
Alberta Superintendent of Insurance

Enforcement Activities

Last updated: January 2025

Superintendent of Insurance Enforcement Activities

To protect consumers and enhance public confidence in insurance, the Superintendent of Insurance monitors, investigates and takes appropriate regulatory action when there is non-compliance with the [Insurance Act and Regulations](#).

Regulatory action includes Administrative Penalties, Cease and Desist Orders, Compliance Undertakings and Court Prosecutions. In all cases involving regulatory action, there will be public notification included in this document and on the [Government of Alberta website](#). In addition, public information notices or news releases may be issued where it is in the public interest to do so.

Enforcement Activities by Year – Index

- [2024](#)
- [2023](#)
- [2022](#)
- [2021](#)
- [2020](#)
- [2019](#)
- [2018](#)
- [2017](#)
- [2016](#)
- [2015](#)
- [2014](#)
- [2013](#)
- 2012 (none issued)
- [2011](#)
- [2010](#)
- [2009](#)
- [2008](#)
- [2007](#)
- [2006](#)
- [2005](#)

See also: [Cease and Desist Ministerial Orders under section 764 of the Insurance Act](#)

ALBERTA SUPERINTENDENT OF INSURANCE

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Note: for toll-free service in Alberta, call 310-0000, then enter the number.

Superintendent of Insurance Enforcement Activities in 2024

Administrative Penalty Issued; Date Violation; section of *Insurance Act*; Amount.

- **Co-operators General Insurance Company (December 13, 2024)**
Compensating an unauthorized insurance agent - Sections 499(1) and 452(4). Amount \$15,000.
- **Allstate Insurance Company of Canada (October 30, 2024)**
Unfair act or practice when handling an insurance claim- section 509. Amount \$20,500
- **Pembridge Insurance Company (October 30, 2024)**
Unfair act or practice when handling an insurance claim- section 509. Amount \$8,500
- **Allstate Insurance Company of Canada (October 30, 2024)**
Failure to ensure attorney for service office was open during normal business hours which put Albertans at an unfair disadvantage- Sections 39(5) and 509(1). Amount \$25,000
- **Pembridge Insurance Company (October 30, 2024)**
Failure to ensure attorney for service office was open during normal business hours which put Albertans at an unfair disadvantage- Sections 39(5) and 509(1). Amount \$25,000

Superintendent of Insurance: Premium Overcharge Examination (2022-2024)

From 2022 to 2024, the Superintendent of Insurance (Superintendent) conducted an industry-wide examination of automobile insurance premium overcharges. Further to the examination, the Superintendent has also issued [Notice 01-2025](#), plus [Guideline 02-2025](#) providing best practices for insurer operations, controls, and governance with respect to automobile insurance rating. The following alphabetized list details the penalties administered to individual insurers for charging automobile insurance premiums in excess of approved rates contrary to section 602(1) of the [Insurance Act](#).

Insurer	Amount of Administrative Penalty
Allstate Insurance Company of Canada	\$25,000
Aviva General Insurance Company	\$15,000
Aviva Insurance Company of Canada	\$25,000
Belair Insurance Company Inc.	\$7,500
Certas Direct Insurance Company	\$5,000
Certas Home and Auto Insurance Company	\$100,000
Co-operators General Insurance Company	\$175,000
Definity Insurance Company	\$160,000
Intact Insurance Company	\$100,000
Optimum West Insurance Company Inc.	\$10,000
Peace Hills General Insurance Company	\$5,000
Pembridge Insurance Company	\$15,000
Primmum Insurance Company	\$500,000
Security National Insurance Company	\$1,000,000
Sonnet Insurance Company	\$140,000
TD Home and Auto Insurance Company	\$25,000
The Personal Insurance Company	\$15,000
The Wawanesa Mutual Insurance Company	\$150,000
Travelers Insurance Company of Canada	\$5,000
Unifund Assurance Company	\$500,000
Zenith Insurance Company	\$10,000

Superintendent of Insurance Enforcement Activities in 2023

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Sonnet Insurance Company** (January 25, 2023)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1). Amount \$50,000.
- **Braedan Walker** (April 25, 2023)
Placement of unlicensed insurance transactions without a special broker's license - Section 68(2). Amount \$5,000
- **Primum Insurance Company** (May 16, 2023)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1). Amount \$75,000.
- **Security National Insurance Company** (May 16, 2023)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$125,000.
- **Millennium Insurance Corporation** (May 23, 2023)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount \$5,000.
- **First Canadian Insurance Corporation** (May 23, 2023)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount \$10,000.
- **Sovereign General Insurance Company** (May 31, 2023)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount \$7,000.
- **The Personal Insurance Company** (June 2, 2023)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$7,500.
- **Certas Home and Auto Insurance Company** (June 2, 2023)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$6,500.
- **Certas Direct Insurance Company** (June 2, 2023)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$2,000.
- **TD Home and Auto Insurance Company** (June 7, 2023)
Unfair act or practice when handling an insurance claim - Section 509 Amount: \$6,000.
- **Security National Insurance Company** (June 7, 2023)
Unfair act or practice when handling an insurance claim - Section 509 Amount: \$147,000.
- **Primum Insurance Company** (June 7, 2023)
Unfair act or practice when handling an insurance claim - Section 509 Amount: \$100,000.
- **Co-operators General Insurance Company** (July 4, 2023)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1). Amount \$100,000.
- **Unifund Assurance Company** (August 1, 2023)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1). Amount \$125,000.
- **Automobile Dealership Insurance Exchange** (October 19, 2023)
Failure to maintain the required Reserve and Guarantee Fund (RGF) levels as mandated- Sections 99 and 100. Amount: \$25,000

Superintendent of Insurance Enforcement Activities in 2022

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Definity Insurance Company** (October 28, 2022)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1). Amount: \$300,000.
- **Definity Insurance Company** (April 4, 2022)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$75,000.
- **The Co-Operators General Insurance Company** (March 4, 2022)
Failure to ensure attorney for service office was open during normal business hours - Section 39(5). Amount \$7,000.

Superintendent of Insurance Enforcement Activities in 2021

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **The Co-operators General Insurance Company** (November 4, 2021)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$15,000.
- **Chubb Insurance Company of Canada** (October 27, 2021)
Compensating an unauthorized insurance agent - Section 499(1). Amount: \$5,000.
- **The Wawanesa Mutual Insurance Company** (May 6, 2021)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$62,500.
- **The Wawanesa Mutual Insurance Company** (May 6, 2021)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$37,500.
- **RBC Life Insurance Company** (January 29, 2021)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$15,000.
- **Aviva Insurance Company of Canada** (January 11, 2021)
Failing to notify the Superintendent of Insurance of changes to attorney for service - Section 40. Amount: \$7,000.

Superintendent of Insurance Enforcement Activities in 2020

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Aviva Insurance Company of Canada** (December 18, 2020)
Failing to notify insured of liability arising out of an automobile accident - Section 2 Fair Practices Regulation. Amount: \$25,000.
- **New Home Warranty Insurance (Canada) Corporation** (September 9, 2020)
Unfair act or practice when handling an insurance claim - Section 509 Amount: \$20,000
- **Lloyds Underwriters** (September 8, 2020)
Use of non-approved endorsements to modify contracts of automobile insurance - Section 551(1) Amount: \$50,000.
- **ACE INA Insurance** (September 2, 2020)
Use of non-approved endorsements to modify contracts of automobile insurance - Section 551(1) Amount: \$50,000.

- **Canada Life Assurance Company** (May 26, 2020)
Compensating an unlicensed insurance agent - Sections 499(1) and 452(5). Amount: \$100,000.

Superintendent of Insurance Enforcement Activities in 2019

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Economical Insurance Company** (December 12, 2019)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$25,000.
- **Sonnet Insurance Company** (December 12, 2019)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$50,000.
- **The Manufacturers Life Insurance Company** (December 2, 2019)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$21,000.
- **Primum Insurance Company** (November 25, 2019)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount: \$200,000.
- **Security National Insurance Company** (November 25, 2019)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$380,000.
- **TD Home and Auto Insurance Company** (November 25, 2019)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$20,000.
- **Sovereign General Insurance Company** (October 1, 2019)
Use of non-approved endorsements to modify contracts of automobile insurance - Section 551(1) Amount: \$50,000.
- **Unifund Assurance Company** (July 9, 2019)
Failing to provide automobile insurance total disability benefits - Section 509 Amount: \$115,000.
- **Intact Insurance Company** (June 12, 2019)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1) Amount \$50,000.
- **Western Life Assurance Company** (March 20, 2019)
Inadequate oversight and control of restricted certificate holders marketing credit protection insurance on its behalf. Non-compliance with section 486, Insurance Act and section 15(3), Insurance Agents and Adjusters Regulation. Amount: \$75,000.
- **Unifund Assurance Company** (January 11, 2019)
Failing to notify insured of liability arising out of an automobile accident - Section 2 Fair Practices Regulation. Amount: \$25,000.

Superintendent of Insurance Enforcement Activities in 2018

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Primum Insurance Company** (November 28, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$20,000.
- **Security national Insurance Company** (November 11, 2018)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount:

\$50,000.

- **Primum Insurance Company** (November 11, 2018)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount: \$50,000.
- **Security National Insurance Company** (November 11, 2018)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$100,000.
- **TD Home and Auto Insurance Company** (November 11, 2018)
Charging private passenger automobile insurance premium in excess of approved rates – Section 602(1). Amount \$5,000.
- **Economical Insurance Company** (November 7, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$40,000.
- **Waterloo Insurance Company** (November 7, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$10,000.
- **Aviva Insurance Company of Canada** (October 11, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$50,000.
- **Intact Insurance Company** (October 2, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates – Section 602(1) Amount \$35,000.
- **Lloyd's Underwriters** (October 4, 2018)
Non-compliance with Insurance Act, Section 508, Disclosure of name. Amount: \$75,000.
- **Unifund Assurance Company** (July 19, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$100,000.
- **Economical Insurance Company** (February 15, 2018)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$50,000.
- **The Manufacturers Life Insurance Company** (February 7, 2018)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$5,000.

Superintendent of Insurance Enforcement Activities in 2017

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Royal & Sun Alliance Insurance Company of Canada** (December 15, 2017)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$10,000.
- **Unifund Assurance Company** (November 17, 2017)
Failed to furnish to the insured a form on which to make the proof of loss required under the contract - Section 523(1). Amount: \$10,000.
- **Zurich Insurance Company** (September 27, 2017)
Use of non-approved endorsements - section 551(1). Amount: \$50,000.
- **SGL Canada Insurance Services Ltd.** (August 21, 2017)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$2,000.

- **Chubb Insurance Company of Canada** (May 1, 2017)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$10,000.
- **Economical Mutual Insurance Company** (January 27, 2017)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$5,000.
- **Canada Life Assurance Company** (January 20, 2017)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$52,000.
- **Assurant Life of Canada** (January 17, 2017)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$8,000.
- **Economical Mutual Insurance Company** (January 17, 2017)
Failed to furnish to the insured a form on which to make the proof of loss required under the contract - Section 523(1). Amount: \$10,000.
- **Primum Insurance Company** (January 12, 2017)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$30,000.
- **Security National Insurance Company** (January 12, 2017)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$30,000.

Superintendent of Insurance Enforcement Activities in 2016

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **State Farm Mutual Automobile Insurance Company** (December 14, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$25,000.
- **Royal & Sun Alliance Insurance Company of Canada** (December 6, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$10,000.
- **Aviva Insurance Company of Canada** (December 1, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$20,000.
- **Co-operators General Insurance Company** (November 24, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$2,000
- **The Dominion of Canada General Insurance Company** (November 24, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$10,000.
- **Security National Insurance Company** (November 22, 2016)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 555 Amount: \$285,000.
- **Primum Insurance Company** (November 22, 2016)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 555 Amount: \$500,000.
- **TD Home and Auto Insurance Company** (November 22, 2016)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 555 Amount: \$15,000.

- **Intact Insurance Company** (November 2, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$80,000.
- **Novex Insurance Company** (November 2, 2016)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$80,000.
- **Economical Mutual Insurance Company** (January 5, 2016)
Adverse Contractual Actions - Refused to issue, renew or cancelled private passenger automobile insurance policies - Section 555(3). Amount: \$193,000.

Superintendent of Insurance Enforcement Activities in 2015

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Aviva Insurance Company of Canada** (December 15, 2015)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount \$10,000.
- **The Wawanesa Mutual Insurance Company** (June 11, 2015)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount \$30,000.
- **Trafalgar Insurance Company of Canada** (May 20, 2015)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$50,000.
- **State Farm Mutual Automobile Insurance Company** (March 10, 2015)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$50,000.

Superintendent of Insurance Enforcement Activities in 2014

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Primum Insurance Company** (October 30, 2014)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$40,000.
- **Security National Insurance Company** (October 30, 2014)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 602(1). Amount: \$60,000.
- **The Great West Life Assurance Company** (April 23, 2014)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$5,000.
- **The Manufacturers Life Insurance Company** (April 24, 2014)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$5,000.
- **Certas Direct Insurance Company** (February 10, 2014)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 555 Amount: \$136,000.

Superintendent of Insurance Enforcement Activities in 2013

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Aviva Insurance Company of Canada** (November 26, 2013)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 555 Amount: \$174,000.

Superintendent of Insurance Enforcement Activities in 2012

- No activities

Superintendent of Insurance Enforcement Activities in 2011

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Canadian Direct Insurance Incorporated** (December 8, 2011)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 613.1. Amount: \$250,000.
- **Millennium Insurance Corporation** (September 30, 2011)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$25,000.
- **Security National Insurance Company** (September 15, 2011)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$10,000.
- **Primum Insurance Company** (September 15, 2011)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$10,000.
- **TD Home and Auto Insurance Company** (September 15, 2011)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$10,000.
- **Royal & Sun Alliance Insurance Company of Canada** (May 11, 2011)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 613.1. Amount: \$130,000.
- **Alberta Motor Association Insurance Company** (March 29, 2011)
For entering into a prohibited related party transaction in contravention of section 437. Amount: \$25,000.
- **Cumis Life Insurance Company** (January 27, 2011)
Compensating an unauthorized insurance agent - Section 452(5). Amount: \$1,000.

Superintendent of Insurance Enforcement Activities in 2010

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **The Nordic Insurance Company of Canada** (July 16, 2010)
Non-compliance with Superintendent of Insurance Bulletin 01/07 - Lapse In Coverage. Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$15,000.
- **Economical Mutual Insurance Company** (July 16, 2010)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$25,000.
- **William T. Grieve** (June 8, 2010)
Knowingly authorized, permitted or acquiesced in the making of prohibited related party transactions within the meaning of section 785, thereby contravening section 437. Amount: \$50,000.
- **Cumis Life Insurance Company** (January 1, 2010)
Compensating three unauthorized insurance agents - sections 499(1) and 452(5). Amount: \$3,000.

Superintendent of Insurance Enforcement Activities in 2009

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Peace Hills General Insurance Company** (November 16, 2009)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 659. Amount: \$10,000.
- **Western Life Assurance Company** (August 25, 2009)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$2,000.
- **Intact Insurance Company** (August 25, 2009)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$2,500.
- **ACE INA Life Insurance** (August 25, 2009)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$1,000.
- **Transamerica Life Canada** (August 25, 2009) – Please note: on September 5, 2011, this Administrative penalty was **rescinded**.
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$1,000.
- **Transamerica Life Canada** (August 25, 2009)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$4,000.
- **Saskatchewan Mutual Insurance Company** (August 25, 2009)
Compensating an unauthorized insurance agent - Sections 499(1) and 452(5). Amount: \$1,000.
- **Security National Insurance Company** (July 8, 2009)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$75,000.
- **Lombard General Insurance Company of Canada** (April 17, 2009)
Refused to renew private passenger automobile insurance policies - section 613.1. Amount: \$32,500.
- **Royal & Sun Alliance Insurance Company of Canada** (April 17, 2009)
Use of non-approved endorsements - section 610(1). Amount: \$15,000.
- **Industrial Alliance Pacific Insurance and Financial Services Inc.**
(March 16, 2009)
Compensating an unauthorized insurance agent - sections 499(1) and 452(5). Amount: \$2,500.
- **Co-operators General Insurance Company** (March 6, 2009)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$10,000.
- **Industrial Alliance Pacific Insurance and Financial Services Inc.**
(February 4, 2009)
Compensating an unauthorized insurance agent - sections 499(1) and 452 (5). Amount: \$2,500.
- **The Manufacturers Life Insurance Company** (February 3, 2009)
Compensating an unauthorized insurance agent - sections 499(1) and 452 (5). Amount: \$5,000.

Superintendent of Insurance Enforcement Activities in 2008

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **RBC Insurance Company of Canada** (December 18, 2008)
Compensating three unauthorized insurance agents - section 499(1) and 452 (5). Amount: \$3,000.

- **Coseco Insurance Company** (October 10, 2008)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 613.1. Amount: \$44,000.
- **Cumis General Insurance Company** (October 10, 2008)
Refused to issue, renew or cancel private passenger automobile insurance policies - Section 613.1. Amount: \$46,000.
- **Kingsway General Insurance Company** (October 7, 2008)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 659. Amount: \$15,000.
- **Kingsway General Insurance Company** (October 7, 2008)
Charging private passenger automobile insurance premiums in excess of approved rates - Section 659. Amount: \$2,500.
- **American Home Assurance Company** (August 8, 2008)
Compensating an unauthorized insurance agent for 5 years - section 499(1). Amount: \$25,000.
- **Lloyd's Underwriters** (August 8, 2008)
Compensating an unlicensed agent - section 499. Amount: \$3,000.
- **Mennonite Mutual Insurance Company (Alberta) Ltd.** (July 21, 2008)
Failing to report a change in the board of directors - section 45. Amount: \$1,000.
- **Lombard General Insurance Company of Canada** (January 18, 2008)
Compensating an unauthorized insurance agent – section 499(1). Amount: \$1,000.

Superintendent of Insurance Enforcement Activities in 2007

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **ING Insurance Company of Canada** (December 6, 2007)
Improper cancellation of, and failure to renew private passenger automobile insurance policies - section 613.1. Amount: \$114,000.
- **Unifund Insurance Company** (December 6, 2007)
Improper cancellation of, and failure to renew private passenger automobile insurance policies - section 613.1. Amount: \$94,000.
- **Manufacturers Life Insurance Company** (September 14, 2007)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Co-operators Life Insurance Company** (September 11, 2007)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Markel Insurance Company** (August 28, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$60,000.
- **ING Insurance Company** (August 3, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$5,000.
- **ING Novex Insurance Company** (August 3, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$1,000.

- **Cumis Insurance Company** (July 16, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$20,000.
- **Coseco Insurance Company** (July 16, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$10,000.
- **Jevco Insurance Company** (July 16, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$14,000.
- **First Canadian Insurance Company** (July 13, 2007)
Holding shares in excess of the regulated amount - section 428. Amount: \$10,000.
- **Millennium Insurance Company** (July 13, 2007)
Holding shares in excess of the regulated amount - section 428. Amount: \$10,000.
- **State Farm Mutual Automobile Insurance** (June 9, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$11,000.
- **Kingsway General Insurance Company** (April 20, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$30,000.
- **Millennium Insurance Company** (March 29, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$5,000.
- **Certas Direct Insurance Company** (March 12, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$5,000.
- **The Personal Insurance Company** (March 12, 2007)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$5,000.

Superintendent of Insurance Enforcement Activities in 2006

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Trans Global Life Insurance Company** (December 7, 2006)
Failing to report a change in the board of directors - section 45. Amount: \$1,000.
- **Trans Global Life Insurance Company** (December 7, 2006)
Failing to report a change in the board of directors - section 45. Amount: \$1,000.
- **St. Paul Guarantee Insurance Company** (October 17, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Western Life Assurance Company** (October 17, 2006)
Transacting a class of insurance business for which they were not authorized, contrary to section 18(2). Amount: \$5,000.
- **Coseco General Insurance Company** (October 17, 2006)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$15,000.

- **Unity Life Insurance Company** (October 12, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **State Farm Mutual Automobile Insurance Company** (October 10, 2006)
Charging private passenger automobile insurance premiums in excess of approved rates - section 659. Amount: \$45,000.
- **Aviva Insurance Company of Canada** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Innovative Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Economical Mutual Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Perth Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Pembridge Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Kingsway General Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Peace Hills Insurance Company** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **ING Insurance Company of Canada** (August 2, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **CIGNA Life Insurance Company** (June 19, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Reliable Life Insurance Company** (March 27, 2006)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.

Superintendent of Insurance Enforcement Activities in 2005

Administrative Penalty Issued; Date; Violation; section of *Insurance Act*; Amount

- **Millennium Insurance Corporation** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$4,000.
- **Old Republic Insurance Company of Canada** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Sovereign General Insurance Company** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$2,000.
- **American Bankers Insurance Company of Florida** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **Canada Life Assurance Company** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.
- **CIGNA Life Insurance Company** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$1,000.

- **Motors Insurance Company** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$2,000.
- **St. Paul Guarantee Insurance Company** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$3,000.
- **Life Investors Insurance Company of America** (September 22, 2005)
Compensating an unauthorized insurance agent - section 499(1). Amount: \$4,000.
- **Traders General Insurance Company** (May 31, 2005)
Failing to provide premium refunds - sections 2 and 3 of Automobile Insurance Premiums Regulation. Amount: \$20,000.

Contact Information and Useful Links

Contact the Alberta Superintendent of Insurance:	Email: TBF.Insurance@gov.ab.ca
Visit our website:	insurance.alberta.ca
Subscribe to receive email updates:	insurance.alberta.ca/subscribe.html