Annual Report 2025

Office of the Consumer Advocate for Insurance

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Introduction

The Office of the Consumer Advocate was created by statute and must abide by the provisions of the Consumer Advocate for Insurance Act.

The Act provides that the Consumer Advocate shall report annually to the Legislative Assembly, to whom the Advocate is accountable.

The relevant provision is as follows:

Annual report to Legislative Assembly

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.

10(2) Each annual report by the Consumer Advocate to the Legislative Assembly shall be submitted to the Speaker of the Legislative Assembly as soon as practicable after the close of each year and the Speaker of the Legislative Assembly shall table each such report before the Legislative Assembly forthwith after receipt thereof by him or her or, if the Legislative Assembly is not then in session, within 10 days following the commencement of the next ensuing session of the Legislative Assembly.

The purpose of this report is to meet our legal requirements under the relevant legislation while providing the Legislative Assembly and the public with some information on the status of the insurance industry in the province.

About the Office

The Office of the Consumer Advocate for Insurance was created twenty years ago to assist customers with insurance-related issues.

Although it initially handled mostly automobile insurance matters, as a result of the crisis that existed when the Office began its operations, the inquiries it receives now are much broader in scope than they were originally, and now encompass a large number of other insurance issues, ranging from property insurance, life and disability insurance, travel insurance and other types of insurance policies.

We mainly receive inquiries from the public, but we also have insurance companies, insurance adjusters, insurance brokers, government agencies, and lawyers that do not hesitate to contact us if needed.

The Office has four full-time employees and one part-time employee and operated with an annual budget of $710,000 in 2025.

Our services are offered in both official languages.

Our Office is located.
270 Douglas Avenue
Suite 406
Bathurst, N.B. E2A 1M9

In addition to contacting us by mail, we can be reached by any of the following means:

Website:
www.insurance.assurance.ca

Toll Free Telephone:
1-888-283-5111

Email:
CAIDMA@legnb.ca

Our hours of operations
Monday to Friday from
8 a.m. to 4 p.m.

Did you know ?

Our Office handles annually, on average, over 1,200 inquiries from the public and stakeholders and has managed over 25,000 inquiries since the Office was created.

Message from the Consumer Advocate

Marc Roy
Consumer Advocate for Insurance

After a lengthy career in the practice of law and in the financial industry, I was appointed on December 11, 2025, as the third Consumer Advocate for Insurance for the province.

As a member of the New Brunswick Law Society since 1994, I initially practised mainly in the insurance field before becoming in-house counsel for a financial institution, where I gained valuable experience working both with federal and provincial regulators.

Over the years, I completed several courses with the Canadian Securities Institute and other service providers, mainly in the securities, insurance, trusts and estates fields.

I also had the opportunity to be a member of several administrative tribunals over time, such as the Mental Health Tribunal, the Workers Compensation Appeals Tribunal, the New Brunswick Criminal Code Review Board, the New Brunswick Police Commission as well as other agencies and commissions.

I believe that, with my experience and that of the staff of the office, we are well positioned to provide an excellent service to the population within our legislated mandate.

I want to thank Solicitor Michele Pelletier for the work done during her 9 years at the helm of the Office. I also wish to extend my best wishes to other staff members that have recently retired as well as congratulate existing staff for the work done in the past year.

The Office has experienced significant changes in the past year with the retirement and hiring of staff members. Despite these changes the Office was able to manage 1212 inquiries, which was the third-highest total since 2012 (the highest having been 1,355 in 2023).

Did you know ?

Over the last 10 years, on average, 53% of all inquiries received were claim related, 33% were in relation to insurance rates and premiums and 14% have been for insurance-related information. We can help you at any stage of the insurance process.

The Office offers wide-ranging services to all stakeholders, as insurance products have become more complex because of several endorsements that are available to customers. We have over one hundred years of collective experience amongst our staff and we are able to help customers in understanding their insurance products as well as guide them through the claim process.

We know that dealing with insurance issues can be stressful, and we try to respond to customer requests and concerns as quickly as possible. Our aim is to communicate using plain language, offer a personalized service and achieve the best possible result for the people that contact us.

Did you know ?

It may be possible for you to purchase a specific endorsement to your insurance policy to better protect yourself, loved ones or your property.

As mentioned above, I was only recently appointed as the Consumer Advocate for Insurance, but one thing that is concerning is the fact that although the Office has been helping customers with insurance matters for the past 20 years, it remains relatively unknown to the population.

A survey requested by the Office a few years back showed that about 25% of the population knew about the Office. We can extrapolate from that result that an even lower number of New Brunswickers are aware of the extent of the services the Office offers to the public.

It will therefore be necessary to look at the way we promote the services offered to reach a greater number of people. This is certainly one of our main goals for the upcoming year and our work has already begun to try to reach out to the population differently.

In 2026, an examination of underwriting guidelines will also be conducted, and an emphasis will be put on developing educational tools to assist consumers, using, amongst other tools, social media. We will also continue to respond to requests for information with respect to insurance, appear before the New Brunswick Insurance Board whenever required and continue to promote the services offered by the Office.

Mandate of the Office

The Office's mandate is stated in the Consumer Advocate for Insurance legislation as follows:

Responsibilities of the Consumer Advocate

7(1) The Consumer Advocate shall

- **a)** examine the underwriting practices and guidelines of insurers, agencies, managing general agents, third-party administrators and agents, and report the use of any prohibited underwriting practices to the Superintendent;
- **b)** conduct investigations in relation to insurers, agencies, managing general agents, third-party administrators 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.

7(2) The Consumer Advocate may appear before the New Brunswick Insurance Board established under the Insurance Act to represent the interests of consumers and may present evidence, call witnesses, cross-examine witnesses and make representations to the New Brunswick Insurance Board.

The Act also provides that the Consumer Advocate must assess the amounts payable by all insurers doing business in the province to cover the costs of the Office.

Our Commitments

When you call our Office, you can expect to deal with knowledgeable staff who are dedicated to achieving the best possible result for you and providing you with competent advice about your rights.

Our staff is also courteous and will get back to you in a timely fashion because they know how stressful insurance matters can be for the population.

Customers that call our Office are usually pleased with the service offered and tell us they would not hesitate to recommend us to family members, friends, or acquaintances.

Our staff's expertise allows them to assist you in dealing with many insurance issues.

If we cannot obtain the result we feel is appropriate, we will refer you to people that can pursue other remedies on your behalf. In some situations, we may also refer you to provincial or federal regulators if the issue is not within our mandate, but it is an issue that should be dealt with by them or brought to their attention.

Our goal remains to provide customers with the best advice possible while trying to achieve the best possible outcome.

Over the years we have been able to assist customers dealing with all types of situations. The following is only a short sample of the types of situations for which customers have solicited our services:

- An insurer cancelling an insurance policy.
- Disagreement as to who is to blame for an accident.
- Issues that relate to rental vehicles.
- Refusal to pay life insurance benefits.
- Refusal to pay for disability benefits.
- Issues relating to the appraisal of the vehicle following a collision and whether the vehicle is a total loss or not.
- Difficulty in getting an answer from the insurer or adjuster (lengthy delays).
- Insurers refusing to pay valid claims.
- Coverage issues, including coverage under endorsements or uninsured coverage.
- Off-road vehicle accidents.
- Coverage limits and deductible.

Industry Trends

Insurance Act

We cannot speak about trends in the insurance industry without mentioning the fact that the Insurance Act has long been overdue for a major overhaul. There have been discussions for decades about an overhaul of the Insurance Act but except for recent licensing changes and the changes related to the automobile insurance scheme in the early 2000s, these discussions have not brought about the required changes to the Act to allow the province to adapt to a fast-changing regulatory environment.

There is no question that the province needs to act to better protect customers and put a framework in place to better regulate the insurance industry while allowing, for the regulators, to have an necessary flexibility to adjust more quickly to the financial environment. At present this is far from being optimal.

Did you know ?

No rules or regulations exist in the province of New Brunswick for the use of your credit report by insurance companies and this is left to individual insurance companies as to how they draft any authorization they may have you sign.

Several changes are required to the New Brunswick legislation, simply to cover some of the existing gaps with other Canadian jurisdictions.

The government may not have an appetite to address all these issues in the short term but should address the more pressing ones because New Brunswick is lagging behind other jurisdictions, particularly regarding consumer protection issues.

We would like for the government to act and amend the Insurance Act to cover, amongst other things, some of the issues we mention below.

Use of Credit Records

At present, although most insurers limit their use of the credit records, its usage is entirely left to the insurer, who can draft an authorization to be signed by the client as it wishes if the usage is for proper business purposes. There need to be mechanisms in place granting powers to the Superintendent of Insurance to be able to intervene, if needed, in the use of credit records by insurers.

Appraisal Process

The appraisal process provided for under the Insurance Act also needs to be looked at. That process was initially seen as a non-adversarial process that would allow people to resolve issues without court intervention. Unfortunately, the appraisal process has become adversarial, and we often see cases where the insurer will want to use the process knowing full well that the client will abandon his arguments because it will cost him more to go through the appraisal process than what he could recover. It is therefore inappropriately used as a sword, in some cases. The courts in New Brunswick have also recognized on some occasions that the process has become more adversarial when that was not the intention of the legislator initially.

Transparency and Fair Treatment of Customers

The whole insurance process needs to move towards being more transparent for the customer. We find that it is at times difficult for the insured to obtain a copy of his application for insurance or other insurance documents when he has the right to obtain the same. Also, for example, there is a lack of transparency when it comes to issues such as rebating. These should be clearly stated in the insurance contract to allow the client to know exactly what these are to avoid situations detrimental to the client. Such an example could be that the client is advised by the insurer that his insurance premium at renewal will increase by $1,000 because he lost a rebate because his spouse, who had a good credit score, passed away, but there was no indication on the contract they were benefiting from such a rebate.

Whistleblowing Provisions

We also need whistleblowing provisions in the Act to protect the industry but also individual insurance companies. Stakeholders in the industry must be able to report illegal or inappropriate actions within their organization without fear of reprisals. Nowadays, this type of provision is present in the financial industry, and several acts do contain similar provisions.

Increased Powers for the Superintendent

There are several more changes that are required to the Insurance Act but, at this time, the last one we will refer to is that the Superintendent of Insurance needs to have more sweeping regulatory powers similar to those afforded to the Superintendent of Financial Institutions under the federal legislation. For example, the Superintendent must be allowed to do oversight of the governance of insurance companies and its Board of Directors, and it must also have regulatory powers allowing it to react quickly to evolving events both from within the industry or from outside the industry. For example, in the case of a major catastrophic event, the Superintendent may want the flexibility to allow insurance adjusters from outside the province to be able to come to New Brunswick to assess losses for customers to be able to receive their compensation more quickly. Another example could be the use of artificial intelligence by insurers. As this is a fast-moving technology development, decisions may have to be taken quickly by the Superintendent to protect customers or address other concerns. In both examples, if the Superintendent does not have the required powers, the customer will end up having to wait months, if not years, before the Legislature can pass the necessary legislative changes for the Superintendent to have the powers to address such issues.

Trends That Affect the Premiums

There are several issues that affect the insurance premiums charged by insurers in the province. We can mention, amongst these, the complexity of vehicles that is continually increasing, the prohibitive costs of materials to do repairs, inflation that has contributed to the higher costs, labour shortages, legal costs, auto thefts, and catastrophic events.

We discuss thereafter the latter two issues mentioned above just to provide some insights as to the current trends that show there will be further insurance premium increases in 2026.

Auto Thefts

Auto thefts have increased in Canada over several years and New Brunswickers are not immune to the issue. For the period from 2014-24, auto thefts in the province increased 228%, with staggering increases in Fredericton (1,672%), Moncton (746%), and St John (520%). In New Brunswick alone, there was, in 2024, a total of 788 auto theft claims and insurers have paid over sixteen million in claims for that year.

Overall, in 2024, insurers paid approximately 660 million dollars in claims and other expenses on private passenger vehicle claims.

Despite these added costs and the fact that the province has a loss ratio of 76% (the highest in Atlantic Canada), New Brunswickers benefited in 2024 from the second-lowest average insurance premium in Atlantic Canada, behind only that of Prince Edward Island.

Unfortunately, we see that insurers are requesting higher automobile insurance increases over the past few years and this trend is continuing in 2026. The number of hearings held by the New Brunswick Insurance Board has dramatically increased and this is likely to continue.

Property Claims

Insurers paid approximately 340 million dollars in property claims in New Brunswick in 2024, and that year was a year without any major catastrophic weather event in the province. It is expected that premiums for property insurance will increase in 2026 and the main culprits are weather-related events that have cost the industry billions of dollars in losses all over Canada.

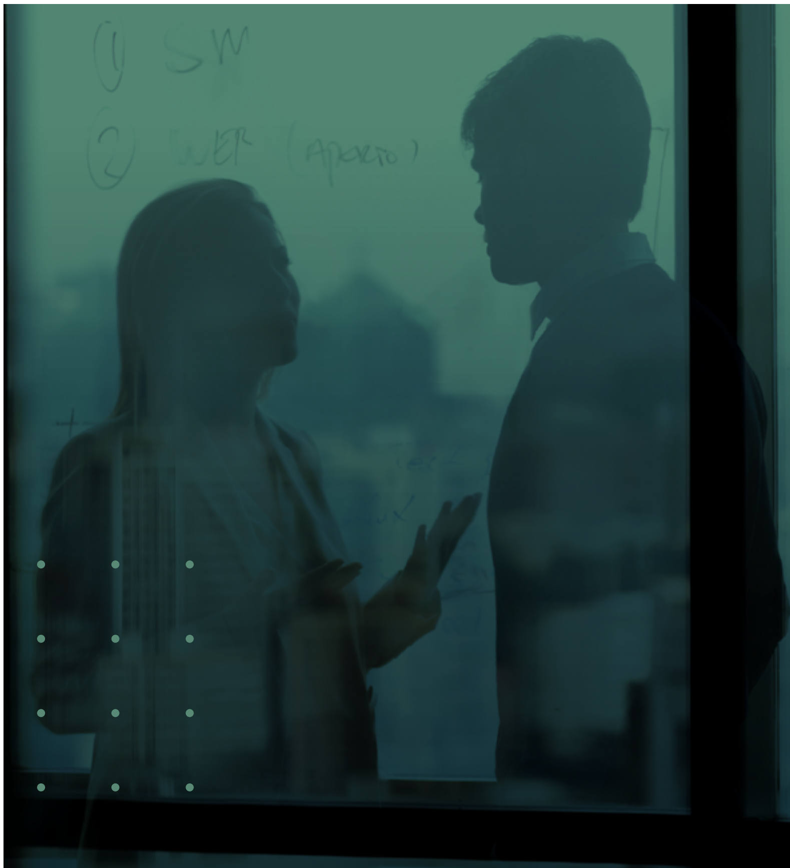
In 2024, there were several catastrophic weather-related events in Canada that have contributed to a record year in claims related payments for the insurance industry. In fact, over nine billion dollars were paid out by insurers for such weather-related events, and the main portion of that amount was paid out because of flooding in Ontario and Montreal, a hailstorm in the Calgary area and the Jasper wildfires.

While Atlantic Canada was spared any catastrophic events in 2024, despite having to deal with several wildfires and localized flooding, these events put a strain on the premium charged to customers, as they are becoming more frequent.

Although in 2025 the losses payable as a result of catastrophic weather-related events were much lower (2,4 billion as per the Insurance Bureau of Canada), the trend over the past few decades shows that these events occur more often and cost a lot more to insurers and, ultimately, to customers who bear the final costs of those events.

Did you know ?

Since 1983, nine of the ten worst Canadian weather events, in terms of costs for insurers, have occurred in the last 12 years. The five highest years for property damage claims related to such events in Canada have occurred during the same period.



News from the Office

It is always interesting to look at our own statistics to see if we can identify any trends.

The first thing that catches our attention is the fact that the three years during which the Office has received the most inquiries since 2012 have occurred in the past 5 years. After years when inquiries were relatively below the 10-year average, we have seen an uptick in the most recent years.

The types of calls we have been receiving remain relatively stable, with an average of 54% of all calls being in relation to automobile insurance, 26% of the calls being in relation to property insurance and the remainder of the inquiries being related to life and disability insurance and other types of insurance issues.

Our internal data shows that there has been an increase in inquiries over the last few years in relation to customers being dissatisfied with the answers they are receiving from their insurance company or the lack of response from them within a reasonable period. In fact, the last three years have been the highest on record since 2014 for claim-related inquiries.

Over the last 3 years, just over 61% of inquiries are related to claim issues. This is an important increase of close to 15% from the 2019-2022 period and still represents an 8-percentage point over the 10-year average.

In 2019, we had the highest percentage number of inquiries related to premiums (45.5%) but since then the number of inquiries concerning insurance premiums has been decreasing to stabilize around 27% today, which is lower than the 10-year average for such calls that stands at 33%.

We also have figures showing where the inquiries originate from. Over the past 10 years, on average, two thirds of all inquiries have originated from four counties (Gloucester, Westmorland, York, and St John). Over the next year, we will need to rethink the way we promote our services to reach out to those areas of the province that use the services we offer. Those efforts have begun, and we should be able to report on the success of these in the future.

Our Facebook page will also soon be updated and will provide regular posts on insurance matters as well as court decisions that may be helpful to customers. This is part of our educational mandate provided for under the legislation.

Finally, our website will be refreshed as well and provide the public with valuable information they can have access to.

Useful Tips for Insureds

Insurance costs are increasing, and the trends show that this is likely to continue. Although some of those costs are outside of an individual insured's control, there are still some things that can be done to try to reduce your insurance premiums while keeping in place adequate protection against losses.

The Insurance Bureau of Canada (IBC) provides that the following might help you in controlling the increasing costs:

Here are IBC's top 10 tips to help reduce your home, auto and business insurance rates:

Shop around: The simplest way to save on insurance is to shop around and compare prices.

Increase your deductible: You can save by increasing the deductible on your home, auto and business insurance policies. The deductible is the amount of the loss you have to pay when you make a claim. When the deductible goes up, the premium goes down.

Drive less and consider carpooling: Your vehicle use affects your rate. There could be savings if you drive your car less.

Drop collision coverage on older vehicles: You may be able to save by dropping collision coverage on older vehicles, which covers the damage to your car if you are at fault in an accident. Don't worry, you'll still be protected for your legal liability if you get into a collision that was your fault. By law, insurance will cover the damage you cause to the other person's car.

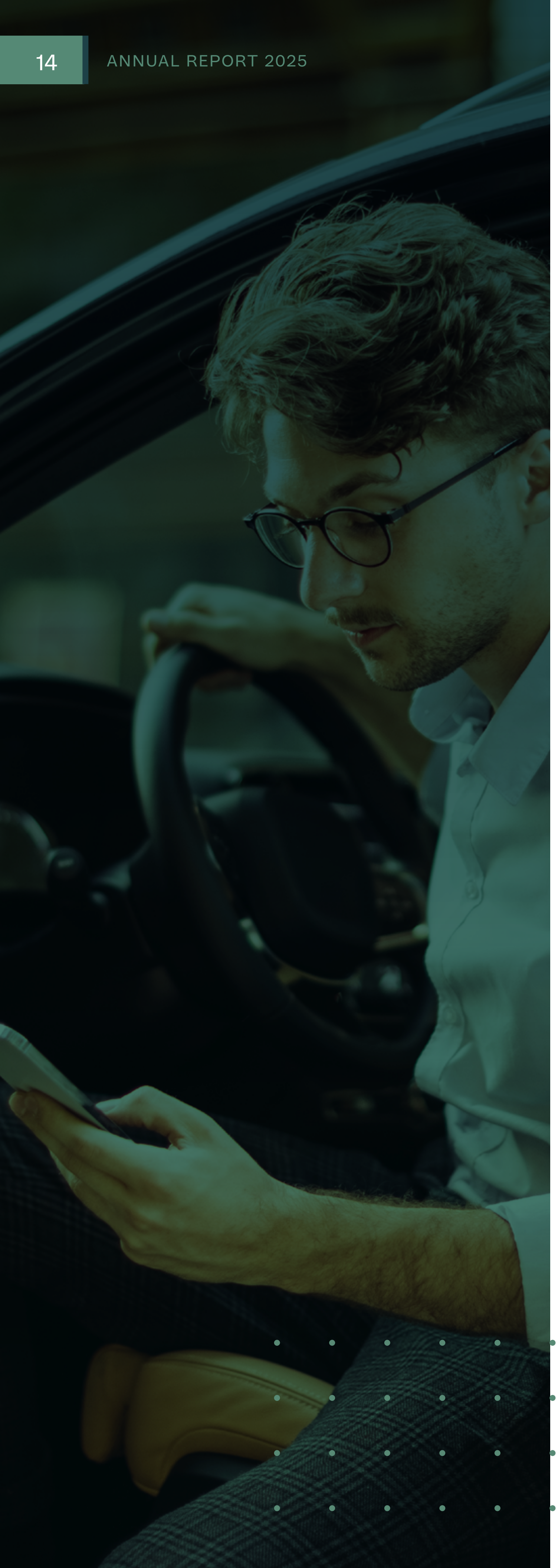
Drive safely: Insurance companies set prices by looking at the type of car you drive, where you live, and your driving record. A good way to save is to drive safely and make sure your driving record is as clean as possible.

Install an approved theft-deterrent system: Speak with your insurance representative about a possible discount or incentive program and to know which systems are approved. For commercial insurance customers, ask your insurance representative about the risk mitigation techniques you can implement to potentially help lower your premiums.

Look into usage-based insurance: Consider whether usage-based insurance (UBI) can save you money. It involves installing an app on your phone or a device in your car that records your driving activities. Insurers can use this information to personalize your insurance premiums.

Compare insurance prices before buying a vehicle: The make, model and year of your car affect your insurance rates. Check out how your car (or future car) measures up.

Ask about discounts and bundle your policies: A good way to save is to ask your insurance company to bundle your home and car insurance policies. Insurers call it a "multi-policy discount" or "loyalty program." It never hurts to ask.



Speak with your insurance representative: Ask what you can do to lower your premiums. Your insurance representative is on your side and they're there to help. For commercial insurance consumers, being proactive about engaging your representative ahead of your renewal period is a good way to help ensure you have a policy that meets your needs.

Learning about your insurance policies, coverage and limits should happen before any potential disaster strikes. IBC encourages customers to contact their insurance broker or agent to review their existing policies, or start new ones, and ask questions to ensure they are properly protected.

Assessment and Financials

Section 11 of the Consumer Advocate for Insurance Act provides the process by which the Consumer Advocate must determine the annual amount paid by each insurer for their share of the costs of the Office.

The costs of the Office are borne by property and casualty insurers (80% of the total costs) as well as by the Life and Health insurers (20% of the total costs).

During the past year, the total budget for the Office was approximately $710,000.00 and this represented approximately twenty-nine cents for every $1,000 premium billed by Property and Casualty Insurers and eleven cents for every $1,000 premium billed by Life and Health insurers. The costs of the Office are relatively minor and are not significant for the industry and the benefits to the customers that call us outweigh those costs.

Section 11 of the Act provides that the process to be followed for determining the amounts payable is as follows:

Assessment for Expenses

11(1) 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 certify 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.

11(2) The total amount of expenditure incurred by the Province for or in connection with the administration of this Act ascertained and certified under the provisions of subsection (1) includes any costs incurred by the appearance of the Consumer Advocate under subsection 7(2) before the New Brunswick Insurance Board.

11(3) 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 as follows:

a) 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 an 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; and

b) where a balance remains of the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act after the assessment referred to in paragraph (a) has been made and the total amount of the assessment has been deducted, each licensed insurer shall be further assessed such an amount of that balance, as his or her net receipts with respect to all classes of insurance are of the total net receipts with respect to all classes of insurance of all licensed insurers.

11(4) The assessments made in subsection (3), when certified by the Consumer Advocate, are binding upon the said insurers and each of them, and they are final and conclusive.

11(5) The Superintendent shall advise the Consumer Advocate, at the earliest time possible, of the amount of the net receipts of each licensed insurer calculated under subsection 94(4) of the Insurance Act, in order for the Consumer Advocate to determine the assessments made in subsection (3).

11(6) When an insurer that is assessed defaults in the payment of an assessment or any part thereof, the Consumer Advocate may issue a certificate stating that the assessment was made, the amount remaining unpaid on account thereof and the insurer by whom it was payable and such certificate, or a duly certified copy of it, may be filed in The Court of King's Bench of New Brunswick and when so filed and sealed with the seal of such court shall become an order of that court upon which judgment may be entered against such insurer for the amount mentioned in the certificate, together with the fees of the clerk or agent allowable in the case of a default judgment and such judgment may be enforced by execution or otherwise as any other judgment of the court.

We are glad to report to the Legislative Assembly that, as of the time of this report, all amounts assessed have been paid. We do note that three companies were granted credits for the previous year as a result of over payment (Ivari was credited $43.00, Great America Insurance Company was credited $924.60 and Orion Travel Insurance Company was credited $335.07).

Here are the amounts assessed and paid by each insurer pursuant to the provisions of the Consumer Advocate for Insurance Act covering the 2024 fiscal year (amount assessed of $695,219.98), as we assess insurers based on the previous and not the current year's financials:

Petline Insurance Company	$305.72
Berkley Insurance Company	$553.13
AXIS Reinsurance Company (Canadian Branch)	$264.68
SCOR Insurance - Canadian Branch	$638.62
Aetna Life Insurance Company	$9.37
Assomption Mutual Life Insurance Company	$4,049.86
Stanley Mutual Insurance Company	$2,613.07
Wynward Insurance Group	$1,635.61
Motors Insurance Corp.	$37.65
Stewart Title Guaranty Company	$324.40
Canassurance Insurance Company	$698.35
Accelerant Insurance	$2,699.41
Fenchurch General Insurance Company	$96.25
Independent Order of Foresters	$12.64
The Mearie Group	$127.38
Foresters Life Insurance Company	$574.44
Canadian Lawyers Insurance Association (CLIA)	$251.37
Affiliated FM Insurance Company	$970.95
GMS Insurance Inc.	$12.17

Canada Life Assurance Company	$27,788.40
Medavie Inc.	$16,111.70
Hartford Fire Insurance Company	$32.84
Co-operators General Insurance Company	$31,689.44
CUMIS General Insurance Company	$2,386.04
Sovereign General Insurance Company	$6,516.68
Promutuel de l'Estuaire, Société mutuelle d'assurance générale	$7,576.79
Acadie Vie	$2 034.79
Grand Orange Lodge of British America Benefit Fund	$9.81
Swiss Re Corporate	$1,075.69
Blue Cross Life Insurance Company of Canada	$6,965.33
Co-operators Life Insurance Company	$2,941.73
TD Life Insurance Company	$175.46
Factory Mutual Insurance Company	$6,387.60
Gore Mutual Insurance Company	$531.62
Southeastern Mutual Insurance Company	$9,535.96
Western Surety Company	$398.00
National Liabilty & Fire Insurance Company	$1,677.22

Carleton-Fundy Mutual Insurance	$2,326.60
American Income Life Insurance Company	$1,209.91
Definity Insurance Company	$34,504.90
Sonnet Insurance Company	$5,944.02
Echelon Insurance	$6,326.17
Canadian Universities Reciprocal Insurance Exchange	$488.87
United General Insurance Corporation	$3,185.73
Associated Electric & Gas Insurance Services Limited	$193.06
HDI Global Specialty SE	$1,319.98
HDI Global SE Canada Branch	$636.64
Empire Life Insurance Company	$1,185.61
American Health & Life Insurance Company	$112.69
American Road Insurance Company	$52.65
St. Paul Fire & Marine Insurance Company	$294.68
Dominion of Canada General Insurance Company	$10,164.67
Travelers Insurance Company of Canada	$1,742.89
First American Title Insurance Company	$140.12
Allianz Global Risks US Insurance Company	$1,996.81

Canadian Farm Insurance Corp.	$1.42
Triton Insurance Company	$985.67
Continental Casualty Company	$1,763.84
CIGNA Life Insurance Company of Canada	$22.12
Equitable Life Insurance Company of Canada	$1,570.53
BMO Life Assurance Company	$1,089.05
Euler Hermes North America Insurance Company	$99.93
TD Home and Auto Insurance Company	$131.06
Security National Insurance Company	$29,256.97
Primmum Insurance Company	$13,606.58
Insurance Company of Prince Edward Island	$6,810.79
Jewelers Mutual Insurance Company	$58.31
L'Union - Vie, compagnie mutuelle d'assurance	$80.86
Old Republic Insurance Company of Canada	$1,303.28
Reliable Life Insurance Company	$4.14
Belair Insurance Company Inc.	$14,613.20
Intact Insurance Company	$54,057.20

Royal & Sun Alliance Insurance Company of Canada	$770.25
Sentry Insurance Company	$7.93
Trafalgar Insurance Company of Canada	$6.23
Unifund Assurance Company	$336.29
Novex Insurance Company	$81.81
Arch Insurance Canada	$1,917.84
Chicago Title Insurance Company	$317.04
Chubb Insurance Company of Canada	$5,615.08
Ivari	$997.29
Chubb Life Insurance Company of Canada	$1,200.32
Teachers' Life Insurance Society (Fraternal)	$13.51
Temple Insurance Company	$1,822.72
Canadian Egg Industry Reciprocal Alliance	$55.77
Industrielle Alliance Insurance and Financial Services Inc.	$6,317.43
La Survivance - Voyage, compagnie d'assurance	$34.00
Tokio Marine & Nichido Fire Insuance Co. Ltd.	$66.52
Federated Insurance Company of Canada	$1,289.97
Protective Insurance Company	$26.04

Zenith Insurance Company	$8,018.68
Certas Home & Auto Insurance Company	$27,301.20
Personal Insurance Company	$17,092.94
Allied World Specialty Insurance	$1,669.58
Portage la Prairie Mutual Insurance Company	$4,260.57
Elite Insurance Company	$4,461.55
Aviva Insurance Company of Canada	$30,285.10
Traders General Insurance Company	$3,888.04
Aviva General Insurance Company	$5,336.54
Industrial Alliance Pacific General Insurance Corporation	$3,903.04
XL Specialty Insurance Company	$2,564.95
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	$25.48
Aspen Insurance UK Limited	$113.80
Tokio Marine Canada	$416.97
Humania Assurance Inc.	$220.91
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	$824.23
Liberty Mutual Insurance Company	$4,684.33

Northbridge General Insurance Corporation	$15,855.33
American Bankers Life Assurance Company of Florida	$1,088.83
Desjardins Financial Security Life Assurance Company	$6,968.60
XL Reinsurance America Inc.	$106.72
Ecclesiastical Insurance Office Public Limited Company	$2,631.47
Combined Insurance Company of America	$1,756.13
American Bankers Insurance Company of Florida	$3,931.63
CIBC Life Insurance Company Limited	$70.08
Allstate Insurance Company of Canada	$19,120.04
Pembridge Insurance Company	$11,827.74
Mitsui Sumitomo Insurance Company Limited	$64.82
Pafco Insurance Company	$2,934.36
Trisura Guarantee Insurance Company	$3,419.83
AIG Insurance Company of Canada	$8,972.36
Canadian Premier General Insurance Company	$42.18
First North American Insurance Company	$61.14
Lloyd's Underwriters	$24,424.87

Wawanesa Mutual Insurance Company	$32,319.28
Zurich Insurance Company Ltd.	$6,466.86
Green Shield Canada	$2,329.43
Sagen Mortgage Insurance Company Canada	$5,441.84
Everest Insurance Company of Canada	$956.51
Canada Guaranty Mortgage Insurance Company	$4,567.42
Millennium Insurance Corp.	$2,208.27
Genesis Reciproal Insurance Exchange	$49.82
Primerica Life Insurance Company of Canada	$235.73
First Canadian Insurance Corporation	$514.07
ACTRA Fraternal Benefit Society	$5.78
Starr Insurance and Reinsurance Limited	$2,253.28
FCT Insurance Company Ltd.	$1,625.98
Compagnie française d'Assurance pour le Commerce extérieur	$90.58
Sun Life Assurance Company of Canada	$21,153.39
Sompo Japan Insurance Inc.	$167.30
CAA Insurance Company	$5,508.08
Healthcare Insurance Reciprocal of Canada	$34.54
Knights of Columbus	$748.70
Manufacturers Life Insurance Company	$24,402.02
Wawanesa Life Insurance Company	$595.37
Technology Insurance Company, Inc.	$4.53
Canadian Premier Life Insurance Company	$1,706.21
Beneva inc.	$2,286.97
Europ Assistance S.A.	$22.93
Boiler Inspection and Insurance Company of Canada	$311.38
New York Life Insurance Company	$49.91
RBC Insurance Company of Canada	$410.74
Trans Global Insurance Company	$97.09
RBC Life Insurance Company	$1,874.37
Trans Global Life Insurance Company	$16.78
TruStage Life of Canada	$14.93
Great American Insurance Company	-
Orion Travel Insurance Company	-

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