ABOUT US

The General Insurance OmbudService (GIO) is an independent organization, created in 2002, with the sole purpose of helping Canadian consumers resolve disputes or concerns with their home, auto or business insurers. Our goal is to use our extensive experience and industry-related insight to work towards a fair solution between individuals and their insurance providers.

Any home, auto or business insurance policyholder in Canada who has a concern or dispute with one of GIO’s member insurance companies can initiate the process by contacting us with the details of his or her complaint. GIO’s services are available free of charge, in both English and French. The majority of issues GIO deals with concern claims, interpretation of policy coverage and policy processing and handling.

HOW TO REACH US

GIO can be accessed right across Canada. For help with problems with your insurance company, call General Insurance OmbudService on its national toll free number at 1.877.225.0446 or visit www.giocanada.org

Head Office
10 Milner Business Court, Suite 701 • Toronto, Ontario M1B 3C6
Tel. 416.299.6931 • Fax 416.299.4261

Front cover illustration: Pond Series 2, Original acrylic on paper by Lea (Algar) Lauren.
OUR MISSION

The General Insurance OmbudService mission is to provide consumers of car, home and business insurance in Canada with a cost-free, independent and impartial process to resolve their complaints. To achieve our mission, we are committed to:

- Making insurance consumers aware of the service we provide;
- Applying best practices and standards in addressing complaints;
- Providing access for consumers by toll-free telephone, mail, e-mail, internet and facsimile;
- Maintaining a knowledgeable and courteous consumer service staff;
- Ensuring that all cases are treated in a confidential, balanced and fair manner.

OUR COMMITMENT TO CONSUMERS

The General Insurance OmbudService treats all consumers with fairness, impartiality and integrity. We cultivate an environment characterized by the highest ethical standards and consistently adhere to the following principles:

ACCESSIBILITY

Providing convenient ease of contact for consumers to express and pursue their concerns. Consumers wishing to access our services may contact GIO in a variety of ways, including our national toll-free telephone number 1.877.225.0446, mail, electronic mail, facsimile and through our web site, www.giocanada.org. Our Consumer Service Officers will assist consumers in either English or French.

TIMELINESS

Responding promptly to consumer inquiries and complaints. In the case of fax or e-mail messages, we strive to get back to the complainant within one business day. In most cases, our telephones are answered directly. When that is not possible, we will respond to messages within one business day. For all situations, GIO will strive to keep the consumer informed at all times of the status of their concern.

COURTESY

Always treating consumers with respect, civility and politeness.

CONSISTENCY

Treating similar cases in a similar fashion. We learn from each experience and use that knowledge to refine and enhance the perspective we can bring to recurring issues.

ACCURACY

Always providing consumers with information that is accurate and correct. If we don’t fully understand any aspect of the issue, we will ask the appropriate party for clarification.

FAIRNESS & IMPARTIALITY

Approaching every interaction with integrity and objectivity, dealing with each case on the basis of due diligence and factual information.

CLARITY

Using simple, easy-to-understand language in all our communications, delivered in the consumer’s choice of English or French.

KNOWLEDGE

Demonstrating an understanding of the product and providing accurate information and guidance on the complaint resolution protocol.

PRIVACY/CONFIDENTIALITY

Ensuring that personal/proprietary information is kept absolutely private and confidential. Our employees are bound by rigorous confidentiality standards and agreements as defined in our privacy policy.

INDEPENDENCE & OBJECTIVITY

Ensuring that GIO is independent and separate from government and industry, with its own Board of Directors, whose members represent a range of professional backgrounds, the majority coming from outside the insurance industry.
It is my pleasure to present the sixth Annual Report of the General Insurance OmbudService (GIO). GIO’s purpose is to provide a cost free, independent and impartial dispute resolution service to help consumers resolve their complaints about car, home and business insurance.

Over the years, GIO’s professional, experienced staff have been able to assist many consumers. Often, all a consumer needs is clarification of his or her concerns; something that our staff were able to provide during an initial conversation. If the complaint remained unresolved, staff engaged in conciliation and negotiation with the consumer and the insurer, with a high degree of success. If these efforts were not successful in resolving the complaint, GIO offered independent mediation, free of cost to the consumer.

This year, after considerable research into other methods that might enhance our services, we determined that our operations would be improved if we were to provide an additional service, that of an independent Senior Adjudicative Officer, to review unresolved complaints and issue non-binding recommendations. This additional service became effective as of May 1, 2008.

We are also committed to giving value to our member companies. We began development work on our database to allow delivery of useful information from our experience. We will be carrying this forward to allow a selection of information, including on a per company basis. Confidentiality issues will of course be addressed, but we look forward to our member companies being able to gain useful insight for their own business from GIO’s experience.

Our liaison with our colleagues on the Financial Services OmbudsNetwork Joint Committee is invaluable. During the year we worked closely with the Dispute Resolution Committee of the Joint Forum of Financial Market Regulators and the Government of Canada to develop an agreement titled Financial Services OmbudsNetwork - A Framework for Collaboration (August 10, 2007). This document establishes guidelines for the OmbudsServices. It was approved by the Boards of Directors of the three services that cover banking and investments, life and health insurance, and car, home and business insurance. To view this document, please see the Joint Forum website at www.jointforum.ca. We all recognize that the Framework is a living document that will evolve over time, and our joint work will continue to the benefit of all. Consumers will have more confidence in our services and governments will be assured that we are acting in the public interest.

Raising public awareness of the services that GIO provides continues to be a priority and a challenge. Ideally, all consumers would know where to turn when they have an unresolved complaint.

Member companies are an essential element of public awareness of GIO. Membership in GIO requires insurers to inform their clients about GIO services when it is evident that a complaint has reached an impasse. Recently, we received some interesting anecdotal information from a member - that informing the consumer about GIO early in the process, can lead to smoother and quicker resolution of a complaint.

Insurance brokers, too, are important in raising awareness of GIO and it is important that they know about our services. We are pleased to report that this year the Insurance Brokers Association of Canada (IBAC) agreed to electronically distribute our annual report to all provincial insurance broker associations for distribution to their members. We would like to thank IBAC for helping us. Brokers now have all the necessary information to pass on to their clients about GIO’s role and services in the consumer complaint process.

The internet continues to be an effective means to reach many consumers. Each year, more consumers visit our website and use its complaint form as access to GIO. Going forward, all possible avenues will be explored to increase consumer awareness. The more widely we are known and used, the better the image the Canadian insurance industry becomes.

We are working on developing more effective and efficient communication to keep members updated. We recently started a members’ e-bulletin. During the coming year, we will continue to work on other member communication initiatives as well.

GIO is very fortunate to have an excellent Board of Directors; highly qualified and deeply committed. The five independent directors come from various regions of Canada and have a diversity of experience. Two directors are appointed by the insurance industry. All give generously of their time, thought and experience to enhance GIO’s standards and service. I would like to express my gratitude to each of the Directors for their dedication and leadership. And I extend special thanks to the Committee Chairs. I would also like to thank our General Counsel on whom we relied extensively during the development of our new process.

On behalf of the Board, I thank our management and staff, whose professionalism and commitment to fairness, serve our consumers so well.

GIO is committed to working with our stakeholders - consumers, member companies and governments, to continue to provide an effective and fair dispute resolution service for car, home and business insurance complaints.

Lea Algar
Chair, General Insurance OmbudService
INTERIM EXECUTIVE DIRECTOR’S MESSAGE

FRANK SZIRT
Interim Executive Director

I am pleased to present in this Annual Report a brief overview of the progress of the General Insurance OmbudsService (GIO) during its sixth year of operation, ending on April 30, 2008.

Since its inception in 2002, GIO has provided a forum where consumers of the property-casualty insurance industry could resolve their complaints about car, home and business insurance. GIO’s successful track record reflects the friendly and professional service delivered by its Consumer Service Officers who are guided by a detailed complaint handling protocol.

This past year was no exception. The vast majority of cases GIO dealt with were resolved either on the company level or as a result of the Consumer Service Officers’ efforts to find a common ground between consumers and insurers. The few cases where informal conciliation could not bring the parties to an agreement were referred to an independent mediator who made a further attempt to reach mutually acceptable outcomes. It is an eloquent testimony to the skill of the Consumer Service Officers and the strength of the protocol that in only 4 cases, or less than 3% of the total, could no agreement be reached.

Despite GIO’s history of successfully resolving disputes, our Board of Directors decided to improve the protocol by introducing an additional step, the Senior Adjudicative Phase, in the process. This entails the use of a Senior Adjudicative Officer who will be required to produce a non-binding recommendation as the last step in the process. The deadline of May 1, 2008 for the implementation of the revised protocol called for staff to develop new Terms of Reference which is now posted on GIO’s website, www.giocanada.org. We have also developed GIO’s role in systemic issues which involve one or more member companies’ policies or practices which have caused loss or inconvenience to insurance consumers in a similar way.

The new process demands an even higher level of expertise from the Consumer Service Officers. To meet this need, all Consumer Service Officers have completed a specially designed conflict resolution training program and are recipients of a Certificate from the University of Waterloo’s Conrad Grebel University College.

As our Board Chair noted, increased public awareness is critical if GIO is to become a more frequently used forum to deal with consumer complaints. We recognize that member companies and insurance brokers play a key part in elevating GIO’s public profile and therefore it is essential that we, in turn, keep them informed of our activities. Consequently, we have initiated a program of regular electronic communication with our members. Our plans to engage the broker community in supporting GIO’s work have also begun to bear fruit.

As GIO enters its seventh year of existence, my term as Interim Executive Director ends. I extend my sincere thanks to Lea Algar and the Board of Directors for giving me the opportunity to serve this important constituent of the property-casualty insurance industry; it has been a pleasure and a privilege. My thanks also go to GIO’s dedicated staff who not only gave me their enthusiastic support but made my brief tenure a truly delightful experience.

I leave confident that the highly competent and committed team led by Brian Mallman, the new Executive Director, will assure GIO’s future as a credible alternative to the more conventional dispute resolution services for complaints about car, home and business insurance. And I offer my best wishes for GIO’s continued success.

Frank Szirt
Interim Executive Director, General Insurance OmbudsService
CASE STUDY

A WOMAN SUFFERS FINANCIAL LOSS WHEN A CHEQUE WRITTEN TO HER DAUGHTER IS FOUND TO BE FRAUDULENT. BECAUSE THE CHEQUE WAS NOT WRITTEN DIRECTLY TO AN INDIVIDUAL NAMED ON THE POLICY, THE CLAIM WAS THOUGHT TO BE BEYOND COVERAGE AND WAS DENIED.

CASE

Ms. Jones was upset over her insurer’s decision to deny her July 27, 2007 claim. She felt that under her homeowner’s policy she would have received coverage for her $8,500 loss. This loss was a result of forgery which she felt would be covered pursuant to her policy wordings. The cheque was written to her daughter but was to be deposited into an account held jointly with her.

Ms. Jones was dumbfounded and could not understand the reasoning behind the denial of her loss. She turned to GIO for assistance.

RESOLUTION

A GIO Consumer Service Officer reviewed Ms. Jones’ issues and acted as an intermediary between Ms. Jones and her insurer. Ms. Jones had followed all the correct procedures under the complaint handling protocols. She had gone to the adjuster, Claims Manager and had obtained a Final Position Letter from the insurer’s Complaint Liaison Officer. When all further discussions did not result in a settlement, the case was referred to mediation. At the conclusion of the mediation, the insurer decided to pay the claim as they now believed that her loss fell within the coverage afforded by the policy. Ms. Jones was grateful for GIO’s role in reaching a fair settlement, and with her insurance company’s response to the mediation.

“MS. JONES HAD FOLLOWED ALL THE CORRECT PROCEDURES...”

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.
CALLS ANALYSIS

CALLS BY AREA OF CONCERN

CALLS BY PROVINCE OF ORIGIN

<table>
<thead>
<tr>
<th>Province</th>
<th>Calls</th>
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<tr>
<td>BC</td>
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<tr>
<td>SK</td>
<td>12</td>
</tr>
<tr>
<td>Outside Canada</td>
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</tr>
</tbody>
</table>

HOW DID CONSUMERS FIND GIO?

GIO WEBSITE: 1,000
GOVERNMENT OR INSURANCE REGULATORS: 400
OTHER OR CONSUMER DOES NOT REMEMBER: 300
INSURANCE COMPANY: 200
IBC AND INSURANCE BROKERS/ADJUSTERS: 100
TELEPHONE OR BROCHURE: 50
FINANCIAL SERVICE OR TRADE ASSOCIATION: 10

HOW DID CONSUMERS CONTACT GIO?

<table>
<thead>
<tr>
<th>Method</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELEPHONE</td>
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<td>E-MAIL</td>
<td>486</td>
</tr>
<tr>
<td>LETTER OR FAX</td>
<td>43</td>
</tr>
</tbody>
</table>

WEB STATISTICS

GIO’s website received 56,833 unique visits during the last fiscal year, which marks a 2% increase versus the previous fiscal year. The site continues to provide a user-friendly, secure online complaint form, quick links to member contacts, and further information about GIO and its services.
CASE STUDY

A MAN HAS HIS HANDS FULL WHEN HIS GRAPES SPOILED WHILE BEING TRANSPORTED ON A TRAIN.
THE INSURER REFERRED TO AN ENDORSEMENT IN THE POLICY EFFECTIVELY ELIMINATING COVER FOR THIS CLAIM.

CASE

Mr. Brown always believed that he had coverage if his grapes spoiled while being transported to his customers. He lost $7,300 as a result of spoilage due to the loss of refrigeration in the train compartment.

Mr. Brown could not find anywhere in his policy wordings where he would not be covered for his loss. The endorsement his insurer was trying to rely on was not in his policy. He felt that he had provided all supporting documentation to support his contention that his June 15, 2007 loss should be covered.

After speaking with his broker and exhausting all other avenues to his knowledge, Mr. Brown turned to GIO for guidance.

RESOLUTION

A GIO Consumer Service Officer advised Mr. Brown to escalate his complaint to the insurer’s Complaint Liaison Officer and stressed the importance of trying to work things out. When the matter still could not be resolved, the insurer issued a Final Position Letter stating that they would be maintaining their denial of the claim. In mediation, a settlement was reached which satisfied both parties. Mr. Brown had praise for both GIO and his insurer.

“MR. BROWN ALWAYS BELIEVED THAT HE HAD COVERAGE...”

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.
INQUIRY RESOLUTION

OF THE CALLS THAT BECAME CASES

- Resolved at Company Level: 48
- Resolved by GIO: 64
- Withdrawn by Consumer: 12
- No Response from Consumer: 9
- Still in Progress: 2
- Escalated to Mediation*: 12

*11 cases have been mediated and 1 case is being mediated

MEDIATIONS HELD THROUGHOUT THE YEAR

36% Agreement Reached
64% No Agreement Reached
CASE STUDY

A MAN’S INSURANCE PREMIUM DOUBLES BETWEEN THE TIME HE APPLIES AND THE TIME HE RECEIVES A POLICY.

CASE

Mr. Green applied for insurance in July, 2007, which was to cost him $700 per year. It took the insurance company 50 days to issue the policy, and the premium doubled in that time. Mr. Green immediately went to his broker’s office to cancel, as the premium differed from what he was quoted. He had no idea why the premium should increase so much, and was unable to get an explanation for this. He then turned to GIO for help.

RESOLUTION

A GIO Consumer Service Officer confirmed with Mr. Green that he had cancelled his new policy within 7 days of being notified of the premium difference. She then confirmed that the company had accepted the cancellation but was charging for the period covered based on the higher amount.

The Consumer Service Officer had established that the insured had rejected the policy in compliance with the Alberta Insurance Act, and was entitled to be charged the 50 day period of coverage based on the lower, quoted amount. This information was given to the insurance company, and they re-cancelled the policy based on the lower amount. Mr. Green was appreciative of the Consumer Service Officer’s expertise in solving his problem.

“HE HAD NO IDEA WHY THE PREMIUM SHOULD INCREASE SO MUCH...”

Disclaimer: Names, places and facts have been modified in the above example in order to protect the privacy of the individuals involved.
THE SEVEN-MEMBER BOARD OF DIRECTORS IS COMPRISED OF FIVE INDEPENDENT MEMBERS AND TWO INDUSTRY DIRECTORS.

The independent members of the Board meet stringent conflict of interest guidelines to ensure the public that they operate independently from the P&C insurance industry. They are chosen to reflect a diversity of experience, interests, backgrounds, and geographic representation. They are individuals known and respected on a national and regional basis.

GIO has established three Committees of the Board: the Standards Committee, Budget & Audit Committee and a Human Resources Committee. Each Committee is comprised of at least three members, the majority of whom are independent Directors of the Board. The Committees assist the Board on matters related to standards and best practices, development and compliance, and supervision in the management of the financial and business affairs of the Corporation.

FINANCIAL SERVICES OMBUDSNETWORK (FSON)

GIO is a member of the Financial Services OmbudsNetwork. The other members include:

**Ombudsman for Banking Services and Investments (OBSI)**
(Banking Services and Investments Questions and Concerns)
Tel: 1-888-451-4519
Fax: 1-888-422-2865
E-mail: ombudsman@obsi.ca
Website: www.obsi.ca

**Canadian Life and Health Insurance OmbudService (CLHIO)**
(Life and Health Insurance)
Tel: 1-888-295-8112
Fax: 416-777-9750
E-mail: information@clhio.ca
Website: www.clhio.ca

Independent Directors:
Lea Algar, BA, CIP *
Chair of the Board
Independent Director, Ontario Region
Retired Ontario Insurance Ombudsman
Thornhill, Ontario

Charles Reid,
Chair, Human Resources Committee
Member, Standards Committee
Independent Director, British Columbia & Yukon
Management Consultant, Private Consultant Practice
Vancouver, British Columbia

Roger Palmer, Ph.D.
Chair, Budget & Audit Committee
Member, Human Resources Committee
Independent Director, Prairies, Northwest Territories and Nunavut
Dean, School of Public Health, University of Alberta
Edmonton, Alberta

Pierre Meyland,
Member, Budget & Audit Committee
Independent Director, Québec Region
Financial Affairs Consultant
St.-Antoine sur le Richelieu, Quebec

Doane Hallett, LL.B., D.Ed. (Hon.), D.C.L. (Hon.)
Chair, Standards Committee
Member, Human Resources Committee
Independent Director, Atlantic Region
Retired Justice of the Nova Scotia Court of Appeal
Halifax, Nova Scotia

Industry Directors:
Stanley Griffin, MA, CIP
Member, Standards Committee
Former President and CEO
Insurance Bureau of Canada
Toronto, Ontario

Brigid Murphy
Member, Human Resources Committee
Senior Vice-President
The Dominion of Canada General Insurance Company
Toronto, Ontario

Executive Director:
Brian Maltman, BA, LL.B.
General Insurance OmbudService

General Counsel:
Jacques J.M. Shore LL.L., LL.B.
Partner, Gowling Lafleur Henderson LLP

*Ms. Algar is Chair of the Nominating Committee. Ms. Algar is an ex-officio member of the Standards, Budget & Audit, and Human Resources Committees.
Membership in GIO is available to all federally regulated property and casualty (P&C) insurers, including re-insurers and companies in run-off, to comply with the obligations of the insurance Companies Act. Several provincially regulated insurance companies have joined GIO on a voluntary basis to offer consumers the same level of service as their federal counterparts.

GIO has two categories of members – voting and non-voting. Board members, made up of independent and industry directors, are voting members. Non-voting members include: insurers; re-insurers; companies discontinuing business, licensed in Canada to carry on the business of general insurance; and Lloyd’s which has been admitted pursuant to the by-laws of GIO. This structure was created to guarantee an appropriate degree of separation and independence from non-voting members who are in the insurance industry. As of printing, GIO had 175 member companies, as follows:

ACE INA Insurance
Affiliated FM Insurance Company
AGI United Guaranty Mortgage Insurance Company Canada
Alberta Motor Association Insurance Company *
Alfa Europe Ltd.
Allied General Insurance Company Limited
Allianz Global Risks US Insurance Company
Allstate Insurance Company
Allestate Insurance Company of Canada
American Agricultural Insurance Company c/o DM Williams & Assoc. Ltd.
American Bankers Insurance Company of Florida *
American Home Assurance Company
American Re-Insurance Company CAB
American Road Insurance Company - Canadian Branch
Anglo Canada General Insurance Company
Arch Insurance Company
Ascentus Insurance Ltd.
Aspen Insurance UK Limited
Associated Electric & Gas Insurance Services Limited (AIGIS)
Aviation & General Insurance Company Limited c/o D.M. Williams & Assoc. Ltd.
Aviva Insurance Company of Canada
AXA Assurances Inc.
AXA General Insurance
AXA Insurance (Canada)
AXA Pacific Insurance Company
AXA RE
Belair Insurance Company
Berkley Insurance Company c/o D.M. Williams & Assoc.
Boiler Inspection & Insurance Company of Canada (The)
British Aviation Insurance Company Limited (The)
Caisse Centrale de Reassurance c/o Jacques Davis Lafavre et Cie Ltee
Canadian Direct Insurance Corporation
Canadian Northern Shield Insurance Company
Cavell Insurance Company Limited c/o D.M. Williams & Assoc., Ltd.
Cenfentral Insurance Company c/o Focus Group Inc.
Certas Direct Insurance Company
Certas Home and Auto Insurance Company
Chicago Title Insurance Company
Chubb Insurance Company of Canada
Co-Operators General Insurance Company
Commerce & Industrials Insurance Company of Canada
Commonwealth Insurance Company
Compagnie Francaise d Assurance pour le Commerce Extérieur-Canada Branch
Continental Casualty Company
Coseco Insurance Company c/o HB Group Insurance Management Ltd.
Cumis General Insurance
DaimlerChrysler Insurance Company
Dominion of Canada General Insurance Company (The)
Eagle Star Insurance Company Limited
Ecclesiastical Insurance Office plc
Echelon General Insurance Company
Economical Mutual Insurance Company
Electric Insurance Company c/o Cassetts Brock
Elite Insurance Company
Employers Insurance Company of Wausau
Endurance Reinsurance Corporation of America
Equitable General Insurance Company
Euler American Credit Indemnity
Factory Mutual Insurance Company
FCT Insurance Company Ltd.
Federal Insurance Company
Federated Insurance Canada
Federation Insurance Company of Canada
Fenchurch General Insurance Company
First American Title Insurance Company
First North American Insurance Co.
Folksam Reinsurance Company
Fortress Insurance Company *
General Re Life Corporation
General Reinsurance Corporation
Genworth Financial Mortgage Insurance Company of Canada
Gold Circle Insurance Company
Gore Mutual Insurance Company *
Grain Insurance and Guarantee Company
Great American Insurance Company
Great American Insurance Company of New York
Guarantee Company of North America
Hannover Rückversicherung AG c/o D.M. Williams & Assoc. Ltd.
Hartford Fire Insurance Company
Industrial Alliance Pacific General Insurance Corporation
ING Insurance Company of Canada
ING Novex Insurance Company of Canada
Innovative Insurance Corporation *
Jesco Insurance Company
Jewett’s Mutual Insurance Company
Kingsway General Insurance Company
Lawyers Title Insurance Corporation
Legacy General Insurance Company
Liberty Mutual Fire Insurance
Liberty Mutual Insurance Company
Lloyd’s
Lombard General Insurance Company of Canada
Lombard Insurance Company
London and Midland General Insurance Company
Lumbermen’s Underwriting Alliance
Mapfre Reinsurance Corporation c/o D.M. Williams & Assoc. Ltd.
Market Insurance Company of Canada
Metro General Insurance Corporation Ltd.
Millenium Insurance Corporation
Mississippi Insurance Company
Mitsui Sumitomo Insurance Company
Motors Insurance Corporation
Munich Reinsurance Company of Canada
National Liability & Fire Insurance Company
Netherlands Reinsurance Group NV
Nipponkoa Insurance Company Limited
Nordic Insurance Company of Canada
North American Specialty Insurance Company (Canadian Branch)
North Waterloo Farmers Mutual Insurance Company *
NRG Victory Reinsurance Limited
Old America Reinsurance Corporation (Canada Branch)
Old Republic Insurance Company of Canada
Omega General Insurance Company
Optimum West Insurance Company *
Paitco Insurance Company
Partner Re SA
Peace Hills General Insurance Company
Pennbridge Insurance Company
Personal Insurance Company of Canada
Perth Insurance Company
Pilot Insurance Company
PMI Mortgage Insurance Company Canada
Portage la Prairie Mutual Insurance Company *
Primex Reinsurance Company
Progressive Casualty Insurance Company
Protective Insurance Company
Providentia Washington Insurance Company
Quebec Assurance Company
RBC General Insurance Company
ReliaStar Life Insurance Company
Royal & Sun Alliance Canada
Safety National Casualty Corporation
Saskatchewan Mutual Insurance Company *
Schor Canada Reinsurance Company
Scotia General Insurance Company
Scottish & York Insurance Company Ltd.
Securicor General Insurance Company
Security Insurance Company of Hartford
Security National Insurance Company
Sentry Insurance a Mutual Company c/o Cassells Brock & Blackwell L.P.
SGL Canada Insurance Services Ltd. *
Sompo Japan Insurance Inc.
Sovereign General Insurance Company
State Farm Fire and Casualty Company
State Farm Mutual Automobile Insurance Company
Stewart Title Guaranty Company
St Paul Fire & Marine Insurance Company
Swiss Reinsurance Company Canada
Swiss Reinsurance Company, Canadian Branch
S&Y Insurance Company
TD Direct Insurance Inc.
TD General Insurance Company
TD Home and Auto Insurance Company
Temple Insurance Company
TIG Insurance Company
TGA Reinsurance Company Of America (The)
Tokio Marine & Nichido Fire Insurance Co. Ltd
Traders General Insurance Company
Trafalgar Insurance Company of Canada
Transatlantic Reinsurance Company
Travelers Guarantee Company of Canada
Insura General Insurance Company
T.I.E. Insurance Company
UAP NewRotterdam Insurance Company N.V.
- Canadian Branch
Unifund Assurance Company
Utica Mutual Insurance Company
Virginia Surety Company Inc
Waterloo Insurance Company
Wawanese Mutual Insurance Company
Western Assurance Company
Westport Insurance Corporation
XL Insurance Company Limited
XL Re America
York Fire & Casualty Insurance Company
Zentris Insurance Company
Zurich Insurance Company

* Province of Alberta only