

facts of the general insurance industry in Canada



2009

INSURANCE
BUREAU
OF CANADA



BUREAU
D'ASSURANCE
DU CANADA

President's Message



Lately, the financial climate has been as changeable as the environmental one. Fortunately, Canada's property and casualty (P&C) insurance industry knows how to weather a storm, financial or otherwise.

Risk is our business. Our industry offers products and services that Canadians depend upon in times of need. We pride ourselves on being prepared to protect consumers, helping them recover when unexpected events occur. P&C insurers are experts at coping with the whims of a capricious climate while carrying on with their daily business.

I am proud to say that Insurance Bureau of Canada (IBC), as the national trade association for Canada's home, car and business insurers, shares this "steady as she goes" expertise with its member companies.

IBC is the voice of Canada's P&C insurance industry. We work on a number of fronts to increase public understanding of home, car and business insurance and serve as a sounding board and a source of information for consumers and government.

For 2009, reaching out to consumers remains a top priority. Whether helping Canadians better understand their insurance through our multimedia consumer education campaign, making roads safer by raising awareness about the dangers of distracted driving, or bringing injury prevention information to communities across the country through our summer outreach tours, insurers are committed to communicating with consumers about the issues that matter most to them.

Our intensive work with all levels of government continues on the insurance crime front. Organized insurance crime costs Canadians millions of dollars and, in some cases, their lives. Our industry is dedicated to bringing criminals to justice and will continue to actively raise awareness about and lobby for stricter penalties for insurance crimes.

Auto insurance is another priority area. P&C insurers work within auto insurance systems that are designed and regulated by governments at both the provincial and federal levels. In the year ahead, IBC will continue to work with governments to improve auto insurance products, addressing changes to delivery methods, rate setting, compensation and other issues. Across the country, we are striving toward an approach to auto insurance reform that cultivates a healthy, competitive market and puts consumers' interests first.

IBC is also working with governments and regulators to promote a legislative and regulatory framework that fosters competition and efficiency and attracts capital. Healthy competition benefits consumers, providing the best array of choice and pricing. Such a framework is more important than ever in the face of current economic conditions.

Finally, IBC is working hard to get the message out that we all need to adapt to climatic changes that threaten our quality of life. IBC will continue to urge governments to invest in critical infrastructure at the municipal, provincial and federal levels in order to reduce losses caused by severe weather.

Despite the economic and environmental uncertainties of these times, it is business as usual for Canada's home, car and business insurers, and for IBC. Our priorities are clear, the path is marked and we are moving forward.

A handwritten signature in blue ink, appearing to read 'Don Forgeron', written in a cursive style.

Don Forgeron
President & CEO,
Insurance Bureau of Canada

Contents

PROPERTY AND CASUALTY INSURANCE IN CANADA: THE OXYGEN OF THE ECONOMY 2

Why Insure?	3
Federal and Provincial Supervision	3
Insurance Prices	3
Taxes	4
<i>Premium, sales and fire tax rates, 2007 (chart)</i>	4
<i>Federal and provincial taxes payable, 2007 (chart)</i>	4
Premiums and Claims	4
Premiums, by type/line/class	4
<i>Net premiums written, by line of business, 2007 (chart)</i> ..	5
Claims	5
Deductibles	5
Insurance for Insurers	5
Extra Protection for Policyholders	5
Insurance Education	5

INSURANCE BUREAU OF CANADA..... 6

Industry Claims Agreements	7
Key Issues for the P&C Insurance Industry	7
Adapting to climate change	7
Consumer outreach	8
Reforming the auto insurance system	8
Regulatory improvement	8
Insurance crime	8

AUTOMOBILE INSURANCE..... 10

Types of Coverage	10
Liability	10
Collision	10
Direct compensation – property damage	10
Comprehensive	10
Provincial Minimum Standards for	
Government and Private Auto Insurance	11
Accident benefits	11
Bodily injury caused by uninsured or	
unidentified automobile	11
Direct compensation – property damage	11
Quebec – overview	11
Road Safety	11
Driver behaviour	11
Vehicle design	12
<i>Insurance claims comparisons by car make,</i>	
<i>model and body style</i>	12
Road network	12
Auto Theft	12
Vehicle recovery	13
Export of stolen vehicles	13
ReVINing and branding	13
Theft deterrent systems	14

HOME INSURANCE 15

Types of Homeowner's Coverage	15
Comprehensive	15
Basic/named perils	15
Broad	15
No frills	15
Extra protection for homes	15
<i>Earthquake</i>	15
<i>Sewer back-up</i>	16
Liability Insurance for Homeowners	16
Tenant's Insurance	16
Liability coverage	16
Contents coverage	16
Other coverage	16
Taking Inventory	16

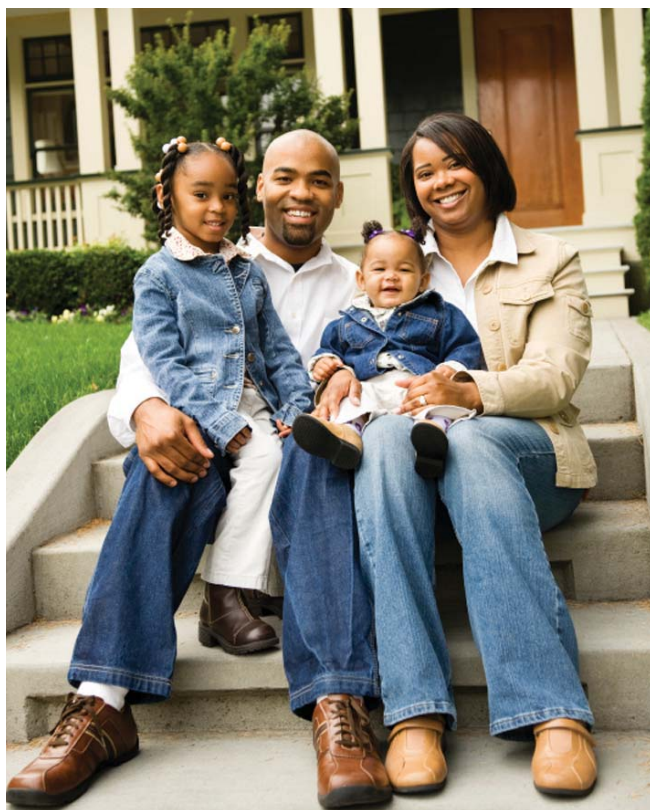
BUSINESS INSURANCE 17

Types of Coverage	17
Commercial general liability insurance	17
Directors' and officers' insurance	18
Errors and omissions insurance	18
Business interruption insurance	18
Controlling Insurance Costs	18
Risk management	18
Insurance for Non-profit Organizations	18
Insurance for Home-based Businesses	19

APPENDICES 20

A History of Insurance	20
B Estimated Employment in the Private	
P&C Insurance Industry in Canada	22
C Compulsory Minimum Insurance Coverage for	
Private Passenger Vehicles	23
D The Insurance Institute	30
E Superintendents of Insurance	32
F Insurance-Related Organizations	33
G Insurance Bureau of Canada – Member Companies	36
IBC Regional Offices	38
IBC Corporate Directory	back cover

PROPERTY AND CASUALTY INSURANCE IN CANADA: THE OXYGEN OF THE ECONOMY



Homebuilders depend on it. Banks that lend money for mortgages need it. Without it, entrepreneurs would be prohibitively vulnerable. And so would thousands of others in businesses and professions throughout modern society.

Insurance is the oxygen of our economy. Without oxygen, nothing thrives. But, even though oxygen is a vital part of our world, we tend to take it for granted – just like insurance. Without insurance, life as we know it would be impossible. Yet we tend to pay insurance very little attention, thinking it will always be there to protect against damaging events that most people believe will never happen to them.

The fact is, many of the things people think of as exciting and worthwhile would not be possible if it weren't for insurance. Insurance is an essential part of a thriving economy that fosters progress. It makes innovation possible and, in doing so, adds to the economic well-being of each and every one of us. Insurance provides the shelter we need to build our

economy and the security we need to be able to move forward and progress as a society. In fact, modern society is far from the first to enjoy the benefits of insurance. To learn a little about the history of insurance, see Appendix A.

In Canada, the private property and casualty (P&C) insurance industry, also known as the general insurance industry, provides insurance protection for most homes, motor vehicles and commercial enterprises throughout the country. Playing a vital role in Canada's economy, the P&C insurance industry employs over 108,000 Canadians, pays more than \$5.7 billion in taxes to the federal and provincial governments, and has a total premium base of \$36 billion. (For more information about employment in the private P&C insurance industry, see Appendix B.)

More than 230 private P&C insurance companies actively compete in Canada. In addition to these private companies, there are government-owned auto insurers in British Columbia, Manitoba and Saskatchewan that are the exclusive providers of the compulsory component of auto insurance in those provinces. The bodily-injury portion of automobile insurance in Quebec is also provided by a government-owned insurer.

Some enterprises participate in various forms of self-insurance arrangements. In a reciprocal insurance exchange, for example, a group of companies or institutions engaged in a similar activity may agree to share certain kinds of risks. However, some risks are so difficult to insure that governments decree, in effect, that all taxpayers must share in such risks. For example, the Nuclear Liability Act (passed in 1976) limits the liability of operators of Canadian nuclear facilities to \$75 million. (An increase to \$650 million was proposed in legislation in 2008.) Insurance companies may choose to join the Nuclear Insurance Association of Canada, a voluntary non-profit association authorized to provide nuclear liability coverage (up to a maximum limit of \$75 million) under the Nuclear Liability Act. The federal government would be responsible for paying claims exceeding \$75 million.

Most of the P&C insurance purchased in Canada is provided by about 100 companies, both Canadian and foreign-owned. In 2007, the private P&C insurance industry generated \$37.9 billion in registered sales and held controlling assets of \$116 billion.

P&C insurance provides the underpinning for much of Canada's – and the world's – economy by assuming part of the financial risk inherent in running a business, driving a car, or owning or renting a home.

Why Insure?

Insurance is a mechanism for spreading risk, for sharing the losses of the few among the many. It allows the policyholder to substitute a small, defined expenditure (the premium) for a large, but uncertain, future loss. Policyholders who escape losses help to compensate those who are directly and adversely affected by loss. The anxiety and worry about the unknown future are eased for all contributors, who can now more easily prepare personal, family or business budgets. Even though the possibility or probability of a loss does not change, the uncertainty connected with it is removed.

Insurance can be thought of as a large pool into which policyholders place their premiums. This pool has to provide for payment of the losses suffered by those who have claims and for the cost of running the insurance business. Because total premiums are usually insufficient to pay claims and operating expenses, insurers also use investment earnings to pay claims and to keep premiums lower than they might otherwise be.

Property and casualty insurance premiums are unlike bank deposits or whole-life insurance premiums in that they do not produce a direct financial return to the policyholder. But property and casualty insurance offers stability; it allows people and businesses to engage in many ventures without having to set aside reserves to meet the financial requirements that may arise from certain types of losses. Insurance also facilitates the granting of credit by protecting the investments of both lenders and borrowers.

The P&C insurance industry, in addition to paying for losses, works to prevent them. In this respect, the industry, government and consumers are natural loss-prevention allies. For decades, P&C insurers and their trade association, Insurance Bureau of Canada (IBC), have worked in partnership with communities and officials on road safety, fire prevention, anti-theft campaigns and many other projects. Most recently, the industry has encouraged governments nationwide to develop a comprehensive strategy to deal with the effects of the increasing number of severe weather events resulting from climate change.

Federal and Provincial Supervision

The conduct of the P&C insurance business in Canada is supervised and regulated by both the federal and provincial governments. The federal Office of the Superintendent of Financial Institutions (OSFI) is concerned primarily with the solvency and stability of insurance companies that are registered under federal statutes. The key statutes governing the activities of P&C insurers are the Office of the Superintendent of Financial Institutions Act and the Insurance Companies Act. Financial supervision by provincial superintendents of insurance is limited mainly to insurers operating under provincial charters. However, provincial

authorities predominate in the supervision of the terms and conditions of insurance contracts and the licensing of companies, agents, brokers and adjusters.

In Canada, automobile insurance is compulsory, unlike home or business insurance. Private insurers provide all automobile insurance sold in six Canadian provinces and all three territories. In 2007, insurers owned by provincial governments in British Columbia, Saskatchewan, Manitoba and Quebec sold about 24.9% of the total automobile insurance in Canada. Private auto insurers provide a small amount of optional coverage in British Columbia, Saskatchewan and Manitoba, and all of the property damage coverage in Quebec. Personal injury coverage in Quebec is provided by the government-owned insurer.

IBC member companies comply with privacy legislation that applies to the collection, use and disclosure of personal information. Laws and regulations ensure that insurance companies will be financially competent to discharge their obligations.

Insurance Prices

To establish premiums, insurance actuaries (with mathematical training in the principle of large numbers and the theory of probability) estimate the number and cost of current and future claims, and the amount of investment income that the insurance company may earn between the receipt of premiums and payment of claims. Insurers must predict their claims settlement expenses, overhead, commission payments or selling costs, provincial and federal taxes, and reserve funds put aside to cope with catastrophes.

Rate setting will never be an exact science. In the highly competitive field of P&C insurance, prices are determined by the interplay between market forces, government regulations and taxes at many levels. (For more information about taxes on insurance, see page 4.) Another factor that affects premiums is the availability and cost of reinsurance (see "Insurance for Insurers" on page 5). P&C insurance prices can change, too, when new information becomes available about the types of risks to which consumers and insurance companies are exposed.

Unlike the prices of other goods and services, P&C insurance premiums do not necessarily keep pace with the general rate of inflation. In theory, an insurance premium reflects the current value of the claims that a pool of policyholders can be expected to make in the future, as well as the costs of administering those potential claims. In most other businesses, the costs of producing and selling a product are known before the price is determined, but P&C insurance is priced before the costs are known. Companies do not know ahead of time how much it may cost to repair a house or a car, nor do they know definitely that they will be called upon to do so. While pricing is based on the latest available information, insurers sometimes still find that claims payouts exceed what they have collected in premiums. Most recently, this premium

shortfall has occurred for some types of commercial insurance, particularly for damage to the environment.

Shortfalls have also been evident in the realm of liability insurance. In the late 1980s, notably in the United States, courts began to award judgments in liability cases differently and more generously than in the past. Suddenly, insurance companies were responsible for settling much larger claims on their liability policies than had been anticipated at the time of sale.

TAXES

The property and casualty insurance industry pays a disproportionate amount of government taxation compared to other industries in Canada's financial services sector (banks, life insurers, credit unions, *caisses populaires* and securities firms). P&C insurance is also taxed more heavily than non-financial services. Premium-based transaction taxes (premium taxes and sales taxes) are the main cause of the industry's heavy tax burden.

While an efficient tax system taxes only once, P&C insurance is rife with layers of transaction taxes. As a result, Canadians' purchases of insurance and financial securities are among the most heavily and inefficiently taxed transactions in Canada. Transaction taxes add substantially to the cost of insurance for consumers.

No other financial service in Canada is taxed at the retail level. In 2007, P&C insurers paid \$5.7 billion to federal, provincial and municipal governments. Over the last decade the industry's average tax burden, as a percentage of its production (value added), was more than three times the average tax burden of Canada's other financial services industries.

In 2007, transaction taxes on P&C insurance totalled \$4.0 billion: \$939.9 million went to pay the goods and services tax (GST) on operations and claims; \$746.8 million paid provincial sales tax (PST) on operations and claims; \$1,147.3 million was spent on PST applied to premiums in Ontario, Quebec and Newfoundland and Labrador; and \$1,220.5 million was paid in premium taxes.

In 2002, IBC commissioned a study comparing the tax treatment of P&C insurers internationally. This study found that the Canadian tax structure is most burdensome. Most other G-7 countries have fewer taxes imposed on the P&C insurance industry, no cascading transactional taxes and no significant capital-based taxes. Specifically, the United States and Japan levy premium taxes, solely or partly, in lieu of income taxes payable. No other G-7 country imposes a capital tax on insurers or sales tax on premiums. Canada's P&C insurance consumers pay all of these taxes when they purchase insurance coverage.

Premium, sales and fire tax rates, 2007

	Insurance premium tax rate%	Insurance premium sales tax rate %	Fire tax rate %
Newfoundland and Labrador	4.00	15.00	
Prince Edward Island	3.50		1.00
Nova Scotia	4.00		1.25
New Brunswick	3.00		1.00
Quebec (excluding auto)	3.35 ¹	9.00	
Quebec (auto insurance)	3.35 ¹	5.00	
Ontario (excluding auto)	3.00	8.00	
Ontario (auto insurance)	3.00		
Manitoba	3.00		1.25
Saskatchewan (excluding auto)	4.00		1.00
Saskatchewan (auto insurance)	5.00		
Alberta	3.00		
British Columbia (excluding auto and property)	4.00		
British Columbia (auto and property insurance)	4.40		
Yukon	2.00		1.00
Northwest Territories	3.00		1.00
Nunavut	3.00		1.00

Note 1: Comprised of 3% premium tax and 0.35% compensation tax for financial institutions. Source: Insurance Bureau of Canada

Federal and provincial taxes payable, 2007 (\$'000,000)

Income taxes	1,390.7
Capital taxes	2.3
Payroll taxes	276.3
Realty and business taxes	34.2
Transaction taxes:	
GST on operations and claims	939.9
PST on operations and claims	746.8
PST on premiums (ON, QC, NL)	1,147.3
Premium taxes	1,220.5
Transaction taxes subtotal	4,054.5
Total	5,757.9

Source: Insurance Bureau of Canada

Premiums and Claims

PREMIUMS, BY TYPE/LINE/CLASS

Almost half of the premiums paid by consumers in 2007 to non-government insurers were for private and commercial automobile insurance. The next largest categories were property insurance for homeowners and tenants, and property insurance for commercial enterprises. These were followed by liability insurance (product liability, directors' liability, etc.).

Other types of insurance purchased in 2007 included boiler and machinery insurance, marine and aircraft insurance, surety and fidelity and other, more specialized, lines. The table below provides a detailed breakdown of the net premiums written by line of business in 2007.

Net premiums written, by line of business, 2007 (\$000,000)		
\$ 16,758	(46.4%)	– Auto (including commercial vehicles)
\$ 6,033	(16.7%)	– Personal property
\$ 4,997	(13.8%)	– Commercial property
\$ 4,766	(13.2%)	– Liability
\$ 839	(2.3%)	– Accident & sickness
\$ 2,701	(7.5%)	– Other
\$ 36,095		– Total business

CLAIMS

When policyholders exercise their right under a policy to be paid by their insurance company for certain financial losses suffered, they are making a claim. A claim can be any notification of a possible loss under an insurance policy, whether or not any payment follows. For each claim that is reported, the insurance company must set aside enough money (“reserves”) to cover its anticipated cost. In the private P&C insurance industry, a large proportion of premium dollars is paid out in claims. Rising claims costs tend to drive up premiums, but competition, investment income and more efficient company operation can help to restrain prices.

DEDUCTIBLES

In an insurance policy, a deductible is the portion of a loss covered by insurance that policyholders must pay themselves. The amount of the deductible appears on the policy. For example, if a policy has a \$1,000 deductible, the policyholder would pay the first \$1,000 of any repair bill and the insurance company would pay the balance up to the policy limits. Any loss that costs less than \$1,000 would be the policyholder's own responsibility.

Deductibles ensure that insurance is doing what it is intended to do – pay for the substantial losses, not the minor ones. Deductibles help to keep premiums low. The higher the deductible a policyholder can afford, the lower that policyholder's premium will be.

Insurance for Insurers

Reinsurance is insurance for insurers. Reinsurers, which are generally international organizations, spread their risks by supporting “primary” insurers in several countries and in many regions around the world. Insurance companies pay premiums to reinsurers in exchange for an agreement to have a proportion of their claims paid for them, particularly in the event of a major loss or catastrophe. Reinsurance is one of many tools used by insurers to guarantee that they will meet every obligation to pay legitimate claims.

In recent years, reinsurers have helped insurance companies

pay the claims from several major events. Among these were the September 11, 2001 terrorist attacks and the destructive 2005 hurricane season in the United States and, in Canada, the ice storms in eastern Ontario and southern Quebec in January 1998 and Hurricane Juan in 2003. The increasing frequency and severity of these and other disasters around the world have led to a decline in the amount of reinsurance available to insurers. As a result, Canadian insurance companies have had to pay higher prices for reinsurance.

Extra Protection for Policyholders

What would happen in the unlikely event of the failure of a P&C insurance company? The Property and Casualty Insurance Compensation Corporation (PACICC) was formed in 1988 to protect policyholders and claimants under most policies issued by P&C insurance companies in Canada. The maximum recovery from PACICC is \$250,000 in respect to all claims arising from each covered policy issued by the insolvent insurer, and arising from a single occurrence. Policyholders may also claim 70% of unused (“unearned”) covered premiums they have paid, to a maximum of \$700.

Membership in PACICC is compulsory for most P&C insurers in Canada. Member insurers provide funds as required to pay the covered claims of an insolvent insurer. PACICC's financial capacity available to pay indemnity claims was substantially increased in 2005 and now totals more than \$500 million per year. For more information, contact PACICC at the address shown in Appendix F or visit www.pacicc.ca.

Insurance Education

Education plays a critical role in the growth and development of people in this complex industry. The Insurance Institute of Canada is the educational arm of the P&C insurance industry in Canada. It is a professional, not-for-profit association of more than 35,000 individual members employed in the industry with insurance and reinsurance companies, brokerages, agencies, adjusting firms, employers of risk managers and others. This number includes some 20,000 active students and more than 15,000 graduates of Institute programs. For more information about the Insurance Institute and its affiliates, see Appendix D.

The insurance industry works behind the scenes to help home, car and business owners pursue their ambitions and build their dreams. While we carry on with our daily activities, insurance professionals measure risk, settle claims, provide reinsurance and pay taxes. We may not think about insurance very often, but it is there, providing the oxygen that sustains our economy, making investments possible and assisting us when we need help.



Note: Due to rounding, figures in this section may not add up to totals given.

INSURANCE BUREAU OF CANADA



Established in 1964, Insurance Bureau of Canada (IBC) is the voice of the companies that insure Canada's homes, cars and businesses. IBC member companies provide nearly 95% of the non-government property and casualty insurance sold in Canada. In addition, a large number of IBC associate members provide services to the industry. Government auto insurers also participate with private insurers in IBC's vehicle information programs. Membership and participation in IBC are voluntary.

As the trade association for the P&C insurance industry, IBC works on behalf of member insurers to improve their business-operating environment. In many ways, IBC helps to keep the "oxygen of the economy" flowing as efficiently and effectively as possible. To do this, IBC advocates industry positions with consumers, government, members and other stakeholders. It identifies and monitors issues, develops policy

In many ways, IBC helps to keep the "oxygen of the economy" flowing as efficiently and effectively as possible.

positions and responds to legal developments. In addition, IBC stays on top of issues of strategic importance to the industry. In 2009, these include adapting to climate change, reforming the auto insurance system, regulatory improvement, consumer outreach and insurance crime.

While it is the voice for many of Canada's P&C insurers, IBC also holds consumers' interests and needs at the centre of its operations. Availability, accessibility and affordability of insurance are the primary indicators of the industry's success. The stability of these indicators makes for a healthier climate for insurers and consumers alike.

IBC lobbies the federal and provincial governments to secure changes in public policy that will benefit P&C insurers and their customers. It campaigns on a range of issues to reduce member companies' losses and increase public understanding of P&C insurance. Public understanding is also fostered in IBC's five regional consumer information centres, where trained personnel with many years of industry and government relations experience answer tens of thousands of consumer inquiries each year.

IBC formulates industry positions on a wide range of insurance-related issues, including road safety, health care funding, taxation and disaster mitigation. Controlling costs is a major concern of insurers, as well as of regulators, so IBC identifies the key factors that contribute to increased premiums (e.g., increased costs of health care, legal services and vehicle repair; poor returns on investments; insurance crime) and develops strategies and programs to address them. For instance, IBC is Canada's leading provider of investigative services to the insurance industry, detecting and preventing insurance crime – particularly in the areas of organized auto theft and personal-injury insurance fraud – and recovering losses on behalf of its members.

IBC develops model policy wordings and helps design fair and efficient claims-handling protocols. IBC is a recognized leader in providing automobile insurance rating information that helps insurers set fair rates (see the Automobile Insurance section for details).

IBC also commissions research on a wide range of topics, from consumers' attitudes toward insurance-related matters and the effectiveness of communications programs in influencing these attitudes, to graduated licensing programs and the outcomes of these and other road safety initiatives, to name but a few examples. IBC also stays up to date on the latest developments in case law and proposed federal, provincial and territorial legislation that may be relevant to member companies.

On behalf of its members, IBC collects, validates and analyzes information in a variety of formats, and works with a wide range of stakeholders, including regulators and industry committees, to ensure the right data is collected to address industry priorities in the most cost-effective manner possible. This information is put to work for three purposes. One purpose is to support insurance regulators' monitoring of the industry. IBC is the service supplier to the General Insurance Statistical Agency (GISA), which carries out activities on behalf of insurance regulatory authorities across Canada. Another purpose is to support IBC's lobbying and communications efforts, some of which are outlined above. Finally, IBC uses data to support individual companies' business decisions by offering members a variety of products pertaining to vehicle information and insurance crime.

IBC also provides support to other, related organizations, such as Facility Association (see the list of Insurance-Related Organizations in Appendix F for contact information).

Ultimately, the goal of all of IBC's efforts is to promote the health and stability of the P&C insurance industry, so that consumers have consistent, easy access to insurance – and the peace of mind it provides.

Industry Claims Agreements

Insurance companies, like people, sometimes disagree about who is responsible for what. Claimants should not be greatly inconvenienced in these situations, and should be able to have a claim resolved and paid expeditiously. Therefore, insurance companies are parties to five voluntary agreements designed to facilitate settlements and reduce or eliminate legal and court costs. These agreements, which are administered by Insurance Bureau of Canada, provide insurers with an inexpensive mechanism to determine which insurer is ultimately responsible for paying the claim. The five agreements are:

- > Respecting Standardization of Claim Forms and Practices, and Guidelines for the Settlement of Claims

- > Property/Boiler Disputed Loss Agreement
- > Agreement of Guiding Principles (Property Insurance)
- > Agreement of Guiding Principles Between Primary and Excess Liability Insurers Respecting Claims
- > Owned and Non-owned Contents Agreement (Quebec)

Many insurers have signed an Insurance Industry Alternative Dispute Resolution (ADR) Commitment in order to avoid unnecessary expense, lengthy delays and misallocation of resources, and to improve communication and understanding among insurers.

If ADR doesn't do the job, most automobile and general liability insurers have agreed to settle claim disputes through binding arbitration under the Canadian Inter-Company Arbitration Agreement. The Canadian Insurance Claims Managers' Association supervises the operation of the agreement and any amendments to it.

Because policyholders and third-party claimants are not parties to these agreements, they are not bound by them and may seek other avenues to resolution. Details about these claims agreements, and lists of companies who have signed them, are available in the Legal Products and Services section of IBC's website, at the following URL: www.ibc.ca/en/legal/index.asp.

Key Issues for the P&C Insurance Industry

Insurance Bureau of Canada uses its government relations and public affairs expertise to assist the P&C insurance industry in realizing its vision: "Consumers and governments trust, value and support the private property and casualty insurance industry and its products and services."

IBC's focus for 2009 is shared among five strategic issues:

- > **adapting to climate change**
- > **consumer outreach**
- > **reforming the auto insurance system**
- > **regulatory improvement**
- > **insurance crime**

ADAPTING TO CLIMATE CHANGE

Severe weather is hitting us harder and more frequently now than in the past. There is an almost unanimous scientific consensus that human activity is contributing to this situation.

Insurers acknowledge that individuals and industries must all do their part to change the effects that humans are having on

the earth's climate – we need to lessen our collective dependence on fossil fuels and reduce our carbon footprint. But what the property and casualty insurance industry sees as the most immediate challenge facing Canada is the need to *adapt* to climate change before the calamities associated with it become totally unmanageable.

People across this country depend on Canada's home, car and business insurers to protect them against unexpected disasters, large and small. The industry is on the front lines, facing virtually every kind of threat out there in today's world. And the severe weather resulting from climate change has become a formidable foe: insurance claim payments stemming from natural disasters, even when adjusted for inflation, have doubled every five to ten years since the 1950s.

That is why IBC funds high-level research into preparing for severe weather. In addition, IBC is involved in discussions with governments about the need to invest in critical infrastructure at the municipal, provincial and federal levels, as well as the need to introduce building codes designed to mitigate losses resulting from future storms.

CONSUMER OUTREACH

Home, car and business insurance are complex products. In fact, a recent POLLARA poll revealed that the majority of Canadians do not understand their insurance products as well as they may think. P&C insurers are committed to providing information to help consumers become more insurance-savvy. For example, in March 2008, IBC launched a multi-phase consumer education campaign entitled, "If you want to know, here's where to go. [abc.ca](http://www.abc.ca)." IBC's website is the focal point of the campaign, with television and radio ads directing people to the website for answers to common questions about insurance.

IBC understands that the first step to being a smart insurance consumer is knowing just how much you have to protect. For this reason, as part of the consumer education campaign, IBC offers consumers free, downloadable home inventory software called "Know Your Stuff," available at www.abc.ca. IBC's consumer education campaign continues to evolve, and new initiatives will be introduced throughout 2009.

REFORMING THE AUTO INSURANCE SYSTEM

Automobile insurance is mandatory for anyone who drives a car. Therefore, it is the largest market serviced by the P&C insurance industry. As a result, interest in auto insurance, its benefits and its associated costs is high among consumers who pay premiums for it, governments who regulate it and companies who provide it.

The cost of auto insurance is directly related to the cost of settling claims. The most expensive part of the auto insurance system involves assisting people who are injured in motor vehicle collisions. These costs vary considerably by province. In some jurisdictions, the majority of claims involve legal actions. In others, the systems are designed to encourage those injured to seek medical attention. Canada's insurers help Canadians recover from motor vehicle collisions in a wide array of systems.

The other part of settling claims involves repairing cars and repairing other physical damage caused by collisions.

In addition to its involvement in insurance-related health care matters, IBC continues to work on behalf of its members to raise awareness of the need for choice in auto insurance across the country. IBC also supports the work of Facility Association in improving residual markets for auto insurance.

REGULATORY IMPROVEMENT

P&C insurers acknowledge the important roles of governments and their regulatory agencies in overseeing the industry. The industry remains committed to advancing a more efficient and effective regulatory framework that delivers good value to both insurers and their customers. To this end, insurers expect to progress toward a lighter market-conduct regulatory burden by developing and advocating risk-based approaches to new regulatory concerns. This includes demonstrating the value of the Standards of Sound Marketplace Practice as a regulatory tool and a key element in a new approach to insurance oversight, an approach that includes a combination of system stewardship and risk-based regulation as an alternative to rules-based regulation.

IBC is working with the Office of the Superintendent of Financial Institutions (OSFI) and the Canadian Council of Insurance Regulators (CCIR) to improve solvency regulation in Canada. This includes IBC suggesting that regulators change investment factors in the current Minimum Capital Test. The goal is to bring the P&C insurance test into line with the system used for life insurers.

IBC is also working to examine the industry's financial readiness in the case of a major earthquake and is proposing recommendations to improve earthquake solvency oversight. OSFI has expressed specific interest in this exercise.

INSURANCE CRIME

Insurance crime continues to be a destructive and costly problem for all Canadians. Insurance fraud and auto theft cost insurers and policyholders billions of dollars each year. In 2007, auto theft cost Canadian insurers \$542 million, a cost that is ultimately borne by consumers, averaging about \$35 per automobile insurance policy. Furthermore, once the related costs for health care, police, emergency services and the courts are factored in, the annual cost of auto theft to the Canadian public amounts to \$1 billion.

To help curb these costs, and the loss of life that too often results from insurance crime, IBC partners with government, law enforcement agencies and consumers on a variety of initiatives to combat auto theft. IBC also puts considerable resources into the investigation of staged collisions – collisions staged by criminals who later claim debilitating injuries in order to collect income replacement and other financial benefits from insurance companies – and other types of personal-injury insurance fraud.

IBC is advocating for:

- > changes to the Criminal Code and Youth Criminal Justice Act to deter potential and re-offending auto thieves;
- > increased recovery of stolen vehicles at major Canadian ports; and
- > a government commitment to address organized insurance crime through legislative changes and resource allocation, such as appointing dedicated prosecutors.

On behalf of its member companies, IBC stays abreast of these, and other, strategic issues in order to foster a healthy, competitive insurance marketplace. In doing so, IBC helps to ensure that the P&C insurance industry is ready to step in when disaster strikes. With their homes, cars and businesses protected against mishap, Canadians are able to take risks in their personal and professional lives that would not otherwise be financially feasible.

IBC helps keep the insurance industry strong, and the industry, in turn, helps power Canada's economy – in much the same way as the oxygen we breathe helps keep us alive.



INSURANCE
BUREAU
OF CANADA



BUREAU
D'ASSURANCE
DU CANADA

HOME INVENTORY

Know Your Stuff™



Do you know your stuff?

A home inventory can help you purchase the right insurance and get claims settled faster.

- **Download** the free home inventory software from ibc.ca.
- **Create** your electronic inventory to keep track of your stuff!
- **Add** items to your inventory, room by room.
- **Upload** photos and receipts, from your digital camera or scanner.
- **Print** a copy of our report, and put it somewhere safe, or **store** it on a remote server.

AUTOMOBILE INSURANCE



Automobile liability insurance for private passenger and commercial vehicles is mandatory throughout Canada. This system provides financial protection for policyholders who are held liable for injury or loss sustained by others as a result of the operation of policyholders' vehicles.

Many provinces have implemented so-called "no-fault" schemes, whereby accident victims, regardless of fault, may claim compensation from their own insurers for injuries. These plans range from "pure no-fault" in Quebec and Manitoba to "threshold no-fault" in Ontario, and from "modified pure no-fault" with a tort option in Saskatchewan to more rudimentary plans elsewhere.

Generally, the higher the "no-fault" threshold, the less involved the courts will be. Thresholds can be monetary (e.g., a specified dollar amount of insured medical expenses) or verbal (e.g., a description of severely debilitating injuries or of loss or impairment of bodily functions). Lawsuits may be

permitted for cases where expenses or injuries meet or exceed these thresholds. In Ontario, for example, seriously injured claimants (and the personal representatives of persons killed in collisions) may sue for pain and suffering, provided that the threshold is met.

Outside of Manitoba and Saskatchewan, where such insurance is mandatory, insurance against damage to a vehicle is available on a voluntary basis. If this insurance is not purchased and a driver is completely at fault in an accident, there will be no recovery whatsoever for vehicle damage.

Private insurers in Canada wrote \$16.8 billion in auto insurance net premiums in 2007, with government insurers accounting for an additional \$5.6 billion combined in Quebec, Manitoba, Saskatchewan and British Columbia.

Types of Coverage

LIABILITY

Liability coverage protects a driver if someone else is killed or injured – or if his or her property is damaged – because of the driver's negligence. It will pay for legitimate claims against a driver up to the limit of coverage, and will pay for the costs of settling the claims, including defence costs.

COLLISION

Collision coverage pays for damage to a vehicle to the extent that the vehicle's driver is at fault, or for damage caused by an unidentified vehicle or object.

DIRECT COMPENSATION – PROPERTY DAMAGE

Direct Compensation – Property Damage coverage allows a driver to claim from his or her own insurance company for damage to the driver's vehicle and its contents caused by someone else. Having this type of coverage means that, to the extent that a driver is not at fault in an accident with another vehicle, the driver's own insurer will pay for damage to his or her vehicle and its contents, as well as for loss of use of the vehicle.

COMPREHENSIVE

Comprehensive coverage pays for all insured damage to a vehicle (e.g., fire, theft, vandalism) except for collision damage.

Provincial Minimum Standards for Government and Private Auto Insurance

Accident Benefits coverage is compulsory in most parts of Canada, and protection against damage caused by uninsured automobiles is universal (see “Bodily injury caused by uninsured or unidentified automobile,” below). Otherwise, automobile insurance coverage and the range of benefits available to those injured in collisions vary widely from one province or territory to another.

In British Columbia, Saskatchewan and Manitoba, government insurers provide the basic/required minimum auto insurance policy, and both private and government insurers sell enhancements or top-ups to the basic policy. In Quebec, the system is mixed (see “Quebec – overview” for details). In the provinces and territories served by private insurance companies, all automobile insurance policies contain standard terms and conditions. Each provincial or territorial government, however, sets its own standards and its own minimum limits for the amount of liability coverage that owners must buy. The chart in Appendix C outlines what the compulsory minimum coverage is across Canada.

ACCIDENT BENEFITS

Accident Benefits coverage is compulsory in all provinces except Newfoundland and Labrador. This coverage provides compensation, regardless of fault, if a vehicle’s driver, its passengers or pedestrians suffer injury or death in an automobile collision.

BODILY INJURY CAUSED BY UNINSURED OR UNIDENTIFIED AUTOMOBILE

This coverage provides up to \$200,000 (\$500,000 in Nova Scotia) if a policyholder is injured or killed through the fault of a motorist who has no insurance, or by an unidentified vehicle. The policyholder would receive payment under this protection through the Uninsured Automobile coverage in the policy, unless the Canadian province or territory, or US state, where the injury took place has a special fund from which to claim. The policyholder would be reimbursed for the money he or she would otherwise be entitled to recover from the uninsured/unidentified motorist.

DIRECT COMPENSATION – PROPERTY DAMAGE

In Quebec, Ontario and New Brunswick, policyholders’ own insurers compensate them for the share of the loss of use of a vehicle and the damage caused to the vehicle for which another driver is responsible. Policyholders deal with their own insurers, not the other person’s. If an identified insured motorist is responsible for the collision, policyholders can collect from their own insurers regardless of whether or not they have purchased optional physical damage coverage. There are rules, however, for Direct Compensation to apply. If these conditions can’t be fulfilled, then policyholders may have to rely on collision insurance (if they have it).

QUEBEC – OVERVIEW

The automobile insurance system in Quebec has two main components: bodily injury, which is covered by a public plan administered by the *Société de l’assurance automobile du Québec (SAAQ)*, and damage to vehicles, which is covered by private insurers. SAAQ will compensate Quebec residents for bodily injury arising from an automobile accident anywhere in the world, regardless of fault. The SAAQ plan also covers non-residents injured in Quebec to the extent that they were not at fault. Under certain conditions, SAAQ compensates victims for bodily injury or property damage caused by an unidentified third party.

Road Safety

The numbers of traffic deaths and injuries across Canada have declined substantially over the past several decades, though only a slight decrease in traffic deaths was reported in 2006. In 1987, for instance, 4,283 people were killed in collisions on Canadian roads and highways. By 2006, the latest year with complete collision statistics from Transport Canada, that number had dropped to 2,889. The decline in injuries has been less dramatic, with 280,605 people injured in 1987 and 199,337 injured in 2006. There were 49,606 fewer collisions involving injuries or fatalities in 2006 than there were in 1987.

These results are a measure of improvements in driver behaviour, vehicle design and the road network.

DRIVER BEHAVIOUR

No matter how protective the car or how well-maintained the road, the weakest link in road safety is usually the driver. Human behaviour on the road is typically the determining factor in collision and fatality rates.

Several driver initiatives have improved Canada’s road safety record. Anti-drinking-and-driving campaigns can be credited for making impaired driving not only socially unacceptable, but also a criminal offence. Strict enforcement through police spot checks is an effective deterrent, but more efforts are needed to address the behaviour of repeat offenders. Many provincial jurisdictions have legislated vehicle impoundment, as well as interlock programs, through which special equipment is installed to prevent a vehicle from starting if a Breathalyzer test indicates that the driver has been drinking.

The introduction of graduated licensing in most jurisdictions, advocated by Insurance Bureau of Canada, has reduced the number of fatalities and serious injuries by as much as 30% for new drivers. As more research results become available, enhanced graduated licensing programs will surely be considered by governments.

In spite of these successes, many challenges still need to be addressed. These include driver distractions (such as cellular phones and other devices), driver fatigue (a factor contributing to as much as 19% of all fatal collisions in Canada) and issues related to medically-at-risk drivers (i.e., how medical conditions and medications can affect driving

abilities). As well, the use of electronic enforcement (such as red-light cameras and photo radar) needs to be monitored to measure its impact on driver behaviour.

VEHICLE DESIGN

Cars are generally safer now, from the point of view of self-protection, than ever before. Over the past 30 years, hundreds of improvements, such as airbags, energy-absorbing car frames and anti-lock braking systems (ABS), have made cars safer for the driving public. These improvements were brought about by a combination of regulatory initiatives and consumer-grade testing of safety performance over and above regulatory standards. The testing has served to differentiate vehicle models and has resulted in a strong awareness of safety performance in the minds of consumers.

Emerging technology, such as electronic stability control (ESC) systems, drive-by-wire controls and sensing systems that extend beyond the vehicle, will continue to help drivers avoid collisions and increase their chances of survival should a collision occur. In addition, on-vehicle event data recorders (EDRs) are an emerging technology with the potential to enhance road safety.

A remaining challenge is to ensure that the auto repair industry maintains its ability to service increasingly sophisticated vehicles that vary greatly in terms of vehicle weight, height and frame stiffness.

Insurance claims comparisons by car make, model and body style

IBC analyzes the costs associated with insuring virtually all private passenger vehicles. To assist insurers in estimating future car-insurance claims costs more accurately and fairly, IBC provides Canadian Loss Experience Automobile Ratings (CLEAR). By analyzing vehicle claim histories to estimate future losses, CLEAR allows insurers to reward policyholders who drive vehicles that are likely to incur lower insurance losses. To help car buyers, IBC publishes lists of safety features and anti-theft devices for all new models, as well as summaries of the insurance claims experience of the most popular models.

This year's edition of *How Cars Measure Up*, an annual IBC report, highlights the Canadian insurance claims experience of 1995 through 2007 model year vehicles. To ensure that the summaries would be sufficiently credible, vehicle models were included only if they had amassed at least 18,000 months of experience between 2003 and 2007. This year's edition shows the relative cost per insured vehicle (i.e., loss cost) for Collision, Direct Compensation – Property Damage and Comprehensive coverages; the relative claim frequencies for Accident Benefits (personal injury) coverage; and both the relative claim frequencies and relative loss costs of theft claims. The report is available on IBC's website at www.ibc.ca/en/Car_Insurance/Buying_a_New_Car/HCMU.asp.

Overall, the cost per insured vehicle for Collision claims showed an increase of 8.9% as compared to the cost evidenced in the previous year. Sport specialty vehicles, two-door models and sport utility vehicles (SUVs) had the highest costs per insured vehicle, while cargo vans and passenger vans had the lowest costs.

The cost per insured vehicle for Comprehensive claims (for non-collision damage such as theft, fire and flying objects) evidenced a 7.2% increase as compared to the cost from the previous year. Cargo vans, passenger vans and four-door models continued to have the lowest cost per insured vehicle, while sport specialty vehicles, trucks and SUVs had the highest costs.

Overall, the frequency of Accident Benefits (personal injury) claims increased by 3.8% as compared to the frequency evidenced in the previous year. Trucks continued to have the lowest claim frequency, again remaining under 1.0 claim per 100 insured vehicles. Two- and four-door models continued to have the highest claim frequencies, with each of these types at 2.1 claims per 100 insured vehicles. Lastly, all body styles except station wagons, SUVs, four-door models and passenger vans evidenced a decrease in claim frequency.

ROAD NETWORK

The Canadian road network is used beyond capacity, particularly in major urban centres. The number of vehicles on our roads has increased by over 6 million in the past 20 years. Today, more than 20 million vehicles must figure into road safety considerations, which include the design of new roads. While the high volume of vehicles increases the potential for collisions, several improvements can significantly reduce their frequency and severity. For example, modern urban and highway lighting structures are designed to yield to impact to protect vehicle occupants. Roadside barriers are now better at absorbing shock and preventing cars from rolling in a collision. Intersections and highway exits are better lit, and snow removal and de-icing programs ensure roads are as safe as possible in winter conditions.

Insurance Bureau of Canada will continue to be an active participant in helping to make Canada's roads the safest in the world.

Auto Theft

Today, vehicle theft accounts for more than 13.5% of all property crime in Canada. While the national property crime rate has dropped 27.3% in the past ten years, the rate of car thefts has seen only a 19.4% decline. Much of this is attributable to the rise of organized auto-theft rings in Canada. Canada's criminal intelligence network identified 950 criminal organizations in 2007, compared to 800 in the previous year. In an August 18, 2007 article, "Tracking the techie mobster," the Toronto Star revealed Criminal Intelligence Services Canada's finding that organized crime rings in Canada are involved primarily in illicit drugs, financial

crime, theft of intellectual property and vehicle theft. The decline in the number of recovered stolen vehicles may be taken as evidence of the increase in organized auto theft in Canada.

In accident year 2007, the frequency of auto theft claims across Canada decreased by 9.0% as compared to the previous year, remaining lower than 1.0 theft per 100 insured vehicles (5.3 thefts per 1,000 insured vehicles). The highest theft frequencies were observed in British Columbia, Quebec and the western region (which comprises Manitoba, Saskatchewan, Alberta, Nunavut, Yukon and the Northwest Territories). The cost per insured vehicle for theft was lower in 2007 than in 2006, having decreased by 4.4%, to just over \$32.00. The total cost of theft claims in Canada for accident year 2007 was \$541.7 million, 4.6% lower than the previous year's costs.

Some car models are more prone to theft than others because they are easier to steal, more desirable or both. Of the most popular vehicles manufactured between 1995 and 2007, the 2000 two-door Honda Civic SiR was the most frequently stolen vehicle, according to IBC's report *How Cars Measure Up*. Runners-up (in descending order) were: the 1999 two-door Honda Civic SiR, the 2004 four-door, all-wheel-drive Subaru Impreza WRX/WRX STi, the 1995 Dodge/Plymouth Grand Caravan/Voyager, the 1995 Dodge/Plymouth Caravan/Voyager, the 2002 two-door Acura RSX Type S, the 2001 Audi TT Quattro Roadster, the 1995 two-door Acura Integra, the 1996 two-door Dodge/Plymouth Neon and the 1996 four-door Dodge/Plymouth Neon.

The 2005 four-door, four-wheel-drive Cadillac Escalade suffered the highest cost per insured vehicle for theft claims, at more than 21 times the average for all vehicles nationally. The nine runners-up for this dubious honour included the 2001 Audi TT Quattro Roadster, the 2004 four-door, all-wheel-drive Subaru Impreza WRX/WRX STi, the 2006 four-door, four-wheel-drive Land Rover Range Rover, the 2003 two-door Acura RSX Type S, the 2001 four-door Audi S4 Quattro, the 2007 four-door, four-wheel-drive Toyota FJ Cruiser, the 2000 two-door Honda Civic SiR, the 2002 two-door Acura RSX Type S and the 2000 four-door Audi S4 Quattro.

VEHICLE RECOVERY

AutoFind is a joint project between Insurance Bureau of Canada and police services in Toronto, Hamilton and Edmonton. The AutoFind program uses AutoVu Technologies Inc.'s mobile licence plate recognition (MLPR) system to scan the plates of cars parked on streets, in parking lots, etc., and compare their numbers to those on a list of vehicles reported missing or stolen throughout Canada. The MLPR system can scan up to 1,000 plates an hour. When a scanned plate matches a plate on the uploaded list, the vehicle's status as stolen or missing is confirmed and recovery procedures are initiated. IBC was instrumental in the recovery of \$19.4 million in stolen vehicles last year, \$6.9 million of which was due to AutoFind.

EXPORT OF STOLEN VEHICLES

Insurance Bureau of Canada and the National Insurance Crime Bureau in the United States have spearheaded the North American Export Committee (NAEC) initiative. Representatives from the private insurance industry, the police community and other groups are addressing the export of stolen vehicles on a North America-wide basis. IBC is working to prevent stolen vehicles from leaving Canada. When a stolen Canadian vehicle is located outside Canadian borders, IBC works with local customs, government and law enforcement officials to secure the vehicle and return it to Canada. Recently, IBC's training of customs officials led to the return of 32 high-end vehicles from Ghana.

IBC is encouraging Canada Border Services Agency (CBSA) to partner with law enforcement and with IBC to improve efforts to identify and seize stolen vehicles at all major Canadian ports.

IBC is also involved in tracking information about exported stolen vehicles. This information is available to foreign jurisdictions that use the Interpol network to confirm vehicle status. The goal is to identify stolen vehicles from among the large volume of legitimate exports before the stolen vehicles are exported.

There are many successes. For example, IBC has created a Mutual Legal Assistance Treaty (MLAT) with mainland China for the safe return of stolen Canadian vehicles. For China, this is the first treaty of its kind with any country in the western world. China assisted IBC in 2003 with the return of 17 Audi vehicles valued at almost \$1 million; in 2007 with the recovery from Hong Kong of eight high-end vehicles with a total value of \$500,000; and in 2008 with another recovery from Hong Kong of a dozen high-end stolen vehicles. IBC has also worked with Lithuania, Mexico, Jamaica and, recently, Sweden to initiate the recovery of stolen vehicles.

REVINING AND BRANDING

Similar to a fingerprint, a vehicle identification number (VIN) uniquely identifies a specific vehicle to the insurance industry, law enforcement, government, consumers and concerned stakeholders. IBC now offers reVINing services in Ontario and Alberta for vehicles with damaged, stolen or switched VIN plates. IBC inspects these vehicles to verify their true identities and then creates new VIN plates once the numbers are confirmed. IBC has access to manufacturers' and police databases, as well as its own confidential sources, for reVINing purposes. IBC's Stolen and Salvage Vehicle Program ("branding") allows insurers, self-insurers, adjusting companies and salvage companies to place a classification of "salvage," "irreparable" or "stolen" on all total-loss vehicles. A brand designation makes it more difficult for thieves to register stolen vehicles because it prevents them from reintroducing the VINs of wrecks into the system by applying them to stolen cars.

THEFT DETERRENT SYSTEMS

IBC has worked with carmakers, after-market manufacturers, consumer representatives, police and insurers to develop the National Standard of Canada for automobile theft deterrent systems. Underwriters' Laboratories of Canada (ULC) standard 338 (CAN/ULC-5338-98) now provides Canadian insurers with a benchmark to consistently measure the effectiveness of electronic theft deterrent systems when considering premium discounts. Studies suggest that passive electronic immobilizers meeting the National Standard (which arm automatically, requiring no driver intervention) have reduced the average cost of theft to insurers by more than 57%.

In September 2007, Canada's Motor Vehicle Safety Standards began to require that all new light-duty, non-emergency vehicles (cars, vans, light trucks and SUVs) be equipped with an electronic immobilization system that meets the specifications defined in the regulation. The standards were amended in December 2007 to allow vehicles without immobilization systems and purchased in the United States to be imported into Canada, on the condition that these vehicles be fitted with an after-market immobilization system that conforms to the National Standard of Canada (CAN/ULC-5338-98).

As of the 2008 model year, the following Canadian vehicle manufacturers have installed immobilizers that meet the requirements of the National Standard of Canada (CAN/ULC-5338-98) as standard equipment:

Audi	Land Rover
DaimlerChrysler	Mercedes-Benz
Ford	Nissan
General Motors	Saab
Hyundai	Subaru
Jaguar	Volkswagen
Kia	Volvo

A list of vehicle models with immobilizers that meet the National Standard of Canada is posted on IBC's website at www.ibc.ca/en/Insurance_Crime/documents/immobilizers/TDS_APPROVED_E.pdf.

The Canadian Loss Experience Automobile Rating (CLEAR) system used by most insurers takes into account the presence of a National Standard of Canada-compliant system in a given vehicle model.

In addition, four after-market theft deterrent systems, the PFK Autowatch 329Ti, the PFK Autowatch 573 PPI, the Mastergard M6000 and the Powerlock-Canada, meet the National Standard of Canada. Because the best security system can be seriously compromised by poor installation, IBC recommends that after-market theft deterrent systems be installed in accordance with a second protocol, ULC ORD 275.1. This document requires installers to solder all connections and to vary the details of each installation from vehicle to vehicle.

Support for the effectiveness of modern attempts to reduce vehicle theft was documented in the 2002 IBC report *Theft Trends by Vehicle Age*. Since 1996 (the year that immobilizing theft deterrent systems meeting the National Standard of Canada first began to enter the private passenger fleet), vehicle theft has shifted toward older vehicles (vehicles more than six years old). In 2007, although there was a substantial decline in the number of thefts of older vehicles, these continued to have higher theft-frequency rates than newer vehicles.

Canadians are frequent users of the road, spending a great deal of time in automobiles for business and personal purposes over the course of their lifetimes. Although large gains in theft-prevention and road safety have been made, cars still go missing and collisions still occur. Automobile insurance plays a crucial role in preserving our quality of life if and when these misfortunes take place. Drivers, passengers and pedestrians may take car insurance for granted, but it provides a much relied-upon safety net that reassures Canadians each and every time we turn the key in the ignition, ride in a car as a passenger or walk across the street.



HOME INSURANCE



Whether rented or owned, homes represent a large financial investment for individuals and families. This is especially true for homeowners, who typically have their life savings tied up in bricks and mortar. Unfortunately, no matter how well-built the structure, all homes are vulnerable to fire, theft and other disasters. What's more, the contents of any home – furniture, appliances, clothing and other personal belongings – often represent a significant commitment of resources on the part of the homeowner or tenant.

When adverse events do occur, the prospect of having to pay to replace all of one's belongings – and perhaps even one's home itself – is more than daunting for most people. Home insurance provides protection against this prospect; it protects homeowners and tenants from having to pay out an enormous amount of money all at once, often at a time when they are already emotionally vulnerable.

In 2007, theft accounted for 14% of all homeowners' claims. Other causes, including hail and wind, accounted for about 44% of homeowners' claims. Water damage to homes accounted for 32% of claims, followed by fires, which accounted for 10%.

Below is an overview of several types of insurance policies that homeowners and tenants can purchase. Please note that the wording of policies and the details of coverages vary within these general categories from one insurance company to another.

Types of Homeowner's Coverage

COMPREHENSIVE

This is the most inclusive type of home insurance policy. It covers both the building and its contents for all risks, except those risks that are specifically excluded. Some of the risks excluded from a typical home insurance policy are insurable (e.g., earthquakes) – homeowners can buy optional coverage to insure against such risks. Other risks that are excluded from a typical home insurance policy cannot be insured against (e.g., overland flooding) – there is no insurance available to purchase for such "uninsurable perils."

BASIC/NAMED PERILS

If a homeowner would prefer to save money by carrying more of the financial risk, a basic or "named perils" policy may be appropriate. This type of policy covers only those perils, such as fire or theft, that are specifically included in the policy.

BROAD

A mid-price option between a "comprehensive" policy (which costs more) and a "named perils" policy (which costs less but is more risky) is the so-called "broad" policy. This type of policy provides "comprehensive" coverage for the most costly items, such as buildings, and "named perils" coverage on specifically named contents.

NO FRILLS

Some insurers offer very basic – or "no frills" – coverage for properties that don't meet their normal underwriting standards. For example, a building may have physical problems that prevent it from meeting insurers' standards. Although a "no frills" policy is the least costly type of home insurance coverage, a homeowner may save money in the long run by correcting the deficiencies of the building's structure in order to qualify it for better coverage.

EXTRA PROTECTION FOR HOMES

The following perils are not usually included in any type of home insurance policy, but coverage for them can often be purchased separately.

Earthquake

For homeowners in earthquake-prone regions – such as parts of Quebec, the Ottawa Valley and British Columbia – this coverage is especially worth considering. Earthquake insurance generally covers loss or damage caused to the property by the actual shaking of the earth. However, if the shaking of the earth were to cause a gas main to break and ignite, resulting in a fire, the subsequent damage would likely be covered under an ordinary homeowner's policy. Earthquake coverage is subject to a higher

deductible than is coverage for other perils insured by home insurance policies.

Sewer back-up

This coverage is particularly useful for homes in low-lying areas, especially those with combined storm and sanitary sewers. In addition to considering sewer back-up coverage, homeowners may also wish to install a back-flow prevention device, where it is permitted by local codes.

Liability Insurance for Homeowners

In addition to covering property and contents for losses, homeowner's insurance also includes liability coverage.

The personal liability portion of home insurance applies at home – or anywhere in the world – to bodily injury that policyholders may unintentionally inflict on others, and to accidental damage that policyholders may do to others' property. For example, if a visitor or a household employee were injured as a result of slipping on a wet floor in a home, and the homeowner were judged to be legally responsible, personal liability insurance would cover the damages for which the policyholder was legally obliged to pay. It should be noted that liability coverage does not apply to injuries sustained by policyholders themselves or by members of their immediate households. Deductibles do not apply to homeowner's liability coverage.

Tenant's Insurance

Even though they may not have money invested in a house, tenants are also vulnerable to substantial property losses. Landlords have relatively few legal obligations to compensate tenants for damage to or loss of their tenants' personal possessions. Tenants, on the other hand, are responsible for damage they may cause to any part of the building in which they live and for any harm they may cause to others who live or visit there.

Tenant's insurance policies differ from insurer to insurer, but they generally include two types of coverage – liability and contents.

LIABILITY COVERAGE

Liability coverage protects tenants if they or their guests cause damage to the building, whether to their unit only or to the entire building. If tenants do not have liability insurance and are sued for repair costs resulting from damage they or their guests have caused, they could be held financially responsible for the whole bill. Liability insurance also protects tenants if someone is injured in their home and sues for damages.

CONTENTS COVERAGE

Contents coverage allows tenants to replace or repair belongings if they are lost or damaged. Tenants may think they possess little of value, but would probably be very surprised by

how much it would cost them to replace everything, all at once. Tenants are advised to obtain insurance for an amount representing the replacement cost of all their belongings, and for cleaning and repairing belongings in case of water or fire damage. Contents coverage is applied on a "named perils" or an "all risk" basis: "named perils" policies cover only those events that are specifically named in the policy and "all risk" policies cover a more extensive list of possible occurrences.

OTHER COVERAGE

If a home is uninhabitable for a period of time, tenants may need to move to a hotel or even a new place of residence. If the move is necessitated by an insured event, some tenant's policies will cover additional living expenses incurred during this time, such as meals (if staying in a hotel) and extra rent or room charges.

Taking Inventory

All homeowners and tenants should have an up-to-date inventory of their possessions and a record of the items' values. This record is very useful to all parties involved (e.g., the homeowner or tenant, the insurer and the police) in the event of a burglary or fire. Without such a record on hand, it can be difficult for people to recall the details about items that are damaged or have gone missing.

When taking inventory, some people like to make a drawer-by-drawer, room-by-room record of their possessions using a photo or video camera. An audio recorder could be useful for making a spoken, detailed list of collections (e.g., books, tools, stamps, etc.). Written or typed descriptions are useful, too. However one decides to make an inventory, it should include items' makes, models, serial numbers and other identifying marks, as well as sales receipts for major items. Inventory records should be stored in a safety-deposit box or another secure location away from home.

IBC makes two home inventory aids available on its website, www.ibr.ca. One is a simple spreadsheet people can use to list their belongings room by room, and the other is an easy-to-use software program called "Know Your Stuff," which gives users the options to upload photos and store their inventory data in a secure location.

For anyone who has a place to call home – which is, fortunately, the vast majority of Canadians – home insurance provides a safety net when adverse events put homeowners and tenants at their most vulnerable. Home insurance protects what are often an individual's or a family's biggest financial assets. By doing so, home insurance offers peace of mind that – though it is invisible like the air we breathe – is priceless.



BUSINESS INSURANCE



For businesses and non-profit organizations in Canada, having the right insurance is essential to surviving and thriving in a world that is full of opportunity but also full of risk.

Purchasing the right type and amount of insurance provides some financial peace of mind to organizations navigating their way through the complex world of business. For example, in a society that is turning more and more often to the legal system to settle conflicts, insurance that protects an organization and its employees and/or volunteers from lawsuits (i.e., liability insurance) is more important than ever.

Each business and non-profit organization requires its own set of coverages. Moreover, as organizations evolve, their insurance needs may increase in some areas or decrease in others. Insurance Bureau of Canada and P&C insurers recommend that businesses and non-profit organizations periodically review their insurance policies with their insurance representatives, to ensure that coverage is adequate and appropriate.

Running an organization is a big responsibility, whether the organization is large or small, whether it is for profit or not.

Below is an overview of the most common types of coverage available to businesses and non-profit organizations. Insurers can tailor each of these to suit the needs of individual enterprises.

Types of Coverage

COMMERCIAL GENERAL LIABILITY INSURANCE

Commercial general liability insurance (otherwise known as CGL) is the most basic form of commercial insurance. If an organization has only one type of insurance, it is most likely commercial general liability. CGL policies cover claims in a number of basic categories of business liability:

- > bodily injury (e.g., a client or visitor is injured as a result of the work of the organization)
- > property damage
- > personal injury (including slander and libel)
- > advertising injury
- > tenant's legal liability
- > non-owned automobile insurance (e.g., volunteers using their own cars to do work on behalf of the organization)

In addition to covering the types of claims listed above, CGL policies also cover the cost of settling claims.

DIRECTORS' AND OFFICERS' INSURANCE

Directors' and officers' insurance (or D&O) provides coverage for members of boards of directors against "wrongful acts." These wrongful acts might include actual or alleged errors, omissions, misleading statements and neglect or breach of duty, on the part of a member of a board of directors.

ERRORS AND OMISSIONS INSURANCE

This type of insurance (sometimes called E&O, professional liability insurance or malpractice insurance) provides protection for people who give professional advice, make educated recommendations, design solutions or represent the needs of others. People who may benefit from this type of coverage include teachers, financial planners and consultants. E&O can be important coverage for anyone who deals with clients who may claim that something done on their behalf was done incorrectly, and that this error cost them money or caused them harm in some way.

BUSINESS INTERRUPTION INSURANCE

If a business has to shut down temporarily because of an "insured peril" (a peril listed in its insurance policy, such as fire), business interruption insurance covers revenues that are lost during the period of the shutdown. For instance, a garage owner whose business had suffered fire damage would collect the income she or he would have expected from repairing cars over the period of time during which the business was shut down.

Controlling Insurance Costs

RISK MANAGEMENT

Managing risk makes good business sense – it is one of the most important things organizations can do to maintain their viability. An effective risk management strategy provides the opportunity for better pricing on insurance premiums, decreases or eliminates out-of-pocket costs such as deductibles, and ensures a safe and stable environment for employees, volunteers and clients. A risk management program is the most effective strategy a business can use to prevent losses. It also helps an organization's leaders to understand and be prepared for risks before losses occur. That preparation can mean the difference between an organization that thrives and one that fails.

It is important for every organization, for-profits and non-profits alike, to establish a risk management plan and document its implementation. This record serves as proof to an insurer that a plan is in place to manage and reduce potential losses.

The basic steps of the risk management process are as follows:

Step 1: Identify potential exposures to loss (e.g., What can go wrong?)

Step 2: Evaluate the risk; look at the possible number and severity of claims (e.g., What are the likely number and size of claims?)

Step 3: Examine options (e.g., How can the activity be controlled? How can the risk be financed?)

Step 4: Decide which option to use (e.g., Which risk management technique strikes the best balance between effectiveness and affordability?)

Step 5: Implement the chosen option (e.g., Are the required resources available?)

Step 6: Monitor results (e.g., Is the plan working? Are changes or updates required?)

IBC offers a Risk Management Process Worksheet that organizations can use to ensure every element of the process has been identified and completed. An accompanying Risk Map can also be used to provide a picture of the risks a particular organization faces, to help establish risk management priorities. These tools are available on IBC's website at the following URL: www.ibc.ca/en/Business_Insurance/Risk_Management/Process.asp.

Insurance for Non-profit Organizations

Non-profit organizations are gathered under the same "business insurance" banner as for-profit enterprises. They are grouped together because the same risks and coverages apply whether an insurance company is insuring a for-profit or a non-profit organization. From an insurance perspective, the risks presented by these two types of organizations are the same. For example, to an insurance company, a non-profit daycare centre presents insurance risks similar to those of a for-profit daycare centre: both centres use staff (whether paid employees or volunteers) to take care of children; both centres could be transporting children; and both centres could have children playing on playground equipment. These are the types of activities that insurers would examine to assess risks and, in turn, coverage, and they are the same whether the activities are carried out by a non-profit or a for-profit organization.

IBC, along with representatives of government and the non-profit sector, participates in ongoing discussions in forums where insurance-related issues affecting the non-profit sector are addressed. These forums include the Alberta Voluntary Sector Insurance Council, the Ontario Volunteer Partnership, and the Atlantic Task Force on Insurance Availability and Affordability. These groups welcome comments from consumers.

Resources specifically designed for non-profit organizations are available on IBC's website, www.ibc.ca. Information is available in the Business Insurance section and in the brochure entitled "Insurance for Voluntary Organizations: Things to Consider." These resources include explanations of insurance terminology and suggestions about how to reduce the cost of premiums.

Insurance for Home-based Businesses

Entrepreneurs who operate businesses out of their homes are advised to consider buying an insurance policy – or an endorsement to their home insurance policy – that is designed for home-based businesses. There are several reasons to do this.

First, the limits of a homeowner's policy may not be high enough to cover the cost of replacing all the equipment used for a home-based business. Typical homeowner's policies have a limit of about \$2,000 for equipment used for business, which may not be enough to cover the loss of a computer, fax machine, scanner and digital camera, for instance. Moreover, a homeowner's policy does not cover business-related equipment if it is taken outside of the home. For example, if a laptop computer used for business is taken outside of the home and is damaged or stolen, a regular homeowner's policy would not cover its loss; the computer must be covered by a separate policy.

Second, a homeowner's policy does not cover materials such as samples and merchandise for sale. If such items are used for a home-based business, they should be insured under a separate policy.

A third consideration involves liability. For example, if a client trips on the stairs of a basement home office and is injured, the home-based business owner might be held liable if the client decides to take legal action. The liability portion of a regular homeowner's policy would not be sufficient to cover the business owner. Business liability insurance would cover most damages awarded against a business owner and would pay the legal costs to defend a business owner in a lawsuit.

After taking these factors into consideration, if home-based business owners decide not to purchase insurance specifically for their business, they still must advise their home insurer of the existence of the business. This is because the business owner's home is no longer simply a home (and what is insured in the homeowner's policy) – it is a home *and* a business.

Running an organization is a big responsibility, whether the organization is large or small, whether it is for profit or not. The proper insurance allows owners and directors of businesses and non-profit organizations to plan, build and protect their enterprises in a complex and challenging world.

In these turbulent modern times, Canadians often take property and casualty insurance for granted. We expect that coverage will always be there, but concern ourselves very little with how important insurance is in managing risks that otherwise could seriously impair our economic well-being and social cohesion. It's true, insurance is really nothing more than a promise – a promise that insurers will be there to help us when we need them. Yet that promise, though it seems intangible, represents a fundamental element of our society and our economy.

Insurance helps people build their dreams – and helps companies build their businesses – while protecting themselves and their property from unforeseen risks. By providing this protection against risk, insurers provide the invisible underpinning – the oxygen – of the entire Canadian economy.



Appendix A – History of Insurance

The history of insurance is the story of social development. As agriculture gave way to industrial growth, it became clear that economic expansion depended on capital – money that would be risked for the potential profit that it offered. For entrepreneurs willing to take that risk, insurance provided a guarantee that all would not be lost through error, faulty judgment or bad luck.

The principles of risk pooling and risk management – that is, the principles upon which modern insurance is built – date back some 4,000 years to the banks of the Yangtze River in China. Back then, traders would congregate at a particular point on the Yangtze before embarking on the river’s most serious rapids. The traders would exchange a portion of one another’s cargo before heading down the rest of the river. The idea was that if one river boat were consumed by the rapids, no one trader would lose a full cargo. These traders understood that by sharing risk, everyone would prosper.

As the idea of sharing risk grew in popularity, businesses and economies continued to thrive. In 1063, merchants in the trading port of Amalfi, Italy, introduced what became known as the Amalfi Sea Code. Under this code, any merchant whose ship was lost was reimbursed from a pool of money to which the merchant contributed. The code held sway throughout the Mediterranean for over 500 years. In 1574, Elizabeth I granted permission to Richard Candler to establish a “Chamber of Insurance” to register all insurance transactions in London. By 1688, Edward Lloyd’s coffee shop on Tower Street had become the informal site of a thriving marine insurance centre where merchants, bankers, seafarers and underwriters came together to do business.

All these activities meant that entrepreneurs and merchants were free to broaden their scope, even to finance several ships, secure in the knowledge that a single loss at sea would not wipe them out. And so the scope of business grew.

DEADLY SCOURGE OF FIRE

While marine insurance played a pioneering role, it was the deadly scourge of fire, and one disaster in particular, that triggered the early growth of insurance. That event was the Great Fire of London in 1666, which began, ironically, in the house of the King’s baker. Before long, the blaze swept through four-fifths of the largely wooden city, destroying more than 13,000 homes and 100 churches, including St. Paul’s Cathedral.

MORE ACCURATE PREDICTIONS

From the ashes of London a new brick and stone city rose. With it came demands for better protection, for insurance against the financial consequences of such calamity. A year after the Great Fire, a local dentist, Dr. Nicholas Barbon, operating under a charter granted by Charles II, opened an office to sell fire insurance for selected dwellings in London. More accurate predictions of losses began to evolve, and with these the beginnings of more precise insurance rates. In those days, insurance premiums were calculated on the assumption that one house in 200 would burn down every 15 years. One early fire insurance office in 1680 set its premiums at 2.5% of the annual rent for a brick house and 5% for a wooden one.

The foundations of insurance were sound. The idea took hold and, as the need for protection grew, insurance became more versatile. By 1706, the Sun Fire Office in London was offering coverage for contents as well as for the buildings themselves. Insurance companies opened for business in Germany by 1750, in the United States by 1752 and in Canada by 1804.

Even in those early days, not only did insurers encourage economic growth, but they also quietly began to play an important role in public safety. By allowing discounts for soundly built and suitably protected property, and by increasing premiums or reducing coverage for dangerous ones, insurance companies slowly raised awareness of the dangers of fire and encouraged the construction of safer buildings.

19TH-CENTURY CANADA

In the early 1800s, Canada’s storehouse of natural riches was largely untapped, but Canadian cities were growing steadily in size, and trade with Europe and the United States was expanding. The need for insurance protection was obvious. The Phoenix Assurance Company opened an office in Montreal in 1804. Five years later, a group of Halifax businessmen, priding themselves on local knowledge and a concern for the citizens of Nova Scotia, formed the Halifax Fire Insurance Association. It would become the Halifax Insurance Company in 1819, the same year that Quebec’s first domestic insurer, the Quebec Fire Insurance Company, was formed.

In 1836, another development in the expanding versatility of insurance emerged. The colony of Upper Canada authorized the creation of mutual insurance companies, owned by the holders of the company's policies. Three years later, the Gore District Mutual Fire Insurance Company was formed, and today it is Canada's oldest continuously operating fire insurer.

In 19th-century Canada, fire was the major peril because wood was the main construction material. The old city of Quebec was particularly hard hit during this era. Much of the city was destroyed in 1815, then twice again in 1845; more than 2,000 buildings were lost and 60 residents were killed. Such was the ever-present danger of fire that many insurance companies owned and operated fire brigades until that responsibility was assumed by local government in 1866.

INSURANCE ALWAYS NEEDED

According to the 1905 Report of the Superintendent of Insurance, 40 companies offered fire insurance in Canada that year. Of these, 17 were British, 13 Canadian and 10 American. Total premium income for that year for all companies combined amounted to \$14.3 million. Losses paid were \$6 million – a far cry from the multi-billion-dollar losses that the industry now routinely pays. For instance, the terrorist attacks of September 11, 2001, cost the industry nearly \$25 billion. And in 2005, hurricanes Katrina, Rita and Wilma wiped out over \$90 billion of the industry's capital.

Throughout the history of insurance, some risks have changed (fire is no longer the major threat to communities) but some have remained the same (building up a business involves investing capital and taking a chance). Whatever the risk, insurance acts as a protective umbrella that allows individuals and enterprises to prepare for the future, pursue their ambitions and protect their assets, secure in the knowledge that insurance will be there to cover them in the event of losses large and small.

Appendix B – Estimated Employment in the Private Property and Casualty Insurance Industry in Canada

Property and casualty insurance requires a high level of service to consumers. That's why the service workforce is spread across Canada. Although the head offices of many insurance companies are located in Toronto or Montreal, almost every Canadian province is home to the head office of at least one major insurance company.

For more information about employment in the private P&C insurance industry, please see the Insurance Institute of Canada's study, *A Demographic Analysis of the Property & Casualty Insurance Industry in Canada 2007-2017*, available at www.insuranceinstitute.ca, under "Research."

Province/Territory	Employees of insurance companies	Brokers and employees	Independent adjusters and appraisers	Total
Newfoundland & Labrador	117	1,458	259	1,834
Prince Edward Island	29	166	44	239
Nova Scotia	1,288	919	32	2,239
New Brunswick	890	1,402	611	2,903
Quebec	10,565	10,756	2,589	23,910
Ontario	23,875	16,769	1,247	41,891
Manitoba	885	2,893	83	3,861
Saskatchewan	110	2,883	106	3,099
Alberta	4,978	9,426	795	15,199
British Columbia	1,516	11,332	562	13,410
Yukon, NWT & Nunavut	-	34	16	50
Subtotal	44,253	58,038	6,344	108,635
Employers of reinsurers throughout Canada				1,500
Total				110,135

Note to readers: In 2005, the methodology for calculating the number of employees of insurance companies was modified to account better for direct writers and agencies.

Sources:

1. The numbers of employees of primary insurers and reinsurers are estimated as of December 2007, and are based on IBC's survey of insurance companies representing 50% of private-sector property and casualty insurance direct written premiums.
2. The numbers of brokers are provided by provincial insurance brokers' associations and provincial governments. Figures are as of December 2007.
3. The numbers of independent adjusters and appraisers are provided by provincial governments. Figures are as of December 2007.

Appendix C – Compulsory Minimum Insurance Coverage for Private Passenger Vehicles

All information in this appendix is current as of November 21, 2008. The following text has been condensed to fit into table format. For clarification and more detailed explanations, please refer to the sources listed at the end of this appendix.

	NEWFOUNDLAND & LABRADOR	NOVA SCOTIA	NEW BRUNSWICK
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$20,000	\$500,000 is available for any one accident	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$20,000
Medical payments:	(Optional) \$25,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is four years	\$25,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is four years	\$50,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is four years
Funeral expense benefits:	(Optional) \$1,000	\$1,000	\$2,500
Disability income benefits:	(Optional) 104 weeks partial disability; lifetime if totally disabled; maximum \$140/week; seven-day wait; unpaid housekeeper \$70/week, maximum 12 weeks	104 weeks partial disability; lifetime if totally disabled; maximum \$140/week; seven-day wait; unpaid housekeeper \$70/week, maximum 12 weeks	104 weeks partial disability; lifetime if totally disabled; maximum \$250/week; seven-day wait; unpaid housekeeper \$100/week, maximum 52 weeks
Death benefits:	(Optional) Death within 180 days (or two years if continuously disabled prior to death); death of head of household \$10,000, plus \$1,000 to each dependent survivor after first; death of spouse \$10,000; death of dependant \$2,000	Death within 180 days (or two years if continuously disabled prior to death); death of head of household \$10,000, plus \$1,000 to each dependent survivor after first; death of spouse/partner \$10,000; death of dependant \$2,000	Death within 180 days (or two years if continuously disabled prior to death); death of head of household \$50,000, plus \$1,000 to each dependent survivor after first; death of spouse/partner \$25,000; death of dependant \$5,000
Impairment benefits:	N/A	N/A	N/A
Right to sue for pain and suffering?	Yes, but awards are subject to \$2,500 deductible	Yes, but if injury a "minor injury," maximum award is \$2,500*	Yes, but if injury a "minor injury," maximum award is \$2,500*
Right to sue for economic loss in excess of no-fault benefits?	Yes	Yes	Yes
Administration:	Private insurers	Private insurers	Private insurers
Notes:		Optional Section B benefits, which increase the accident benefits limits, can be purchased.	The optional "No Frills" policy with lower limits was repealed on December 20, 2007.

* The maximum amount is currently being challenged in court.

	PRINCE EDWARD ISLAND	QUEBEC
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000	\$50,000; liability limits relate to property damage claims within Quebec and to personal injury and property damage claims outside Quebec
Medical payments:	\$25,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is four years	No time or amount limit; includes rehabilitation
Funeral expense benefits:	\$1,000	\$4,487
Disability income benefits:	104 weeks partial disability; lifetime if totally disabled; maximum \$140/week; seven-day wait; unpaid housekeeper \$70/week, maximum 12 weeks	90% of net wages based on gross annual income of maximum \$60,500/year; until age 65; temporary – up to three years; permanent disability – lifetime; seven-day wait; indexed
Death benefits:	Death within 180 days (or two years if continuously disabled prior to death); death of head of household \$10,000, plus \$1,000 to each dependent survivor after first; death of spouse \$10,000; death of dependant \$2,000	Death anytime; depends on wage and age, \$59,858 minimum, \$302,500 maximum to spouse; dependent child based on age \$28,430–\$52,377; plus \$24,691 if disabled; if no surviving spouse/dependants \$47,976 to parents or estate
Impairment benefits:	N/A	Scheduled up to \$209,891
Right to sue for pain and suffering?	Yes, but if injury a “minor injury,” maximum award is \$2,500*	No
Right to sue for economic loss in excess of no-fault benefits?	Yes	No
Administration:	Private insurers	Bodily injury: government; property damage: private insurers
Notes:		Lawsuits are not permitted with respect to injuries sustained in automobile accidents in Quebec. Victims and their dependants (if residents of Quebec) are compensated by their government insurer for their injuries whether or not the accident occurs in Quebec. Accident victims who do not reside in Quebec are entitled to compensation only to the extent that they are not responsible for the accident, unless otherwise agreed between the <i>Société de l'assurance automobile du Québec</i> and authorities of the victims' place of residence; additional compensation may be available from their own insurers.

* The maximum amount is currently being challenged in court.

APPENDIX C

ONTARIO	
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000
Medical payments:	\$100,000/person (\$1 million if injury "catastrophic"), including rehabilitation, excluding health insurance and other medical plans; attendant care \$72,000 (\$1 million if injury "catastrophic")
Funeral expense benefits:	\$7,843
Disability income benefits:	Income Replacement Benefit 80% of net wages up to \$400/week, minimum \$185/week; for 104 weeks maximum (longer if victim is unable to pursue any suitable occupation); capped at 12 weeks for Whiplash Associated Disorder I (WAD I) injuries and 16 weeks for WAD II injuries; seven-day wait. Non-Earner Benefit (disabled unemployed persons, students enrolled in education full-time, or students who completed their education less than one year before the accident and are not employed) \$185/week for 104 weeks; 26-week wait; indexed; limit two years; if student (as defined above) is still disabled after 104 weeks, Non-Earner Benefit is \$320/week
Death benefits:	Death within 180 days (or three years if continuously disabled prior to death); \$65,360 minimum to spouse; \$13,072 to surviving dependant; death of dependant \$13,072
Impairment benefits:	N/A
Right to sue for pain and suffering?	Yes, if injury meets verbal threshold; subject to deductible. Lawsuit allowed only if injured person dies or sustains "permanent and serious" disfigurement and/or impairment of important physical, mental or psychological function. The court assesses damages and deducts \$30,000 (\$15,000 if Family Law Act claim)
Right to sue for economic loss in excess of no-fault benefits?	Yes. Injured person may sue for 80% of net income loss before trial, 100% of gross after trial; also for medical, rehabilitation and related costs when injury meets verbal threshold for pain and suffering claims
Administration:	Private insurers
Notes:	Ontario "insureds" involved in accidents in Quebec can choose to receive, from their own insurer, the Ontario benefits or the equivalent to the benefits available to Quebec residents from the <i>Société de l'assurance automobile du Québec</i> . Policyholders may purchase coverage for economic loss greater than the standard accident benefits. The dollar amounts cited above are valid as of November 21, 2008. The dollar amounts valid for 2009 can be found in the FSCO Property and Casualty bulletin No. A-07/08 at www.fSCO.gov.on.ca/english/pubs/bulletins/autobulletins/2008/a-07_08.asp .

	MANITOBA	SASKATCHEWAN	
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$20,000	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000	
		If no-fault option selected:	If tort option selected:
Medical payments:	No time or amount limit; includes rehabilitation	Up to \$5,741,827/person; includes rehabilitation	Up to \$22,445/person for non-catastrophic, up to \$168,382 for catastrophic injury
Funeral expense benefits:	\$7,255	\$8,613	\$5,613
Disability income benefits:	Maximum \$73,500/year	90% of net wages based on gross annual income of maximum \$67,762/year; seven-day wait; indexed	Up to \$17,576/year if totally disabled; \$8,788/year for partial disability for up to one year
Death benefits:	Death anytime, benefits depend on wage and age of deceased; partner gets minimum \$53,241, maximum \$367,500; dependants, according to age, get from \$25,289 to \$46,586	45% of deceased's net income to a minimum \$59,235 to spouse; if no spouse, \$13,163 to each surviving parent or child older than age 21, to a maximum \$59,235; up to \$39,490 spouse education benefit	45% of deceased's net income to a minimum \$50,515 to spouse; 5% of calculated death benefits to each dependent child; if no spouse or dependant, up to \$11,225 to estate
Impairment benefits:	Up to \$133,099	Up to \$164,540/person for non-catastrophic, up to \$200,964 for catastrophic injury	Up to \$11,225/person for non-catastrophic, up to \$145,931 for catastrophic injury
Right to sue for pain and suffering?	No	No	Yes, subject to deductible of \$5,000
Right to sue for economic loss in excess of no-fault benefits?	No	Yes. Injured persons may sue for economic losses that exceed no-fault benefits. However, award above no-fault benefit based on net income after deductions for income tax, Canada Pension Plan and employment insurance	Yes. Any benefit amounts received from other insurance plans to be deducted from the court award or settlement
Administration:	Government (government and private insurers compete for optional and excess coverage)	Government (government and private insurers compete for optional and excess coverage)	Government (government and private insurers compete for optional and excess coverage)
Notes:	Residents of Manitoba involved in accidents in Quebec can receive from their own insurer the equivalent to the benefits available to Quebec residents from the <i>Société de l'assurance automobile du Québec</i> . First-party all perils* insurance is compulsory in Manitoba (deductibles vary according to type of vehicle). Policyholders may purchase coverage for economic loss greater than maximum accident benefits. Lawsuits are not permitted with respect to injuries sustained in automobile accidents in Manitoba. Victims and their dependants who reside in Manitoba are compensated by the government insurer for their injuries whether or not the accident occurs in Manitoba.	Saskatchewan is a no-fault province where residents can opt out of the Personal Injury Protection Plan (PIPP), or no-fault, in favour of a tort plan. First-party all perils* insurance is compulsory in Saskatchewan (deductibles vary according to type of vehicle).	

* "Collision" and "comprehensive" insurance for the policyholder's vehicle

APPENDIX C

ALBERTA	
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000
Medical payments:	\$50,000/person; including rehabilitation, excluding health insurance and other medical plans; chiropractic maximum \$750; massage therapy \$250; acupuncture \$250; all limits are per person, per accident; limit is two years
Funeral expense benefits:	\$5,000
Disability income benefits:	80% gross weekly wages up to maximum \$400/week; 104 weeks total disability; seven-day wait; non-earner benefit (unemployed person 18 years or older) \$135/week, for maximum of 26 weeks
Death benefits:	Death anytime; death of head of household \$10,000, plus 20% (\$2,000) to each dependent survivor after first; plus survivor spouse/partner or dependent relative gets \$15,000 for the first survivor and \$4,000 for each remaining survivor; death of spouse/partner \$10,000; death of dependent relative according to age, maximum \$3,000
Impairment benefits:	N/A
Right to sue for pain and suffering?	Yes. Maximum amount recoverable as damages for the non-pecuniary loss for all minor personal injuries \$4,339* ("minor" means sprains, strains and Whiplash Associated Disorder – WAD I and II)
Right to sue for economic loss in excess of no-fault benefits?	Yes
Administration:	Private insurers
Notes:	Alberta residents involved in accidents in Quebec can receive from their own insurer the equivalent to the benefits available to Quebec residents from the <i>Société de l'assurance automobile du Québec</i> . Similar arrangements are in place for accidents involving Alberta residents in Saskatchewan and Manitoba.

* The maximum amount is currently being challenged in court.

	BRITISH COLUMBIA	NORTHWEST TERRITORIES & NUNAVUT	YUKON
Compulsory minimum third-party liability:	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$20,000	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000	\$200,000 is available for any one accident; however, if a claim involving both bodily injury and property damage reaches this figure, payment for property damage will be capped at \$10,000
Medical payments:	\$150,000/person, including rehabilitation, excluding health insurance and other medical plans	\$25,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is four years	\$10,000/person, including rehabilitation, excluding health insurance and other medical plans; time limit is two years
Funeral expense benefits:	\$2,500	\$1,000	\$2,000
Disability income benefits:	75% gross weekly wages to a maximum \$300/week; 104 weeks temporary disability, lifetime if totally disabled; seven-day wait; homemaker up to \$145/week, maximum 104 weeks	80% gross wages to a maximum \$140/week; 104 weeks temporary disability; lifetime if totally disabled; seven-day wait; unpaid housekeeper \$100/week, maximum 12 weeks	80% gross wages; maximum \$300/week; 104 weeks temporary or total disability; seven-day wait; unpaid housekeeper \$100/week, maximum 26 weeks
Death benefits:	Death of head of household \$5,000 and \$145/week to first survivor, plus \$1,000 and \$35/week to each child; death of spouse/partner \$2,500; death of dependent child according to age, maximum \$1,500/child	Death within 180 days (or two years if continuously disabled prior to death); death of head of household \$10,000; death of spouse \$10,000; each dependent survivor after first \$2,000; if only one survivor, spouse or dependant, principal sum (\$10,000) increased by \$1,500	Death anytime; death of head of household \$10,000, plus \$2,000 to each dependent survivor after first, and 1% of total principal sum to each dependent survivor after first, for 104 weeks; death of spouse \$10,000; death of dependent relative according to age, maximum \$3,000
Impairment benefits:	N/A	N/A	N/A
Right to sue for pain and suffering?	Yes	Yes	Yes
Right to sue for economic loss in excess of no-fault benefits?	Yes	Yes	Yes
Administration:	Government (government and private insurers compete for optional and excess coverage)	Private insurers	Private insurers

Note about terminology: "Unpaid housekeeper" is referred to in some provinces as "homemaker" or "non-earner benefit."

Sources

All online sources were accessed on November 21, 2008.

NEWFOUNDLAND & LABRADOR

<http://assembly.nl.ca/Legislation/sr/statutes/a22.htm>

Newfoundland & Labrador Standard Automobile Policy S.P.F. No.1 (not available online)

NOVA SCOTIA

Nova Scotia Standard Automobile Policy S.P.F. No.1 (not available online)

NEW BRUNSWICK

New Brunswick Standard Automobile Policy S.P.F. No.1 (not available online)

PRINCE EDWARD ISLAND

Prince Edward Island Standard Automobile Policy S.P.F. No.1 (not available online)

QUEBEC

http://www.saaq.gouv.qc.ca/en/accident_victim/insurance_policy/index.php

http://www.saaq.gouv.qc.ca/en/accident_victim/insurance_policy/compensation_table.php

http://www.saaq.gouv.qc.ca/en/accident_victim/insurance_policy/death_table.php

ONTARIO

http://www.fscs.gov.on.ca/english/forms/autoforms/endorsement/OAP1_23-10-2006.pdf

http://www.e-laws.gov.on.ca/html/regs/english/elaws_regs_960403_e.htm

MANITOBA

<http://www.mpi.mb.ca/PDFs/PolicyGuide2008.pdf>

<http://www.mpi.mb.ca/PDFs/PIPPGuide.pdf>

SASKATCHEWAN

http://www.sgi.sk.ca/sgi_pub/vehicle_insurance/coverage_information/personal_auto_inj_insurance.htm

http://www.sgi.sk.ca/sgi_pub/vehicle_insurance/coverage_information/pdf/guide_tort.pdf

http://www.sgi.sk.ca/sgi_pub/vehicle_insurance/coverage_information/pdf/guide_nofault.pdf

ALBERTA

http://www.qp.gov.ab.ca/documents/Regs/1972_352.cfm?frm_isbn=0779732065

http://www.qp.gov.ab.ca/documents/orders/Orders_in_Council/2006/1006/2006_520.html

http://www.finance.alberta.ca/publications/insurance/info_insurers.html#accident_benefit_minor_injury

http://www.finance.alberta.ca/publications/insurance/insurance_regulation_accident_insurance_benefits_amendment.pdf

BRITISH COLUMBIA

http://www.icbc.com/insurance/pdf/ICBC_AutoPlan_Insurance_APG20E.pdf

NORTHWEST TERRITORIES

<http://www.justice.gov.nt.ca/PDF/ACTS/Insurance.pdf>

Northwest Territories Standard Automobile Policy S.P.F. No.1 (not available online)

NUNAVUT

http://action.attavik.ca/home/justice-gn/attach-en_conlaw_prediv/Type0951.pdf

Nunavut Territories Standard Automobile Policy S.P.F. No.1 (not available online)

YUKON

http://www.gov.yk.ca/legislation/regs/oic1988_090.pdf

Yukon Territories Standard Automobile Policy S.P.F. No.1 (not available online)

Appendix D – The Insurance Institute

The Insurance Institute has been educating professionals in all sectors of the property and casualty insurance industry since 1899.

It is the industry's premier source for professional development. The Institute's mandate is to help people employed in the P&C insurance industry stay current with an evolving world and stay connected with their employers' business and the needs of their clients. The Insurance Institute offers distance learning and in-class programs and is known for its internationally recognized Chartered Insurance Professional (CIP) and Fellow Chartered Insurance Professional (FCIP) designation programs.

The Chartered Insurance Professional Program provides P&C insurance professionals with solid technical expertise and a distinct professional advantage within their industry. Chartered Insurance Professionals have worked at least one year in the insurance industry, taken a ten-course program and passed national exams. The Fellow Chartered Insurance Professional Program is for insurance professionals who aspire to be the very best in their field. This ten-course program draws from courses offered by universities across Canada in partnership with the Insurance Institute. To enrol in the FCIP Program, students must first complete the CIP Program.

The CIP Society represents graduates of the Insurance Institute's FCIP and CIP programs. As the professionals' division of the Insurance Institute, the CIP Society enhances the education, experience and ethics of its members by offering continuing professional development, information services, networking opportunities and recognition and promotion of the designations.

As it is in many industries, securing capable, experienced staff is a challenge in the insurance industry. To address this issue, the Insurance Institute's Career Connections Program promotes careers in the industry to secondary and post-secondary students and graduates. Promotional activities include the Ambassador Program, which sees insurance professionals give presentations in high schools and participate in secondary and post-secondary career fairs.

As part of this initiative, the Insurance Institute produces resource materials to help educators teach students about fundamental insurance concepts such as risk, ethics and personal and social responsibility, as well as home and auto coverages, liability issues and property exposures. Teaching resources include "Know Your Risk," "Risk Responsibility Reality" and "You're In Business." Each resource achieves provincial curriculum outcomes and provides teachers with easy-to-follow lesson plans.

Through its Career Connections Program, the Insurance Institute maintains an online job site (www.career-connections.info), where insurance professionals can post resumés and search for jobs and employers can post jobs, search resumés and find new talent.

For more information about the Insurance Institute, visit www.insuranceinstitute.ca.

THE INSURANCE INSTITUTE OF CANADA

18 King Street East, 6th Floor
Toronto, Ontario M5C 1C4
416-362-8586; fax: 416-362-4239
e-mail: iicmail@insuranceinstitute.ca
www.insuranceinstitute.ca

THE INSURANCE INSTITUTE OF BRITISH COLUMBIA

800 West Pender Street, Suite 1110
Vancouver, British Columbia V6C 2V6
604-681-5491; fax: 604-681-5479
e-mail: iibcmail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF NORTHERN ALBERTA

202 Solar Court
10350 - 124 Street
Edmonton, Alberta T5N 3V9
780-424-1268; fax: 780-420-1940
e-mail: iinamail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF SOUTHERN ALBERTA

833 4th Avenue SW, Suite 1110
Calgary, Alberta T2P 3T5
403-266-3427; fax: 403-269-3199
e-mail: iisamail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF SASKATCHEWAN

310 - 2631 28th Avenue
Regina, Saskatchewan S4S 6X3
306-525-9799; fax: 306-569-3018
e-mail: iismail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF MANITOBA

533 - 167 Lombard Avenue
Winnipeg, Manitoba R3B 0V3
204-956-1702; fax: 204-956-0758
e-mail: iimmail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF ONTARIO

Greater Toronto Area
18 King Street East, 16th Floor
Toronto, Ontario M5C 1C4
416-362-8586; fax: 416-362-8081
e-mail: gtamail@insuranceinstitute.ca

Cambrian Shield Chapter
c/o 18 King Street East, 16th Floor
Toronto, Ontario M5C 1C4
866-362-8585, ext. 2296; fax: 416-362-8081
e-mail: cambrianshieldmail@insuranceinstitute.ca

Conestoga Chapter
40 Weber Street East, Suite 104
Kitchener, Ontario N2H 6R3
519-579-0184; fax: 519-579-1692
e-mail: conestogamail@insuranceinstitute.ca

Hamilton/Niagara Chapter
1439 Upper Ottawa Street, Units 4 & 5
Hamilton, Ontario L8W 3J6
905-574-1820; fax: 905-574-8457
e-mail: hamiltonniagamail@insuranceinstitute.ca

Kawartha Chapter
c/o 18 King Street East, 16th Floor
Toronto, Ontario M5C 1C4
866-362-8585, ext. 2296 or 416-865-2704
fax: 416-362-8081
e-mail: kawarthamail@insuranceinstitute.ca

Northwestern Chapter
c/o 18 King Street East, 16th Floor
Toronto, Ontario M5C 1C4
866-362-8585, ext. 2296; fax: 416-362-8081
e-mail: northwesternmail@insuranceinstitute.ca

Georgian Bay Chapter
c/o 18 King Street East, 16th Floor
Toronto, Ontario M5C 1C4
866-362-8585, ext. 2296 or 416-865-2704
fax: 416-362-8081
e-mail: georgianbaymail@insuranceinstitute.ca

Southwestern Ontario Chapter
200 Queens Avenue, Suite 101
London, Ontario N6A 1J3
519-432-3666; fax: 519-432-5919
e-mail: southwesternmail@insuranceinstitute.ca

Ottawa Chapter
1335 Carling Avenue, Suite 608
Ottawa, Ontario K1Z 8N8
613-722-7870; fax: 613-722-3544
e-mail: ottawamail@insuranceinstitute.ca

L'INSTITUT D'ASSURANCE DE DOMMAGES DU QUÉBEC (MONTRÉAL)

1200, avenue McGill College, bureau 1650
Montréal, Québec H3B 4G7
514-393-8156; fax: 514-393-9222
e-mail: montrealcourriel@institutdassurance.ca

L'INSTITUT D'ASSURANCE DE DOMMAGES DU QUÉBEC (QUÉBEC)

Édifce Le Delta 1
2875, boulevard Laurier, bureau 1300
Québec, Québec G1V 2M2
418-623-3688; fax: 418-623-6935
e-mail: quebeccourriel@institutdassurance.ca

THE INSURANCE INSTITUTE OF NEW BRUNSWICK

25 Hedgewood Drive
Moncton, New Brunswick E1E 2W4
506-386-5896; fax: 506-386-1130
e-mail: ijnbmail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF NOVA SCOTIA

503 - 73 Tacoma Drive
Dartmouth, Nova Scotia B2W 3Y6
902-433-0070; fax: 902-433-0072
e-mail: iinsmail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF PRINCE EDWARD ISLAND

51 University Avenue, Box 811
Charlottetown, Prince Edward Island C1A 4K8
902-892-1692; fax: 902-368-7305
e-mail: iipeimail@insuranceinstitute.ca

THE INSURANCE INSTITUTE OF NEWFOUNDLAND & LABRADOR INC.

151 Crosbie Road
Chimo Building
St. John's, Newfoundland & Labrador A1B 4B4
709-754-4398; fax: 709-754-4399
e-mail: iinlmail@insuranceinstitute.ca

Appendix E – Superintendents of Insurance

CANADA

JULIE DICKSON *Superintendent*
ROBERT HANNA *Assistant Superintendent, Regulation Sector*
Office of the Superintendent of Financial Institutions Canada
255 Albert Street
Ottawa, Ontario K1A 0H2
613-990-7788; fax: 613-952-8219
www.osfi-bsif.gc.ca

ALBERTA

DENNIS GARTNER
Assistant Deputy Minister of Pensions, Insurance and Financial Institutions and Superintendent of Financial Institutions
ARTHUR HAGAN
Deputy Superintendent, Insurance Regulations and Market Conduct
Alberta Finance
Room 402, Terrace Building, 9515-107 Street
Edmonton, Alberta T5K 2C3
780-422-1592; fax: 780-420-0752
www.finance.gov.ab.ca

BRITISH COLUMBIA

ALAN CLARK
Superintendent and Chief Executive Officer of the Financial Institutions Commission of British Columbia
Financial Institutions Commission
13450-102 Avenue, Suite 1200
Surrey, British Columbia V3T 5X3
604-953-5300; fax: 604-953-5301
e-mail: alan.clark@ficombc.ca
www.fic.gov.bc.ca

MANITOBA

JIM SCALENA
Superintendent of Financial Institutions
Department of Finance
405 Broadway Avenue, Suite 1115
Winnipeg, Manitoba R3C 3L6
204-945-2542; fax: 204-948-2268
e-mail: jim.scalena@gov.mb.ca
www.gov.mb.ca/finance

NEW BRUNSWICK

DEBORAH MCQUADE
Superintendent of Insurance
Department of Justice and Consumer Affairs
P.O. Box 6000
440 King Street, Suite 635
Fredericton, New Brunswick E3B 5H8
506-453-2512; fax: 506-453-7435
e-mail: deborah.mcquade@gnb.ca
www.gnb.ca

NEWFOUNDLAND AND LABRADOR

WINSTON MORRIS
Assistant Deputy Minister and Superintendent of Insurance
Department of Government Services
Confederation Building
West Block, 2nd Floor
P.O. Box 8700
St. John's, Newfoundland and Labrador A1B 4J6
709-729-2570; fax: 709-729-4151
e-mail: wmorris@mail.gov.nl.ca
www.gov.nl.ca

NORTHWEST TERRITORIES & NUNAVUT

DOUGLAS DOAK
Superintendent of Insurance
Department of Finance
Treasury Division
4922-48th Street
YK Centre Building, 3rd Floor
Yellowknife, Northwest Territories X1A 1N2
867-920-3423; fax: 867-873-0325
e-mail: doug.doak@gov.nt.ca
www.fin.gov.nt.ca

NOVA SCOTIA

DOUGLAS MURPHY
Superintendent of Insurance
Department of Finance
Financial Institutions Division
1723 Hollis Street, 4th Floor
Halifax, Nova Scotia B3J 1V9
902-424-6331; fax: 902-424-1298
e-mail: fininst@gov.ns.ca
www.gov.ns.ca/finance/insurance

ONTARIO

ROBERT CHRISTIE
CEO & Superintendent of Financial Services
Financial Services Commission of Ontario
5160 Yonge Street, 17th Floor
Box 85
North York, Ontario M2N 6L9
416-250-7250; fax: 416-590-7070
toll-free: 1-800-668-0128
www.fsco.gov.on.ca

PRINCE EDWARD ISLAND

ROBERT BRADLEY
Superintendent of Insurance
Office of the Attorney General
P.O. Box 2000
95 Rochford Street
Shaw Building, 4th Floor
Charlottetown, Prince Edward Island C1A 7N8
902-368-6478; fax: 902-368-5283
e-mail: rabradley@gov.pe.ca
www.gov.pe.ca

QUEBEC

JEAN ST-GELAIS
President and Chief Executive Officer
Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec, Québec G1V 5C1
418-525-0337; fax: 418-525-9512
e-mail: renseignements-consommateur@lautorite.qc.ca
www.lautorite.qc.ca

SASKATCHEWAN

JAMES HALL
Superintendent of Insurance
Saskatchewan Financial Services Commission
1919 Saskatchewan Drive, Suite 601
Regina, Saskatchewan S4P 4H2
306-787-7881; fax: 306-787-9006
e-mail: jhall@sfsc.gov.sk.ca
www.sfsc.gov.sk.ca

YUKON

FIONA CHARBONNEAU
Superintendent of Insurance, Community Services
P.O. Box 2703 (C-5)
Whitehorse, Yukon Y1A 2C6
867-667-5111; fax: 867-667-3609
toll-free (in Yukon only): 1-800-661-0408 local 5111
e-mail: consumer@gov.yk.ca
www.gov.yk.ca

Appendix F – Insurance-Related Organizations

ADR INSTITUTE OF CANADA, INC. (ADR CANADA) (formerly *Arbitration and Mediation Institute of Canada, Inc. [AMIC] and Canadian Foundation for Dispute Resolution [CFDR]*)
234 Eglinton Avenue East, Suite 500
Toronto, Ontario M4P 1K5
416-487-4733; fax: 416-487-4429
toll-free: 1-877-475-4353
e-mail: admin@adrCanada.ca
www.adrCanada.ca

MARY ANNE HARNICK
Executive Director

ADR Canada provides leadership in the development and promotion of dispute resolution services in Canada.

CANADA SAFETY COUNCIL (CSC)
1020 Thomas Spratt Place
Ottawa, Ontario K1G 5L5
613-739-1535; fax: 613-739-1566
e-mail: canadasafetycouncil@safety-council.org
www.safety-council.org

JACK SMITH, *President*

CSC is a national, non-government, charitable organization dedicated to safety. CSC aims to reduce preventable deaths, injuries and economic loss in public and private places throughout Canada.

CANADIAN ASSOCIATION OF DIRECT RESPONSE INSURERS (CADRI)

250 Consumers Road, Suite 301
Toronto, Ontario M2J 4V6
416-773-0101; fax: 416-495-8723
e-mail: cadri@cadri.com
www.cadri.com

RUTH ABRAHAMSON
Executive Director

CADRI is an organization of insurers selling and servicing property and casualty insurance products in Canada through direct-response marketing and distribution.

CANADIAN ASSOCIATION OF FINANCIAL INSTITUTIONS IN INSURANCE (CAFII)

55 St. Clair Avenue West, Suite 255
Toronto, Ontario M4V 2Y7
416-494-9224; fax: 416-967-6320
e-mail: info@cafii.com
www.cafii.com

REENA VOHRA, *Account Manager*
CAFII is a not-for-profit association dedicated to the development of an open and flexible insurance marketplace that is efficient and effective and allows consumers choice in the purchase of insurance products and services.

CANADIAN ASSOCIATION OF INSURANCE WOMEN (CAIW)
www.caiw-acfa.com

DEBBY JOHNSON, *President*
CAIW enhances the value of member associations through education, networking and fostering personal growth.

CANADIAN ASSOCIATION OF MUTUAL INSURANCE COMPANIES (CAMIC)

311 McArthur Avenue, Suite 205
Ottawa, Ontario K1L 6P1
613-789-6851; fax: 613-789-7665
e-mail: nlafreniere@camic.ca
www.camic.ca

NORMAND LAFRENIÈRE, *President*
CAMIC promotes Canadian mutual insurance companies to become the insurers of choice of the Canadian public.

CANADIAN BOARD OF MARINE UNDERWRITERS (CBMU)

2233 Argentia Road, Suite 100
Mississauga, Ontario L5N 2X7
905-826-4768; fax: 905-826-4873
e-mail: info@cbmu.com
www.cbmu.com

AMANDA CURTIS
Executive Director

CBMU represents the goals and interest of the marine insurance industry in Canada.

CANADIAN COUNCIL OF INSURANCE REGULATORS (CCIR)

CCIR Secretariat
5160 Yonge Street, Box 85
Toronto, Ontario M2N 6L9
416-226-7895; fax: 416-590-7070
e-mail: ccir-ccra@fsco.gov.on.ca
www.ccir-ccra.org

LINDA STANGL

Administrative Coordinator
CCIR facilitates and promotes an effective regulatory system in Canada to serve the public interest.

CANADIAN FIRE SAFETY ASSOCIATION (CFSA)

2175 Sheppard Avenue East, Suite 310
Toronto, Ontario M2J 1W8
416-492-9417; fax: 416-491-1670
e-mail: cfsa@taylorenterprises.com
www.canadianfiresafety.com

LEO GRELLETTE, *President*

CFSA promotes fire safety through the use of seminars, safety training courses, informative newsletters, scholarships and regular meetings.

CANADIAN INDEPENDENT ADJUSTERS' ASSOCIATION (CIAA)

Centennial Centre
5401 Eglinton Avenue West, Suite 100
Etobicoke, Ontario M9C 5K6
416-621-6222; fax: 416-621-7776
toll-free: 1-877-255-5589
e-mail: info@ciao-adjusters.ca
www.ciao-adjusters.ca

PATRICIA BATTLE, *Executive Director*
CIAA represents the collective interests of independent adjusters.

CANADIAN INSTITUTE OF ACTUARIES (CIA)

150 Metcalfe Street, Suite 800
Ottawa, Ontario K2P 1P1
613-236-8196; fax: 613-233-4552
e-mail: secretariat@actuaries.ca
www.actuaries.ca

DANIEL LAPOINTE
Executive Director

CIA is the national organization of the actuarial profession in Canada.

**CANADIAN INSURANCE
ACCOUNTANTS ASSOCIATION
(CIAA)**

2175 Sheppard Avenue East, Suite 310
Toronto, Ontario M2J 1W8
416-971-7800; fax: 416-491-1670
e-mail: ciaa@ciaa.org
www.ciaa.org

CATHERINE FLEMING

Executive Assistant

CIAA promotes the study, research and development of financial management and insurance accounting.

**CANADIAN INSURANCE CLAIMS
MANAGERS' ASSOCIATION (CICMA)**

c/o Insurance Bureau of Canada
777 Bay Street, Suite 2400
P.O. Box 121
Toronto, Ontario M5G 2C8
416-362-2031; fax: 416-361-5952
www.cicma.ca

VITA BULOVAS, Secretary

CICMA is the professional association of insurance claims managers in Canada.

**CANADIAN LIFE AND HEALTH
INSURANCE ASSOCIATION INC.
(CLHIA)**

1 Queen Street East, Suite 1700
Toronto, Ontario M5C 2X9
416-777-2221; fax: 416-777-1895
e-mail: info@clhia.ca
www.clhia.ca

FRANK SWEDLOVE, President

CLHIA represents the collective interests of its member life and health insurers.

CGI INSURANCE BUSINESS SERVICES

150 Commerce Valley Drive West
Markham, Ontario L3T 7Z3
Lock Box 200
905-882-6300; fax: 905-695-6669
toll-free: 1-800-268-8080
www.cgi-ibs.com

**MALCOLM SCOTT, Senior Vice-President,
Insurance Business Services**

CGI Insurance Business Services is a leading IT and business process services provider.

CSA INTERNATIONAL

178 Rexdale Boulevard
Etobicoke, Ontario M9W 1R3
416-747-4000; fax: 416-747-4149
toll-free: 1-866-797-4272
www.csa-international.org

**ROBERT GRIFFIN, President and
Chief Executive Officer, CSA Group**

CSA International develops standards and codes for acceptable levels of safety, quality and performance for a wide range of products used by industry and consumers. CSA also assesses conformity of products and services to accepted standards.

**CENTRE FOR STUDY IN INSURANCE
OPERATIONS (CSIO)**

110 Yonge Street, Suite 500
Toronto, Ontario M5C 1T4
416-360-1773; fax: 416-364-1482
toll-free: 1-800-463-2746
www.csio.com

STEVE KAUKINEN, President

CSIO seeks ways to provide a competitive advantage for the independent broker distribution channel.

FACILITY ASSOCIATION

777 Bay Street, Suite 2400
P.O. Box 121
Toronto, Ontario M5G 2C8
416-863-1750; fax: 416-868-0894
toll-free: 1-800-268-9572
e-mail: mail@facilityassoc.com
www.facilityassociation.com

**DAVID SIMPSON, President and
Chief Executive Officer**

The Facility Association is an entity established by the automobile insurance industry to ensure that automobile insurance is available to all owners and licensed drivers of motor vehicles where such owners or drivers are unable to obtain automobile insurance through the voluntary insurance market.

FIRE PREVENTION CANADA

Box 47037
Ottawa, Ontario K1B 5P9
613-749-3844; fax: 613-749-0109
e-mail: sgallant@fipreacan.ca
www.fipreacan.ca

DAVID HODGINS, President

Fire Prevention Canada is the national voice of fire prevention and education in Canada.

FIRE UNDERWRITERS' SURVEY (FUS)

c/o CGI Insurance Business Services
150 Commerce Valley Drive West
Markham, Ontario L3T 7Z3
905-882-6300; fax: 905-695-6669
www.cgi-ibs.com

GILLES PROULX

*Vice-President, Ontario Region,
CGI Risk Management Services*
FUS measures the ability of a fire department against the risk of fire likely to occur within a community.

**GENERAL INSURANCE
OMBUDSERVICE (GIO)**

10 Milner Business Court, Suite 701
Toronto, Ontario M1B 3C6
416-299-6931; fax: 416-299-4261
toll-free: 1-877-225-0446
e-mail: pr@lma.net
www.giocanada.org

MAUREEN WRIGHT, Media Contact

GIO provides third-party, independent dispute resolution of conflicts between insurance customers and their insurance companies.

**GROUPEMENT DES ASSUREURS
AUTOMOBILES (GAA)**

800, Place-Victoria, bureau 2410
Montréal, Québec H4Z 0A2
514-288-4321; fax: 514-288-0753
e-mail: cinfo@gaa.qc.ca
www.gaa.qc.ca

DANIEL DEMERS

General Manager

GAA coordinates programs to simplify the settling of automobile accident claims and acts as a statistical agency for the province of Quebec. GAA also manages mandatory access to third-party liability coverage.

**INSTITUTE FOR CATASTROPHIC
LOSS REDUCTION (ICLR)**

20 Richmond Street East, Suite 210
Toronto, Ontario M5C 2R9
416-364-8677; fax: 416-364-5889
e-mail: pkovacs@iclr.org
www.iclr.org

PAUL KOVACS

Executive Director

ICLR is a research institute, established by Canada's property and casualty insurance industry, that works to reduce disaster deaths, injuries and property damage.

INSURANCE BROKERS ASSOCIATION OF CANADA (IBAC)

155 University Avenue, Suite 1230
Toronto, Ontario M5H 3B7
416-367-1831; fax: 416-367-3687
e-mail: ibac@ibac.ca
www.ibac.ca

DAN DANYLUK

Chief Executive Officer

IBAC is the national trade organization that represents the regional and provincial associations of property and casualty insurance brokers in Canada.

THE INSURANCE INSTITUTE OF CANADA (IIC)

18 King Street East, 6th Floor
Toronto, Ontario M5C 1C4
416-362-8586; fax: 416-362-4239
toll-free: 1-866-362-8585
e-mail: iicmail@insuranceinstitute.ca
www.insuranceinstitute.ca

PETER HOHMAN

President and Chief Executive Officer

IIC is the educational arm of the property and casualty insurance industry. IIC offers courses through correspondence, community colleges and universities across Canada.

NUCLEAR INSURANCE ASSOCIATION OF CANADA (NIAC)

c/o CGI Insurance Business Services
150 Commerce Valley Drive West
Lock Box 200
Markham, Ontario L3T 7Z3
905-695-6657; fax: 905-771-5312
www.cgi-ibs.com

DERMOT MURPHY, *Manager*

NIAC provides property and liability insurance for risks in Canada involving nuclear reaction, radiation or radioactive contamination.

PROPERTY AND CASUALTY INSURANCE COMPENSATION CORPORATION (PACICC)

20 Richmond Street East, Suite 210
Toronto, Ontario M5C 2R9
416-364-8677; fax: 416-364-5889
toll-free: 1-888-564-9199
e-mail: pkovacs@pacicc.com
www.pacicc.ca

PAUL KOVACS

President and Chief Executive Officer

PACICC administers an industry-funded program to protect claimants in the event of the bankruptcy of a property and casualty insurer.

REINSURANCE RESEARCH COUNCIL (RRC)

c/o Funnel Communications Inc.
296 Jarvis Street, Unit 7
Toronto, Ontario M5B 2C5
416-968-0183; fax: 416-968-6818
e-mail: mail@rrccanada.org
www.rrccanada.org

ANTHONY LAYCOCK

General Manager

RRC represents the majority of professional property and casualty reinsurers registered in Canada.

RISK AND INSURANCE MANAGEMENT SOCIETY, INC. (RIMS)

42 Arlstan Drive
Toronto, Ontario M3H 4V9
416-636-9745
e-mail: bwasser@sympatico.ca
www.rimscanada.org

BONNIE WASSER

Canadian Consultant

RIMS is a not-for-profit organization dedicated to advancing the practice of risk management.

SURETY ASSOCIATION OF CANADA

6299 Airport Road, Suite 709
Mississauga, Ontario L4V 1N3
905-677-1353; fax: 905-677-3345
e-mail: sness@suretycanada.com
www.surety-canada.com

STEVEN NESS, *President*

The Surety Association of Canada acts as "The Voice of Surety in Canada."

TRAFFIC INJURY RESEARCH FOUNDATION (TIRF)

171 Nepean Street, Suite 200
Ottawa, Ontario K2P 0B4
613-238-5235; fax: 613-238-5292
toll-free: 1-877-238-5235
e-mail: sarao@trafficinjuryresearch.com
www.trafficinjuryresearch.com

ROBYN D. ROBERTSON

President and Chief Executive Officer

TIRF is a charitable, independent road safety institute that performs original research into the causes of road crashes and develops and promotes effective prevention programs and policies.

TREASURY MANAGEMENT ASSOCIATION OF CANADA (TMAC)

8 King Street East, Suite 1010
Toronto, Ontario M5C 1B5
416-367-8500; fax: 416-367-3240
toll-free: 1-800-449-8622
e-mail: info@tmac.ca
www.tmac.ca

BEA CASE

Executive Director

TMAC is Canada's national association of treasury and financial professionals.

UNDERWRITERS' LABORATORIES OF CANADA (ULC)

7 Underwriters Road
Toronto, Ontario M1R 3B4
416-757-3611; fax: 416-757-8727
toll-free: 1-866-937-3852
e-mail: sales@ulc.ca
www.ulc.ca

ULC is an independent, not-for-profit product safety testing and certification organization.

Appendix G – Insurance Bureau of Canada – Member Companies

MEMBER COMPANIES OF INSURANCE BUREAU OF CANADA

subscribe to the following services (as of January 1, 2009)

Private insurer / reinsurer members

A = ISSUES MANAGEMENT

Includes Policy Development; Public Affairs and Marketing; Legal; and Regional Offices.

B = INVESTIGATIVE SERVICES

Includes ring investigations; auto theft and loss recovery services; information exchange; and Public Affairs and Marketing, and Legal, as they pertain to Investigative Services.

* = VEHICLE INFORMATION SUITE

Includes access to web-based business applications, the Canadian Loss Experience Automobile Rating (CLEAR) system, VINlink products, the publication *How Cars Measure Up*, and other information related to automobile insurance in Canada.

Company and Group	Services		
Alberta Motor Association Insurance Company	A	B	*
Allianz Global Risks (US) Insurance Company	A		*
Allstate Canada Group			
Allstate Insurance Company of Canada	A	B	*
Pafco Insurance Company	A	B	*
Pembroke Insurance Company	A	B	*
L'Alpha, compagnie d'assurance inc.		B	*
The American Road Insurance Company		B	
Atlantic Insurance Company Limited	A	B	
Atradius Credit Insurance N.V.	A		
Aviva Canada Inc.			
Aviva Insurance Company of Canada	A		*
Elite Insurance Company	A		*
Pilot Insurance Company	A		*
S & Y Insurance Company	A		*
Scottish and York Insurance Company Limited	A		*
Traders General Insurance Company	A		*
AXA Canada Inc.			
AXA Assurances Agricoles	A	B	*
AXA Canada	A	B	*
AXA General Insurance	A	B	*
AXA Insurance (Canada)	A	B	*
AXA Pacific Insurance Company	A	B	*
InnovAssur assurances générales inc.	A	B	*
BCAA Insurance Corporation	A	B	

Company and Group	Services		
The Boiler Inspection and Insurance Company of Canada	A	B	
CAA Insurance Company (Ontario)	A	B	*
Caisse Centrale de Réassurance	A		
Canadian Direct Insurance Inc.		B	*
La Capitale Financial Group			
La Capitale assurances générales inc.	A	B	*
L'Unique compagnie d'assurances générales	A	B	*
York Fire & Casualty Insurance Company	A	B	*
Chrysler Insurance Company		B	*
Chubb Insurance Group of Companies			
Chubb Insurance Company of Canada	A	B	*
Federal Insurance Company of Canada	A	B	
Mitsui Sumitomo Insurance Company Limited	A	B	*
Continental Casualty Company	A	B	
The Co-operators Group Limited			
Co-operators General Insurance Company		B	*
COSECO Insurance Company		B	*
The Sovereign General Insurance Company		B	*
L'Union Canadienne, compagnie d'assurances		B	*
CUMIS General Insurance Company		B	*
Desjardins General Insurance Group			
Certas Direct Insurance Company	A	B	*
Desjardins Assurances générales inc.	A	B	*
The Personal Insurance Company	A	B	*
The Dominion of Canada General Insurance Company	A	B	*
Ecclesiastical Insurance Office PLC		B	
Echelon General Insurance Company		B	*
The Economical Insurance Group			
Economical Mutual Insurance Company	A	B	*
Federation Insurance Company of Canada	A	B	*
Missisquoi Insurance Company	A	B	*
Perth Insurance Company	A	B	*
Waterloo Insurance Company	A	B	*
Electric Insurance Company		A	
Euler Hermes American Credit Indemnity Company	A		
Everest Reinsurance Company		A	

APPENDIX G

Company and Group	Services		
Farm Mutual Reinsurance Plan Inc.			
Algoma Mutual Insurance Company	B		*
Brant Mutual Insurance Company	B		*
Fundy Mutual Fire Insurance Company	B		*
Halwell Mutual Insurance Company	B		*
Hamilton Township Mutual Insurance Company	B		*
Howick Mutual Insurance Company	B		*
North Kent Mutual Fire Insurance Company	B		*
North Waterloo Farmers Mutual Insurance Company	A		*
Oxford Mutual Insurance Company	B		*
Trillium Mutual Insurance Company	B		*
Federated Insurance Company of Canada	B		*
General Reinsurance Corporation	A		
Gore Mutual Insurance Company	B		*
Grain Insurance and Guarantee Company	B		
Le Groupe Estrie Richelieu, compagnie d'assurance	A	B	*
Groupe Promutuel			
Promutuel L'Abitibienne	B		*
Promutuel Charlevoix-Montmorency	B		*
Promutuel Coaticook-Sherbrooke	B		*
Promutuel de l'Est	B		*
Promutuel Haut St-Laurent	B		*
Promutuel L'Islet	B		*
Promutuel du Lac au Fjord	B		*
Promutuel Lotbinière	B		*
Promutuel L'Outaouais	B		*
Promutuel Les Prairies	B		*
Promutuel La Vallée	B		*
Promutuel Vaudreuil	B		*
The Guarantee Company of North America	A	B	*
Hartford Fire Insurance Company Limited	A	B	*
L'Industrielle Alliance, compagnie d'assurances générales	B		*
ING Canada			
Belair Insurance Company Inc.	A	B	*
BELAIRdirect/The Nordic Insurance Company of Canada	A	B	*
Intact Insurance Company	A	B	*
Novex Insurance Company	A	B	*
The Nordic Insurance Company of Canada	A	B	*
Trafalgar Insurance Company of Canada	A	B	*
Kingsway Financial Services Inc.			
Jevco Insurance Company	B		*
Kingsway General Insurance Company	B		*
Liberty Mutual Insurance Company	A	B	*
Lloyd's Underwriters	A		*
Lombard Canada Limited			
Lombard General Insurance Company of Canada	A	B	*
Lombard Insurance Company	A	B	*
Tokio Marine & Nichido Fire Insurance Company Ltd.	A	B	*
Zenith Insurance Company	A	B	*

Company and Group	Services		
Markel Insurance Company of Canada	B		*
Meloche Monnex Inc.			
Primum Insurance Company	B		*
Security National Insurance Company	B		*
TD General Insurance Company	B		*
TD Home & Auto Insurance Company	B		*
Metro General Insurance Corporation Ltd.	A		*
Millennium Insurance Corporation	A	B	*
Motors Insurance Corporation	B		*
Munich Reinsurance America, Inc.	A	B	
Odyssey America Reinsurance Corporation (Canadian Branch)	A		
Old Republic Insurance Company of Canada	A	B	
Omega General Insurance Company	A		
Paris Re	A		*
Partner Reinsurance Europe Limited	A	B	
Peace Hills General Insurance Company	A	B	*
Portage la Prairie Mutual Insurance Company	B		*
RBC General Insurance Company	A	B	*
RSA Canada			
Ascentus Insurance Ltd.	A	B	*
Canadian Northern Shield Insurance Company	A	B	*
Québec Assurance Company	A	B	*
Royal & SunAlliance Insurance Company of Canada	A	B	*
Unifund Assurance Company	A	B	*
Western Assurance Company	A	B	*
Sentry Insurance A Mutual Company	A		
SSQ, Société d'assurances générales inc.	A	B	*
State Farm Insurance Companies			
State Farm Fire & Casualty Company	A	B	
State Farm Mutual Automobile Insurance Company	A	B	*
Swiss Re Canada			
North American Specialty Insurance Company	A		
Swiss Reinsurance Company Canada	A		
Westport Insurance Corporation	A	B	
The TOA Reinsurance Company	A		
Triton Insurance Company	A		
The Wawanesa Mutual Insurance Company	A	B	*
White Mountains Reinsurance Company of America	A		
XL Insurance Company Limited	A	B	*
Zurich Insurance Company	A		*

IBC Regional Offices

IBC ISSUES MANAGEMENT

Regional offices

OTTAWA

DENNIS PROUSE

Director, Federal Government Relations

155 Queen Street, Suite 808

Ottawa, Ontario K1P 6L1

Tel: 613-236-5043 Fax: 613-236-5208

BRITISH COLUMBIA, SASKATCHEWAN & MANITOBA

LINDSAY OLSON

Vice-President, British Columbia,

Saskatchewan & Manitoba

510 Burrard Street, Suite 1010

Vancouver, British Columbia V6C 3A8

Tel: 604-684-3635 Fax: 604-684-6235

Information: 1-877-772-3777

ALBERTA & THE NORTH

JIM RIVAIT

Vice-President, Alberta & The North

10722 - 103 Avenue, Suite 401

Edmonton, Alberta T5J 5G7

Tel: 780-423-2212 Fax: 780-423-4796

Information: 1-800-377-6378

ONTARIO

DON FORGERON

President & CEO

777 Bay Street, Suite 2400

P.O. Box 121

Toronto, Ontario M5G 2C8

Tel: 416-362-2031 Fax: 416-644-4961

Information: 1-800-387-2880

QUÉBEC

DANIEL DEMERS

Vice-President & General Manager, Québec

800, Place-Victoria, bureau 2410

Montréal, Québec H4Z 0A2

Tel: 514-288-1563 Fax: 514-288-0753

Information: 514-288-4321; 1-877-288-4321

ATLANTIC PROVINCES

BILL ADAMS

Vice-President, Atlantic

1969 Upper Water Street, Suite 1706

Halifax, Nova Scotia B3J 3R7

Tel: 902-429-2730 Fax: 902-420-0157

Information: 1-800-565-7189

IBC INVESTIGATIVE SERVICES

Regional offices

BRITISH COLUMBIA

510 Burrard Street, Suite 1010

Vancouver, British Columbia V6C 3A8

Tel: 604-684-3635 Fax: 604-294-1524

PRAIRIES

10333 Southport Road SW, Suite 505

Calgary, Alberta T2W 3X6

Tel: 403-258-3677 Fax: 403-255-9054

10722 - 103 Avenue, Suite 401

Edmonton, Alberta T5J 5G7

Tel: 780-423-2212 Fax: 780-423-4796

ONTARIO

365 Evans Avenue, Suite 501

Etobicoke, Ontario M8Z 1K2

Tel: 416-252-3441 Fax: 416-252-6940

QUÉBEC

6780, 1^{ère} Avenue, bureau 330

Charlesbourg, Québec G1H 2W8

Tel: 418-627-5460 Fax: 418-627-0026

630, boulevard René-Lévesque ouest, bureau 2440

Montréal, Québec H3B 1S6

Tel: 514-933-8953 Fax: 514-933-7814

ATLANTIC PROVINCES

1969 Upper Water Street, Suite 1706

Halifax, Nova Scotia B3J 3R7

Tel: 902-429-2730 Fax: 902-422-5151



REPORT INSURANCE CRIME.

Take the time.

Call toll-free **1-877-IBC-TIPS** (422-8477)

or submit a tip on-line at www.abc.ca.



Stop paying
for a crime
you didn't
commit!



Don't turn a
blind eye
to insurance
crime



Make the
right call!

Insurance fraud and auto theft are serious crimes with serious consequences.

Everyone who has an insurance policy pays the price. Take the time to report insurance crime.

INSURANCE
BUREAU
OF CANADA



BUREAU
D'ASSURANCE
DU CANADA

IBC Corporate Directory

777 Bay Street, Suite 2400, P.O. Box 121
 Toronto, Ontario M5G 2C8
 Tel: 416-362-2031 Fax: 416-361-5952

OFFICE OF THE PRESIDENT	DON FORGERON	<i>President & CEO</i>
POLICY	BARB SULZENKO-LAURIE	<i>Vice-President, Policy</i>
PUBLIC AFFAIRS & MARKETING	MARY LOU O'REILLY	<i>Vice-President, Public Affairs & Marketing</i>
LEGAL	RANDY BUNDUS	<i>Vice-President, General Counsel & Corporate Secretary</i>

2235 Sheppard Avenue East, Atria II, Suite 1100
 Toronto, Ontario M2J 5B5
 Tel: 416-445-5912 Fax: 416-449-9357

INVESTIGATIVE SERVICES	RICHARD DUBIN	<i>Vice-President, Investigative Services</i>
INFORMATION SERVICES	RON NOILES	<i>Vice-President, Information Technology, Research & Analysis</i>
FINANCE	GEORGE BERNESHAWI	<i>Vice-President, Finance & Chief Financial Officer</i>

630, boulevard René-Lévesque ouest, bureau 2440
 Montréal, Québec H3B 1S6
 Tel: 514-933-8953 Fax: 514-933-7814

HUMAN RESOURCES	GILLES CALMELS	<i>Vice-President, Human Resources & Administration</i>
-----------------	----------------	---

