

2008 Annual Report



*Office of the Consumer
Advocate for Insurance*



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

March 6, 2009

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 2008 calendar year. It also contains a summary regarding the total amount assessed against insurers for the fiscal year that ended March 31, 2008 under section 11 and the amount paid by each insurer.

Respectfully,

Ronald Godin
Consumer Advocate for Insurance for New Brunswick

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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 and 2007. The time has come to present the annual report for the year 2008.

The first year was devoted largely to setting up the Office of the Consumer Advocate, hiring and training staff, learning the language of the industry and the way it operates in New Brunswick, as well as delivering services. The first year was more one for observing, making contacts, and gathering information from the insurance industry and consumers alike.

The second year was an opportunity for us to continue to develop and enhance our insurance know-how while remaining at the service of consumers and the Legislative Assembly. We also turned to other aspects of our office's mandate, such as public education regarding insurance, awareness-raising among youth, and development of a Web site to promote our services, educate the public, and protect consumer interests.

The third year was a year of significant changes in the world of auto insurance for the consumers of this Province and the insurance industry itself. From reductions in premiums,

to the elimination of gender-based rating and to the establishment of a new territories system, these were major changes and consequently adjustments had to be made while we continued to provide guidance and assistance to the consumers who required our services throughout the year in question. We also had to be at the forefront as far as providing information to the consumers regarding all these changes in the auto insurance market.

This fourth year has seen one of the most significant changes in the auto insurance industry in the past several decades. On January 1, 2008 a new territorial rating system came into effect, thereby replacing the old system that had been in place for many decades.

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. 2008 was the fourth 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. Fred Plant Jr.
President of the Canadian Independent Adjusters Association
January 8, 2008
Moncton, NB
- Canadian Bar Association – NB Branch
Mid Winter Meeting 2008
February 7 - 9, 2008
Saint-John, NB
- Insurance Working Group
Strategy on Insurance
February 19, 2008
Fredericton, NB
- New Brunswick Independent Brokers Association
Board of Directors
March 11, 2008
Fredericton, NB
- Meeting of the officers of the Legislative Assembly
March 27, 2008
Fredericton, NB
- Meeting with consultants to NB Insurance Board
Price Waterhouse Coopers
April 7, 2008
Saint John, NB
- Insurance Working Group
Strategy on Insurance
May 14, 2008
Fredericton, NB
- Meeting with Mr. Rick Cicin
Canadian Independent Claims Managers Association
New Brunswick Chapter
June 3, 2008
Saint-John, NB

- Meeting with Ms. Sandra Moon
State Farm Insurance
June 6, 2008
Bathurst, NB
- Meeting with Mr. Richard Evans and Mr. Brian Sypher
Canadian Association of Direct Response Insurers
June 24, 2008
Fredericton, NB
- Meeting with Ms. Deborah McQuade
Superintendent of Insurance
June 24, 2008
Fredericton, NB
- Meeting with Mr. Fred Plant Jr.
President of the Canadian Independent Adjusters Association
July 9, 2007
Moncton, NB
- Law Society of New Brunswick
2008 Annual Meeting
July 11-13, 2008
Bathurst, NB
- Insurance Working Group
First Chance Discount Campaign
July 17, 2008
Fredericton, NB
- Insurance Working Group
Strategy on Insurance
August 19, 2008
Fredericton, NB
- Insurance Working Group
First Chance Discount Campaign
August 19, 2008
Fredericton, NB
- Meeting with Ms. Odette Snow V.P. and others
Assumption Mutual Life Insurance Company
August 29, 2008
Moncton, NB
- Meeting with Mr. Jason Theriault
Legal counsel
Blue Cross - Medavie
September 5, 2008
Moncton, NB

- Meeting with Mr. Charles Gervais and Mr. Vincent Poirier
Senior Counsel and Compliance officer
Assumption Mutual Life Insurance Company
September 5, 2008
Moncton, NB
- AJEFNB – 2008 Annual Meeting
L'Association des juristes d'expression française du NB
November 8, 2008
Moncton, NB
- Canadian Independent Claims Managers Association
New Brunswick Branch meeting
November 19, 2008
Moncton, NB
- Meeting with Mr. Stephane Viola
Canadian Bar Association
December 16, 2008
Moncton, NB

4.2 Presentations

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

- NB Bar Admission Course
English and French sections
February 19, 2008
Fredericton, NB
- Bathurst Rotary Club
April 21, 2008
Bathurst, NB
- Le Club Richelieu de Bathurst
April 28, 2008
Bathurst, NB
- Rogers TV
Trevor Doyle Show
June 2, 2008
Fredericton, NB

- YMCA
Information Sessions for new arrivals to NB
June 25, 2008
Saint-John, NB
- Université de Moncton
Insurance Law Students
September 23, 2008
Moncton, NB

4.3 Conferences

The Consumer Advocate attended the following conferences:

- CYAID Conference
Canadian Youth Against Impaired Driving
May 8 – 10, 2008
Fredericton, NB
- NICC Conference
National Insurance Conference of Canada
2008 Annual Conference
October 1- 3, 2008
Gatineau, Quebec
- CARR Conference
Canadian Automobile Rate Regulators
October 26 – 29, 2008
Banff, Alberta

4.4 Hearings

The Consumer Advocate participated in the following hearings:

- New Brunswick Insurance Board
Hearing to consider automobile insurance rate filings by IAO
Actuarial Consulting Services
February 20, 2008
Saint-John, NB
- New Brunswick Insurance Board
Hearing to consider rate filings for automobile insurance managed by the
Facility Association for Private Passenger vehicles, Commercial vehicles,
Interurban vehicles and Miscellaneous vehicles
June 4, 2008
Saint-John, NB

- New Brunswick Insurance Board
Hearing to consider an automobile rate filing by IAO Actuarial Consulting Services for 2009 Private passenger vehicles
October 9, 2008
Saint John, NB

4.5 Special Events

- DUMB Car Event
Distraction Undermining Motorist Behaviour
May 8, 2008
Fredericton, NB
Justice and Consumer affairs teamed up with the departments of Public Safety and Transportation, the New Brunswick Insurance Board, the Consumer Advocate for Insurance, the RCMP, the Fredericton City Police and the Insurance Bureau of Canada in an effort to raise awareness of the growing problem of driver distractions.
- TADD Charity Golf Classic
September 10, 2008
Sussex, NB
Teens Against Drinking and Driving Charity Golf Tournament to raise awareness and money
- New Drivers Awareness Campaign
New drivers receive a “gift” as part of a new campaign to promote safe driving.
The NB government partnered with TADD, the New Brunswick Insurance Board, the New Brunswick Independent Brokers Association, the Insurance Bureau of Canada and the Consumer Advocate for Insurance to launch a year long campaign promoting a program that gives new drivers a break on their insurance rates.
- Highway Safety Campaign
Launching December 4, 2008
Fredericton, NB
The Consumer Advocate was a participant in a working group consulted in regards to various issues involved in highway safety

4.6 Other Activities

Without being an exhaustive list, the following are some of the other activities of the

Consumer Advocate and his office:

- Leaflets: Information leaflets (**Appendix A**) were distributed in the Province, a total of 150200 copies.

- Advertising campaigns: Publicity about the services of our office was generated by advertisements (**Appendix B**) on several occasions through all the newspapers in the Province.
- Monitor monthly FA reports: monitor statistics regarding number of drivers in Facility and percentage of market share by Facility Association. As of December 2008 New Brunswick drivers in the Facility Association represented 1.6% of the total market share of written private passenger vehicles. The actual written vehicle count was 6469. The market share of 1.6% was the lowest for all Atlantic Provinces.
- Attend Hearing by Standing Committee on Crown Corporations
Re: NB Insurance Board
September 11, 2008
- Filing of 2007 Annual Report and Press Conference
June 19, 2008
Fredericton, NB
- 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 2008.

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

Average number of visits per day: 49

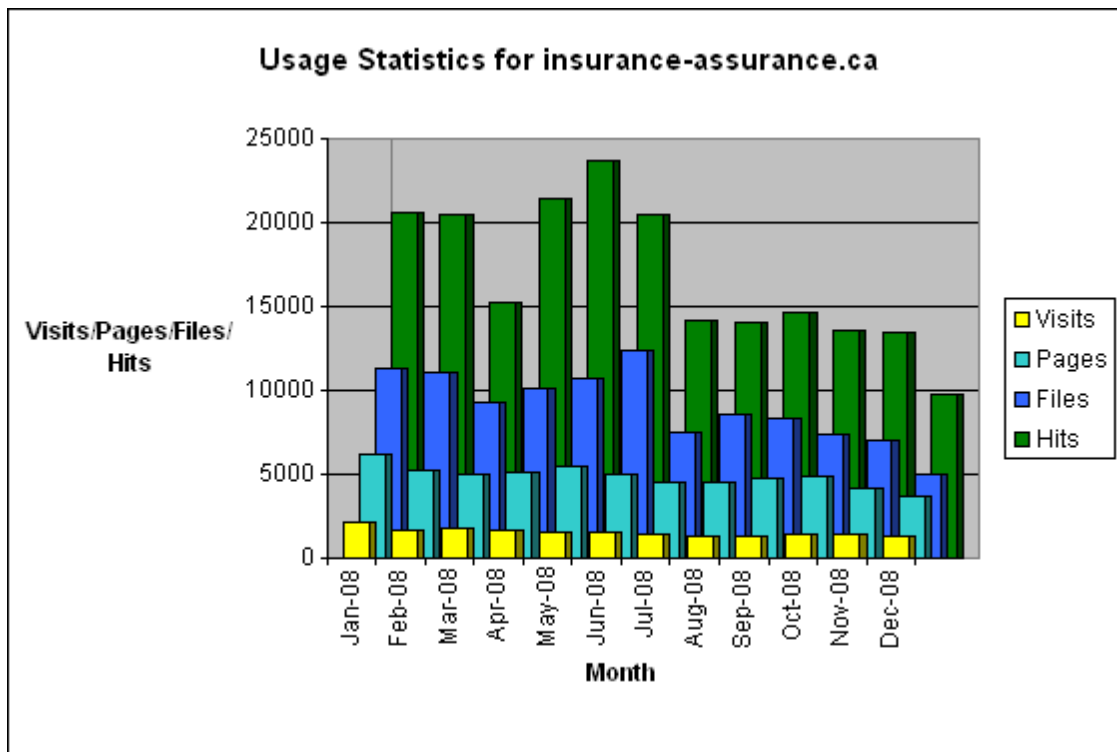
Average number of pages visited per day: 158

Average number of visits per month:1522

Average number of pages visited per month:4839

Number of visits for 12 month period:18266

Number of pages visited for 12 month period:58070



Summary by Month				
Month	Visits	Pages	Files	Hits
Jan-08	2093	6214	11281	20604
Feb-08	1668	5181	11034	20504
Mar-08	1736	4956	9324	15286
Apr-08	1636	5032	10080	21469
May-08	1548	5488	10713	23695
Jun-08	1498	5009	12363	20480
Jul-08	1421	4501	7522	14141
Aug-08	1257	4459	8592	14024
Sep-08	1299	4713	8290	14616
Oct-08	1443	4807	7336	13603
Nov-08	1368	4077	6961	13487
Dec-08	1299	3633	4959	9786
Totals	18266	58070	108455	201695

5. FILES HANDLED BY THE OFFICE OF THE ADVOCATE

5.1 Number of Files

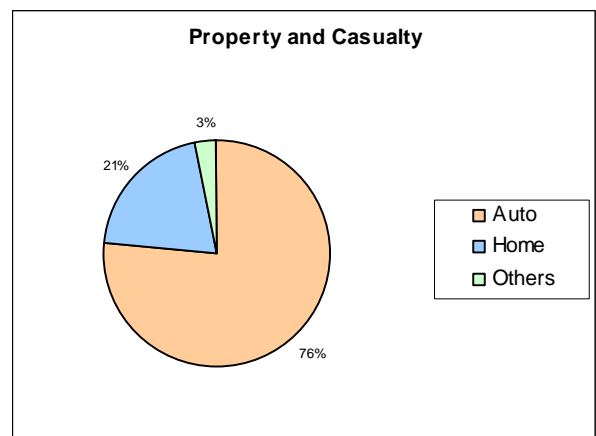
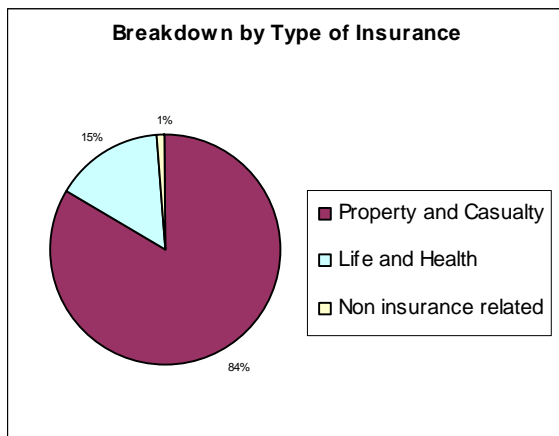
We handled many files during 2008, and the following table shows that we successfully responded to the requests for information, consultation, and assistance in all cases:

	<i>Number</i>	<i>(%)</i>
Completed	1,309	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	1096	83.73%
<i>Auto.....</i>	<i>837</i>	<i>63.94%</i>
<i>Home.....</i>	<i>225</i>	<i>17.19%</i>
<i>Other.....</i>	<i>34</i>	<i>2.60%</i>
<i>Total</i>	<i>1096</i>	<i>83.73%</i>
Life and Health	198	15.13%
Non insurance related	15	1.14%



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	615	46.98%
Premiums	372	28.42%
Information	322	24.60%

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	1229	93.89%
Brokers	22	1.68%
Government	18	1.37%
Insurers	9	0.69%
Lawyers	9	0.69%
Adjusters	7	0.53%
Corporations	5	0.38%
Media	4	0.31%
Agents	3	0.23%
Institutions	3	0.23%

5.5 Breakdown by County

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

	#	(%)
Gloucester	383	29.26%
Westmorland	184	14.06%
York	145	11.08%
Saint John	132	10.08%
Madawaska	116	8.86%
Northumberland	61	4.66%
Carleton	59	4.51%
Restigouche	49	3.74%
Kings	37	2.83%
Kent	33	2.52%
Sunbury	19	1.45%
Victoria	16	1.22%
Albert	14	1.07%
Charlotte	10	0.76%
Queens	6	0.46%
Other (outside province)	45	3.44%

6. HIGHLIGHTS FOR 2008

6.1 Auto insurance rate reduction

There was an overall rate reduction of 2.04% in 2008 for all companies writing private passenger automobile insurance in the province, including the Facility Association.

According to the New Brunswick Insurance Board this brought the average rate to \$765, which made it the fourth consecutive year that rates have been going down. A total of 53 Companies filed to write private passenger insurance in New Brunswick in 2008.

6.2 New territories system

The New Brunswick Government introduced a new 11 territory statistical rating system which came into effect as of January 1, 2008. Prior to the new 11 territory system, the Province was divided into 4 regions. The new system ended the practice of drivers in lower-risk parts of the Province subsidizing drivers in higher – risk areas of this new system. 30% of drivers (114,000) were expected to see a slight increase in their premium while 70% of drivers (266,000) were expected to see no change or experience a decrease in their premium. The change of system is revenue neutral for the insurance industry. The previous 4 territories were basically lines drawn on the map of the Province with no data or analysis as justification for their placement. The new system, based on data involving statistically relevant factors, enables insurers to properly assign a risk rating to a territory. As a result it is a redistribution of premiums according to a better assessment of risks in the different areas of this Province. Attached hereto as **Appendix C** is a map of the Province showing the new 11 territories for insurance rating purposes.

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, 2008 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, 2008 was \$470,535.83. 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 D** 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 Lapse in coverage

The practice by insurance companies of being able to require higher premiums for drivers that experienced a lapse in coverage was still an issue in 2008 but the current legislation on this matter will be amended for 2009 according to a recent government announcement to that effect.

8.2 Minor injury cap

One of the hottest issues in 2008 has certainly been the debate and the ongoing court litigation surrounding the minor injury cap legislation in this Province as well as in other Provinces in this country.

Again much has been said about this issue in 2008. Consumers do not want to see drastic increases in their insurance premiums as a consequence of the removal of the cap but on the other hand they also don't agree in general with the fact that serious injuries are deemed to be "minor" according to the legislation as it now stands. There should be an alternative solution whereby premiums can still be protected while at the same time allowing for adequate compensation for what would otherwise not be considered as "minor injuries" without threatening the insurance industry's financial health.

9. CONCLUSION

2008 has been the year of one of the most significant changes in the history of auto insurance rating practices in this Province. The new 11 territories system with data collected, analyzed and interpreted by areas regrouped together on the basis of postal codes constitutes a much more equitable manner of collecting premiums across this Provinces.

As for 2009 we expect to see the proposed changes to the lapse in coverage to come into effect and we also expect to see some developments surrounding the minor cap issue and its pending litigation.

We will continue to monitor the industry, inform consumers regarding insurance matters and assist those who have problems or concerns with any type of insurance issues.

Appendix A: Copy of the Leaflet

INSURANCE PROBLEMS?

Questions? Concerns?
Information?
Comments? Complaints?

Need help?

 Office of the Consumer Advocate for Insurance

The Office of the Consumer Advocate:

The Consumer Advocate for Insurance has been in office since January 1, 2005. As part of his mandate he is requested by the Legislative Assembly of the Province of New Brunswick to:

- *Keep watch over the practices of agents, brokers and insurers;*
 - *Respond to requests from consumers for information with respect to insurance;*
 - *Represent the interests of consumers;*
 - *Assist consumers with their questions, concerns, complaints or other problems regarding any type of insurance;*
- *Automobile Insurance*
 - *Life Insurance*
 - *Accident & Sickness Insurance*
 - *Home Insurance*

The Office of the Consumer Advocate will treat your complaint or your request confidentially and without delay.

Do not hesitate to contact our office.

To reach us:

Office of the Consumer Advocate

Keystone Place
270 Douglas Ave, Suite 406
Bathurst, NB
E2A 1M9

Telephone: (506)-549-5555
Facsimile: (506)-549-5559
Toll Free Telephone: 1-888-283-5111

Email: nb@cai-dma.ca

Web Site: www.insurance-assurance.ca

*its services are easily
accessible and free*

CNB 4409

Appendix B: Copy of the newspaper ad

INSURANCE PROBLEMS?

Questions? Concerns?
Information? Comments?
Complaints?



Need help?



Office of the Consumer Advocate for Insurance

The Office of the Consumer Advocate:

The Office of the Consumer Advocate will treat your complaint or your request confidentially and without delay.

Do not hesitate to contact our office.

To reach us:

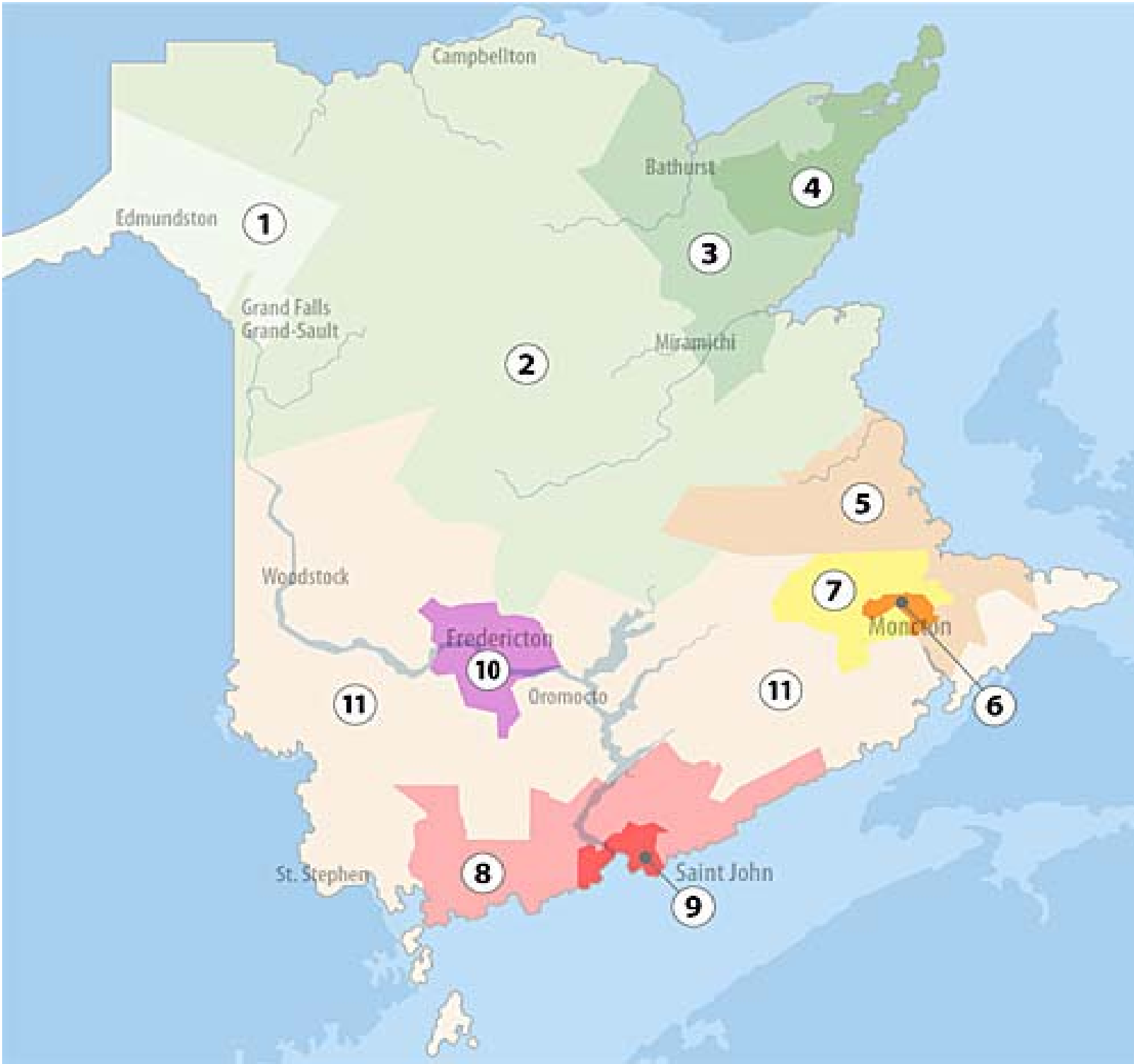
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Email: nb@cai-dma.ca
Web Site: www.insurance-assurance.ca

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Appendix C: New territories map



Appendix D: Statement of Assessments

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
ACA ASSURANCE	\$ 16.36	\$ 16.36
ACE INA INSURANCE	\$ 4,539.95	\$ 4,539.95
ACTRA FRATERNAL BENEFIT SOCIETY	\$ 0.98	\$ 10.00
AFFILIATED FM INSURANCE COMPANY OF CANADA	\$ 247.73	\$ 247.73
AIG LIFE INSURANCE COMPANY	\$ 679.90	\$ 679.90
ALLSTATE INSURANCE COMPANY	\$ -	\$ -
ACADIE VIE	\$ 1,929.64	\$ 1,929.64
ACE INA LIFE INSURANCE	\$ 318.27	\$ 318.27
AETNA LIFE INSURANCE COMPANY	\$ -	\$ -
AIG ASSURANCE CANADA	\$ 162.35	\$ 162.35
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$ 2,448.30	\$ 2,448.30
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	\$ -	\$ -
ALLSTATE INSURANCE COMPANY OF CANADA	\$ 11,118.24	\$ 11,118.24
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	\$ 2,602.73	\$ 2,602.73
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	\$ 201.23	\$ 201.23
AMERICAN INCOME LIFE INSURANCE COMPANY	\$ 398.82	\$ 398.82
AMEX ASSURANCE COMPANY	\$ 2.10	\$ 2.10
ASCENTUS INSURANCE LTD.	\$ 4.60	\$ 4.60
ASSOMPTION COMPAGNIES MUTUELLE D'ASSURANCE-VIE	\$ 6,024.69	\$ 6,024.69
ASSURANT LIFE OF CANADA	\$ 275.48	\$ 275.48
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	\$ 759.47	\$ 759.47
AMERICAN HOME ASSURANCE COMPANY	\$ 8,937.43	\$ 8,937.43
MUNICH RE-INSURANCE AMERICA, INC. / RÉASSURANCE MUNICH AMÉRIQUE, INC.	\$ -	\$ -
ARCH INSURANCE COMPANY	\$ 114.91	\$ 114.91
ASPEN INSURANCE UK LIMITED	\$ 287.71	\$ 287.71
ASSURANCE-VIE BANQUE NATIONAL	\$ 778.76	\$ 778.76
COMPCORP LIFE INSURANCE COMPANY	\$ -	\$ -
AVIVA INSURANCE COMPANY OF CANADA	\$ 24,124.06	\$ 24,124.06
AXA CORPORATE SOLUTIONS ASSURANCE	\$ 69.40	\$ 69.40
AXA INSURANCE (CANADA)	\$ 21,910.16	\$ 21,910.16
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	\$ 1,807.14	\$ 1,807.14
CAA INSURANCE COMPANY (ONTARIO)	\$ 1,446.37	\$ 1,446.37
CANADIAN LAWYERS INSURANCE ASSOCIATION (CLIA)	\$ 431.57	\$ 431.57
CANADIAN PREMIER LIFE INSURANCE COMPANY	\$ 956.08	\$ 956.08
AXA ASSURANCE INC.	\$ 304.99	\$ 304.99
AXA EQUITABLE LIFE INSURANCE COMPANY	\$ -	\$ -
AXA PACIFIC INSURANCE COMPANY	\$ 91.92	\$ 91.92
BMO LIFE INSURANCE COMPANY	\$ 196.19	\$ 196.19
CANADIAN FARM INSURANCE CORP.	\$ 9.65	\$ 9.65
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	\$ 51.94	\$ 51.94
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE	\$ 381.47	\$ 381.47
CANASSURANCE COMPAGNIE D'ASSURANCE	\$ 229.45	\$ 229.45
CENTENNIAL INSURANCE COMPANY	\$ -	\$ -
CHICAGO TITLE INSURANCE COMPANY	\$ 83.65	\$ 97.32
CIBC LIFE INSURANCE COMPANY LIMITED / COMPAGNIE D'ASSURANCE-VIE CIBC LIMITÉE	\$ 109.21	\$ 109.21
COACHMAN INSURANCE COMPANY	\$ -	\$ -
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	\$ 1,430.28	\$ 1,430.28
CARLETON MUTUAL INSURANCE COMPANY	\$ 879.22	\$ 879.22
AVIVA INTERNATIONAL INSURANCE LIMITED	\$ -	\$ -

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
CHUBB INSURANCE COMPANY OF CANADA	\$ 1,688.58	\$ 1,688.58
CIGNA LIFE INSURANCE COMPANY OF CANADA	\$ -	\$ -
COMBINED INSURANCE COMPANY OF AMERICA	\$ 2,005.57	\$ 2,005.57
COMMONWEALTH INSURANCE COMPANY	\$ 475.23	\$ 475.23
COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR	\$ 306.55	\$ 306.55
CO-OPERATORS GENERAL INSURANCE COMPANY	\$ 26,007.05	\$ 26,007.05
COSECO INSURANCE COMPANY	\$ 663.67	\$ 663.67
CUMIS GENERAL INSURANCE COMPANY	\$ 1,090.64	\$ 1,090.64
CUNA MUTUAL INSURANCE SOCIETY	\$ 0.28	\$ 0.28
DESJARDINS SECURITE FINANCIERE COMPAGNIE	\$ 3,610.09	\$ 3,610.09
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	\$ 862.21	\$ 862.21
CONTINENTAL CASUALTY COMPANY	\$ 1,077.31	\$ 1,077.31
CO-OPERATORS LIFE INSURANCE COMPANY	\$ 1,855.67	\$ 1,855.67
CT FINANCIAL ASSURANCE COMPANY	\$ 14.68	\$ 14.68
CUMIS LIFE INSURANCE COMPANY	\$ 1,438.39	\$ 1,438.39
DAIMLER CHRYSLER INSURANCE COMPANY	\$ 91.46	\$ 91.46
EAGLE STAR INSURANCE COMPANY LIMITED	\$ -	\$ -
ECHELON GENERAL INSURANCE COMPANY	\$ 85.49	\$ 85.49
ECONOMICAL MUTUAL INSURANCE COMPANY	\$ 12,922.64	\$ 12,922.64
EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	\$ 282.66	\$ 282.66
FACTORY MUTUAL INSURANCE COMPANY	\$ 5,022.07	\$ 5,022.07
FCT INSURANCE COMPANY LTD.	\$ 1,221.62	\$ -
FEDERATED INSURANCE COMPANY OF CANADA	\$ 370.44	\$ 370.44
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	\$ -	
ELITE INSURANCE COMPANY	\$ 4,286.71	\$ 4,286.71
WESTPORT INSURANCE CORPORATION	\$ 391.58	\$ 391.58
EVEREST INSURANCE COMPANY OF CANADA	\$ -	\$ -
FARM MUTUAL REINSURANCE PLAN INC.	\$ -	\$ -
FEDERAL INSURANCE COMPANY	\$ -	\$ -
FEDERATION INSURANCE COMPANY	\$ 12,634.93	\$ 12,634.93
FIRST AMERICAN TITLE INSURANCE COMPANY OF CANADA	\$ 130.07	\$ -
FIRST CANADIAN INSURANCE CORPORATION	\$ 1,246.39	\$ 1,246.39
FORETHOUGHT LIFE INSURANCE COMPANY	\$ 4.89	\$ 4.89
FUNDY MUTUAL INSURANCE COMPANY	\$ 1,439.93	\$ 1,439.93
GENERAL AMERICAN LIFE INSURANCE COMPANY	\$ -	\$ -
GERBER LIFE INSURANCE COMPANY	\$ 13.01	\$ 13.01
GRAIN INSURANCE AND GUARANTEE COMPANY	\$ 746.39	\$ 746.39
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$ -	\$ -
FIRST NORTH AMERICAN INSURANCE COMPANY	\$ 15.63	\$ 15.63
GCAN INSURANCE COMPANY	\$ 738.12	\$ 738.12
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY	\$ 6,030.90	\$ 6,030.90
GORE MUTUAL INSURANCE COMPANY	\$ 4.14	\$ -
GREAT AMERICAN INSURANCE COMPANY	\$ 351.60	\$ 351.60
GREEN SHIELD CANADA	\$ 581.40	\$ 581.40
HARTFORD FIRE INSURANCE COMPANY	\$ 27.58	\$ 27.58
HERITAGE GENERAL INSURANCE COMPANY	\$ -	\$ -
INDUSTRIAL-ALLIANCE PACIFIC GENERAL	\$ 19.76	\$ 19.76
INDUSTRIELLE ALLIANCE ASSURANCE ET SERVICE FINANCIER INC.	\$ 2,819.30	\$ 2,819.30

COMPANY	AMOUNT OF ASSESSMENT	AMOUNT PAID
ING NOVEX INSURANCE COMPANY OF CANADA	\$ 711.00	\$ 711.00
HARTFORD LIFE INSURANCE COMPANY	\$ -	\$ -
HOUSEHOLD LIFE INSURANCE COMPANY	\$ 178.02	\$ 178.02
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	\$ 936.36	\$ 936.36
ING INSURANCE COMPANY OF CANADA	\$ 20,933.04	\$ 20,933.04
INNOVATIVE INSURANCE CORPORATION	\$ 0.46	\$ 0.46
JEWELERS MUTUAL	\$ 16.09	\$ 16.09
KINGSWAY GENERAL INSURANCE COMPANY	\$ 3,203.43	\$ 3,203.43
KNIGHTS OF COLUMBUS	\$ 537.54	\$ 537.54
LA COMPAGNIE D'ASSURANCE BELAIR INC.	\$ -	\$ -
LA GARANTIE COMPAGNIE D'ASSURANCE DE L'AMÉRIQUE DU NORD	\$ 1,774.52	\$ 1,774.52
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	\$ 11.03	\$ 11.03
LEGACY GENERAL INSURANCE COMPANY	\$ 682.05	\$ 682.05
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	\$ -	\$ -
LIBERTY MUTUAL INSURANCE COMPANY	\$ 1,215.19	\$ 1,215.19
LA CAPITALE ASSURANCE ET GESTION DU PATRIMOINE INC	\$ 48.80	\$ 48.80
LA COMPAGNIE D'ASSURANCE JEVCO	\$ 40.44	\$ 40.44
LA SURVIVANCE COMPAGNIE MUTUELLE D'ASSURANCE-VIE	\$ 105.86	\$ 105.96
LAWYERS TITLE INSURANCE CORPORATE	\$ -	\$ -
L'EXCELLENCE COMPAGNIE D'ASSURANCE-VIE	\$ 35.23	\$ 35.23
LIFE INSURANCE COMPANY OF NORTH AMERICA	\$ -	\$ -
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	\$ 13.70	\$ 13.70
LLOYD'S UNDERWRITERS	\$ 7,228.16	\$ 7,228.16
LOMBARD INSURANCE COMPANY	\$ 10.11	\$ 10.11
LONDON LIFE INSURANCE COMPANY	\$ 4,512.33	\$ 4,512.33
LUMBERMEN'S UNDERWRITING ALLIANCE	\$ 1,675.71	\$ 1,675.71
L'UNION-VIE COMPAGNIE MUTUELLE D'ASSURANCE	\$ 25.87	\$ 25.87
MARKEL INSURANCE COMPANY OF CANADA	\$ 3,546.29	\$ 3,546.29
L'INTERNATIONALE COMPAGNIES D'ASSURANCES-VIE	\$ -	\$ -
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	\$ 6,974.46	\$ 6,974.46
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	\$ 1,447.75	\$ 1,447.75
LUMBERMENS MUTUAL CASUALTY COMPANY	\$ -	\$ -
L'UNION CANADIENNE D'ASSURANCE	\$ 11.95	\$ 11.95
MANULIFE CANADA / METVIE CANADA	\$ 214.23	\$ 214.23
MASSACHUSETTS MUTUAL LIFE INSURANCE LTD	\$ 0.28	\$ 0.28
MD LIFE INSURANCE COMPANY	\$ 291.43	\$ 291.43
METLIFE CANADA	\$ 0.28	\$ 0.28
mitsui sumitomo insurance company	\$ 41.36	\$ 41.36
WASHINGTON NATIONAL INSURANCE COMPANY	\$ -	\$ -
NEW YORK LIFE INSURANCE COMPANY	\$ 49.78	\$ 49.78
OLD REPUBLIC INSURANCE COMPANY OF CANADA	\$ 779.03	\$ 779.03
MEDAVIE INC	\$ 8,682.62	\$ 8,682.62
METROPOLITAN LIFE INSURANCE COMPANY	\$ -	\$ -
MOTORS INSURANCE CORPORATION	\$ 102.03	\$ 102.03
NATIONAL LIABILITY & FIRE INSURANCE	\$ 118.12	\$ 118.12
NORTH AMERICAN SPECIALTY INSURANCE	\$ -	
OMEGA GENERAL INSURANCE COMPANY	\$ 31.71	\$ 31.71
OPTIMUM SOCIÉTÉ D'ASSURANCE INC	\$ -	\$ -

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
PEMBRIDGE INSURANCE COMPANY	\$ 4,645.20	\$ 4,645.20
PENNSYLVANIA LIFE INSURANCE COMPANY	\$ -	\$ -
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	\$ 174.94	\$ 174.94
PROMUTUEL GASPÉSIE- LES ILES, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	\$ 1,718.45	\$ 1,718.45
PROMUTUEL VIE INC	\$ -	\$ -
PAFCO INSURANCE COMPANY	\$ 1,032.73	\$ 1,032.73
PENNCORP LIFE INSURANCE COMPANY	\$ 65.17	\$ 65.17
PERTH INSURANCE COMPANY	\$ 158.10	\$ 158.10
PRIMUM INSURANCE COMPANY	\$ 3,798.61	\$ 3,798.61
PROMUTUEL TÉMISCOUATA SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	\$ 2,087.05	\$ 2,087.05
PROTECTIVE INSURANCE COMPANY	\$ 23.90	\$ 23.90
QUEBEC ASSURANCE COMPANY	\$ -	\$ -
RBC GENERAL INSURANCE COMPANY	\$ 4,170.89	\$ 4,170.89
RBC TRAVEL INSURANCE COMPANY	\$ 1,022.16	\$ 1,022.16
SCOTIA GENERAL INSURANCE COMPANY	\$ -	\$ -
SCHOTTISH & YORK INSURANCE COMPANY INC.	\$ 596.10	\$ 596.10
SECURITY NATIONAL INSURANCE COMPANY	\$ 10,546.03	\$ 10,546.03
SOMPO JAPAN INSURANCE INC.	\$ 2.76	\$ 2.76
RBC LIFE INSURANCE COMPANY	\$ 2,208.20	\$ 2,208.20
RELIABLE LIFE INSURANCE COMPANY	\$ 174.94	\$ 174.94
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	\$ 14,266.05	\$ 14,266.05
SCOTIA LIFE INSURANCE COMPANY	\$ 188.64	\$ 188.64
SECURICAN GENERAL INSURANCE	\$ 78.59	\$ 78.59
SENTRY INSURANCE MUTUAL COMPANY	\$ 31.25	\$ 31.25
SOUTHEASTERN MUTUAL INSURANCE COMPANY	\$ 2,428.54	\$ 2,428.54
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	\$ 2,101.30	\$ 2,101.30
STANLEY MUTUAL INSURANCE COMPANY	\$ 2,572.39	\$ 2,572.39
STEWART TITLE GUARANTY COMPANY	\$ 512.46	\$ 512.46
SUN LIFE ASSURANCE COMPANY OF CANADA	\$ 12,687.06	\$ 12,687.06
T.H.E. INSURANCE COMPANY	\$ -	\$ -
SSQ, SOCIÉTÉ D'ASSURANCE-VIE INC.	\$ 211.86	\$ 211.86
TRAVELERS GUARANTEE COMPANY OF CANADA	\$ 914.61	\$ 914.61
STATE FARM FIRE AND CASUALTY	\$ 6,346.65	\$ 6,346.65
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	\$ 12,904.71	\$ 12,904.71
STONEBRIDGE LIFE INSURANCE COMPANY	\$ 0.42	\$ 0.42
SUNDERLAND MARINE MUTUAL INSURANCE LIMITED	\$ 918.92	\$ 918.92
TD DIRECT INSURANCE INC.	\$ -	\$ -
TD GENERAL INSURANCE COMPANY	\$ -	\$ -
TD LIFE INSURANCE COMPANY	\$ 42.65	\$ 42.65
THE AMERICAN ROAD INSURANCE	\$ 67.56	\$ 67.56
THE CANADA LIFE INSURANCE COMPANY OF CANADA	\$ -	\$ -
THE BRITISH AVIATION INSURANCE COMPANY LIMITED	\$ -	\$ -
THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	\$ 10,444.92	\$ 10,444.92
THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	\$ 213.67	\$ 213.67
TD HOME AND AUTO INSURANCE	\$ 639.31	\$ 639.31
TEMPLE INSURANCE COMPANY	\$ 1,467.05	\$ 1,467.05
THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	\$ 471.55	\$ 471.55
THE CANADA LIFE ASSURANCE	\$ 8,343.79	\$ 8,343.79

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
THE EMPIRE LIFE INSURANCE COMPANY	\$ 291.01	\$ 291.01
THE GRAND ORANGE LODGE OF BRITHISH AMERICA BENEFIT FUND	\$ 11.75	\$ 11.75
THE GREAT WEST LIFE ASSURANCE COMPANY	\$ 9,426.42	\$ 9,426.42
THE INSURANCE COMPANY FOR PEI	\$ 1,081.44	\$ 1,081.44
THE MISSISQUOI INSURANCE COMPANY	\$ 5.52	\$ 5.52
THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	\$ -	
THE PERSONAL INSURANCE COMPANY	\$ 6,395.82	\$ 6,395.82
THE INDEPENDENT ORDER OF FORESTERS	\$ 11.33	\$ 11.33
THE MANUFACTURERS LIFE INSURANCE	\$ 13,819.89	\$ 13,819.89
THE MORGAGE INSURANCE COMPANY OF CANADA	\$ -	\$ -
THE NORDIC INSURANCE COMPANY OF CANADA	-\$ 125.93	\$ -
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	\$ 2.52	\$ 2.52
THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	\$ 3,590.87	\$ 3,590.87
THE SOVEREIGN GENERAL INSURANCE COMPANY	\$ 1,388.92	\$ 1,388.92
THE STANDARD LIFE ASSURANCE COMPANY 2006	\$ -	\$ -
THE WAWANESA LIFE INSURANCE COMPANY	\$ 338.13	\$ 338.13
TIG INSURANCE COMPANY	\$ -	\$ -
TRADERS GENERAL INSURANCE	\$ 6,234.96	\$ 6,234.96
TRANS GLOBAL INSURANCE COMPANY	\$ 87.78	\$ 87.78
TRANSAMERICA LIFE CANADA	\$ 526.22	\$ 526.22
THE STANDARD LIFE ASSURANCE COMPANY OF 2006	\$ 1,065.44	\$ 1,065.44
THE WAWANESA MUTUAL INSURANCE	\$ 38,576.71	\$ 38,576.71
TOKIO MARINE & NICHIDO FIRE INSURANCE CO. LTD	\$ 9.65	\$ 9.65
TRAFALGAR INSURANCE COMPANY OF CANADA	\$ 532.22	\$ 532.22
TRANS GLOBAL LIFE INSURANCE	\$ 19.44	\$ 19.44
UNIFUND ASSURANCE COMPANY	\$ 6,230.37	\$ 6,230.37
UNITED AMERICAN INSURANCE COMPANY	\$ 1.54	\$ 1.54
UNITY LIFE OF CANADA	\$ 127.67	\$ 127.67
VIRGINIA SURETY COMPANY INC.	\$ -	\$ -
WESTERN ASSURANCE COMPANY	\$ -	\$ -
WESTERN SURETY COMPANY	\$ 221.07	\$ 221.07
UAP NEWROTTARDAM INSURANCE COMPANY N.V.	\$ -	\$ -
UNION DU CANADA ASSURANCE-VIE	\$ 16.36	\$ 16.36
UNITED GENERAL INSURANCE	\$ 2,458.41	\$ 2,458.41
UTICA MUTUAL INSURANCE COMPANY	\$ -	\$ -
WATERLOO INSURANCE COMPANY	\$ 354.35	\$ 354.35
WESTERN LIFE ASSURANCE COMPANY	\$ 55.52	\$ 55.52
WOMAN'S LIFE INSURANCE SOCIETY	\$ -	\$ -
SECURITY INSURANCE COMPANY	\$ -	\$ -
XL REINSURANCE AMERICA INC.	\$ 379.17	\$ 379.17
ZURICH INSURANCE COMPANY	\$ 8,189.65	\$ 8,189.65
XL INSURANCE COMPANY LIMITED	\$ 1,205.08	\$ 1,205.08
ZENITH INSURANCE COMPANY	\$ 1,535.53	\$ 1,535.53
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY OF CANADA	\$ -	\$ -
STANDARD LIFE ASSURANCE LIMITED	\$ -	\$ -
STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD.	\$ 290.87	\$ 290.87
SUN LIFE INSURANCE (CANADA) LIMITED	\$ -	\$ -

COMPANY	AMOUNT OF ASSESSEMENT	AMOUNT PAID
ATRADIUS CREDIT INSURANCE N.V.	-\$ 18.38	\$ -
ELECTRIC INSURANCE COMPANY	\$ 24.36	\$ 24.36
L'UNIQUE ASSURANCES GÉNÉRALES INC.	\$ 136.04	\$ 136.04
TRISURA GUARANTEE INSURANCE COMPANY	\$ 46.42	\$ 46.42
AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY	\$ 468.33	\$ 468.33
L'ENTRAIDE ASSURANCE MUTUAL COMPANY	\$ -	\$ -
BERKLEY INSURANCE COMPANY	\$ -	\$ -
TRIAD GUARANTY INSURANCE COPORATION CANADA	\$ -	\$ -
PMI MORTAGAGE INSURANCE COMPANY CANADA	\$ -	\$ -
AXA GENERAL INSURANCE	\$ -	\$ -
FENCHURCH GENERAL INSURANCE COMPANY	\$ -	\$ -
ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	\$ 120.88	\$ 120.88
SAFETY NATIONAL CASUALTY CORPORATION	\$ -	\$ -
	\$ 470,535.83	\$ 469,226.21