

PRESS RELEASE

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“En voiture, j’assure!”

Launch of an awareness campaign directed at young drivers

Montreal, May 14, 2013 – Insurance Bureau of Canada (IBC) and Groupement des assureurs automobiles (GAA) today launched ***“En voiture, j’assure!”***, a far-reaching campaign to raise awareness among young drivers, based on the results of a SOM survey.

Over 100,000 new drivers take to Quebec’s roads every year.

The communications campaign covers four separate topics: insurance premium, deductible, loss and false declarations. “There are almost 100,000 new drivers every year. Since the majority are young drivers, we used humour to explain these various notions to them, to make them aware of the consequences of making poor choices or not looking enough into car insurance”, noted Johanne Lamanque, IBC’s Vice-President for Quebec and General Manager of GAA.

***“Gagne ta prime d’assurance auto!”* contest on Facebook**

The content and awareness messages will be featured on Facebook and on the infoinsurance.ca website. A contest, entitled *Gagne ta prime d’assurance auto!* (<https://www.facebook.com/Infoassurance>), is being organized to attract young drivers, and five auto insurance premiums worth \$1,000 will be awarded. To apply, young drivers are asked to produce a video clip featuring an insurance mishap.

To promote the campaign and encourage young drivers to participate, IBC and GAA recruited Stéphane Bellavance, an actor and well-known TV host, as well as Thomas Gauthier, a young vlogger. Both accepted to produce various videos on the subject and to endorse the campaign on their Web Community.

Partnership with the Driving Schools Association of Quebec (DSAQ)

Material was also created for driving schools. “DSAQ members are very pleased to partner with IBC and GAA in this campaign. We will put up posters in classrooms and distribute cards (postcard size) to all our students showing four young people who find themselves in a jam because they made the wrong decision about insurance,” announced Marc Thompson, DSAQ’s Director-General.

According to SOM, 66% of young people use a car rather than public transit.

In order to prepare their campaign well, IBC and GAA mandated SOM to carry out a survey among young Quebec net users, aged 16 to 24, as well as Quebec net users who are the parents of a young driver in that age group. With over 750 respondents, the factors evaluated included the level of knowledge of auto insurance, driver behaviour, attitude to certain risky behaviour, as well as the role of parents with young drivers.

Among the data collected on vehicle use, the survey revealed that 66% of young people use the car rather than public transit, either because they need to (i.e., lack of public transit or network not very extensive) or because they feel it is more efficient. Young people use the car mainly to go to work (39%), to school (25%) or to go out with friends (18%).

Most often it's the parents who purchase insurance coverage.

When it comes to auto insurance, we learned that there is a fairly high rate of coverage on the vehicle driven by the young driver, which is normal as car insurance is mandatory in Quebec.

The answers from parents and their kids vary significantly when asked if their policy covers liability, collision or fire, theft and vandalism. The younger generation is not as familiar as their parents about what coverage is included in their auto policy; this can be explained essentially by the fact that, in more than 85% of cases, coverage is purchased by the parents.

Most young people believe they'll never have an accident.

The survey revealed that nearly two in every three (63%) young drivers underestimate the risk of having an accident. In fact, on a scale of one to 10, these young people put the risk of having an accident at 3.

When it comes to driver behaviour, most parents (82%) set different rules for their kids about using the vehicle they drive: alcohol consumption (36%), speed limit (22%), curfew (14%), safe driving (13%), destination of the young person (12%) and no cell phone use behind the wheel (8%).

About IBC

Insurance Bureau of Canada, which groups the majority Canada's P&C insurers, offers various services to consumers in order to inform and assist them when purchasing car or home insurance, or making a claim.

About GAA

Groupement des assureurs automobiles 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.

Information:

Julie Bellemare
Public Affairs Consultant
Cell: 514-953-0828
jbellemare@bac-quebec.qc.ca