

Annual Report

2018



Office of the
Consumer Advocate
for Insurance



Consumer Advocate for Insurance.

Défenseur du consommateur en
matière d'assurances.

April 5, 2019

The Honorable Daniel Guitard
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 2018. 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, 2018.

Respectfully,

Michèle Pelletier
Consumer Advocate for Insurance

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ABOUT US

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

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

MESSAGE FROM THE CONSUMER ADVOCATE

The trend we observed last year with regard to increases in car insurance premiums has continued this year. Many companies have asked for significant increases of more than 3%. The New Brunswick Insurance Board thus held several hearings in 2018, and numerous hearings will also be held in 2019. As an insured, it is important to maintain a good driving record and to shop around for insurance.

Home insurance also experienced significant increases in 2018. Since this type of insurance is not mandatory, this sector is much less regulated. It is therefore a lot easier for companies to increase their premiums, so it is important for the insured to talk to their agent in order to get the best price and protection. We encourage people to check their policy to make sure they have what they need. Insureds must be aware of new forms of protection that are coming onto the market. It is also possible to shop around to get the best price.

The New Brunswick *Insurance Act*, which has not undergone any major changes for some time, will finally be reviewed. This process began recently. We hope that the review will continue this year and will result in a positive outcome for New Brunswick consumers. New Brunswickers should also be able to have the best protection possible. In addition, we are pleased to announce that the amendment we requested for insurance coverage for an innocent co-insured was proclaimed on March 16, 2018. This initiative will make it possible to correct a great injustice.

Again this year we experienced an increase in the number of calls and requests. The dedicated staff demonstrates its expertise daily in helping consumers. Fifty-one percent of the complaints received were related to car insurance, a slight increase from last year. Home insurance accounted for 27% of requests for help. In addition, although we received most of the requests by telephone, we have seen a growing number of complaints on our website.

We are including some success stories in our report as we did last year. This type of story shows that our office provides an important service and assistance to the residents of New Brunswick.

As we mentioned before, we will continue to work hard to help the consumers of New Brunswick. The public consultations that were held last fall in certain areas of northern New Brunswick should continue this year. In addition, a major project to audit insurance underwriting practices will be undertaken in 2019. The office wants to ensure that companies are in compliance with the *Insurance Act*. During the year we had to intervene with certain companies that were not respecting the *Act* and its regulations.

SUCCESS STORY

An insurance company refused to indemnify an insured for short-term disability after an injury. This individual requested our help. He had just had another refusal and had exhausted the three levels of appeal. The insured sent us his medical reports and we helped him submit another request for a review given the complexity of the file. The appeal request, accompanied by several medical reports, was sent to the insurer. The company finally accepted and recognized the injury, reversed its decision, and compensated the insured.

"The company finally accepted and recognized the injury, reversed its decision, and compensated the insured."



INTRODUCTION

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

The Consumer Advocate for Insurance has been on the job since January 1, 2005. We are pleased to submit our Annual Report for 2017.

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

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

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

This 14th Annual Report will concentrate mainly on the requirements of the above-mentioned subsection 10(1) of the *Consumer Advocate for Insurance Act*.

RESPONSIBILITIES OF THE CONSUMER ADVOCATE

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

- f) examine the underwriting practices and guidelines of insurers, brokers, and agents, and report the use of any prohibited underwriting practices to the Superintendent;*
- g) 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;**
- h) respond to requests for information with respect to insurance;*
- i) develop and conduct educational programmes with respect to insurance for the purpose of educating consumers; and*
- j) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.*

Subsection 7(2) provides that the Consumer Advocate “may appear before the New Brunswick Insurance Board ... to represent the interests of consumers...”

SUCCESS STORY

The owner of a camping trailer informed us that its roof caved in last winter. His insurance company refused to pay, alleging that he had neglected to do the maintenance on it and that the water leakage had started long before. We studied the file submitted by the insured, and suggested that he hire a new appraiser. The first one who had gone to his place had taken only a few photos without even opening the ceiling to take a look and do a rigorous inspection. The second appraiser did a more complete assessment, which was sent to the insurer. The second assessment showed that the damage was sudden and recent. After that, the insurance company changed its opinion and decided to compensate the insured.

“... , the insurance company changed its opinion and decided to compensate the insured.”



ACTIVITIES OF THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

The Office was busy once again this year. The employees participated in several professional development workshops. The Consumer Advocate for Insurance also attended national insurance conferences. These workshops and courses are very rewarding and relevant and help the staff in the performance of their duties.

Various hearings were held before the New Brunswick Insurance Board. For the first time, the Consumer Advocate decided to have an insured testify before the Board to give him a chance to express himself on the direct impacts and repercussions of increases in automobile insurance premiums. It went well and had a positive result in this particular case.

At different times, the Consumer Advocate gave interviews to several newspapers, as well as radio and television stations in the province. This made it possible to inform the people of New Brunswick about the various issues related to insurance.

There were also four discussion forums held last fall in certain areas of northern New Brunswick. These public consultations were designed to find out people's various concerns. They expressed their ideas and complaints about insurance. This turned out to be very positive. Meetings were held in Campbellton, Bathurst, Caraquet, and Miramichi. Other meetings in northern and southern New Brunswick will follow this year.

In the years to come, there will be challenges for our office. Changes will need to be made to our Act. We therefore hope to keep working as a team with the industry to offer New Brunswick consumers the best protection possible.

In short, it was a very full year.

OFFICE OF THE CONSUMER ADVOCATE

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

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Consumer Advocate

Anne-Marie Ramsay: Assistant Consumer Advocate

Solange Godin: Administrative Assistant (casual)

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

SUCCESS STORY

We received an e-mail from an insured explaining that his insurance company refused to pay the cost of an electric wheelchair. After examining the file and reading the medical reports, we made an appeal. The insurer then re-examined the file. Following an exchange of calls and e-mails between our office and the insurer, the company accepted the medical reports, which recommended that an electric wheelchair to be provided to this insured. The insurer reversed its initial decision and paid the cost of this electric wheelchair. The insured was very pleased that he would finally have more independence.

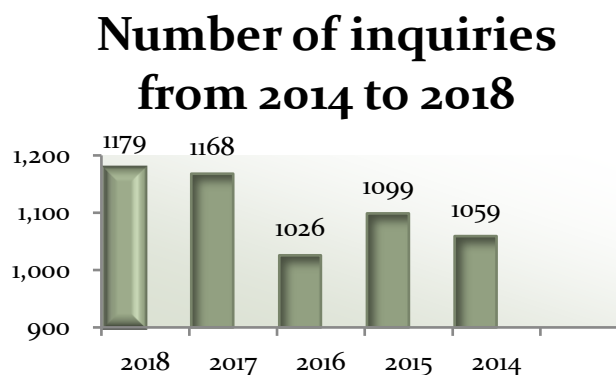


"The insurer reversed its initial decision and paid the cost of this electric wheelchair."

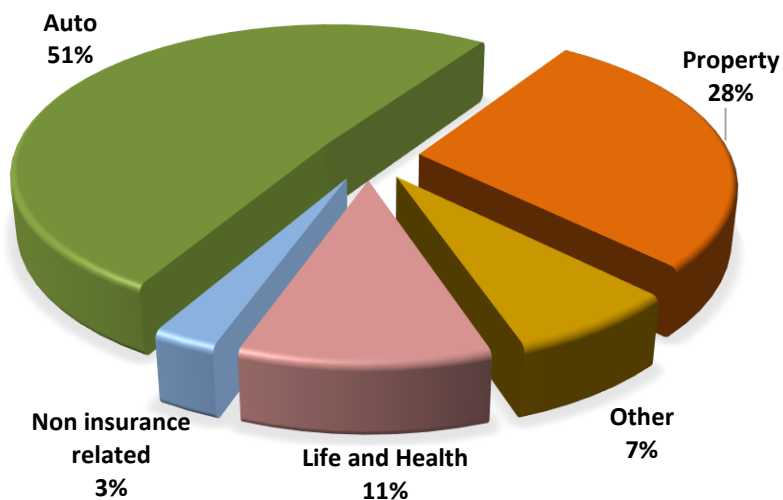
INQUIRIES TO THE OFFICE OF THE ADVOCATE

NUMBER OF INQUIRIES

We received 1179 inquiries in 2018. The following table shows a comparison of total inquiries between the last five years.



BREAKDOWN BY TYPE OF INSURANCE



NATURE OF INQUIRES

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

	<i>Number</i>	<i>(%)</i>
Claims	651	55.20 %
Premiums	342	29.00 %
Information	164	14.00 %
Other	22	1,80%

ORIGIN OF INQUIRIES

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

	<i>Number</i>	<i>(%)</i>
Public	1068	90.59 %
Brokers	29	2,46 %
Insurers	28	2.38%
Adjusters	21	1.78%
Lawyers	16	1.36 %
Government	4	0.34 %
Agents	3	0,25 %
Institutions	1	0.08 %
Corporations	1	0,08%
Médias	0	0,00 %
Autres	8	0,68 %

BREAKDOWN BY COUNTY

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

	<i>Number</i>	<i>(%)</i>
Gloucester	270	22.90 %
Westmorland	189	16.03 %
York	126	10.69 %
Saint John	102	8.65 %
Madawaska	80	6.79 %
Restigouche	78	6.62 %
Northumberland	74	6.28 %
Kings	40	3.39 %
Kent	29	2.46 %
Victoria	23	1,95 %
Charlotte	23	1.95 %
Carleton	17	1.44 %
Sunbury	17	1.44 %
Queens	14	1.19 %
Albert	9	0.76 %
Internet	2	0.17%
Other (out of province)	86	7.29%

LANGUAGE

	Number	(%)
French	544	46.57 %
English	624	53.43 %

SUCCESS STORY

An insured called us to ask for our help in resolving a dispute with his insurer regarding insurance for a tractor trailer. He claimed that he had requested collision insurance when he acquired the trailer. For its part, the insurer maintained that it had sent him his insurance renewal a few months later and that the renewal did not contain collision coverage. Two weeks following the renewal, the insured was involved in a traffic accident and his trailer was a total loss. The insured maintained that he had never received a written notice from the insurer indicating a change in his coverage at the time of the renewal.

We therefore called the insurer. They informed us that the change in the insurance policy had not been noted or explained to the insured. Therefore, the insurer recognized its oversight and decided to honour the coverage. A letter was then sent to the insured to explain the changes to his policy and that in future collision coverage would no longer be offered (because the trailer was over 15 years old). The insured agreed with that opinion and was very happy with the outcome, that at the time of the accident he had that coverage.



“the insurer recognized its oversight and decided to honour the coverage.”

BREAKDOWN OF OFFICE EXPENDITURES

Subsection 11(1) of the *Consumer Advocate for Insurance Act* states that: “The Consumer Advocate shall annually, as soon as practicable after the close of each fiscal year, by reference to the Public Accounts and by such further inquiries or investigations as he or she may deem necessary, ascertain and clarify the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act during the last preceding fiscal year and the 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 respect to a class of insurance, each licensed insurer providing insurance of that class shall be assessed such amount of that portion as his or her net receipts with respect to that class of insurance are of the total net receipts with respect to that class of insurance of all licensed insurers providing insurance of that class:”

Thus, the Consumer Advocate determined that the total amount of the expenditures for the fiscal year ending March 31, 2018 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, 2018 was \$503,188.14. This amount has been assessed against every licensed insurer in New-Brunswick, by means of a notice of assessment submitted to each company. Attached hereto as **Appendix A** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

APPENDIX A: Statement of Assessment

Company name	Assessment	Amount paid
Acadie Vie	\$ 2,095.04	\$ 2,095.04
ACTRA Fraternal Benefit Society	\$ 2.79	\$ 2.79
Affiliated FM Insurance Company	\$ 404.37	\$ 404.37
Factory Mutual Insurance Company	\$ 3,457.73	\$ 3,457.73
Allstate Insurance Company of Canada	\$ 14,792.60	\$ 14,792.60
American Bankers Insurance Company of Florida	\$ 3,500.68	\$ 3,500.00
American Bankers Life Assurance Company of Florida	\$ 807.13	\$ 807.13
Euler Hermes North America Insurance Company	\$ 59.01	\$ 59.01
The American Road Insurance Company	\$ 79.27	\$ 79.27
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 4,590.80	\$ 4,590.80
Blue Cross Life Insurance Company of Canada	\$ 4,071.63	\$ 4,071.63
La Compagnie d'assurance Belair inc.	\$ -	
The Boiler Inspection and Insurance Company of Canada	\$ 266.09	\$ 266.09
The Canada Life Assurance Company	\$ 10,945.81	\$ 10,945.81
Carleton Mutual Insurance Company	\$ 742.39	\$ 742.39
Chicago Title Insurance Company	\$ 145.27	\$ 145.27
CorePointe Insurance Company	\$ 0.70	\$ 0.70
Chubb Insurance Company of Canada	\$ 3,194.78	\$ 3,194.78
Canadian Premier Life Insurance Company	\$ 359.24	\$ 359.24
Combined Insurance Company of America	\$ 1,852.85	\$ 1,852.85
AIG Insurance Company of Canada	\$ 6,192.27	\$ 6,192.27
Continental Casualty Company	\$ 626.46	\$ 626.46
Co-operators General Insurance Company	\$ 19,493.11	\$ 19,493.11
CUMIS General Insurance Company	\$ 2,339.26	\$ 2,339.26
CUMIS Life Insurance Company	\$ 704.13	\$ 704.13
Ecclesiastical Insurance Office Public Limited Company	\$ 1,495.60	\$ 1,495.60
Economical Mutual Insurance Company	\$ 24,738.37	\$ 24,738.37
Elite Insurance Company	\$ 5,246.30	\$ 5,246.30
The Empire Life Insurance Company	\$ 462.04	\$ 462.04
Federal Insurance Company	\$ -	\$ -
Sonnet Insurance Company	\$ 448.37	\$ 448.37
Legacy General Insurance Company	\$ 68.79	\$ 68.79
First North American Insurance Company	\$ 154.69	\$ 154.69
Fundy Mutual Insurance Company	\$ 1,305.99	\$ 1,305.99
Aviva Insurance Company of Canada	\$ 23,650.27	\$ 23,650.27
Scotia Life Insurance Company	\$ 270.50	\$ 270.50
Gore Mutual Insurance Company	\$ 16.06	\$ 16.06
Wynward Insurance Group	\$ 1,235.80	\$ 1,235.80
The Grand Orange Lodge of British America Benefit Fund	\$ 6.68	\$ -
Great American Insurance Company	\$ 648.11	\$ 648.11
The Great-West Life Assurance Company	\$ 7,989.50	\$ 7,989.50
The Guarantee Company of North America	\$ 3,146.60	\$ 3,146.60
Intact Insurance Company	\$ 31,648.23	\$ 31,648.23
Hartford Fire Insurance Company	\$ 5.24	\$ 5.24

Company name	Assessment	Amount paid
The Independent Order of Foresters	\$ 7.98	\$ 7.98
Industrial Alliance Insurance and Financial Services Inc.	\$ 4,768.28	\$ 4,768.28
La Compagnie d'Assurances Jevco	\$ -	\$ -
Echelon General Insurance Company	\$ 1,302.85	\$ 1,302.85
Knights of Columbus	\$ 682.49	\$ 682.49
Liberty Mutual Insurance Company	\$ 29,942.42	\$ 29,942.42
Life Insurance Company of North America	\$ 15.35	\$ 15.35
Lloyd's Underwriters	\$ 15,943.19	\$ 15,943.19
London Life Insurance Company	\$ 6,990.44	\$ 6,990.44
The Manufacturers Life Insurance Company	\$ 14,584.11	\$ 14,584.11
The Missisquoi Insurance Company	\$ 0.70	\$ 0.70
Motors Insurance Corporation	\$ -	\$ -
New York Life Insurance Company	\$ 41.68	\$ 41.68
XL Reinsurance America Inc.	\$ 84.16	\$ -
Allianz Life Insurance Company of North America	\$ -	\$ -
The Order of United Commercial Travelers of America	\$ 3.49	\$ 3.49
The Personal Insurance Company	\$ 7,385.47	\$ 7,385.47
The Portage la Prairie Mutual Insurance Company	\$ 3,354.37	\$ 3,354.37
TD Home and Auto Insurance Company	\$ 233.61	\$ 233.61
SSQ, Société d'Assurance-Vie inc.	\$ 914.61	\$ 914.61
Reliable Life Insurance Company	\$ 3.69	\$ 3.69
Royal & Sun Alliance Insurance Company of Canada	\$ 15,650.57	\$ 15,650.57
Scottish & York Insurance Co. Limited	\$ -	\$ -
Security National Insurance Company	\$ 17,231.72	\$ 17,231.72
Sentry Insurance a Mutual Company	\$ 4.19	\$ 4.19
SouthEastern Mutual Insurance Company	\$ 3,184.66	\$ 3,184.66
The Sovereign General Insurance Company	\$ 4,589.47	\$ 4,589.47
Stanley Mutual Insurance Company	\$ 2,679.02	\$ 2,679.02
St. Paul Fire and Marine Insurance Company	\$ 436.49	\$ 436.49
Sun Life Assurance Company of Canada	\$ 13,822.25	\$ 13,822.25
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 93.58	\$ 93.58
Traders General Insurance Company	\$ 3,681.21	\$ 3,681.21
Trafalgar Insurance Company of Canada	\$ 553.12	\$ 553.12
Unifund Assurance Company	\$ 12,300.74	\$ 12,300.74
United American Insurance Company	\$ 0.50	\$ 0.50
Wawanesa Mutual Insurance Company	\$ 37,499.69	\$ 37,499.69
The Wawanesa Life Insurance Company	\$ 373.60	\$ 373.60
Western Surety Company	\$ 362.46	\$ 362.46
Sompo Japan Nipponkoa Insurance Inc.	\$ 5.24	\$ 5.24
Zurich Insurance Company Ltd	\$ 1,846.89	\$ 1,846.89
The Dominion of Canada General Insurance Company	\$ 7,322.62	\$ 7,322.62
Primum Insurance Company	\$ 6,900.09	\$ 6,900.09
Humania Assurance Inc	\$ 144.57	\$ 144.57
Westport Insurance Corporation	\$ 428.11	\$ 428.11
COSECO Insurance Company	\$ 715.50	\$ 715.50

Company name	Assessment	Amount paid
CIGNA Life Insurance Company of Canada	\$ 48.06	\$ 48.06
Canadian Universities Reciprocal Insurance Exchange	\$ 246.53	\$ 246.53
American Income Life Insurance Company	\$ 615.99	\$ 615.99
RBC Insurance Company of Canada	\$ 357.92	\$ 357.92
Co-operators Life Insurance Company	\$ 1,862.82	\$ 1,862.82
Canadian Lawyers Insurance Association (CLIA)	\$ 189.96	\$ -
Stewart Title Guaranty Company	\$ 382.02	\$ 382.02
The Equitable Life Insurance Company of Canada	\$ 507.31	\$ 507.31
TD General Insurance Company	\$ -	\$ -
Travelers Insurance Company of Canada	\$ 972.16	\$ 972.16
Novex Insurance Company	\$ 167.61	\$ 167.61
Pembroke Insurance Company	\$ 6,591.40	\$ 6,591.40
First American Title Insurance Company	\$ 1.75	\$ -
La Capitale assurances et gestion du patrimoine inc.	\$ 246.18	\$ 246.18
Mitsui Sumitomo Insurance Company Limited	\$ 27.24	\$ 27.24
Primerica Life Insurance Company of Canada	\$ 156.24	\$ 156.24
Western Life Assurance Company	\$ 221.45	\$ 221.45
Federated Insurance Company of Canada	\$ 665.57	\$ 665.57
United General Insurance Corporation	\$ 2,484.17	\$ 2,484.17
Green Shield Canada	\$ 743.09	\$ 743.09
CompCorp Life Insurance Company	\$ -	\$ -
Sunderland Marine Mutual Insurance Company Limited	\$ -	\$ -
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	\$ 103.79	\$ 103.79
La Capitale Financial Security Company	\$ 75.58	\$ 75.58
Protective Insurance Company	\$ 16.41	\$ 16.41
BMO Life Assurance Company	\$ 621.07	\$ 621.07
Old Republic Insurance Company of Canada	\$ 765.78	\$ 765.78
Northbridge General Insurance Corporation	\$ 8,231.22	\$ 8,231.22
Northbridge Personal Insurance Corporation	\$ 1,992.16	\$ 1,992.16
Genworth Financial Mortgage Insurance Company Canada	\$ 3,508.01	\$ 3,508.01
First Canadian Insurance Corporation	\$ 739.33	\$ 739.33
TD Life Insurance Company	\$ 76.97	\$ 76.97
CAA Insurance Company (Ontario)	\$ 1,828.73	\$ 1,828.73
Waterloo Insurance Company	\$ 2,578.80	\$ 2,578.80
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 665.24	\$ 665.24
Pavonia Life Insurance Company of Michigan	\$ 8.67	\$ 8.67
Coachman Insurance Company	\$ 1.05	\$ 1.05
Everest Insurance Company of Canada	\$ 458.49	\$ 458.49
RBC Life Insurance Company	\$ 1,497.20	\$ 1,497.20
Zenith Insurance Company	\$ 150.85	\$ 150.85
Perth Insurance Company	\$ 62.16	\$ 62.16
Aviva General Insurance Company	\$ 5,681.40	\$ 5,681.40
Canassurance compagnie d'assurance	\$ 829.34	\$ 829.34
Temple Insurance Company	\$ 1,503.63	\$ 1,503.63
Hartford Life Insurance Company	\$ -	\$ -

Company name	Assessment	Amount paid
L'Excellence Compagnie d'assurance-vie	\$ 199.71	\$ 199.71
American Health and Life Insurance Company	\$ 70.89	\$ 70.89
Lawyers' Professional Indemnity Company	\$ -	\$ -
Gerber Life Insurance Company	\$ 10.97	\$ 10.97
Ivari	\$ 452.07	\$ 452.07
Ascentus Insurance Ltd.	\$ -	\$ -
BMO Life Insurance Company	\$ 43.27	\$ 43.27
Trans Global Life Insurance Company	\$ 1.60	\$ 1.60
Trans Global Insurance Company	\$ 13.27	\$ 13.27
Foresters Life Insurance Company	\$ 218.36	\$ 218.36
Desjardins Sécurité financière compagnie d'assurance vie	\$ 4,130.35	\$ 4,130.35
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 6,275.38	\$ 6,275.38
The Insurance Company of Prince Edward Island	\$ 3,387.89	\$ 3,387.89
Chubb Life Insurance Company of Canada	\$ 724.17	\$ 724.17
T.H.E. Insurance Company	\$ 0.70	\$ 0.70
XL Insurance Company Limited	\$ -	\$ -
Medavie Inc.	\$ 10,370.50	\$ 10,370.50
National Liability & Fire Insurance Company	\$ 159.58	\$ 159.58
Pafco Insurance Company	\$ 771.37	\$ 771.37
Industrial-Alliance Pacific General Insurance Corporation	\$ 3,267.42	\$ 3,267.42
Petline Insurance	\$ 281.10	\$ 281.10
L'Union-Vie, compagnie mutuelle d'assurance	\$ 100.40	\$ 100.40
Allianz Global Risks US Insurance Company	\$ 1,015.11	\$ -
Omega General Insurance Company	\$ 188.22	\$ 188.22
FCT Insurance Company Ltd.	\$ 1,150.60	\$ 1,150.60
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 91.84	\$ 91.84
Canadian Farm Insurance Corp.	\$ 1.40	\$ 1.40
Jewelers Mutual Insurance Company	\$ 35.97	\$ 35.97
Assurant Life of Canada	\$ 47.66	\$ 47.66
L'Unique assurances générales inc.	\$ 1.05	\$ 1.05
Trisura Guarantee Insurance Company	\$ 1,014.06	\$ 1,014.06
Electric Insurance Company	\$ 22.00	\$ 22.00
Canada Guaranty Mortgage Insurance Company	\$ 795.82	\$ 795.82
Berkley Insurance Company	\$ 147.71	\$ 147.71
Fenchurch General Insurance Company	\$ 6.29	\$ 6.29
Associated Electric & Gas Insurance Services Limited	\$ 100.57	\$ 100.57
Triton Insurance Company	\$ 545.79	\$ 545.79
AXIS Reinsurance Company (Canadian Branch)	\$ 519.95	\$ 519.95
Healthcare Insurance Reciprocal of Canada	\$ 13.62	\$ -
Allied World Specialty Insurance	\$ 209.17	\$ 209.17
La Survivance – Voyage, compagnie d'assurance	\$ 27.42	\$ 27.42
International Insurance Company of Hannover Ltd.	\$ 435.10	\$ 435.10
DAS Legal Protection Insurance Company Limited	\$ 69.14	\$ 69.14
Groupama S.A.	\$ -	\$ -
HDI Global SD Canada	\$ 148.76	\$ 148.76
SSQ, Insurance Company Inc.	\$ 283.17	\$ 283.17
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 48.54	\$ 48.54
Arch Insurance Canada Ltd	\$ 464.08	\$ 464.08

Company name	Assessment	Amount paid
Millennium Insurance Corporation	\$ 433.00	\$ 433.00
Orion Travel Insurance Company	\$ 235.01	\$ 235.01
AXA Art Insurance Corporation	\$ 1.05	\$ -
Ironshore Insurance Ltd.	\$ 81.36	\$ 81.36
Starr Insurance and Reinsurance Limited	\$ 115.58	\$ 115.58
GMS Insurance Inc.	\$ 124.31	\$ 124.31
Certas Home and Auto Insurance Company	\$ 15,931.67	\$ 15,931.67
Technology Insurance Company, Inc	\$ -	\$ -
XL Specialty Insurance	\$ 991.36	\$ -
SCOR Insurance	\$ 165.52	\$ 165.52
AXA Insurane Company	\$ 18.16	\$ -