

## **MEDIA RELEASE**

## FOR IMMEDIATE RELEASE

## **Demystifying Auto Claims Settlement**

A new online tool that explains each step of the claims settlement process

**Montreal, March 30, 2015** – Complicated to settle an auto insurance claim? Not that much! Groupement des assureurs automobiles (GAA) just unveiled a new online tool that explains to drivers who've had an accident or had their car stolen, or suffered any other loss, what they need to know, step by step.

It may not always seem obvious what needs to be done after suffering a loss that involves your car. Should you call the police? Who establishes liability? Can you choose your repair shop? Do you get new parts or used parts? How is a total loss established? That's exactly why <u>GAA</u> developed the <u>Auto claims settlement tool</u>. The web tool helps drivers through the claims settlement process, suggests several possible scenarios, and answers many of their questions.

This dynamic and user-friendly tool was designed to meet a need among consumers to be wellinformed and well-prepared when something goes wrong. In fact, questions about auto claims settlement accounted for nearly a quarter of all auto insurance calls received by the Insurance Information Centre (IIC) in 2014.

"We realized this topic was of great interest to drivers who call IIC. More specifically, the questions about claims settlement involved the Direct Compensation Agreement, damage appraisal and the *Fichier central des sinistres automobiles,* a data base that tracks losses. Our tool addresses and explains these three topics", noted Line Crevier, Supervisor, Technical Affairs and Insurance information Centre at GAA.

Over the years, GAA has developed a number of tools to simplify the claims settlement process. "The online auto claim settlement tool perfectly underpins GAA's mandate to support and inform consumers about auto insurance", stated Mrs. Crevier.

Note that, in Quebec alone, more than 600,000 auto insurance claims were made to insurers in 2013.

Information about this innovative tool, as well as information specifically about auto insurance can be found on GAA's web site at <u>gaa.qc.ca/en</u>.

## 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.

– 30 –

**Information** (journalists only): Caroline Phémius Public Affairs Consultant Telephone: 514 288-1563, ext. 2232