

# ANNUAL REPORT 2024



Office of the  
Consumer Advocate  
for Insurance

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# ABOUT US

## WE ARE HERE TO HELP

HOWEVER, SOME MATTERS ARE BEYOND THE SCOPE OF OUR MANDATE. THESE MAY INCLUDE:

- cost of insurance
- availability of insurance, or
- matters that are, or have been, before the courts.

If the requests do not fall within our mandate, our experienced team will offer other options, when available!

## Tip from the Advocate

**DON'T WAIT FOR THE  
NEXT STORM TO TEST  
YOUR INSURANCE POLICY**



Contact us today!

1-888-283-5111

# ABOUT US

The Consumer Advocate for Insurance has held office since January 1, 2005

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 or our website. Our team makes it their duty to respond quickly, courteously, and professionally to requests from consumers.

## TIP FROM THE ADVOCATE

*Don't be afraid to ask questions!  
In insurance there are no silly  
questions. If you don't understand  
something, don't hesitate to say it.  
We are here to help.*

# MESSAGE FROM THE ACTING ADVOCATE



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**OUR TEAM** makes it their duty to respond quickly, courteously and professionally to requests from consumers.

# MESSAGE FROM ACTING ADVOCATE



We experienced another busy year in 2024 at the office of the Consumer Advocate for Insurance. In addition to assisting consumers daily, we made some administrative changes. The system that had been in use since the office opened in 2005 had reached the end of its useful life. It no longer met our needs and was showing signs of fatigue. We require a reliable system to deal with sensitive data. Working with a local supplier, we obtained a reliable program adapted to our needs, and on June 30th, we finally received and launched our new file processing system. Our logo was also changed to one that is more modern and reflective of our mission. The outline of the province shows that we are here for everyone in New Brunswick, and the scale indicates that we are impartial, just, and fair. Lastly, we prepared a three-year strategic plan. As an entity, we need to set objectives and always aim for excellence in customer service. We must also consider our workforce succession plan. Although no retirements are expected in the short term, we are aware of the shortage of qualified employees in many fields, including insurance. There are very few insurance adjusters. With this strategic plan, we hope to continue serving New Brunswick policyholders without interruption.

We responded to over 1,100 requests from policyholders this year. Although auto insurance remains the most common type of request, calls relating to home insurance also made up a sizable portion of our work. In fact, home insurance is becoming an increasingly nuanced and complex product. Numerous endorsements are now offered, making coverage, exclusions, and pricing even more complex. Policyholders are no longer sure how to proceed when it comes to windstorms, floods, and other natural disasters.

We are here to help them understand their policy and guide them through the claims process. People should not be afraid to talk to their insurer or claims adjuster. Ask questions. Bear in mind that insurance rating is very complex, so make enquiries about rates and discounts.

# MESSAGE FROM THE ACTING ADVOCATE

With respect to auto insurance, over ten hearings were held this year. A greater number of insurers were asking for increases of more than 3%. The Board's decision to lower or increase rates by 5%, for example does not mean that all drivers in each vehicle class will see a reduction or increase by that exact amount. Some drivers may face an increase in their insurance premiums while others may see a decrease depending on factors including driving history, make and year of their vehicle, the purpose for which the car is used and the location of the driver's residence.

We respond to customer requests and concerns as quickly as possible. A rapid response is important for policyholders experiencing a claim. We help consumers through this difficult period by showing them care and empathy during stressful events such as an accident or fire. When we speak with insureds, we use plain language to help them understand their policies, coverage options, and the insurance issues. The aim is clear communication, personalized service, and a prompt resolution of their problems.

Insurance companies still have considerable room for improvement in handling claims and providing a better guarantee of fair treatment of consumers. This year once again, policyholders were faced with service delays in settling home and automobile insurance claims. Rising costs, inflation, and supply chain issues, while not as significant as in previous years, continue to exacerbate the problem. Lack of communication remains a major issue. We urge insurers to review and continue to improve their claims management practices.

Unfortunately, although inflation has now stabilized, it appears that current pricing does not yet reflect the rising cost of claims, and that the catch-up is likely to continue in the coming year.



# MESSAGE FROM THE ACTING ADVOCATE

We must continue to lobby for changes to our Insurance Act. As I wrote in my first report, the time has come for amendments that will help New Brunswick policyholders. Save for a few alterations, the Act has not undergone significant change in a decade, and it needs to be brought up to date. Our initial meetings and discussions with the current government have been productive. We look forward to what comes next.

As my term as Consumer Advocate for Insurance draws to a close, I am grateful to all those who have helped and supported me over the years. I would like to extend my thanks to my colleagues and the various stakeholders.

## TIP FROM THE ADVOCATE

### E-bike and E-scooter

I have an e-bike and e-scooter and if I accidentally crash them into a parked vehicle, or worse, collide with another vehicle or pedestrian, what will happen. This is a grey area. If you own a home, tenant or condo insurance policy, you may have personal liability insurance for property damage or bodily injury caused to a third party. Talk to a broker or insurer.





# OUR COMMITMENTS TO THE CONSUMERS

- COURTESY
- TIMELESS
- KNOWLEDGE
- PRIVACY



# OUR COMMITMENTS TO THE CONSUMERS

**COURTESY** Courtesy, professionalism and respect are present in each of our interactions.

**TIMELINESS** We aim to return your call the same day or the following day.

**KNOWLEDGE** Our employees have more than 90 years experience collectively in the insurance industry. Teamwork and continuing education are part of our practices.

**PRIVACY** All of your requests are confidential.

Each of our files is dealt in a fair and equitable fashion. We have established a good working relationship with industry's stakeholders, and we are proud to be able to count on their cooperation.

**DID  
YOU  
KNOW**

A home or auto insurance contract covers many risks and it's essential that people fully understand their contract and the extent of their coverage. We encourage people to read their contract to make sure they have all the protection they need. **TALK WITH YOUR BROKER OR INSURER.**

# INTRODUCTION

## TIPS FROM THE ADVOCATE

**SHOP AROUND.  
INCREASE YOUR DEDUCTIBLE.  
SAFE DRIVING.**

# 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-rata basis by insurance companies doing business in New Brunswick.

The Consumer Advocate for Insurance has held office since January 1, 2005. We are pleased to submit our Annual Report for 2024. The Annual Report is submitted in accordance with subsection 10(1) of the *Consumer Advocate for Insurance Act*, which states as follows:

## **CONSUMER ADVOCATE FOR INSURANCE ACT**

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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 20th 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 FOR INSURANCE



*Subsection 7(2) provides that the Consumer Advocate "may appear before the New Brunswick insurance board... to represent the interests of consumers..."*

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## **DID YOU KNOW**

Many weather events and natural disasters, such as high winds or hail, are covered by a basic home insurance policy and by a car insurance policy if you have comprehensive coverage.

ON THE OTHER HAND, SEWER BACKUP, FLOODING OR WATER INFILTRATION THROUGH THE FOUNDATION OR ROOF MAY BE COVERED BY ENDORSEMENTS ADDED TO THE CONTRACT.

# RESPONSIBILITIES OF THE CONSUMER ADVOCATE FOR INSURANCE

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:

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## RESPONSIBILITIES OF THE CONSUMER ADVOCATE

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*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 programs 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.

# ACTIVITIES

## OF THE CONSUMER ADVOCATE

THE CONSUMER ADVOCATE  
gave several interviews during the year.

### TIPS FROM THE ADVOCATE

- Shop around and compare prices.
- Choose a higher deductible.
- Complete a certified driver's ed course.
- Also, don't forget that the car you drive does matter.

# ACTIVITIES OF THE CONSUMER ADVOCATE

As mentioned in the message, numerous hearings were held by the New Brunswick Insurance Board (NBIB). Hearings are mandatory when automobile insurers request rate increases of over 3%. This year, the Advocate participated in 10 NBIB hearings. Four were held in person, while six were paper hearings.

In the spring, the Advocate and Assistant Consumer Advocate once again took part in meetings with the ombudsman offices of various insurance companies. These exchanges are particularly important, as they enable us to discuss current issues and best practices. In the fall, another series of meetings took place with New Brunswick insurers. We would like to thank all these individuals for receiving us and listening to our requests and concerns.

In the spring and fall, the Advocate took part in training sessions and had a chance to meet people from the insurance industry across Canada. These meetings also provide an opportunity to discuss best practices.

The Advocate did several interviews. Whether on radio or television, interviews are an important part of the Advocate's mandate.

Lastly, two advertising campaigns and a mini survey were launched during the year. The first campaign focused on safety behind the wheel, with the problem of texting, and the second deal with the types of coverage offered by home insurance policies.

This was a busy year, and 2025 promises to be equally so.



# OFFICE OF THE CONSUMER ADVOCATE

5

## STAFFS

The office has a permanent staff of four and one part time employee



# 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 part time employee. In addition to the Advocate, the office is made up of the following employees:



**PAULINE LAFORTUNE**  
*Administrative Assistant*



**SANDRA GODIN**  
*Assistant Consumer Advocate*

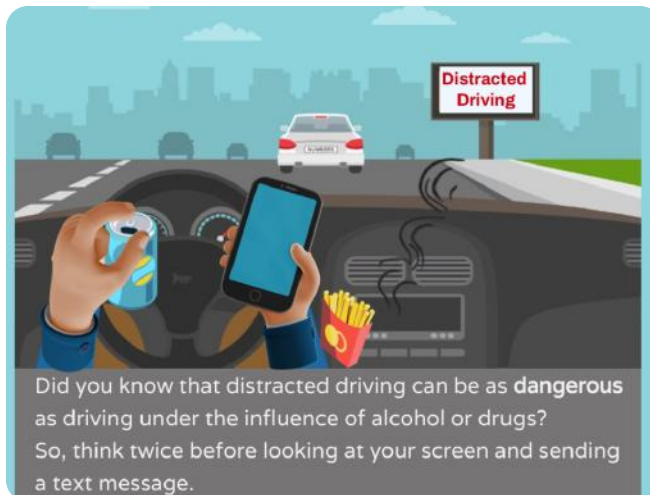


**JOCELYN BOUDREAU**  
*Assistant Consumer Advocate*



**ANNE-MARIE RAMSAY**  
*Assistant Consumer Advocate  
Part time*

**DID  
YOU  
KNOW**



# SURVEY 2024

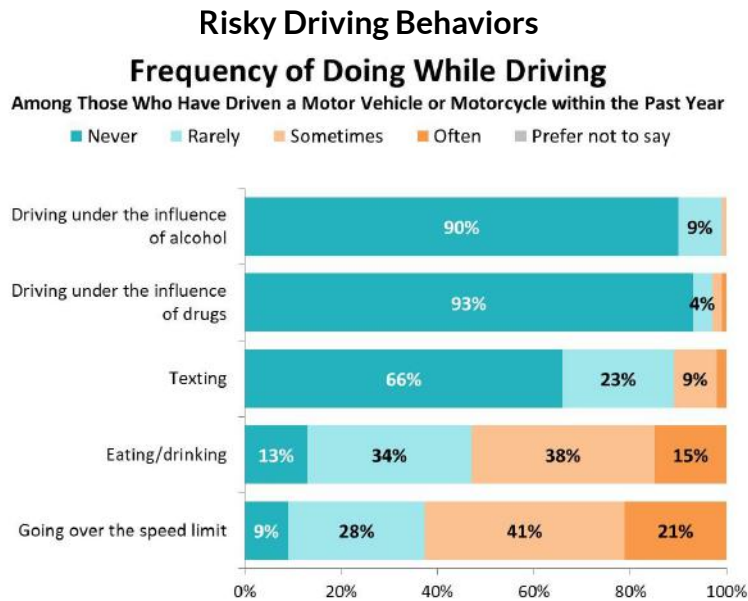
**OFFICE OF THE  
CONSUMER ADVOCATE  
FOR INSURANCE**

## **DID YOU KNOW**

Most home insurance policies will cover you for events such as fire or theft. They won't cover damage caused by wear and tear or that happens slowly over time like continuous or repeated seepage or leakage, or rust to name a few.

# SURVEY

For a third consecutive year, the Office along with Narrative Research conducted an on-line survey among 488 people across NB with respect to driving behaviors.

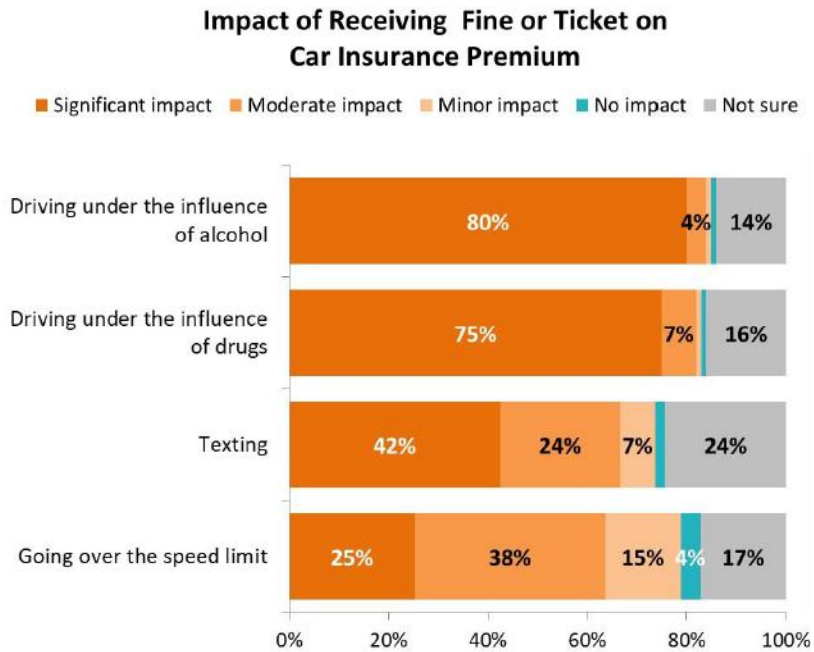


There is a widespread sense that driving under the influence of alcohol or drugs, as well as texting while driving, pose significant risk, but less of a sense of risk for speeding or eating or drinking while driving.

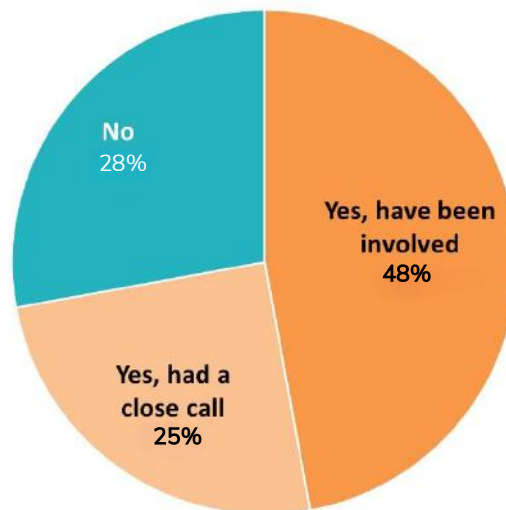


# SURVEY

New Brunswickers perceive a greater impact of driving under the influence of alcohol or drugs on car insurance premiums than for going over the speed limit or texting while driving.



A large majority of drivers have been involved in, and/or had a close call, with a motor vehicle accident



\* Numbers have been rounded

# INQUIRIES HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE

Requests  
processed | 1,120

## TIP FROM THE ADVOCATE

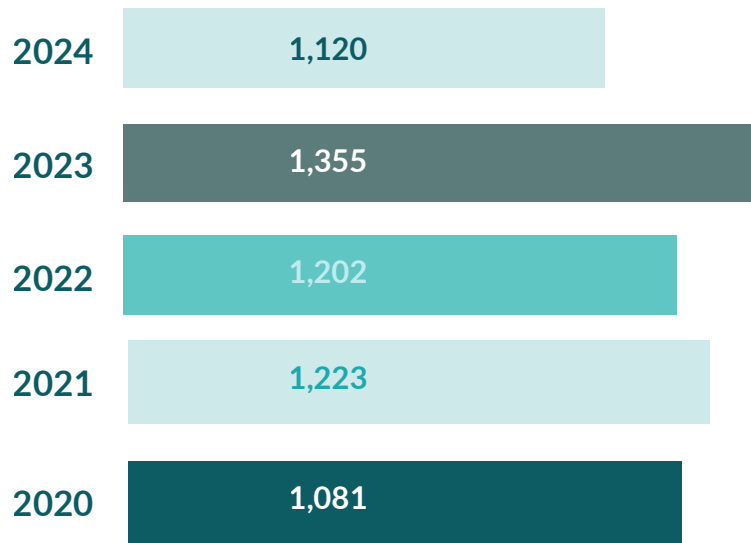
Are you a recently licensed driver looking for insurance?

Complete a certified driver's ed course. Also, don't forget that the car you drive does matter.

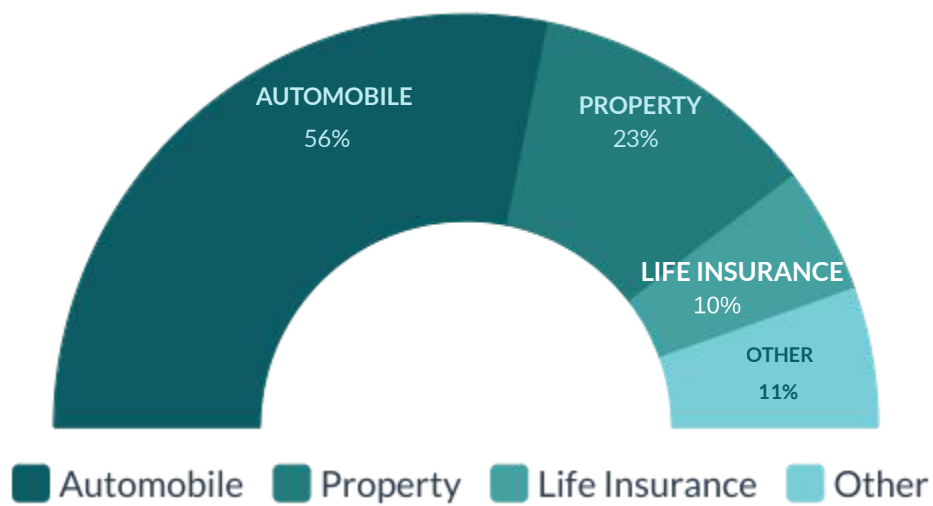


- ✓ Shop around and compare prices.
- ✓ Complete a certified driver's ed course.
- ✓ Choose a higher deductible.

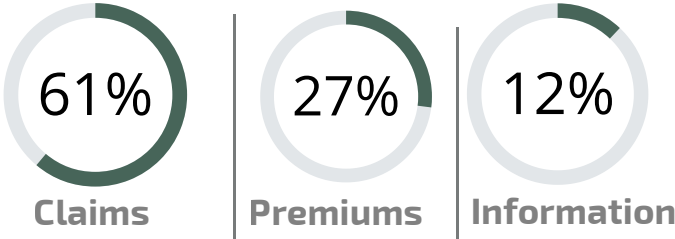
## NUMBER OF INQUIRIES



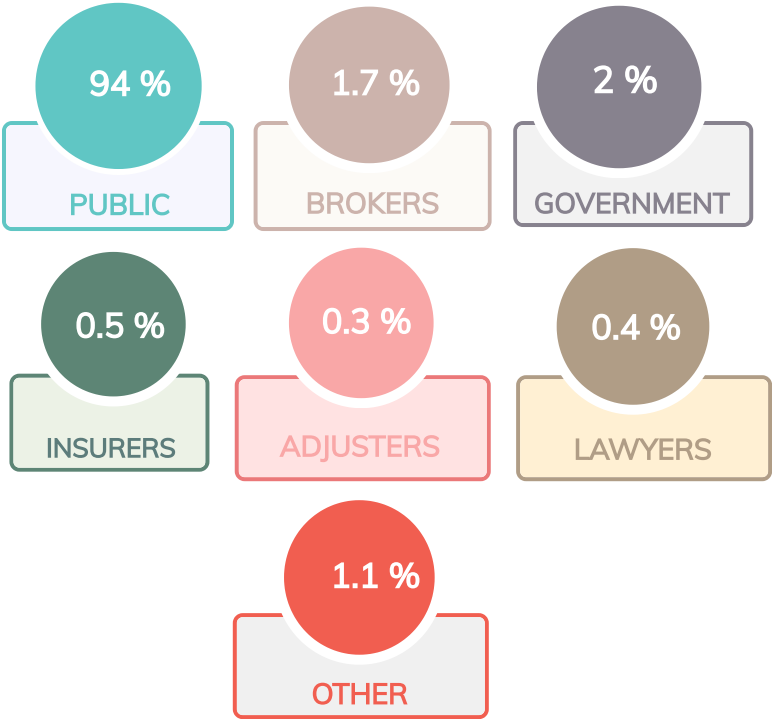
## BY TYPE OF INSURANCE



# NATURE OF INQUIRIES



# WHO MAKES THE REQUESTS





# SUCCESS STORIES AND TESTIMONIALS

## **DID YOU KNOW**

To determine the auto insurance premium, insurers want to know where you live, number of years licensed, car usage, car's safety features, make and model of the automobile, and your driving history and that of other household drivers.

*Disclaimer: Names, places and facts have been modified in order to protect the privacy of the parties involved. Those cases study is for illustration purposes only. Each complaint the Office of the Consumer Advocate for Insurance reviews contains different facts and contract wording may vary. As a result, the application of the principles expressed here may lead to different results in different cases.*

# SUCCESS STORIES



An insured called on our services when he made a claim after a fire. He was very worried and discouraged. This was his first claim, and he did not know what steps to take. After the fire, he promptly called his insurer, who took immediate action and dispatched a contractor to move his belongings to their warehouse. After listing all of the items lost, the insured realized that the total loss exceeded the \$63,000 policy limit. He also learned at that time that the \$27,000 bill from the contractor would be deducted from the limit. Nobody had taken the time to explain to him that these costs would come out of the \$63,000 limit. He also was not given the chance to inspect and inventory his belongings before they were moved. After listening to the insured, we contacted the insurer to explain that its client had not been properly informed and had not had the chance to inspect his property. After several discussions, the insurer accepted our recommendations and agreed to grant the insured the full limit with no deductions. The insurer acknowledged that there had been a lack of communication. After receiving the good news, the insured thanked us for our help.



A consumer called on our services after encountering difficulties with her insurer, which flatly refused to cover her claim because her file indicated that she was not insured at the time of the accident. To summarize, she got a new vehicle on February 6, 2024. Before returning home with her new car, she had obtained insurance and had a copy of a letter to this effect. On February 25, 2024, she unfortunately got into an accident. She promptly called her insurer to report it. To her surprise, she was informed that her coverage would not take effect until February 27, 2024, leaving her uninsured at the time of the accident. She tried several times to resolve the problem herself with her insurer, but to no avail. In tears, she phoned us to explain the situation. We immediately contacted the insurer and provided the proof of insurance that had been issued, confirming that the effective date was February 6, not February 27. After a thorough examination, the insurer admitted that it was a system error and that the car in question was indeed insured at the time of the accident. We were delighted to share this wonderful news with the insured, and she was very happy and relieved that the situation had been resolved.

# SUCCESS STORIES



A discouraged insured called us after finding out that his property had been uninsured for three weeks. About six weeks before the renewal of his home insurance, he had shopped around and compared several different quotes to find a better price. He was pleased to have found a lower price with another agent. He immediately accepted the offer. About three weeks before the effective date, his new agent advised him that everything was in order and that he should receive the invoices in the mail. He then called his former insurer to advise it not to renew his current policy.

Approximately three weeks after the expected start of the new contract, almost six weeks after accepting the offer, he learned from his agent that the insurer had refused his application. As a result, he had been without insurance for three weeks and had to find coverage elsewhere. No insurer wants to take that risk. After checking all the documents, we contacted the insurer. It had taken too long to review the request, and the consequences of its refusal were significant. The insurer agreed to our recommendations and provided retroactive coverage for a certain period, until the insured could find insurance elsewhere.

***It is important to remember that when people are without insurance for any length of time, however short, it is very difficult for them to become re-insured.***



A consumer contacted us after receiving his car insurance renewal. His premium had increased by 23%. After reviewing the increases approved by the New Brunswick Insurance Board, we noted that, for the last two years, this company had received approvals of 6.5% and 3%. We therefore contacted the insurer for a review. The insurer confirmed that an error had been made and indicated that the premium of the insured would actually be reduced. He was very pleased with this outcome.

***It is important to always review your renewals and to ask questions.***

# TESTIMONIALS

The Office or the Consumer Advocate for Insurance is here to help you with your insurance issues.

Whether you are experiencing problems with your automobile, home, or disability insurance, the employees of the Office of the Consumer Advocate for Insurance are here to guide you and help you resolve your issues. Collectively, we have more than 90 years of experience in the insurance field. We normally receive around 1,200 requests each year, this year it was **1,120**, and knowing we have helped an insured with his issue is rewarding. We do not expect to receive flowers and acknowledgment simply because we did our work, but when an insured takes the time to send us a thank you note, we are deeply touched.

We believe we can help and make a difference in the process. We take the time to explain to the insureds of New Brunswick all the claim process, the different options available to them or how the insurance industry works. When we receive a call or an email from insureds, we promptly reply, and they are happy to note that their question is not being left without an answer. We will guide them all the way. Many insureds are telling us that, without our involvement in the process, they would still be left in the dark, without knowing what to do. We are thus taking this opportunity to share some of the testimonials received during this last year:

**1**

"We just received the cheque for the trailer, finally!!!! My husband and I want to thank you for your excellent work on this file! Your help was very much appreciated. You made me feel heard and that my frustration was justified. Thank you for the many calls, emails and advice."

**2**

"I wanted to emphasize the importance of your services. The work you have done and continue to do, in my case, not only has a positive impact on me as an individual, but above all for all the women who are going through the same situation as I am!"

**3**

A consumer had spoken with Anne-Marie five years ago on another issue and he was so impressed with her services that he had kept her phone number on his cupboard door for all this time, just in case.

**4**

"Thank you for your help through this horrible situation. "

# BREAKDOWN OF OFFICE EXPENDITURES

Statement of Assessment  
2024:

# 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 inclusive for all purposes of this section.” Subsection 11(3) (a) allows the Consumer Advocate to apportion the expenditure against any particular class of insurance. It states as follows:

## **SUBSECTION 11(3) STATES:**

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*“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 (...).*

“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, 2024 was to be \$696,622.58, apportioned as follows, for assessment purposes:

- 80% as against Property and Casualty insurers
- 20% as against Life and Health insurers

COMPANY	ASSESSMENT	AMOUNT PAID
Affiliated FM Insurance Company	\$967.46	\$967.46
Factory Mutual Insurance Company	\$7,272.10	\$7,272.10
Allstate Insurance Company of Canada	\$18,871.97	\$18,871.97
American Bankers Insurance Company of Florida	\$3,864.73	\$3,864.73
Euler Hermes North America Insurance Company	\$14.09	\$14.09
The American Road Insurance Company	\$45.26	\$45.26
Boiler Inspection and Insurance Company of Canada	\$368.04	\$368.04
Chicago Title Insurance Company	\$234.97	\$234.97
Chubb Insurance Company of Canada	\$5,566.17	\$5,566.17
AIG Insurance Company of Canada	\$8,014.77	\$8,014.77
Continental Casualty Company	\$1,943.00	\$1,943.00
Co-operators General Insurance Company	\$29,848.76	\$29,848.76
CUMIS General Insurance Company	\$2,511.25	\$2,511.25
Ecclesiastical Insurance Office Public Limited Company	\$2,669.49	\$2,669.49
Definity Insurance Company	\$35,117.61	\$35,117.61
Elite Insurance Company	\$4,405.40	\$4,405.40
Sonnet Insurance Company	\$6,848.01	\$6,848.01
Canadian Premier General Insurance Company	\$44.96	\$44.96
First North American Insurance Company	\$56.64	\$56.64
Aviva Insurance Company of Canada	\$39,970.17	\$39,970.17
Gore Mutual Insurance Company	\$455.56	\$455.56
Wynward Insurance Group	\$2,367.39	\$2,367.39
Great American Insurance Company	\$924.60	\$924.60
Intact Insurance Company	\$51,895.83	\$51,895.83
Hartford Fire Insurance Company	\$29.37	\$29.37
Echelon Insurance	\$5,998.94	\$5,998.94
Liberty Mutual Insurance Company	\$6,230.02	\$6,230.02
Lloyd's Underwriters	\$26,037.38	\$26,037.38
Motors Insurance Corporation	\$32.37	\$32.37
XL Reinsurance America Inc.	\$130.37	\$130.37
The Personal Insurance Company	\$16,061.92	\$16,061.92
The Portage la Prairie Mutual Insurance Company	\$4,479.13	\$4,479.13
TD Home and Auto Insurance Company	\$136.97	\$136.97
Royal & Sun Alliance Insurance Company of Canada	\$1,217.41	\$1,217.41
Security National Insurance Company	\$28,127.84	\$28,127.84
Sentry Insurance a Mutual	\$7.19	\$7.19
SouthEastern Mutual Insurance Company	\$9,093.72	\$9,093.72
The Sovereign General Insurance Company	\$6,233.61	\$6,233.61
Stanley Mutual Insurance Company	\$2,599.06	\$2,599.06
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$103.70	\$103.70

COMPANY	ASSESSMENT	AMOUNT PAID
Traders General Insurance Company	\$3,553.03	\$3,553.03
Trafalgar Insurance Company of Canada	\$671.04	\$671.04
Unifund Assurance Company	\$12,534.06	\$12,534.06
Wawanesa Mutual Insurance Company	\$33,474.62	\$33,474.62
Western Surety Company	\$427.08	\$427.08
Zurich Insurance Company Ltd	\$6,630.73	\$6,630.73
The Dominion of Canada General Insurance Company	\$10,468.48	\$10,468.48
Primum Insurance Company	\$12,188.80	\$12,188.80
Canadian Universities Reciprocal Insurance Exchange	\$409.40	\$409.40
RBC Insurance Company of Canada	\$315.29	\$315.29
Canadian Lawyers Insurance Association (CLIA)	\$273.63	\$273.63
Stewart Title Guaranty Company	\$305.40	\$305.40
Travelers Insurance Company of Canada	\$1,354.08	\$1,354.08
Novex Insurance Company	\$125.28	\$125.28
Pembridge Insurance Company	\$10,852.40	\$10,852.40
Mitsui Sumitomo Insurance Company Limited	\$46.75	\$46.75
Federated Insurance Company of Canada	\$1,301.93	\$1,301.93
United General Insurance Corporation	\$3,345.63	\$3,345.63
Green Shield Canada	\$2,037.41	\$2,037.41
Protective Insurance Company	\$43.16	\$43.16
Old Republic Insurance Company of Canada	\$1,383.75	\$1,383.75
Northbridge General Insurance Corporation	\$19,678.49	\$19,678.49
Sagen Mortgage Insurance Company Canada	\$4,192.31	\$4,192.31
CAA Insurance Company (Ontario)	\$6,775.18	\$6,775.18
Everest Insurance Company of Canada	\$833.19	\$833.19
Zenith Insurance Company	\$4,413.49	\$4,413.49
Aviva General Insurance Company	\$5,477.45	\$5,477.45
Canassurance compagnie d'assurance	\$728.59	\$728.59
Temple Insurance Company	\$2,301.75	\$2,301.75
Trans Global Insurance Company	\$94.71	\$94.71
Promutuel de L'Estuaire, Société d'ass. Générale	\$7,121.05	\$7,121.05
The Insurance Company of Prince Edward Island	\$5,984.56	\$5,984.56
Aspen Insurance UK Limited	\$60.24	\$60.24
National Liability & Fire Insurance Company	\$1,616.92	\$1,616.92
Pafco Insurance Company	\$2,661.70	\$2,661.70
Industrial-Alliance Pacific General Insurance Corporation	\$5,766.97	\$5,766.97
Petline Insurance	\$299.41	\$299.41
Allianz Global Risks US Insurance Company	\$1,926.82	\$1,926.82
Accelerant Insurance	\$1,745.20	\$1,745.20
FCT Insurance Company Ltd.	\$1,500.63	\$1,500.63



COMPANY	ASSESSMENT	AMOUNT PAID
Compagnie Française d'Assurance pour le Commerce Extérieur	\$117.19	\$117.19
Canadian Farm Insurance Corp.	\$0.30	\$0.30
Jewelers Mutual Insurance Company	\$71.03	\$71.03
Trisura Guarantee Insurance Company	\$3,479.30	\$3,479.30
Canada Guaranty Mortgage Insurance Company	\$3,293.48	\$3,293.48
Berkley Insurance Company	\$717.20	\$717.20
Fenchurch General Insurance Company	\$38.96	\$38.96
Associated Electric & Gas Insurance Services Limited	\$268.54	\$268.54
Triton Insurance Company	\$993.23	\$993.23
AXIS Reinsurance Company (Canadian Branch)	\$275.13	\$275.13
Healthcare Insurance Reciprocal of Canada	\$35.96	\$35.96
Allied World Specialty Insurance	\$1,740.40	\$1,740.40
HDI Global Specialty SE	\$1,358.57	\$1,358.57
HDI Global SE Canada	\$1,027.70	\$1,027.70
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$64.44	\$64.44
Arch Insurance Canada Ltd	\$2,141.41	\$2,141.41
Millennium Insurance Corporation	\$1,034.89	\$1,034.89
Orion Travel Insurance Company	\$335.07	\$335.07
Starr Insurance and Reinsurance Limited	\$574.24	\$574.24
GMS Insurance Inc.	\$11.99	\$11.99
Certas Home and Auto Insurance Company	\$25,933.08	\$25,933.08
Technology Insurance Company, Inc	\$5.99	\$5.99
XL Specialty Insurance	\$2,750.41	\$2,750.41
SCOR Insurance - Canadian Branch	\$798.12	\$798.12
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	\$4.20	\$4.20
Carleton-Fundy Mutual Insurance	\$2,347.31	\$2,347.31
Tokio Marine Canada Ltd	\$212.79	\$212.79
First American Title Insurance Company	\$189.12	\$189.12
Swiss Re Corporate Solutions America Insurance Corporation	\$1,305.53	\$1,305.53
Belaire Insurance Company inc	\$230.18	\$230.18
St. Paul Fire and Marine Insurance Company	\$221.78	\$221.78
Sompo Japan Insurance Inc.	\$2.70	\$2.70
Acadie Vie	\$2,170.42	\$2,170.42
ACTRA Fraternal Benefit Society	\$5.22	\$5.22
American Bankers Life Assurance Company of Florida	\$1,121.49	\$1,121.49
Assomption Compagnie Mutuelle d'Assurance-vie	\$3,852.65	\$3,852.65
Blue Cross Life Insurance Company of Canada	\$7,498.06	\$7,498.06
The Canada Life Assurance Company	\$27,835.54	\$27,835.54
Canadian Premier Life Insurance Company	\$1,566.14	\$1,566.14
Combined Insurance Company of America	\$1,880.64	\$1,880.64

COMPANY	ASSESSMENT	AMOUNT PAID
<i>The Empire Life Insurance Company</i>	\$993.26	\$993.26
<i>The Grand Orange Lodge of British America Benefit Fund</i>	\$9.64	\$9.64
<i>The Independent Order of Foresters</i>	\$11.79	\$11.79
<i>Industrial Alliance Insurance and Financial Services Inc.</i>	\$6,273.06	\$6,273.06
<i>Knights of Columbus</i>	\$774.57	\$774.57
<i>The Manufacturers Life Insurance Company</i>	\$27,224.80	\$27,224.80
<i>New York Life Insurance Company</i>	59.18	\$59.18
<i>Beneva inc.</i>	\$1,997.64	\$1,997.64
<i>Reliable Life Insurance Company</i>	\$1.25	\$1.25
<i>Sun Life Assurance Company of Canada</i>	\$19,443.64	\$19,443.64
<i>The Wawanesa Life Insurance Company</i>	\$588.41	\$588.41
<i>Humania Assurance Inc</i>	\$210.53	\$210.53
<i>CIGNA Life Insurance Company of Canada</i>	\$17.35	\$17.35
<i>American Income Life Insurance Company</i>	\$1,192.35	\$1,192.35
<i>Co-operators Life Insurance Company</i>	\$3,107.45	\$3,107.45
<i>The Equitable Life Insurance Company of Canada</i>	\$1,456.05	\$1,456.05
<i>Primerica Life Insurance Company of Canada</i>	\$228.22	\$228.22
<i>CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée</i>	\$79.25	\$79.25
<i>La Capitale Financial Security Company</i>	\$107.25	\$107.25
<i>BMO Life Assurance Company</i>	\$1,083.28	\$1,083.28
<i>First Canadian Insurance Corporation</i>	\$616.18	\$616.18
<i>TD Life Insurance Company</i>	\$148.52	\$148.52
<i>Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie</i>	\$806.76	\$806.76
<i>RBC Life Insurance Company</i>	\$2,063.51	\$2,063.51
<i>American Health and Life Insurance Company</i>	\$131.85	\$131.85
<i>Ivari</i>	\$895.20	\$895.20
<i>Trans Global Life Insurance Company</i>	\$15.99	\$15.99
<i>Foresters Life Insurance Company</i>	\$590.45	\$590.45
<i>Desjardins Sécurité financière compagnie d'assurance vie</i>	\$6,502.30	\$6,502.30
<i>Chubb Life Insurance Company of Canada</i>	\$1,091.11	\$1,091.11
<i>Medavie Inc.</i>	\$15,528.64	\$15,528.64
<i>L'Union-Vie, compagnie mutuelle d'assurance</i>	\$79.70	\$79.70
<i>TruStage Life of Canada</i>	\$19.16	\$19.16
<i>La Survivance - Voyage, compagnie d'assurance</i>	\$36.17	\$36.17
<i>Aetna Life Insurance Company</i>	\$7.03	\$7.03
<i>Teachers Life Insurance Society</i>	\$2.83	\$2.83
<b>TOTAL</b>	<b>\$ 696,622.58</b>	<b>\$ 696,622.58</b>