



MEDIA RELEASE

FOR IMMEDIATE RELEASE

Automobile accidents: young men reverse the trend

Significant improvement in young men's driving habits over the past 10 years

Montreal, October 6, 2015 – While they are still among the drivers most likely to have a car accident, young men between the ages of 16 to 24 are also the ones whose claims experience has improved significantly over the past 10 years.

According to the most recent *Groupement des assureurs automobiles* (GAA) stats, the findings speak for themselves: accident frequency is down among our young drivers!

In fact, between 2004 and 2014, the number of at-fault collisions declined 26.5% among the 16-20 age group, and 16.2% among the 21-24 age group. Collisions were down 4.9% among men for all age groups.

Young women for their part also improved their driving habits on Quebec's roads. That being said, the improvement in the 16-20 and the 21-24 age groups is nowhere near that observed among men in the same age groups.

Among women, collisions have declined by 9.6% among the 16-20 age group, and risen slightly by 0.7% among the 21-24 age group. What is more surprising is that claims frequency for all women during this period, in all age groups, trended up 2.9%.

"The drop observed is good news and shows that the initiatives introduced, among others by insurers and the government, have had an impact. However, that being said, efforts must continue, since young drivers still have the most traffic accidents", noted Anne Morin, Supervisor, Public Affairs, at GAA.

Premiums are down

While they continue to pay a higher average premium for Collision or Upset coverage, young men have nevertheless seen their premiums decrease over the past 10 years, by about 32.8% for the 16-20 age group and 20.2% for the 21-24 age group. Premiums for each of these groups averaged \$739 and \$514, respectively, in 2014. By comparison, the average premium for young women in the same age groups in 2014 was \$524 for

the 16-20 age group and \$370 for the 21-24 age group, a drop of 5.6% and 6.8%, respectively, during the same period.

Overall, the spread is narrowing between young drivers of both genders for at-fault collisions. As a result, the spread in premiums paid between young men and young women has also narrowed over the past 10 years.

Older individuals are falling behind

While claims frequency was down among the majority of drivers during the 2004-2014 period, two groups stand out: the 65-74 age group and the 75-plus age group, both among men and women.

In fact, in the 75-plus age group, claims frequency rose 16.5% among women and 10.5% among men. In the 65-74 age group, claims frequency was up 10.5% among women and 4.3% among men.

While claims frequency trended up among these drivers during the period analysed, it should be noted that it was significantly lower than for the under-24 age group.

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.

Note: the data contained in this media release refers to Collision or Upset coverage.

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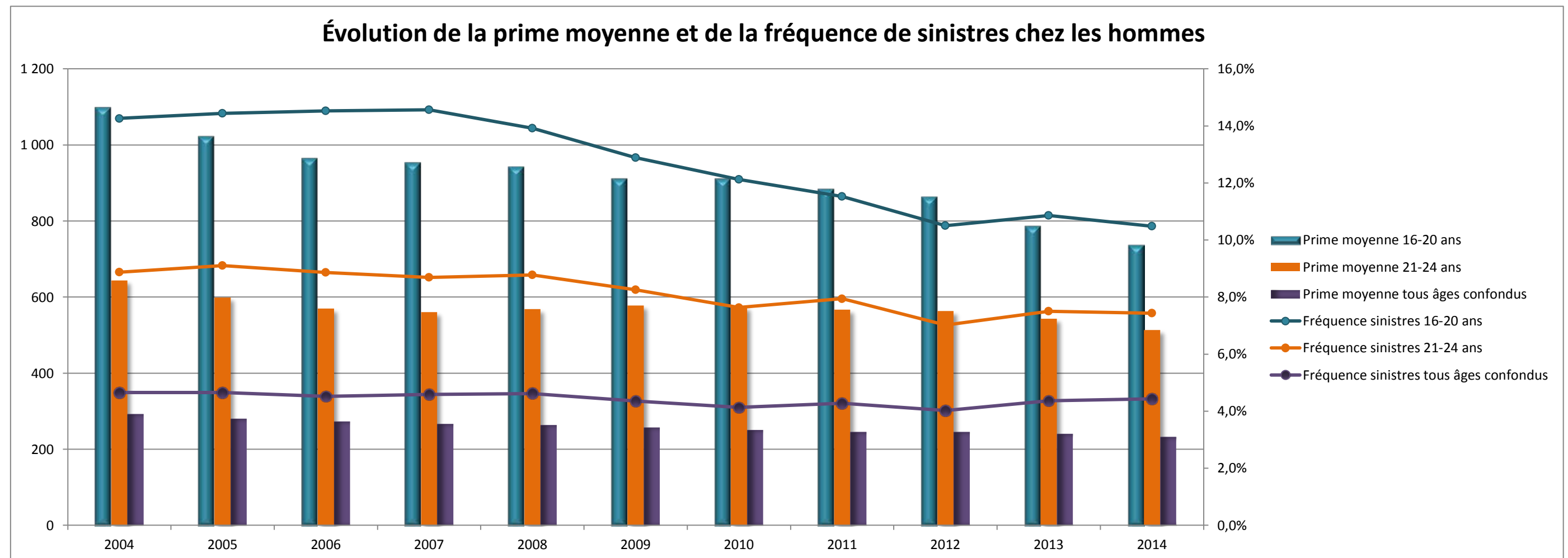
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Évolution de la prime souscrite moyenne des hommes et femmes
Garantie "Collision ou versement" (CV) - Période "2004 à 2014"

HOMMES

Année	Hommes de 16 à 20 ans				Hommes de 21 à 24 ans				Hommes: tous âges confondus			
	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence
2004	1 100		14,3%		644		8,9%		293		4,7%	
2005	1 024	-6,9%	14,4%	1,3%	599	-7,0%	9,1%	2,6%	281	-4,2%	4,7%	-0,1%
2006	967	-5,6%	14,5%	0,6%	570	-4,9%	8,9%	-2,7%	273	-2,7%	4,5%	-2,8%
2007	956	-1,1%	14,6%	0,3%	561	-1,6%	8,7%	-1,9%	267	-2,4%	4,6%	1,6%
2008	944	-1,2%	13,9%	-4,4%	569	1,4%	8,8%	1,0%	264	-1,0%	4,6%	0,7%
2009	914	-3,2%	12,9%	-7,5%	578	1,7%	8,3%	-5,9%	257	-2,5%	4,4%	-5,7%
2010	913	0,0%	12,1%	-5,9%	574	-0,7%	7,6%	-7,6%	251	-2,6%	4,1%	-5,0%
2011	886	-3,0%	11,5%	-4,9%	567	-1,2%	7,9%	4,1%	246	-1,8%	4,3%	3,5%
2012	866	-2,3%	10,5%	-8,9%	563	-0,7%	7,0%	-11,6%	246	-0,1%	4,0%	-6,0%
2013	789	-8,9%	10,9%	3,4%	544	-3,5%	7,5%	6,9%	241	-2,0%	4,4%	8,4%
2014	739	-6,3%	10,5%	-3,4%	514	-5,5%	7,4%	-0,9%	233	-3,4%	4,4%	1,5%

Sur 10 ans -32,8% -26,5% -20,2% -16,2% -20,6% -4,9%



Source: Rapport statistique sur l'assurance automobile - 2014-12-31 - Résultats généraux

Évolution de la prime souscrite moyenne des hommes et femmes
Garantie "Collision ou versement" (CV) - Période "2004 à 2014"

FEMMES

Année	Femmes de 16 à 20 ans				Femmes de 21 à 24 ans				Femmes: tous âges confondus			
	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence	Prime souscrite moyenne	Évolution Prime	Fréquence	Évolution fréquence
2004	555		10,1%		397		7,1%		253		4,7%	
2005	542	-2,4%	10,7%	6,0%	381	-4,1%	7,3%	3,5%	243	-3,8%	4,7%	0,6%
2006	525	-3,1%	9,6%	-10,1%	371	-2,5%	7,0%	-4,0%	238	-2,2%	4,5%	-4,2%
2007	538	2,5%	10,4%	8,4%	372	0,2%	7,1%	1,6%	235	-1,3%	4,7%	3,8%
2008	551	2,3%	10,3%	-0,8%	380	2,2%	7,4%	4,0%	236	0,3%	4,8%	1,8%
2009	550	-0,1%	10,2%	-1,0%	386	1,5%	7,1%	-3,6%	234	-0,8%	4,6%	-3,1%
2010	540	-1,8%	10,1%	-0,8%	375	-2,8%	6,9%	-3,2%	228	-2,4%	4,4%	-4,1%
2011	513	-5,0%	9,9%	-2,4%	363	-3,2%	7,4%	7,2%	223	-2,4%	4,7%	6,1%
2012	514	0,2%	8,9%	-10,4%	369	1,6%	6,6%	-10,6%	223	0,1%	4,4%	-7,0%
2013	522	1,5%	9,3%	4,8%	375	1,7%	7,2%	9,1%	221	-0,7%	4,8%	9,5%
2014	524	0,4%	9,1%	-1,9%	370	-1,4%	7,1%	-1,6%	216	-2,6%	4,8%	0,8%

sur 10 ans

-5,6%

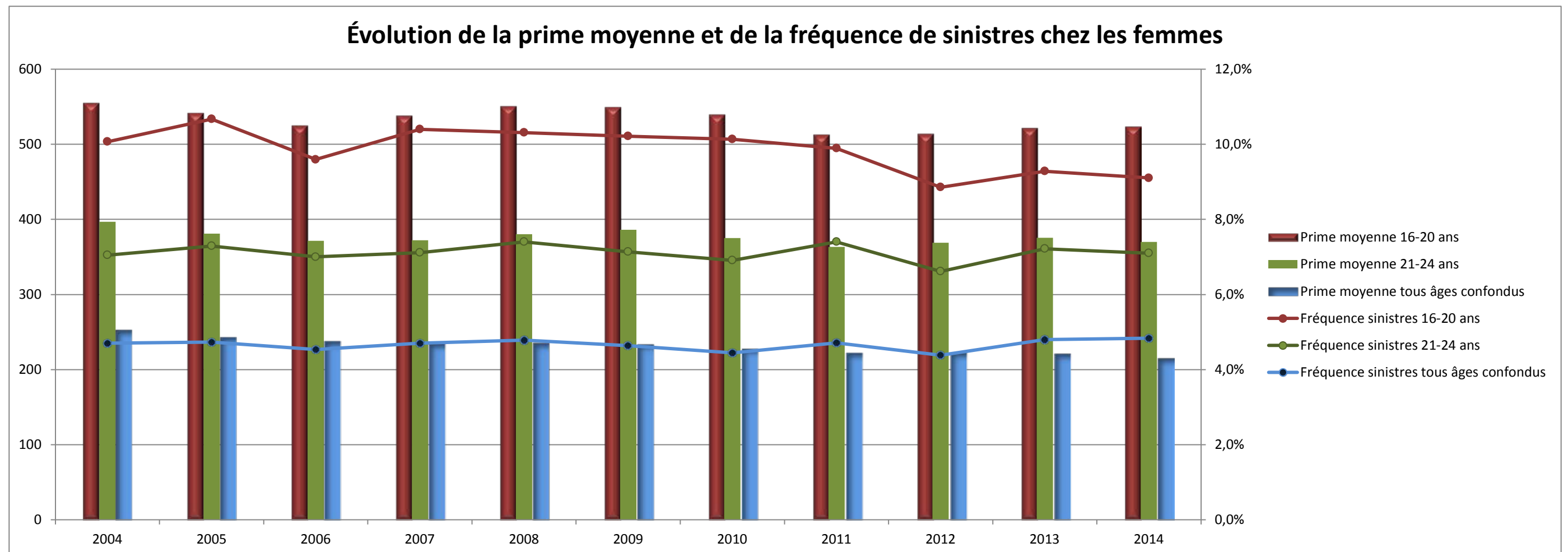
-9,6%

-6,8%

0,7%

-14,8%

2,9%



Source: Rapport statistique sur l'assurance automobile - 2014-12-31 - Résultats généraux