insurance and Financial Services Inc.	\$ 4,500.16	\$ 4,500.16
Knights of Columbus	\$ 770.71	\$ 770.71
Life Insurance Company of North America	\$ 0.10	\$ -
London Life Insurance Company	\$ 6,885.77	\$ 6,885.77
The Manufacturers Life Insurance Company	\$ 16,507.14	\$ 16,507.14
New York Life Insurance Company	\$ 69.03	\$ 69.03
Allianz Life Insurance Company of North America	\$ -	\$ -
The Order of United Commercial Travelers of America	\$ -	\$ -
SSQ, Société d'Assurance-Vie inc.	\$ 745.45	\$ 745.45
Reliable Life Insurance Company	\$ 2.38	\$ 2.38
Sun Life Assurance Company of Canada	\$ 15,044.85	\$ 15,044.85
United American Insurance Company	\$ 0.40	\$ 0.40
The Wawanesa Life Insurance Company	\$ 402.29	\$ 402.29
Humania Assurance Inc	\$ 156.78	\$ 156.78
CIGNA Life Insurance Company of Canada	\$ 12.38	\$ 12.38
American Income Life Insurance Company	\$ 729.81	\$ 729.81
Co-operators Life Insurance Company	\$ 1,978.57	\$ 1,978.57
The Equitable Life Insurance Company of Canada	\$ 830.82	\$ 830.82
La Capitale assurances et gestion du patrimoine inc.	\$ -	\$ -
Primerica Life Insurance Company of Canada	\$ 156.28	\$ 156.28
Western Life Assurance Company	\$ 141.62	\$ 141.62
CompCorp Life Insurance Company	\$ -	
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	\$ 89.03	\$ 89.03
La Capitale Financial Security Company	\$ 103.00	\$ 103.00
BMO Life Assurance Company	\$ 689.99	\$ 689.99
First Canadian Insurance Corporation	\$ 588.88	\$ 588.88
TD Life Insurance Company	\$ 87.35	\$ 87.35
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 659.98	\$ 659.98
Pavonia Life Insurance Company of Michigan	\$ 6.64	\$ 6.64



Company name	Assessment	Amount paid
RBC Life Insurance Company	\$ 1,504.77	\$ 1,504.77
Hartford Life Insurance Company	\$ -	\$ -
L'Excellence Compagnie d'assurance-vie	\$ 242.34	\$ -
American Health and Life Insurance Company	\$ 104.48	\$ 104.48
Gerber Life Insurance Company	\$ 10.50	\$ 10.50
Ivari	\$ 480.53	\$ 480.53
BMO Life Insurance Company	\$ 33.97	\$ 33.97
Trans Global Life Insurance Company	\$ 2.38	\$ 2.38
Foresters Life Insurance Company	\$ 338.51	\$ -
Desjardins Sécurité financière compagnie d'assurance vie	\$ 4,550.37	\$ 4,550.37
Chubb Life Insurance Company of Canada	\$ 1,012.56	\$ 1,012.56
Medavie Inc.	\$ 11,282.33	\$ 11,282.33
L'Union-Vie, compagnie mutuelle d'assurance	\$ 95.57	\$ 95.57
Assurant Life of Canada	\$ 29.71	\$ 29.71
La Survivance – Voyage, compagnie d'assurance	\$ 27.63	\$ 27.63
SSQ, Insurance Company Inc.	\$ 332.77	\$ 332.77
La Capitale Civil Service Insurers Inc	\$ 204.12	\$ 204.12
Affiliated FM Insurance Company	\$ 318.25	\$ 318.25
Factory Mutual Insurance Company	\$ 4,856.10	\$ 4,856.10
Allstate Insurance Company of Canada	\$ 15,851.71	\$ 15,851.71
American Bankers Insurance Company of Florida	\$ 3,762.76	\$ 3,762.76
Euler Hermes North America Insurance Company	\$ 87.77	\$ 87.77
The American Road Insurance Company	\$ 68.51	\$ 68.51
Belaire Insurance Company inc	\$ -	\$ -
The Boiler Inspection and Insurance Company of Canada	\$ 266.15	\$ 266.15
Carleton Mutual Insurance Company	\$ -	\$ -
Chicago Title Insurance Company	\$ 178.07	\$ 178.07
CorePointe Insurance Company	\$ 0.63	\$ -
Chubb Insurance Company of Canada	\$ 4,135.63	\$ 4,135.63
AIG Insurance Company of Canada	\$ 6,322.31	\$ -
Continental Casualty Company	\$ 935.17	\$ 935.17
Co-operators General Insurance Company	\$ 20,771.28	\$ 20,771.28
CUMIS General Insurance Company	\$ 2,237.20	\$ 2,237.20
Ecclesiastical Insurance Office Public Limited Company	\$ 1,620.28	\$ 1,620.28
Economical Mutual Insurance Company	\$ 28,208.71	\$ 28,208.71
Elite Insurance Company	\$ 3,247.51	\$ 3,247.51
Federal Insurance Company	\$ -	\$ -
Sonnet Insurance Company	\$ 2,636.27	\$ 2,636.27
Canadian Premier General Insurance Company	\$ 48.94	\$ 48.94
First North American Insurance Company	\$ 120.29	\$ 120.29
Fundy Mutual Insurance Company	\$ -	\$ -
Aviva Insurance Company of Canada	\$ 22,388.72	\$ 22,388.72
Gore Mutual Insurance Company	\$ 36.31	\$ 36.31
Wynward Insurance Group	\$ 1,497.46	\$ 1,497.46
Great American Insurance Company	\$ 465.06	\$ 465.06
The Guarantee Company of North America	\$ 2,621.43	\$ -

Company name	Assessment	Amount paid
Intact Insurance Company	\$ 31,576.19	\$ 31,576.19
Hartford Fire Insurance Company	\$ 9.79	\$ 9.79
La Compagnie d'Assurances Jevco	\$ -	\$ -
Echelon General Insurance Company	\$ 3,641.84	\$ 3,641.84
Liberty Mutual Insurance Company	\$ 12,292.59	\$ 12,292.59
Lloyd's Underwriters	\$ 20,268.02	\$ 20,268.02
The Missisquoi Insurance Company	\$ -	\$ -
Motors Insurance Corporation	\$ -	\$ -
XL Reinsurance America Inc.	\$ 74.51	\$ 74.51
The Personal Insurance Company	\$ 8,382.71	\$ 8,382.71
The Portage la Prairie Mutual Insurance Company	\$ 3,505.13	\$ 3,505.13
TD Home and Auto Insurance Company	\$ 182.49	\$ 182.49
Royal & Sun Alliance Insurance Company of Canada	\$ 14,865.72	\$ 14,865.72
Scottish & York Insurance Co. Limited	\$ -	\$ -
Security National Insurance Company	\$ 19,724.66	\$ 19,724.66
Sentry Insurance a Mutual Company	\$ 3.79	\$ 3.79
SouthEastern Mutual Insurance Company	\$ 3,773.81	\$ 3,773.81
The Sovereign General Insurance Company	\$ 6,039.74	\$ 6,039.74
Stanley Mutual Insurance Company	\$ 2,299.08	\$ 2,299.08
St. Paul Fire and Marine Insurance Company	\$ 342.87	\$ 342.87
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 133.87	\$ 133.87
Traders General Insurance Company	\$ 3,347.27	\$ 3,347.27
Trafalgar Insurance Company of Canada	\$ 519.68	\$ 519.68
Unifund Assurance Company	\$ 12,459.92	\$ 12,459.92
Wawanesa Mutual Insurance Company	\$ 39,022.15	\$ 39,022.15
Western Surety Company	\$ 306.56	\$ 306.56
Sompo Japan Nipponkoa Insurance Inc.	\$ 3.47	\$ -
Zurich Insurance Company Ltd	\$ 2,335.70	\$ 2,335.70
The Dominion of Canada General Insurance Company	\$ 8,068.56	\$ 8,068.56
Primum Insurance Company	\$ 7,827.04	\$ 7,827.04
Westport Insurance Corporation	\$ 766.57	\$ 766.57
COSECO Insurance Company	\$ 790.88	\$ 790.88
Canadian Universities Reciprocal Insurance Exchange	\$ 265.84	\$ 265.84
RBC Insurance Company of Canada	\$ 342.56	\$ 342.56
Canadian Lawyers Insurance Association (CLIA)	\$ 110.50	\$ 110.50
Stewart Title Guaranty Company	\$ 284.78	\$ 284.78
TD General Insurance Company	\$ -	\$ -
Travelers Insurance Company of Canada	\$ 1,079.45	\$ 1,079.45
Novex Insurance Company	\$ 143.34	\$ 143.34
Pembridge Insurance Company	\$ 8,029.41	\$ 8,029.41
First American Title Insurance Company	\$ 0.63	\$ 0.63
Mitsui Sumitomo Insurance Company Limited	\$ 37.57	\$ 37.57
Federated Insurance Company of Canada	\$ 852.45	\$ 852.45
United General Insurance Corporation	\$ 2,615.75	\$ 2,615.75
Green Shield Canada	\$ 947.48	\$ 947.48
Sunderland Marine Mutual Insurance Company Limited	\$ -	\$ -

Company name	Assessment	Amount paid
Protective Insurance Company	\$ 19.89	\$ 19.89
Old Republic Insurance Company of Canada	\$ 1,048.82	\$ 1,048.82
Northbridge General Insurance Corporation	\$ 11,579.69	\$ 11,579.69
Versasure Surety	\$ -	\$ -
Genworth Financial Mortgage Insurance Company Canada	\$ 4,020.39	\$ 4,020.39
CAA Insurance Company (Ontario)	\$ 2,424.42	\$ 2,424.42
Waterloo Insurance Company	\$ 135.76	\$ 135.76
Coachman Insurance Company	\$ -	\$ -
Everest Insurance Company of Canada	\$ 303.09	\$ -
Zenith Insurance Company	\$ 377.92	\$ 377.92
Perth Insurance Company	\$ 2.21	\$ 2.21
Aviva General Insurance Company	\$ 5,569.95	\$ 5,569.95
Canassurance compagnie d'assurance	\$ 759.62	\$ 759.62
Temple Insurance Company	\$ 2,155.43	\$ 2,155.43
Lawyers' Professional Indemnity Company	\$ -	\$ -
Ascentus Insurance Ltd.	\$ -	\$ -
Trans Global Insurance Company	\$ 17.05	\$ 17.05
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 4,498.08	\$ 4,498.08
The Insurance Company of Prince Edward Island	\$ 3,186.26	\$ 3,186.26
T.H.E. Insurance Company	\$ -	\$ -
XL Insurance Company Limited	\$ -	\$ -
National Liability & Fire Insurance Company	\$ 413.28	\$ 413.28
Pafco Insurance Company	\$ 909.59	\$ 909.59
Industrial-Alliance Pacific General Insurance Corporation	\$ 3,648.47	\$ 3,648.47
Petline Insurance	\$ 236.47	\$ 236.47
Allianz Global Risks US Insurance Company	\$ 2,816.55	\$ 2,816.55
Omega General Insurance Company	\$ 342.87	\$ 342.87
FCT Insurance Company Ltd.	\$ 1,264.78	\$ 1,264.78
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 72.30	\$ 72.30
Canadian Farm Insurance Corp.	\$ 0.63	\$ 0.63
Jewelers Mutual Insurance Company	\$ 44.83	\$ 44.83
L'Unique assurances générales inc.	\$ 0.95	\$ 0.95
Trisura Guarantee Insurance Company	\$ 861.92	\$ 861.92
Electric Insurance Company	\$ 13.58	\$ 13.58
Canada Guaranty Mortgage Insurance Company	\$ 1,568.19	\$ 1,568.19
Berkley Insurance Company	\$ 151.55	\$ 151.55
Fenchurch General Insurance Company	\$ 15.15	\$ 15.15
Associated Electric & Gas Insurance Services Limited	\$ 117.45	\$ 117.45
Triton Insurance Company	\$ 865.71	\$ 865.71
AXIS Reinsurance Company (Canadian Branch)	\$ 393.07	\$ 393.07
Healthcare Insurance Reciprocal of Canada	\$ 21.78	\$ 21.78
Allied World Specialty Insurance	\$ 652.91	\$ 652.91
Unica Insurance	\$ 0.32	\$ 0.32
HDI Global Specialty SE	\$ 708.79	\$ 708.79
DAS Legal Protection Insurance Company Limited	\$ -	\$ -
Groupama S.A.	\$ -	\$ -

<b>Company name</b>	<b>Assessment</b>	<b>Amount paid</b>
HDI Global SD Canada	\$ 509.57	\$ 509.57
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 9.47	\$ 9.47
Arch Insurance Canada Ltd	\$ 791.83	\$ 791.83
Millennium Insurance Corporation	\$ 556.62	\$ 556.62
Orion Travel Insurance Company	\$ 259.21	\$ 259.21
AXA Art Insurance Corporation	\$ -	\$ -
Liberty Specialty Markets Bermuda Limited	\$ 11.68	\$ 11.68
Starr Insurance and Reinsurance Limited	\$ 257.63	\$ -
GMS Insurance Inc.	\$ 153.12	\$ 153.12
Certas Home and Auto Insurance Company	\$ 16559.24	\$ 16,559.24
XL Specialty Insurance	\$ 990.42	\$ 990.42
SCOR Insurance	\$ 599.87	\$ 599.87
AXA Insurane Company	\$ 14.52	\$ 14.52
<u>Atradius Credito y Caucion, S.A. de Seguros y Reaseguros</u>	\$ 5.37	\$ 5.37
<u>Carleton-Fundy Mutual Insurance</u>	\$ 1996.93	\$ 1,996.93
<u>Community Newspaper</u>	\$ 0.95	\$ -