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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 resolution between individuals and their insurance providers.

Any home, auto or business insurance consumer 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, 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
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Front cover illustration: Transparency, original acrylic on canvas by Lea (Algar) Lauren.
MISSION & COMMITMENT

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 consumer 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 process.

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 an honour and a pleasure to present the annual report of the General Insurance OmbudService (GIO) for its tenth year of operation, ending April 30, 2012.

GIO’s mission is to provide consumers a cost-free, independent, impartial service to help them with unresolved complaints about car, home and business insurance. This is our purpose and GIO continues in its commitment to being a centre of excellence in the resolution of disputes in our work with consumers, member companies and governments across Canada.

GIO participated actively at the 2011 Vancouver conference of The International Network of Financial Ombudsman Schemes. This organization enables members to share ideas and experiences with others doing the same work, all in the spirit of further improving services.

One particular session focused on the importance of Balancing Advocacy with Impartiality. This is a demanding aspect that our staff must keep in mind at all times as they seek to achieve good outcomes for the resolution of complaints. Nevertheless, they must not lose sight of the fact that they are not assigned to act as advocates and therefore must remain impartial. GIO’s Fairness standard establishes that our system must be fair for the consumer and the insurer. The success of our approach is evident from the results of our efforts.

GIO is proud of the confidence in us shown by the governments of Alberta and British Columbia by recent changes to their Insurance Acts. As of July 1, 2012, all property and casualty insurance companies transacting business in those provinces must be members of GIO, thereby extending our services to all consumers of car, home and business insurance in Alberta and British Columbia (ICBC is excluded from this requirement).

Our work in raising awareness of GIO’s services is always a priority. We continue our participation at insurance and broker functions, as well as consumer-focused events. We continually optimize our website access and we are pleased that new visits to our website have grown considerably. For added exposure, GIO is also on Facebook.

In keeping with our practice of holding meetings of our Board of Directors in various cities as an opportunity to meet with provincial regulators and members to share information, in June 2012 we met in Edmonton, Alberta.

As a relatively small organization, we owe our success to a number of committed people. I would, therefore, like to thank our Board of Directors for their vision, vigilance and dedication, and special thanks to the committee chairs and our general counsel.

On behalf of the Board of Directors, I thank our skilled and talented management and staff and our member companies who work harmoniously to find solutions for complaints. We both have the same goal, to have satisfied customers.
I am pleased to provide my annual message as Executive Director of GIO and highlight our successes over the last year. Also we look back over our major accomplishments as we mark GIO’s first ten years of operation.

GIO is an independent organization but with key stakeholders, notably governments both Federal and Provincial, and our member companies with whom we cooperate in finding solutions for consumers. Our communication with the Federal government includes the FCAC which is charged with oversight of consumer issues, the Senate and the Ministry of Finance.

The message received over the last year from all three Federal “components” is consistent and positive: continue with the excellent work that GIO is doing and continue to instill confidence and awareness in consumers about the services we provide. We are understandably pleased with this endorsement.

This sentiment is echoed by Provincial governments we have been working with, notably Alberta and British Columbia. We are honoured to see GIO’s mandate extended there. GIO’s Western Canadian office has been instrumental in developing our service reputation and providing solutions for insurance consumers in Alberta and B.C. We look forward to working with other provinces in a similar fashion.

This Annual Report shows both a snapshot of last year’s activity, and some trends we have seen over the last five years. Among these are the following:

**How people contact GIO**: There is remarkable consistency in consumers’ preference for speaking to our CSOs rather than communicating electronically. With demographic change favouring the “on-line generations” we might expect this trend to shift but to date it has not. The human touch is alive and well at GIO.

**Inquiry Resolution**: Again there is a consistent shape to what we do. Fully half of our interactions with consumers involve education and coaching. This includes preparing them for their discussions with member company Complaints Liaison Officers (CLOs). That is the “Referred to Company” category in the exhibit. We are creating better informed insurance consumers.

**Calls That Became Cases**: The decrease from 2007 and earlier, to more recent years means that fewer calls are escalating. Rather than shifting consumers to another process we are improving their ability to interact with their company and find a solution.

This last trend is particularly rewarding and it is attributable to two principal factors. First, the knowledge and skill of GIO’s CSOs has improved communication between consumer and company. Second, our CLO partners have been steadily pursuing best practices and creative solutions. My thanks and compliments to both groups for continuing to raise the bar.

GIO is now leveraging technology effectively. Our web-based systems enable us to gain access to our secure records from anywhere there is an internet connection. Our new telephone system keeps Canada-wide costs to a minimum and presents consumers with consistent access and response “behaviours” no matter where we are. This is important for an organization with a small staff, and supports our commitment to transparency and ease of access.

Finally, GIO’s governance structure gives us both independence, and a strong integration between the GIO Chair, Board, General Counsel and staff. It is a pleasure to work with them all.

Brian Maltman
Executive Director, General Insurance OmbudService
CASE STUDY 1

THE DEPRECIATION FACTOR
A CONSUMER WAS CONCERNED ABOUT HOW HIS INSURER WAS VALUING PROPERTY LOST IN A HOUSE FIRE.

CASE
The consumer suffered a total fire loss to the contents in his house. He had purchased Replacement Cost Insurance for contents but wanted a cash settlement. The insurer presented a flat depreciation factor on the entire loss in its settlement offer to the consumer.

RESOLUTION
The GIO Consumer Service Officer reviewed the difference between Replacement Cost on contents as a basis of claim payment, and Actual Cash Value (ACV). With Replacement Cost, the insurer will reimburse the full replacement for a lost item only after it has been replaced. ACV takes depreciation into account.

The CSO advised the consumer that Replacement Cost allows him to replace his contents and be fully reimbursed. Alternatively if there are items he may no longer choose to replace, he can receive an ACV settlement for these. The flat depreciation offer represented an average, given that some items had depreciated less and others had depreciated more. This method allowed faster settlement of the claim, which the consumer did want. Ultimately, it is the consumer’s choice of which method to use. Replacing each item gets full reimbursement but takes time and may not be practical. Cash settlement will apply some depreciation but may be faster.

With this information the consumer was better equipped to decide which method was better for him.

“THE INSURER PRESENTED A FLAT DEPRECIATION FACTOR ON THE ENTIRE LOSS…”
CALLS ANALYSIS

CALLS BY AREA OF CONCERN

5 YEAR TREND

2011-2012

CLAIMS
POLICY CANCELLATION / NON-RENEWAL
COVERAGE / POLICY RATING
AVAILABILITY
ADMINISTRATION / BILLING PROBLEMS
AFFORDABILITY

HOW DID CONSUMERS CONTACT GIO?

5 YEAR TREND

2011-2012

TELEPHONE
ONLINE COMPLAINT
FAX
LETTER

INQUIRY RESOLUTION

5 YEAR TREND

2011-2012

PROVIDED INFORMATION
REFERRED TO COMPANY
REFERRED TO ANOTHER OMBUDSERVICE
COMplaint UNRELATED TO GIO'S MANDATE
REFERRED TO ANOTHER ORGANIZATION
REFERRED TO BROKER

GIO 2011-2012 ANNUAL REPORT
CASE STUDY 2

A DEDUCTIBLE WHEN YOU LEAST EXPECT IT
THE INSURER HAD ADVISED THE CONSUMER THAT HER VEHICLE WAS NOW REPAIRED AND IN ORDER TO GET HER VEHICLE SHE HAD TO PAY A $500 DEDUCTIBLE.

CASE
The consumer was involved in a car accident. She was hit from behind by another vehicle. The consumer believed that she was not at fault for the accident and should not have to pay anything towards the repair of her vehicle. She contacted her adjuster who advised her to pay the deductible.

The consumer was still not satisfied and she escalated her complaint to the insurer’s Complaints Liaison Officer (CLO). The CLO promptly returned the consumer’s call and confirmed the application of the $500 deductible.

RESOLUTION
The consumer contacted GIO and spoke to a Senior Consumer Service Officer (SCSO). The SCSO suggested that they examine her policy coverage together. The consumer was eager and enthusiastic to do this in order to gain a better understanding of her insurance.

The SCSO explained to the consumer that her accident appeared to be “not at fault” and as such her “Direct Compensation Property Damage” (“DCPD”) coverage should apply. She had a $0 deductible on her “DCPD” coverage.

The SCSO speculated that the insurer may have been applying her $500 “Collision” deductible as the insurer may have thought that the recent accident was her fault.

The consumer took this information and went to the adjuster to appeal her situation. Her deductible was waived when it was discovered that the insurer had not obtained a copy of the motor vehicle accident report. After a review of the report, the adjuster concluded that the consumer was not responsible for the accident and thus a deductible was not applicable to her situation.

The consumer later advised GIO of her successful dealings with the insurer. She was very pleased because she had acquired the confidence to ask the right questions. This resulted in the removal of the deductible. The consumer felt empowered as she now understood more about her insurance policy.

“THE CONSUMER BELIEVED THAT SHE ... SHOULD NOT HAVE TO PAY ANYTHING TOWARDS THE REPAIR OF HER VEHICLE.”
CALLS ANALYSIS (CONT’D)

CALLS BY PROVINCE OF ORIGIN (2011-2012)

<table>
<thead>
<tr>
<th>Province</th>
<th>Calls</th>
</tr>
</thead>
<tbody>
<tr>
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<td>YT</td>
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<tr>
<td>Not Specified</td>
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</tbody>
</table>

HOW DID CONSUMERS FIND GIO? (2011-2012)

GIO WEBSITE: 1621
GOVERNMENT: 544
INSURANCE COMPANY: 340
FAMILY/FRIEND: 263
OTHER: 180
UNKNOWN: 170
INSURANCE BROKER: 93
REGULATOR/SUPT. OF INSURANCE: 88
IBC: 78
PHONE BOOK: 36
MEDIA: 23
TRADE ASSOCIATIONS (CAMIC, CBC, CLHIA): 17
FCAC: 10
BROCHURE: 7
FINANCIAL SERVICES ASSOCIATIONS (CLHIO, OBISI): 7
INSURANCE ADJUSTER: 7
FS0N: 6

CALLS THAT BECAME CASES

5 YEAR TREND

- 2011/2012: 57
- 2010/2011: 44
- 2009/2010: 63
- 2008/2009: 66
- 2007/2008: 147

RESOLVED BY GIO: 25
RESOLVED BY THE COMPANY: 7
UNKNOWN: 6
MEDIATION: 5
WITHDRAW: 3
SENIOR ADJUDICATION: 1

NOTES ON ESCALATION

There were five mediations held this year, three of which led to agreements between the consumer and company. There was also one case which proceeded to Senior Adjudication and which contained a Non-Binding Recommendation. These five escalated cases account for 0.14% of the 3,491 total calls for the year.

WEB SITE ACTIVITY

GIO’s web sites recorded 90,053 visits from individuals this year: 67,621 to the English site and 22,432 to the French site. Of these, 61% were new as opposed to repeat visits.

We continue to offer web site links to our member companies and other organizations. Reciprocal referrals account for 39% of our traffic.

Also, we continue to incorporate Search Engine Optimization to increase GIO’s search rankings. Analysis of the terms used by consumers to find us continue to show increased awareness of GIO. Ten of the top search terms used consistently show GIO’s name or a variant of it.

We continue to maintain a controlled presence on Facebook in both English and French. These pages are used to post insurance-related articles of interest to consumers. We encourage all of our readers to search for us and “Like” our Facebook page. This helps to extend our public awareness.
CASE STUDY 3

DISASTER AVERTED
A CONSUMER FELT CONFIDENT TRAVELLING TO THE ORIENT INCLUDING A CRUISE FROM HONG KONG TO JAPAN, AS HE HAD TRAVEL INSURANCE EXTENDED FROM HIS CREDIT CARD ON WHICH ACCOMMODATIONS AND TRAVEL WERE BOOKED AND PAID.

CASE
A powerful earthquake struck Japan while the consumer was traveling but before he was to start the cruise that would have ended in Osaka. After that he was to stay in Tokyo. Some countries issued travel warnings to avoid Japan. Canada advised avoiding Tokyo.

The consumer cancelled the cruise and the flight out of Tokyo because the travel advisories affected several parts of his travel plans. This was the only practical way to get back to Canada and observe the travel advisories. By contacting the toll free # provided for his travel booking and insurance, the consumer thought that everything had been taken care of only later to discover that some of his travel expenses were not being covered.

RESOLUTION
The GIO Consumer Service Officer reviewed the Travel Insurance Policy wording with both parties. The circumstances this consumer faced were unique. With GIO’s informal conciliation, an agreeable resolution and settlement was obtained.

“...THE CONSUMER THOUGHT THAT EVERYTHING HAD BEEN TAKEN CARE OF...”
GREAT EXPERIENCE. YOUR CONSUMER SERVICE OFFICER COULDN'T HAVE BEEN MORE FRIENDLY AND CONSIDERATE. YOU MADE A BAD SITUATION GOOD.

I HAD JUST SENT MY ON-LINE INQUIRY AND MY PHONE RANG. IT WAS YOUR CONSUMER SERVICE OFFICER. I WAS STILL ON YOUR WEBSITE READING ABOUT THE PROCESS. WITHIN 5 MINUTES I HAD DIRECTION AND A PLAN FOR FOLLOWING UP WITH MY INSURANCE COMPANY. SO IMPRESSED.

THANK YOU FOR EVERYTHING YOUR CONSUMER SERVICE OFFICER HAS DONE FOR ME. I KNOW THE LANGUAGE BARRIER CAN SOMETIMES BE OVERWHELMING. HE WAS VERY PATIENT AND TOOK HIS TIME WITH ME.

TO DATE I HAVE BEEN AMAZED BY THE RESPONSE AND INFORMATION PROVIDED BY GIO. WITHIN 24 HOURS WE HAD WHAT WE CONSIDERED AN EQUITABLE REIMBURSEMENT FROM OUR COMPANY.

VERY HAPPY WITH THE WAY I WAS TREATED, AND WITH THE GOOD ADVICE. I WOULD RECOMMEND THIS SERVICE TO MY FRIENDS.

THANKS FOR YOUR SPEEDY REPLY TO MY INQUIRY AND THE INFORMATION YOU PROVIDED. IT IS EXCELLENT. I FEEL MUCH BETTER EQUIPPED TO DEAL WITH MY CLAIM AS A RESULT OF YOUR HELP.

THE RESPONSE TO MY INQUIRY WAS PROMPT AND YOUR CONSUMER SERVICE OFFICER WAS HIGHLY KNOWLEDGEABLE. I NOW HAVE INFORMATION OF WHICH I WAS NOT PREVIOUSLY AWARE AND THIS HAS EMPOWERED ME.

YOUR CONSUMER SERVICE OFFICER WAS VERY THOROUGH IN HER QUESTIONING AND HER TECHNIQUE MADE ME FEEL ABSOLUTELY COMFORTABLE TALKING ABOUT MY ISSUE.

I HAVE A BETTER UNDERSTANDING OF HOW AND WHY MY INSURANCE COMPANY OPERATES AND HOW I FIT IN AS A CONSUMER.

I WAS IN SERIOUS DISTRESS DUE TO MY INSURANCE BEING CANCELLED. WE ONLY MISSED ONE PAYMENT IN 5 YEARS. YOUR CONSUMER SERVICE OFFICER UNDERSTOOD THAT I WANTED THE ISSUE TO BE RESOLVED HARMONIOUSLY. HE INSTRUCTED ME ABOUT WHAT INFORMATION I REQUIRED AND I AM CURRENTLY IN THE FINAL STAGES OF RESOLUTION. THANK YOU.
CASE STUDY 4

DROWNING IN THE DETAILS
A consumer experienced a water damage loss to her property and contents caused by a burst pipe. During restoration she decided to make improvements to her kitchen. The additional work had problems and there were disagreements over the contents damaged in the loss.

CASE
Settlement of the water damage to the house proceeded without difficulty but the consumer and her insurer had disagreements about the contents. Discussion broke down after almost two years. The consumer had made a separate agreement with the contractor for the improvements to her kitchen and there were problems with this work.

RESOLUTION
When the consumer called GIO she was at an impasse with her insurer. The CSO assigned to her file was able to re-establish communication between the parties. Prior to GIO’s involvement the insurer had refused any face to face meeting or further discussion unless the proper documentation was received.

The CSO worked with the consumer to help her focus on the issues brought up by the insurance company’s senior manager of claims in order to either resolve the claim or to move forward with mediation. After some success reducing the items in dispute, it was agreed that mediation would be necessary to resolve all remaining issues.

Mediation was set up by the CSO. The mediation was very successful highlighting exactly what the consumer was entitled to and what the insurer could not be held responsible for.

Both parties were very pleased with the assistance that GIO provided. The claim file was successfully resolved, avoiding litigation.

“DISCUSSION BROKE DOWN AFTER ALMOST TWO YEARS.”
GIO is a member of the Financial Services OmbudsNetwork. Members of the FSON co-operate and co-ordinate to provide Canadian financial consumers with high quality, efficient and effective dispute resolution services that are accessible, independent and impartial; also to co-ordinate discussions with government regulatory and industry-related communities in the context of improving services. The other members include:

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

OmbudService for Life & Health Insurance (OLHI)
(Life and Health Insurance)
Tel: 416-777-9002
Toll-free: 1-888-295-8112
Fax: 416-777-9750
Email: info@olhi.ca
Website: www.olhi.ca

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

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

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

Roger Palmer, Ph.D.
Vice Chair of the Board
Chair, Budget & Audit Committee
Member, Human Resources Committee
Independent Director, Prairies, Northwest Territories and Nunavut
Director, Public Policy & Management, School of Business, University of Alberta
Edmonton, Alberta

Marguerite Vogel, BA, MA (CMNS), LL.B.
Chair, Human Resources Committee
Member, Governance & Standards Committee
Independent Director, British Columbia & Yukon
Past President, BCSPCA
Past President, Animal Welfare Foundation Canada
Duncan, British Columbia

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

Wayne Ross, BA, CIP
Member, Human Resources Committee
Vice President, National Property Claims
Aviva Canada
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 de facto member of the Governance & Standards, Budget & Audit, and Human Resources Committees.
LIST OF MEMBERS

Membership in GIO is available to all federally regulated property and casualty (P&C) insurers, including companies that no longer sell insurance, but continue to have policy liabilities, 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 146 member companies, as follows:

- ACE INA Insurance
- Affiliated FM Insurance Company
- Alberta Motor Association Insurance Company (Alberta only)
- Alliance Global Risks US Insurance Company
- Allied Insurance Company
- Allstate Insurance Company
- Allstate Insurance Company of Canada
- American Bankers Insurance Company of Florida (Alberta only)
- American Road Insurance Company - Canadian Branch
- Arch Insurance Company
- Ascendus Insurance Ltd.
- Aspen Insurance UK Limited
- Associated Electric & Gas Insurance Services Limited (AEGIS)
- Aviva Insurance Company of Canada
- AXA Assurances Inc. (Intact Financial Corporation)
- AXA General Insurance (Intact Financial Corporation)
- AXA Insurance (Canada) (Intact Financial Corporation)
- AXA Pacific Insurance Company (Intact Financial Corporation)
- AXS Reinsurance Company - Canadian Branch
- Belair Insurance Company Inc.
- Berkley Insurance Company
- Boiler Inspection & Insurance Company of Canada (The)
- Canada Guaranty Mortgage Insurance Company
- Canadian Direct Insurance Incorporated
- Canadian Northern Shield Insurance
- Certas Direct Insurance Company
- Certas Home and Auto Insurance Company
- Chartis Insurance Company of Canada
- Cherokee Insurance Company
- Chicago Title Insurance Company
- Chubb Insurance Company of Canada
- Co-Operators General Insurance Company
- Compagnie Francaise d’Assurance pour le Commerce Extérieur - Canada Branch
- Continental Casualty Company
- CorePointe Insurance Company
- Cosco Insurance Company
- Cumis General Insurance
- Darwin National Assurance Company - Canadian Branch
- DAS Legal Protection Insurance Company Ltd.
- Dominion of Canada General Insurance Company (The)
- Ecclesiastical Insurance Office plc
- Echelon General Insurance Company
- Economical Mutual Insurance Company
- Electric Insurance Company
- Elite Insurance Company
- Employers Insurance Company of Wausau
- Equitable General Insurance Company
- Euler Hermes North America Insurance Company
- Factory Mutual Insurance Company
- FCT Insurance Company Ltd.
- Federal Insurance Company
- Federated Insurance Company of Canada
- Federation Insurance Company of Canada
- Fenchurch General Insurance Company
- Fidelity National Title Insurance Company
- First American Title Insurance Company
- First North American Insurance Co.
- Fortress Insurance Company (Alberta only)
- General Reinsurance Corporation
- Genworth Financial Mortgage Insurance Company of Canada
- Grain Insurance and Guaranty Company
- Great American Insurance Company
- Groupama Transport
- Guarantee Company of North America (The)
- Hartford Fire Insurance Company
- HDI-Geveling Industrie Versicherung AG
- Industrial Alliance Insurance and Financial Services Inc.
- Intact Insurance Company
- International Insurance Company of Hannover Limited
- Jevco Insurance Company
- Jeweler’s Mutual Insurance Company
- Legacy General Insurance Company
- Liberty Mutual Insurance Company
- Lloyd’s
- Lumberman’s Underwriting Alliance
- Metro General Insurance Corporation Ltd.
- Millennium Insurance Corporation
- Missiquoi Insurance Company
- Mitsui Sumitomo Insurance Company
- Motors Insurance Corporation
- National Liability & Fire Insurance Company
- Nipponkoa Insurance Company Limited
- Nordic Insurance Company of Canada (The)
- North Waterloo Farmers Mutual Insurance Company (Alberta only)
- Northbridge Commercial Insurance Corporation
- Northbridge General Insurance Corporation
- Northbridge Indemnity Insurance Corporation
- Northbridge Personal Insurance Corporation
- Novex Insurance Company
- Old Republic Insurance Company of Canada
- Omega General Insurance Company
- Optimum West Insurance Company (Alberta only)
- Palco Insurance Company
- Peace Hills General Insurance Company
- Pembroke Insurance Company
- Personal Insurance Company of Canada (The)
- Perth Insurance Company
- Pilot Insurance Company
- PMI Mortgage Insurance Company Canada
- Portage la Prairie Mutual Insurance Company (Alberta only)
- Primmitym Insurance Company
- Progressive Casualty Insurance Company
- Protective Insurance Company
- Quebec Assurance Company
- RBC General Insurance Company
- RBC Insurance Company of Canada
- Royal & Sun Alliance Canada
- Safety National Casualty Corporation
- Saskatchewan Mutual Insurance Company (Alberta only)
- Scotia General Insurance Company
- Scottish & York Insurance Company Ltd.
- Security Insurance Company of Hartford
- Security National Insurance Company
- Sentry Insurance a Mutual Company
- SGI Canada Insurance Services Ltd. (Alberta only)
- 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
- S&Y Insurance Company
- TD Direct Insurance Inc.
- TD General Insurance Company
- TD Home and Auto Insurance Company
- Temple Insurance Company
- IIG Insurance Company
- Tokio Marine & Nichido Fire Insurance Co. Ltd
- Traders General Insurance Company
- Trafalgar Insurance Company of Canada
- Travelers Insurance Company of Canada
- TruInsure Guarantee Insurance Company
- Triton Insurance Company - Canadian Branch
- T.H.E. Insurance Company
- Unica Insurance
- Unifund Assurance Company
- Utica Mutual Insurance Company
- Virginia Surety Company Inc.
- Watertown Insurance Company
- Wawanesa Mutual Insurance Company
- Western Assurance Company
- Western Financial Insurance Company
- Western Surety Company
- Westport Insurance Corporation (ka ERC)
- XL Insurance Company Limited
- Zenith Insurance Company
- Zurich Insurance Company Ltd (Canadian Branch)