

PRESS RELEASE

FOR IMMEDIATE RELEASE

OPERATION “JOINT REPORT” A NEW SQUAD SETS UP IN MONTREAL

Montreal, November 30, 2009 – Insurance Bureau of Canada (IBC) will be deploying its “Joint Report” squad in various public places in the Greater Montreal area from November 30 to December 4. The objective of the operation is to make a mass distribution of the Joint Report and encourage drivers to keep it handy in their glove compartment.

IBC and the City of Montreal police force (SPVM) are working together to publicize the Joint Report and, especially, to promote its use after 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 general public knows about the Joint Report. Two thirds of respondents (67%) said they were very familiar or fairly familiar with it. And yet, the Joint Report is not widely used. Things are a little different in the Montreal area with a 58% usage rate while, in Quebec City, nearly one in two drivers (48%) involved in a collision with no injuries used the Joint Report to report the accident to his or her insurance company. In the rest of the province, the Joint Report is only used by one in four drivers (28%).

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

The SPVM: a strategic partner

“The City of Montreal police force encourages drivers to use the Joint Report, which will allow us to more effectively allocate our resources where they are most needed. Our officers, in fact, are already promoting the Joint Report when they go to the scene of an accident with material damage only,” noted Inspector André Durocher of the SPVM’s Road safety and traffic division.

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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 jurisprudence.

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

Media relations section
SPVM
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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 City	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%
Estrie	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.