

2007 Annual Report



*Office of
the Consumer
Advocate for
Insurance*



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

May 16, 2008

The Honourable Roy Boudreau
Speaker of the Legislative Assembly of New Brunswick
Legislative Assembly Building
P.O. Box 6000
Fredericton, N.B.
E3B 5H1

Mr. Speaker:

Pursuant to subsection 10(1) of the *Consumer Advocate for Insurance Act*, I am pleased to submit the annual report on the activities of the Office of the Consumer Advocate for Insurance for the 2007 calendar year. It also contains a summary regarding the total amount assessed against insurers for the fiscal year that ended March 31, 2007 under section 11 and the amount paid by each insurer.

Respectfully,

Ronald Godin
Consumer Advocate for Insurance for New Brunswick

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1. INTRODUCTION

Subsection 10(1) of the *Consumer Advocate for Insurance Act* reads as follows:

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

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

The Consumer Advocate for Insurance has been in office since January 1, 2005. Annual reports have been submitted for the years 2005 and 2006. The time has come to present the annual report for the year 2007.

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

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

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

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

2. RESPONSIBILITIES OF THE CONSUMER ADVOCATE

The *Consumer Advocate for Insurance Act*, chapter C-17.5 of the New Brunswick Acts, was assented to on June 30, 2004 on the recommendation of the Legislative Assembly. The Consumer Advocate for Insurance was appointed on December 21, 2004 for a 10-year term, commencing January 1, 2005.

Subsection 7(1) of the *Consumer Advocate for Insurance Act* stipulates that the responsibilities of the Consumer Advocate are as follows:

7(1) The Consumer Advocate shall

- (a) examine the underwriting practices and guidelines of insurers, brokers, and agents, and report the use of any prohibited underwriting practices to the Superintendent;*
- (b) conduct investigations in relation to insurers, brokers and agents concerning
 - (i) the premiums charged for contracts of insurance, and*
 - (ii) the availability of contracts of insurance;**
- (c) respond to requests for information with respect to insurance;*
- (d) develop and conduct educational programmes with respect to insurance for the purpose of educating consumers; and*
- (e) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.*

Subsection 7(2) provides that *the Consumer Advocate may appear before the New Brunswick Insurance Board established under the Insurance Act to represent the interests of consumers (...).*

Subsection 7(3) stipulates that *the Consumer Advocate may appear before the Board of Commissioners of Public Utilities to represent the interests of consumers at hearings the Board of Commissioners is authorized to hold under the Insurance Act (...).*

3. OFFICE OF THE CONSUMER ADVOCATE

The Office of the Consumer Advocate for Insurance began operating officially on March 7, 2005. The office has a permanent staff of four. In addition to the Consumer Advocate, the other employees are:

Pauline Lafortune: Administrative Assistant

Sandra Godin: Assistant Advocate

Brian Teed: Assistant Advocate.

The three assistants all have work experience in the insurance industry. The two assistant advocates had 15 years' and 30 years' experience, respectively, in the industry as insurance adjusters on joining the Office of the Consumer Advocate.

The office itself is located at 270 Douglas Avenue, Suite 406, Keystone Place, Bathurst. 2007 was the third year of operations of the Office of the Consumer Advocate.

4. ACTIVITIES OF THE CONSUMER ADVOCATE

4.1 Meetings

The Consumer Advocate took part in the following meetings:

- Canadian Bar Association – NB Branch
Mid Winter Meeting 2007
February 8th – 10th
Fredericton, NB
- Office meeting with members of the Board of Directors
of the Insurance Brokers Association of NB
April 26th, 2007
Bathurst, NB
- Meeting with officials from Department of Justice
Deputy Minister Yvon Leblanc and
Assistant Deputy Minister Suzanne Bonnell Burley
May 9th, 2007
Fredericton, NB
- Meeting of the Officers of the Legislative Assembly
May 15th, 2007
Fredericton, NB
- Meeting with Mr. Donald Savoie
Chair, Task Force on Right to Information and Protection of Personal
Information
May 31st, 2007
Fredericton, NB
- Law Society of NB – Annual Meeting
July 6th – 8th, 2007
St-Andrews, NB
- Meeting with Mr. Fred Plant Jr.
President of the Canadian Independent Adjuster's Association
July 18th, 2007
Moncton, NB
- Meeting with Mr. Don Forgeron
Vice-President Atlantic Canada
Insurance Bureau of Canada
July 18th, 2007
Moncton, NB

- Meeting with representatives from CAFII
Canadian Association of Financial Institution in Insurance
Moirra Gill and Sue Usher
August 28th, 2007
Moncton, NB
- Meeting with Mr. George W. Jordon
Consumer Advocate for Nova Scotia
September 25th, 2007
Moncton, NB
- Meeting regarding insurance issues
Representatives from Justice, Public Safety, Transportation and
NB Insurance Board
October 11th, 2007
Fredericton, NB
- Meeting with representatives from CLHIA
Canadian Life and Health Insurance Association
Frank Swedlove, President
Leslie Byrnes, Vice-President
October 16th, 2007
Moncton, NB
- AJEFNB – Annual Meeting
L'Association des juristes d'expression françaises du N.-B.
Novembre 3, 2007
Moncton, NB
- Meeting with other Consumer Advocates
Merle Taylor – Alberta
George W. Jordon – Nova-Scotia
November 18th, 2007
Saint John, NB

4.2 Presentations by the Consumer Advocate

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

- BAR Admission Course
English and French sections
February 20th, 2007
Fredericton, NB

- Launching of office Web Site
Presentation of office, office Staff & Web Site
Press conference
March 7th, 2007
Bathurst, NB
- Presentation of Annual Report
Press conference
June 27th, 2007
Fredericton, NB
- Association Acadienne et Francophone des Ainées & Ainés du NB
Annual General Meeting
September 15, 2007
Bas-Caraquet, NB
- YMCA
Information Sessions for new arrivals to NB
September 18th
Saint-John, NB
- Insurance Brokers Association of NB
Annual General Meeting
September 25, 2007
Moncton, NB
- New Brunswick Crime Prevention Association
Annual Meeting
October 19th, 2007
Bathurst, NB
- New-Brunswick Insurance Community Action Network
Bi-annual ICAN meeting
November 7th, 2007
Fredericton, NB

4.3 Conferences

The Consumer Advocate attended the following conferences:

- National Insurance Conference of Canada
September 30th – October 2nd, 2007
Montreal, Qc
- Canadian Automobile Insurance Rate Regulators Conference
First annual conference
November 18th – 20th, 2007
Saint John, NB

4.4 Hearings

The Consumer Advocate participated in the following hearings:

- New Brunswick Insurance Board
Hearing to review the 2007 rates and charges for commercial, miscellaneous and interurban classes of automobile insurance as managed by the Facility Association
May 15th, 2007
Saint John, New Brunswick
- New Brunswick Insurance Board
Generic public hearing to review the issue of confidentiality as it relates to insurance rate applications made to the Board
Written brief prepared and submitted as well as oral presentation made in person
May 29th, 2007
St John, NB
- New Brunswick Insurance Board
Public hearing to review rates and charges for private automobile insurance as managed by the Facility Association
December 11th, 2007
Saint John, NB
- New Brunswick Insurance Board
Written hearings to consider the annual rate applications of companies writing private passenger automobile insurance in New Brunswick
October to December 2007
Saint John, NB

4.5 Other Activities

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

Consumer Advocate and his office:

- Leaflets: Information leaflets (**Appendix A**) were distributed to every residential address in the Province, a total of 316977 copies.
- Advertising campaign: Publicity about the services of our office was generated by advertisements (**Appendixes B and C**) on several occasions through all the newspapers and radio stations in the Province.
- TADD (Teenagers against Drink Driving):
The Consumer Advocate was involved in supporting this group and their projects in this Province, such as the Charity Golf Classic, which was held in Sussex on September 12, 2007.

- Web Site: www.insurance-assurance.ca came into operation on March 7th, 2007. It has proven to be a great tool for communicating information regarding insurance matters and also as an effective means for consumers to reach us for questions, comments or on-line complaints. Below is a usage statistics summary for 2007.

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

Average number of visits per day:56

Average number of pages visited per day: 145

Average number of visits per month:1680

Average number of pages visited per month:5420

Number of visits for 12 month period:20160

Number of pages visited for 12 month period:65000

5. FILES HANDLED BY THE OFFICE OF THE ADVOCATE

5.1 Number of Files

We handled many files during 2007, and the following table shows that we successfully responded to the requests for information, consultation, and assistance in all cases:

	<i>Number</i>	<i>(%)</i>
Completed	1,739	100.00%

5.2 Nature of Requests

The following table illustrates the main areas of concerns from consumers in regards to insurance.

	<i>Number</i>	<i>(%)</i>
Premiums	708	40.70%
Claims	592	34.00%
Information	435	25.00%
Other	4	0.3%

5.3 Breakdown of Files by Type of Insurance

The following table presents a breakdown of the files by type of insurance. As can be seen, automobile insurance accounted by far for the biggest portion.

	<i>Number</i>	<i>(%)</i>
Automobile insurance	1,274	73.26%
Home insurance	222	12.76%
Sickness and accident insurance (Loan)	82	4.72%
Life insurance	58	3.34%
Sickness and accident insurance	53	3.04%
Liability insurance	21	1.20%

Business insurance	8	0.46%
Mortgage insurance	4	0.23%
Marine insurance	3	0.17%
Aviation insurance	0	0.0%
Credit insurance	1	0.06%
Guarantee insurance	1	0.06%
Title insurance	1	0.06%
Boiler insurance	0	0.00%
Other (insurance related)	1	0.06%
Other (not insurance related)	10	0.58%

5.4 Origin of Requests

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

	<i>Number</i>	<i>(%)</i>
Public	1,665	95.74%
Brokers	26	1.49%
Adjusters	10	0.58%
Insurers	10	0.57%
Lawyers	8	0.46%
Government	8	0.46%
Agents	4	0.23%
Institutions	2	0.12%
Corporations	1	0.06%
Other	5	0.29%

5.5 Breakdown of Files by County

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

	#	(%)
Gloucester	529	30.42%
Westmorland	270	15.53%
Saint John	165	9.49%
Madawaska	157	9.03%
York	125	7.19%
Kings	116	6.67%
Restigouche	89	5.12%
Northumberland	82	4.71%
Carleton	60	3.45%
Kent	39	2.24%
Charlotte	22	1.26%
Victoria	19	1.09%
Sunbury	17	0.98%
Queens	9	0.52%
Albert	7	0.40%
Other (outside province)	33	1.90%

6. HIGHLIGHTS FOR 2007

6.1 13.5% average reduction

The agreement that was reached between the insurance industry and the provincial government, whereby premiums would drop by an average of 13.5%, came into effect as of March 1, 2007. This had a major impact on auto insurance premiums for renewals or new policies purchased after that date. It will continue to have an impact on premiums until March 1, 2008.

6.2 Elimination of Gender as a Rating Factor

This was another significant change that came into effect as of March 1, 2007. It was also part of the agreement that was announced on December 4th, 2006. As a result of this agreement gender can no longer be used as a rating factor in the determination of the premium.

6.3 New territories system

Although the new territories system will only come into effect in 2008, it was conceived, developed and created in 2007. It is to be noted that this new system is to be revenue neutral for the industry, as it is intended only to be a better distribution of premiums according to risks throughout the Province. It remains to be seen in 2008 how it will impact in the different areas of the Province and to what extent it will alter the present situation.

It is safe to state that this is one of the major changes in the industry's history of doing business in this Province. The map representing the new territories is attached hereto as **Appendix D.**

7. ASSESSMENT OF OFFICE EXPENDITURES

Subsection 11(1) of the *Consumer Advocate for Insurance Act* states that: “*The Consumer Advocate shall annually, as soon as practicable after the close of each fiscal year, by reference to the Public Accounts and by such further inquiries or investigations as he or she may deem necessary, ascertain and clarify the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act during the last preceding fiscal year and the amount of the expenditure so ascertained and certified by the Consumer Advocate is final and conclusive for all purposes of this section.*”

Subsection 11(3) states that: “*The total amount of the expenditure incurred by the Province for or in connection with the administration of this Act ascertained and certified under the provisions of subsection (1) shall be assessed against licensed insurers (...).*”

Subsection 11(3) (a) allows the Consumer Advocate to apportion the expenditure against any particular class of insurance. It states as follows:

“*Where any portion, as the Consumer Advocate determines, of the total amount of the expenditure incurred by the Province for or in connection with the administration of this Act was expended directly or indirectly with that class shall be assessed such amount of that portion as his or her net receipts with respect to that class of insurance are of the total net receipts with respect to that class of insurance of all licensed insurers providing insurance of that class:*”

Thus, the Consumer Advocate determined that the total amount of the expenditures for the fiscal year ending March 31, 2007 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, 2007 was \$471,554.53 . 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 E** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

8. ISSUES

8.1 Lapse in coverage

Any lapse in coverage for auto insurance can have an impact on the amount of the premium charged and also, on the availability of insurance itself, if the lapse exceeds a period of 12 months. We have suggested that the legislation regarding this matter should be reviewed and there has been some indication by the present Minister of Justice that this will be looked into. We expect that it will occur in the near future and that, at the very least, our legislation will be amended to be in line with similar legislation in the other Atlantic Provinces.

8.2 First chance discount

The First Chance Discount for New Drivers continues to be a success story in this Province. Unfortunately, it is not very well understood and quite often the loss of this discount could be avoided if it was properly promoted in the first place. Our office has spent a considerable amount of time and energy in an attempt to reach as many consumers as possible on this issue but our resources are limited and we should not be the only ones doing this. In fact, the industry itself (insurance companies, brokers and agents) could be doing more to properly explain this program to potential consumers. The basic problem lies in the fact that what is a “privilege” when it is given at time of the purchase of a policy for a new driver, is then seen as a very harsh and unjust form of “punishment” when it is lost.

Much more should be done to convey the message that it is a “privilege” and when you lose that privilege you are not being punished per say but you are rather put back in the situation you would have been, had it not been for the First Chance Discount program.

8.3 Minor injury cap

Much has been said about this issue in 2007. Consumers do not want to see an increase in premiums if such would be the consequence of removing the cap. On the other hand most consumers have the impression that the cap applies only to minor soft-tissue type injuries. The fact is that it applies to all types of minor injuries, according to the wording of the legislation and according to recent court cases. It would appear that what would otherwise be considered as serious injuries are nonetheless deemed to be “minor”.

The Consumer Advocate does not want to see premiums increasing sharply again but on the other hand people with serious injuries should be treated fairly and adequately.

If such legislation was necessary at the time in question as part of the solutions to solve the crises in the auto insurance industry, it is unfortunate that it was not limited to really minor injuries or to minor soft-tissue injuries only.

9. CONCLUSION

2007 has been a year of important changes in the world of auto insurance in New Brunswick. These changes come into effect during the course of the year. Thus, the full impact and the consequences involved will only be fully understood at some point in time during the 2008 year.

We are already able to view as being positive the elimination of gender as a rating factor and the agreed reduction in the average premium. Although yet to be implemented, it appears on a preliminary basis, that the new territories system will be a more equitable, more realistic and a more accurate method of distributing premiums according to risks in the various areas of this Province.

2008 will probably involve some court input on the issue of the cap for minor injuries but it will most likely be just one more step in what could be a very lengthy legal process.

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

Appendix A: Copy of the Leaflet

A leaflet graphic with a green background. At the top, the text "INSURANCE PROBLEMS?" is written in large, white, bold letters. Below this, the words "Questions?", "Concerns?", "Information?", "Comments?", and "Complaints?" are scattered in a light green font. In the center, a man in a dark suit and red tie sits at a wooden desk, looking thoughtful with his hand on his forehead. On the desk is a crumpled piece of paper. At the bottom of the graphic, the text "Need help?" is written in a large, green, stylized font. Below that is the logo of the Office of the Consumer Advocate for Insurance, which features a green outline of the province of New Brunswick with a white scale of justice inside. To the right of the logo, the text "Office of the Consumer Advocate for Insurance" is written in a small, white font.

INSURANCE PROBLEMS?

Questions? Concerns?
Information?
Comments? Complaints?

Need help?

Office of the Consumer Advocate for Insurance

The Office of the Consumer Advocate:

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

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

- *Automobile Insurance*

- *Life Insurance*

- *Accident & Sickness Insurance*

- *Home Insurance*

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

Do not hesitate to contact our office.

To reach us:

Office of the Consumer Advocate

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

Telephone: (506)-549-5555

Facsimile: (506)-549-5559

Toll Free Telephone: 1-888-283-5111

Email: nb@cai-dma.ca

Web Site: www.insurance-assurance.ca

*its services are easily
accessible and free*

CNB 4409

Appendix B: Copy of the newspaper ad

INSURANCE PROBLEMS?

Questions? Concerns?
Information? Comments?
Complaints?



Need help?



Office of the Consumer Advocate for Insurance

The Office of the Consumer Advocate:

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

Do not hesitate to contact our office.

To reach us:

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

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

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




Easily accessible and free!

Appendix C: Copy of the radio ad

Insurance problems?

Call the office of the Consumer Advocate at

1-888-283-5111

-  Do you have a problem regarding the premiums charged for contracts of insurance or the availability of contracts of insurance?
-  Do you have a request for information with respect to insurance?
-  Do you have a concern or a complaint in relation to an agent, a broker or an insurance company?

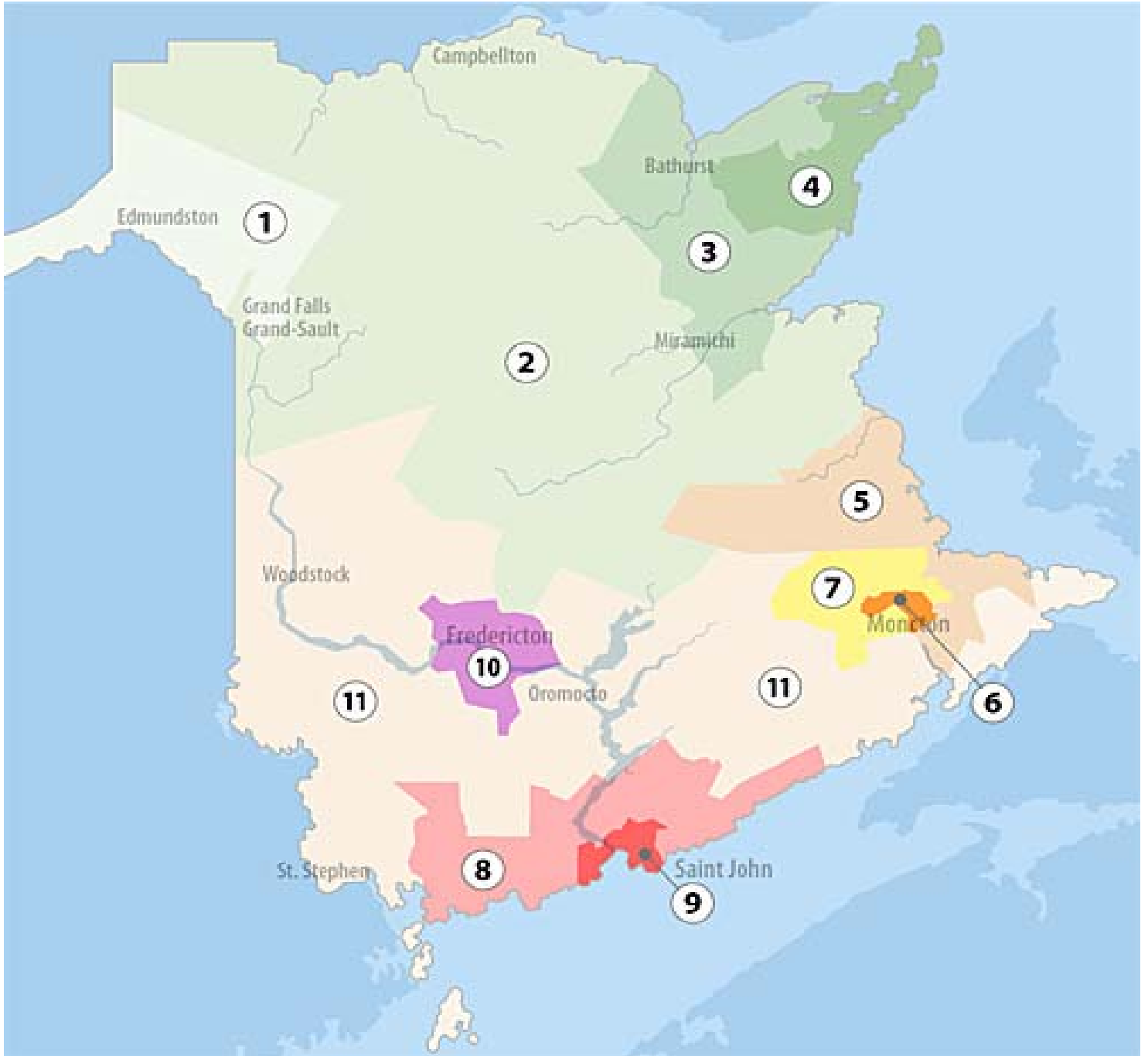
Call the office of the Consumer Advocate at

1-888-283-5111

or visit us at

www.insurance-assurance.ca

Appendix D: New territories map



Appendix E: Statement of Assessments

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
ACA ASSURANCE	16.17	16.17
ACE INA INSURANCE	5,064.76	5,064.76
ACTRA FRATERNAL BENEFIT SOCIETY	0.86	0.86
AFFILIATED FM INSURANCE COMPANY	566.54	566.54
AIG LIFE INSURANCE COMPANY OF CANADA	510.31	510.31
ALLSTATE INSURANCE COMPANY	0.00	0.00
ACADIE VIE	1,870.57	1,870.57
ACE INA LIFE INSURANCE	312.45	312.45
AETNA LIFE INSURANCE COMPANY	0.00	0.00
AIG ASSURANCE CANADA	175.97	175.97
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1,677.35	1,677.35
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	10.16	10.16
ALLSTATE INSURANCE COMPANY OF CANADA	12,130.81	12,130.81
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2,115.77	2,115.77
AMERICAN HEALTH AND LIFE INSURANCE COMPANY	122.32	122.32
AMERICAN INCOME LIFE INSURANCE COMPANY	350.65	350.65
AMEX ASSURANCE COMPANY	2.29	2.29
ASCENTUS INSURANCE LTD.	358.46	358.46
ASSOMPTION COMPAGNIES MUTUELLE D'ASSURANCE-VIE	5,979.38	5,979.38
ASSURANT LIFE OF CANADA	201.58	201.58
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	433.77	433.77
AMERICAN HOME ASSURANCE COMPANY	5,579.96	5,579.96
MUNICH REINSURANCE AMERICA, INC. / RÉASSURANCE MUNICH AMÉRIQUE, INC.	0.00	0.00
ARCH INSURANCE COMPANY	75.87	75.87
ASPEN INSURANCE UK LIMITED	265.32	265.32
ASSURANCE-VIE BANQUE NATIONALE COMPAGNIE D'ASSURANCE-VIE	730.92	730.92
COMPCORP LIFE INSURANCE COMPANY	0.00	0.00
AVIVA INSURANCE COMPANY OF CANADA	23,777.76	23,777.76
AXA CORPORATE SOLUTIONS ASSURANCE	62.24	62.24
AXA INSURANCE (CANADA)	19,845.62	19,845.62
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	1,913.77	1,913.77
CAA INSURANCE COMPANY (ONTARIO)	1,297.08	1,297.08
CANADIAN LAWYERS INSURANCE ASSOCIATION (CLIA)	392.99	392.99
CANADIAN PREMIER LIFE INSURANCE COMPANY	913.04	913.04
AXA ASSURANCES INC.	174.40	174.40
AXA EQUITABLE LIFE INSURANCE COMPANY	0.00	0.00
AXA PACIFIC INSURANCE COMPANY	0.00	0.00
BMO LIFE INSURANCE COMPANY	184.27	184.27
CANADIAN FARM INSURANCE CORP.	0.00	0.00
CANADIAN NORTHERN SHIELD INSURANCE COMPANY	10.00	10.00
CANADIAN PROFESSIONAL SALES ASSOCIATION	2.58	
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	384.81	384.81
CANASSURANCE COMPAGNIE D'ASSURANCE	210.88	210.88

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
CENTENNIAL INSURANCE COMPANY	0.00	0.00
CHICAGO TITLE INSURANCE COMPANY	61.79	61.79
CIBC LIFE INSURANCE COMPANY LIMITED / COMPAGNIE D'ASSURANCE-VIE CIBC LIMITÉE	98.14	98.14
COACHMAN INSURANCE COMPANY	0.00	0.00
COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA	1,832.27	1,832.27
CARLETON MUTUAL INSURANCE COMPANY	856.39	856.39
AVIVA INTERNATIONAL INSURANCE LIMITED	0.00	0.00
CHUBB INSURANCE COMPANY OF CANADA	2,088.96	2,088.96
CIGNA LIFE INSURANCE COMPANY OF CANADA	5.29	5.29
COMBINED INSURANCE COMPANY OF AMERICA	2,002.90	2,002.90
COMMONWEALTH INSURANCE COMPANY	266.23	266.23
COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR	245.79	245.79
CO-OPERATORS GENERAL INSURANCE COMPANY	27,207.42	27,207.42
COSECO INSURANCE COMPANY	646.04	646.04
CUMIS GENERAL INSURANCE COMPANY	989.06	989.06
CUNA MUTUAL INSURANCE SOCIETY	0.14	
DESJARDINS SECURITE FINANCIERE COMPAGNIE D'ASSURANCE VIE	3,451.43	3,451.43
ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	1,255.74	1,255.74
CONTINENTAL CASUALTY COMPANY	1,169.87	1,169.87
CO-OPERATORS LIFE INSURANCE COMPANY	1,812.91	1,812.91
CT FINANCIAL ASSURANCE COMPANY	16.45	16.45
CUMIS LIFE INSURANCE COMPANY	1,670.99	1,670.99
DAIMLER CHRYSLER INSURANCE COMPANY	99.04	
EAGLE STAR INSURANCE COMPANY LIMITED	0.00	0.00
ECHELON GENERAL INSURANCE COMPANY	83.59	83.59
ECONOMICAL MUTUAL INSURANCE COMPANY	13,080.33	13,080.33
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00	0.00
EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	191.27	191.27
FACTORY MUTUAL INSURANCE COMPANY	5,904.80	5,904.80
FCT INSURANCE COMPANY LTD.	1,001.78	1,001.78
FEDERATED INSURANCE COMPANY OF CANADA	212.17	212.17
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00	0.00
ELITE INSURANCE COMPANY	4,610.90	4,610.90
WESTPORT INSURANCE CORPORATION	489.76	489.76
EVEREST INSURANCE COMPANY OF CANADA	0.00	0.00
FARM MUTUAL REINSURANCE PLAN INC.	0.00	0.00
FEDERAL INSURANCE COMPANY	0.00	0.00
FEDERATION INSURANCE COMPANY OF CANADA	12,534.70	12,534.70
FIRST AMERICAN TITLE INSURANCE COMPANY	69.97	69.97
FIRST CANADIAN INSURANCE CORPORATION	963.25	963.25
FORETHOUGHT LIFE INSURANCE COMPANY	4.15	4.15
FUNDY MUTUAL INSURANCE COMPANY	1,467.91	1,467.91
GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00	0.00
GERBER LIFE INSURANCE COMPANY	12.02	12.02
GRAIN INSURANCE AND GUARANTEE COMPANY	726.46	726.46
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00	0.00

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
FIRST NORTH AMERICAN INSURANCE COMPANY	15.45	15.45
GCAN INSURANCE COMPANY	569.26	569.26
GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	3,563.23	3,563.23
GORE MUTUAL INSURANCE COMPANY	0.00	0.00
GREAT AMERICAN INSURANCE COMPANY	222.16	222.16
GREEN SHIELD CANADA	234.88	234.88
HARTFORD FIRE INSURANCE COMPANY	198.99	198.99
HERITAGE GENERAL INSURANCE COMPANY	258.51	0.00
INDUSTRIAL-ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	1.36	1.36
INDUSTRIELLE ALLIANCE ASSURANCE ET SERVICE FINANCIER INC.	2,547.69	2,547.69
ING NOVEX INSURANCE COMPANY OF CANADA	841.86	841.86
INSURANCE CORPORATION OF NEWFOUNDLAND LIMITED	0.00	0.00
HARTFORD LIFE INSURANCE COMPANY	0.00	0.00
HOUSEHOLD LIFE INSURANCE COMPANY	283.70	283.70
INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	1,066.40	1,066.40
ING INSURANCE COMPANY OF CANADA	22,118.13	22,118.13
INNOVATIVE INSURANCE CORPORATION	0.45	0.45
JEWELERS MUTUAL INSURANCE COMPANY	5.91	5.91
KINGSWAY GENERAL INSURANCE COMPANY	2,807.24	
KNIGHTS OF COLUMBUS	536.63	536.63
LA COMPAGNIE D'ASSURANCE BELAIR INC.	0.00	0.00
THE GUARANTEE COMPANY OF NORTH AMERICA	2,771.35	2,771.35
LAWYERS' PROFESSIONAL INDEMNITY COMPANY	9.54	9.54
LEGACY GENERAL INSURANCE COMPANY	464.77	464.77
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00	0.00
LIBERTY MUTUAL INSURANCE COMPANY	1,254.38	1,254.38
LA CAPITALE ASSURANCES ET GESTION DU PATRIMOINE INC	0.00	0.00
LA COMPAGNIE D'ASSURANCES JEVCO	0.00	0.00
LA SURVIVANCE COMPAGNIE MUTUELLE D'ASSURANCE-VIE	91.56	91.56
LAWYERS TITLE INSURANCE CORPORATION	2.27	2.27
L'EXCELLENCE COMPAGNIE D'ASSURANCE-VIE	0.00	0.00
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	0.00
LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00	0.00
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	16.02	16.02
LLOYD'S UNDERWRITERS	6,827.53	6,827.53
LOMBARD INSURANCE COMPANY	0.00	0.00
LONDON LIFE INSURANCE COMPANY	4,317.97	4,317.97
LUMBERMEN'S UNDERWRITING ALLIANCE	1,325.25	1,325.25
L'UNION-VIE COMPAGNIE MUTUELLE D'ASSURANCE	21.17	21.17
MARKEL INSURANCE COMPANY OF CANADA	4,286.97	4,286.97
L'INTERNATIONALE COMPAGNIE D'ASSURANCE-VIE	5.01	5.01
LOMBARD GENERAL INSURANCE COMPANY OF CANADA	7,823.40	7,823.40
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	876.38	876.38
LUMBERMENS MUTUAL CASUALTY COMPANY	0.00	0.00
L'UNION CANADIENNE D'ASSURANCES	0.00	0.00
MANULIFE CANADA LTD	220.75	220.75

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.43	
MD LIFE INSURANCE COMPANY	266.82	266.82
METLIFE CANADA/METVIE CANADA	0.43	0.43
MITSUI SUMITOMO INSURANCE COMPANY LIMITED	35.89	35.89
WASHINGTON NATIONAL INSURANCE COMPANY	0.00	0.00
NEW YORK LIFE INSURANCE COMPANY	51.50	51.50
OLD REPUBLIC INSURANCE COMPANY OF CANADA	776.89	776.89
OPTIMUM FRONTIER INSURANCE	0.00	0.00
MEDAVIE INC	12,046.42	12,046.42
METROPOLITAN LIFE INSURANCE COMPANY	0.00	0.00
MOTORS INSURANCE CORPORATION	100.86	100.86
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	94.50	94.50
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00	0.00
OMEGA GENERAL INSURANCE COMPANY	14.99	14.99
OPTIMUM SOCIÉTÉ D'ASSURANCE INC	0.00	0.00
PEMBRIDGE INSURANCE COMPANY	4,797.17	4,797.17
PENNSYLVANIA LIFE INSURANCE COMPANY	0.00	0.00
PRIMERICA LIFE INSURANCE COMPANY OF CANADA	169.10	169.10
PROMUTUEL GASPÉSIE- LES ILES, SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	1,033.58	1,033.58
PROMUTUEL VIE INC	0.00	0.00
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.00	0.00
PAFCO INSURANCE COMPANY	835.04	835.04
PENNCORP LIFE INSURANCE COMPANY	71.39	71.39
PERTH INSURANCE COMPANY	341.65	341.65
PRIMUM INSURANCE COMPANY	4,229.72	4,229.72
PROMUTUEL TÉMISCOUATA SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE	1,294.36	1,294.36
PROTECTIVE INSURANCE COMPANY	14.99	14.99
QUEBEC ASSURANCE COMPANY	0.00	0.00
RBC GENERAL INSURANCE COMPANY	3,667.27	3,667.27
RBC INSURANCE COMPANY OF CANADA	963.61	963.61
REVIOS REINSURANCE CANADA LTD	0.00	0.00
SCOTIA GENERAL INSURANCE COMPANY	0.00	0.00
SCOTTISH & YORK INSURANCE COMPANY LIMITED	662.85	662.85
SECURITY NATIONAL INSURANCE COMPANY	10,600.20	10,600.20
SOMPO JAPAN INSURANCE INC.	3.18	3.18
RBC LIFE INSURANCE COMPANY	3,523.96	3,523.96
RELIABLE LIFE INSURANCE COMPANY	177.69	177.69
ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	14,172.98	14,172.98
SCOTIA LIFE INSURANCE COMPANY	170.96	170.96
SECURICAN GENERAL INSURANCE COMPANY	61.79	61.79
SENTRY INSURANCE MUTUAL COMPANY	5.91	5.91
SOUTHEASTERN MUTUAL INSURANCE COMPANY	2,299.31	2,299.31
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	1,625.10	1,625.10
STANLEY MUTUAL INSURANCE COMPANY	2,548.74	2,548.74
STATE FARM LIFE INSURANCE COMPANY	273.97	273.97
STEWART TITLE GUARANTY COMPANY	318.02	318.02
SUN LIFE ASSURANCE COMPANY OF CANADA	12,083.79	12,083.79
T.H.E. INSURANCE COMPANY	0.00	0.00

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
SSQ, SOCIÉTÉ D'ASSURANCE-VIE INC.	180.83	180.83
TRAVELERS GUARANTEE COMPANY OF CANADA	1,049.48	1,049.48
STATE FARM FIRE AND CASUALTY COMPANY	5,804.40	5,804.40
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	13,006.28	13,006.28
STONEBRIDGE LIFE INSURANCE COMPANY	0.29	29.00
SUNDERLAND MARINE MUTUAL INSURANCE COMPANY LIMITED	2,483.26	2,483.26
TD DIRECT INSURANCE INC.	0.00	0.00
TD GENERAL INSURANCE COMPANY	0.00	0.00
TD LIFE INSURANCE COMPANY	45.78	45.78
THE AMERICAN ROAD INSURANCE COMPANY	50.43	50.43
THE CANADA LIFE INSURANCE COMPANY OF CANADA	0.00	0.00
THE BRITISH AVIATION INSURANCE COMPANY LIMITED	0.00	0.00
THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	10,589.75	10,589.75
THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	176.26	176.26
TD HOME AND AUTO INSURANCE COMPANY	840.95	840.95
TEMPLE INSURANCE COMPANY	1,620.11	1,620.11
THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	539.73	539.73
THE CANADA LIFE ASSURANCE COMPANY	8,259.25	8,259.25
THE EMPIRE LIFE INSURANCE COMPANY	231.05	231.05
THE GRAND ORANGE LODGE OF BRITHISH AMERICA BENEFIT FUND	11.59	11.59
THE GREAT WEST LIFE ASSURANCE COMPANY	7,898.44	7,898.44
THE INSURANCE COMPANY OF PRINCE EDWARD ISLAND	336.65	336.65
THE MISSISQUOI INSURANCE COMPANY	19.99	19.99
THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	0.00	0.00
THE PERSONAL INSURANCE COMPANY	6,698.95	6,698.95
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	4.43	
THE INDEPENDENT ORDER OF FORESTERS	13.02	13.02
THE MANUFACTURERS LIFE INSURANCE COMPANY	13,207.13	13,207.13
THE MORGAGE INSURANCE COMPANY OF CANADA	0.00	0.00
THE NORDIC INSURANCE COMPANY OF CANADA	0.00	0.00
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	2.72	
THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	3,906.25	3,906.25
THE SOVEREIGN GENERAL INSURANCE COMPANY	1,437.92	1,437.92
THE STANDARD LIFE ASSURANCE COMPANY 2006	949.66	949.66
THE WAWANESA LIFE INSURANCE COMPANY	307.30	307.30
TIG INSURANCE COMPANY	0.00	0.00
TRADERS GENERAL INSURANCE COMPANY	6,217.83	6,217.83
TRANS GLOBAL INSURANCE COMPANY	99.04	99.04
TRANSAMERICA LIFE CANADA	496.43	496.43
THE STANDARD LIFE ASSURANCE COMPANY OF CANADA	117.46	117.46
METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00	0.00
THE WAWANESA MUTUAL INSURANCE COMPANY	40,498.56	40,498.56
TOKIO MARINE & NICHIDO FIRE INSURANCE CO. LTD	13.18	13.18
TRAFALGAR INSURANCE COMPANY OF CANADA	576.53	576.53

COMPANY	AMOUNT OF ASSESSMENT (\$)	AMOUNT PAID (\$)
TRANS GLOBAL LIFE INSURANCE COMPANY	9.59	9.59
TRENT HEALTH INSURANCE COMPANY	0.86	0.86
UNIFUND ASSURANCE COMPANY	7,202.79	7,202.79
UNITED AMERICAN INSURANCE COMPANY	1.57	1.57
UNITY LIFE OF CANADA	133.17	133.19
VIRGINIA SURETY COMPANY INC.	0.00	0.00
WESTERN ASSURANCE COMPANY	0.00	0.00
WESTERN SURETY COMPANY	420.70	420.70
UAP NEWROTTERDAM INSURANCE COMPANY N.V.	0.00	
UNION DU CANADA ASSURANCE-VIE	16.74	16.74
UNITED GENERAL INSURANCE CORPORATION	2,752.27	2,752.27
UTICA MUTUAL INSURANCE COMPANY	0.00	
WATERLOO INSURANCE COMPANY	310.30	310.30
WESTERN LIFE ASSURANCE COMPANY	39.34	39.34
WOMAN'S LIFE INSURANCE SOCIETY	0.00	0.00
SECURITY INSURANCE COMPANY OF HARTFORD	0.00	0.00
XL REINSURANCE AMERICA INC.	339.83	339.83
ZURICH INSURANCE COMPANY	9,413.52	9,413.52
XL INSURANCE COMPANY LIMITED	1,294.36	1,294.36
ZENITH INSURANCE COMPANY	1,909.96	1,909.96
FIDELITY INVESTMENTS INSURANCE COMPANY OF CANADA	0.00	
STANDARD LIFE ASSURANCE LIMITED/ASSURANCE STANDARD LIFE LIMITÉE	0.00	
STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD.	0.00	
SUN LIFE INSURANCE (CANADA) LIMITED/SUNLIFE ASSURANCES (CANADA) LIMITÉE	0.00	
ATRADIUS CREDIT INSURANCE N.V.	18.17	18.17
ELECTRIC INSURANCE COMPANY	0.00	0.00
L'UNIQUE ASSURANCES GÉNÉRALES INC.	151.74	151.74
TRISURA GUARANTEE INSURANCE COMPANY	75.87	75.87
AIG UNITED GUARANTY MORTGAGE INSURANCE COMPANY CANADA	0.00	0.00
L'ENTRAIDE ASSURANCE MUTUAL COMPANY	0.00	0.00
	471,554.53	468,408.17