

2021

# Office of the Consumer Advocate for Insurance



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## ABOUT US

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

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

# MESSAGE FROM THE CONSUMER ADVOCATE FOR INSURANCE

Who would have thought that 2021 would be no different from 2020? We were hoping to return to our normal pre pandemic life. Unfortunately, nothing changed. Lockdown, bubbles, Teams meetings, postponements of activities and working from home are now part of our daily routine. Resilience, resilience, and resilience. The employees of the Office of the Consumer Advocate for Insurance have adapted to this new way of life and have continued to offer their services and assistance to the consumers of New Brunswick having questions or insurance problems. We deal with all types of insurance problems (auto insurance, property, health, life and even loan insurance). Furthermore, part of our mandate request that we keep watch on insurers, agents, and brokers.

Our free and confidential services are always available, and we return calls without delays, with courtesy, clarity, and fairness. All files are confidential and New Brunswickers can count on our team having over 90 years of collective experience.

2021 was again marked with increases in automobile insurance rates, although less significant than those seen in previous years and lower than the ones observed elsewhere in Canada. Even though we are pleased to see that NB rates are among the lowest in Canada, we continue to participate in the New Brunswick Insurance Board hearings and advocate for just and reasonable rates for the insureds of New Brunswick as automobile insurance is mandatory and represents a significant amount of the insured's budget. It looks as though 2022 will still be busy since Notice of hearings have already been published and uncertainty regarding the pandemic continues. Although some insurers applied for larger rate increases, most of them requested more moderate rate increases in 2021. We hope to see that the rates will continue to stabilize this year after experiencing significant increases over the last five years.

Just like automobile insurance, property insurance also saw increases this year. Although property insurance is only mandatory for the mortgagees, this type of insurance does not have many regulations and insurers may do as they please and can increase their rates without asking permission. They justify their increases by the increased number of losses reported, the higher prices of goods and the higher frequency of natural disasters.

With the increases seen over the previous years, we feel insurers should be more transparent with their insureds. They should explain the rate increase upon renewal and show the premium of previous year for comparison purpose.

This year, we noticed that insurers were more selective and did not want to offer automatic renewal in some instances, leaving insureds with fewer options. Also, following a claim, insurers are now more cautious and proceed with detailed investigations leaving consumers with frustrations and additional delays. Our office is here to guide consumers along the way.

Last year, we had two publicity campaigns: one in spring and the other in fall. Those campaigns permitted us to reach more consumers and allowed us to help as many as possible at no cost and with complete confidentiality. Following this, our number of calls increased, and we hired an additional assistant consumer advocate on a part-time basis. Anne-Marie Ramsay agreed to return and therefore came out of retirement on a temporary basis. Our office is very fortunate to have this very experienced, knowledgeable person working on our behalf.

At the beginning of the year, we were made aware that truckers had seen significant increases in their deductible rising from 5000\$ to 20% of the value of the vehicle. In cooperation with other stakeholders we were able to modify and re establish the initial deductible. The truckers were happy we were able to help them.

During the next coming year, we want to be able to reach out to as many consumers as possible. We want New Brunswickers to know about us and come to us when they are experiencing insurance difficulties. In order to achieve this goal, we will have a greater web presence and do more digital marketing. We offer free and confidential services to the insureds and we want them to be able to benefit from our help. Fair treatment of clients is everyone's responsibility from the insurer to the agent or broker. New Brunswick consumers must be treated fairly. As an insured, you have the right to ask your insurance company for the lowest rate possible for the coverage that is best for you. We encourage insureds to ask for rebates from their insurers, combining auto and property insurance, number of kilometers driven or driving habits, all of these have an impact on our automobile insurance rates. And remember, our office is here to help you.

New work practices adopted during Covid have become the new way of doing things. We noticed that working from home on a part time basis was feasible and was allowing a better quality of life for our employees. Therefore, we have decided to continue with hybrid work.

Lastly, I want to emphasize our team's commitment, professionalism, and knowledge in dealing efficiently with both the insured and the stakeholders. Even though nobody could have guessed that Covid would last so long, our office has proven that it continues to offer valuable services to the consumers of NB. Thank

you to all the members of our team who have risen to the challenges. A special thank you to Solange Godin, who after 15 years with us, has decided to move on to something else. Her good spirit and professionalism made a difference for the consumers and for us.



# OUR COMMITMENTS TO THE CONSUMERS OF NEW BRUNSWICK

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 fairly and equitably fashion. We have established a good working relationship with industry's stakeholders, and we are proud to be able to count on their cooperation.

# 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 2021. The Annual Report is submitted in accordance with subsection 10(1) of the *Consumer Advocate for Insurance Act*, which states as follows:

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

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

This 17th 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

The Consumer Advocate is an officer of the Legislative Assembly.

Pursuant to subsection 7(1) of the *Consumer Advocate for Insurance Act*, the responsibilities of the Consumer Advocate are as follows:

*7(1) The Consumer Advocate shall*

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

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

# ACTIVITIES OF THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

Activities were again turned upside down this year because of the pandemic. Several in-person conferences were cancelled, but staff were able to participate in very fulfilling virtual sessions. In addition, the consumer advocate gave several interviews to various newspapers and radio and television stations in the province to inform New Brunswickers about the different insurance-related issues happening in the province. This year all hearings of the New Brunswick Insurance Board were done on paper. It looks as though we will be able to participate in-person meetings in 2022. However, we plan to continue with Zoom, Teams, and other platforms to see one another and have discussions with the different stakeholders. Those alternative meetings have proven to be very efficient.

# OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

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)



265.02 No person shall operate a motor vehicle on a highway while using a hand-operated electronic device.  
2010, c.33, s.2

## Distracted driving

A quarter of Canadians say they saw an increase in drivers using their phones while driving in 2020.

(CAA, 2020)

Distracted driving is never worth it. It can lead to injuries and deaths that are preventable.

New Brunswick introduced regulations increasing fines as well as demerit points for infractions related to distracted driving. The fines have doubled to \$280 along with 5 demerit points. Also, the fine for drivers who pass a school bus while its flashing red lights are engaged has doubled to \$480 and the demerit points increased to six.

The Office of the Consumer Advocate for Insurance advises you to be careful while driving.

Distracted driving can take many forms, from eating and drinking to trying to program your GPS. The problem is getting bigger – distracted driving contributes to 21% of fatal collisions every year, up from 16% a decade ago ([Transport Canada](#)). Staying safe boils down to one thing: stay focused on your driving, and whenever possible deal with distractions before you leave or after you stop.

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# Examples of cases handled

## 2021

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### Our success stories

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#### Cancelled home policy

*« the insurer could not cancel a policy after it had been in force for more than 60 days except in very specific situations »*



#### Degree of responsibility

*« After reviewing the file, we argued that only one rule applied. »*



#### Policy modification

*« the insured had tried to recover his money without success. »*



#### Claims request

*« the payment made by the insurer did not cover the full amount as per the policy wording. »*

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# Examples of cases handled

## by the Office of the Consumer Advocate for Insurance

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### Cancelled home policy



A consumer received a cancellation letter from his home insurer. They wanted to cancel his policy midterm. This consumer had made no changes to his property in the last 6 years. After reviewing the file, we called the insurer, arguing that they could not cancel a policy after it had been in force for more than 60 days except in very specific situations. In this present matter, it was not the case.

**«they could not cancel a policy after it had been in force for more than 60 days except in very specific situations. »**

Therefore, after numerous calls and letters, the insurer decided to follow our recommendation and reinstated the policy. The consumer was very happy. **However, since we knew the insurer did not intent to renew, we advised the consumer to start shopping around for a new insurer.**

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**Q:** I lent my car to my friend who was involved in an at-fault accident. What happens to my insurance?

**A:** If the person borrowing your car has an accident while driving your car, that collision will be recorded on your insurance record. When you lend your car, you also lend your record.

**Did you know:** that our assistant advocates have more than 90 years collectively of experience in the insurance business? Do not hesitate to call them if your need help.



**Q:** I just received my insurance bill. It is not worth shopping around because they are all the same.

**A:** On the contrary! Shopping and comparing is definitely worth it. Be sure to ask questions and inquire about any available discounts.

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# Examples of cases handled

by the Office of the Consumer Advocate for Insurance

## Degree of responsibility

Consumer was put 50% at fault by his insurer for making a left-hand turn at a 3-way stop intersection where he had the right-of way- because there was no stop sign. A vehicle coming from the opposite direction (who had a stop sign) proceeded straight through the intersection as the consumer was attempting to make his left-hand turn.

The insurer initially argued that two rules of the fault chart found in the Insurance Act applied, thus the reason for 50-50 fault. After reviewing the file, we argued that only one rule applied, and the other driver should be held 100% at fault for cutting this consumer's path of travel as he had the right of way.



After numerous calls between our office and the insurer, it was later determined that the other vehicle was solely at fault.

This consumer was very happy and pleased that he was put 0% at fault.

## Claims request

A consumer presented a claim under her mortgage insurance policy after her husband passed away. The consumer had proper documents confirming the amount of the mortgage and the amortization period. The agent made an incorrect data entry for the amortization period when he sent the documents to the insurer. Therefore, the payment made by the insurer did not cover the full amount as per the policy wording. After several emails were exchanged with the insurer, they agreed to pay the claim by recalculating the payment of the claim with the correct amortization period and the mortgage was paid in full. This was another consumer we were able to help.



## Policy modification

A consumer had sent emails to his insurer asking them to remove a vehicle from his actual policy. At the same time, his insurer had tried to persuade him to keep coverage for fire and theft, but he had refused. When he realized that money was still coming out of his bank account even though his instructions were clear to remove coverage, he had tried to recover his money without success. He then called our office.

« **he had tried to recover his money without success.**

»After reviewing the file, we sent an email to the insurer and forwarded a copy of all the emails previously sent to them by the consumer and we recommended that they reimburse the consumer because they had not removed the vehicle as requested by the insured. At the end, the insurer followed our recommendations and fully reimbursed the consumer. He thanked us for our help.



# Inquiries handled by the Office of the Consumer Advocate for Insurance

## 2021

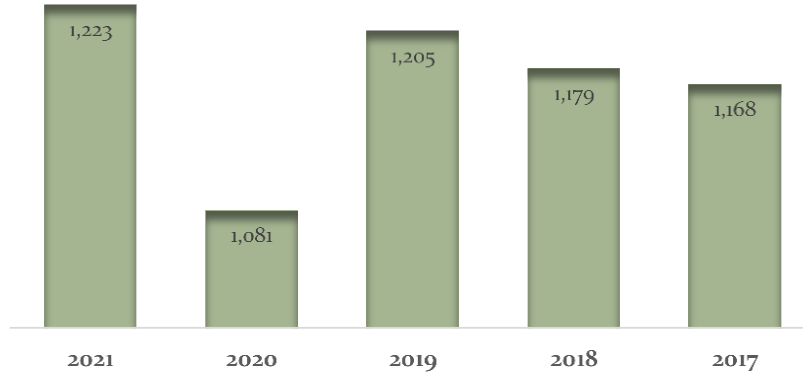


# INQUIRIES HANDLED BY THE OFFICE

**1223**  
Inquiries in  
2021

## Number of inquiries

2017 to 2021



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French

**44%**

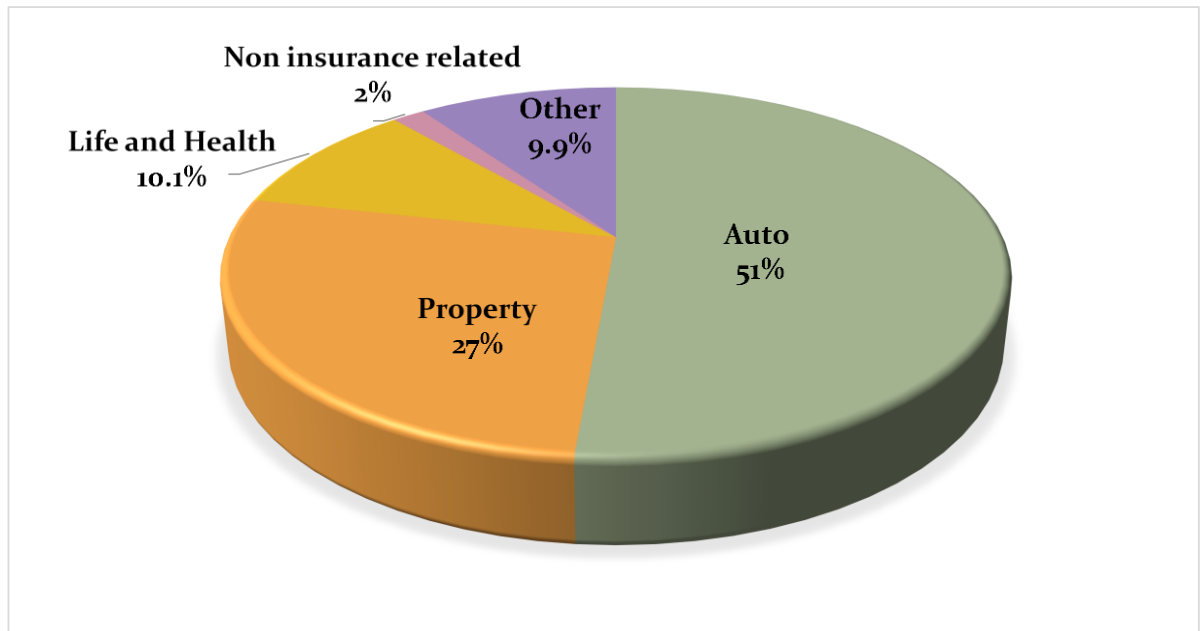
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English

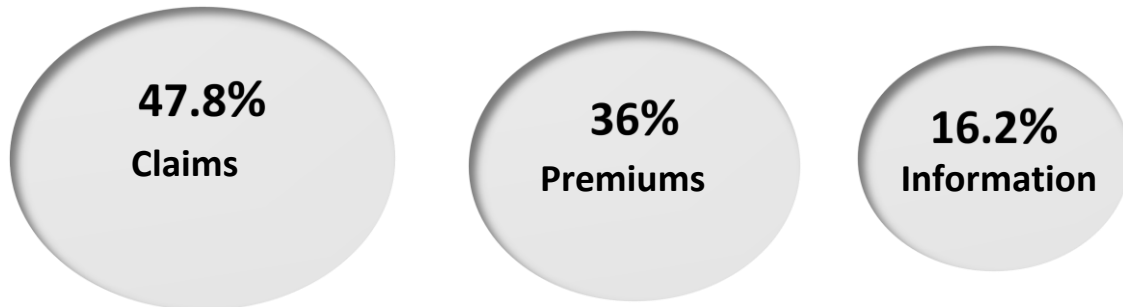
**56%**

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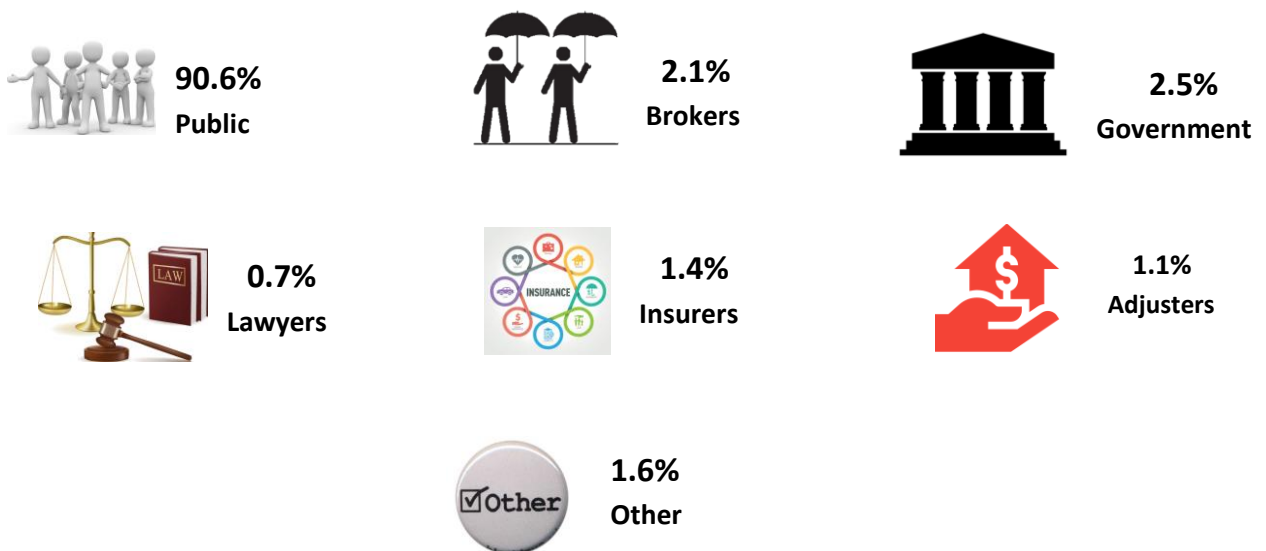
## Breakdown by type of insurance



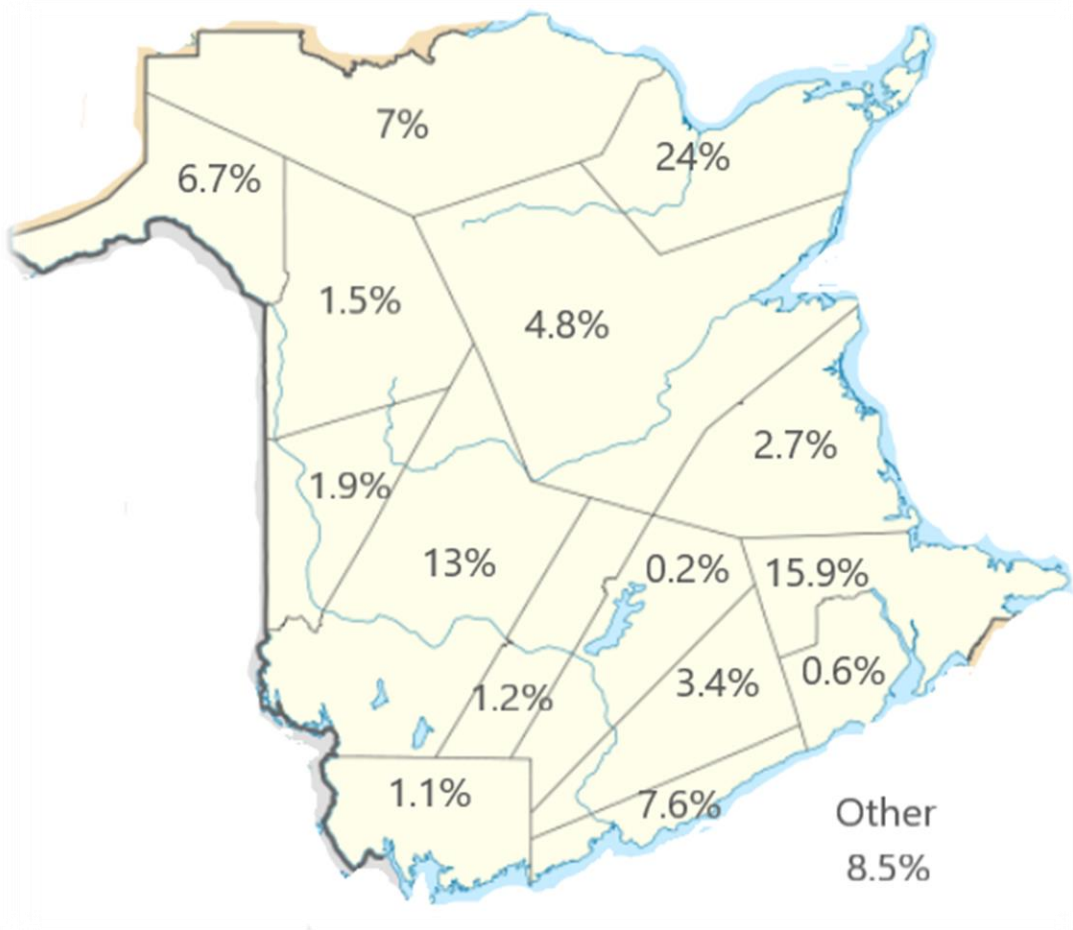
## *Nature of inquiries*



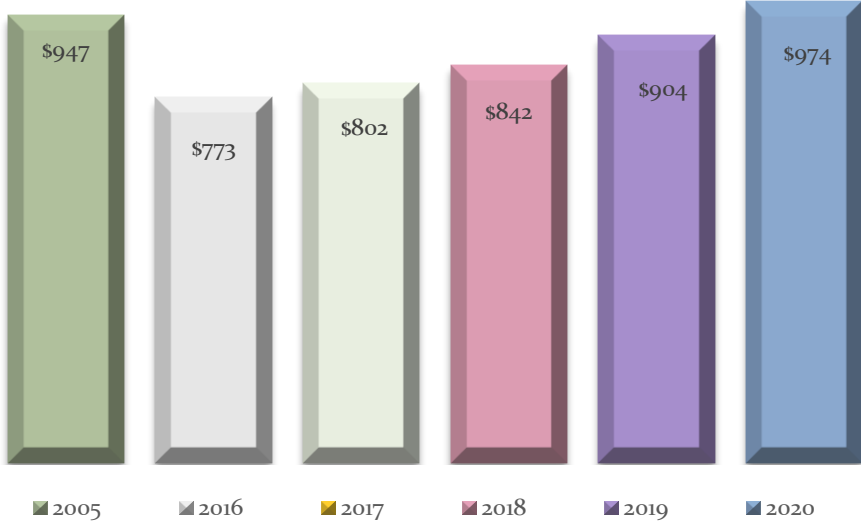
## *Origin of inquiries*



**Breakdown by county**



**Average automobile premium in Nouveau Brunswick**



Source: General Insurance Statistical Agency (2021)

## 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 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 (...).*

“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, 2021 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, 2021 was \$520,841.40.

This amount has been assessed against every licensed insurer in New-Brunswick, by means of a notice of assessment submitted to each company. Attached hereto as **Appendix A** is the breakdown of the total amount submitted to all the licensed insurers for the previous year, as well as the amount paid by each.

## Appendix A

### Statement of Assessment

Company	Assessment	Amount paid
Affiliated FM Insurance Company	\$ 447.41	\$ 447.41
Factory Mutual Insurance Company	\$ 5,243.02	\$ 5,243.02
Allstate Insurance Company of Canada	\$ 15,398.37	\$ 15,398.37
American Bankers Insurance Company of Florida	\$ 3,417.35	\$ 3,417.35
Euler Hermes North America Insurance Company	\$ 9.73	\$ 9.73
The American Road Insurance Company	\$ 43.20	\$ 43.20
Belaire Insurance Company inc	\$ -	
Boiler Inspection and Insurance Company of Canada	\$ 281.49	\$ 281.49
Chicago Title Insurance Company	\$ 202.25	\$ 202.25
CorePointe Insurance Company	\$ 0.86	\$ 0.86
Chubb Insurance Company of Canada	\$ 4,728.10	\$ 4,728.10
AIG Insurance Company of Canada	\$ 6,610.13	\$ 6,610.13
Continental Casualty Company	\$ 1,088.48	\$ 1,088.48
Co-operators General Insurance Company	\$ 21,395.17	\$ 21,395.17
CUMIS General Insurance Company	\$ 1,801.93	\$ 1,801.93
Ecclesiastical Insurance Office Public Limited Company	\$ 1,633.44	\$ 1,633.44
Economical Mutual Insurance Company	\$ 28,019.04	\$ 28,019.04
Elite Insurance Company	\$ 3,235.69	\$ 3,235.69
Federal Insurance Company	\$ -	
Sonnet Insurance Company	\$ 3,730.87	\$ 3,730.87
Canadian Premier General Insurance Company	\$ 37.76	\$ 37.76
First North American Insurance Company	\$ 76.38	\$ 76.38
Aviva Insurance Company of Canada	\$ 24,507.86	\$ 24,507.86
Gore Mutual Insurance Company	\$ 71.23	\$ 71.23
Wynward Insurance Group	\$ 1,582.23	\$ 1,582.23
Great American Insurance Company	\$ 734.90	
Guarantee Company of North America	\$ 2,421.55	\$ 2,421.55
Intact Insurance Company	\$ 30,439.16	\$ 30,439.16
Hartford Fire Insurance Company	\$ 10.01	\$ 10.01
La Compagnie d'Assurances Jevco	\$ -	
Echelon General Insurance Company	\$ 4,255.81	\$ 4,255.81
Liberty Mutual Insurance Company	\$ 9,795.19	\$ 9,795.19
Lloyd's Underwriters	\$ 18,152.33	\$ 18,152.33
The Missisquoi Insurance Company	\$ -	

Company	Assessment	Amount paid
Motors Insurance Corporation	\$ -	
XL Reinsurance America Inc.	\$ 91.83	\$ 91.83
The Personal Insurance Company	\$ 8,619.17	\$ 8,619.17
The Portage la Prairie Mutual Insurance Company	\$ 3,814.41	\$ 3,814.41
TD Home and Auto Insurance Company	\$ 167.63	\$ 167.63
Royal & Sun Alliance Insurance Company of Canada	\$ 13,070.65	\$ 13,072.37
Scottish & York Insurance Co. Limited	\$ -	
Security National Insurance Company	\$ 20,700.61	\$ 20,700.61
Sentry Insurance a Mutual Company	\$ 3.72	\$ 3.72
SouthEastern Mutual Insurance Company	\$ 4,559.04	\$ 4,559.04
The Sovereign General Insurance Company	\$ 5,785.12	\$ 5,785.12
Stanley Mutual Insurance Company	\$ 2,088.57	\$ 2,088.57
St. Paul Fire and Marine Insurance Company	\$ 249.16	\$ 249.16
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 116.71	\$ 116.71
Traders General Insurance Company	\$ 3,309.21	\$ 3,309.21
Trafalgar Insurance Company of Canada	\$ 494.32	\$ 494.32
Unifund Assurance Company	\$ 12,392.10	\$ 12,392.10
Wawanesa Mutual Insurance Company	\$ 36,557.54	\$ 36,557.54
Western Surety Company	\$ 335.56	\$ 335.56
Sompo Japan Insurance Inc.	\$ 3.15	\$ 3.15
Zurich Insurance Company Ltd	\$ 3,069.78	\$ 3,069.78
The Dominion of Canada General Insurance Company	\$ 8,465.56	\$ 8,465.56
Primum Insurance Company	\$ 8,269.31	\$ 8,269.31
Westport Insurance Corporation	\$ 1,339.08	\$ 1,339.08
COSECO Insurance Company	\$ 85.82	\$ 85.82
Canadian Universities Reciprocal Insurance Exchange	\$ 248.02	\$ 248.02
RBC Insurance Company of Canada	\$ 313.24	
Canadian Lawyers Insurance Association (CLIA)	\$ 232.86	\$ 232.86
Stewart Title Guaranty Company	\$ 325.54	\$ 325.54
TD General Insurance Company	\$ -	
Travelers Insurance Company of Canada	\$ 968.33	\$ 968.33
Novex Insurance Company	\$ 84.39	\$ 84.39
Pembridge Insurance Company	\$ 7,956.64	\$ 7,956.64
First American Title Insurance Company	\$ 0.57	\$ 0.57
Mitsui Sumitomo Insurance Company Limited	\$ 40.62	\$ 40.62
Federated Insurance Company of Canada	\$ 848.76	\$ 848.76
United General Insurance Corporation	\$ 2,746.24	\$ 2,746.24
Green Shield Canada	\$ 1,025.83	\$ 1,025.83
Sunderland Marine Mutual Insurance Company Limited	\$ -	
Protective Insurance Company	\$ 19.74	\$ 19.74
Old Republic Insurance Company of Canada	\$ 529.51	\$ 529.51
Northbridge General Insurance Corporation	\$ 12,849.52	\$ 12,849.52
Versassure Surety	\$ -	
Sagen Mortgage Insurance Company Canada	\$ 4,897.45	\$ 4,897.45
CAA Insurance Company (Ontario)	\$ 2,550.57	\$ 2,550.57

Company	Assessment	Amount paid
Waterloo Insurance Company	\$ -	
Coachman Insurance Company	\$ -	
Everest Insurance Company of Canada	\$ 661.67	\$ 661.67
Zenith Insurance Company	\$ 779.53	\$ 779.53
Perth Insurance Company	\$ -	
Aviva General Insurance Company	\$ 5,343.14	\$ 5,343.14
Canassurance compagnie d'assurance	\$ 269.76	
Temple Insurance Company	\$ 2,373.78	\$ 2,373.78
Lawyers' Professional Indemnity Company	\$ -	
Ascentus Insurance Ltd.	\$ -	
Canadian Northern Shield Insurance Company	\$ 0.29	
Trans Global Insurance Company	\$ 12.59	\$ 12.59
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 4,523.85	\$ 4,523.85
The Insurance Company of Prince Edward Island	\$ 3,649.06	\$ 3,649.06
T.H.E. Insurance Company	\$ -	
XL Insurance Company Limited	\$ -	
Aspen Insurance UK Limited	\$ 91.54	
National Liability & Fire Insurance Company	\$ 623.91	\$ 623.91
Pafco Insurance Company	\$ 1,045.00	\$ 1,045.00
Industrial-Alliance Pacific General Insurance Corporation	\$ 2,262.78	\$ 2,262.78
Petline Insurance	\$ 229.71	\$ 459.42
Allianz Global Risks US Insurance Company	\$ 2,661.27	\$ 2,661.27
Omega General Insurance Company	\$ 461.42	\$ 461.42
FCT Insurance Company Ltd.	\$ 1,302.75	\$ 1,302.75
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 84.39	\$ 84.39
Canadian Farm Insurance Corp.	\$ 1.14	\$ 1.14
Jewelers Mutual Insurance Company	\$ 47.20	\$ 47.20
L'Unique assurances générales inc.	\$ 0.57	\$ 0.57
Trisura Guarantee Insurance Company	\$ 1,125.67	\$ 1,125.67
Electric Insurance Company	\$ 7.15	
Canada Guaranty Mortgage Insurance Company	\$ 2,109.17	\$ 2,109.17
Berkley Insurance Company	\$ 313.81	\$ 313.81
Fenchurch General Insurance Company	\$ 9.15	\$ 9.15
Associated Electric & Gas Insurance Services Limited	\$ 121.29	\$ 121.29
Triton Insurance Company	\$ 535.80	\$ 535.80
AXIS Reinsurance Company (Canadian Branch)	\$ 139.60	\$ 139.60
Healthcare Insurance Reciprocal of Canada	\$ 25.46	\$ 25.46
Allied World Specialty Insurance	\$ 1,113.66	\$ 1,113.66
Unica Insurance	\$ -	
HDI Global Specialty SE	\$ 933.72	\$ 933.72
DAS Legal Protection Insurance Company Limited	\$ -	
Groupama S.A.	\$ -	
HDI Global SD Canada	\$ 977.20	\$ 977.20
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 36.40	
Arch Insurance Canada Ltd	\$ 1,028.41	\$ 1,028.41



Company	Assessment	Amount paid
Millennium Insurance Corporation	\$ 462.57	\$ 462.57
Orion Travel Insurance Company	\$ 100.70	\$ 100.70
AXA Art Insurance Corporation	\$ -	
Liberty Specialty Markets Bermuda Limited	\$ -	
Starr Insurance and Reinsurance Limited	\$ 469.72	\$ 469.72
GMS Insurance Inc.	\$ 171.93	
Certas Home and Auto Insurance Company	\$ 16,593.84	\$ 16,593.84
Technology Insurance Company, Inc	\$ -	
XL Specialty Insurance	\$ 2,789.15	\$ 2,789.15
SCOR Insurance	\$ 734.33	\$ 734.33
AXA Insurane Company	\$ -	
Atradius Credito y Cauccion, S.A. de Seguros y Reaseguros	\$ 0.29	\$ 0.29
Carleton-Fundy Mutual Insurance	\$ 1,851.99	\$ 1,851.99
Community Newspaper	\$ -	
Acadie Vie	\$ 1,966.31	\$ 1,966.31
ACTRA Fraternal Benefit Society	\$ 4.37	\$ 4.37
American Bankers Life Assurance Company of Florida	\$ 880.89	\$ 880.89
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 3,835.10	\$ 3,835.10
Blue Cross Life Insurance Company of Canada	\$ 5,233.62	\$ 5,233.62
The Canada Life Assurance Company	\$ 23,142.87	\$ 23,142.87
Canadian Premier Life Insurance Company	\$ 438.55	\$ 438.55
Combined Insurance Company of America	\$ 1,784.00	\$ 1,784.00
CUMIS Life Insurance Company	\$ 466.40	\$ 466.40
The Empire Life Insurance Company	\$ 562.07	\$ 562.07
Scotia Life Insurance Company	\$ -	
The Grand Orange Lodge of British America Benefit Fund	\$ 6.69	\$ 6.69
The Great-West Life Assurance Company	\$ -	
The Independent Order of Foresters	\$ 8.83	\$ 8.83
Industrial Alliance Insurance and Financial Services Inc.	\$ 4,636.05	\$ 3,417.20
Knights of Columbus	\$ 740.40	\$ 740.40
Life Insurance Company of North America	\$ -	
London Life Insurance Company	\$ -	
The Manufacturers Life Insurance Company	\$ 16,891.75	\$ 16,891.75
New York Life Insurance Company	\$ 41.33	\$ 41.33
Allianz Life Insurance Company of North America	\$ -	
The Order of United Commercial Travelers of America	\$ -	
SSQ, Société d'Assurance-Vie inc.	\$ 1,128.40	\$ 1,128.40
Reliable Life Insurance Company	\$ 1.46	\$ 1.46
Sun Life Assurance Company of Canada	\$ 16,299.61	\$ 16,299.61
United American Insurance Company	\$ 0.39	\$ 0.39
The Wawanesa Life Insurance Company	\$ 514.52	\$ 514.52
Humania Assurance Inc	\$ 150.78	\$ 150.78
CIGNA Life Insurance Company of Canada	\$ 8.15	\$ 8.15
American Income Life Insurance Company	\$ 809.09	\$ 809.09

Company	Assessment	Amount paid
Co-operators Life Insurance Company	\$ 1,926.72	\$ 1,926.72
The Equitable Life Insurance Company of Canada	\$ 927.07	\$ 927.07
La Capitale assurances et gestion du patrimoine inc.	\$ -	
Primerica Life Insurance Company of Canada	\$ 159.31	\$ 159.31
Western Life Assurance Company	\$ -	
CompCorp Life Insurance Company	\$ -	
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie C	\$ 80.24	\$ 80.24
La Capitale Financial Security Company	\$ 98.29	\$ 98.29
BMO Life Assurance Company	\$ 702.17	\$ 702.17
First Canadian Insurance Corporation	\$ 436.22	\$ 436.22
TD Life Insurance Company	\$ 87.23	\$ 87.23
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 638.42	\$ 638.42
Pavonia Life Insurance Company of Michigan	\$ 5.72	
RBC Life Insurance Company	\$ 1,535.61	\$ 1,535.61
Hartford Life Insurance Company	\$ -	
L'Excellence Compagnie d'assurance-vie	\$ -	
American Health and Life Insurance Company	\$ 74.42	\$ 74.42
Gerber Life Insurance Company	\$ 8.15	\$ 8.15
Ivari	\$ 511.71	\$ 511.71
BMO Life Insurance Company	\$ 29.50	\$ 29.50
Trans Global Life Insurance Company	\$ 2.23	\$ 2.23
Foresters Life Insurance Company	\$ 398.87	\$ 398.87
Desjardins Sécurité financière compagnie d'assurance vie	\$ 4,472.56	\$ 4,472.56
Chubb Life Insurance Company of Canada	\$ 950.46	\$ 950.46
Medavie Inc.	\$ 11,266.54	\$ 11,266.54
L'Union-Vie, compagnie mutuelle d'assurance	\$ 88.49	\$ 88.49
Assurant Life of Canada	\$ 22.22	
La Survivance – Voyage, compagnie d'assurance	\$ 6.40	\$ 6.40
SSQ, Insurance Company Inc.	\$ -	
La Capitale Civil Service Insurers Inc	\$ 188.03	\$ 188.03