



CONSEIL D'EXPERTS
SUR LES CONTRIBUTIONS
D'ASSURANCE AUTOMOBILE

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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 2016–2018.

Québec, November 27, 2014 – The Panel of Experts on automobile insurance contributions is inviting members of the public to give their opinion on the amendments proposed this morning by the Société de l'assurance automobile du Québec (SAAQ) to insurance contributions for 2016 through 2018.

In the discussion document entitled *Les contributions d'assurance proposées pour 2016-2018* (the English version, entitled *Proposed Insurance Contributions for 2016-2018*, will be available at the end of December), the SAAQ pointed out that it is able to propose lower insurance contributions for the majority of vehicle owners and driver's licence holders due to the improvement of the road safety record, the changes made to compensation practices, previous adjustments to insurance contributions and the investment income received over the past years.

Before making amendments to insurance contributions, the SAAQ must obtain the opinion of the Panel of Experts on automobile insurance contributions ("Panel of Experts"). The mandate of the three-member Panel of Experts is to review the approach taken and check the data used in support of the amendments to insurance contributions proposed by the SAAQ. The Panel of Experts must also hold a public consultation on the subject of the financing and funding of Québec's public automobile insurance plan.

The Panel of Experts therefore invites any individuals and groups who wish to make comments, suggestions or recommendations on this subject to participate in its public consultation by submitting a brief before **5:00 p.m. on February 16, 2015**.

These briefs will be presented and discussed during public hearings in Québec on March 10, 2015 and in Montréal on March 12, 2015. The hearings will take place at the times and locations indicated below.

The Panel of Experts plans to submit its report on April 29, 2015.

Members of the Panel of Experts

As prescribed by the *Act respecting the Société de l'assurance automobile du Québec* (the "Act"), the Panel of Experts comprises three members representing the actuarial, financial and insurance sectors. Michel Sanschagrin, Fellow of the Canadian Institute of Actuaries, is serving a third consecutive mandate as Chair of the Panel of Experts. The other members are Louise Dagnault, Chartered Professional Accountant, who is also serving her third consecutive mandate, and Lionel Bernier, Counsel, who is serving for the first time. The three members were appointed by the government on September 24, 2014. A short biography of each member can be found at the end of this press release.



Mandate of the Panel of Experts

The mandate of the Panel of Experts is governed by the Act. The Panel of Experts is tasked with reviewing the approach taken and checking the data used in support of the amendments proposed by the SAAQ. 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;
- consider the risks inherent in each class of insureds 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 relevant economic and social concerns;
- consider the quality of the services provided by the SAAQ; and
- confirm the total expenditure the SAAQ considers necessary to cover the costs of indemnities.

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 November 29, 2014.

Briefs

Individuals and groups who wish to express their opinion and make comments and recommendations are invited to do so by submitting a brief to the Panel of Experts. Briefs must be submitted in both electronic format (sent by email) and paper format (the Panel of Experts must receive at least one paper copy). The deadline for submitting a brief is **February 16, 2015 at 5:00 p.m.**

Public hearings

Public hearings will take place in Québec on March 10, 2015 at the Palace Royal hotel (775, avenue Honoré-Mercier), and in Montréal on March 12 at the Holiday Inn Select Montréal (99, avenue Viger Ouest). 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.

Biographies of the members of the Panel of Experts

This section provides biographical notes on the three members of the Panel of Experts.

Michel Sanschagrín, a Fellow of the Canadian Institute of Actuaries, is 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, he 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. 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.

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 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.

Lionel Bernier is counsel with the Stein Monast firm in Québec. He also teaches at the Master's level at Laval University'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

Individuals and groups who are interested in participating in the upcoming public consultation can find all the necessary documents and information on the Web site of the Panel of Experts at http://www.conseilexpert.aauto.ca/index_en.htm

Source

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