

2015 Annual Report



*Office of the Consumer
Advocate for Insurance*



Consumer Advocate for Insurance.

Défenseur du consommateur en
matière d'assurances.

April 19, 2016

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

Mr. Speaker,

Pursuant of subsection 10 (1) of the Consumer Advocate for Insurance Act, I am pleased to submit our annual report on the activities of the Office of the Consumer Advocate for Insurance for the calendar year 2015. 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, 2015.

Respectfully,

Ronald Godin
Consumer Advocate for Insurance for New Brunswick for the year 2015

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1. INTRODUCTION

The Consumer Advocate has been in office since January 1, 2005. We are pleased to submit our annual report for the calendar year 2015.

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

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

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

This 11th annual report will concentrate mainly on the requirements of the above mentioned subsection 10 (1) of the Consumer Advocate for Insurance Act.

2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

The Consumer Advocate for Insurance was appointed for a ten year term, commencing January 1, 2005. The term was extended for a further 12 months effective January 1, 2015.

The Consumer Advocate is an officer of the Legislative Assembly.

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

7(1) The Consumer Advocate shall

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

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

3. OFFICE OF THE CONSUMER ADVOCATE

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

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Consumer Advocate

Anne-Marie Ramsay: Assistant Consumer Advocate

Solange Godin: Administrative Assistant (casual)

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

4. ACTIVITIES OF THE CONSUMER ADVOCATE

The Consumer Advocate participated in the following activities:

- Filling Annual Report for 2014
Fredericton, NB
March 28, 2015
- Meeting with Insurance Bureau of Canada
Fredericton, NB
August 12, 2015
- Appearance before the Standing Committee on Procedures, Privileges and
Legislative officers
Fredericton, NB
November 12, 2015
- 11 Newspaper interviews
- 4 Radio interviews
- 2 Television interviews

5. INQUIRIES TO THE OFFICE OF THE ADVOCATE

5.1 Number of inquiries

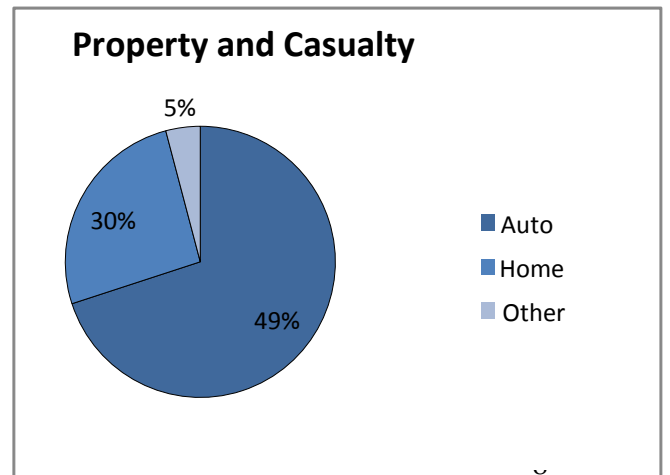
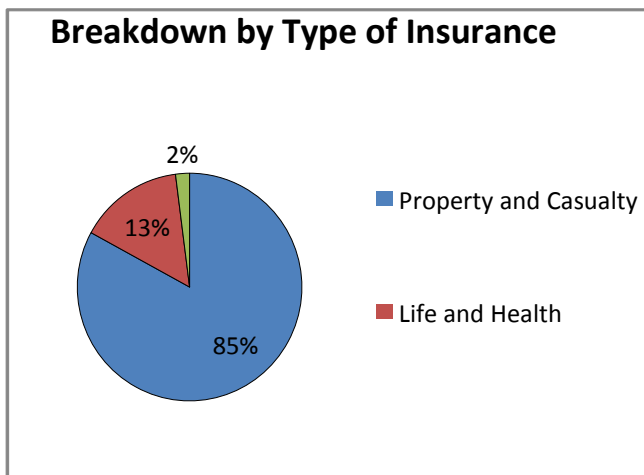
We received many inquiries in 2015, and the following table shows that we responded to concerns, complaints, requests for information and assistance as follow:

| | <i>Number</i> | <i>(%)</i> |
|-------------|---------------|------------|
| # completed | 1099 | 100.00% |

5.2 Breakdown by Type of Insurance

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

| | <i>Number</i> | <i>(%)</i> |
|-----------------------|---------------|---------------|
| Property and Casualty | 929 | 84.50% |
| <i>Auto.....</i> | <i>541</i> | <i>49.20%</i> |
| <i>Home.....</i> | <i>333</i> | <i>30.30%</i> |
| <i>Other.....</i> | <i>55</i> | <i>5.00%</i> |
| <i>Total</i> | <i>929</i> | <i>84.50%</i> |
| Life and Health | 145 | 13.20% |
| Non insurance related | 25 | 2.30% |



5.3 Nature of inquires

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

| | <i>Number</i> | <i>(%)</i> |
|-------------|---------------|------------|
| Claims | 613 | 55.80% |
| Premiums | 390 | 35.50% |
| Information | 74 | 6.70% |
| Other | 22 | 2.00% |

5.4 Origin of inquires

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

| | <i>Number</i> | <i>(%)</i> |
|--------------|---------------|------------|
| Public | 987 | 89.70% |
| Adjusters | 33 | 3.00% |
| Government | 11 | 1.00% |
| Lawyers | 28 | 2.60% |
| Brokers | 14 | 1.30% |
| Insurers | 11 | 1.00% |
| Agents | 4 | 0.40% |
| Institution | 2 | 0.20% |
| Corporations | 2 | 0.20% |
| Media | 0 | 0.00% |
| Other | 7 | 0.60% |

5.5 Breakdown by County

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

| | # | (%) |
|--------------------------|-----|--------|
| Gloucester | 305 | 28.00% |
| Westmorland | 146 | 13.20% |
| York | 93 | 8.40% |
| Saint John | 113 | 10.20% |
| Kings | 59 | 5.30% |
| Madawaska | 79 | 7.10% |
| Northumberland | 42 | 4.00% |
| Restigouche | 53 | 4.80% |
| Charlotte | 17 | 1.50% |
| Kent | 27 | 2.40% |
| Carleton | 19 | 1.70% |
| Sunbury | 17 | 1.50% |
| Queens | 17 | 1.50% |
| Albert | 10 | 1.00% |
| Victoria | 16 | 1.40% |
| Internet | 11 | 1.00% |
| Other (outside province) | 75 | 7.00% |

6. ASSESSMENT OF OFFICE EXPENDITURES

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

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

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

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

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

80% as against Property and Casualty insurers

20% as against Life and Health insurers

The total amount of expenditures incurred for the fiscal year ending March 31, 2015 was \$489,297.00. This amount has been assessed against every licensed insurer in New-Brunswick, by means of a notice of assessment submitted to each company. Attached hereto as **Appendix A** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

7. APPENDIX A : STATEMENT OF ASSESSMENTS

| Company name | Assessment | Paid |
|--|--------------|----------|
| Acadie Vie | 2 001,38 \$ | 2001,38 |
| ACE INA Insurance | 3 070,80 \$ | 3070,8 |
| ACE INA Life Insurance | 527,48 \$ | 527,48 |
| ACTRA Fraternal Benefit Society | 2,36 \$ | 2,36 |
| Aetna Life Insurance Company | - \$ | |
| Affiliated FM Insurance Company | 111,22 \$ | 111,22 |
| AIG Insurance Company of Canada | 7 658,11 \$ | 7658,11 |
| Allianz Global Risks US Insurance Company | 1 125,21 \$ | 1125,21 |
| Allianz Life Insurance Company of North America | - \$ | |
| Allied World Specialty Insurance | 178,20 \$ | 178,2 |
| Allstate Insurance Company | - \$ | |
| Allstate Insurance Company of Canada | 14 515,75 \$ | 14515,75 |
| American Bankers Insurance Company of Florida | 2 910,86 \$ | 2910,86 |
| American Bankers Life Assurance Company of Florida | 669,13 \$ | 669,13 |
| American Health and Life Insurance Company | 67,17 \$ | 67,17 |
| American Income Life Insurance Company | 550,48 \$ | 550,48 |
| Arch Insurance Canada Ltd | 811,03 \$ | 811,03 |
| Arch Insurance Company | - \$ | |
| Ascentus Insurance Ltd. | - \$ | |
| Aspen Insurance UK Limited | 48,30 \$ | 48,3 |
| Associated Electric & Gas Insurance Services Limited | 94,99 \$ | 94,99 |
| Assomption Compagnie Mutuelle d'Assurance-vie | 4 840,30 \$ | 4840,30 |
| Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie | 694,39 \$ | 694,39 |
| Assurant Life of Canada | 132,41 \$ | 132,41 |
| Atradius Credit Insurance N.V. | - \$ | |
| Aviva Insurance Company of Canada | 29 986,23 \$ | 29986,23 |
| AXA Art Insurance Corporation | 6,90 \$ | 6,9 |
| AXA Assurances Inc. | - \$ | |
| AXA Equitable Life Insurance Company | - \$ | |
| AXA General Insurance | - \$ | |
| AXA Insurance (Canada) | - \$ | |
| AXA Pacific Insurance Company | - \$ | |
| AXIS Reinsurance Company (Canadian Branch) | 439,21 \$ | 439,21 |
| Berkley Insurance Company | 55,61 \$ | 55,61 |
| Blue Cross Life Insurance Company of Canada | 2 391,61 \$ | 2391,61 |
| BMO Life Assurance Company | 611,31 \$ | 611,31 |
| BMO Life Insurance Company | 62,76 \$ | 62,76 |
| CAA Insurance Company (Ontario) | 1 980,49 \$ | 1980,49 |
| Canada Guaranty Mortgage Insurance Company | 647,44 \$ | 647,44 |
| Canadian Egg Industry Reciprocal Alliance (CEIRA) | 42,62 \$ | 42,62 |
| Canadian Farm Insurance Corp. | 1,62 \$ | 1,62 |
| Canadian Lawyers Insurance Association (CLIA) | 358,83 \$ | 358,83 |

| Company name | Assessment | Paid |
|--|-------------------|-------------|
| Canadian Northern Shield Insurance Company | 2,03 \$ | 2,03 |
| Canadian Premier Life Insurance Company | 479,76 \$ | 479,76 |
| Canadian Universities Reciprocal Insurance Exchange | 349,50 \$ | 349,5 |
| Canassurance compagnie d'assurance | 703,46 \$ | 703,46 |
| Carleton Mutual Insurance Company | 809,41 \$ | 809,41 |
| Certas Home and Auto Insurance Company | - \$ | |
| Chicago Title Insurance Company | 136,39 \$ | 136,39 |
| Chubb Insurance Company of Canada | 1 378,51 \$ | 1378,51 |
| CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée | 129,29 \$ | 129,29 |
| CIGNA Life Insurance Company of Canada | - \$ | |
| CMFG life Insurance Company | - \$ | |
| CMS Insurance Inc. | 10,55 \$ | 10,55 |
| Coachman Insurance Company | 0,81 \$ | 0,81 |
| Combined Insurance Company of America | 1 650,80 \$ | 1650,8 |
| Compagnie Française d'Assurance pour le Commerce Extérieur | 126,24 \$ | 126,24 |
| CompCorp Life Insurance Company | - \$ | |
| Continental Casualty Company | 969,34 \$ | 969,34 |
| Co-operators General Insurance Company | 19 148,53 \$ | 19148,53 |
| Co-operators Life Insurance Company | 1 957,31 \$ | 1957,31 |
| CorePointe Insurance Company | 0,41 \$ | 0,41 |
| COSECO Insurance Company | 761,91 \$ | 761,91 |
| CT Financial Assurance Company | 7,09 \$ | 7,09 |
| CUMIS General Insurance Company | 1 997,95 \$ | 1997,95 |
| CUMIS Life Insurance Company | 734,69 \$ | 734,69 |
| DAS Legal Protection Insurance Company Limited | 40,19 \$ | 40,19 |
| Desjardins Sécurité financière compagnie d'assurance vie | 3 430,46 \$ | 3430,46 |
| Ecclesiastical Insurance Office Public Limited Company | 1 518,15 \$ | 1518,15 |
| Echelon General Insurance Company | 341,38 \$ | 341,38 |
| Economical Mutual Insurance Company | 11 749,80 \$ | 11749,8 |
| Electric Insurance Company | 51,55 \$ | 51,55 |
| Elite Insurance Company | 7 111,34 \$ | 7111,34 |
| Employers Insurance Company of Wausau | - \$ | |
| Euler Hermes North America Insurance Company | 153,84 \$ | 153,84 |
| Everest Insurance Company of Canada | 200,53 \$ | 200,53 |
| Factory Mutual Insurance Company | 4 218,74 \$ | 4218,74 |
| FaithLife Financial | - \$ | |
| Farm Mutual Reinsurance Plan Inc. | - \$ | |
| FCT Insurance Company Ltd. | 1 130,90 \$ | 1130,9 |
| Federal Insurance Company | 2,03 \$ | 2,03 |
| Federated Insurance Company of Canada | 483,45 \$ | 483,45 |
| Federation Insurance Company of Canada | 11 441,30 \$ | 11441,3 |
| Fenchurch General Insurance Company | 7,31 \$ | 7,31 |
| Fidelity National Title Insurance Company | - \$ | |
| First American Title Insurance Company | 45,87 \$ | 45,87 |
| First Canadian Insurance Corporation | 867,53 \$ | 867,53 |
| First North American Insurance Company | 75,10 \$ | 75,1 |

| Company name | Assessment | Paid |
|---|-------------------|-------------|
| Foresters Life Insurance Company | 180,23 \$ | 180,23 |
| Fundy Mutual Insurance Company | 1 472,68 \$ | 1472,68 |
| Genworth Financial Mortgage Insurance Company Canada | 2 859,72 \$ | 2859,72 |
| Gerber Life Insurance Company | 12,36 \$ | 12,36 |
| Giraffe & Friends Life Insurance Company | - \$ | |
| Gore Mutual Insurance Company | 25,57 \$ | 25,57 |
| Great American Insurance Company | 595,08 \$ | 595,08 |
| Green Shield Canada | 827,27 \$ | 827,27 |
| Groupama S.A. | - \$ | |
| Hartford Fire Insurance Company | 7,31 \$ | 7,31 |
| Hartford Life Insurance Company | - \$ | |
| HDI-Gerling Industrie Versicherung AG | 32,07 \$ | 32,07 |
| Healthcare Insurance Reciprocal of Canada | 9,74 \$ | 9,74 |
| Humania Assurance Inc | 141,76 \$ | 141,76 |
| Industrial Alliance Insurance and Financial Services Inc. | 4 776,14 \$ | 4776,14 |
| Industrial Alliance Pacific Insurance and Financial Services Inc. | - \$ | |
| Industrial-Alliance Pacific General Insurance Corporation | 1 634,24 \$ | 1634,24 |
| Intact Insurance Company | 37 529,46 \$ | 37529,46 |
| International Insurance Company of Hannover Ltd. | 167,65 \$ | 167,65 |
| Ironshore Insurance Ltd. | 65,76 \$ | 65,76 |
| Jewelers Mutual Insurance Company | 34,10 \$ | 34,1 |
| Knights of Columbus | 680,74 \$ | 680,74 |
| La Capitale assurances et gestion du patrimoine inc. | 359,28 \$ | 359,28 |
| La Capitale General Insurance Inc. | - \$ | |
| La Compagnie d'assurance Belair inc. | - \$ | |
| La Compagnie d'Assurances Jevco | (12,99) \$ | |
| La Survivance – Voyage, compagnie d'assurance | 22,68 \$ | 22,68 |
| Lawyers' Professional Indemnity Company | - \$ | |
| Legacy General Insurance Company | 118,12 \$ | 118,12 |
| L'Excellence Compagnie d'assurance-vie | 120,80 \$ | 120,8 |
| Liberty Life Assurance Company of Boston | - \$ | |
| Liberty Mutual Insurance Company | 3 208,81 \$ | 3208,81 |
| Life Insurance Company of North America | 3,44 \$ | 3,44 |
| Lloyd's Underwriters | 14 457,30 \$ | 14457,3 |
| London Life Insurance Company | 6 461,54 \$ | 6461,54 |
| Lumbermen's Underwriting Alliance | - \$ | |
| L'Union Canadienne Compagnie d'Assurances | - \$ | |
| L'Union-Vie, compagnie mutuelle d'assurance | 77,17 \$ | 77,17 |
| L'Unique assurances générales inc. | 99,04 \$ | 99,04 |
| Manulife Canada Ltd. | - \$ | |
| Massachusetts Mutual Life Insurance Company | - \$ | |
| MD Life Insurance Company | - \$ | |
| Medavie Inc. | 9 570,11 \$ | 9570,11 |
| Millennium Insurance Corporation | 276,84 \$ | 276,84 |
| Mitsui Sumitomo Insurance Company Limited | 35,32 \$ | 35,32 |
| Motors Insurance Corporation | 16,64 \$ | 16,64 |

| Company name | Assessment | Paid |
|--|-------------------|-------------|
| Munich Reinsurance America, Inc | - \$ | |
| National Liability & Fire Insurance Company | 46,68 \$ | 46,68 |
| New York Life Insurance Company | 63,95 \$ | |
| Northbridge Commercial Insurance Corporation | 2 281,28 \$ | 2281,28 |
| Northbridge General Insurance Corporation | 5 305,39 \$ | 5305,39 |
| Northbridge Indemnity Insurance Corporation | - \$ | |
| Northbridge Personal Insurance Corporation | 31,66 \$ | 31,66 |
| Novex Insurance Company | 155,47 \$ | 155,47 |
| Old Republic Insurance Company of Canada | 443,27 \$ | 443,27 |
| Omega General Insurance Company | 102,70 \$ | 102,7 |
| Optimum Société d'Assurance inc. | - \$ | |
| Orion Travel Insurance Company | 48,30 \$ | 48,3 |
| Pafco Insurance Company | 852,43 \$ | 852,43 |
| Pavonia Life Insurance Company of Michigan | 21,17 \$ | 21,17 |
| Pembridge Insurance Company | 6 726,93 \$ | 6726,93 |
| Penncorp Life Insurance Company | 42,88 \$ | 42,88 |
| Perth Insurance Company | 52,36 \$ | 52,36 |
| Primerica Life Insurance Company of Canada | 161,32 \$ | 161,32 |
| Primum Insurance Company | 5 850,95 \$ | 5850,95 |
| Promutuel de L'Estuaire, Société d'ass. Générale | 6 185,84 \$ | 6185,84 |
| Promutuel des Riverains, société mutuelle d'assurance générale | - \$ | |
| Promutuel Vie Inc. | - \$ | |
| Protective Insurance Company | 13,40 \$ | 13,4 |
| Quebec Assurance Company | - \$ | |
| RBC General Insurance Company | 4 602,34 \$ | 4602,34 |
| RBC Insurance Company of Canada | 741,62 \$ | 741,62 |
| RBC Life Insurance Company | 1 550,95 \$ | 1550,95 |
| Reliable Life Insurance Company | 43,42 \$ | 43,42 |
| Royal & Sun Alliance Insurance Company of Canada | 11 386,50 \$ | 11386,5 |
| Safety National Casualty Corporation | - \$ | |
| Scotia General Insurance Company | - \$ | |
| Scotia Life Insurance Company | 275,99 \$ | 275,99 |
| Scottish & York Insurance Co. Limited | - \$ | |
| Security Insurance Company of Hartford | - \$ | |
| Security National Insurance Company | 15 192,42 \$ | 15192,42 |
| Sentry Insurance a Mutual Company | 2,44 \$ | 2,44 |
| Sompo Japan Nipponkoa Insurance Inc. | 0,81 \$ | 0,81 |
| SouthEastern Mutual Insurance Company | 2 885,70 \$ | 2885,7 |
| SSQ, Insurance Company Inc. | 250,31 \$ | 250,31 |
| SSQ, Société d'Assurance-Vie inc. | 726,74 \$ | 726,74 |
| St. Paul Fire and Marine Insurance Company | 431,90 \$ | 431,9 |
| Standard Life Assurance Limited | - \$ | |
| Stanley Mutual Insurance Company | 3 096,77 \$ | 3096,77 |
| Starr Insurance and Reinsurance Limited | 6,90 \$ | 6,9 |
| State Farm Fire and Casualty Company | 7 032,59 \$ | 7032,59 |
| State Farm International Life Insurance Company Ltd. | 306,41 \$ | 306,41 |

| Company name | Assessment | Paid |
|--|-------------------|-------------|
| State Farm Mutual Automobile Insurance Company | 11 418,97 \$ | 11418,97 |
| Stewart Title Guaranty Company | 505,37 \$ | 505,37 |
| Sun Life Assurance Company of Canada | 13 399,94 \$ | 13399,94 |
| Sun Life Insurance (Canada) Limited | - \$ | |
| Sunderland Marine Mutual Insurance Company Limited | 2 912,89 \$ | 2912,89 |
| T.H.E. Insurance Company | 0,41 \$ | 0,41 |
| TD Direct Insurance Inc. | - \$ | |
| TD General Insurance Company | - \$ | |
| TD Home and Auto Insurance Company | 317,43 \$ | 317,43 |
| TD Life Insurance Company | 57,07 \$ | 57,07 |
| Technology Insurance Company, Inc | - \$ | |
| Temple Insurance Company | 1 583,91 \$ | 1583,91 |
| The American Road Insurance Company | 46,28 \$ | 46,28 |
| The Boiler Inspection and Insurance Company of Canada | 371,82 \$ | 371,82 |
| The Canada Life Assurance Company | 9 799,67 \$ | 9799,67 |
| The Canada Life Insurance Company of Canada | - \$ | |
| The Dominion of Canada General Insurance Company | 8 814,18 \$ | 8814,18 |
| The Empire Life Insurance Company | 406,57 \$ | 406,57 |
| The Equitable Life Insurance Company of Canada | 334,35 \$ | 334,35 |
| The Grand Orange Lodge of British America Benefit Fund | 9,46 \$ | 9,46 |
| The Great-West Life Assurance Company | 9 064,12 \$ | 9064,12 |
| The Guarantee Company of North America | 1 730,44 \$ | 1730,44 |
| The Independent Order of Foresters | 20,63 \$ | 20,63 |
| The Insurance Company of Prince Edward Island | 3 475,09 \$ | 3475,09 |
| The Manufacturers Life Insurance Company | 14 892,21 \$ | 14882,21 |
| The Missisquoi Insurance Company | - \$ | |
| The Mortgage Insurance Company of Canada | - \$ | |
| The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada | - \$ | |
| The North Waterloo Farmers Mutual Insurance Company | - \$ | |
| The Order of United Commercial Travelers of America | 5,16 \$ | 5,16 |
| The Personal Insurance Company | 6 712,32 \$ | 6712,32 |
| The Portage la Prairie Mutual Insurance Company | 5 156,01 \$ | 5156,01 |
| The Shipowners' Mutual Protection and Indemnity Association (Luxembourg) [Canada Branch] | - \$ | |
| The Sovereign General Insurance Company | 3 930,54 \$ | 3930,54 |
| The Standard Life Assurance Company of Canada | 954,15 \$ | 954,15 |
| The Wawanesa Life Insurance Company | 376,70 \$ | 376,7 |
| The Wawanesa Mutual Insurance Company | 43 266,76 \$ | 43266,76 |
| TIG Insurance Company | - \$ | |
| Tokio Marine & Nichido Fire Insurance Co. Ltd. | 25,17 \$ | 25,17 |
| Traders General Insurance Company | 4 262,99 \$ | 4262,99 |
| Trafalgar Insurance Company of Canada | 616,19 \$ | 616,19 |
| Trans Global Insurance Company | 6,90 \$ | 6,9 |
| Trans Global Life Insurance Company | 0,11 \$ | 0,11 |
| Transamerica Life Canada | 464,61 \$ | 464,61 |
| Travelers Insurance Company of Canada | 666,52 \$ | 666,52 |

| Company name | Assessment | Paid |
|--------------------------------------|----------------------|------------------|
| Trisura Guarantee Insurance Company | 688,44 \$ | 688,44 |
| Triton Insurance Company | 460,72 \$ | 460,72 |
| Unica Insurance Inc. | - \$ | |
| Unifund Assurance Company | 14 745,91 \$ | 14745,91 |
| United American Insurance Company | 0,64 \$ | 0,64 |
| United General Insurance Corporation | 2 402,65 \$ | 2402,65 |
| Utica Mutual Insurance Company | - \$ | |
| Virginia Surety Company Inc. | - \$ | |
| Waterloo Insurance Company | 1 344,01 \$ | 1344,01 |
| Western Assurance Company | - \$ | |
| Western Financial Insurance Company | 233,81 \$ | 233,81 |
| Western Life Assurance Company | 416,78 \$ | 416,78 |
| Western Surety Company | 332,86 \$ | 332,86 |
| Westport Insurance Corporation | 897,90 \$ | 897,9 |
| Wynward Insurance Group | 928,75 \$ | 928,75 |
| XL Insurance Company Limited | 1 807,97 \$ | 1807,97 |
| XL Reinsurance America Inc. | 119,34 \$ | 119,34 |
| Zenith Insurance Company | 1 300,98 \$ | 1300,98 |
| Zurich Insurance Company Ltd | 4 407,90 \$ | 4407,9 |
| | | |
| | 489 297,00 \$ | 489236,06 |