

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 report any claim incurred over the last six years to 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.infoinsurance.ca website and click on the Documents tab to obtain the form "Claims history statement, verification and/or rectification request". 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.

- Complete the form, sign it and attach a legible photocopy of your driver's licence. Return these documents to the Groupement des assureurs automobiles by mail.

Your claims history statement will be sent to you within 20 days.

How can you consult your file? (continued)

- You may also consult your file at the offices of the Groupement des assureurs automobiles on weekdays between 8.30 a.m. and 4.30 p.m. You will be required to present the original copy of your driver's licence in order to receive your statement immediately.

What should you do if you find a mistake in your file or if you disagree with the information recorded 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 contact the information officer whose name appears on the statement.

If you do not have your claims history statement:

- Obtain it by following the stages described opposite.
- On the form, specify the information to be checked.
- You will first receive an acknowledgement of receipt and a reply will be sent to you within 20 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.
- Since April 1, 2009, 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.
- Effective April 1, 2009, 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 website (auto section).



Groupement
des assureurs
automobiles

800 Place-Victoria, Suite 2410
P.O. Box 336, Stock Exchange Tower
Montreal (Quebec) H4Z 0A2

G-043-001F

The Fichier central
des SINISTRES
AUTOMOBILES

UNDERSTANDING
Your
Statement



Groupement
des assureurs
automobiles

The Groupement des assureurs automobiles acts as an authorized agency of the Autorité des marchés financiers

Understanding YOUR STATEMENT



Changes were made to the FCSA that better meet consumer needs.

Your claims history statement may contain two kinds of information for claims that occurred:

- **since April 1, 2009** (reference 1)
- **before April 1, 2009** (reference 2)

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.



Claims history statement - Summary Page

1 Mister Sansnom
123 Street
Apt. 345
City (QC) A1B 2C3

Groupement des assureurs automobiles
For any question concerning this statement, contact Mrs. Service
Tel : 514 288-3272
Toll Free : 1 866 665-FCSA (3272)

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).

3 Period from 2003/06/15 to 2009/06/15 (6 years)

4 Name of the licence holder : **Mister Sansnom**
Driver's licence of the licence holder : **S1111-111111-11**

Administration use only
Reference :
Account :
User code : SASSAS

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SUMMARY :

Reference	Date	Vehicle identification *	Licence holder ((and/or vehicle owner) and his insurer)	Other party involved in the accident and his insurer
1	2009/04/25	TOYO COROLLA 4DR	X	X
2	2008/06/22	TOYO COROLLA 4DR	X	X

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Groupement des assureurs automobiles, 800, Place-Victoria, suite 2410, P.O. Box 336, Stock Exchange Tower, Montreal (Quebec) H4Z 0A2

- 1 **Name and address** of the licence holder requesting access to his/her file.
- 2 **Contact person** 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.

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

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 reported the claim recorded in the FCSA.

Reference 1 - Accident since April 1, 2009

FICHER CENTRAL DES SINISTRES AUTOMOBILES
CLAIMS HISTORY STATEMENT
CONFIDENTIAL FILE

Period from 2003/06/15 to 2009/06/15 (6 years)

Name of the licence holder : **Mister Sansnom**
Driver's licence of the licence holder : **S1111-111111-11**

Administration use only
FCSA Code Holder : 012345678
Other party : 901234567

REFERENCE 1
ACCIDENT DATE : April 25 2009

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 * : TOYO COROLLA 4DR, 2007 (000445)
12 Vehicle type - version of : Private passenger
- this vehicle insurer * : Priv. passenger veh.
13 - the other party insurer * : 0
14 Liability % * : 0
Total claim payment * : 963 \$

DATA RELATED TO THE OTHER PARTY INVOLVED IN THE ACCIDENT

16 Driver at the time of accident : QC Z1234
17 Vehicle identification * : HYUN ACCENT 3DR, 2006 (000531)
18 Vehicle type - version of : Private passenger
- this vehicle insurer * : Priv. passenger veh.
- the licence holder insurer * : --

Claim payment breakdown *

19 Coverage	20 Kind of loss	21 Payment
A) Third Party Liability (64)	Property Damage Insured Veh. (16)	963 \$

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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.

15 **Principal operator**: driver's licence number of the principal operator named in the insurance policy. The principal operator is not always the owner of the vehicle.

Reference 2 - Accident before April 1, 2009

FICHER CENTRAL DES SINISTRES AUTOMOBILES
CLAIMS HISTORY STATEMENT
CONFIDENTIAL FILE

Period from 2003/06/15 to 2009/06/15 (6 years)

Name of the licence holder : **Mister Sansnom**
Driver's licence of the licence holder : **X1111-111111-11**

Administration use only
FCSA Code Holder : 987654321
Other party : 009876543

REFERENCE 2
ACCIDENT DATE : June 22 2008

DATA RELATED TO THE LICENCE HOLDER

15 Principal operator : QC S1111-111111-11
16 Driver at the time of accident : QC S1111-111111-11
17 Vehicle identification * : TOYO COROLLA 4DR, 2007 (000445)
18 Vehicle type - version of : Private passenger
- this vehicle insurer * : Priv. passenger veh.
19 - the other party insurer * : 0
20 Liability % * : 0
21 Total claim payment * : 10 890 \$

DATA RELATED TO THE OTHER PARTY INVOLVED IN THE ACCIDENT

16 Driver at the time of accident : QC A4567
17 Vehicle identification * : DODG COLT 2DR, 2000 (002258)
18 Vehicle type - version of : Private passenger
- this vehicle insurer * : Priv. passenger veh.
- the licence holder insurer * : --

Claim payment breakdown *

19 Coverage	20 Kind of loss	21 Payment
A) Third Party Liability (64)	Property Damage Insured Veh. (16)	10 062 \$
B) Third Party Liability (64)	Loss of Use (18)	828 \$

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Data related to the other party involved in the accident

- 16 **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.
- 17 **Vehicle identification**: make, model and year of the other party's vehicle, and code assigned to the vehicle.
- 18 **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.

Claim payment breakdown

- 19 **Coverage**: insurance policy coverage under which the claim has been made and code assigned to this type of coverage.
- 20 **Kind of loss**: kind of loss that is the subject of the claim and the code assigned to this type of claim.
- 21 **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 2, 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).