

RésAut CSQ coverage: A success story that deserves to be celebrated with a dividend

In Quebec, the history of group insurance is closely associated with the partnership formed in May 1986 between the CSQ (formerly the CEQ) and The Personal (formerly La Sécurité). At the time, these two visionary entities decided to join forces with a view to offering the members of the federations and unions affiliated with the CEQ a group insurance plan comprising multiple benefits. This had never been done in Quebec. Over the years this partnership has borne fruit.

From pilot project to insurance plan model

Originally a pilot project, **Les protections RésAut CSQ** insurance plan served as a model for all home, auto and business group insurance plans in Quebec.

Today, the plan is doing very well. The CSQ oversees the plan on behalf of its members. According to Jocelyn Roy, who runs the plan:

“We negotiate exclusive discounts, consisting of some of the best coverage in the industry, for our members, and it is the CSQ that represents you in case of a conflict over a claim. There is strength in numbers, and that is especially true when it comes to group insurance!”

Thirty years later, the ties between the CSQ and The Personal are still as strong as ever, and the CSQ remains The Personal’s largest partner. The CSQ insurance plan has over 83 000¹ policies in effect today.

30-year partnership = \$30 dividend

To do something special to celebrate the 30th anniversary of this partnership, **Les protections RésAut CSQ** and The Personal are pleased to pay a \$30 dividend for each home or auto insurance policy in effect on March 31, 2016, as well as for every new policy in effect before December 31, 2016.*

This year, over \$2,700,000 will be shared amongst holders of the **Les protections RésAut CSQ** insurance plan. The dividend will be paid starting in the fall of 2016.

This is the third dividend to be paid out in the history of this plan. Over \$2 million (\$25 per policy) were shared by all insureds in 2011 and 2014. Here are concrete benefits of the partnership between the CSQ and The Personal.

The strength of the group makes all the difference

The benefits offered under **Les protections RésAut CSQ** insurance plan represent average savings of \$300² annually for those holding both home and auto insurance policies. This is the advantage of exclusive group rates.

In addition to preferential rates, **Les protections RésAut CSQ** insurance plan offers:

- A full range of home, auto and business insurance products to meet your specific needs
- Support from qualified insurance agents, who can advise you about the coverage options and prevention tools available
- Efficient claims department that is easy to reach

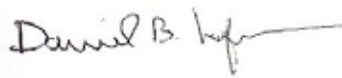
A satisfaction rate unparalleled by any competitor

With a retention rate of 98%,³ there is no doubt that **Les protections RésAut CSQ** insurance plan is designed to please.

The growth of the plan depends largely on the number of members who belong to it. Having more people insured on the plan means; it will be more profitable, as well as offer competitive rates and extensive coverage to members.

Feel free to talk about **Les protections RésAut CSQ** insurance plan with your colleagues, spouse and dependent children who are eligible for the plan.

It’s in your best interest to do so!



Daniel B. Lafrenière
Secretary-Treasurer
Centrale des syndicats du Québec



Get a quote and compare

1-888-476-8737



csq.thepersonal.com

The Personal refers to The Personal General Insurance Inc.

* These dividends will be paid on any new home or auto insurance policies that take effect in 2016 and are in force on December 31, 2016, or that take effect in 2017. Certain conditions, limitations and exclusions may apply.

1. Source: CAT Report, April 30, 2016.

2. Amount calculated by a holder of a home or auto insurance contract, following a 2013 study. The amount includes the discount granted to the holder of a combined home and auto insurance contract. The amount varies and cannot be guaranteed. It is calculated in relation to the rate of other insurers.

3. Source: Group Progress Report, September 2015.

Insurance provider of the CSQ



thePersonal

The right fit.