



**Report by the Panel of Experts**  
**MANDATE, APPROACH AND COMPOSITION OF THE PANEL OF EXPERTS**  
**ON AUTOMOBILE INSURANCE CONTRIBUTIONS**

**Québec, April 30, 2015.** – In accordance with the *Act respecting the Société de l'assurance automobile du Québec*, the Société de l'assurance automobile du Québec (SAAQ) must, before amending insurance contributions, obtain the opinion of a panel of experts established for that purpose. It is within this context that the Panel of Experts on automobile insurance contributions carried out its work, and its report is made public today.

As prescribed by the Act, the Panel of Experts comprises three government-appointed members who represent the actuarial, financial and insurance sectors. The three current members are Mr. Michel Sanschagrín, actuary, who acted as Chair, Ms. Louise Dagnault, chartered professional accountant, and Mr. Lionel Bernier, attorney. The Panel of Experts was asked to give its opinion on the amendments to automobile insurance contributions proposed by the SAAQ for 2016-2018. These amendments were published in November 2014 in a discussion document entitled *Proposed Insurance Contributions for 2016-2018*.

In its report entitled *Un régime en évolution* (in French only), the Panel of Experts makes 13 recommendations. These recommendations are listed in a separate press release.

**Mandate of the Panel of Experts**

The mandate of the Panel of Experts was to review the approach taken by the SAAQ to determine insurance contributions and verify the data used in support of the proposed amendments. Within the scope of its mandate, the Panel of Experts was required to:

- evaluate the rating criteria for insurance contributions adopted by the SAAQ and ascertain that they correspond, in particular, to the principles of self-financing of the automobile insurance plan, indemnification by road vehicle users, equity and administrative feasibility;
- consider the various risks inherent to each category of insured individuals and the equity to be maintained among these categories;
- consider the financing and funding policy of the SAAQ;
- ensure that insurance contributions are fair and reasonable;
- confirm the overall expenditures the SAAQ deems necessary to cover the costs of indemnities;
- assess the measures taken to promote accident prevention and road safety;
- consider the quality of the services provided to insured individuals;
- consider the relevant economic and social concerns.



### **Approach taken by the Panel of Experts**

One of the important aspects of the Panel of Experts' mandate was holding a public consultation on the SAAQ's proposal in order to obtain comments, suggestions and recommendations from interested parties. Four briefs were presented and some groups submitted comments in writing. The authors of the briefs were all heard during a public hearing held in Montréal on March 12, 2015. The members of the Panel of Experts wish to thank all the people who shared their points of view: "The public automobile insurance plan belongs to all insured individuals," said Mr. Sanschagrín, "and their contribution is essential if the plan is to evolve and adapt to society's needs."

In order to fulfill its mandate, the Panel of Experts consulted abundant documentation regarding the various aspects of the activities of the Fonds d'assurance automobile du Québec, including financial statements, annual management reports, valuations of actuarial liabilities, the actuarial report on insurance contributions and the SAAQ's new funding policy. The Panel of Experts also met with several SAAQ staff members as well as external experts who provided an independent point of view on some of the activities of the Fonds d'assurance.

### **Biographical notes on the members of the Panel of Experts**

Mr. Michel Sanschagrín, a Fellow of the Canadian Institute of Actuaries, was the Chair of the Panel of Experts. He also served as Chair during the first two public consultations in 2005-2006 and 2011. During his career, Mr. Sanschagrín has held several positions, including President of the Commission administrative des régimes de retraite et d'assurances and Vice-President and General Manager of Administration and Chief Actuary at Industrial Alliance Insurance and Financial Services Inc. An actuary and corporate director, Mr. Sanschagrín has sat on the Board of the Canadian Institute of Actuaries and has put his professional expertise and knowledge of the rules of professional conduct to good use on a number of the Institute's committees. He currently sits on the Institute's Actuarial Standards Oversight Council.

Ms. Louise Dagnault is a chartered professional accountant. She has been a partner at the Mallette firm in Québec since 2003 and is a member of the firm's professional quality and training committees. Throughout her career, Ms. Dagnault has conducted audits of many public bodies and private companies in the insurance, pension, natural resources and manufacturing sectors. She has also served on task forces dealing with various issues, such as the administration of supplemental pension plans and enforcement of the *Pay Equity Act*. She was a member of the Panel of Experts during the first two public consultations in 2005-2006 and 2011.

Mr. Lionel Bernier is counsel with the Stein Monast firm in Québec. He also teaches at the Master's level at Université Laval's Faculty of Law and at the Université du Québec à Trois-Rivières's industrial engineering department. Admitted to the Barreau du Québec in 1970, Mr. Bernier is an experienced manager specialized in the areas of expropriation and occupational health and safety. Among other things, he has served as Vice President of the Commission de la santé et de la sécurité du travail. Throughout his career, he has developed and implemented various tools to promote innovative and optimal management of occupational health and safety in organizations. Mr. Bernier sits on multiple workplace health and safety committees, including the Conseil scientifique of the Institut de recherche Robert-Sauvé en santé et en sécurité du travail du Québec.

**Web site**

All the information relating to the work of the Panel of Experts, including the report and press releases, are available on its Web site: [www.conseilexpert.aauto.ca](http://www.conseilexpert.aauto.ca).

**Source**

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