

Le Bureau d'assurance du Canada : organisation interne et fonctions

Volume 47, numéro 2, 1979

URI : <https://id.erudit.org/iderudit/1104030ar>

DOI : <https://doi.org/10.7202/1104030ar>

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Éditeur(s)

HEC Montréal

ISSN

0004-6027 (imprimé)

2817-3465 (numérique)

[Découvrir la revue](#)

Citer ce document

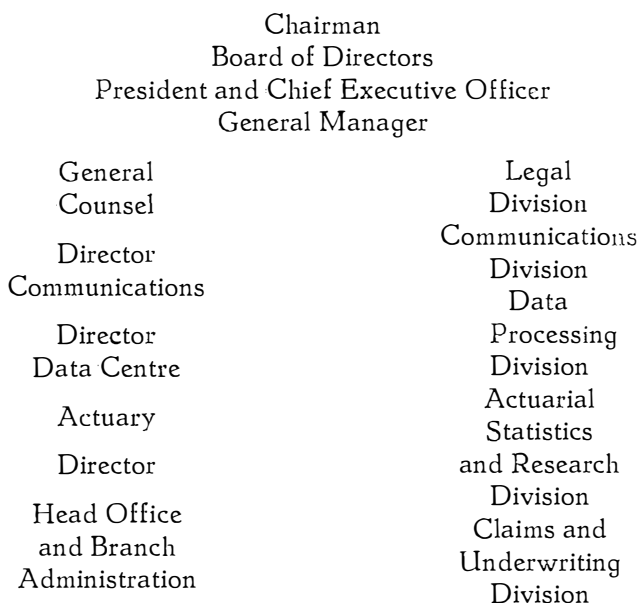
(1979). Le Bureau d'assurance du Canada : organisation interne et fonctions. *Assurances*, 47(2), 156–160. <https://doi.org/10.7202/1104030ar>

Documents

Le Bureau d'assurance du Canada: organisation interne et fonctions

I — Organisation interne

156 Autrefois, il y avait diverses associations ou groupements d'assureurs au Canada. Depuis quelques années, ils ont presque tous été remplacés par le Bureau d'Assurance du Canada. Il est intéressant de savoir comment celui-ci est organisé. Un texte du Bureau nous permet de le mieux comprendre. Intitulé *Organization and Committee Structure*, il donne la composition et la constitution des divers services et la répartition entre les membres réguliers, les membres indépendants, etc. Pour que l'on comprenne plus facilement l'enchaînement des services, voici un organigramme que nous reproduisons avec l'autorisation du Bureau:



Il y a là non pas un organisme de tarification, mais une association professionnelle destinée à grouper les sociétés-membres, à déterminer leurs besoins et à les faire valoir auprès des autorités. C'est ainsi qu'au cours de la lutte contre le gouvernement de la province de Québec à propos de l'assurance automobile, les desiderata et les besoins de ses membres ont été présentés par le Bureau directement au ministère.¹

À l'organigramme du haut personnel correspondent un certain nombre de comités que voici, avec dans chaque cas les questions ou les régions qui en relèvent:

1) *Executive*

<u>Legislative</u>	<u>Regional</u>	<u>Products</u>	<u>Claims</u>
2) <i>Federal</i>	4) <i>Alberta</i>	8) <i>Automobile</i>	12) <i>Claims</i>
3) <i>Provincial</i>	5) <i>Atlantic</i>	9) <i>Property</i>	13) <i>Appraisal</i>
	6) <i>Quebec</i>	10) <i>Liability</i>	<i>Centres</i>
	7) <i>British Columbia</i>	11) <i>Surety</i>	

<u>Special</u>	<u>Inactive</u>	<u>Ad Hoc</u>
14) <i>Actuarial</i>	18) <i>Auto Research</i>	23) <i>Personal Lines Liaison</i>
15) <i>Financial Analysis</i>	19) <i>Industry Operated Indemnity Funds</i>	24) <i>British Columbia Re-entry</i>
16) <i>Public Relations</i>	20) <i>Special Automobile Plans (Variplan)</i>	25) <i>Anti-Inflation Board</i>
17) <i>Statistics</i>	21) <i>Labour Relations</i>	26) <i>Investments</i>
	22) <i>Manitoba</i>	27) <i>Quebec Automobile Insurance</i>



Nous donnons ces détails à nos lecteurs avec l'autorisation du Bureau d'Assurance du Canada. Quel esprit bien différent y règne ! Nous nous souvenons d'avoir voulu expliquer le fonctionnement de la Canadian Underwriters Asso-

¹ Quoi qu'on en pense, il faut connaître cet organisme, son programme et son fonctionnement. C'est l'objet de ces notes qui ne cherchent qu'à donner un aperçu du B.A.C. et de l'agencement de ses services.

ciation, il y a une trentaine d'années. Pour y parvenir, nous avons dû mettre la main sur son dossier soumis au tribunal au cours d'une cause plaidée devant la Cour Supérieure à Montréal. Tout y était, et tout était devenu public, mais on nous avait exprimé de la surprise devant notre indiscretion, comme si un service public — car c'en était un, même si l'initiative était privée — pouvait rester mystérieux comme une histoire de famille, réfractaire à une curiosité jugée illégitime.

158

II — Les autres groupements d'assureurs au Canada, d'après M. Horsford

Voici le deuxième volet des documents sur les groupements d'assureurs au Canada. Nous l'extrayons d'une conférence de M. Horsford prononcée à l'Insurance Institute de Londres en février 1978. M. Horsford traite ici d'abord du B.A.C., puis des autres syndicats professionnels qui, au Canada, groupent les assureurs :

“ Next, I would like to mention some of the major industry associations in Canada. First and foremost is the Insurance Bureau of Canada which, in the 1970's, has established itself as the recognized voice of the property-casualty companies; its membership covers well over 90% of the total premium volume and the only major non-member is Allstate, which company resigned because of an objection to a specific IBC programme; it will likely return before too long. IBC has a permanent president and chief executive officer, with a staff of over 90. It is organized into five divisions: Legal, Public Relations, Underwriting and Claims, Statistics and Research. The annual budget is about \$7 million; in most respects the Insurance Bureau of Canada parallels the B.I.A. but there is one respect in which it is different and that is the IBC is the duly-appointed automobile statistical agency for the Provincial Superintendents of Insurance. In this function, IBC collects data about automobile insurance from all licensed insurers in a format authorized by the superintendents and then each year

it produces a statistical report known as the 'Green Book' — because its pages are coloured green — the Green Book appears usually in April and is used by most underwriters as the basis of their underwriting programme for the ensuing twelve months, beginning normally at July 1st. An unfortunate side effect of this process has been to give support to the criticism that we are a monopolistic industry since, until recently, the time and extent of most companies price changes has varied only marginally from the IBC recommendations. This is a partial explanation for the paradox that Canada manages to combine the most extensive automobile statistical data base in the western world with the greatest lack of public understanding of the pricing arrangements. The facilities of the IBC statistical agency are also used to provide an annual exhibit for personal property business. The pages are brown, so it will not surprise you to learn it is known as the 'Brown Book' — it should be noted, however, that this exhibit is a voluntary one and the supervisory authorities are not involved. It has appeared since 1971 and is now a very valuable underwriting aid. Finally, the IBC has just produced a first exhibit for commercial property business. This project was begun in 1973 and with the experience at that time it would have appropriately been called the 'Red Book'. Potentially, it should be of the greatest possible value to the Canadian market since it will provide industry-wide experience where previously the only data available for pricing was an inadequate exhibit produced by the now defunct Canadian Underwriters' Association.

“ Another very important industry body is the Insurers' Advisory Organization. The IAO¹ was established in 1974 in place of the Canadian Underwriters' Association, but whereas the Canadian Underwriters' Association required its members to adhere to tariffs, the IAO has a purely advisory function and is strictly a provider of technical services for ratemaking. An interesting difference from U.K. practice is that the work of surveying the larger and more technically complex risks is carried out for members by IAO staff and not their own and the cost is spread over the total membership by assessment. The lead company is,

¹ En français, le Groupement technique des assureurs.

however, still responsible for negotiating the rate and terms on which the business is written. IAO's total staff is 500, and its budget is about \$11 million. Membership now embraces more than 50% of the market, including all major British-owned companies except one, and is open to all whether direct writers or agency companies, whereas initially it was restricted to the latter. Liberty Mutual is the most recent large company to join and Allstate applied for membership but was unwilling to accept the requirement of parallel IBC membership. This, again, I expect will eventually be resolved. The development of the IAO actuarial department has been most encouraging and is strong evidence of the determination of the Canadian market in the 1970's to gain a better grasp of the techniques of pricing; this determination is reflected also in individual companies where an increasing number now have in-house casualty actuarial staffs, whereas seven years ago there was only one casualty actuary in company ranks in Canada.

"The greater ability of individual companies to establish their own rating programmes also enables them to adopt their own timetables for price changes and this reduces the weight of the criticism that the industry is monopolistic.

"Two other industry bodies deserve a brief mention: first, the insurance crime prevention bureaux; this organization is financed by the companies at a cost of about \$2 million a year to combat insurance-related crime. Its primary concern is Arson, which it is estimated cost \$70 million in 1976, but it is also paying increasing attention to automobile thefts which are a growing problem. For a long time the burden of paying for ICPB was carried by only 60% of the market and there was a danger that it would collapse, since even that support was shrinking. But finally in 1976 it was arranged that IBC would become a corporate member, which had the effect of spreading the cost cover virtually the whole market.

The Underwriters Laboratories of Canada is now a self-financing operation, concerned with inspecting and certifying fire-fighting equipment, burglar alarms and other security devices. It is controlled at present by the IAO companies but eventually it would seem logical that it should be brought under the wing of IBC, since its work is of industry-wide benefit."