



# Understanding Your Statement

## Claims history statement - Summary Page

- ① **Name and address:** of the licence holder requesting access to his/her file.
- ② **Phone number:** for all file-related requests.
- ③ **Period:** claims history contained in this statement.
- ④ **Driver's licence of the licence holder:** driver's licence number of the person subject of the inquiry.

### Summary

This section summarizes the claims incurred by the licence holder over the six-year period referred to in Section 3.

- ⑤ **Reference:** number identifying each claim shown in the file.
- ⑥ **Date:** date on which the accident occurred.
- ⑦ **Vehicle identification:** vehicle make and model.
- ⑧ **Version:** insurer that submitted the claim to the FCSA.

① Mister Sansnom  
123 street  
apt. 345  
City (QC) A1B 2C3

**GAQ** *Groupement des assureurs automobiles*

For any question concerning this statement, please communicate with an agent.  
Tel : 514 288-4321  
Toll Free : 1 877 288-4321 ②

FICHER CENTRAL DES SINISTRES AUTOMOBILES  
CLAIMS HISTORY STATEMENT

CONFIDENTIAL FILE

The data and information of this record are confidential and transmitted by insurers to the Groupement des assureurs automobiles under the provisions of section 177 of the *Automobile Insurance Act* (R.S.Q., Chapter A-25).

Pursuant to sections 178 and 179 of the *Automobile Insurance Act*, The Autorité des marchés financiers has authorized the Groupement des assureurs automobiles to act on his behalf to collect information to be transmitted to insurers for classification and rating purposes.

The person insured has, in respect of such information, the rights of access and correction provided for by the *Act respecting Access to documents held by public bodies and the Protection of personal information* (R.S.Q., chapter A-2.1).

<p>③ Period from 2013-05-30 to 2019-05-30 (6 years)</p> <p>Name of the licence holder : <b>Mister Sansnom</b></p> <p>④ Driver's licence of the licence holder : <b>S1111-11111-11</b></p>	<p>Administration use only</p> <p>Reference : Account : User code : ⑧</p>
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SUMMARY :			Version	
⑤ Reference	⑥ Date	⑦ Vehicle identification	Licence holder (and/or vehicle owner) and his insurer	Other party involved in the accident and his insurer
1	2019-03-06	KIA SPORTAGE 4DR	X	X

2019-05-30
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Accident means any occurrence resulting in physical loss or damage, such as a collision, glass breakage, vandalism, property damage to a third party or theft.

# Reference 1

★ This information is provided only if a claim has been made or if an accident was declared.

FICHIER CENTRAL DES SINISTRES AUTOMOBILES  
CLAIMS HISTORY STATEMENT

CONFIDENTIAL FILE

Period from 2013-05-30 to 2019-05-30 (6 years)	Administration use only
Name of the licence holder : <b>Mister Sansnom</b>	Code FCSA
Driver's licence of the licence holder : <b>S1111-111111-11</b>	Holder : 012345678
	Other party : 901234567

REFERENCE 1

ACCIDENT DATE : March 6, 2019

DATA RELATED TO THE LICENCE HOLDER

9 Custodian (driver) of vehicle at the time of accident : --

10 Driver at the time of accident : QC S1111-111111-11

11 Vehicle identification ★ : KIA SPORTAGE 4DR, 2011(000545)

12 Vehicle type - version of :

- this vehicle insurer ★ : Priv. passenger
- the other party insurer ★ : Priv. passenger veh.

13 Liability % ★ : 0

14 Total claim payment ★ : \$ 13 675

DATA RELATED TO THE OTHER PARTY INVOLVED IN THE ACCIDENT

15 Driver at the time of accident : QC Z1234

16 Vehicle identification ★ : MAZD TRIBUTE 4DR, 2009 (007733)

17 Vehicle type - version of :

- this vehicle insurer ★ : Private passenger
- the licence holder insurer ★ : Priv. passenger veh.

Claim payment breakdown ★

18 Coverage	19 Kind of loss	20 Payment
A) Third Party Liability (64)	Property Damage Insured Veh. (16)	\$ 12 847
B) Third Party Liability (64)	Loss of use (18)	\$ 828

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## Data related to the other party involved in the accident

- 15 **Driver at the time of accident:** first five characters of the driver's licence number of the driver of the other vehicle involved in the accident.
- 16 **Vehicle identification:** make, model and year of the other party's vehicle, and code assigned to the vehicle.
- 17 **Vehicle type - version of:**
  - this vehicle insurer: rating of the vehicle of the other party involved in the accident, under the insurance policy;
  - the licence holder insurer: vehicle body type of the other party involved in the accident.

## Data related to the licence holder

Data provided by the insurer of the vehicle involved in the accident or by the insurer of the third party.

- 9 **Custodian (driver) of vehicle at the time of accident:** driver's licence number of the individual acknowledged as having charge of the vehicle at the time of the accident.
- 10 **Driver at the time of accident:** driver's licence number of the person operating the vehicle at the time of the accident.
- 11 **Vehicle identification:** make, model, year of the vehicle and code assigned to the vehicle.
- 12 **Vehicle type - version of:**
  - this vehicle insurer: rating of the licence holder's vehicle under the insurance policy;
  - the other party insurer: licence holder's vehicle body type.
- 13 **Liability %:** percentage of liability assigned by the insurer to the driver of the vehicle.
- 14 **Total claim payment:** total amount paid to the insured for the accident.

## Claim payment breakdown

- 18 **Coverage:** insurance policy coverage under which the claim has been made and code assigned to this type of coverage.
- 19 **Kind of loss:** kind of loss that is the subject of the claim and the code assigned to this type of claim.
- 20 **Payment:** amount paid to insured for each coverage/kind of loss. The date on which a loss reserve has been set up is shown if the claim has not yet been settled. For example: in reference 1, the insured received a total claim payment of \$10,890 under two policy coverages: \$10,062 for Third Party Liability - Property Damage and \$828 for Third Party Liability - Loss of Use (Replacement Vehicle).

### What is the Fichier central des sinistres automobiles (FCSA)?

It is a claims tracking database containing all automobile claims incurred over the last six years, regardless of where the loss occurred, the type of claim (accident, theft, vandalism...) and whether or not you are liable.

### What purpose does the FCSA serve?

The FCSA enables your insurer to determine your insurance premium based on your automobile claims experience.

### Who oversees the FCSA?

The FCSA is under the jurisdiction of the Autorité des marchés financiers

and this public database is administered by the Groupement des assureurs automobiles. Your insurer has the duty to enter any reported claim in the FCSA.



# An accessible file

## Who may access your file?

Only you and an insurer may access your file. The information contained in this public database is used in strict accordance with the provisions of the *Automobile Insurance Act* and the *Act respecting Access to documents held by public bodies and the Protection of personal information*.

### How can you consult your file?

- Go to [www.gaa.qc.ca](http://www.gaa.qc.ca) and click on "Consult your file" in the section "Fichier central des sinistres automobiles".
- Select the desired option and follow the instructions.

If you do not have access to the Internet, please call 514 288-4321 or, toll free, 1 877 288-4321 to obtain the form.

### What should you do if you find a mistake in your file?

You can request a verification from the Groupement des assureurs automobiles.

### If you already have a copy of your claims history statement.

Please call the number appearing on your statement.

### If you do not have your claims history statement:

- Obtain it by following the stages described opposite.
- In the "Correct your file" subsection, select the desired option and follow the instructions.
- You will first receive an acknowledgement of receipt and a reply will be sent to you within 30 days.

# Did you know?

- That when you report an automobile accident or make a claim, your insurer determines the extent of your liability and forwards this information to the FCSA.
- You must report all accidents, even if you do not intend to make a claim. In fact, this accident may be recorded in your file if the other party receives a payment from their insurer.

Your insurer establishes your liability and reports the accident to the FCSA, even if it makes no claim payment to you. This disclosure offsets the version of the other party's insurer by indicating your percentage of liability.

- Accidents are attributed to the individual who has the custody of the vehicle at the time of the accident. This may be the principal driver (main user of the vehicle), a regular or an occasional driver, the owner of the vehicle or any other person operating the vehicle at the time of the accident. This individual is not necessarily recorded in the insurance policy.

For example, if you lend your car to a friend and if the vehicle is involved in an accident, the accident will be recorded in your friend's file.



### Want to know MORE?

For further information, please contact an Insurance Information Centre officer at 514 288-4321 or toll free at 1 877 288-4321. You can also consult the [www.infoinsurance.ca](http://www.infoinsurance.ca) or [www.gaa.qc.ca](http://www.gaa.qc.ca) websites.

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