

ANNUAL REPORT 2023

**CONSUMER
ADVOCATE**
for Insurance



**DÉFENSEUR DU
CONSOMMATEUR**
en matière d'assurances



www.insurance.assurance.ca



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ABOUT US



DID YOU KNOW

Paragraph 17.1 (2) of the Motor Vehicle Act states that a driver must carry insurance while operating a motor vehicle. A person convicted of operating a vehicle without insurance will lose his driver's license and will have to give proof of financial responsibility in order to have it back. The regular market will not offer insurance and the insured will have to go through Facility Association for insurance and the premium will be very high. Operating a vehicle without insurance is illegal and very expensive.

ABOUT US

The Consumer Advocate for Insurance has held office since January 1, 2005

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 to requests from consumers.



Don't be afraid to ask questions!
In insurance there are no silly questions. If you don't understand something, don't hesitate to say it. We are here to help.



MESSAGE FROM THE CONSUMER ADVOCATE FOR INSURANCE

OUR TEAM

makes it their duty to respond quickly, courteously and professionally to requests from consumers.

MESSAGE FROM THE CONSUMER ADVOCATE

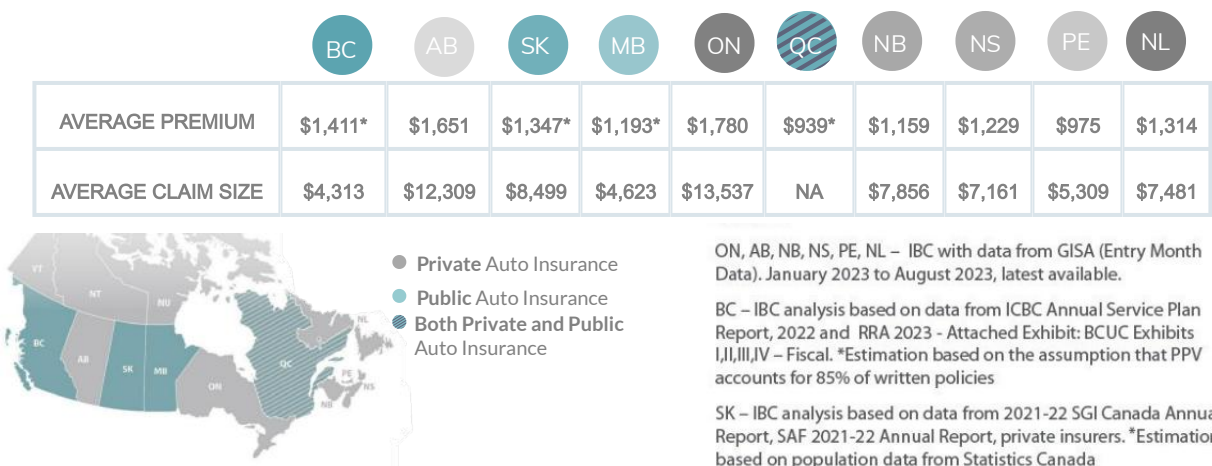
The insurance industry presents challenges for consumers, particularly because of the complexity of its products. The terms in contracts may seem simple, but their variations are not. Often, homeowners in the same community may have different types of coverage or simply no coverage at all, even though they may be neighbors. Generally, the complexity of insurance policy wording may result in consumers assuming they have greater protection than what their policy offers. The nature and extent of coverage is further complicated by the fact that policies offer protection under certain circumstances and for specific events, but not others. For example, the fact that water damage resulting from sudden or accidental escape of water is often included in a typical homeowner insurance policy while water damage resulting from sewer backup or overland flooding is not. Instead, sewer backup and overland flooding must be purchased as an optional endorsement. Consumers may not fully understand what is covered or not covered in the policy. In insurance, assuming is never a good thing. Insureds must read their contract and ask questions. There are no senseless questions. And remember, we are here to help you understand your contract.

MESSAGE FROM THE CONSUMER ADVOCATE

The main complaint received this year is the fact that consumers are unable to reach their insurer. After leaving several voicemails, their calls are not returned. During meetings with different insurance companies, we emphasized the importance of communication. For example, digital communications in the form of personalized text messages, status updates via mobile apps, and guides to help with the reading of estimates can dramatically improve the claims experience without significantly increasing costs for insurers. We also must keep in mind that some insureds still want to pick up the phone and talk with their adjuster for an update without having to repeat the same questions again and again. Insurers must be there for their insured.

We aim to provide the best help and service to the insureds. The employees of the Office of the Consumer Advocate for Insurance provide excellent service to the policyholders of our province. Our knowledgeable, experienced, and professional team works together to increase insureds satisfaction. Our team helps New Brunswick policyholders every day by giving its best, acting with integrity, fairness, and trustworthiness. Better and effective communication is essential if we want to reach as many insureds as possible. That is why again this year we launched two publicity campaigns across the province. Different media were used in order to reach out to all New Brunswickers.

Average Written Auto Premium by Province ¹



1. Thompson's World Insurance News Edition Feb.12, 2024

ON, AB, NB, NS, PE, NL – IBC with data from GISA (Entry Month Data). January 2023 to August 2023, latest available.
BC – IBC analysis based on data from ICBC Annual Service Plan Report, 2022 and RRA 2023 - Attached Exhibit: BCUC Exhibits I,II,III,IV – Fiscal. *Estimation based on the assumption that PPV accounts for 85% of written policies
SK – IBC analysis based on data from 2021-22 SGI Canada Annual Report, SAF 2021-22 Annual Report, private insurers. *Estimation based on population data from Statistics Canada
MB – IBC analysis based on data from MPI Annual Report, private insurers.
QC – IBC analysis based on data from Société de l'assurance automobile du Québec, Groupement des assureurs automobiles.

MESSAGE FROM THE CONSUMER ADVOCATE

Another subject that caught our attention this year is the vehicle theft rate reaching crisis level, as per Équité Association, a P&C industry-funded, not-for-profit fraud-fighting organization. According to them, vehicles are being stolen by domestic and international criminal organizations and Canada is now considered a low-risk, high-reward opportunity, whether the vehicles are destined for export or for domestic sale. We saw a double-digit increase in 2022 across Canada, and Atlantic Canada insurers experienced a 34.5% increase in stolen vehicles in 2022. New Brunswick is now seeing the most vehicle thefts in the Atlantic provinces (Thompson's World Insurance News, June 12, 2023).

As I write this message, I realize that this is my seventh report. A lot has happened since I arrived, and I've had to learn a lot of new things. Then came the pandemic, which turned our lives and our way of working upside down. In-person, remote and TEAMS meetings are now all part of our daily lives. Thanks to the motivated and experienced team at the Office of the Consumer Advocate for Insurance, the office's activities have been maintained and we have continued to help thousands of consumers with insurance questions or problems. In fact, since the office opened in 2005, we have responded to over 24,500 requests! This year, we received over 1,350 requests, an increase of over 12% on the previous year. Continue to call us if you have concerns and know that consumer protection is at the heart of everything we do. Thank you for your confidence!

WE ARE HERE TO HELP

**HOWEVER, SOME
MATTERS ARE BEYOND
THE SCOPE OF OUR
MANDATE. THESE MAY
INCLUDE:**

- cost of insurance
- availability of insurance, or
- matters that are, or have been, before the courts.

If the requests do not fall within our mandate, our experienced team will offer other options, when available!

OUR COMMITMENTS TO THE CONSUMERS

**FOR THE
CONSUMERS
OF NB**

- COURTESY
- TIMELESS
- KNOWLEDGE
- PRIVACY



COMMITMENTS OF THE OFFICE OF THE CONSUMER ADVOCATE



Courtesy: Courtesy, professionalism and respect are present in each of our interactions.

Timeliness: We aim to return your call the same day or the following day.

Knowledge: Our employees have more than 90 years experience collectively in the insurance industry. Teamwork and continuing education are part of our practices.

Privacy: All of your requests are confidential.

Each of our files is dealt in a fair and equitable fashion. We have established a good working relationship with industry's stakeholders, and we are proud to be able to count on their cooperation.

INTRODUCTION

If your organization would like information on insurance, do not hesitate to call and we will be happy to discuss it with you.

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-rata basis by insurance companies doing business in New Brunswick. The Consumer Advocate for Insurance has held office since January 1, 2005. We are pleased to submit our Annual Report for 2023. The Annual Report is submitted in accordance with subsection 10(1) of the *Consumer Advocate for Insurance Act*, which states as follows:

CONSUMER ADVOCATE FOR INSURANCE ACT

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 19th Annual Report will concentrate mainly on the requirements of the above-mentioned subsection 10(1) of the Consumer Advocate for Insurance Act.



RESPONSIBILITIES OF THE CONSUMER ADVOCATE



Subsection 7(2) provides that
the Consumer Advocate
"may appear before the New Brunswick
insurance board... to represent the
interests of consumers..."



DID YOU KNOW

Section 265.02 of the Motor Vehicle Act states that no person shall operate a motor vehicle on a highway while using a hand-operated electronic device.

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:

RESPONSABILITIES OF THE CONSUMER ADVOCATE

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 programs 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.

ACTIVITIES OF THE CONSUMER ADVOCATE

THE CONSUMER ADVOCATE
gave several interviews during the year.



ACTIVITIES OF THE CONSUMER ADVOCATE

This year, the Advocate participated in nine hearings of the NB Insurance Board. Four were held in person, while five were in paper format.

In June, the Advocate and Assistant Advocate once again met with many Ombudsman's offices. These exchanges are instructive and help to forge ties. What's more, they are important because they enable us to exchange information that is vital to consumer protection. They are therefore highly relevant.

In May and September, the Advocate took part in training sessions where she had the chance to meet people from the insurance industry from across Canada. Once again, these meetings provide an opportunity to exchange best practices.

Numerous media outlets have requested interviews, and the Advocate is always happy to share important information for policyholders. Whether on radio or television, interviews are an important part of the education component of the Advocate's mandate.

Finally, two advertising campaigns and a mini survey were launched during the year. The first campaign focused on the office's visibility, while the second focused on the educational aspect. The campaigns were successful as the number of calls received increased by more than 12%. As for the survey, its purpose was to verify whether the advertising campaigns had been worthwhile and relevant. The team was pleased to see that the visibility rate had risen from 25% to 33%. So, the goal was achieved.

Advice from the consumer advocate.

**SHOP AROUND.
INCREASE YOUR DEDUCTIBLE.
SAFE DRIVING.**

OFFICE OF THE CONSUMER ADVOCATE

5

STAFFS

The office has a permanent staff of four and one part time employee



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 part time 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
Part time

2023 SURVEY

The Office of the Consumer Advocate for Insurance

PREPARED BY



DID YOU KNOW

A recent survey shows that nearly a third of Canadians believe flooding, sewer backup, seepage and earthquake coverage are included in their standard home insurance coverage. Check your policy and talk to your broker or agent because in most cases those perils require separate endorsements to the standard policy.

The 2023 survey had two objectives :
to evaluate the level of reading and understanding of auto and property insurance policies, and to see if more consumers knew about us compared to last year.
The methodology and results of our survey are shown below:

Methodology



- Random telephone survey with 400 adults in New Brunswick aged 18+ years



- Data collection dates: August 9-28, 2023



- Overall results accurate to within +4.9 percentage points, 19 times out of 20



- Results may not equal 100 percent due to rounding

Property Insurance Policy

Among Those with a Property Insurance Policy

72%
Have
property
insurance
(vs. 77% in
Q2 2022)



55% have read **all or most** of their policy, while **43%** have read **some or none**



85% are **completely/mostly** confident they are appropriately covered by their policy, while **13%** are **not very/not at all confident**

66% say they have an **excellent or good** understanding of their policy, while **32%** have an **only fair or poor** understanding

Auto Insurance Policy

Among Those with an Auto Insurance Policy

84%
Have auto
insurance
(vs. 82% in
Q2 2022)



50% have read **all or most** of their policy, while **49%** have read **some or none**

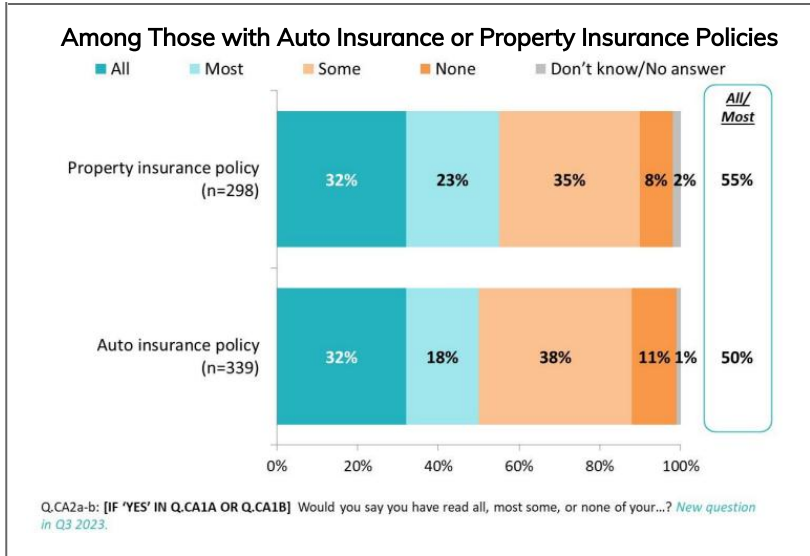


87% are **completely/mostly** confident they are appropriately covered by their policy, while **13%** are **not very/not at all confident**

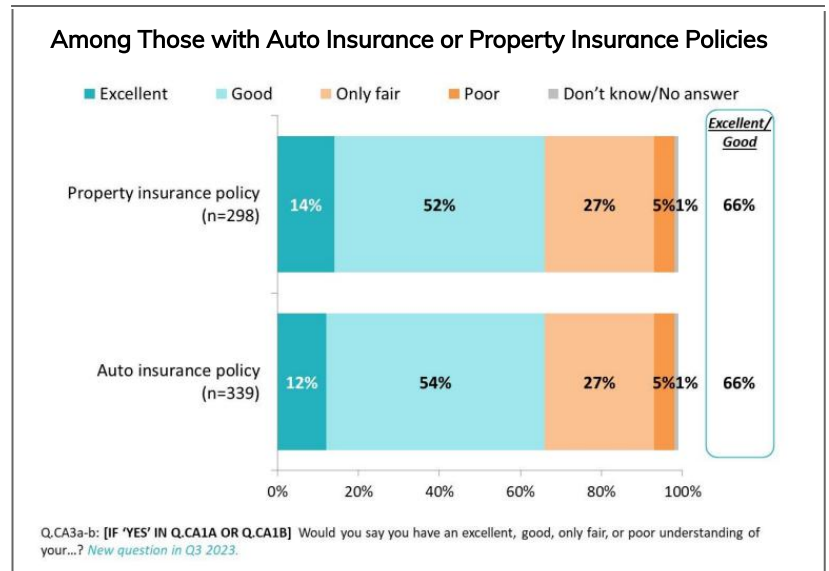
66% say they have an **excellent or good** understanding of their policy, while **32%** have an **only fair or poor** understanding

SURVEY

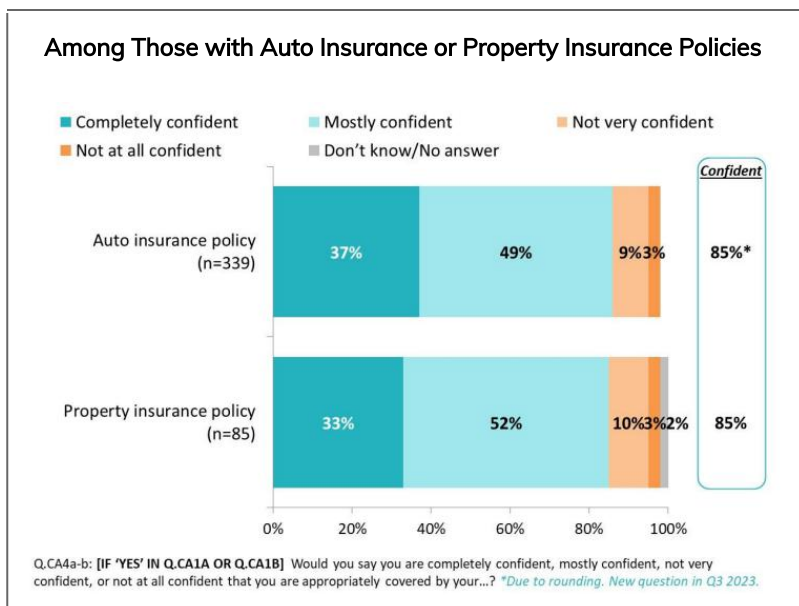
Policy reading



Policy understanding



Appropriate coverage



INQUIRIES HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE

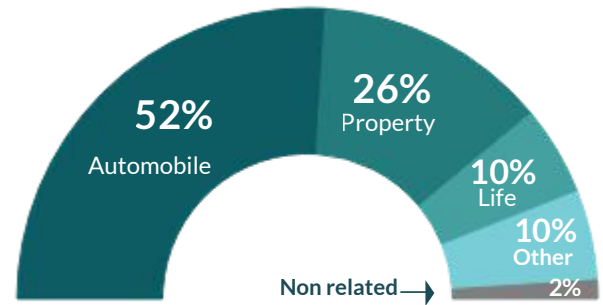
Requests
processed | 1355 in
2023



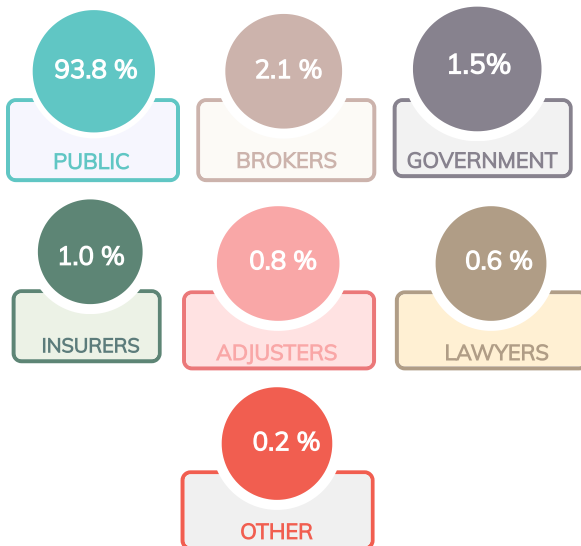
INQUIRIES HANDLED



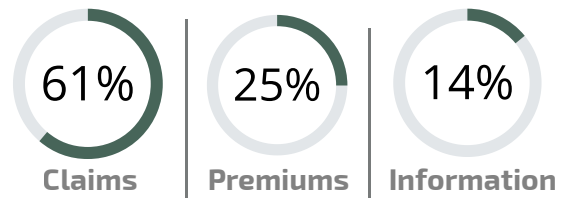
INQUIRIES BY TYPE OF INSURANCE



WHO MAKES THE REQUESTS



Nature of Inquiries



**CONSUMER
ADVOCATE**
for Insurance

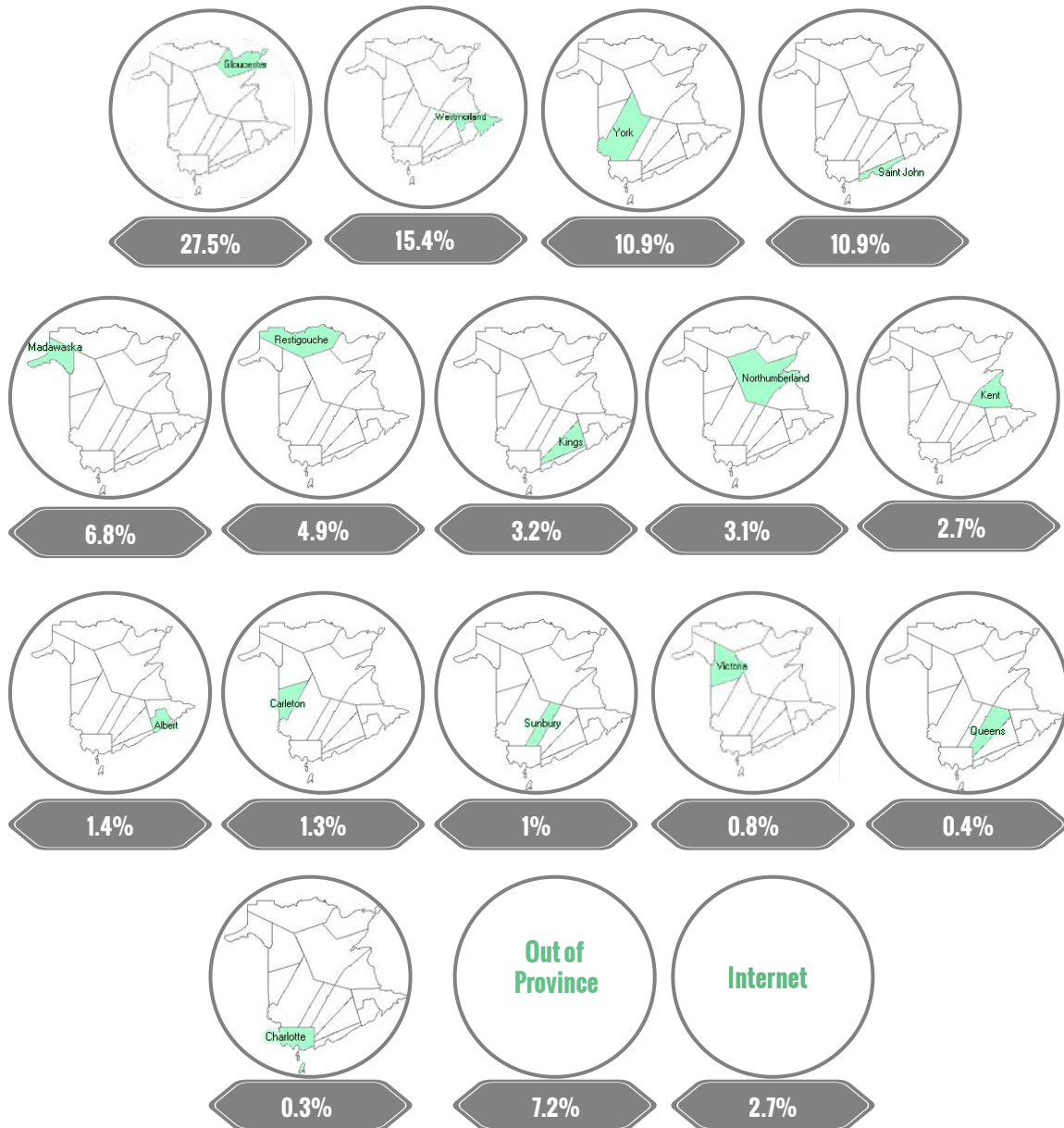


**WE ARE HERE
TO HELP**

☎ 1-888-238-5111

✉ caidma@gnb.ca

BREAKDOWN BY COUNTY



SUCCESS STORIES



DID YOU KNOW

If you plan to be away from your residence for a certain period, either short or long, speak to your broker/insurer about actions you may have to take. If your home becomes vacant and you did not advise your insurer, know that coverage for your loss may not be available.

Disclaimer: Names, places and facts have been modified in order to protect the privacy of the parties involved. This case study is for illustration purposes only. Each complaint the Office of the Consumer Advocate for Insurance reviews contains different facts and contract wording may vary. As a result, the application of the principles expressed here may lead to different results in different cases.

SUCCESS STORIES



**23% increase in his
auto insurance
premium**

A consumer reached out to us regarding a 23% increase in his auto insurance premium. When we reviewed the decisions rendered by the NB Insurance Board, we found that a 6.5% and a 3% increase had been approved for the last two years. We reached out to the insurer and ultimately the consumer's policy was renewed with a smaller premium than the previous year. He was extremely happy with the outcome. Therefore, when you receive your renewal, read your documents carefully and ask questions. If you still have concerns, reach out to your broker or to our office, and we will be happy to assist you.



**The contract was
binding**

A consumer reached out on behalf of his mother-in-law. She had been involved in a not-at-fault accident. Her car had been deemed a total loss. An offer had been made to her by email, and the same offer was again made in a second email sent about a month later. After she accepted the offer, she was then told there had been a mistake in the amount offered and the vehicle was worth \$5,257.44 less than the original offer. The consumer had tried to get them to stand by their original offer, but they had refused. We reached out to the insurer and pointed out to them there had been an offer and the offer had been accepted. The said offer had not been withdrawn by the insurer before the consumer accepted it. The contract was therefore binding. After our involvement, the insurer reviewed the file and agreed to pay the claim as per the original offer.

SUCCESS STORIES



AT FAULT ACCIDENT

The Act and Regulations

An insurer had put their insured at fault for an accident without advising her. Four years later, when this insured decided to switch insurer, she found out that she had this at-fault accident on her record. She was very surprised. Immediately, she contacted her insurer and tried to reverse their position but without success. She then reached out to our office. After listening to her explanations, reviewing the Act and Regulations, we wrote to the insurer, arguing they had made a mistake and used the wrong section according to the *Fault Determination Regulation*. After numerous exchanges, the insurer agreed with our recommendation and reversed its decision. This insured was very happy.



This rule therefore exonerated the consumer

A consumer who had been found at fault in an accident asked for our help. On his way home from an evening out with friends, he was driving his vehicle carefully when, suddenly, on a blind hill, he came face to face with a truck that was stopped. That truck was immobilized in the consumer's lane, facing oncoming traffic and had left its door open. The consumer took evasive action in an effort to avoid the truck but struck the open door and unfortunately ended up in the ditch. The police came to the scene. His insurer had used a specific section of the *Fault Determination Regulation*. However, after several conversations with the insurer, we convinced them that the wrong rule had been used. They should have used the rule that specifically explained the situation, i.e. the driver of the automobile that leaves his door open is 100% at fault. They agreed with our recommendation and put their insured 0% at fault. The consumer was very happy with the outcome. Consumers should note that there is a regulation governing fault determination. This regulation specifies that *an insurer shall determine the degree of fault of an insured for loss or damage arising directly or indirectly from the use or operation of an automobile in accordance with these rules* (subsection 4(1)). Careful study and review of these rules are required before determining who is at fault.

TESTIMONIALS



TESTIMONIALS

The Office or the Consumer Advocate for Insurance is here to help you with your insurance issues.

Whether you are experiencing problems with your automobile, home, or disability insurance, the employees of the Office of the Consumer Advocate for Insurance are here to guide you and help you resolve your issues. Collectively, we have more than 90 years of experience in the insurance field. We normally receive around 1200 requests each year, this year it was **1355**, and knowing we have helped an insured with his issue is rewarding. We do not expect to receive flowers and acknowledgment simply because we did our work, but when an insured takes the time to send us a thank you note, we are deeply touched.

We believe we can help and make a difference in the process. We take the time to explain to the insureds of New Brunswick all the claim process, the different options available to them or how the insurance industry works. When we receive a call or an email from insureds, we promptly reply, and they are happy to note that their question is not being left without an answer. We will guide them all the way. Many insureds are telling us that, without our involvement in the process, they would still be left in the dark, without knowing what to do. We are thus taking this opportunity to share some of the testimonials received during this last year:

- 1** I am very grateful for your assistance, and what you have done, so helpful and effective, as things were very muddy initially, and at a standstill.
- 2** You are an angel!
Thank you so much for your availability and your good advice, which we greatly appreciate.
- 3** Thank you again for all of your help in getting this matter resolved. Keep doing the work that you do!
- 4** This absolutely made my day! I can't thank you enough for your support and persistence with this file! I am truly grateful! Have a wonderful weekend! I know mine has been made much better!



BREAKDOWN OF OFFICE EXPENDITURES

Statement of Assessment 2023:

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 inclusive for all purposes of this section.”

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

SUBSECTION 11(3) STATES:

"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 (...).

“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, 2022 was to be \$653,429.69, apportioned as follows, for assessment purposes:

80% as against Property and Casualty insurers

20% as against Life and Health insurers



DID YOU KNOW

The Government of New Brunswick added a new type of fine for driving at excessive speed, over 80 km/h the limit. The person convicted of such offence will have a 1000\$ fine, lose 6 demerit points and his vehicle will be impounded for 30 days

COMPANY	ASSESSMENT	AMOUNT PAID
Affiliated FM Insurance Company	\$461.13	\$461.13
Factory Mutual Insurance Company	\$ 5,590.85	\$ 5,590.85
Allstate Insurance Company of Canada	\$ 18,136.23	\$ 18,136.23
American Bankers Insurance Company of Florida	\$ 3,685.45	\$ 3,685.45
Euler Hermes North America Insurance Company	\$ 23.28	\$ 23.28
The American Road Insurance Company	\$ 26.26	\$ 26.26
Boiler Inspection and Insurance Company of Canada	\$ 350.40	\$ 350.40
Chicago Title Insurance Company	\$ 270.11	\$ 270.11
Chubb Insurance Company of Canada	\$ 6,359.10	\$ 6,359.10
AIG Insurance Company of Canada	\$ 8,115.27	\$ 8,115.27
Continental Casualty Company	\$ 1,264.90	\$ 1,264.90
Co-operators General Insurance Company	\$ 27,521.47	\$ 27,521.47
CUMIS General Insurance Company	\$ 2,396.67	\$ 2,396.67
Ecclesiastical Insurance Office Public Limited Company	\$ 2,499.05	\$ 2,499.05
Definity Insurance Company	\$ 33,648.36	\$ 33,648.36
Elite Insurance Company	\$ 4,112.55	\$ 4,112.55
Sonnet Insurance Company	\$ 5,849.62	\$ 5,849.62
Canadian Premier General Insurance Company	\$ 39.70	\$ 39.70
First North American Insurance Company	\$ 49.84	\$ 49.84
Aviva Insurance Company of Canada	\$ 39,581.55	\$ 39,581.55
Gore Mutual Insurance Company	\$ 182.96	\$ 182.96
Wynward Insurance Group	\$ 2,166.56	\$ 2,166.56
Great American Insurance Company	\$ 1,030.60	\$ 1,030.60
Intact Insurance Company	\$ 45,529.96	\$ 45,529.96
Hartford Fire Insurance Company	\$ 24.47	\$ 24.47
Echelon General Insurance Company	\$ 5,265.82	\$ 5,265.82
Liberty Mutual Insurance Company	\$ 7,454.46	\$ 7,454.46
Lloyd's Underwriters	\$ 25,169.86	\$ 25,169.86
Motors Insurance Corporation	\$ 22.98	\$ 22.98
XL Reinsurance America Inc.	\$ 108.64	\$ 108.64
The Personal Insurance Company	\$ 13,238.72	\$ 13,238.72
The Portage la Prairie Mutual Insurance Company	\$ 4,443.55	\$ 4,443.55
TD Home and Auto Insurance Company	\$ 146.25	\$ 146.25
Royal & Sun Alliance Insurance Company of Canada	\$ 4,091.06	\$ 4,091.06
Security National Insurance Company	\$ 26,287.61	\$ 26,287.61
Sentry Insurance a Mutual Company	\$ 5.97	\$ 5.97
SouthEastern Mutual Insurance Company	\$ 7,619.22	\$ 7,619.22
The Sovereign General Insurance Company	\$ 5,917.67	\$ 5,917.67
Stanley Mutual Insurance Company	\$ 2,413.99	\$ 2,413.99
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 127.15	\$ 127.15

COMPANY	ASSESSMENT	AMOUNT PAID
Traders General Insurance Company	\$ 3,377.43	\$ 3,377.43
Trafalgar Insurance Company of Canada	\$ 645.88	\$ 645.88
Unifund Assurance Company	\$ 12,779.68	\$ 12,779.68
Wawanesa Mutual Insurance Company	\$ 33,599.11	\$ 33,599.11
Western Surety Company	\$ 367.71	\$ 367.71
Zurich Insurance Company Ltd	\$ 5,634.13	\$ 5,634.13
The Dominion of Canada General Insurance Company	\$ 10,112.89	\$ 10,112.89
Primum Insurance Company	\$ 11,577.16	\$ 11,577.16
Westport Insurance Corporation	\$ 1,317.43	\$ 1,317.43
Canadian Universities Reciprocal Insurance Exchange	\$ 353.98	\$ 353.98
RBC Insurance Company of Canada	\$ 313.99	\$ 313.99
Canadian Lawyers Insurance Association (CLIA)	\$ 281.45	\$ 281.45
Stewart Title Guaranty Company	\$ 368.60	\$ 368.60
Travelers Insurance Company of Canada	\$ 1,055.67	\$ 1,055.67
Novex Insurance Company	\$ 171.62	\$ 171.62
Pembridge Insurance Company	\$ 10,049.02	\$ 10,049.02
Mitsui Sumitomo Insurance Company Limited	\$ 44.77	\$ 44.77
Federated Insurance Company of Canada	\$ 1,168.49	\$ 1,168.49
United General Insurance Corporation	\$ 3,352.66	\$ 3,352.66
Green Shield Canada	\$ 1,589.63	\$ 1,589.63
Protective Insurance Company	\$ 36.11	\$ 36.11
Old Republic Insurance Company of Canada	\$ 1,214.75	\$ 1,214.75
Northbridge General Insurance Corporation	\$ 19,085.95	\$ 19,085.95
Sagen Mortgage Insurance Company Canada	\$ 4,402.06	\$ 4,402.06
CAA Insurance Company (Ontario)	\$ 5,864.84	\$ 5,864.84
Everest Insurance Company of Canada	\$ 707.36	\$ 707.36
Zenith Insurance Company	\$ 3,493.53	\$ 3,493.53
Aviva General Insurance Company	\$ 5,497.73	\$ 5,497.73
Canassurance compagnie d'assurance	\$ 633.04	\$ 633.04
Temple Insurance Company	\$ 2,285.35	\$ 2,285.35
Trans Global Insurance Company	\$ 59.69	\$ 59.69
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 6,083.32	\$ 6,083.32
The Insurance Company of Prince Edward Island	\$ 5,164.34	\$ 5,164.34
Aspen Insurance UK Limited	\$ 2,072.84	\$ 2,072.84
National Liability & Fire Insurance Company	\$ 1,168.79	\$ 1,168.79
Pafco Insurance Company	\$ 1,789.30	\$ 1,789.30
Industrial-Alliance Pacific General Insurance Corporation	\$ 4,937.21	\$ 4,937.21
Petline Insurance	\$ 280.86	\$ 280.86
Allianz Global Risks US Insurance Company	\$ 2,115.82	\$ 2,115.82
Omega General Insurance Company	\$ 1,095.96	\$ 1,095.96

COMPANY	ASSESSMENT	AMOUNT PAID
FCT Insurance Company Ltd.	\$ 1,801.54	\$ 1,801.54
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 81.18	\$ 81.18
Canadian Farm Insurance Corp.	\$ 0.30	\$ 0.30
Jewelers Mutual Insurance Company	\$ 48.65	\$ 48.65
Trisura Guarantee Insurance Company	\$ 2,725.88	\$ 2,725.88
Electric Insurance Company	\$ 1.79	\$ 1.79
Canada Guaranty Mortgage Insurance Company	\$ 2,994.20	\$ 2,994.20
Berkley Insurance Company	\$ 686.47	\$ 686.47
Fenchurch General Insurance Company	\$ 2.98	\$ 2.98
Associated Electric & Gas Insurance Services Limited	\$ 254.89	\$ 254.89
Triton Insurance Company	\$ 921.66	\$ 921.66
AXIS Reinsurance Company (Canadian Branch)	\$ 208.93	\$ 208.93
Healthcare Insurance Reciprocal of Canada	\$ 37.01	\$ 37.01
Allied World Specialty Insurance	\$ 1,546.65	\$ 1,546.65
HDI Global Specialty SE	\$ 1,092.68	\$ 1,092.68
HDI Global SE Canada	\$ 898.98	\$ 898.98
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 47.75	\$ 47.75
Arch Insurance Canada Ltd	\$ 1,759.75	\$ 1,759.75
Millennium Insurance Corporation	\$ 1,106.41	\$ 1,106.41
Orion Travel Insurance Company	\$ 226.24	\$ 226.24
Starr Insurance and Reinsurance Limited	\$ 654.53	\$ 654.53
GMS Insurance Inc.	\$ 253.99	\$ 253.99
Certas Home and Auto Insurance Company	\$ 22,550.83	\$ 22,550.83
Technology Insurance Company, Inc	\$ 134.31	\$ 134.31
XL Specialty Insurance	\$ 2,459.65	\$ 2,459.65
SCOR Insurance	\$ 737.51	\$ 737.51
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	\$ 5.67	\$ 5.67
Carleton-Fundy Mutual Insurance	\$ 2,114.33	\$ 2,114.33
Tokio Marine Canada Ltd	\$ 9.55	\$ 9.55
Acadie Vie	\$ 2,147.18	\$ 2,147.18
ACTRA Fraternal Benefit Society	\$ 4.38	\$ 4.38
American Bankers Life Assurance Company of Florida	\$ 1,041.75	\$ 1,041.75
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 4,135.82	\$ 4,135.82
Blue Cross Life Insurance Company of Canada	\$ 7,263.05	\$ 7,263.05
The Canada Life Assurance Company	\$ 29,311.61	\$ 29,311.61
Canadian Premier Life Insurance Company	\$ 599.05	\$ 599.05
Combined Insurance Company of America	\$ 1,869.49	\$ 1,869.49
The Empire Life Insurance Company	\$ 861.21	\$ 861.21
The Grand Orange Lodge of British America Benefit Fund	\$ 8.75	\$ 8.75
The Independent Order of Foresters	\$ 10.94	\$ 10.94

COMPANY	ASSESSMENT	AMOUNT PAID
Industrial Alliance Insurance and Financial Services Inc.	\$ 5,837.03	\$ 5,837.03
Knights of Columbus	\$ 874.45	\$ 874.45
The Manufacturers Life Insurance Company	\$ 22,283.05	\$ 22,283.05
New York Life Insurance Company	\$ 55.80	\$ 55.80
Beneva inc.	\$ 1,477.23	\$ 1,477.23
Reliable Life Insurance Company	\$ 1.42	\$ 1.42
Sun Life Assurance Company of Canada	\$ 18,783.26	\$ 18,783.26
United American Insurance Company	\$ 0.11	\$ 0.11
The Wawanesa Life Insurance Company	\$ 532.31	\$ 532.31
Humania Assurance Inc	\$ 187.65	\$ 187.65
CIGNA Life Insurance Company of Canada	\$ 14.66	\$ 14.66
American Income Life Insurance Company	\$ 1,090.55	\$ 1,090.55
Co-operators Life Insurance Company	\$ 2,754.66	\$ 2,754.66
The Equitable Life Insurance Company of Canada	\$ 1,208.39	\$ 1,208.39
Primerica Life Insurance Company of Canada	\$ 202.86	\$ 202.86
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	\$ 81.84	\$ 81.84
La Capitale Financial Security Company	\$ 108.65	\$ 108.65
BMO Life Assurance Company	\$ 1,011.22	\$ 1,011.22
First Canadian Insurance Corporation	\$ 791.19	\$ 791.19
TD Life Insurance Company	\$ 120.69	\$ 120.69
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 744.69	\$ 744.69
Pavonia Life Insurance Company of Michigan	\$ 4.16	\$ 4.16
RBC Life Insurance Company	\$ 1,877.25	\$ 1,877.25
American Health and Life Insurance Company	\$ 114.56	\$ 114.56
Ivari	\$ 772.81	\$ 772.81
Trans Global Life Insurance Company	\$ 9.85	\$ 9.85
Foresters Life Insurance Company	\$ 553.86	\$ 553.86
Desjardins Sécurité financière compagnie d'assurance vie	\$ 5,813.39	\$ 5,813.39
Chubb Life Insurance Company of Canada	\$ 967.57	\$ 967.57
Medavie Inc.	\$ 14,829.18	\$ 14,829.18
L'Union-Vie, compagnie mutuelle d'assurance	\$ 79.55	\$ 79.55
TruStage Life of Canada	\$ 11.05	\$ 11.05
La Survivance – Voyage, compagnie d'assurance	\$ 31.51	\$ 31.51
SSQ, Insurance Company Inc.	0.00	
La Capitale Civil Service Insurers Inc	200.01	\$ 200.01
Aetna Life Insurance Company	\$ 6.13	\$ 6.13
Teachers Life Insurance Society	\$ 0.11	\$0.11
TOTAL	\$ 653,429.69	\$ 653,429.69