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37th Québec Ombudsman Annual Report

**SOCIÉTÉ DE L'ASSURANCE AUTOMOBILE DU QUÉBEC:
UNSATISFACTORY QUALITY OF SERVICE**

Québec City, June 7, 2007 – Over the past year the Québec Ombudsman analyzed 361 complaints about road accident victim compensation by Société de l'assurance automobile du Québec (SAAQ). Forty-five percent of these complaints—almost one in two—proved to be founded.

The complaints we examined involved a number of problems such as long waits for medical opinions or approval of home assistance, decisions that were not adequately explained, unjustified refusal to reimburse the costs of medication or travel, illegal collection means, and deficiencies in telephone access.

These wrongs directly affect the lives of citizens. Accident victims unable to return to work must wait two to three months on average for SAAQ to issue a medical opinion, for example. This unreasonable wait time delays the payment of compensation for lost wages, with the result that victims not only suffer the trauma of the accident, but also severe strain to their financial and family lives. When victims have trouble understanding why decisions are reached, it can affect their decision whether or not to appeal. Unjustified refusals deprive citizens of compensation they are due and force them to take further steps to assert their rights.

“We must not lose sight of the disruption this causes in the daily lives of citizens involved in road accidents,” notes Québec Ombudswoman Raymonde Saint-Germain. “They must deal with health problems, lost income, and interrupted studies. SAAQ must assume its responsibilities with regard to quality of service for these people who, temporarily or for longer, depend on state assistance for various aspects of their lives. It must also assess the impact its procedures have on people’s lives and seek to respect the basic rules of justice.”

In 2006–2007, all road accident victims benefited from the collective scope of some of the Québec Ombudsman’s actions. Some problems were solved or are

currently being solved, such as putting an end to illegal collection means and correcting problems hampering telephone access.

In 2006 SAAQ put in place a three-year action plan reviewing its methods and practices. The Québec Ombudsman will continue to monitor the implementation of this plan closely. "It is important to remember that SAAQ administers a public system of compensation that was designed to make citizens' lives easier. Our findings from 2006–2007 show that there remains much work to be done," concluded Ms. Saint-Germain.

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Source: The Québec Ombudsman

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