

2009 Annual Report



*Office of the Consumer
Advocate for Insurance*



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

March 15, 2010

The Honourable Roy Boudreau
Speaker of the Legislative Assembly of New Brunswick
Legislative Assembly Building
P.O. Box 6000
Fredericton, N.B.
E3B 5H1

Mr. Speaker:

Pursuant to subsection 10(1) of the *Consumer Advocate for Insurance Act*, I am pleased to submit the annual report on the activities of the Office of the Consumer Advocate for Insurance for the 2009 calendar year. It also contains a summary regarding the total amount assessed against insurers for the fiscal year that ended March 31, 2009 under section 11 and the amount paid by each insurer.

Respectfully,

Ronald Godin
Consumer Advocate for Insurance for New Brunswick

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TABLE OF CONTENTS

1.	INTRODUCTION.....	2
2.	RESPONSIBILITIES OF THE CONSUMER ADVOCATE	3
3.	OFFICE OF THE CONSUMER ADVOCATE.....	5
4.	ACTIVITIES OF THE CONSUMER ADVOCATE	6
4.1	MEETINGS	6
4.2	PRESENTATIONS	8
4.3	CONFERENCES.....	8
4.4	HEARINGS	9
4.5	SPECIAL EVENTS	9
4.6	OTHER ACTIVITIES.....	10
4.7	WEBSITE REPORT	10
5.	FILES HANDLED BY THE OFFICE OF THE ADVOCATE.....	12
5.1	NUMBER OF FILES	12
5.2	BREAKDOWN BY TYPE OF INSURANCE	12
5.3	NATURE OF REQUESTS	13
5.4	ORIGIN OF REQUESTS	13
5.5	BREAKDOWN BY COUNTY	14
6.	HIGHLIGHTS FOR 2009.....	15
6.1	AUTO INSURANCE RATES.....	15
6.2	LAPSE IN AUTO INSURANCE.....	15
6.3	IT’S BEEN 5 YEARS	15
7.	ASSESSMENT OF OFFICE EXPENDITURES	17
8.	ISSUES.....	19
8.1	CREDIT SCORING.....	19
8.2	HOUSE INSURANCE.....	19
8.3	MINOR INJURY CAP	20
9.	CONCLUSION	21
	APPENDIX A: COPY OF THE NEWSPAPER AD	22
	APPENDIX B: STATEMENT OF ASSESSMENTS	23

1. INTRODUCTION

Subsection 10(1) of the *Consumer Advocate for Insurance Act* reads 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.*

The Consumer Advocate for Insurance has been in office since January 1, 2005. Annual reports have been submitted for the years 2005, 2006, 2007 and 2008. The time has come to present the annual report for the year 2009.

The 5th year was one of continued stability in the auto insurance industry but with signs of movement or activity in the house insurance market, involving the use of credit scoring and the beginning of an upward trend in rates. Again, much media attention was given to the minor injury cap issue, which remains to be settled in this Province. Finally, amendments to the legislation regarding lapse in auto insurance coverage came into effect at the beginning of the year.

2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

The *Consumer Advocate for Insurance Act*, chapter C-17.5 of the New Brunswick Acts, was assented to on June 30, 2004 on the recommendation of the Legislative Assembly. The Consumer Advocate for Insurance was appointed on December 21, 2004 for a 10-year term, commencing January 1, 2005.

Subsection 7(1) of the *Consumer Advocate for Insurance Act* stipulates that 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 established under the Insurance Act to represent the interests of consumers (...).*

Subsection 7(3) stipulates that *the Consumer Advocate may appear before the Board of Commissioners of Public Utilities to represent the interests of consumers at hearings the Board of Commissioners is authorized to hold under the Insurance Act (...).*

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 four. In addition to the Consumer Advocate, the other employees are:

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Advocate

Brian Teed: Assistant Advocate.

The three assistants all have work experience in the insurance industry. The two assistant advocates had 15 years' and 30 years' experience, respectively, in the industry as insurance adjusters on joining the Office of the Consumer Advocate.

The office itself is located at 270 Douglas Avenue, Suite 406, Keystone Place, Bathurst. 2009 was the fifth year of operations of the Office of the Consumer Advocate.

4. ACTIVITIES OF THE CONSUMER ADVOCATE

4.1 Meetings

The Consumer Advocate participated in the following meetings:

- Meeting with Mr. Duncan Matheson
Bissett Matheson Communications Ltd
February 16, 2009
Fredericton, NB
- Meeting with Ms Brenda Mackenzie
Vice President, Maritime Region
Wawanesa Insurance
March 26, 2009
Moncton, NB
- Meeting with Mr. Bill Adams
Vice President, Atlantic
Insurance Bureau of Canada
April 18, 2009
Moncton, NB
- Meeting with Mr. Ross Antworth
General Manager
The NB Federation of Snowmobile Clubs
March 26, 2009
Bathurst, NB
- Meeting with Insurance Brokers Association of NB
Linda Dawe, Steven White and Georges Leger
May 4, 2009
Bathurst, NB
- Meeting with Mr. David Weir
Deputy Superintendant of Insurance
May 7, 2009
Fredericton, NB
- Meeting with Mr. Fred Plant
President
Canadian Independent Adjusters Association
May 21, 2009
Moncton, NB

- Meeting with Mr. Bill Adams
Vice President, Atlantic
Insurance Bureau of Canada
June 8, 2009
Moncton, NB
- Meeting with Ms. Paul D'Astous
Chairman and CEO
New Brunswick Insurance Board
June 9, 2009
Saint John, NB
- Meeting with Assurances Générales Acadie Inc
Denis Laverdière, Marc Roy and Kathleen Albert
June 18, 2009
Caraquet, NB
- Meeting with Community Non-Profit Council
July 21, 2009
Fredericton, NB
- Meeting with CAFII
Canadian Association of Financial Institutions in Insurance
August 26, 2009
Fredericton, NB
- Meeting with Community Non-Profit Insurance Committee
September 17, 2009
Fredericton, NB
- Meeting with Community Non-Profit Insurance Committee
October 15, 2009
Fredericton, NB
- Meeting with Trans Union Canada
Novembre 27, 2009
Fredericton, NB
- Meeting with Community Non-Profit Insurance Committee
November 27, 2009
Fredericton, NB
- Meeting with Community Non-Profit Insurance Committee.
December 2, 2009
Fredericton

4.2 Presentations

The Consumer Advocate gave presentations regarding insurance matters to the following groups, associations, organizations and committees:

- Campbellton Rotary Club
February 2, 2009
Campbellton, NB
- NB Law Society
Bar Admission Course
February 17, 2009
Fredericton, NB
- YMCA
Insurance information for new arrivals to NB
May 28, 2009
Saint-John, NB
- Université de Moncton
Faculty of Law
Septembre 23, 2009

4.3 Conferences

The Consumer Advocate attended the following conferences and was a member of one of the panels:

- National Insurance Conference of Canada
September 30 – October 2, 2009
Ottawa, Ontario
- Facility's Role in the Auto Cycle
Panel Member
October 1, 2009

4.4 Hearings

The Consumer Advocate participated in the following hearings:

- New Brunswick Insurance Board
IAO Actuarial Consulting Services Inc.
Commercial, interurban and miscellaneous vehicles
January 27, 2009
Saint-John, NB

- New Brunswick Insurance Board
Facility Association - Private passenger vehicles
January 27, 2009
Saint-John, NB

- New Brunswick Insurance Board
Facility Association – Cost of Capital
September 1, 2009
Saint John, NB

- New Brunswick Insurance Board
IAO Actuarial Consulting Services Inc.
2010 Private passenger vehicles
October 27, 2009
Saint-John, NB

4.5 Special Events

- Be Smart-Be Safe
Atlantic Tour 2009
Insurance Bureau of Canada
Launching of the tour
June 1, 2009
Fredericton, NB

- Be Smart-Be Safe
Atlantic Tour 2009
Insurance Bureau of Canada
June 24, 2009
Caraquet, NB

4.6 Other Activities

- Filing Annual Report for 2008
April 2, 2009
Fredericton, NB
- Federal Civil Service School
Travel studies program
Meeting with 4 participants
June 2, 2009
Bathurst, NB
- Articles in newspapers, newsletters and magazines.
- Monitor Facility Association Monthly Reports
- Advertising and promotion (see appendix A) as follows:

radio (English) February 9th to the 15th
radio (English) March 9th to the 15th
radio (French) May 25 to to July 1st

newspapers (French and English) September and October 2009
- Various media interviews (radio, newspapers and television stations)
regarding insurance issues and news in regards to insurance issues.

4.7 Website Report

Web Site: www.insurance-assurance.ca came into operation on March 7th, 2007. It has proven to be a great tool for communicating information regarding insurance matters and also as an effective means for consumers to reach us for questions, comments or on-line complaints. Below is a usage statistics summary for 2009.

It will provide you with an indication as to the popularity of our Web Site.

Average number of visits per day: 58

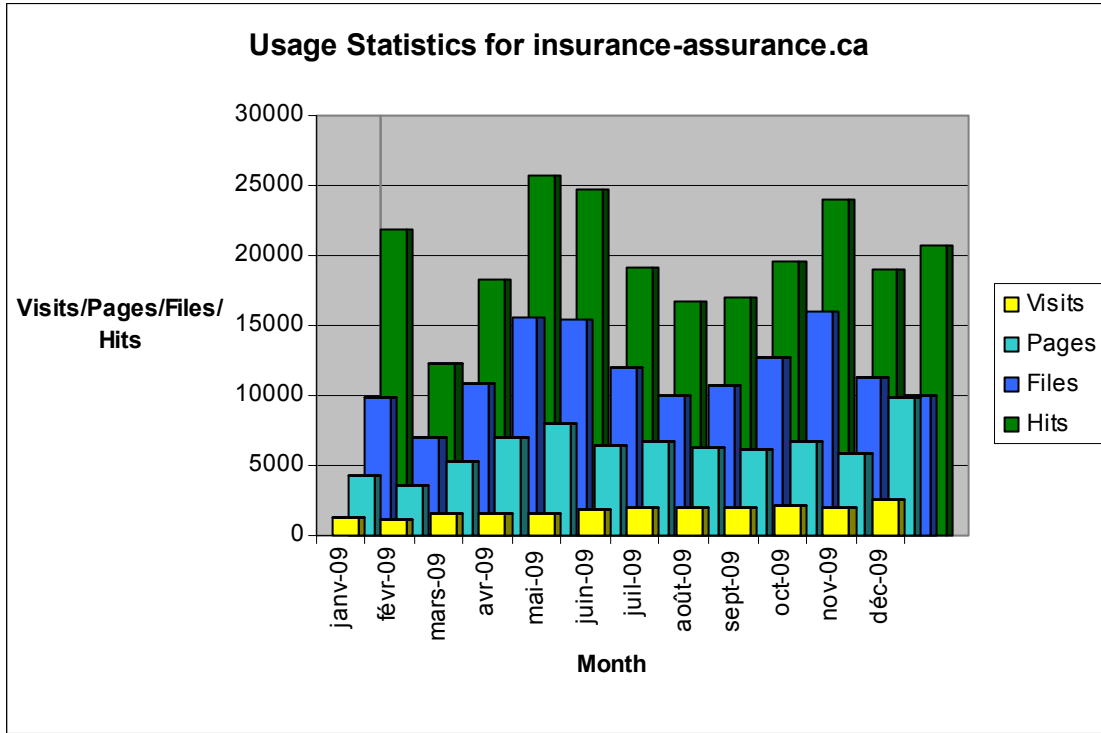
Average number of pages visited per day: 207

Average number of visits per month: 1768

Average number of pages visited per month: 6302

Number of visits for 12 month period:21219

Number of pages visited for 12 month period:75624



Summary by Month				
Month	Visits	Pages	Files	Hits
January -09	1278	4285	9789	21845
February -09	1113	3583	7027	12310
March - 09	1571	5198	10887	18301
April - 09	1516	6939	15630	25790
May - 09	1578	8003	15477	24821
June - 09	1767	6349	12045	19179
July - 09	1933	6635	10051	16658
August - 09	1998	6206	10657	16960
September -09	1985	6066	12774	19554
October -09	2030	6631	16057	24017
November - 09	1982	5882	11207	19056
December - 09	2468	9847	10039	20716
Totals	21219	75624	141640	239207

5. FILES HANDLED BY THE OFFICE OF THE ADVOCATE

5.1 Number of Files

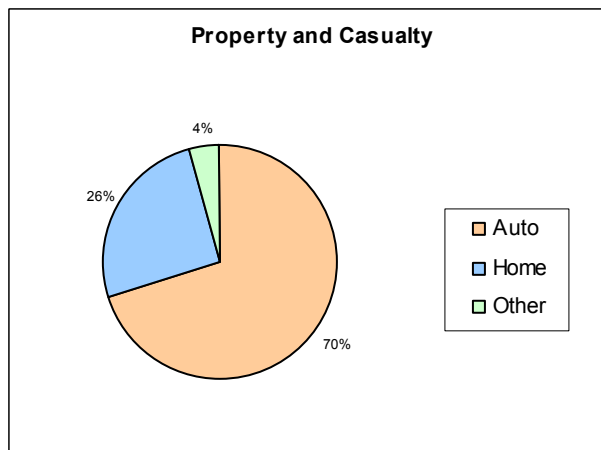
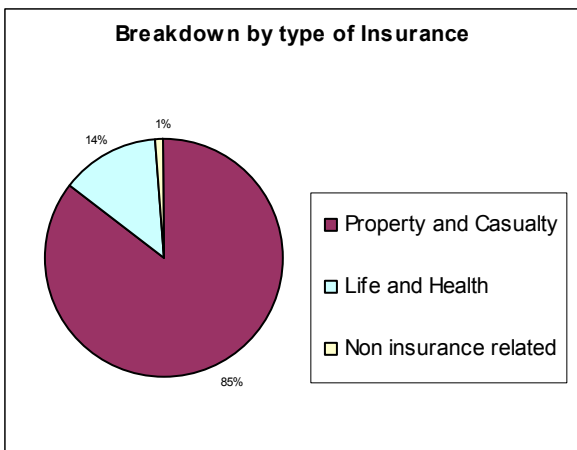
We handled many files during 2009, and the following table shows that we successfully responded to the requests for information, consultation, and assistance in all cases:

	<i>Number</i>	<i>(%)</i>
Completed	1,338	100.00%

5.2 Breakdown by Type of Insurance

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

	<i>Number</i>	<i>(%)</i>
Property and Casualty	1140	85.20%
<i>Auto</i>	<i>798</i>	<i>59.64%</i>
<i>Home</i>	<i>295</i>	<i>22.05%</i>
<i>Other</i>	<i>47</i>	<i>3.51%</i>
<i>Total</i>	<i>1140</i>	<i>85.20%</i>
Life and Health	183	13.68%
Non insurance related	15	1.12%



5.3 Nature of Requests

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

	<i>Number</i>	<i>(%)</i>
Claims	732	54.70%
Premiums	405	30.30%
Information	196	14.60%
Other	5	0.40%

5.4 Origin of Requests

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	1197	89.5%
Insurers	47	3.50%
Adjusters	29	2.10%
Brokers	21	1.60%
Lawyers	17	1.20%
Agents	15	1.10%
Government	9	0.70%
Corporations	1	0.10%
Media	1	0.10%
Institutions	1	0.10%

5.5 Breakdown by County

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

	#	(%)
Gloucester	355	26.50%
Westmorland	228	17.00%
Saint John	165	12.30%
Madawaska	110	8.20%
York	101	7.60%
Restigouche	66	5.00%
Northumberland	62	4.60%
Carleton	48	3.60%
Kent	40	3.00%
Sunbury	24	1.80%
Kings	19	1.40%
Victoria	14	1.10%
Queens	11	0.80%
Albert	11	0.80%
Charlotte	9	0.70%
Other (outside province)	75	5.60%

6. HIGHLIGHTS FOR 2009

6.1 Auto insurance rates

The overall rate reduction for all companies writing private passenger automobile insurance in the province went down by one per cent for 2009. It was the fifth consecutive year of rate reductions for private passenger automobiles, bringing the average rate at \$751. A total of 49 companies filed to do business in New Brunswick in 2009.

6.2 Lapse in auto insurance

New regulations took effect in 2009 that prohibit insurers from using a lapse in coverage (except in certain specified circumstances) for a period of less than 24 months as a factor that can be taken into account for underwriting or rate classification purposes.

6.3 It's been 5 years

It's been 5 year since the creation of the Consumer Advocate for Insurance, the only one of its kind in the country.

In that 5 year period the office handled 7424 files with the website handling approximately 20,00 visitors per year since it came into effect. Affordability and availability of auto insurance are no longer serious issues in this Province and stability appears to have set in for the benefit of the consumers over the past few years. The average rate has gone from \$1040 in 2005 to \$751 in 2009.

The concerns, issues and complaints handled by the office have shifted from rates to claims handling and from auto insurance to house insurance and life and health insurance.

The office has provided thousands of citizens in this Province with information and education regarding insurance, through public presentations, media reports and interviews,

newspaper advertisements, articles, leaflets, radio announcements and other means of dissemination of public information and education. We strongly believe that the consumers of this Province are better off because of the work that has been done by this office over the past 5 years.

7. 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, 2009 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, 2009 was \$453,903.28. 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 B** 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.

8. ISSUES

8.1 Credit Scoring

The use of credit scoring by insurance companies as an underwriting tool for personal property is not a new practice but it's becoming more and more prevalent, especially in the house insurance market.

We have serious concerns with this practice and we feel very strongly that it is not in the best interest of consumers seeking to purchase or renew their insurance. The practice impacts those that can least afford it; those that have gone through difficult financial times, those that have sustained financial hardship through no fault of their own (medical issues, job loss, divorce, etc) seniors and young people just starting out in life.

As matter of social policy it should not be allowed in the property and casualty industry market.

8.2 House insurance

Over and above credit scoring being used as an underwriting tool, there are other issues involving house insurance that emerged in 2009.

One of the biggest issues is the fact that home insurance premiums are on the rise. This is due to increased flood claims and increased rebuilding costs.

Under-insurance is another issue that has caused some required adjustments in coverage and thus resulting in adjustments in premium levels.

There appears to be some signs of instability in the market and hopefully this will not result in issues of availability and affordability as we experienced in auto insurance, not too long ago.

8.3 Minor injury cap

The minor injury cap legislation in NB continued to come under attack in 2009, especially by the New Brunswick branch of the Canadian Bar Association and some individuals who sustained serious injuries as a result of car accidents. Similar legislation in Nova Scotia has withstood legal challenge right up to the Nova Scotia Court of Appeal, that Province's top court. It was also held to be legally valid and constitutional in Alberta when the the Supreme Court of Canada refused to hear on appeal challenging the decision in favor of the legislation by that Province's top court, the Alberta Court of Appeal.

In New Brunswick the issue is not settled yet and it remains to be seen if this will occur in the near future, either through legislation or through court judgments. Nova Scotia's government recently announced that it will be conducting a review of the legislation in question.

9. CONCLUSION

2009 has been a year of stability in the auto insurance market for consumers in this Province.

The new territories system is working well and the amendments to the lapse in coverage legislation has brought further relief to consumers in general.

Lurking in the background are such issues as credit scoring and the ongoing challenge to the minor injury cap legislation. Both of these issues have the potential to have serious consequences on the consumers of property and casualty insurance in this Province.

At the end of our first 5 years of operation we believe very strongly that we have made and we are making a difference for the better for the consumers of this Province. It is with encouraging results and continuing challenges that lie ahead that we are determined to proceed for the next five years.

Insurance problems?

Need an advocate on your side?

- Contact the Consumer Advocate's office for the Province of NB.
- We are here to help you with any type of insurance issues.
- It's free and confidential.
- Car insurance, house insurance, life and health insurance.

We are your insurance ombudsman!

1-888-283-5111

www.insurance-assurance.ca



*Consumer Advocate
for Insurance*

Appendix B: Statement of Assessments

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
ACA ASSURANCE	8,81 \$	8,81 \$
ACE INA INSURANCE	3 747,89 \$	
ACTRA FRATERNAL BENEFIT SOCIETY	1,30 \$	1,30 \$
AFFILLIATED FM INSURANCE COMPANY OF CANADA	349,22 \$	349,22 \$
AIG LIFE INSURANCE COMPANY	863,77 \$	863,77 \$
ALLSTATE INSURANCE COMPANY	-	
ACADIE VIE	1 886,58 \$	1 886,58 \$
ACE INA LIFE INSURANCE	302,69 \$	302,69 \$
AETNA LIFE INSURANCE COMPANY	0,13 \$	0,13 \$
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1 237,42 \$	1 237,42 \$
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	76,03 \$	76,03 \$
ALLSTATE INSURANCE COMPANY OF CANADA	11 739,88 \$	11 739,88 \$
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2 633,86 \$	2 633,86 \$
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	192,85 \$	192,85 \$
AMERICAN INCOME LIFE INSURANCE COMPANY	405,91 \$	405,91 \$
AMEX ASSURANCE COMPANY	1,42 \$	1,42 \$
ASCENTUS INSURANCE LTD.	(9,80) \$	-
ASSOMPTION COMPAGNIES MUTUELLE D'ASSURANCE-VIE	5 594,99 \$	5 594,99 \$
ASSURANT LIFE OF CANADA	259,43 \$	259,43 \$
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	803,28 \$	803,28 \$
AMERICAN HOME ASSURANCE COMPANY	1 686,42 \$	1 686,42 \$
MUNICH RE-INSURANCE AMERICA, INC. / RÉASSURANCE MUNICH AMÉRIQUE, INC.	-	
ARCH INSURANCE COMPANY	47,66 \$	47,66 \$
ASPEN INSURANCE UK LIMITED	334,52 \$	334,52 \$
ASSURANCE-VIE BANQUE NATIONAL	765,59 \$	765,59 \$
COMPCORP LIFE INSURANCE COMPANY	-	-
AVIVA INSURANCE COMPANY OF CANADA	25 009,39 \$	25 009,39 \$
AXA INSURANCE (CANADA)	21 188,45 \$	21 188,45 \$
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	1 828,04 \$	1 828,04 \$
CAA INSURANCE COMPANY (ONTARIO)	1 552,34 \$	1 552,34 \$
CANADIAN LAWYERS INSURANCE ASSOCIATION (CLIA)	415,15 \$	415,15 \$
CANADIAN PREMIER LIFE INSURANCE COMPANY	854,31 \$	854,31 \$
AXA ASSURANCE INC.	308,78 \$	308,78 \$
AXA EQUITABLE LIFE INSURANCE COMPANY	-	
AXA PACIFIC INSURANCE COMPANY	144,77 \$	144,77 \$
BMO LIFE INSURANCE COMPANY	199,46 \$	199,46 \$
CANADIAN FARM INSURANCE CORP.	32,52 \$	32,52 \$
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	69,04 \$	69,04 \$
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE	388,42 \$	388,42 \$
CANASSURANCE COMPAGNIE D'ASSURANCE	207,50 \$	207,50 \$
CENTENNIAL INSURANCE COMPANY	-	-
CHICAGO TITLE INSURANCE COMPANY	89,09 \$	
CIBC LIFE INSURANCE COMPANY LIMITED / COMPAGNIE D'ASSURANCE-VIE CIBC LIMITÉE	113,46 \$	113,46 \$
COACHMAN INSURANCE COMPANY	-	

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	6 979,52 \$	6 979,52 \$
CARLETON MUTUAL INSURANCE COMPANY	824,50 \$	824,50 \$
AVIVA INTERNATIONAL INSURANCE LIMITED	- \$	
CHUBB INSURANCE COMPANY OF CANADA	1 633,41 \$	1 633,41 \$
CIGNA LIFE INSURANCE COMPANY OF CANADA	- \$	
COMBINED INSURANCE COMPANY OF AMERICA	1 858,87 \$	1 858,87 \$
COMMONWEALTH INSURANCE COMPANY	435,19 \$	435,19 \$
COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR	182,63 \$	182,63 \$
CO-OPERATORS GENERAL INSURANCE COMPANY	23 954,60 \$	23 954,60 \$
COSECO INSURANCE COMPANY	700,67 \$	700,67 \$
CUMIS GENERAL INSURANCE COMPANY	1 506,02 \$	1 506,02 \$
CUNA MUTUAL INSURANCE SOCIETY	0,26 \$	0,26 \$
DESJARDINS SECURITE FINANCIERE COMPAGNIE	3 617,10 \$	3 617,10 \$
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	1 026,73 \$	1 026,73 \$
CONTINENTAL CASUALTY COMPANY	967,04 \$	967,04 \$
CO-OPERATORS LIFE INSURANCE COMPANY	2 072,32 \$	2 072,32 \$
CT FINANCIAL ASSURANCE COMPANY	12,43 \$	12,43 \$
CUMIS LIFE INSURANCE COMPANY	935,39 \$	935,39 \$
DAIMLER CHRYSLER INSURANCE COMPANY	61,02 \$	61,02 \$
EAGLE STAR INSURANCE COMPANY LIMITED	- \$	
ECHELON GENERAL INSURANCE COMPANY	160,80 \$	160,80 \$
ECONOMICAL MUTUAL INSURANCE COMPANY	12 699,80 \$	12 699,80 \$
EMPLOYERS INSURANCE COMPANY OF WAUSAU	- \$	
EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	270,38 \$	270,38 \$
FACTORY MUTUAL INSURANCE COMPANY	4 280,63 \$	4 280,63 \$
FCT INSURANCE COMPANY LTD.	1 205,35 \$	1 205,35 \$
FEDERATED INSURANCE COMPANY OF CANADA	355,01 \$	355,01 \$
ELITE INSURANCE COMPANY	4 377,73 \$	4 377,73 \$
WESTPORT INSURANCE CORPORATION	298,00 \$	298,00 \$
EVEREST INSURANCE COMPANY OF CANADA	- \$	- \$
FARM MUTUAL REINSURANCE PLAN INC.	- \$	- \$
FEDERAL INSURANCE COMPANY	7,57 \$	7,57 \$
FEDERATION INSURANCE COMPANY	12 016,05 \$	12 016,05 \$
FIRST AMERICAN TITLE INSURANCE COMPANY OF CANADA	124,72 \$	124,72 \$
FIRST CANADIAN INSURANCE CORPORATION	1 234,32 \$	1 234,32 \$
FORETHOUGHT LIFE INSURANCE COMPANY	2,98 \$	2,98 \$
FUNDY MUTUAL INSURANCE COMPANY	1 349,67 \$	1 349,67 \$
GENERAL AMERICAN LIFE INSURANCE COMPANY	- \$	
GERBER LIFE INSURANCE COMPANY	12,69 \$	12,69 \$
GRAIN INSURANCE AND GUARANTEE COMPANY	752,79 \$	752,79 \$
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	- \$	- \$
FIRST NORTH AMERICAN INSURANCE COMPANY	16,48 \$	16,48 \$
GCAN INSURANCE COMPANY	873,50 \$	873,50 \$
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY	4 296,67 \$	4 296,67 \$
GORE MUTUAL INSURANCE COMPANY	6,68 \$	6,68 \$
GREAT AMERICAN INSURANCE COMPANY	414,25 \$	414,25 \$
GREEN SHIELD CANADA	674,83 \$	674,83 \$
HARTFORD FIRE INSURANCE COMPANY	92,21 \$	92,21 \$
INDUSTRIAL-ALLIANCE PACIFIC GENERAL	389,76 \$	
INDUSTRIELLE ALLIANCE ASSURANCE ET SERVICE FINANCIER INC.	3 285,14 \$	3 285,14 \$

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
ING NOVEX INSURANCE COMPANY OF CANADA	559,91 \$	559,91 \$
HARTFORD LIFE INSURANCE COMPANY	- \$	- \$
HOUSEHOLD LIFE INSURANCE COMPANY	99,73 \$	99,73 \$
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	927,88 \$	- \$
ING INSURANCE COMPANY OF CANADA	20 094,46 \$	20 094,46 \$
JEWELERS MUTUAL	17,37 \$	17,37 \$
KINGSWAY GENERAL INSURANCE COMPANY	2 473,95 \$	2 473,95 \$
KNIGHTS OF COLUMBUS	514,84 \$	514,84 \$
LA COMPAGNIE D'ASSURANCE BELAIR INC.	- \$	- \$
LA GARANTIE COMPAGNIE D'ASSURANCE DE L'AMÉRIQUE DU NORD	1 601,34 \$	1 601,34 \$
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	7,57 \$	7,57 \$
LEGACY GENERAL INSURANCE COMPANY	631,18 \$	631,18 \$
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	- \$	- \$
LIBERTY MUTUAL INSURANCE COMPANY	1 083,30 \$	1 083,30 \$
LA CAPITALE ASSURANCE ET GESTION DU PATRIMOINE INC	85,35 \$	85,35 \$
LA COMPAGNIE D'ASSURANCE JEVCO	78,40 \$	78,40 \$
LA SURVIVANCE COMPAGNIE MUTUELLE D'ASSURANCE-VIE	181,33 \$	181,33 \$
LAWYERS TITLE INSURANCE CORPORATE	- \$	- \$
L'EXCELLENCE COMPAGNIE D'ASSURANCE-VIE	60,10 \$	60,10 \$
LIFE INSURANCE COMPANY OF NORTH AMERICA	- \$	- \$
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	- \$	- \$
LLOYD'S UNDERWRITERS	8 059,70 \$	8 059,70 \$
LOMBARD INSURANCE COMPANY	20,04 \$	20,04 \$
LONDON LIFE INSURANCE COMPANY	4 590,83 \$	4 590,83 \$
LUMBERMEN'S UNDERWRITING ALLIANCE	1 216,04 \$	1 216,04 \$
L'UNION-VIE COMPANIE MUTUELLE D'ASSURANCE	25,39 \$	25,39 \$
MARKEL INSURANCE COMPANY OF CANADA	2 714,93 \$	2 714,93 \$
L'INTERNATIONALE COMPAGNIES D'ASSURANCES-VIE	- \$	
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	6 635,64 \$	6 635,64 \$
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	- \$	- \$
LUMBERMENS MUTUAL CASUALTY COMPANY	- \$	- \$
L'UNION CANADIENNE D'ASSURANCE	- \$	- \$
MANULIFE CANADA / METVIE CANADA	207,62 \$	207,62 \$
MASSACHUSETTS MUTUAL LIFE INSURANCE LTD	0,39 \$	0,39 \$
MD LIFE INSURANCE COMPANY	287,66 \$	287,66 \$
METLIFE CANADA	0,13 \$	0,13 \$
MITSUI SUMITOMO INSURANCE COMPANY	45,88 \$	45,88 \$
WASHINGTON NATIONAL INSURANCE COMPANY	- \$	- \$
NEW YORK LIFE INSURANCE COMPANY	46,50 \$	46,50 \$
OLD REPUBLIC INSURANCE COMPANY OF CANADA	740,76 \$	740,76 \$
MEDAVIE INC	8 007,17 \$	8 007,17 \$
METROPOLITAN LIFE INSURANCE COMPANY	- \$	- \$
MOTORS INSURANCE CORPORATION	97,10 \$	97,10 \$
NATIONAL LIABILITY & FIRE INSURANCE	113,59 \$	113,59 \$
NORTH AMERICAN SPECIALTY INSURANCE	- \$	
OMEGA GENERAL INSURANCE COMPANY	27,17 \$	27,17 \$
OPTIMUM SOCIÉTÉ D'ASSURANCE INC	- \$	- \$
PENNSYLVANIA LIFE INSURANCE COMPANY	5 190,21 \$	5 190,21 \$
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	170,19 \$	170,19 \$
PROMUTUEL GASPÉSIE- LES ILES, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	2 064,59 \$	2 064,59 \$
PROMUTUEL VIE INC	- \$	- \$

COMPANY	AMOUNT OF ASSESSMENT	AMOUNT PAID
PAFCO INSURANCE COMPANY	733,19 \$	733,19 \$
PENNCORP LIFE INSURANCE COMPANY	58,15 \$	58,15 \$
PERTH INSURANCE COMPANY	88,20 \$	88,20 \$
PRIMUM INSURANCE COMPANY	3 881,97 \$	3 881,97 \$
PROMUTUEL TÉMISCOUATA SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	2 071,72 \$	2 071,72 \$
PROTECTIVE INSURANCE COMPANY	7,13 \$	7,13 \$
QUEBEC ASSURANCE COMPANY	- \$	- \$
RBC GENERAL INSURANCE COMPANY	3 397,78 \$	3 397,78 \$
RBC TRAVEL INSURANCE COMPANY	857,46 \$	857,46 \$
SCOTIA GENERAL INSURANCE COMPANY	- \$	- \$
SCHOTTISH & YORK INSURANCE COMPANY INC.	503,79 \$	503,79 \$
SECURITY NATIONAL INSURANCE COMPANY	11 033,87 \$	11 033,87 \$
SOMPO JAPAN INSURANCE INC.	0,89 \$	0,89 \$
RBC LIFE INSURANCE COMPANY	3 033,09 \$	3 033,09 \$
RELIABLE LIFE INSURANCE COMPANY	180,68 \$	180,68 \$
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	13 583,09 \$	13 583,09 \$
SCOTIA LIFE INSURANCE COMPANY	201,27 \$	201,27 \$
SECURICAN GENERAL INSURANCE	99,33 \$	99,33 \$
SENTRY INSURANCE MUTUAL COMPANY	4,45 \$	4,45 \$
SOUTHEASTERN MUTUAL INSURANCE COMPANY	2 428,51 \$	2 428,51 \$
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	1 387,53 \$	- \$
STANLEY MUTUAL INSURANCE COMPANY	2 490,87 \$	2 490,87 \$
STEWART TITLE GUARANTY COMPANY	512,70 \$	512,70 \$
SUN LIFE ASSURANCE COMPANY OF CANADA	12 194,41 \$	12 194,41 \$
T.H.E. INSURANCE COMPANY	- \$	- \$
SSQ, SOCIÉTÉ D'ASSURANCE-VIE INC.	248,55 \$	248,55 \$
TRAVELERS GUARANTEE COMPANY OF CANADA	926,50 \$	- \$
STATE FARM FIRE AND CASUALTY	6 604,91 \$	6 604,91 \$
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	12 947,01 \$	12 947,01 \$
STONEBRIDGE LIFE INSURANCE COMPANY	0,13 \$	0,13 \$
SUNDERLAND MARINE MUTUAL INSURANCE LIMITED	447,23 \$	447,23 \$
TD DIRECT INSURANCE INC.	- \$	- \$
TD GENERAL INSURANCE COMPANY	- \$	- \$
TD LIFE INSURANCE COMPANY	41,45 \$	41,45 \$
THE AMERICAN ROAD INSURANCE	66,37 \$	66,37 \$
THE CANADA LIFE INSURANCE COMPANY OF CANADA	- \$	- \$
THE BRITISH AVIATION INSURANCE COMPANY LIMITED	- \$	- \$
THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	9 631,64 \$	9 631,64 \$
THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	246,61 \$	246,61 \$
TD HOME AND AUTO INSURANCE	614,70 \$	614,70 \$
TEMPLE INSURANCE COMPANY	1 564,81 \$	1 564,81 \$
THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	421,38 \$	421,38 \$
THE CANADA LIFE ASSURANCE	8 334,85 \$	8 334,85 \$
THE EMPIRE LIFE INSURANCE COMPANY	294,27 \$	294,27 \$
THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND	10,62 \$	10,62 \$
THE GREAT WEST LIFE ASSURANCE COMPANY	7 058,57 \$	7 058,57 \$
THE INSURANCE COMPANY FOR PEI	2 065,93 \$	2 065,93 \$
THE MISSISQUOI INSURANCE COMPANY	6,68 \$	6,68 \$
THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	- \$	- \$
THE PERSONAL INSURANCE COMPANY	6 155,91 \$	6 155,91 \$
THE INDEPENDENT ORDER OF FORESTERS	10,88 \$	10,88 \$

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
THE MANUFACTURERS LIFE INSURANCE	13 663,17 \$	13 663,17 \$
THE MORGAGE INSURANCE COMPANY OF CANADA	- \$	- \$
THE NORDIC INSURANCE COMPANY OF CANADA	(10,69) \$	
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	2,33 \$	2,33 \$
THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	3 809,81 \$	3 809,81 \$
THE SOVEREIGN GENERAL INSURANCE COMPANY	1 538,98 \$	1 538,98 \$
THE STANDARD LIFE ASSURANCE COMPANY 2006	- \$	- \$
THE WAWANESA LIFE INSURANCE COMPANY	337,92 \$	337,92 \$
TIG INSURANCE COMPANY	- \$	- \$
TRADERS GENERAL INSURANCE	6 476,18 \$	6 476,18 \$
TRANS GLOBAL INSURANCE COMPANY	90,87 \$	90,87 \$
TRANSAMERICA LIFE CANADA	471,58 \$	471,58 \$
THE STANDARD LIFE ASSURANCE COMPANY OF 2006	955,21 \$	955,21 \$
THE WAWANESA MUTUAL INSURANCE	39 091,37 \$	39 091,37 \$
TOKIO MARINE & NICHIDO FIRE INSURANCE CO. LTD	12,47 \$	12,47 \$
TRAFALGAR INSURANCE COMPANY OF CANADA	569,27 \$	569,27 \$
TRANS GLOBAL LIFE INSURANCE	18,91 \$	18,91 \$
UNIFUND ASSURANCE COMPANY	5 855,24 \$	5 855,24 \$
UNITED AMERICAN INSURANCE COMPANY	1,68 \$	1,68 \$
UNITY LIFE OF CANADA	72,01 \$	72,01 \$
VIRGINIA SURETY COMPANY INC.	- \$	- \$
WESTERN ASSURANCE COMPANY	- \$	- \$
WESTERN SURETY COMPANY	297,11 \$	297,11 \$
UAP NEWROTTARDAM INSURANCE COMPANY N.V.	- \$	- \$
UNION DU CANADA ASSURANCE-VIE	15,28 \$	15,28 \$
UNITED GENERAL INSURANCE	2 484,64 \$	2 484,64 \$
UTICA MUTUAL INSURANCE COMPANY	- \$	- \$
WATERLOO INSURANCE COMPANY	421,38 \$	421,38 \$
WESTERN LIFE ASSURANCE COMPANY	113,85 \$	113,85 \$
WOMAN'S LIFE INSURANCE SOCIETY	- \$	- \$
SECURITY INSURANCE COMPANY	- \$	- \$
XL REINSURANCE AMERICA INC.	288,20 \$	288,20 \$
ZURICH INSURANCE COMPANY	6 285,98 \$	6 285,98 \$
XL INSURANCE COMPANY LIMITED	1 214,70 \$	1 214,70 \$
ZENITH INSURANCE COMPANY	1 431,18 \$	1 431,18 \$
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY OF CANADA	- \$	- \$
STANDARD LIFE ASSURANCE LIMITED	- \$	- \$
STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD.	304,24 \$	304,24 \$
SUN LIFE INSURANCE (CANADA) LIMITED	- \$	- \$
ATRADIUS CREDIT INSURANCE N.V.	- \$	- \$
ELECTRIC INSURANCE COMPANY	22,27 \$	22,27 \$
L'UNIQUE ASSURANCES GÉNÉRALES INC.	126,95 \$	126,95 \$
TRISURA GUARANTEE INSURANCE COMPANY	211,58 \$	211,58 \$
AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY	525,17 \$	525,17 \$
L'ENTRAIDE ASSURANCE MUTUAL COMPANY	- \$	- \$
BERKLEY INSURANCE COMPANY	- \$	- \$
PMI MORTGAGE INSURANCE COMPANY CANADA	14,25 \$	14,25 \$

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
AXA GENERAL INSURANCE	- \$	- \$
FENCHURCH GENERAL INSURANCE COMPANY	- \$	- \$
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	158,57 \$	158,57 \$
SAFETY NATIONAL CASUALTY CORPORATION	4,90 \$	4,90 \$
TRITON INSURANCE COMPANY	603,12 \$	603,12 \$
	453 903,28 \$	446 455,12 \$