

# Some highlights

## Sale of insurance products through automobile, recreational and leisure vehicle dealers in Québec (2018)

**\$424,481,540**

Total premiums associated with sales of insurance products by automobile, recreational and leisure vehicle dealers

**56%**

of insurance premiums sold by dealers, representing \$236,657,881, are **paid as remuneration**

**Q.P.F. No. 5 products**

**\$2,005**

Average cost of the premium paid by the consumer

**\$2,851**

Average value of indemnities paid to the consumer

**29%**

of claims related to DHLE products sold by dealers are **DENIED**

In comparison:

Group LTD insurance products:  
**12%** of claims denied

Group STD insurance products:  
**5%** of claims denied

**1 out of every 4**

Most consumers pay the premium in full when purchasing the insurance product, whereas 1 in every 4 certificates (or policies) will be cancelled before the contract expiry date.