SECTION 3

Insurance organizations

57 IBC members
64 IBC offices
65 IBC services
66 Superintendents of insurance
69 Insurance-related organizations
IBC member companies – private insurers and reinsurers – can subscribe to the following three IBC services:

**ISSUES MANAGEMENT**
This includes policy development, communications and legal services, and services provided by regional offices.

**INVESTIGATIVE SERVICES**
This includes cross-insurer fraud investigation coordination, auto theft and loss recovery services, vehicle identification, vehicle branding, a tips line, information exchange, and communications and legal services, as they pertain to Investigative Services.

**VEHICLE INFORMATION SERVICES**
This includes access to the most up-to-date database of vehicle characteristics and vehicle safety features, web-based business applications, the Canadian Loss Experience Automobile Rating (CLEAR) system, VINlink products and other information related to automobile insurance in Canada.
## IBC MEMBERS

IBC members and the IBC services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
<th>IBC SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algoma Mutual Insurance Company</td>
<td>B *</td>
</tr>
<tr>
<td>Allianz Global Risks (US) Insurance Company</td>
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<tr>
<td>Allstate Canada Group of Companies (ACG)</td>
<td>A B *</td>
</tr>
<tr>
<td>Allstate Insurance Company of Canada</td>
<td>A B *</td>
</tr>
<tr>
<td>Esurance Insurance Company of Canada</td>
<td>A B *</td>
</tr>
<tr>
<td>Paifico Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>Pembridge Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>L'Alpha, compagnie d'assurance inc.</td>
<td>B *</td>
</tr>
<tr>
<td>The American Road Insurance Company</td>
<td>B</td>
</tr>
<tr>
<td>Arch Insurance Canada Ltd.</td>
<td>A *</td>
</tr>
<tr>
<td>Atradius Credit Insurance N.V.</td>
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</tr>
<tr>
<td>Aviva Canada Inc.</td>
<td>A *</td>
</tr>
<tr>
<td>Aviva General Insurance Company</td>
<td>A</td>
</tr>
<tr>
<td>Aviva Insurance Company of Canada</td>
<td>A *</td>
</tr>
<tr>
<td>Elite Insurance Company</td>
<td>A *</td>
</tr>
<tr>
<td>Pilot Insurance Company</td>
<td>A *</td>
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<tr>
<td>S &amp; Y Insurance Company</td>
<td>A *</td>
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<tr>
<td>Scottish &amp; York Insurance Co. Limited</td>
<td>A *</td>
</tr>
<tr>
<td>Traders General Insurance Company</td>
<td>A *</td>
</tr>
<tr>
<td>AXIS Reinsurance Company (Canadian Branch)</td>
<td>A</td>
</tr>
<tr>
<td>The Boiler Inspection and Insurance Company of Canada</td>
<td>A B</td>
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<tr>
<td>Brant Mutual Insurance Company</td>
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</tr>
<tr>
<td>CAA Club Group</td>
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<tr>
<td>Alberta Motor Association Insurance Company</td>
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<tr>
<td>BCAA Insurance Corporation</td>
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<tr>
<td>CAA Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>Echelon Insurance</td>
<td>A B *</td>
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</tbody>
</table>
## IBC MEMBERS

IBC members and the IBC services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
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</tr>
</thead>
<tbody>
<tr>
<td>La Capitale Financial Group</td>
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<tr>
<td>La Capitale assurances générales inc.</td>
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</tr>
<tr>
<td>Unica Insurance Incorporated</td>
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<td>L'Unique assurances générales inc.</td>
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<tr>
<td>CCR RE</td>
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<tr>
<td>Chubb Insurance Company of Canada</td>
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<tr>
<td>Continental Casualty Company</td>
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<tr>
<td>The Co-operators Group Limited</td>
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<tr>
<td>Co-operators General Insurance Company</td>
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<tr>
<td>COSECO Insurance Company</td>
<td>B *</td>
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<tr>
<td>CUMIS General Insurance Company</td>
<td>B *</td>
</tr>
<tr>
<td>The Sovereign General Insurance Company</td>
<td>B *</td>
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<tr>
<td>CorePointe Insurance Company</td>
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<tr>
<td>D</td>
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<tr>
<td>Desjardins General Insurance Group Inc.</td>
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<tr>
<td>Certas Direct Insurance Company</td>
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<tr>
<td>Certas Home and Auto Insurance Company</td>
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<tr>
<td>Desjardins assurances générales Inc.</td>
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<tr>
<td>The Personal General Insurance Inc.</td>
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<tr>
<td>The Personal Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>E</td>
<td></td>
</tr>
<tr>
<td>Ecclesiastical Insurance Office PLC</td>
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<td>Economical Insurance</td>
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<td>Economical Mutual Insurance Company</td>
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<td>The Missisquoi Insurance Company</td>
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<td>Perth Insurance Company</td>
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<td>Sonnet Insurance Company</td>
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<tr>
<td>Waterloo Insurance Company</td>
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<tr>
<td>Electric Insurance Company</td>
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## IBC Members and the IBC Services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
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<tbody>
<tr>
<td>Euler Hermes American Credit Indemnity Company</td>
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<tr>
<td>Everest Insurance Company of Canada</td>
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<tr>
<td>Everest Reinsurance Company</td>
<td>A</td>
</tr>
<tr>
<td>Federal Insurance Company of Canada</td>
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<tr>
<td>General Reinsurance Corporation</td>
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<tr>
<td>Gore Mutual Insurance Company</td>
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<tr>
<td>Groupe Ledor Inc. Mutuelle d’assurance</td>
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<tr>
<td>Hartford Fire Insurance Company</td>
<td>A B *</td>
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<tr>
<td>HDI Global SE Canada Branch</td>
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<tr>
<td>HDI Global Specialty SE</td>
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</tr>
<tr>
<td>Howick Mutual Insurance Company</td>
<td>B</td>
</tr>
<tr>
<td>Industrielle Alliance, Assurance auto et habitation inc.</td>
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</tr>
<tr>
<td>Insurance Company of Prince Edward Island (ICPEI)</td>
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</tr>
<tr>
<td>Intact Financial Corporation</td>
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<tr>
<td>Belair Insurance Company Inc.</td>
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<tr>
<td>The Guarantee Company of North America</td>
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<td>Intact Insurance Company</td>
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<tr>
<td>JEVCO Insurance Company</td>
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<td>The Nordic Insurance Company of Canada</td>
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<tr>
<td>Novex Insurance Company</td>
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<td>Trafalgar Insurance Company of Canada</td>
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</table>
## IBC MEMBERS

### IBC members and the IBC services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
<th>IBC SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>L</strong></td>
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<tr>
<td>Lawyers’ Professional Indemnity Company</td>
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<tr>
<td>Liberty Mutual Insurance Company</td>
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<tr>
<td>Liberty Specialty Markets Bermuda Limited</td>
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<tr>
<td><strong>M</strong></td>
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<tr>
<td>MAX Insurance</td>
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</tr>
<tr>
<td>Mitsui Sumitomo Insurance Company Limited</td>
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<td>Motors Insurance Corporation</td>
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<tr>
<td>Munich Reinsurance Company of Canada</td>
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<tr>
<td>Temple Insurance Company</td>
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<td>Munich Reinsurance America, Inc.</td>
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<tr>
<td>The Mutual Fire Insurance Company of British Columbia</td>
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<tr>
<td><strong>N</strong></td>
<td></td>
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<tr>
<td>Northbridge Financial Corporation</td>
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<tr>
<td>Federated Insurance Company of Canada</td>
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<td>Northbridge General Insurance Corporation</td>
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<td>Verassure Insurance Company</td>
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<td>Zenith Insurance Company</td>
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<tr>
<td>North Kent Mutual Fire Insurance</td>
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<td><strong>O</strong></td>
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<tr>
<td>Odyssey America Reinsurance Corporation (Canadian Branch)</td>
<td>A</td>
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<tr>
<td>Old Republic Insurance Company of Canada</td>
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<tr>
<td>Omega General Insurance Company</td>
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</table>
### IBC Members and the IBC Services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
<th>IBC SERVICES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>P</strong></td>
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<tr>
<td>Partner Reinsurance Company of the U.S.</td>
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<tr>
<td>Peace Hills General Insurance Company</td>
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<tr>
<td>Portage la Prairie Mutual Insurance Company</td>
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<td>Promutuel Assurance</td>
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<td>Protective Insurance Company</td>
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<td><strong>R</strong></td>
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</tr>
<tr>
<td>Red River Mutual Insurance Company</td>
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<tr>
<td>Ascentus Insurance Ltd.</td>
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<td>Québec Assurance Company</td>
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<td>Royal &amp; Sun Alliance Insurance Company of Canada</td>
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<td>Unifund Assurance Company</td>
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<tr>
<td>L'Union Canadienne, compagnie d'assurances</td>
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<td>Western Assurance Company</td>
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<td><strong>S</strong></td>
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<tr>
<td>SCOR Canada Reinsurance Company</td>
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<tr>
<td>Sentry Insurance, A Mutual Company</td>
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<td>Sirius America Insurance Company</td>
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<tr>
<td>SSQ Insurance Company Inc.</td>
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<tr>
<td>Starr Insurance and Reinsurance Limited</td>
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<td>Swiss Re</td>
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<td>Swiss Reinsurance Company Ltd., Canadian Branch</td>
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<td>Westport Insurance Corporation</td>
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### IBC Members and the IBC Services to which they subscribe, as of April 24, 2020

<table>
<thead>
<tr>
<th>COMPANY AND GROUP</th>
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<tbody>
<tr>
<td><strong>T</strong></td>
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<tr>
<td>TD Insurance</td>
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<tr>
<td>Primum Insurance Company</td>
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<tr>
<td>Security National Insurance Company</td>
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<tr>
<td>TD Direct Insurance Company</td>
<td>A B *</td>
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<tr>
<td>TD General Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>TD Home and Auto Insurance Company</td>
<td>A B *</td>
</tr>
<tr>
<td>Toa Reinsurance Company of America (Canada Branch)</td>
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</tr>
<tr>
<td>Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</td>
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<tr>
<td>Travelers Canada</td>
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<td>The Dominion of Canada General Insurance Company</td>
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<tr>
<td>St. Paul Fire and Marine Insurance Company</td>
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<td>Travelers Insurance Company of Canada</td>
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<tr>
<td>Trisura Guarantee Insurance Company</td>
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<td>Triton Insurance Company</td>
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<tr>
<td><strong>W</strong></td>
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<tr>
<td>The Wawanesa Mutual Insurance Company</td>
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<tr>
<td>Wynward Insurance Group</td>
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<td><strong>X</strong></td>
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<tr>
<td>XL Specialty Insurance Company</td>
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<td><strong>Z</strong></td>
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</tr>
<tr>
<td>Zurich Insurance Company Ltd.</td>
<td>A</td>
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</tbody>
</table>
**IBC OFFICES**

**Head office**

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

**Regional offices**

**Ottawa**  
Craig Stewart  
Vice-President, Federal Affairs  
8 York Street, Suite 200  
Ottawa, Ontario  K1N 5S6  
Tel: 613-236-5043

**Pacific**  
Aaron Sutherland  
Vice-President, Pacific  
510 Burrard Street, Suite 901  
Vancouver, British Columbia  V6C 3A8  
Tel: 604-684-3635  
Fax: 604-684-6235

**Ontario**  
Kim Donaldson  
Vice-President, Ontario  
777 Bay Street, Suite 2400  
P.O. Box 121  
Toronto, Ontario  M5G 2C8  
Tel: 416-362-2031  
Fax: 416-644-4961

**Québec**  
Johanne Lamanque  
Vice-President, Quebec  
1981 McGill College Avenue, Suite 620  
Montréal, Québec  H3A 2Y1  
Tel: 514-288-1563  
Fax: 514-288-0753

**Atlantic**  
Amanda Dean  
Vice-President, Atlantic  
1969 Upper Water Street, Suite 1706  
Purdy’s Wharf, Tower II  
Halifax, Nova Scotia  B3J 3R7  
Tel: 902-429-2730  
Fax: 902-420-0157
# Investigative Services

<table>
<thead>
<tr>
<th>Region</th>
<th>Address</th>
<th>Phone Numbers</th>
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</thead>
<tbody>
<tr>
<td>British Columbia</td>
<td>34A-2755 Lougheed Highway, Suite 571</td>
<td>Tel: 604-944-2431 Fax: 604-944-1326</td>
</tr>
<tr>
<td>Central West</td>
<td>10104-103 Avenue, Suite 2603, Edmonton, Alberta</td>
<td>Tel: 780-423-2212 ext. 3101 Fax: 780-423-4796</td>
</tr>
<tr>
<td>Ontario</td>
<td>2235 Sheppard Ave E, Suite 1100, Toronto, Ontario</td>
<td>Tel: 416-252-3441 Fax: 416-449-9357</td>
</tr>
<tr>
<td>Québec</td>
<td>2000 Peel Street, bureau 530, Montréal, Québec</td>
<td>Tel: 514-933-8953 Fax: 514-933-7814</td>
</tr>
<tr>
<td>Atlantic</td>
<td>1969 Upper Water Street, Suite 1706, Halifax, Nova Scotia</td>
<td>Tel: 902-429-2730 Fax: 902-422-5151</td>
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# Consumer Information Centres

<table>
<thead>
<tr>
<th>Region</th>
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<tbody>
<tr>
<td>British Columbia</td>
<td>1-844-2ask-IBC (1-844-227-5422)</td>
</tr>
<tr>
<td>Alberta, Saskatchewan, Manitoba and the Territories</td>
<td>1-844-2ask-IBC (1-844-227-5422)</td>
</tr>
<tr>
<td>Ontario</td>
<td>1-844-2ask-IBC (1-844-227-5422)</td>
</tr>
<tr>
<td>Québec</td>
<td>1-877-288-4321</td>
</tr>
<tr>
<td>Atlantic</td>
<td>1-844-2ask-IBC (1-844-227-5422)</td>
</tr>
</tbody>
</table>
SUPERINTENDENTS OF INSURANCE

Canada
Jeremy Rudin
Superintendent of Financial Institutions
Office of the Superintendent of Financial Institutions Canada
255 Albert Street, 12th Floor
Ottawa, Ontario K1A 0H2
Tel: 613-990-7788
Fax: 613-990-5591
Toll-free: 1-800-385-8647
Email: information@osfi-bsif.gc.ca
www.osfi-bsif.gc.ca

British Columbia
Blair Morrison
Superintendent, Financial Institutions
BC Financial Services Authority
555 West Hastings Street, Suite 2800
Vancouver, British Columbia V6B 4N6
Tel: 604-660-3555
Fax: 604-660-3365
Toll-free: 1-866-206-3030
Email: BCFSA@bcfsa.ca
https://www.bcfsa.ca

Alberta
Sherri Wilson
Assistant Deputy Minister
Financial Sector Regulation and Policy and Superintendent of Pensions, Insurance and Financial Institutions
Alberta Treasury Board and Finance
402 Terrace Building
9515-107 Street
Edmonton, Alberta T5K 2C3
Tel: 780-643-2237
Fax: 780-420-0752
Email: tbf.insurance@gov.ab.ca
www.insurance.alberta.ca

Saskatchewan
Roger Sobotkiewicz
Superintendent of Insurance
Insurance and Real Estate Division
Financial and Consumer Affairs Authority
1919 Saskatchewan Drive, Suite 601
Regina, Saskatchewan S4P 4H2
Tel: 306-787-6700
Fax: 306-787-9006
Email: fcaa@gov.sk.ca
www.fcaa.gov.sk.ca

Manitoba
Scott Moore
Superintendent of Insurance
Financial Institutions Regulation Branch
400 St. Mary Avenue, Suite 207
Winnipeg, Manitoba R3C 4K5
Tel: 204-945-2542
Fax: 204-948-2268
Email: insurance@gov.mb.ca
www.mbfinancialinstitutions.ca

Ontario
Mark E. White
Chief Executive Officer
Financial Services Regulatory Authority of Ontario
North York City Centre
5160 Yonge Street, 16th Floor
Toronto, Ontario M2N 6L9
Tel: 416-250-7250
Fax: 416-590-7070
Toll-free: 1-800-668-0128
Email: contactcentre@fsrao.ca
www.fsrao.ca
SECTION 3
SUPERINTENDENTS OF INSURANCE

Québec
Louis Morisset
President and Chief Executive Officer
Autorité des marchés financiers
800, rue du Square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal, Québec H4Z 1G3
Tel: 514-395-0337
Fax: 514-873-3090
Toll-free: 1-877-525-0337
www.lautorite.qc.ca

Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec, Québec G1V 5C1
Tel: 418-525-0337
Fax: 418-525-9512

New Brunswick
Angela Mazerolle
Vice-President, Regulatory Operations
Financial and Consumer Services Commission
Insurance Division
Andal Building
225 King Street, Suite 200
Fredericton, New Brunswick E3B 1E1
Tel: 506-453-8959
Fax: 506-453-7435
Toll-free: 1-866-933-2222
Email: angela.mazerolle@fcnb.ca
www.fcnb.ca

Nova Scotia
Paula Boyd
Superintendent of Insurance
Department of Finance and Treasury Board
Financial Institutions Division
1723 Hollis Street, 4th Floor
P.O. Box 2271
Halifax, Nova Scotia B3J 3C8
Tel: 902-424-2787
Fax: 902-424-1298
Email: paula.boyd@novascotia.ca
www.novascotia.ca/finance

Prince Edward Island
Robert A. Bradley
Superintendent of Insurance
Department of Justice and Public Safety
Insurance and Real Estate Division
Shaw Building, 4th Floor
95-105 Rochford Street
P.O. Box 2000
Charlottetown, Prince Edward Island C1A 7N8
Tel: 902-368-6478
Fax: 902-368-5283
Email: rabradley@gov.pe.ca
www.gov.pe.ca

Newfoundland and Labrador
Renee Dyer
Director of Financial Services Regulation Division
Superintendent of Insurance, Real Estate, Mortgage Brokers,
Securities and Pre-Paid Funerals
Service NL
Financial Services Regulation Division
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SECTION 3

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Appraisal Institute of Canada
200 Catherine Street, Suite 403
Ottawa, Ontario K2P 2K9
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Canadian Association of Direct Relationship Insurers
250 Consumers Road, Suite 301
Toronto, Ontario M2J 4V6
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Email: cadri@cadri.com
www.cadri.com

Canadian Association of Financial Institutions in Insurance
411 Richmond Street East, Suite 200
Toronto, Ontario M5A 3S5
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Canadian Association of Fire Investigators
1370 Don Mills Road, Suite 300
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Canadian Association of Insurance Women
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Canadian Board of Marine Underwriters
2233 Argentia Road, Suite 304
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Canadian Boiler and Machinery Underwriters’ Association
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Canadian Council of Insurance Regulators
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Canadian Independent Adjusters’ Association
132 Commerce Park Drive, Suite 308, Unit K
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**Canadian Insurance Accountants Association**
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**Canadian Insurance Claims Managers Association**
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**Canadian Life and Health Insurance Association Inc.**
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777 Bay Street, Suite 2400
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**Fire Underwriters Survey**
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Markham, Ontario  L3T 7P6
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General Insurance OmbudService
2727 Courtice Road, P.O. Box 98009
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Property and Casualty Insurance Compensation Corporation
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