

ANNUAL REPORT

2022

Office of the Consumer Advocate for Insurance

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ABOUT US

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

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

KNOW THAT

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

DID YOU KNOW

Since the opening of our office in 2005, we have helped over 23 000 consumers!

MESSAGE FROM THE CONSUMER ADVOCATE FOR INSURANCE

The year 2022 was notably marked by its highest inflation levels in the last 20 years.

MESSAGE FROM THE CONSUMER ADVOCATE FOR INSURANCE

The year 2022 was notably marked by the highest inflation levels in the last 20 years. This inflationary pressure has been felt everywhere, from the gas pump to the grocery store, and insurance rates are no exception. New and used vehicle prices have risen considerably during the past year, while the cost of labour and replacement parts to perform vehicle repairs have also increased sharply. At the same time, ongoing supply chain issues mean that repairs take longer due to wait times for parts. The technologies incorporated into newer vehicles make them safer but also drive costs up. What used to be a minor repair 10 years ago can now cost thousands of dollars. All these challenges can leave vehicles in limbo for months while insurers have to pay longer for rental vehicles in a rental market that is already stretched thin. Insureds can therefore often find themselves without a vehicle for a lengthy time regardless of whether they were at fault or not at fault, for an accident. So, if you are involved in one, patience is a must.

The above-noted issues have also affected residential and commercial claims. Rising cost of construction

materials and supply chain disruptions cause delays when it comes to repairs or rebuilding following a loss. Skilled workers are also becoming harder to find, further prolonging wait times. The process can be very long and difficult for the insureds.

In the fall, to further complicate matters, Fiona caused extensive damage to vehicles and properties in our province. While this was a big hit for consumers, insurers have been able to absorb the financial cost even though the devastation left behind by this storm made it one of the worst natural disasters in the history of the Maritimes. Based on all of these factors, property and auto insurance premiums are likely to increase. It is important to keep in mind that property insurers set their own rates, and regulation in this regard is very limited. On the other hand, auto insurance, being mandatory, is much more closely regulated, and insurers must apply for authorization prior to raise rates.

Insuring a car is expensive, nonetheless. Although insurance rates were left almost untouched during the pandemic, this reprieve appears to have been temporary, since the number of cars on

the roads has returned to pre-pandemic levels. Any rebates offered by insurers during the pandemic have since expired, and premiums are likely to start rising.

This past year, we noted that rate increases in auto insurance were fairly reasonable, and last year's stabilization continued through 2022. Many insurers filed for increases of less than 3 percent. However, 14 insurers asked the New Brunswick Insurance Board for rate increases between 3 and 27 percent. In addition, insurers are now relying more on credit scores when calculating premiums. The New Brunswick Insurance Board allows this since it is not prohibited by the *Insurance Act*, although insurers must request the insured's permission before doing a credit check. Moreover, insurers are using credit scores to offer discounts to clients with good credit, not charge more to those with bad credit.

Government should look at this practice and prohibit it.

In May, we conducted a survey and found some of the results surprising, namely the fact that only 25% of people know about us or have used our services. The survey results also showed that insureds do not generally shop around for insurance products. Even though people can clearly save money

by comparing the prices of different insurers, only 39% of car owners and 41% of homeowners have shopped around before purchasing or renewing an insurance policy. That said, it is important for people to compare available products to ensure they choose the right product for their needs. The survey showed that 64% of auto insurance and 69% of home insurance policyholders did not ask for or get a discount when purchasing or renewing an insurance policy despite the fact that various types of discounts are available, including for multi-line products, professional designations, alarm systems and even school alumni to name only a few. There are approximately 45 insurance companies that offer auto and residential policies, so it pays to shop around and compare. The insurance industry is complex, and insureds are often unsure how to navigate it. Never hesitate to ask questions and remember that we are here to help you with any insurance-related inquiries or issues you may have.

Affordability remains a concern for insurance consumers. As they become more price sensitive, they are more likely to end up choosing insurance policies based solely on the premium rather than those offering the coverage

best suited for their particular situation. Consumers need to ensure that they are buying products that meet their needs, and we encourage people to be cautious when purchasing insurance products. Ask questions, request discounts, compare products and check with multiple insurers.

To have a better understanding of auto rating, it is important to know that many factors can affect the premium, such as where the insured lives, where and how far he drives, and what he uses its vehicle for – work or pleasure.

It is important to have the right coverage for your needs. As a result, when the time comes to buy or renew a policy, we recommend taking time to analyze your situation and compare various insurers and their offerings before choosing a product. We also recommend adapting the type of coverage to your vehicle, especially if your vehicle is older. For example, a car that is 15 years old holds relatively little financial value, so having all-perils or collision coverage may not be financial wise. Combining your auto and property insurance is another easy way to reduce premiums, as is increasing your deductible. Our driver's record also influences the premium. Therefore, stay focus and obey traffic rules.

It is essential to stay alert while behind the wheel, since distracted driving continues to be a major problem among Canadians. Keep yourself and those you share the road with safe by taking some simple steps: mute your cellphone while driving, take regular breaks, and stop when you are tired.

In June, an assistant consumer advocate and I arranged visits to the ombud offices of a number of different insurers. These meetings were highly productive, interesting, and rewarding, especially after two years of pandemic and no in-person meetings. The visits gave us an opportunity to build stronger relationships with insurers while also explaining to them the various challenges faced by insureds in New Brunswick. We also took time at these meetings to discuss best practices and coverage options for insurance clients in the province.

Our publicity campaigns in the Spring and in the Fall permitted a better enhance visibility of our Office for the consumers of New Brunswick. Therefore, we were able to help more consumers having problems or issues with their insurance and claims. Although we have been in function and assisting New Brunswick consumers since 2005, there are still a lot of insureds that are not aware of our services.

This year, we intend on increasing our visibility to the New Brunswick residents, so they are aware of our services. Publicity campaigns are planned for the spring and fall seasons. We offer good free services, and we want the insureds to be aware so they can benefit from these services. The staff at our office are quick to respond to all incoming inquiries. When you reach out to us, we are here to listen and eager to work with you so we can find a solution to your concern or

complaint. We offer free, confidential service to all insureds in New Brunswick. Never hesitate to reach out to us knowing that we continue to strive and advocate for the best insurance protection for all insureds. Thank you to my team who answer questions from insureds across New Brunswick every day with the utmost professionalism and dedication.

DID YOU KNOW

More than 80% of Canadian drivers admitted to activities such as making a phone call, texting, or eating while driving. Although distracted driving is typically associated with smart phones, tablets, or screens of any nature, all of which constitute an infraction, searching of an object, eating, or drinking a non-alcoholic beverage, all divert a driver's attention from the road. Thompson World Insurance News April 11, 2022.

Did you know

Average automobile premium in New Brunswick



OUR COMMITMENTS TO THE CONSUMERS OF NEW BRUNSWICK

COURTESY!

TIMELINESS!

KNOWLEDGE!

PRIVACY!

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

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 2022. 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 18th 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

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

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 programs with respect to insurance for the purpose of educating consumers; and*
- e) carry out tasks or investigations in relation to insurance matters or the insurance industry as directed by the Legislative Assembly.*

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

ACTIVITIES OF THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

The consumer advocate
gave several interviews during
the year.

ACTIVITIES OF THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

Gradually, and to everyone's pleasure, the activities are starting to be held in person. Although we are still using various media platforms to meet, it is nice to finally go back to in-person meetings. As described in the advocate's message, during the month of June, the advocate and an assistant advocate went to meet different ombudsman's offices. We work with them every day and those in-person meetings are very productive and important as it allows us to create bonds and improve the cooperation between our offices. It gave us the chance to share the challenges faced by New Brunswick insureds as well as strengthen our relationships with them.

In the fall, the advocate participated in training sessions. She also had the opportunity to meet with different stakeholders.

The consumer advocate gave several interviews to various newspapers, radio and television stations in the province to inform New Brunswickers about the different insurance-related issues happening in the province. She also gave 5 training sessions. Again, this year all hearings of the New Brunswick Insurance Board were done on paper.

After 18 years in service, Narrative Research conducted a survey on our behalf to obtain a better understanding of the different insurance issues faced by the New Brunswick residents. The survey was revealing. As a matter of fact, it showed that only 25% of the New Brunswick population knows about our office. Our office is offering pertinent and free assistance to the consumers of New Brunswick. We are committed to increasing our visibility and we will take steps, so we are better known by the New Brunswick residents.

OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

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

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)

IT IS IMPORTANT TO

Keep your life insurance policy with your financial papers. It's a good idea to keep a photocopy of the front page of the policy, along with your agent's name and number in your safety deposit box if you have one. Give your beneficiary(ies) a photocopy and let them know where you keep your policy.

SURVEY

400 adults across New Brunswick, 18 years old and older, agreed to answer our questions.

SURVEY

A survey was conducted this year where 400 adults across New Brunswick, 18 years old and older, different age, gender and language agreed to answer our questions.

Here are the results.

1. METHODOLOGY



Random telephone survey with 400 adults in New Brunswick aged 18+years



Data collection dates: May 16 – June 1, 2022

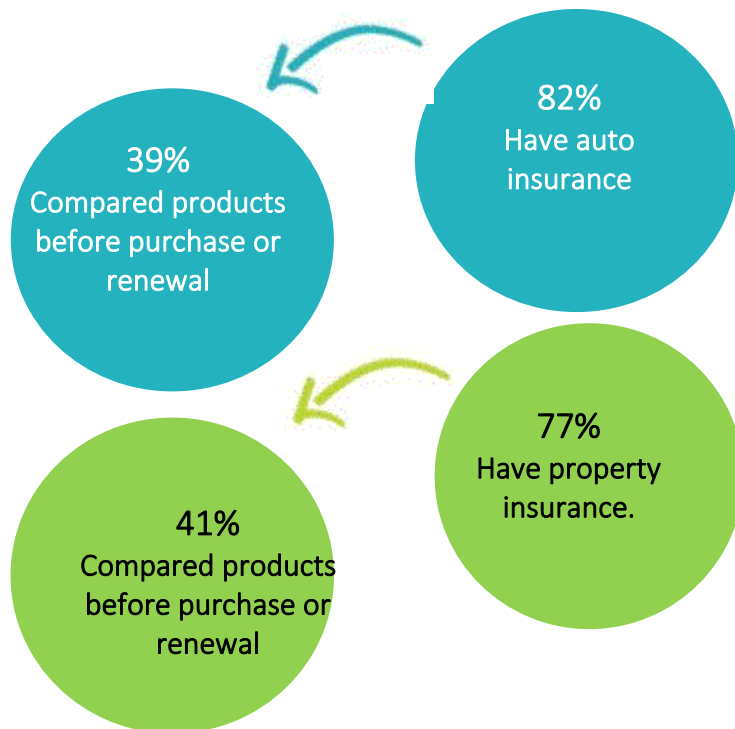


Overall results accurate to within ± 4.69 percentage points, 19 times out of 20



Results may not equal 100 percent due to rounding

2. SHOP AND COMPARE



3. AUTO INSURANCE CLAIM



Main Reason for Filing Most Recent Auto Insurance Claim	
Accident	80%
Damage from natural causes/weather	12%
Vandalism	4%
Theft	1%
Other	1%
Don't know/No answer	5%

When Last Filed Auto Insurance Claims	
Within the last year	17%
At least one year, but less than two years ago	6%
At least two years, but less than five years ago	24%
At least five years, but less than ten years ago,	28%
Ten or more years ago	23%
Don't know/No answer	2%

4. PROPERTY INSURANCE CLAIM



**Main Reason for Filing Most Recent
Property Insurance Claim**

Damage from natural causes/weather	68%
Accident	23%
Theft	4%
Vandalism	1%
Other	1%
Don't know/No answer	2%

When last Filed Property Insurance Claim

Within the last year	12%
At least one year, but less than two years ago	6%
At least two years, but less than five years ago	18%
At least five years, but less than ten years ago	25%
Ten or more years ago	39%

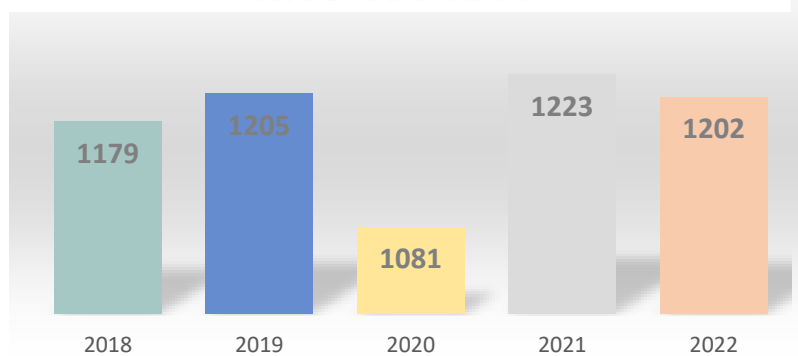
INQUIRIES HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

We processed 1202 requests
during the year 2022

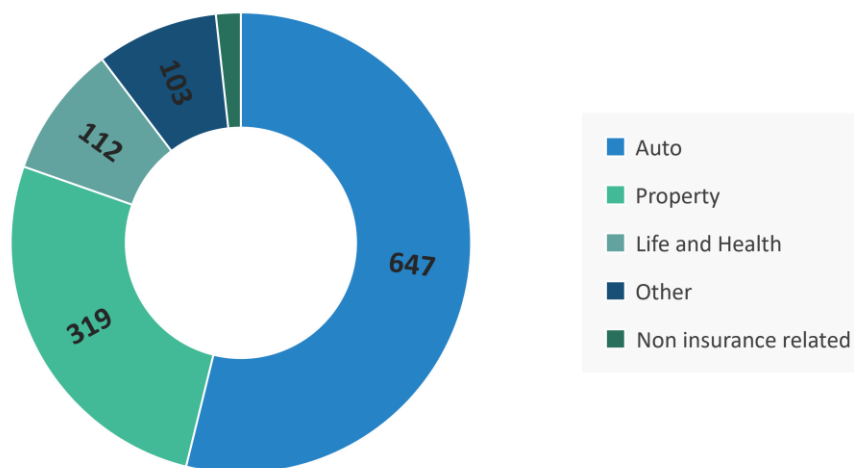
INQUIRIES HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE FOR INSURANCE

1. NUMBER OF INQUIRIES 2018 TO 2022

1202
Inquiries
in 2022



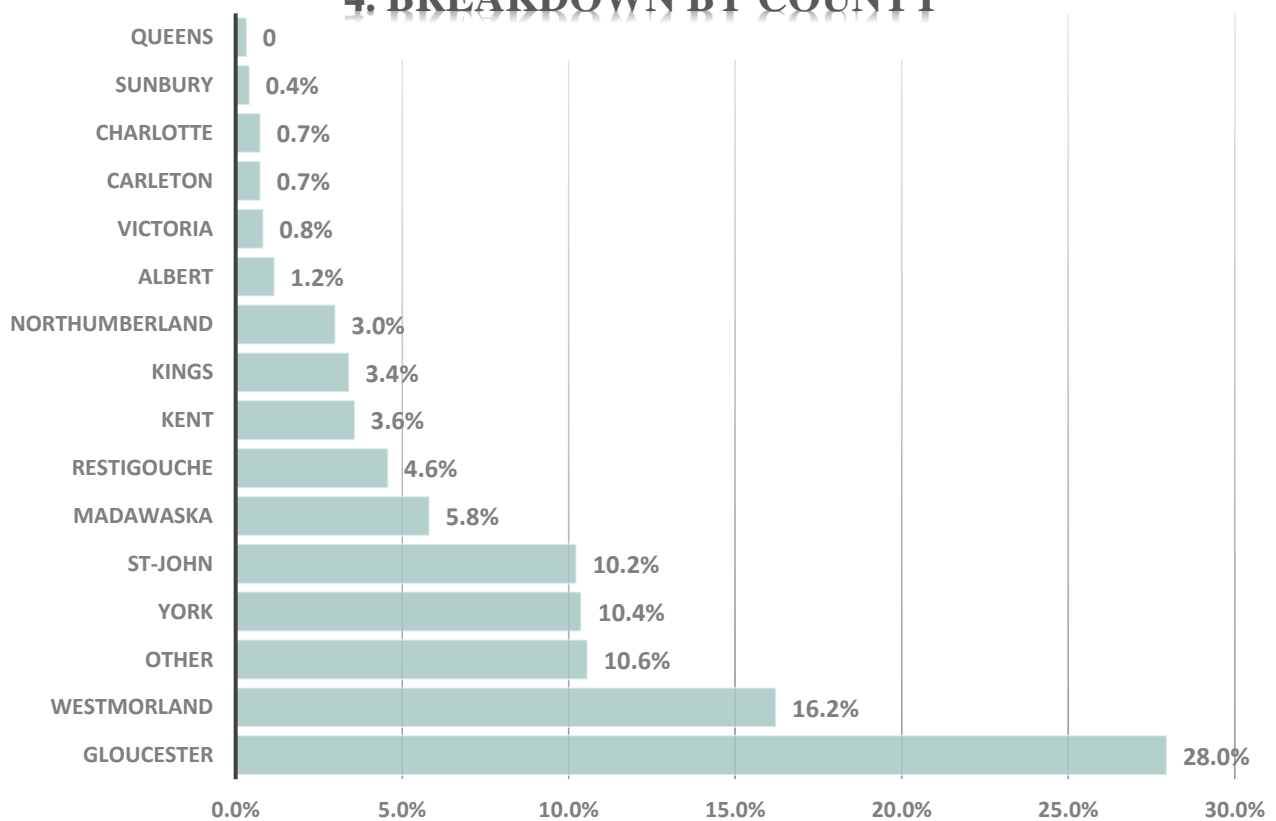
2. BREAKDOWN BY TYPE OF INSURANCE



3. NATURE OF INQUIRIES



4. BREAKDOWN BY COUNTY



5. ORIGIN OF INQUIRIES



93.1%
Public



2%
Brokers



2.1%
Government



0.7%
Lawyers



0.6%
Insurers



1%
Adjusters



0.6%
Other

USEFUL INFORMATION

Shop around!

Increase your deductible!

Safe driving!

USEFUL INFORMATION

1. Understanding auto insurance

Regardless of where you live in Canada, automobile insurance is mandatory. If you drive a car, you must have car insurance. Driving without insurance is a very serious offence with harsh penalties including a heavy fine and/or license suspension. Furthermore, you may also lose everything if you are involved in an at-fault accident.

Auto insurance covers the driver, passengers, and potentially any pedestrians involved in the collision. If you have opted for additional coverage (for example collision coverage) the damages to the vehicle could be covered.

When lending a vehicle to someone, make sure this person is authorized by law or qualified to drive and that she only uses the car occasionally. If you lend it regularly, that person must be listed on your policy as an additional driver.

Before choosing one insurer, shop around and ask for available rebates. You could receive discounts if you own a car with loss-prevention devices, you drive a specified number of kilometers annually, or you bundle up your insurance products, etc. A number of factors determine your car insurance premium. For example, where you live, the make and model of your car, your usage and your driving record. It is important to note that there is no one-size-fits-all method used to determine premiums.

Talk with your agent or broker and remember to shop around and compare.

Auto insurance has **several mandatory coverages**.

Third-party liability is one of them and carries a minimum limit of \$200,000 used to cover any bodily injuries or death of any person. It also covers property damage you may cause as a result of a motor vehicle accident.

Direct compensation property damage (DCPD) is another mandatory coverage. Your insurer will pay you for the damages to your automobile and its contents and for loss of use if DCPD applies. Payment will be based on the degree of fault. For example, if the accident is deemed 50-50, your insurer will pay you under this section of your policy 50% of your damages.

Accident benefits coverage (also commonly called Section B) is another mandatory coverage. Under this section, you might be entitled to receive payment for necessary medical treatments, rehabilitation, and funeral expenses. It also provides death benefits and coverage for loss of income.

Uninsured automobile coverage (Section D), you might be entitled to compensation for damages to your automobile and/or your injuries suffered if you are involved in an accident with an unidentified or uninsured vehicle.

You may also choose to purchase **optional coverages** such as all perils, collision and comprehensive. Optional coverage such as collision could pay for the repairs of your vehicle when involved in an at-fault accident. While comprehensive coverage could pay for loss or damage to your vehicle if damaged by theft or fire for example.

Remember that our office is here to help and assist you. Do not hesitate to call us.

DID YOU KNOW

What you're looking for in an agent is someone who is knowledgeable, understands your insurance needs and what you can afford, can explain your insurance options in plain language and one who will continue to be a trusted advisor.

2. How to lower your auto insurance rates

Shop around. The simplest way to save is to shop around and compare prices. Ask about discounts and bundle up your policies. Insurers usually offer rebates when you have your home and car policies with them.

Think about increasing your deductible. When your deductible goes up, your premium goes down. It might be wise to increase it in some cases.

Try to drive less, walk to work, or consider using public transport if it is available in your area.

Install a theft-deterrent system. If you decide to place one, check with your insurer and ask about discounts and incentives and which ones are approved.

Buy a car that is less in demand by thieves. A four-door sedan is less tempting for thieves than a four by four pick-up truck.

Consider dropping collision coverage if you are driving an older vehicle. Sometimes parts to repair the old cars are more expensive than the car's value.

Lastly, a good way to save is to drive safely and make sure your driving record is as clean as possible. Try to avoid accidents and speeding tickets.

3. All about home insurance

A house is often the largest investment a person will make. Without insurance, this valuable asset is vulnerable to fire, theft and other disasters.

Home insurance will help you cover big expenses like replacing your home and possessions after a fire and paying for additional living expenses if you are unable to live in your home following a covered loss.

Remember that home insurance is not mandatory by law, but mortgagors and banks will require it before lending you money.

Home insurance covers the property, contents and personal liability for the policy holder, spouse and dependent children. However, if he shares the home with a friend or relative, or rents out part of the residence, the insured must advise his insurer in order to avoid an unpleasant surprise.

Different coverages are available with home insurance. The **personal liability** portion of your home insurance provides coverage in the event that the insured is held legally responsible for damages resulting from, for example, a visitor slipping and being injured on a snow-covered walkway on the property. Liability coverage does not apply to injuries sustained by the insured or members of his household.

Your **personal property** will be covered under your home policy. It is important to create an inventory of all your possessions and update it regularly. Draw up a list and take some pictures or video with your smartphone. This will simplify things if you need to file a claim.

Home insurance will also cover your **dwelling** and its **outbuildings** such as shed or detached garage on the property. It is thus important to know your home, such as the date it was built, total square footage, interior finishes, material types, roofing materials, etc. This information is necessary to estimate the replacement cost in case of a loss.

Ask questions to your broker or agent. Make sure you have the best coverage for your needs.

Remember that your policy contains limits and exclusions. Know your policy.

4. Tips for Resolving a Complaint

If you think there's a problem, ask for an explanation as soon as possible.

Often, problems arise due to misunderstanding or miscommunication between individuals. If addressed early, many problems can easily get sorted out. However, if you are not satisfied with the response you receive make a formal complaint.

Be clear about the problem and what you would like to see happen in the future.

A formal complaint often requires that you make a complaint in writing. You need to identify the problem, state why you think it's a problem and set out what you would like to happen. Put down the facts in a logical order and provide relevant information and copies of documents. Avoid unnecessary detail and repetition. Avoid bringing new issues forward while the complaint is going through the process. Often this confuses matters and results in unnecessary delays.

Keep a complaint file.

Make copies of all correspondence and official documents you send to the company. Always send copies of official documents and keep the original for your file.

Ask for information when necessary.

Know your rights about filing a complaint. Keep in mind that some companies are required to have a complaint process that includes providing information on how to make a complaint, how long the process will take and the next steps if the complaint remains unresolved.

Keep records of conversations.

If you phone a company or attend a meeting, keep a record of the date, the name of the person you spoke to and the main issues raised by both of you. If there is an action expected following a conversation, send a confirmation letter to the company. Be specific about the agreed action and the timelines.

<https://www.ccir-ccra.org/ConsumerComplaints>

Those tips are published by CCRA1-

SUCCESS STORIES

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

SUCCESS STORIES

1. Vehicle damaged following a collision with a deer



A consumer reached out to our office for some help. His vehicle had been damaged following a collision with a deer. His auto policy stipulated he had coverage for a rental. While his damaged vehicle was being repaired, he rented a car, but the repairs took longer than expected. Being aware that there was a limit to the amount allowed for a rental, he called his

adjuster and inquired about it. He was told to reach out to the rental company because they should have the answer. He did so immediately and was advised not to worry because they had not received any notification yet. Happily, the consumer continued to use the rental car. After a few days, he made a second call to his adjuster and only to again hear he should not worry. When his vehicle was finally ready, he picked it up and returned the rental and received an invoice for over \$1000! He immediately called his insurer but was unable to settle this issue. He then decided to call our office. We made calls, sent emails and tried to resolve this matter. Finally, the insurer agreed with our recommendation and admitted that they had not properly advised their insured. The adjuster had never checked nor advised this insured of the said limit. Thus, the insurance company agreed to pay the invoice. This insured didn't have to pay anything and was very pleased with the outcome.

2. Automobile policy cancelled mid-term



A consumer contacted us because her auto insurer had cancelled her policy midterm due to a non-payment issue and she did not understand what had happened. The New Brunswick Insurance Act permits an insurer to cancel a policy under special circumstances.

However, this insured had money in her account to cover the monthly insurance payments and did not know why the payments had not been taken out by the insurer. She had previously contacted the insurance company to try to resolve this but unfortunately, she had not been successful. After listening

to her explanation, we reached out to the insurer to obtain further details as to what had happened at their end. Their explanation was that when they had attempted to take out the monthly payments as set up when the policy was first issued, it came back as if the consumer had put a stop payment on the account. Here we had two completely different stories! After pleading on her behalf, the insurer agreed that if the consumer could obtain a letter from her financial institution acknowledging that there was an error on their part for returning the payments, they would consider issuing a new policy. The consumer immediately contacted her bank and she was able to obtain such a letter from them. This letter was immediately sent to the insurer. Upon review of the same, they agreed to remove the cancellation for non-payment on her record and a new policy was issued. The consumer was very happy because once there is a non-payment on your insurance record, it is very difficult to obtain insurance in the regular market and the insured is left with a huge premium increase.

3. Error in billing system



It was brought to our attention that an insurance company was issuing a supplementary invoice to its consumers after realizing that there had been an error in their billing system. Invoices were being sent to their insureds asking for extra money. When a consumer called us about this, we immediately contacted the said insurer. We clearly explained to them that they were not authorized to issue a supplementary invoice once the policy had already been renewed. It was too late to unilaterally modify the contract. The insurer agreed with us and our recommendation and discontinued the sending of extra invoices.



4. 100% at fault for the accident

A consumer contacted our office after being told that he had been put 100% at fault for an accident. He was driving his vehicle on the main road when a tractor, blowing snow from a private driveway situated on his right-hand side of the road, pulled out in front of him and completely blocked his lane of travel. The consumer was unable to avoid the impact with the tractor. To establish fault, the insurer must first look at the Insurance Act and its Regulations. If the accident is described in the Regulation, the insurer will establish fault as per such rule. In the present case, and pursuant to the Regulation, the consumer clearly had the right of way. We therefore reached out to the insurer to find out why they had put their insured 100% at fault for this accident. We pointed out to them the chart rule found in the Regulation under the Insurance Act that should have been applied to the present case. In fact, this rule showed the consumer was 0% at fault. After many discussions, the insurer reviewed their file, realized a mistake had been made and changed their ruling. This consumer was put 0% at fault for this accident. Happy ending for this consumer.

TESTIMONIALS

TESTIMONIALS

The Office or the Consumer Advocate for Insurance is here to help you with your insurance issues. Whether you are experiencing problems with your automobile, home, or disability insurance, the employees of the Office of the Consumer Advocate for Insurance are here to guide you and help you resolve your issues. Collectively, we have more than 90 years of experience in the insurance field. We normally receive around 1200 requests each year and knowing we have helped an insured with his issue is rewarding. We do not expect to receive flowers and acknowledgment simply because we did our work, but when an insured takes the time to send us a thank you note, we are deeply touched. We believe we can help you and make a difference in the process.

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

Thank you for all the good work. We deeply appreciate what you have done for us.

I want to thank you for your email on my behalf. Since your email, I have been advised of a complete writ-off and the rental has been extended to July 4th. This provides sufficient time to complete the purchase of a replacement vehicle. Again, thank you so much.

Either way, I want to thank you very much for your genuine concern and impeccable client service! You truly made me feel like I was not alone in this and it helped me tremendously!

I am very grateful for the help you have given me. You are caring and knowledgeable. From the bottom of my heart, thank you.

Thank you for having guided me during the last few weeks. With your confidence, I was able to find the courage and energy to pursue with my case. I am very grateful.

I thank you sincerely for your action as there is no doubt in my mind that it was your intervention that got the process moving.

BREAKDOWN OF OFFICE EXPENDITURES

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.

APPENDIX A: STATEMENT OF ASSESSMENT

Company	Assessment	Amount paid
Affiliated FM Insurance Company	\$ 572.18	\$ 572.18
Acadie Vie	\$ 2,050.30	\$ 2,050.30
ACTRA Fraternal Benefit Society	\$ 4.29	\$ 4.29
Aetna Life Insurance Company	\$ 5.41	\$ 5.41
Factory Mutual Insurance Company	\$ 4,996.23	\$ 4,996.23
Allstate Insurance Company of Canada	\$ 16,850.93	\$ 16,850.93
American Bankers Insurance Company of Florida	\$ 3,254.75	\$ 3,254.75
American Bankers Life Assurance Company of Florida	\$ 904.74	\$ 904.74
Euler Hermes North America Insurance Company	\$ 56.50	\$ 56.50
The American Road Insurance Company	\$ 18.56	\$ 18.56
Assomption Compagnie Mutuelle d'Assurance-vie	\$ 3,834.05	\$ 3,834.05
Blue Cross Life Insurance Company of Canada	\$ 5,857.48	\$ 5,857.48
Boiler Inspection and Insurance Company of Canada	\$ 304.37	\$ 304.37
The Canada Life Assurance Company	\$ 25,107.47	\$ 25,107.47
Chicago Title Insurance Company	\$ 219.62	\$ 219.62
CorePointe Insurance Company	\$ 0.28	\$ 0.28
Chubb Insurance Company of Canada	\$ 5,208.10	\$ 5,208.10
Canadian Premier Life Insurance Company	\$ 476.12	\$ 476.12
Combined Insurance Company of America	\$ 1,821.74	\$ 1,821.74
AIG Insurance Company of Canada	\$ 6,286.28	\$ 6,286.28
Continental Casualty Company	\$ 817.84	\$ 817.84
Co-operators General Insurance Company	\$ 23,440.47	\$ 23,440.47
CUMIS General Insurance Company	\$ 1,810.72	\$ 1,810.72
Ecclesiastical Insurance Office Public Limited Company	\$ 1,907.93	\$ 1,907.93
Definity Insurance Company	\$ 29,621.23	\$ 29,621.23
Elite Insurance Company	\$ 3,463.30	\$ 3,463.30
The Empire Life Insurance Company	\$ 675.77	\$ 675.77
Sonnet Insurance Company	\$ 5,119.20	\$ 5,119.20
Canadian Premier General Insurance Company	\$ 31.02	\$ 31.02
First North American Insurance Company	\$ 22.16	\$ 22.16
Aviva Insurance Company of Canada	\$ 25,021.60	\$ 25,021.60
Gore Mutual Insurance Company	\$ 100.81	\$ 100.81
Wynward Insurance Group	\$ 1,698.28	\$ 1,698.28

Company	Assessment	Amount paid
The Grand Orange Lodge of British America Benefit Fund	\$ 7.56	\$ 7.56
Great American Insurance Company	\$ 780.18	\$ 780.18
Intact Insurance Company	\$ 31,728.57	\$ 31,728.57
Hartford Fire Insurance Company	\$ 25.20	\$ 25.20
The Independent Order of Foresters	\$ 10.21	\$ 10.21
Industrial Alliance Insurance and Financial Services Inc.	\$ 4,946.62	\$ 4,946.62
Echelon General Insurance Company	\$ 3,959.32	\$ 3,959.32
Knights of Columbus	\$ 796.69	\$ 796.69
Liberty Mutual Insurance Company	\$ 9,033.93	\$ 9,033.93
Lloyd's Underwriters	\$ 20,372.94	\$ 20,372.94
The Manufacturers Life Insurance Company	\$ 17,977.08	\$ 17,977.08
Motors Insurance Corporation	\$ 6.65	\$ 6.65
New York Life Insurance Company	\$ 60.46	\$ 60.46
XL Reinsurance America Inc.	\$ 129.06	\$ 129.06
Allianz Life Insurance Company of North America	\$ -	
The Personal Insurance Company	\$ 10,378.81	\$ 10,378.81
The Portage la Prairie Mutual Insurance Company	\$ 3,943.26	\$ 3,943.26
TD Home and Auto Insurance Company	\$ 155.09	\$ 155.09
SSQ, Société d'Assurance-Vie inc.	\$ 1,167.82	\$ 1,167.82
Reliable Life Insurance Company	\$ 1.43	\$ 1.43
Royal & Sun Alliance Insurance Company of Canada	\$ 11,976.28	\$ 11,976.28
Security National Insurance Company	\$ 22,353.98	\$ 22,353.98
Sentry Insurance a Mutual Company	\$ 4.71	\$ 4.71
SouthEastern Mutual Insurance Company	\$ 5,719.63	\$ 5,719.63
The Sovereign General Insurance Company	\$ 5,312.79	\$ 5,312.79
Stanley Mutual Insurance Company	\$ 2,141.95	\$ 2,141.95
St. Paul Fire and Marine Insurance Company	\$ 528.70	\$ 528.70
Sun Life Assurance Company of Canada	\$ 14,698.09	\$ 14,698.09
Tokio Marine & Nichido Fire Insurance Co. Ltd.	\$ 150.39	\$ 150.39
Traders General Insurance Company	\$ 3,338.67	\$ 3,338.67
Trafalgar Insurance Company of Canada	\$ 563.05	\$ 563.05
Unifund Assurance Company	\$ 12,144.94	\$ 12,144.94
United American Insurance Company	\$ 0.41	\$ 0.41
Wawanesa Mutual Insurance Company	\$ 33,496.36	\$ 33,496.36
The Wawanesa Life Insurance Company	\$ 526.77	\$ 526.77
Western Surety Company	\$ 215.19	\$ 215.19
Sompo Japan Insurance Inc.	\$ 3.05	\$ 3.05
Zurich Insurance Company Ltd	\$ 4,145.16	\$ 4,145.16
The Dominion of Canada General Insurance Company	\$ 9,155.51	\$ 9,155.51

Company	Assessment	Amount paid
Primum Insurance Company	\$ 9,135.29	\$ 9,135.29
Humania Assurance Inc	\$ 170.65	\$ 170.65
Westport Insurance Corporation	\$ 1,147.69	\$ 1,147.69
CIGNA Life Insurance Company of Canada	\$ 10.83	\$ 10.83
Canadian Universities Reciprocal Insurance Exchange	\$ 308.25	\$ 308.25
American Income Life Insurance Company	\$ 944.57	\$ 944.57
RBC Insurance Company of Canada	\$ 276.95	\$ 276.95
Co-operators Life Insurance Company	\$ 2,713.10	\$ 2,713.10
Canadian Lawyers Insurance Association (CLIA)	\$ 129.61	\$ 129.61
Stewart Title Guaranty Company	\$ 381.64	\$ 381.64
The Equitable Life Insurance Company of Canada	\$ 1,020.55	\$ 1,020.55
Travelers Insurance Company of Canada	\$ 768.54	\$ 768.54
Novex Insurance Company	\$ 83.92	\$ 83.92
Pembroke Insurance Company	\$ 8,641.49	\$ 8,641.49
First American Title Insurance Company	\$ 0.28	\$ 0.28
Mitsui Sumitomo Insurance Company Limited	\$ 42.10	\$ 42.10
Primerica Life Insurance Company of Canada	\$ 177.09	\$ 177.09
Federated Insurance Company of Canada	\$ 910.90	\$ 910.90
United General Insurance Corporation	\$ 2,976.41	\$ 2,976.41
Green Shield Canada	\$ 1,186.74	\$ 1,186.74
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC	\$ 79.66	\$ 79.66
La Capitale Financial Security Company	\$ 102.33	\$ 102.33
Protective Insurance Company	\$ 30.46	\$ 30.46
BMO Life Assurance Company	\$ 850.41	\$ 850.41
Old Republic Insurance Company of Canada	\$ 759.13	\$ 759.13
Northbridge General Insurance Corporation	\$ 15,647.84	\$ 15,647.84
Sagen Mortgage Insurance Company Canada	\$ 5,445.73	\$ 5,445.73
First Canadian Insurance Corporation	\$ 597.24	\$ 597.24
TD Life Insurance Company	\$ 91.61	\$ 91.61
CAA Insurance Company (Ontario)	\$ 3,898.67	\$ 3,898.67
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	\$ 676.49	\$ 679.49
Pavonia Life Insurance Company of Michigan	\$ 3.78	\$ 3.78
Everest Insurance Company of Canada	\$ 669.12	\$ 669.12
RBC Life Insurance Company	\$ 1,661.71	\$ 1,661.71
Zenith Insurance Company	\$ 2,039.20	\$ 2,039.20

Company	Assessment	Amount paid
Aviva General Insurance Company	\$ 5,282.60	\$ 5,282.60
Canassurance compagnie d'assurance	\$ 383.86	\$ 383.86
Temple Insurance Company	\$ 2,056.65	\$ 2,056.65
American Health and Life Insurance Company	\$ 105.50	\$ 105.50
Ivari	\$ 634.51	\$ 634.51
Trans Global Life Insurance Company	\$ 3.68	\$ 3.68
Trans Global Insurance Company	\$ 21.33	\$ 21.33
Foresters Life Insurance Company	\$ 477.44	\$ 477.44
Desjardins Sécurité financière compagnie d'assurance vie	\$ 4,945.80	\$ 4,945.80
Promutuel de L'Estuaire, Société d'ass. Générale	\$ 5,045.53	\$ 5,045.53
The Insurance Company of Prince Edward Island	\$ 4,301.08	\$ 4,301.08
Chubb Life Insurance Company of Canada	\$ 868.69	\$ 868.69
Medavie Inc.	\$ 12,851.85	\$ 12,851.85
Aspen Insurance UK Limited	\$ 125.74	\$ 125.74
National Liability & Fire Insurance Company	\$ 828.37	\$ 828.37
Pafco Insurance Company	\$ 1,415.78	\$ 1,415.78
Industrial-Alliance Pacific General Insurance Corporation	\$ 4,220.49	\$ 4,220.49
Petline Insurance	\$ 241.23	\$ 241.23
L'Union-Vie, compagnie mutuelle d'assurance	\$ 101.41	\$ 101.41
Allianz Global Risks US Insurance Company	\$ 1,864.45	\$ 1,864.45
Omega General Insurance Company	\$ 664.96	\$ 664.96
FCT Insurance Company Ltd.	\$ 1,754.22	\$ 1,754.22
Compagnie Française d'Assurance pour le Commerce Extérieur	\$ 77.27	\$ 77.27
Canadian Farm Insurance Corp.	\$ 0.55	\$ 0.55
Jewelers Mutual Insurance Company	\$ 45.70	\$ 45.70
Assurant Life of Canada	\$ 19.51	\$ 26.17
L'Unique assurances générales inc.	\$ 0.28	\$ 0.28
Trisura Guarantee Insurance Company	\$ 1,922.33	\$ 1,922.33
Electric Insurance Company	\$ 6.09	\$ 6.09
Canada Guaranty Mortgage Insurance Company	\$ 2,987.77	\$ 2,987.77
Berkley Insurance Company	\$ 583.82	\$ 583.82
Fenchurch General Insurance Company	\$ 1.66	\$ 1.66
Associated Electric & Gas Insurance Services Limited	\$ 132.38	\$ 132.38
Triton Insurance Company	\$ 832.52	\$ 832.52
AXIS Reinsurance Company (Canadian Branch)	\$ 152.32	\$ 152.32
Healthcare Insurance Reciprocal of Canada	\$ 37.11	\$ 37.11
Allied World Specialty Insurance	\$ 1,377.84	\$ 1,377.84
La Survivance – Voyage, compagnie d'assurance	\$ 13.58	\$ 13.58
HDI Global Specialty SE	\$ 1,318.02	\$ 1,318.02
HDI Global SD Canada	\$ 631.45	\$ 631.45
Canadian Egg Industry Reciprocal Alliance (CEIRA)	\$ 50.68	\$ 50.68
Arch Insurance Canada Ltd	\$ 1,275.65	\$ 1,275.65
Millennium Insurance Corporation	\$ 691.00	\$ 691.00
Orion Travel Insurance Company	\$ 50.68	\$ 50.68
Starr Insurance and Reinsurance Limited	\$ 509.04	\$ 509.04
GMS Insurance Inc.	\$ 223.22	\$ 223.22
Certas Home and Auto Insurance Company	\$ 18,758.30	\$ 18,758.30

Company	Assessment	Amount paid
Technology Insurance Company, Inc	\$ 1.38	\$ 1.38
XL Specialty Insurance	\$ 1,632.64	\$ 1,632.64
SCOR Insurance	\$ 561.11	\$ 561.11
Atradius Credito y Caucion, S.A. de Seguros y Reaseguros	\$ 3.05	\$ 3.05
Carleton-Fundy Mutual Insurance	\$ 1,855.59	\$ 1,855.59
La Capitale Civil Service Insurers Inc	\$ 195.37	\$ 195.37