

$${}^{\text{dap}}q_x(s,x) = 1 - \exp(a \times \ln(1 - q_x(s,x)))$$

where

s: sex, x: age

a: correction factor according to DAP:

DAP of 0.00 % to 35 %: 1.046

DAP of 35.01 % to 75 %: 1.393

DAP of over 75 %: 2.113

DAP undetermined: 1.272

(6) application of a net interest rate for the first fifteen years after the date of the calculation corresponding to the most recently available real interest rate at the end of the month on Government of Canada bonds, as published by the Bank of Canada (reference no. B14081), adjusted as follows:

a) addition of 0.25 %;

b) conversion of the resulting nominal interest rate, which is compounded on a semi-annual basis, to the equivalent annual rate;

(7) as of the sixth year, application of an interest rate of 3.25 %.

2. This regulation comes into force on 1 January 2000.

3257

Gouvernement du Québec

O.C. 1336-99, 1 December 1999

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

Compensation under Chapter II of Title IV of the Act

Regulation respecting compensation under Chapter II of Title IV of the Automobile Insurance Act

WHEREAS under paragraph 36 of section 195 of the Automobile Insurance Act (R.S.Q., c. A-25), as enacted by paragraph 4 of section 38 of chapter 22 of the Statutes of 1999, the Société de l'assurance automobile du Québec may, by regulation, determine rules governing the application of Chapter II of Title IV of the Act as well as rules for the determination of the deductibles provided for in sections 145 and 148 of the Act as amended by sections 28 and 29 of chapter 22 of the

Statutes of 1999 and prescribe the reimbursement of other expenses to victims, the maximum amount that may be so reimbursed and the conditions for reimbursement;

WHEREAS the Société de l'assurance automobile du Québec adopted the Regulation respecting compensation under Chapter II of Title IV of the Automobile Insurance Act;

WHEREAS in accordance with sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1), the draft Regulation respecting compensation under Chapter II of Title IV of the Automobile Insurance Act was published in Part 2 of the *Gazette officielle du Québec* of 15 September 1999 with a notice that it could be approved by the Government upon the expiry of 45 days following that publication;

WHEREAS it is expedient to approve the Regulation with amendments;

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

THAT the Regulation respecting compensation under Chapter II of Title IV of the Automobile Insurance Act, attached to this Order in Council, be approved.

MICHEL NOËL DE TILLY
Clerk of the Conseil exécutif

Regulation respecting compensation under Chapter II of Title IV of the Automobile Insurance Act

Automobile Insurance Act
(R.S.Q., c. A-25, s. 195, par. 36; 1999, c. 22, s. 38, par. 4)

1. A person who submits a claim for compensation to the Société de l'assurance automobile du Québec must also submit the sworn statement prescribed by section 144 of the Automobile Insurance Act (R.S.Q., c. A-25), and in the case of a claim covered by section 148 of the Act, amended by section 29 of chapter 22 of the statutes of 1999, the police report on the accident or event.

2. For the purposes of implementing section 145, amended by section 28 of chapter 22 of the statutes of 1999, and section 148 of the Automobile Insurance Act, the deductible is the greater of the following:

(1) \$500;

(2) for damage to an automobile, 10 % of the value of the automobile determined on the day of the accident according to the gross sale price indicated for a vehicle of the same make, model and features, in the latest edition of the Guide d'Évaluation des Automobiles or, the Guide d'Évaluation des Camions Légers, in such case, published by Hebdo Mag Inc.

For a model year prior to those covered by the edition, the sale price considered is the one indicated in the edition for the nearest model year, from which amount must be subtracted 1% of the sale price for each month elapsed between the vehicle's model year and the earliest year covered by the edition.

Where the make or model of automobile is not covered by the Guide, the Société shall make an evaluation of the automobile or have this done.

3. The following qualify for reimbursement on presentation of receipts, according to the rates prescribed by the Regulation respecting towing and impounding charges for road vehicles seized under sections 209.1 and 209.2 of the Highway Safety Code (Order in Council 1426-97 dated 29 October 1997):

(1) towing charges for the damaged automobile from the site of the accident to the nearest garage;

(2) daily impounding charges for the automobile from the date the claim for reimbursement is submitted, to the date on which the damage appraisal was made by the expert designated by the Société under subparagraph 1 of the first paragraph of section 148 of the Automobile Insurance Act.

4. Where the owner chooses not to have repairs made to property that been damaged, the Société pays:

(1) in the case of an automobile, the cost of labour at an hourly rate of \$18;

(2) in the case of other goods, half the cost of labour for the repair of damage, as appraised by the expert designated by the Société under section 148.

5. Before making payment, a check of repairs to damaged property may be required.

6. This regulation comes into force on 1 January 2000.