

A black and white photograph of a young man with dark, wavy hair, smiling and looking towards the camera. He is holding a bright blue steering wheel with both hands. The steering wheel has a silver-colored center hub with four spokes. The background is plain white.

## PEOPLE FIRST

The Société de  
l'assurance automobile  
du Québec,  
**A Unique Model**

Québec 

This document has been prepared by the  
Société de l'assurance automobile du Québec.

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## A UNIQUE MODEL



Prevention  
Control  
Compensation  
Rehabilitation

Québec's population of over seven million can count on the SAAQ for quality service in the pursuit of its mandates, all related to road users' safety.

The mission of the SAAQ is to insure and protect the public against the risks inherent in use of the road, within an integrated model that encompasses *prevention, control, compensation and rehabilitation*. At the base of this unique public administration model is parallel action on the road safety front and in the area of automobile insurance, such that Quebecers have the benefits of a compensation plan funded by premiums among the lowest in North America.

The SAAQ is trustee of the Fonds d'assurance automobile du Québec, set up in 2004, and as such:

The corporation administers the public no-fault automobile insurance plan that provides swift compensation for actual loss of earnings to accident victims. To lessen the aftereffects of bodily injury, the SAAQ invests in their rehabilitation where the condition warrants;

It conducts safety awareness activities with a view to having road users develop safer habits, so as to reduce the number of accident victims and the severity of injuries;

As the body responsible for implementing the Highway Safety Code, the SAAQ recommends statutory and regulatory amendments to improve road safety or favour observance of legislation and facilitate implementation. It also puts into place road safety policies and programs, which it monitors;

The SAAQ sets insurance premium rates that it collects from motorists, which fund the Québec automobile insurance plan.

For road safety purposes, the SAAQ controls access to the Québec highway system through the driver licensing process, testing prospective licence holders to make sure they have the skills to drive. By licensing vehicles, the SAAQ ensures these meet established standards. Through the highway transport enforcement agency Contrôle routier Québec, it monitors highway carriers of goods and passengers to see that they meet safety standards.

## PEOPLE FIRST

The public automobile insurance plan is universal: it covers all Quebecers from birth throughout their lifetime, across Québec and anywhere around the world.



Québec's public automobile insurance plan is envied the world over for the quality of its services to victims of road accidents. The responsibilities of the SAAQ are devoted essentially to compensation for bodily injuries on the basis of the severity of injuries and financial loss due to injury; the parties involved have no legal right to sue for damages, regardless of who is at fault.

Prior to 1978, the plan was entirely liability-based. Victims of road accidents encountered numerous difficulties:

- 28% of victims with injuries received no compensation;
- less than 60% of financial losses incurred by victims who were not responsible for the accident were compensated;
- 41% of insurance premiums went towards costs to operate the insurance system;
- 42% of claims resulting from bodily injuries were still not settled within one year;
- premiums continuously increased.

As a true social safety net, the insurance plan provides extended coverage. The various indemnities awarded by the SAAQ to a victim of a road accident are designed to ensure quality of life during the period he or she is unable to hold employment and perform his or her regular activities. The indemnities awarded by the SAAQ are as generous as those awarded by the courts, but without the costs, irritants and waiting periods inherent to the legal system.

The SAAQ provides more than just compensation to victims, unlike most insurance companies: it is directly committed to accident victims and works with the provincial health care system to enable the victim to return to his or her normal activities.

Each year the SAAQ receives close to 35,000 claims for compensation;

Over the last 25 years, some 817,000 road accident victims have received a total of over \$12 billion in compensation.

The SAAQ also assumes its social responsibilities by providing rehabilitation services to approximately 6,000 victims each year who sustain traumatic brain injury, medullary damage (spinal cord injury) or any other serious injury, which warrants the SAAQ's recognition as Québec's rehabilitation leader. Its trauma care program is leading edge and is entirely in keeping with the policies of the World Health Organization. It also ensures that a victim receives rehabilitation services for so long as his or her condition requires.

The SAAQ allocates several million dollars each year to its rehabilitation programs. Since its service agreements came into effect in 1987, it has spent \$260 million to finance specialized rehabilitation services.

### Assessment Compensation Rehabilitation

Cited as an example at home and abroad, the Integrated Trauma Care System, developed by the SAAQ, in partnership with Québec Health and Social Services, is a merging of the methods, human resources and techniques necessary to care for and treat road accident victims promptly and effectively. Quality, rapidity and joint action contribute to saving lives and reducing the severity of injuries and after-effects of injury.

Introduced in the late 1980s, the Integrated Trauma Care System assists victims immediately following an accident, provides access to emergency services from 911 to the network of trauma care centres, rehabilitation services and ambulance transportation. By implementing this system, Québec has managed to reduce the number of deaths associated with serious injury: one death out of five in 1998, compared to one out of two in 1993, according to a survey in the late 1990s.

Since its inception, Québec's no-fault insurance plan has proven its effectiveness. Some of the benefits most Quebecers recognize include:

- its simplicity: to be eligible for compensation, the only criterion is a connection between bodily injuries and the accident;
- its fairness: anyone is entitled to compensation in the event of an accident, regardless of responsibility or solvency;
- its efficiency: accident victims receive immediate care, have access to rehabilitation programs and are awarded compensation if they suffer a relapse;
- its low cost: insurance contributions, collected through payment of driver's licence and registration fees, are among the lowest in North America.





# PREVENTION: THE FOCUS OF OUR CONCERN



Quality  
Integrity  
Fairness

Over the years, the prevention initiatives the SAAQ has introduced, in cooperation with its valued partners, have contributed to a noticeable decrease in the number of road accidents in Québec. Whether it is victims of high-speed accidents or victims of impaired driving or those who are cyclists or pedestrians, the number of road deaths has declined significantly over the last decades. The results positively reflect the efforts of the SAAQ and its partners. They also bear witness to the importance and the need to promote highway safety.

In 1978, the year the SAAQ was founded, there were a reported 1,765 road deaths in the province. This figure totalled 704 in 2005, a 60% decline. Québec therefore figures well among industrialized nations.

NUMBER OF DEATHS AND NUMBER OF LICENSED VEHICLES FROM 1978 TO 2005



Québec's favourable road prevention results can be attributed in large part to the SAAQ's efforts. In fact, it has stepped up initiatives to discourage drinking and driving and has made seat belt use mandatory.

A decisive step was taken in 1997 with a major reform of the Highway Safety Code to make new drivers more accountable, to radically discourage impaired driving and to eliminate driving without a valid licence.

As the principal sponsor of Operation Red Nose, the SAAQ has invested some \$5 million since 1985 to fund this unique anti-drinking and driving program, provided free of charge and run by volunteers who offer the services of a private driver during the year-end Holiday season to individuals who have had too much to drink or are simply unable to drive their vehicle.

The basis of the commitment between the SAAQ and Operation Red Nose is much more than financial. There is a sense of community service that rallies to the same cause and same goal: saving lives.

Through the SAAQ's participation in Operation Red Nose, coupled with tougher legislation and regulations, road safety campaigns and the cooperation of partners, including Québec police forces, it has contributed to changing the driving habits and attitudes of Quebecers towards road use. Efforts have been successful because the number of deaths on Québec roads has fallen 60% since 1978, despite an increase in the total number of vehicles, which climbed from 3 million to 5 million over the same period.

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The percentage of individuals who wore a seat belt in the late 1970s used to be in the range of 55%. It is now nearly 93%, one of the highest in North America.

The number of Quebecers who drive over the legal alcohol limit also fell by one-third between 1991 and 2000. Quebecers were once complacent about drinking and driving. Most, however, now deem it unacceptable.

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In addition to conducting regular surveys and investigations to improve on and more effectively target its initiatives, the SAAQ has promoted a series of approaches to raise awareness among Quebecers about the importance of adopting responsible road safety behaviour. Its remarkable prevention and advertising campaigns over the last twenty years have had an impact through its public services messages, some of which have earned prestigious awards.

Some including:

*People First*

*Share the Road*

*On a Bike, Be Bright!*

*Drinking and driving endangers lives*

*Don't take a chance, buckle up*

*Child Seats, Secure Them for Life*

*Tired, get out of gear!*

*Driver... tonight my life is in your hands!*

*Speed kills*

*Biking without a helmet, have you lost your head?*

*Don't let your friends drink and drive. Insist!*

*Going slower saves lives. Take a few extra minutes...  
to live*

*Because you're not alone on the road, think about  
slowing down.*

*Speeding can slow you down for good.*

*If you're driving, you can't drink. Think ahead.*

## MILLIONS OF CUSTOMERS



As the principal administrator of the Highway Safety Code, the SAAQ is responsible for controlling the right to access the highway system and to collect, on behalf of the government, related fees. It is therefore charged with the numerous responsibilities inherent to issuing driver's licences and vehicle registration. Because the SAAQ provides a number of different services, Québec drivers will likely have to do business with it several times over their lifetime.

In terms of road safety, the SAAQ acts as an advisor to the Québec government to ensure that legislation and regulations are updated.

**Serving all  
Québec population**

To adequately meet the needs of 4.8 million Quebec drivers, the SAAQ has a network of 43 service centres, 11 mobile units and numerous licensing agents.

Under the Highway Safety Code, the SAAQ must ensure that individuals who want to obtain a driver's licence have the knowledge, skills and functional abilities necessary to drive a vehicle on a public road. It therefore monitors an individual's skills, by means of a series of tests to determine the ability to handle a particular type of vehicle, before issuing a driver's licence.

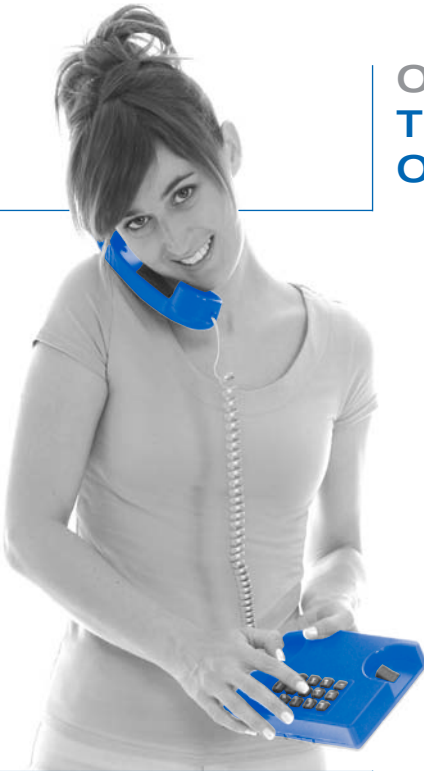
In accordance with its monitoring role, the SAAQ maintains up-to-date files on all persons who hold a driver's licence and verifies that they are still fit to drive a vehicle. This mandate comes with a number of other responsibilities, in particular the power to renew, suspend, revoke or cancel a person's right to drive or to deem a vehicle road-worthy.

The SAAQ assesses the conduct of owners and operators of heavy vehicles. In doing so, it identifies those who pose a risk to the safety of road users or who compromise the condition of roads.

Each year, through its activities in Highway Safety Code administration, the SAAQ is in contact with over 4 million members of the public as well as a number of partners within Québec and elsewhere in North America.

Each year, the SAAQ receives an estimated 3.5 million telephone calls and performs approximately 17 million different transactions.

## OUR EMPLOYEES: THE CORNERSTONE OF OUR SERVICE



Respect  
Courtesy  
Quality  
Service

The broader responsibilities taken on by the SAAQ over the years has significantly changed its structure and make-up. From the 400 employees present at the time it was created, the SAAQ has now grown to 3,500 to meet the demands of the public and to ensure respect and courtesy for customers in the exercise of their daily duties.

The staff at the SAAQ also takes care to ensure that it provides the public with reliable information by providing access to the services to which they are entitled, treating their case with fairness and respect for confidentiality and communicating with individuals in a clear and easily understood manner.

## AN ACTIVE PRESENCE ON OUR ROADS



### Security Protection Enforcement

Given the recognized expertise of the SAAQ in road safety matters, the government designated it in 1991, the authority in charge of controlling carriers of goods and people. The exercise of this mandate brought the SAAQ, through its highway transport monitoring unit, to enforce legislation and regulations governing Québec's carrier industry of people and goods, on the roads and in carrier facilities. The vehicles targeted include trucks, buses and taxis.

In addition to improving the safety of road users, protecting roads from misuse and ensuring fair competition in the carrier industry, the 500-plus people who work for the highway transport enforcement agency also implement, monitor and control the network of mechanical inspection agents and the preventive maintenance program for carriers.

Each year some 300 people inspect some 96,000 heavy vehicles on the road and weigh over a half-million vehicles.

Competence  
Expertise  
Collaboration



## PARTNERSHIP: A BLUEPRINT FOR THE SAAQ

In the opinion of the SAAQ, a partnership is a valuable tool by which we are able to share responsibilities and create the synergy necessary to meet the collective challenge of road safety and provide services to accident victims. Over the years it has therefore teamed up with a number of social partners from the private and public sector. Their fields of work and expertise are valued assets in the fulfillment of its mandates.

The SAAQ works in cooperation with over one hundred partners and contributors whose areas of activities cover some of its responsibilities.

It therefore maintains close ties with a several provincial departments and agencies, service providers from the health care and social services network, police forces, people and businesses in the highway carrier industry and a variety of private sector partners.



## A FEW MILESTONES

**1997:** The government passes the Automobile Insurance Act establishing the Régie de l'assurance automobile du Québec.

**1978:** Québec's public automobile insurance plan takes effect.

**1980:** The Québec National Assembly transfers the Bureau des véhicules automobiles to the Régie, which until then came under the jurisdiction of Transport Québec.

**1983:** The implementation of staggered renewal for registration of passenger vehicles.

**1985:** The introduction of a major in-school road safety program in cooperation with Education Québec.

**1987:** The National Assembly passes new Highway Safety Code legislation.

**1988:** Road safety year in Québec.

**1990:** A major overhaul of the Automobile Insurance Act; the National Assembly transfers responsibility for monitoring of highway carriers of goods and passengers to the Régie; the Régie changes its name to the Société de l'assurance automobile du Québec.

**1991:** Inauguration of the SAAQ's head office.

**1992:** The introduction of a driver's licence fee structure on the basis of the number of demerit points.

**1994:** The new Civil Code of Québec takes effect.

**1995:** A plasticized driver's licence with photo is introduced.

**1997:** Tougher legislation in the Highway Safety Code to control impaired driving and to authorize the seizure of vehicles.

**1998:** The launch of a pilot project to promptly treat victims of road accidents taken to hospital.

**1999:** The highway carrier enforcement unit becomes an independent agency within the SAAQ, called Contrôle routier Québec.

**2000:** National Assembly commission on the green paper, *Road Safety in Québec: A Collective Challenge*.

**2001:** A National Assembly commission is appointed to examine the public automobile insurance plan.

**2002:** The SAAQ hosts the 16<sup>th</sup> International Conference on Alcohol, Drugs and Traffic Safety.

**2004:** The SAAQ is made trustee of the Fonds d'assurance automobile du Québec, the public insurance plan fund that provides compensation to accident victims, and invests in accident prevention and safety promotion.

**2005:** Participation in the Québec road safety roundtable, set up to advise the Minister of Transport in the area of action to improve road safety.

# SOCIÉTÉ DE L'ASSURANCE AUTOMOBILE DU QUÉBEC

*Source: Rapport annuel de gestion 2005*

## SERVICES TO ROAD USERS IN 2005

- At the counter: 9.6 million operations
- By telephone : 3.5 million calls
- Through financial institutions: 3.4 million fee payments
- By mail: 2.7 million letters received
- Over the Internet: 4.2 million hits on the website and 158,000 online operations

### **Management of:**

- 104,439 compensation claims
- 4,803 active rehabilitation files

### **Payment:**

- 862 million dollars in compensation
- 1,132,000 cheques issued or direct deposits made
- 88 million dollars to the health care system

### **For 2005:**

- 34,986 new compensation claims received
- 4,781 new rehabilitation cases
- 446,486 decisions conveyed to claimants
- 12,011 applications for review received

## MONITORING ACCESS TO THE HIGHWAY

### **Management of:**

- 4.8 million driver's licences
- 5.3 million vehicles

### **Collection of:**

- 2.5 billion dollars
- 1.7 billion on behalf of governments
- 814 million dollars for the SAAQ

### **In 2005, monitoring access to the highway represented:**

- 16.9 million operations
- 689,910 Highway Safety Code offences resulting in the entry of demerit points on driver records
- 785,000 driving tests administered
- 389,025 penalties imposed
- 189,589 medical assessments of drivers
- 3,625 review requests
- 12.7 million file consultations by police and courts

## HIGHWAY CARRIER ENFORCEMENT

### Overseeing of:

- 111,941 heavy vehicles
- 17,338 buses and minibuses
- 8,247 taxis

### Quality control:

- 3,149 carriers registered in the preventive maintenance program
- 152 mechanical inspection agents

### In 2005, this represented:

#### On the road:

- 31,379 mechanical inspections
- 544,110 vehicle weighings
- 96,050 monitorings of transport movement
- 30,186 offence statements issued

#### In carrier facilities:

- 736 audits
- 1,491 offence statements issued

#### Inspection agents:

- 266,792 inspections

## ROAD ACCIDENT TOLL

Change in safety record from 1978 to 2005	1978	2005	Change (%) from 1978 to 2005
Driver's licence holders	3 121 467	4 777 429	+ 53 %
Vehicles in use	2 951 387	5 306 534	+ 80 %
Accident victims	59 288	58 626	- 1 %
■ Fatalities	1 765	704	- 60 %
■ Severely injured	7 710	6 397	- 17 %
■ Slightly injured	49 813	51 525	+ 3 %
Victims per 10,000 vehicles in use	201	110	- 45 %
■ Fatalities	6,0	1,3	- 78 %
■ Severely injured	26	12	- 54 %
■ Slightly injured	169	97	- 42 %

**Société de l'assurance  
automobile**

