

PRESS RELEASE

FOR IMMEDIATE RELEASE

A first for the Fichier central des sinistres automobiles Consumers can now access their file on line!

Montreal, April 17, 2013– Groupement des assureurs automobiles (GAA) today announced that consumers can now request access to the Fichier central des sinistres automobiles (FCSA) and consult their claims file on line.

“The FCSA is consulted more than 12,000 times a year, so there are many consumers who want to know what’s in their Claims History Statement. Now that they can access their file on line, this will certainly meet their expectations and allow them to do so more quickly,” noted Diane Plourde, FCSA Supervisor, Compliance and Consumer Relations.

A key criteria in establishing the insurance premium

The FCSA, created in 1990, is a data base that tracks losses filed by Quebec drivers for the past six years. “It allows insurers to know their clients’ loss experience, a key criteria in establishing the auto insurance premium,” stated Diane Plourde.

The on-line form is available on GAA’s web site at: <http://www.gaa.qc.ca/en/consult-your-file>.

Once the form is submitted and the request processed by a GAA agent, consumers will be able to access a secure zone where they can consult or download their Claims History Statement. For those who prefer to do so, they can continue to request their Claims History Statement by mail or in person at GAA’s offices, as described on the web site. They can also ask to have their file corrected on line, even if the reply to this request is always sent by mail.

This new option offered to policyholders does not change the FCSA consultation rules for insurers and brokers.

Why it’s important to declare a loss

GAA would like to remind everyone that it is necessary to declare all accidents to one’s insurer. Even if the vehicle owner decides to pay for the repair costs of a fender bender, the loss risks being entered in the FCSA if the other driver involved declares the accident to his insurer. “In this case, when the insurer consults the file at the FCSA, it’ll find out about the fender bender but will only have the other driver’s version of the accident”, explained Diane Plourde. “You’re better off declaring the accident to your insurer so that you can give your version of the facts. This allows the insurer to establish liability for the accident and note it in the FCSA”.

About GAA

Groupement des assureurs automobiles (GAA) groups all automobile insurers in Quebec and carries out the various mandates aimed at guaranteeing access to automobile insurance and streamlining claims settlement. For more information, go to www.gaa.qc.ca or www.infoinsurance.ca.

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