

Gouvernement du Québec

**O.C. 437-97, 26 March 1997**

Automobile Insurance Act  
(R.S.Q., c. A-25)

**Insurance contributions**  
— **Amendments**

Regulation to amend the Regulation respecting insurance contributions

WHEREAS under sections 151.1 and 151.2 and paragraph 2 of section 195.1 of the Automobile Insurance Act (R.S.Q., c. A-25), the Société de l'assurance automobile du Québec may fix, by regulation, after actuarial valuation, the insurance contribution exigible to obtain the registration of a road vehicle, to obtain and to retain the right to operate such vehicle and it may prescribe the calculation methods for that contribution;

WHEREAS under section 197 of that Act, every regulation of the Société must be approved by the Government;

WHEREAS at its sitting of 14 March 1997, the Société made the Regulation to amend the Regulation respecting insurance contributions;

WHEREAS under section 12 of the Regulations Act (R.S.Q., c. R-18.1), a proposed regulation may be approved notwithstanding the publication requirement in section 8 of that Act if the authority approving it is of the opinion that the urgency of the situation requires it;

WHEREAS under section 18 of that Act, a regulation may come into force on the date of its publication in the *Gazette officielle du Québec* where the authority that has approved it is of the opinion that the urgency of the situation requires it;

WHEREAS under sections 13 and 18 of that Act, the reason justifying the absence of prior publication and such coming into force shall be published with the Regulation:

WHEREAS in the opinion of the Government, the urgency due to the following circumstances justifies the absence of prior publication and such coming into force:

— in accordance with the financial statements of the Société de l'assurance automobile du Québec for 1996, the Société has a surplus and it recommends that it be distributed among the insured persons by temporarily reducing for one year the insurance contributions exigible to obtain the registration of a road vehicle or to retain the right to operate such vehicle;

— it is important that the Regulation to amend the Regulation respecting insurance contributions come into force as soon as possible so that the greatest number of motorists be able to benefit from an immediate reduction in their insurance contributions;

— under paragraph 3 of section 19 of the Regulation respecting road vehicle registration, the owner of a motor home or of a passenger vehicle whose surname begins with *D*, *E* or *F* must pay the insurance contributions between 1 March and 31 May;

— as of 9 April 1997, the Société will prepare the notices sent by mail on which the amount to be paid by the above-mentioned owners is indicated;

— consequently, the regulatory provisions that reduce the annual insurance contribution exigible to retain the right to operate a registered vehicle must come into force on 9 April 1997;

WHEREAS it is expedient that the Regulation be approved by the Government;

IT IS ORDERED, therefore, on the recommendation of the Minister of Transport:

THAT the Regulation to amend the Regulation respecting insurance contributions, attached to this Order in Council, be approved.

MICHEL CARPENTIER,  
*Clerk of the Conseil exécutif*

**Regulation to amend the Regulation respecting insurance contributions**

Automobile Insurance Act  
(R.S.Q., c. A-25, ss. 151.1, 151.2 and 195.1, subpar. 2)

1. The Regulation respecting insurance contributions, approved by Order in Council 1422-91 dated 16 October 1991 and amended by O.C. 1123-92 dated 29 July 1992, 1512-93 dated 27 October 1993 and 718-96 dated 12 June 1996, is further amended by inserting the following Division after section 35:

**“DIVISION IV.1**  
**INSURANCE CONTRIBUTION PAYABLE UPON**  
**REGISTRATION OF A ROAD VEHICLE AND FOR**  
**THE RIGHT TO OPERATE THE VEHICLE,**  
**APPLICABLE FOR A LIMITED TIME**

**35.1** Notwithstanding the provisions of Divisions III and IV, the insurance contribution payable, determined according to this Division, applies to the registration of road vehicles between May 1, 1997 and April 30, 1998.

**35.2** Subject to sections 35.3 and 34.4, the insurance contribution payable upon registration of a road vehicle and for its use on a road is calculated by multiplying the monthly insurance contribution set in sections 35.12 to 35.30 according to the category of vehicle, its net weight, the number of its axles and the vehicle's use, by the number of full months, plus one, between the date on which registration is applied for and the end of the month prior to the month corresponding to the next due date for payment of the sums covered by the first paragraph of section 31.1 of the Highway Safety Code.

Where the number of full months used in the calculation prescribed by the first paragraph is less than four, the next twelve months must be added to their number.

**35.3** The insurance contribution payable for registration and the right to operate a snowblower, a moped, a motorcycle or a bus engaged in the transportation of schoolchildren corresponds to the percentage of the annual insurance contribution payable to retain the right to operate the vehicle, as prescribed in Division V.1 and set forth below:

(1) in the case of a snowblower that is registered:

- i. during the month of December, the percentage is 100 %;
- ii. during the month of January, the percentage is 80 %;
- iii. during the month of February, the percentage is 60 %;
- iv. during the month of March, the percentage is 40 %;
- v. during the months from April to November, the percentage is 20 %;

(2) in the case of a moped or a motorcycle that is registered:

- i. during the months of April and May, the percentage is 100 %;
- ii. during the month of June, the percentage is 83.3 %;
- iii. during the month of July, the percentage is 66.7 %;
- iv. during the month of August, the percentage is 50 %;
- v. during the month of September, the percentage is 33.3 %;

vi. during the months from October to March, the percentage is 16.7 %;

(3) in the case of a bus engaged in the transportation of schoolchildren that is registered:

- i. during the month of September, the percentage is 100 %;
- ii. during the month of October, the percentage is 90 %;
- iii. during the month of November, the percentage is 80 %;
- iv. during the month of December, the percentage is 70 %;
- v. during the month of January, the percentage is 60 %;
- vi. during the month of February, the percentage is 50 %;
- vii. during the month of March, the percentage is 40 %;
- viii. during the month of April, the percentage is 30 %;
- ix. during the month of May, the percentage is 20 %;
- x. during the months from June to August, the percentage is 10 %.

**35.4** The insurance contribution payable upon registration and for the right to use a trailer on the roadway is \$11.92.

**35.5** The owner of a registered road vehicle who was reimbursed under section 59 an amount of insurance contribution paid because he is prohibited from operating the vehicle under section 188 or 189 of the Highway Safety Code, must pay the insurance contribution according to the rules set forth in section 35.2 in order to obtain authorization to again operate the vehicle after the prohibition has been lifted.

**35.6.** If the registration of a road vehicle was cancelled at the time registration of another vehicle is applied for, or an insurance contribution credit is issued following the cancellation of another vehicle's registration during the month in which an application for registration is made, the insurance contribution payable for the first month is reduced by the smaller of these amounts:

(1) the monthly contribution applying to the road vehicle for which registration is sought;

(2) the monthly contribution set for the road vehicle whose registration was cancelled.

**35.7** If the registration of a road vehicle was cancelled at the time registration of another vehicle is applied for, and an insurance contribution credit is issued following the cancellation of a third vehicle's registration during the month in which the application was made, the insurance contribution payable for the first month is reduced by the smaller of these amounts:

(1) the monthly contribution applying to the road vehicle for which registration is sought;

(2) the greater of:

(a) the monthly contribution applying to the road vehicle that is the object of the insurance contribution credit;

(b) the monthly contribution set for the road vehicle whose registration was cancelled at the time an application for registration of another vehicle is made.

**35.8** The monthly insurance contribution for a snowblower is \$19.08.

**35.9** The monthly insurance contribution for a moped is \$7.65.

**35.10** The monthly insurance contribution for a motorcycle is set according to the cylinder size as follows:

(1) 50 cc and less: \$7.80;

(2) 51 cc to 125 cc: \$15.44;

(3) 126 cc to 400 cc: \$26.91;

(4) 401 cc to 700 cc: \$37.62;

(5) 701 cc to 1 000 cc: \$37.62;

(6) 1 001 cc and over: \$37.62.

**35.11** The monthly insurance contribution for a bus engaged in the transportation of schoolchildren is:

(1) \$9.54 for one whose net weight is 3 000 kg or less;

(2) \$15.60 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;

(3) \$22.48 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;

(4) \$30.55 for one whose net weight is more than 10 000 kg.

**35.12** The monthly insurance contribution for a private bus is:

(1) \$7.95 for one whose net weight is 3 000 kg or less;

(2) \$13.00 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;

(3) \$18.73 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;

(4) \$25.46 for one whose net weight is more than 10 000 kg.

**35.13** The monthly insurance contribution for a public bus is:

(1) \$21.25 for one whose net weight is 3 000 kg or less;

(2) \$28.29 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;

(3) \$34.86 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;

(4) \$41.74 for one whose net weight is more than 10 000 kg.

**35.14** Subject to section 35.15, the monthly insurance contribution for either of the following road vehicles owned by a natural person and mainly used for personal purposes is \$6.65:

(1) a passenger vehicle;

(2) a motor home with a net weight of 3 000 kg or less.

**35.15** The monthly insurance contribution for a passenger vehicle covered by section 98 or 99 of the Regulation respecting road vehicle registration is \$6.67.

**35.16** Except in the case of a moped and a motorcycle, the monthly insurance contribution for any of the following vehicles is \$7.95:

(1) a commercial vehicle;

(2) a vehicle engaged in the transportation of school-children;

(3) a road vehicle owned by a driving school or an institution that holds a licence to dispense instruction in the driving of heavy trucks, issued under section 23 of the Act respecting private education (L.R.Q., c. E-9);

(4) a motor home owned by a legal person and one with a net weight of over 3 000 kg that is owned by a natural person who uses it mainly for personal purposes;

(5) special mobile equipment and special mobile snow equipment;

(6) a tow truck;

(7) an ambulance and a hearse.

**35.17** The monthly insurance contribution for a farm vehicle with a net weight of 3 000 kg or less is \$4.66.

**35.18** The monthly insurance contribution for a taxi-cab is \$25.76.

**35.19** Subject to section 35.22, the monthly insurance contribution for a truck is:

(1) \$9.94 for one with two axles;

(2) \$14.99 for one with three or four axles;

(3) \$26.76 for one with five or more axles.

**35.20** The monthly insurance contribution for a farm vehicle with a net weight over 3 000 kg is:

(1) \$7.95 for one with two axles;

(2) \$10.70 for one with three or four axles;

(3) \$13.00 for one with five or more axles.

**35.21** The monthly insurance contribution for a commercial vehicle whose owner is covered by paragraphs 1 to 8 of section 55.13 is \$7.95.

**35.22** The monthly insurance contribution for a truck whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is:

(1) \$7.95 for one with two axles;

(2) \$10.70 for one with three or four axles;

(3) \$13.00 for one with five or more axles.

**35.23** The monthly insurance contribution for a bus or a minibus whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is:

(1) \$7.95 for one with a net weight of 3 000 kg or less;

(2) \$13.00 for one with a net weight over 3 000 kg but not exceeding 8 000 kg;

(3) \$18.73 for one with a net weight over 8 000 kg but not exceeding 10 000 kg;

(4) \$25.46 for one with a net weight of more than 10 000 kg.

**35.24** The monthly insurance contribution for special mobile equipment, special mobile snow equipment and a snowblower whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is \$7.95.

**35.25** The monthly insurance contribution for a road vehicle other than those covered by sections 35.21 to 35.24 and whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is that set under this division for a corresponding vehicle.

**35.26** The monthly insurance contribution payable upon registration of a vehicle under section 143 or 149 of the Regulation respecting road vehicle registration is \$13.46.

**35.27** The monthly insurance contribution for a farm tractor is \$2.37.

**35.28** The monthly insurance contribution for any one of the following road vehicles is \$2.83:

(1) a hand crafted vehicle;

(2) a vehicle with a net weight of 450 kg or less, except for a motorcycle, a moped and special mobile equipment;

(3) a vehicle manufactured more than 25 years ago;

(4) an antique motor vehicle.

**35.29** The monthly insurance contribution for a snowmobile with a net weight of more than 450 kg is \$6.79.

**35.30** The monthly insurance contribution for a restricted-travel road vehicle covered by section 124 of the Regulation respecting road vehicle registration that is used in an area not linked to the Québec highway system, except for a passenger vehicle, is \$5.28.

The monthly insurance contribution for a passenger vehicle covered by section 124 of the Regulation is \$6.65.”.

The following division is inserted after section 55:

**“DIVISION V.1**

**INSURANCE CONTRIBUTION PAYABLE TO RETAIN THE RIGHT TO OPERATE A ROAD VEHICLE, APPLICABLE FOR A LIMITED TIME**

**§1. General provision**

**55.1** Notwithstanding the provisions of Division V, the insurance contribution payable, determined according to this Division, applies to retention of the right to operate a road vehicle where payment is received by the Société de l’assurance automobile du Québec after April 8, 1997 and the due date is later than April 30, 1997 but before May 1, 1998, in applying sections 19 to 24 of the Regulation respecting road vehicle registration.

**§2. Passenger vehicles**

**55.2** Subject to section 55.3, the insurance contribution payable to retain the right to operate one of the following vehicles owned by a natural person and mainly used for personal purposes is \$79.82:

- (1) a passenger vehicle;
- (2) a motor home with a net weight of 3 000 kg or less.

**55.3** The insurance contribution payable to retain the right to drive a passenger vehicle covered by section 98 or 99 of the Regulation respecting road vehicle registration is \$80.

**§3. Motorcycles and mopeds**

**55.4** The insurance contribution payable to retain the right to operate a motorcycle is set according to the cylinder size as follows:

- (1) 50 cc and less: \$46.79;
- (2) 51 cc to 125 cc: \$92.66;
- (3) 126 cc to 400 cc: \$161.47;
- (4) 401 cc to 700 cc: \$225.69;
- (5) 701 cc to 1000 cc: \$225.69;
- (6) 1001 cc and over: \$225.69.

**55.5** The insurance contribution payable to retain the right to operate a moped is \$45.87.

**§4. Vehicles used for commercial or educational purposes and motor homes weighing more than 3 000 kg**

**55.6** Except in the case of a moped and a motorcycle, the insurance contribution payable to retain the right to operate any of the following road vehicles is \$95.41:

- (1) a commercial vehicle;
- (2) a vehicle engaged in the transportation of school-children;
- (3) a road vehicle owned by a driving school or an institution that holds a licence to dispense instruction in the driving of heavy trucks, issued under section 23 of the Act respecting private education (L.R.Q., c. E-9);
- (4) a snowblower;
- (5) a motor home owned by a legal person and one with a net weight of over 3 000 kg that is owned by a natural person who uses it mainly for personal purposes;
- (6) special mobile equipment and special mobile snow equipment;
- (7) a tow truck;
- (8) an ambulance and a hearse.

**55.7** The insurance contribution payable to retain the right to operate a farm vehicle with a net weight of 3 000 kg or less is \$55.96.

**§5. Taxicabs**

**55.8** The insurance contribution payable to retain the right to operate a taxicab is \$309.17.

**§6. Trucks and farm vehicles of more than 3 000 kg**

**55.9** Subject to section 55.14, the insurance contribution payable to retain the right to operate a truck is:

- (1) \$119.27 for one with two axles;
- (2) \$179.82 for one with three or four axles;
- (3) \$321.10 for one with five or more axles.

**55.10** The insurance contribution payable to retain the right to operate a farm vehicle weighing more than 3 000 kg is:

- (1) \$95.41 for one with two axles;
- (2) \$128.44 for one with three or four axles;
- (3) \$155.96 for one with five or more axles.

*§7. Buses and minibuses*

**55.11** Subject to section 55.15, the insurance contribution payable to retain the right to operate a public bus is:

- (1) \$255.05 for one whose net weight is 3 000 kg or less;
- (2) \$339.45 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;
- (3) \$418.35 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;
- (4) \$500.92 for one whose net weight is more than 10 000 kg.

**55.12** Subject to section 55.15, the insurance contribution payable to retain the right to operate a bus engaged in the transportation of schoolchildren or a private bus is:

- (1) \$95.41 for one whose net weight is 3 000 kg or less;
- (2) \$155.96 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;
- (3) \$224.77 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;
- (4) \$305.50 for one whose net weight is more than 10 000 kg.

*§8. Vehicles of governments, hospitals, charitable institutions and parish fabriques*

**55.13** The insurance contribution payable to retain the right to operate a commercial vehicle other than one covered by any of sections 139 to 141 of the Regulation respecting road vehicle registration is \$95.41, where the owner is:

- (1) the Government of Québec or a public agency as defined in the Act respecting land use planning and development (R.S.Q., c. A-19.1), except Government corporations listed in Schedule I and their subsidiaries;
- (2) the Government of Canada;

(3) a foreign government insofar as it grants the privilege to the Government of Québec;

(4) a school board, a municipality or a public corporation whose governing board is majoritarily comprised of elected municipal officials or whose budget must under Québec law be submitted to such a board;

(5) a hospital centre as defined in subparagraph *h* of section 1 of the Act respecting health services and social services (R.S.Q., c. S-5);

(6) a public institution which operates a general and specialized hospital, a psychiatric hospital or a residential and long-term care centre that is governed by the Act respecting health services and social services (R.S.Q., c. S-4.2);

(7) an institution exclusively devoted to charitable works that was established as a non-profit corporation and is recognized as such under its charter;

(8) a fabrique or a parish trustee.

**55.14** The insurance contribution payable to retain the right to drive a truck whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is:

- (1) \$95.41 for one with two axles;
- (2) \$128.44 for one with three or four axles;
- (3) \$155.96 for one with five or more axles.

**55.15** The insurance contribution payable to retain the right to operate a bus or minibus whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is:

- (1) \$95.41 for one whose net weight is 3 000 kg or less;
- (2) \$155.96 for one whose net weight is over 3 000 kg but not exceeding 8 000 kg;
- (3) \$224.77 for one whose net weight is over 8 000 kg but not exceeding 10 000 kg;
- (4) \$305.50 for one whose net weight is more than 10 000 kg.

**55.16** The insurance contribution payable to retain the right to operate special mobile equipment, special mobile snow equipment or a snowblower whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is \$95.41.

**55.17** The insurance contribution payable to retain the right to operate another road vehicle whose owner is covered by any of paragraphs 1 to 8 of section 55.13 is the amount set under this division for a corresponding vehicle.

**§9. Detachable licence plate**

**55.18** The insurance contribution payable to retain the right to operate a road vehicle bearing a detachable licence plate is \$161.47.

**§10. Restricted travel vehicles**

**55.19** The insurance contribution payable to retain the right to operate a road vehicle covered by section 124 of the Regulation respecting road vehicle registration that is used in a locality not linked to the Québec highway system, except for a passenger vehicle, is \$63.30.

The insurance contribution for a passenger vehicle covered by section 124 of the Regulation is \$79.82.

**55.20** The insurance contribution payable to retain the right to operate a farm tractor is \$28.44.

**55.21** The insurance contribution payable to retain the right to operate any one of the following vehicles is \$33.94:

- (1) a hand crafted vehicle;
- (2) a vehicle with a net weight of 450 kg or less, except for a motorcycle, a moped and special mobile equipment;
- (3) a vehicle manufactured more than 25 years ago;
- (4) an antique motor vehicle;
- (5) a snowmobile with a net weight of more than 450 kg.”.

**3.** Section 64 is amended by deleting the words “prescribed by Division IV”.

**4.** The words “as prescribed in Division V” are deleted from sections 65 to 67.

**5.** Section 71 is amended by substituting “19” for “18”.

**6.** The following chapter is inserted after section 73:

**“CHAPTER III.1**

**INSURANCE CONTRIBUTION PAYABLE FOR THE REGISTRATION OF A VEHICLE UNDER THE CANADIAN AGREEMENT ON VEHICLE REGISTRATION, APPLICABLE FOR A LIMITED TIME**

**73.1** Notwithstanding the provisions of Chapter III, the insurance contribution determined under this chapter payable upon registration of a road vehicle covered by the Canadian Agreement on Vehicle Registration, or registration renewal, between May 1, 1997 and April 30, 1998 applies where payment is received by the Société de l’assurance automobile du Québec after April 30, 1997 and the due date is later than April 30, 1997 but before May 1, 1998.

**73.2** The insurance contribution payable upon registration of a Category ‘A’ vehicle within the meaning of the Canadian Agreement on Vehicle Registration, hereinafter referred to as the “Agreement”, made by Order in Council 3030-80 dated 24 September 1980, as well as the contribution upon registration of a vehicle covered by paragraph 7 of article III of the Agreement is that set under Division V.1 of Chapter II for the corresponding vehicles for a twelve-month period.

**73.3** The insurance contribution payable upon registration of a Category ‘B’ vehicle within the meaning of paragraph 4 of article I of the Agreement which is used for intraprovincial operation within the meaning of paragraph 19 of article I of the Agreement is that set under Division V.1 of Chapter II for the corresponding vehicles for a twelve-month period.

**73.4** The insurance contribution payable upon registration of a vehicle covered by paragraph 7 of section 3 of the Agreement, with a net weight of 3 000 kg or less is that set under Division V.1 of Chapter II for the corresponding vehicles for a twelve-month period.

**73.5** On renewal of the registration of a vehicle covered by sections 73.2 to 73.4, the insurance contribution payable is calculated on the basis of a twelve-month period beginning the first of the month following the one in which renewal must take place until the last day of the month during which the next renewal is scheduled.”.

**7.** The Regulation is amended by substituting “1 to 8” for “1 to 7” in sections 26 to 30 and 48 to 51.

**8.** This Regulation comes into force on May 1, 1997 except for section 2 which comes into force on April 9, 1997.