

Annual  
Report

2019



Office of the  
Consumer Advocate  
for Insurance



Consumer Advocate for Insurance.

Défenseur du consommateur en  
matière d'assurances.

March 17, 2020

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 2019. 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, 2019.

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 with the purpose of assisting New Brunswick consumers with insurance-related problems. Consumers with questions, complaints, or concerns regarding their insurance can count on our experienced team.

We can easily be reached via our toll-free telephone line, 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

It truly does seem that time passes and nothing changes. The trend observed for the past two years continues. Insurers have again asked for significant increases in their automobile insurance rates. The increases requested were well over 3%. The New Brunswick Insurance Board therefore held several hearings again this year, and others are scheduled for 2020. We do not repeat it often enough, but as policy holders, it is important that we maintain a good driving record and shop around for insurance.

Home insurance, which is not mandatory, is much less regulated. Companies can therefore raise their rates without having to ask anyone. Again this year, this sector saw major increases, so it is important for insured to talk to their agent to get the best price and the best protection. We encourage people to check their insurance contract to make sure they have what they need. New forms of protection are coming onto the market, and it is important for consumers to be brought up to date. They can also shop around to get the best price possible.

The calls we receive are more complex, and we continue to help consumers with their insurance problems to see things more clearly. We also try to guide them through the process of resolving their difficulties. It is important and critical to have informed consumers who understand their contracts. We therefore continue to educate consumers.

We carried out a major project to audit insurance underwriting practices this year. We reviewed the practices of all insurers doing business in New Brunswick. Although most companies are complying with the Act, others were informed that they were in violation of certain sections. After discussions with insurers, many agreed to change their practices in order to be in compliance with the Act. By ensuring that the Act and the regulations are being followed, we ensure that consumers are better protected.

We continued to request a review of the New Brunswick *Insurance Act*, which, let us remember, has not undergone any major changes for many years. The process began last year and will continue this year. We hope the review will come to an end and will result in a positive outcome for New Brunswick consumers. Many provinces offer their residents excellent protection. New Brunswickers should also be able to have the best protection possible.

With respect to the process of evaluating automobile insurance rates, we believe it is time for this process to be reviewed. The New Brunswick Insurance Board does good work. However, the system, which was set up in 2005, has not undergone changes since then. Some Canadian provinces have changed their systems to help all stakeholders, insured parties, and insurers. We want the market to remain competitive and all insurance companies to continue to offer their products to New Brunswick consumers.

Again this year, we saw an increase in the number of calls and requests on our website. Our dedicated staff members demonstrate their expertise daily in helping consumers. Fifty-two percent of the complaints received were related to car insurance, a slight increase over last year. Home insurance accounted for 28% of requests for help. Although we received most requests by telephone, we have seen a growing number of requests on our website.

Anne-Marie Ramsay, our Assistant Consumer Advocate, took a well-deserved retirement this year. After she left, many consumers called again and asked for her. It is therefore important to note her departure and thank her for the excellent services she provided during her time with us. We are lucky, because she has agreed to stay on with us on a casual basis.

We welcomed a new Assistant Consumer Advocate, Brigitte Latulippe. She has many years of experience in the insurance sector. We are fortunate that she agreed to join our team of which she will definitely be an important member.

As we mentioned before, we will continue to work hard to help the consumers of New Brunswick.

As we did last year, we are including success stories in our report. These stories show that our Office provides an important service for the residents of New Brunswick .

### SUCCESS STORY

*An insurance company removed the first chance discount from a young insured who had been fined for driving after midnight. The regulation states that only those offences set out in Schedule A of the regulation cancel these credits. After receiving the call from the insured, the Office immediately contacted the insurance company to make sure it complied with the regulation and restored the credits. Father and son were very pleased with the outcome, because their rates did not increase.*



# 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 15th 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*

- 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 ... to represent the interests of consumers...”

## SUCCESS STORY

*An insurer determined that its insured was fully at fault for a car accident. The insured maintained that he was not. After reviewing the circumstances and the regulation in place, the Office contacted the insurer. We were convinced the insured should not have been held 100% responsible for the accident. After our conversations with the insurer, it acknowledged that it should have assigned the insured 50% responsibility. The client was very satisfied with the outcome.*





# 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. Also, the Consumer Advocate attended several national conferences on car, home, and life insurance. 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 second time, the Consumer Advocate decided to have an insured testify before the Board to give him a chance to express himself on the direct impact and repercussions of increases in automobile insurance rates. It went well and once again had a positive result in this particular case.

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

In the years to come, there will be challenges for our Office. Further 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.

Once again, 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

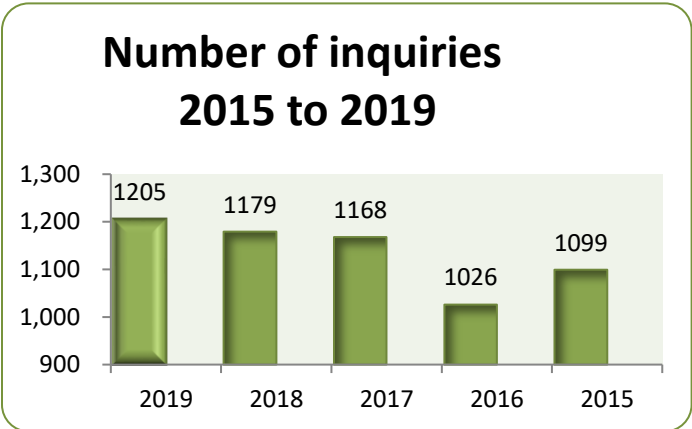
*We received a call from a dissatisfied client following a claim for damages to his pool. The insurance company alleged that it had made the client an offer to which the client had not responded; it had therefore closed the file because the time limit had lapsed. The client explained that he had called several times but had been unable to reach the person responsible for his file. After we became involved, we realized that the company had never sent the insured the proof of loss form. The company could therefore not use the expired time limit as a defense. The insurer reissued its offer, which was accepted by the client, and we closed the file. The client was very pleased with the outcome.*



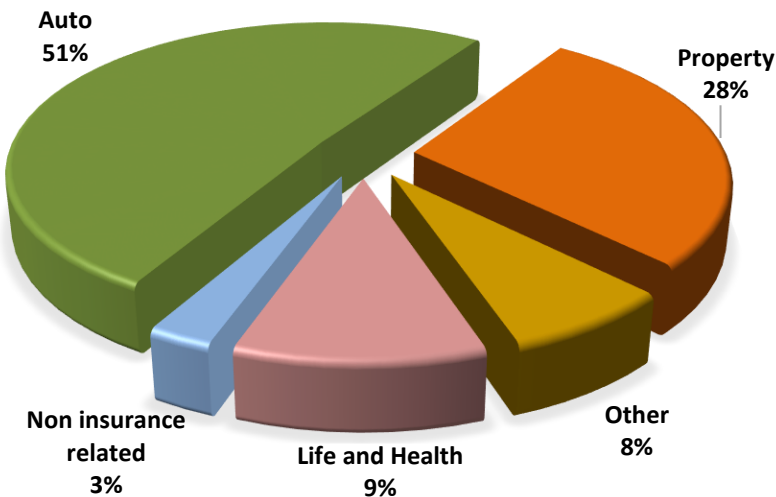
# INQUIRIES TO THE OFFICE OF THE ADVOCATE

## NUMBER OF INQUIRIES

We received 1205 inquiries in 2019. 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><b>Number</b></i>	<i><b>(%)</b></i>
Claims	448	37.2%
Premiums	548	45.5 %
Information	185	15.4 %
Other	24	2.0 %

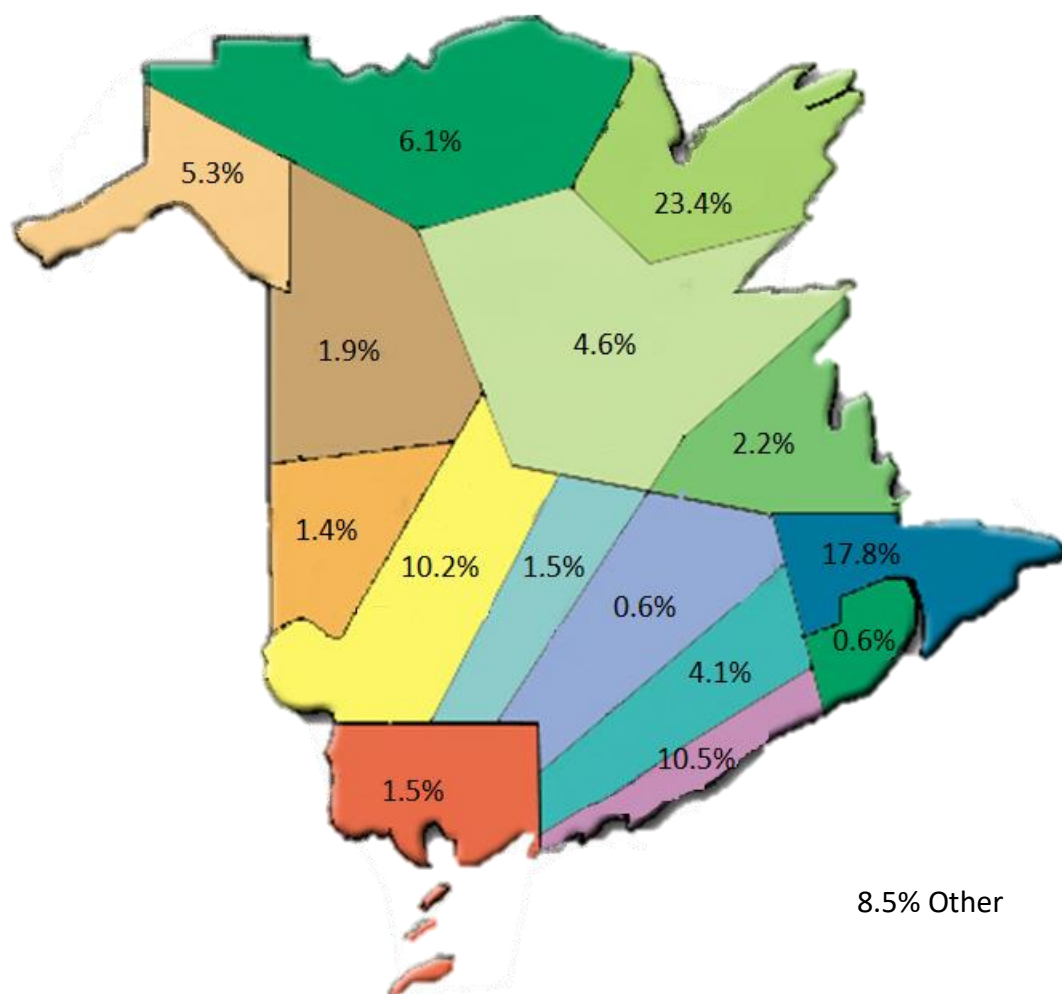
## ORIGIN OF INQUIRIES

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><b>Number</b></i>	<i><b>(%)</b></i>
Public	1081	90.0%
Brokers	10	0.8%
Insurers	46	3.8%
Adjusters	16	1.3%
Agents	4	0.3%
Other	48	3.8%

## BREAKDOWN BY COUNTY

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



## LANGUAGE

	<i>Number</i>	<i>(%)</i>
French	563	47%
English	642	53%

## SUCCESS STORY

*We received a call from a dissatisfied insured who had just had his snowmobile stolen. The insurer refused to reimburse him for the replacement value of the vehicle. The insured alleged that, when he insured his snowmobile, he had made sure to get this extra protection. The company was saying that it never offered this type of protection. We took the file and asked to listen to the telephone conversation between the insured and the insurance agent. That conversation confirmed the insured's position. The insurer therefore decided to compensate the insured, even though it did not offer this protection, because the agent had in fact told the insured that his vehicle was insured for its **\*replacement cost.\****



# 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

*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, 2019 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, 2019 was \$505,175.83. 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 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	\$ 1,946.17	\$ 1,946.17
ACTRA Fraternal Benefit Society	\$ 3.38	
American Bankers Life Assurance Company of Florida	\$ 838.00	\$ 838.00
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 4,277.75	
Blue Cross Life Insurance Company of Canada	\$ 3,888.86	\$ 3,888.86
The Canada Life Assurance Company	\$ 9,933.46	\$ 9,933.46
Canadian Premier Life Insurance Company	\$ 357.80	\$ 357.80
Combined Insurance Company of America	\$ 1,778.30	
CUMIS Life Insurance Company	\$ 525.10	
The Empire Life Insurance Company	\$ 466.86	\$ 466.86
Scotia Life Insurance Company	\$ 250.34	
The Grand Orange Lodge of British America Benefit Fund	\$ 5.82	\$ 5.82
The Great-West Life Assurance Company	\$ 6,460.55	\$ 6,460.55
The Independent Order of Foresters	\$ 7.89	
Industrial Alliance Insurance and Financial Services Inc.	\$ 4,429.08	\$ 4,429.08
Knights of Columbus	\$ 720.87	\$ 720.87
Life Insurance Company of North America	\$ 21.89	\$ 21.89
London Life Insurance Company	\$ 6,458.20	\$ 6,458.20
The Manufacturers Life Insurance Company	\$ 19,838.82	
New York Life Insurance Company	\$ 45.93	\$ 45.93
Allianz Life Insurance Company of North America	\$ -	
The Order of United Commercial Travelers of America	\$ 2.72	
SSQ, Société d'Assurance-Vie inc.	\$ 760.04	\$ 760.04
Reliable Life Insurance Company	\$ 2.72	\$ 2.72
Sun Life Assurance Company of Canada	\$ 13,305.38	\$ 13,305.38
United American Insurance Company	\$ 0.38	\$ 0.38
The Wawanesa Life Insurance Company	\$ 369.54	
Humania Assurance Inc	\$ 146.16	\$ 146.16
CIGNA Life Insurance Company of Canada	\$ 23.67	
American Income Life Insurance Company	\$ 806.91	\$ 806.91
Co-operators Life Insurance Company	\$ 1,820.29	\$ 1,820.29
The Equitable Life Insurance Company of Canada	\$ 617.16	
La Capitale assurances et gestion du patrimoine inc.	\$ -	
Primerica Life Insurance Company of Canada	\$ 148.42	\$ 148.42
Western Life Assurance Company	\$ 171.72	\$ 171.72
CompCorp Life Insurance Company	\$ -	
CIBC Life Insurance Company Limited	\$ 91.12	
La Capitale Financial Security Company	\$ 91.02	\$ 91.02
BMO Life Assurance Company	\$ 630.87	\$ 630.87
First Canadian Insurance Corporation	\$ 660.37	\$ 660.37
TD Life Insurance Company	\$ 78.81	
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 523.22	\$ 523.22
Pavonia Life Insurance Company of Michigan	\$ 7.14	\$ 7.14



Company name	Assessment	Amount paid
RBC Life Insurance Company	\$ 1,366.21	\$ 1,366.21
Hartford Life Insurance Company	\$ -	
L'Excellence Compagnie d'assurance-vie	\$ 214.55	\$ 214.55
American Health and Life Insurance Company	\$ 94.31	\$ 94.31
Gerber Life Insurance Company	\$ 10.24	\$ 10.24
Ivari	\$ 418.20	
BMO Life Insurance Company	\$ 38.42	\$ 38.42
Trans Global Life Insurance Company	\$ 2.54	\$ 2.54
Foresters Life Insurance Company	\$ 269.13	
Desjardins Sécurité financière compagnie d'assurance vie	\$ 3,987.30	
Chubb Life Insurance Company of Canada	\$ 755.81	\$ 755.81
Medavie Inc.	\$ 10,667.66	\$ 10,667.66
L'Union-Vie, compagnie mutuelle d'assurance	\$ 94.88	\$ 94.88
Assurant Life of Canada	\$ 33.63	\$ 33.63
La Survivance – Voyage, compagnie d'assurance	\$ 25.46	\$ 25.46
SSQ, Insurance Company Inc.	\$ 289.89	
La Capitale Civil Service Insurers Inc	\$ 254.19	\$ 254.19
Affiliated FM Insurance Company	\$ 555.20	\$ 555.20
Factory Mutual Insurance Company	\$ 3,682.11	\$ 3,682.11
Allstate Insurance Company of Canada	\$ 15,486.55	\$ 15,486.55
American Bankers Insurance Company of Florida	\$ 4,034.74	\$ 4,034.74
Euler Hermes North America Insurance Company	\$ 58.94	\$ 58.94
The American Road Insurance Company	\$ 84.35	\$ 84.35
Belaire Insurance Company inc	\$ -	
The Boiler Inspection and Insurance Company of Canada	\$ 263.54	\$ 263.54
Carleton Mutual Insurance Company	\$ -	
Chicago Title Insurance Company	\$ 162.93	\$ 162.93
CorePointe Insurance Company	\$ 1.02	
Chubb Insurance Company of Canada	\$ 3,436.19	\$ 3,436.19
AIG Insurance Company of Canada	\$ 5,940.16	
Continental Casualty Company	\$ 684.93	
Co-operators General Insurance Company	\$ 20,395.58	
CUMIS General Insurance Company	\$ 2,373.56	
Ecclesiastical Insurance Office Public Limited Company	\$ 1,569.72	\$ 1,569.72
Economical Mutual Insurance Company	\$ 28,701.50	\$ 28,701.50
Elite Insurance Company	\$ 4,344.01	
Federal Insurance Company	\$ 0.68	\$ 0.68
Sonnet Insurance Company	\$ 1,008.43	\$ 1,008.43
Canadian Premier General Insurance Company	\$ 57.59	\$ 57.59
First North American Insurance Company	\$ 134.14	\$ 134.14
Fundy Mutual Insurance Company	\$ -	
Aviva Insurance Company of Canada	\$ 22,619.07	\$ 22,619.07
Gore Mutual Insurance Company	\$ 12.53	\$ 12.53
Wynward Insurance Group	\$ 1,197.45	\$ 1,197.45
Great American Insurance Company	\$ 402.09	\$ 402.09
The Guarantee Company of North America	\$ 2,865.41	

Company name	Assessment	Amount paid
Hartford Fire Insurance Company	\$ 6.44	\$ 6.44
Intact Insurance Company	\$ 31,164.82	\$ 31,164.82
La Compagnie d'Assurances Jevco	\$ -	
Echelon General Insurance Company	\$ 2,403.70	
Liberty Mutual Insurance Company	\$ 16,135.57	\$ 16,135.57
Lloyd's Underwriters	\$ 20,059.88	\$ 20,059.88
The Missisquoi Insurance Company	\$ -	
Motors Insurance Corporation	\$ -	
XL Reinsurance America Inc.	\$ 96.20	\$ 96.20
The Personal Insurance Company	\$ 8,028.15	
The Portage la Prairie Mutual Insurance Company	\$ 3,166.89	
TD Home and Auto Insurance Company	\$ 207.99	\$ 207.99
Royal & Sun Alliance Insurance Company of Canada	\$ 15,572.25	\$ 15,572.25
Scottish & York Insurance Co. Limited	\$ -	
Security National Insurance Company	\$ 18,584.67	\$ 18,584.67
Sentry Insurance a Mutual Company	\$ 3.73	\$ 3.73
SouthEastern Mutual Insurance Company	\$ 3,441.27	\$ 3,441.27
The Sovereign General Insurance Company	\$ 4,696.98	\$ 4,696.98
Stanley Mutual Insurance Company	\$ 2,426.40	\$ 2,426.40
St. Paul Fire and Marine Insurance Company	\$ 372.61	\$ 372.61
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 115.51	
Traders General Insurance Company	\$ 3,464.64	
Trafalgar Insurance Company of Canada	\$ 553.84	\$ 553.84
Unifund Assurance Company	\$ 12,450.75	\$ 12,450.75
Wawanesa Mutual Insurance Company	\$ 38,692.65	\$ 38,692.65
Western Surety Company	\$ 350.94	\$ 350.94
Sompo Japan Nipponkoa Insurance Inc.	\$ 4.06	\$ 4.06
Zurich Insurance Company Ltd	\$ 1,731.64	
The Dominion of Canada General Insurance Company	\$ 7,024.13	\$ 7,024.13
Primum Insurance Company	\$ 7,312.06	\$ 7,312.06
Westport Insurance Corporation	\$ 647.33	\$ 647.33
COSECO Insurance Company	\$ 733.71	
Canadian Universities Reciprocal Insurance Exchange	\$ 263.20	\$ 263.20
RBC Insurance Company of Canada	\$ 355.68	\$ 355.68
Canadian Lawyers Insurance Association (CLIA)	\$ 261.85	\$ 261.85
Stewart Title Guaranty Company	\$ 334.34	\$ 334.34
TD General Insurance Company	\$ -	
Travelers Insurance Company of Canada	\$ 1,237.08	\$ 1,237.08
Novex Insurance Company	\$ 128.72	\$ 128.72
Pembridge Insurance Company	\$ 7,317.81	\$ 7,317.81
First American Title Insurance Company	\$ 1.02	\$ 1.02
Mitsui Sumitomo Insurance Company Limited	\$ 32.52	\$ 32.52
Federated Insurance Company of Canada	\$ 782.49	
United General Insurance Corporation	\$ 2,491.44	\$ 2,491.44
Green Shield Canada	\$ 754.38	\$ 754.38
Sunderland Marine Mutual Insurance Company Limited	\$ -	

Company name	Assessment	Amount paid
Old Republic Insurance Company of Canada	\$ 1,069.74	\$ 1,069.74
Protective Insurance Company	\$ 16.26	
Northbridge General Insurance Corporation	\$ 10,432.20	
Northbridge Personal Insurance Corporation	\$ 436.98	
Genworth Financial Mortgage Insurance Company Canada	\$ 3,387.07	\$ 3,387.07
CAA Insurance Company (Ontario)	\$ 1,904.06	
Waterloo Insurance Company	\$ 1,776.02	\$ 1,776.02
Coachman Insurance Company	\$ -	
Everest Insurance Company of Canada	\$ 317.06	\$ 317.06
Zenith Insurance Company	\$ 187.32	
Perth Insurance Company	\$ 56.57	\$ 56.57
Aviva General Insurance Company	\$ 5,824.31	
Canassurance compagnie d'assurance	\$ 736.42	
Temple Insurance Company	\$ 1,477.59	
Lawyers' Professional Indemnity Company	\$ -	
Ascentus Insurance Ltd.	\$ -	
Trans Global Insurance Company	\$ 19.99	\$ 19.99
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 5,605.48	\$ -
The Insurance Company of Prince Edward Island	\$ 3,294.59	\$ 3,294.59
T.H.E. Insurance Company	\$ 1.02	
XL Insurance Company Limited	\$ -	
National Liability & Fire Insurance Company	\$ 252.02	\$ 252.02
Pafco Insurance Company	\$ 896.31	\$ 896.31
Industrial-Alliance Pacific General Insurance Corporation	\$ 3,668.90	\$ 3,668.90
Petline Insurance	\$ 266.59	
Allianz Global Risks US Insurance Company	\$ 1,200.84	
Omega General Insurance Company	\$ 272.69	\$ 272.69
FCT Insurance Company Ltd.	\$ 1,135.12	\$ 1,135.12
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 122.96	
Canadian Farm Insurance Corp.	\$ 0.68	
Jewelers Mutual Insurance Company	\$ 42.68	\$ 42.68
L'Unique assurances générales inc.	\$ 1.35	\$ 1.35
Trisura Guarantee Insurance Company	\$ 1,165.95	\$ 1,165.95
Electric Insurance Company	\$ 15.58	\$ 15.58
Canada Guaranty Mortgage Insurance Company	\$ 1,156.80	
Berkley Insurance Company	\$ 121.27	\$ 121.27
Fenchurch General Insurance Company	\$ 7.11	\$ 7.11
Associated Electric & Gas Insurance Services Limited	\$ 248.30	\$ 248.30
Triton Insurance Company	\$ 837.71	
AXIS Reinsurance Company (Canadian Branch)	\$ 617.19	
Healthcare Insurance Reciprocal of Canada	\$ 28.12	
Allied World Specialty Insurance	\$ 242.54	
Unica Insurance	\$ 0.34	\$ 0.34
International Insurance Company of Hannover Ltd.	\$ 452.90	\$ 452.90
DAS Legal Protection Insurance Company Limited	\$ -	

Company	Assessment	Amount paid
HDI Global SD Canada	\$ 201.55	\$ 201.55
Groupama S.A.	\$ -	
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 54.20	
Arch Insurance Canada Ltd	\$ 516.24	
Millennium Insurance Corporation	\$ 453.24	\$ 453.24
Orion Travel Insurance Company	\$ 248.64	\$ 248.64
AXA Art Insurance Corporation	\$ -	
Ironshore Insurance Ltd.	\$ 56.57	\$ 56.57
Starr Insurance and Reinsurance Limited	\$ 94.17	
GMS Insurance Inc.	\$ 143.29	\$ 143.29
Certas Home and Auto Insurance Company	\$ 16,388.27	
Technology Insurance Company, Inc	\$ -	
XL Specialty Insurance	\$ 975.57	\$ 975.57
SCOR Insurance	\$ 202.91	
AXA Insurane Company	\$ 15.58	
<u>Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros</u>	\$ 2.37	\$ 2.37
<u>Carleton-Fundy Mutual Insurance</u>	\$ 2,009.75	