



CONSEIL D'EXPERTS
SUR LES CONTRIBUTIONS
D'ASSURANCE AUTOMOBILE

400, boul. Jean-Lesage, local 265
Québec (Québec) G1K 8W1

Press release
For immediate release

Members of the public are invited to give their opinion on the Société de l'assurance automobile du Québec's proposed amendments to automobile insurance contributions for 2019-2021

Québec, December 13, 2017 – The Panel of Experts on Automobile Insurance Contributions is inviting members of the public to give their opinion on the amendments to insurance contributions for 2019 through 2021 that were proposed this morning by the Société de l'assurance automobile du Québec (SAAQ).

In the discussion document entitled *Les contributions d'assurance proposées pour 2019-2021* (the English document, entitled *Proposed Insurance Contributions for 2019-2021*, will be available at the end of December), the SAAQ presents its projections regarding the financing needs and the funding status of Québec's automobile insurance plan for 2019. These projections show additional requirements when it comes to financing and a surplus when it comes to funding. The SAAQ is therefore able to propose that insurance contributions for 2019 remain at 2018 levels for the vast majority of driver's licence holders and vehicle owners. In some cases, however, insurance contributions could increase or decrease. This is the case, for example, where the road safety record has changed for a particular category of vehicle or class of driver's licence. The SAAQ also proposes that the contributions for 2020 and 2021 be those of 2019 indexed to inflation.

Before making amendments to insurance contributions, the *Act respecting the Société de l'assurance automobile du Québec* (the Act) requires that the SAAQ obtain the opinion of a panel of experts established for that purpose. The mandate of the panel of experts is to review the approach taken and check the data used in support of the amendments. The panel of experts must also hold a public consultation.

The Panel of Experts on Automobile Insurance Contributions (Panel of Experts) is inviting all individuals and groups who wish to make comments, suggestions or recommendations on this proposal to participate in its public consultation by submitting a brief before **5:00 p.m. on March 1, 2018**. These briefs will be presented and discussed during public hearings in Montréal on March 20, 2018, and in Québec on March 22, 2018. The hearings will take place at the times and locations indicated below.

The Panel of Experts must file its report and recommendations with the Board of Directors of the SAAQ. The report and recommendations are scheduled to be published on May 10, 2018.

The Panel of Experts begins its new mandate in a context that has changed considerably since its last mandate in 2014-2015. While fairness among contributors and the plan's financial solidity remain important concerns, new issues have arisen in recent years, particularly as regards road safety. In addition to drinking and driving, which remains a major concern, today we must also deal with the possible legalization of cannabis, the challenges of sharing the road with other types of vehicles, enhanced vehicle technology and new sources of distraction (cell phones, texting while driving, touch screens, etc.).

In addition to taking these issues into account, as part of its mandate the Panel of Experts will consider measures that could be implemented to improve the road safety record, as well as measures that would allow the automobile insurance plan to evolve, such as extending the coverage provided under the plan or rewarding good driving behaviour.

The Panel of Experts would like all interested parties to share their opinions on these or any other issues that have some bearing on the public automobile insurance plan and could affect insurance contributions.

Members of the Panel of Experts

Under the Act, the Panel of Experts must consist of three members who are representative of the actuarial, financial and insurance sectors. The three members are: Michel Sanschagrin, an actuary who is serving a fourth consecutive mandate as Chair of the Panel of Experts; Louise Dagnault, a chartered professional accountant who is also serving her fourth consecutive mandate; and Lionel Bernier, an attorney who is serving a second consecutive mandate. The three members were appointed by the Government on November 8, 2017. A short biography of each member of the Panel of Experts can be found on the Panel of Experts website, at www.conseilexpert.aauto.ca.

Mandate of the Panel of Experts

The mandate of the Panel of Experts is governed by the Act. The Panel of Experts will review the approach taken by the SAAQ to establish insurance contributions. Within the scope of its mandate, the Panel of Experts must:

- evaluate the rating criteria for insurance contributions and ascertain that they correspond, in particular, to the principles of self-financing of the plan, of indemnification by road vehicle users, of equity and of administrative feasibility;
- confirm the total expenditure the SAAQ considers necessary to cover the costs of indemnities;
- assess the measures taken to promote accident prevention and highway safety;
- consider the risks inherent in each class of insured road users and the equity to be maintained between each of these classes;
- ensure that insurance contributions are fair and reasonable;
- consider the financing and funding policy of the SAAQ;
- consider the quality of the services provided to insured road users; and
- consider the relevant economic and social concerns.

Public consultation

The Act stipulates that the Panel of Experts must hold a public consultation on any new insurance contributions proposed by the SAAQ. This consultation must be announced in a notice published in the *Gazette officielle du Québec* and in at least one French-language and one English-language daily newspaper. The notice was published in the *Gazette officielle du Québec* today and will be published in various newspapers on December 16, 2017.

Individuals and groups who wish to express their opinion and provide comments and recommendations are invited to do so by submitting a brief to the Panel of Experts. The deadline for submitting a brief is **March 1, 2018 at 5:00 p.m.**

Individuals and groups that wish to comment on the insurance contributions proposed by the SAAQ but do not necessarily wish to draft a brief can submit their comments by completing the online form provided for that purpose by the Panel of Experts. The form is available under the “How to Participate in the Public Consultation” section of the Panel of Experts website, at www.conseilexpert.aauto.ca.

Public hearings will take place in Montréal on March 20, 2018, at the Holiday Inn Select Montréal (99, avenue Viger Ouest), and in Québec on March 22, 2018, at the Palace Royal Hotel (775, avenue Honoré-Mercier). The hearings will begin at 9:00 a.m. and end at 5:00 p.m., or when all the groups and individuals invited to present their briefs have been heard. The Panel of Experts will make a public announcement if additional dates must be added.

Note that anyone who wishes to speak at the public hearings must file a brief with the Panel of Experts.

Website

Individuals and groups who are interested in participating in the upcoming public consultation can find all the necessary documents and information on the website of the Panel of Experts at www.conseilexpert.aauto.ca.

Source

Jacques Carrière
Communications Coordinator
Panel of Experts on Automobile Insurance Contributions
Telephone: 418-644-0113
Email: jacques.carriere@conseilexpert.aauto.ca

Panel of Experts on Automobile Insurance Contributions
Telephone: 418-644-0113
Toll free: 1-833-330-4505
Email: email@conseilexpert.aauto.ca
Website: www.conseilexpert.aauto.ca