



PRESS RELEASE

FOR IMMEDIATE PUBLICATION

THE JOINT REPORT IS 30 YEARS OLD A HANDY TOOL IN A COLLISION

Sherbrooke, November 9, 2009 – Insurance Bureau of Canada (IBC) and the Sherbrooke police department (SPS) have joined forces to remind drivers how important it is to always have a copy of the Joint Report of automobile accident in their car and to use it when there is a collision with no injury.

It has been 30 years

The Joint Report first made its way into our glove compartments in 1979. “When you have a Joint Report, you don’t need to call the police for a simple fender bender. The Joint Report is a simple tool that you can complete easily if you’re involved in a collision in which no one is injured. It allows the parties involved to identify themselves and to report the accident to their respective insurer as quickly as possible”, noted Jack Chadirdjian, Public Affairs Director at the Insurance Bureau of Canada.

Well known, but little used

A recent SOM poll commissioned by IBC revealed that the public knows about the Joint Report. Two-thirds of respondents (67%) said they were fairly familiar or very familiar with it. However, it is not used very much outside of Montreal and Quebec City. In fact, only 28% of drivers have used it to report an accident with no injuries (compared to 58% in Montreal and 48% in Quebec City).

In fact, the Joint Report offers drivers two clear advantages: not only does it simplify claim settlement, it also speeds it up.

A strong presence

To publicize the Joint Report to drivers in the Sherbrooke region – and more especially to make sure that as many as possible put a copy of the Joint Report in their glove compartment – IBC and the Sherbrooke police department will make a mass distribution of the Report today and tomorrow, November 9 and 10.

“The Sherbrooke police force encourages drivers to use the Joint Report, which will allow us to allocate our resources more effectively where they are needed the most,” noted Martin Carrier, SPS Public Affairs spokesperson.

Members of the Joint Report Squad, highly visible in fluorescent orange clothing, will distribute copies of the Joint Report in a number of public places across the city.

Some misconceptions

The blitz is also aimed at clearing up misconceptions that drivers have:

I prefer to call the police for a collision; it's safer that way

The SOM survey revealed that a majority of respondents (59%) believe – wrongly – that when the police are called to the accident scene, it is they who establish the liability of each party involved in the collision. In fact, it is the insurance company which determines its client's degree of fault based on the Direct Compensation Agreement (DCA).

The Joint Report acknowledges liability

While almost nine in 10 drivers (88%) are right in affirming that the Joint Report identifies the parties involved in a collision, two-thirds (68%) are barking up the wrong tree by thinking that filling in the Report constitutes an admission of liability.

Each driver's fault is established using the scenarios described in the DCA, based on the provisions of the Highway Safety Code and legal precedents.

Some advice

- Be forward looking – keep a copy of the Joint Report in your glove compartment.
- You're not superstitious, are you? Fill it in advance. If you're involved in a fender bender, this simple step will save you precious minutes.
- If no one is injured, remain calm and courteous. This will help make this formality easier. Remember that the Joint Report is still the best way to identify the parties involved as well as describe the circumstances of the accident.
- If the driver of the other car refuses to identify himself or herself, refuses to complete his or her section of the Joint Report or leaves the scene, write down the car's licence plate number and call the police.
- Lastly, if someone is injured, even slightly, it's important that you call 9-1-1.

For more information or to order your Joint Report

Web site: www.infoinsurance.ca/JointReport

Insurance Information Centre: 1 877 288-4321

Information:

Alexandre Royer
Public Affairs Advisor
Insurance Bureau of Canada
Telephone: 514 288-1563, ext. 232
Cell: 514 953-0828

Martin Carrier
Public Affairs spokesperson
Sherbrooke Police Department
Telephone: 819 821-5471
Cell: 819 820-6787

Joint Report Survey

Fact Sheet

Objective

The objective of the survey is to assess how well known the Joint Report is among adults in Quebec, on the occasion of its 30th anniversary.

Target population

Adults in Quebec (age 18 and over)

Representative sample

1,006 individuals

Medium

Telephone interviews carried out for SOM from June 17 to June 26, 2009

Weighting

Weighted to ensure sound representation based on age, sex, mother tongue, highest diploma, as well as individuals living alone.

Margin of error

Collectively: 4.0% (confidence level of 95%).

Survey results

| | Montreal | Quebec | Elsewhere in Quebec | Total Province |
|--|----------|--------|------------------------|-------------------|
| Following an accident without injury | | | | |
| ▪ Completed a Joint Report | 58% | 48% | 28% | 43% |
| ▪ Called the police | 47% | 51% | 55% | 51% |
| Police called to the accident scene | | | | |
| ▪ Completed a Joint Report | 18% | 4% | 5% | 10% |
| ▪ Completed an accident report | 72% | 83% | 89% | 82% |
| Level of knowledge about the Joint Report | | | | |
| ▪ Is very familiar or quite familiar with the Joint Report | 65% | 69% | 68% | 67% |
| ▪ Is somewhat familiar or not at all familiar with the Joint Report | 33% | 28% | 30% | 31% |
| ▪ Had a Joint Report in the glove compartment | 57% | 54% | 52% | 55% |
| ▪ Believes the Joint Report acknowledges liability | 73% | 66% | 68% | 70% |
| ▪ Believes that the police determine each party's fault in a fender bender | 46% | 51% | 59% | 52% |
| ▪ Considers the Joint Report a straightforward and easy-to-complete tool | 83% | 89% | 81% | 83% |
| ▪ Believes the Joint Report speeds up claim settlement | 38% | 30% | 28% | 33% |

Auto insurance data

Passenger cars

Province of Quebec and regions, 2009 (first three quarters / January to September)

| Region | Insurance rate ₁ | Average premium ₂ | vs 2008 ₃ | Collision frequency ₄ |
|--|-----------------------------|------------------------------|----------------------|----------------------------------|
| Bas-Saint-Laurent | 70% | \$407 | -0.6% | 3.0% |
| Chaudière-Appalaches (excluding Quebec City suburbs) | 72% | \$425 | -0.8% | 2.9% |
| Abitibi-Témiscaminque | 64% | \$431 | -2.2% | 3.5% |
| Mauricie | 75% | \$448 | -0.6% | 3.3% |
| Saguenay - Lac-Saint-Jean | 70% | \$458 | -1.1% | 4.1% |
| Québec | 77% | \$463 | -0.6% | 3.5% |
| Centre-du-Québec | 74% | \$467 | -1.7% | 2.9% |
| Gaspésie - Îles-de-la-Madeleine | 67% | \$468 | stable | 3.1% |
| Etrie | 75% | \$487 | -2.6% | 3.2% |
| Chaudière-Appalaches (Quebec City suburbs) | 84% | \$488 | +0.2% | 4.3% |
| Montréal (excluding Montreal suburbs) | 75% | \$505 | -1.8% | 3.2% |
| Côte-Nord | 70% | \$505 | -0.7% | 3.3% |
| Capitale-Nationale (excluding Quebec City) | 85% | \$517 | -0.1% | 4.9% |
| Outaouais | 78% | \$543 | -0.5% | 3.6% |
| Montréal (Montreal Suburbs) | 82% | \$575 | -1.8% | 4.0% |
| Laurentides | 79% | \$577 | -2.2% | 3.8% |
| Lanaudière | 77% | \$584 | -1.8% | 3.9% |
| Nord-du-Québec | 71% | \$654 | -2.3% | 2.4% |
| Laval | 82% | \$676 | -2.1% | 4.9% |
| Montréal (West) | 82% | \$689 | -2.2% | 5.4% |
| Montréal (Centre and East) | 76% | \$747 | -2.9% | 6.2% |
| | | | | |
| Total Province | 77% | \$553 | -1.7% | 4.1% |

Source: Groupement des assureurs automobiles (2009).

Notes

1. Percentage of drivers whose vehicle is insured for personal damages (resulting from an at-fault collision or upset).
2. Average insurance premium paid to auto insurance company (cumulative for the first three quarters of 2009). Does not include insurance contributions of \$144 charged by SAAQ (driver's licence and car registration combined).
3. Compared to the first three quarters of 2008.
4. Claims frequency for collision (cumulative for the first three quarters of 2009).
Frequency of 4.0% means that one in 25 policyholders made a claim following a collision with another vehicle.