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## **Auto insurance in 2013: significant disparities based on region and insured's profile**

Montreal, May 15, 2014 – The 2013 auto insurance stats recently published by Groupement des assureurs automobiles (GAA) vary significantly depending on the region and the insured's profile.

The highest premiums were in Montreal and Laval, where the average premium varied between \$612 and \$691. Claims frequency and the average cost of claims were also among the highest in the province.

However, policyholders in other regions such as the Lower St. Lawrence and the Mauricie benefited from more advantageous premiums last year, between \$408 and \$434 respectively.

“When you compare the various regions in Quebec, the disparities observed reflect the loss experience. Automobile insurance costs more in regions with higher claims and loss frequency”, noted Marc-André Gagnon, Supervisor, Statistical Agency, at GAA.

Note that the average premium paid by all policyholders in Quebec was down again in 2013 for the eighth consecutive year, from \$532 in 2012 to \$522.

### **Significant differences based on age and gender**

As well as region, the data published also points to significant differences based on age and gender for claims involving collisions in which the policyholder is at fault.

“A closer look at the data shows a significant difference when it comes to the average premium depending on the age group. In 2013, the premium for collision coverage for the 16-to 20-year age group averaged \$782 for men and \$519 for women. It was the lowest for the 65- to 74-year age group, at \$189 for men and \$183 for women,” noted Mr. Gagnon.

In addition, the data also shows that the average cost per collision remain higher for men than for women. The average cost of a claim for men was \$4,255 in 2013, versus \$3,782 for women.

“Various factors explain the difference, including the type of vehicle driven by men, whether they decide to file a claim or not, or the severity of the damage suffered”, stated Mr. Gagnon.

Lastly, claims frequency also varies depending on age and gender. Up to age 30, it is men who have more at-fault collisions. On the flip side, claims frequency for at-fault collisions is higher among women age 30 and older.

To consult the available stats, go to [www.gaa.qc.ca/en](http://www.gaa.qc.ca/en) (Statistics tab).

**About GAA**

Groupement des assureurs automobiles' mission is to actively participate in developing the automobile insurance industry in Quebec and to safeguard consumers' interests, more specifically by guaranteeing them access to insurance, streamlining the claims settlement process and promoting fair and equitable premiums based on published statistical data.

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**Automobile insurance  
Regional comparison**

<b>Region</b>	<b>Average premium</b>	<b>Number of claims</b>	<b>Claims and adjustment expenses</b>	<b>Claims frequency</b>	<b>Average cost of claims</b>
<b>Chaudière-Appalaches (Quebec City suburbs)</b>	\$460	13,933	\$31,780,137	14%	\$2,281
<b>Island of Montreal (centre and east)</b>	\$691	71,716	\$234,715,984	15%	\$3,273
<b>Island of Montreal (west)</b>	\$633	42,257	\$140,081,533	14%	\$3,315
<b>Quebec City (C.U.Q.)</b>	\$495	48,213	\$124,788,237	14%	\$2,588
<b>Estrie</b>	\$456	24,807	\$65,404,470	12%	\$2,637
<b>Lanaudière</b>	\$539	37,819	\$116,301,098	11%	\$3,075
<b>Laurentians</b>	\$538	50,025	\$145,053,369	13%	\$2,900
<b>Laval</b>	\$612	31,331	\$106,923,655	13%	\$3,413
<b>Mauricie</b>	\$434	20,977	\$50,459,814	11%	\$2,405
<b>Lower Saint-Laurence</b>	\$408	17,033	\$37,484,343	12%	\$2,201
<b>Montérégie (Montreal suburbs)</b>	\$531	58,439	\$157,293,993	13%	\$2,692
<b>Montérégie (excluding Montreal suburbs)</b>	\$471	54,463	\$158,060,281	10%	\$2,902
<b>All regions combined</b>	\$522	607,196	\$1,749,879,083	12%	\$2,882

The regional data is available on GAA's site at [www.gaa.qc.ca](http://www.gaa.qc.ca).