

## THIS ISSUE

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## LE PRÉSENT NUMÉRO/THIS ISSUE

par/by Rémi Moreau

Avec le présent numéro, la revue *Assurances*, fondée en 1932 et publiée pendant trois ans sous la forme d'un journal mensuel, entre dans sa soixante et onzième année.

Nous avons pensé, à cette occasion, faire revivre, sous différents angles, les grands moments de l'assurance ou de la réassurance depuis cette époque. Nous remercions sincèrement les collaborateurs qui nous ont aidé dans cette odyssee.

À tout seigneur, tout honneur. Il nous incombait d'abord de faire revivre la carrière de Gérard Parizeau, le fondateur de cette Revue. Jacques Parizeau, l'aîné des fils, décrit l'homme d'abord, un personnage exceptionnel par l'ouverture de son esprit et sa culture, puis les principales étapes de cette triple carrière de professeur, d'assureur et d'historien. Il ne manque pas de signaler les ouvrages écrits par Gérard Parizeau et les marques de reconnaissance qu'il a reçues de certaines institutions universitaires, de l'État français et du gouvernement québécois.

Puis, Rémi Moreau, le rédacteur en chef de la Revue, remémore le périple de cette Revue, à travers quatre étapes. Il identifie, en effet, les quatre périodes à travers lesquelles ses directeurs ont laissé leur empreinte, gardant son esprit de revue à la fois théorique et pratique, continuant de faire paraître des études approfondies, chacun laissant sa marque et contribuant ainsi à son évolution. Ces quatre périodes sont les suivantes : le Journal publié par Gérard Parizeau sous forme d'un mensuel (1932 – 1935) ; la Revue trimestrielle publiée par Gérard Parizeau (1935 – 1988) ; la Revue trimestrielle publiée par Rémi Moreau (1988 – 1996) ; la Revue trimestrielle publiée par Georges Dionne (1996 – 2002).

touchant le contrôle gouvernemental des assurances, les réformes sur les intermédiaires, le décloisonnement des institutions financières, la réforme du Code civil du Québec en 1994, sans oublier l'évolution de l'assurance automobile au Québec.

Nous ne saurions passer sous silence la contribution des lecteurs. Tous les articles ont été lus et relus par des experts indépendants, ce qui ajoute une dimension de rigueur à ce numéro. Nous les remercions tous ici d'une façon globale, car leur contribution est anonyme, mais nous avons une pensée bien particulière pour chacun d'eux.

Nous espérons que cette publication, empreinte d'une perspective englobante et historique, permettra aux lecteurs, les anciens et les nouveaux, de découvrir les grands traits de l'industrie de l'assurance, si essentielle dans la vie d'une société, des individus et des entreprises, confrontés aux risques qui menacent leur patrimoine, les profondes mutations qui ont jalonné le parcours de cette industrie et, surtout, les forces vives qui l'ont animée.

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The review *Assurances* was founded in 1932 and was for the first three years published monthly. With this issue it enters its 71st year.

We thought this would be a good occasion to revisit various aspects of the defining events in the field of insurance and reinsurance since the review's foundation. Our contributors on this odyssey are here assured of our sincere thanks.

Honour to whom honour is due: We must first revisit the career of our review's founder, Gérard Parizeau. His eldest son, Jacques Parizeau does so by first characterizing the man as exceptionally open-minded and cultivated; he then goes on to describe the main stages of his father's three-pronged career as a professor, insurer, and historian. All of Gérard Parizeau's writings are passed in review as well as the marks of distinction he has received from universities, the French state, and the Quebec government.

Rémi Moreau, the review's editor-in-chief, next gives an account of *Assurances'* four periods of development: as a monthly journal published by Gérard Parizeau (1932-1935); as a quarterly review published by Gérard Parizeau (1935-1988); as a quarterly review published by Rémi Moreau (1988-1996); as a quarterly review

published by Georges Dionne (1996-2002). These four periods have seen three successive directors leave their mark on the review, each still continuing to publish in-depth studies and each still maintaining the review's balanced attention to both theory and practice.

The next important task was to provide some general feel for the major developments in insurance and reinsurance over the years. To do so we sought the help of Gérard Parizeau's second son, Robert Parizeau, who followed his father into the insurance field and has been working there for the past forty years. He presents some of the developmental facets of Canada's insurance and reinsurance market, making reference to its main products and players: life insurance, damage insurance, insurance agents, damage reinsurance, life reinsurance, and insurance regulators.

In the same vein, Jacques and Diane Saint-Pierre focus on the development of life and health insurance in Quebec. They describe the remarkable strides this industry has made from when it emerged in the French-speaking milieu during the 30s and the 40s up to the current wave of demutualization sweeping over the leading insurance companies. Their description takes into account larger factors such as legislative reform and the removal of the barriers between the financial institutions.

When looked at from the perspective of the globalization of markets, the considerable progress personal insurance has made so far is seen to be seriously challenged by various factors such as competition, technological changes, and an ageing population. However, given the general nature and limited scope of their treatment, the authors had to leave aside certain touchy aspects having to do with the role of Quebec nationalism and also that of the State: notably, the harm done to the financial health of Quebec's life and health insurers by policy of deregulation (removal of the barriers between the financial institutions).

We thought it would be interesting to add another section to this history of insurance at a time when the tide of demutualization is rolling over the North American insurance market. So Martin Petitclerc accepted to take a sharp look at the historical roots of mutual aid movement in Quebec. He does not however touch on mutual fire insurance whose distinct logic developed separately.

Finally, the evolution of insurance could not have taken place without numerous legislative reforms at both the Quebec and the federal level. Rémi Moreau describes the main legislative moves Quebec has made in shaping this industry since the dawn of the 20th century: for example, the *Insurance Act* of 1908 which in 1974

was replaced by the *Act Respecting Insurance*. He also calls to mind other important pieces of legislation on matters such as the government control of insurance; the reforms applied to intermediaries; the deregulation of financial institutions; the 1994 revision of Quebec's Civil Code; and, of course, the evolution of Quebec's automobile insurance.

It would be a sign of singular ingratitude if we did not express our special thanks to each and everyone of the independent experts who gave so generously of their time in reading and rereading the articles published here. The present issue gains in quality-added value from their anonymous contributions.

We hope that the global and historical stamp of this publication will allow old and new readers do three things as concerns the insurance industry: (1) discern the broad traits of this industry and its essential role in helping society, individuals and organisms confront value-threatening risks; (2) understand the far-reaching changes it has undergone; and, above all, (3) appreciate the vitality on which it thrives.