

## Notice

Automobile Insurance Act  
(chapter A-25)

Act respecting the Société de l'assurance automobile du Québec  
(chapter S-11.011)

### Insurance contributions — Amendment

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), that the Regulation to amend Regulation respecting insurance contributions, appearing below, may be made by the Société de l'assurance automobile du Québec after receiving the report from the Panel of Experts on automobile insurance contributions, set for June 20, 2024.

The draft Regulation proposes insurance contributions for 2025-2027.

The Société has prepared a discussion document entitled Insurance Contributions – Proposal for 2025-2027, which explains the nature of the proposed amendments. The document and the Regulation to amend Regulation respecting insurance contributions are available for consultation on the Société's website at [www.saaq.gouv.qc.ca](http://www.saaq.gouv.qc.ca).

A copy of the documents can also be obtained at the following address:

Société de l'assurance automobile du Québec  
Direction des communications  
Case postale 19600  
333, boulevard Jean-Lesage, E-1-20  
Québec (Québec) G1K 8J6

Email: [courrier@saaq.gouv.qc.ca](mailto:courrier@saaq.gouv.qc.ca)

Interested persons may submit their observations on the draft Regulation to the Panel of Experts on insurance contributions, according to the terms indicated in the notice of the Panel of Experts published in the *Gazette officielle du Québec* on this day.

KONRAD SIOUI  
*Chair of the board of directors of the  
Société de l'assurance automobile du Québec*

## Regulation to amend the Regulation respecting insurance contributions

Automobile Insurance Act  
(chapter A-25, ss. 151, 151.1, 151.2, 151.3 and 151.3.1, s. 195, pars. 31 and 32, and s. 195.1)

**1.** The Regulation respecting insurance contributions (chapter A-25, r. 3.4) is amended in section 1

(1) by inserting “unless otherwise indicated,” after “this Regulation,”;

(2) by replacing “10 December 2020” by “7 December 2023”.

**2.** Section 2 is amended by inserting ““emergency vehicle”,” after ““motorcycle”,”.

**3.** Section 4 is replaced by the following:

“4. The annual insurance contribution payable to retain the right to operate a road vehicle is determined as follows:

(1) for a passenger vehicle, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$64.78

(2) for a passenger vehicle referred to in section 98 or 99 of the Regulation respecting road vehicle registration (chapter C-24.2, r. 29), as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$64.78

(3) for a combustion engine motorcycle or an electric motorcycle, whose make, model and the first 10 characters of the vehicle identification number, except the ninth, are provided for in Schedule I or whose first 7 characters of the vehicle identification number are “2SAAQQ4”, that is owned by a natural person and mainly used for personal purposes, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution based on the driving experience acquired as the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle		
	0 to under 3 years	3 years to under 5 years	5 years and over
2025	\$2,328.15	\$1,857.05	\$1,587.66
2026	\$2,956.73	\$2,014.52	\$1,474.85

(4) for a three-wheeled motorcycle, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$224.85

(5) for a combustion engine motorcycle or an electric motorcycle, other than a motorcycle referred to in subparagraphs 3 and 4, that is owned by a natural person and mainly used for personal purposes, as shown in the following table:

Payment due year of the insurance contribution and driving experience acquired as the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle	Insurance contribution based on the cylinder displacement of the combustion engine motorcycle or the nominal output of the electric motorcycle			
	125 cm <sup>3</sup> or less or 11 kW or less	More than 125 cm <sup>3</sup> without exceeding 400 cm <sup>3</sup> or more than 11 kW without exceeding 35kW	More than 400 cm <sup>3</sup> or more than 35kW	
2025	0 to under 3 years	\$306.96	\$541.57	\$792.81
	3 years to under 5 years	\$252.27	\$435.38	\$637.54
	5 years and over	\$221.06	\$374.68	\$548.82
2026	0 to under 3 years	\$354.40	\$676.13	\$982.87
	3 years to under 5 years	\$244.98	\$463.75	\$672.33
	5 years and over	\$182.31	\$342.10	\$494.46

(6) for a combustion engine motorcycle or an electric motorcycle, whose make, model and the first 10 characters of the vehicle identification number, except the ninth, are provided for in Schedule I or whose first 7 characters of the vehicle identification number are "2SAAQQ4", that is owned by a legal person, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$1,587.66
2026	\$1,474.85

(7) for a combustion engine motorcycle or an electric motorcycle, other than a motorcycle referred to in subparagraphs 4 and 6, that is owned by a legal person, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution based on the cylinder displacement of the combustion engine motorcycle or the nominal output of the electric motorcycle		
	125 cm <sup>3</sup> or less or 11 kW or less	More than 125 cm <sup>3</sup> without exceeding 400 cm <sup>3</sup> or more than 11 kW without exceeding 35kW	More than 400 cm <sup>3</sup> or more than 35kW
2025	\$221.06	\$374.68	\$548.82
2026	\$182.31	\$342.10	\$494.46

(8) for a moped, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$290.91

(9) for each of the road vehicles listed in subparagraphs *a* to *c*, as shown in the table in subparagraph *d*:

(a) an emergency vehicle;

(b) a tow truck having a net weight of 3,000 kg or less;

(c) a tow truck having a net weight of more than 3,000 kg that is used solely for the towing or moving of not more than 2 road vehicles;

(d) Payment due year of the insurance contribution	Insurance contribution
2025	\$121.23
2026	\$142.45

(10) for a vehicle in the motor homes category, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$58.24

(11) for each of the road vehicles having a net weight of 3,000 kg or less or, if the vehicle is a sport utility vehicle, having a net weight of 4,000 kg or less, listed in subparagraphs *a* to *d*, as shown in the table in subparagraph *e*:

(a) a commercial vehicle, other than a vehicle referred to in subparagraph *a* of paragraph 9;

(b) a hearse;

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

(d) a road vehicle owned by a driving school;

Payment due year of the insurance contribution	Insurance contribution
2025	\$101.60

(12) for each of the road vehicles listed in subparagraphs *a* to *f*, as shown in the table in subparagraph *g*:

(a) a commercial vehicle, other than a vehicle referred to in subparagraph *a* of paragraph 9, having a net weight of more than 3,000 kg or, if the vehicle is a sport utility vehicle, having a net weight of more than 4,000 kg;

(b) 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 10 of the Act respecting private education (chapter E-9.1) having a net weight of more than 3,000 kg or, if the vehicle is a sport utility vehicle, having a net weight of more than 4,000 kg;

(c) a snowblower;

(d) a tool vehicle and special mobile snow equipment;

(e) a hearse having a net weight of more than 3,000 kg or, if the vehicle is a sport utility vehicle, having a net weight of more than 4,000 kg;

(f) an equipment transport vehicle;

Payment due year of the insurance contribution	Insurance contribution
2025	\$50.23

(13) for a farm motor vehicle having a net weight of not more than 3,000 kg, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$82.49

(14) for a farm tractor, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$25.23

(15) for a truck, other than a truck owned by a person referred to in Schedule II, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution based on the number axles on the truck		
	2 axles	3 and 4 axles	5 axles and more
2025	\$119.06	\$227.89	\$383.19

(16) for a truck owned by a person referred to in Schedule II or a farm motor vehicle having a net weight of more than 3,000 kg, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution based on the number axles on the truck or farm motor vehicle		
	2 axles	3 and 4 axles	5 axles and more
2025	\$80.18	\$117.38	\$189.23

(17) for a bus or a minibus owned by a person referred to in Schedule III, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$1,811.37

(18) for a bus engaged in the transportation of school-children, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$161.10

(19) for a minibus used exclusively for personal purposes owned by a person who is a member of a family of at least 9 persons residing together, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$64.78

(20) for a bus or a minibus, other than a bus or a minibus referred to in paragraph 17, 18 or 19, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution based on the net weight of the bus or minibus	
	10,000 kg or less	More than 10,000 kg
2025	\$232.66	\$1,170.13

(21) for a road vehicle with a limited area of operation referred to in section 124 of the Regulation respecting road vehicle registration, other than a passenger vehicle, and used in a locality not linked to the Québec highway system, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$76.80

(22) for a road vehicle, other than a motorcycle or a three-wheeled motorcycle, registered under the first paragraph of section 137 of the Regulation respecting road vehicle registration, as it reads at the time of application of this paragraph, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$34.18

(23) for a motorcycle whose model year is prior to 1981 that is preserved in or restored to its original state and is registered under the first paragraph of section 137 of the Regulation respecting road vehicle registration, as it reads at the time of application of this paragraph, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$106.70

(24) for a road vehicle equipped with a detachable licence plate, as shown in the following table:

Payment due year of the insurance contribution	Insurance contribution
2025	\$135.81

For the purposes of subparagraphs 3 and 5 of the first paragraph, the driving experience acquired as the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle is determined on the due date of the amounts payable pursuant to section 31.1 of the Highway Safety Code (chapter C-24.2). Driving experience corresponds to the number of months, including parts of months, plus one, during which the owner of a motorcycle was the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle, except a licence bearing class 6E. The number of months is determined according to the following rules:

(1) are included

(a) the months, including parts of months, during which a person was the holder of a learner's licence, a probationary licence or a driver's licence bearing one or more of the classes authorizing the driving of a motorcycle, except a licence bearing class 6E;

(b) the months, including parts of months, during which a person was the holder of a valid licence issued by another administrative authority bearing a class authorizing the driving of a motorcycle;

(2) any period during which a licence bearing one or more of the classes authorizing the driving of a motorcycle, of which the person is or was the holder, was subject to a sanction within the meaning of section 106.1 of the Highway Safety Code, as well as any period during which the person was not authorized to drive a motorcycle under the first paragraph of section 93.1 of the Code, is excluded.

For the purposes of subparagraphs 5 and 7 of the first paragraph, a hybrid motorcycle is considered to be an electric motorcycle and the total power produced by its electric motors and its combustion engine is taken into consideration to determine the power rating of the motorcycle.

For the purposes of subparagraphs 15 and 16 of the first paragraph, the number of axles on a truck or a farm motor vehicle is calculated in accordance with the Regulation respecting road vehicle registration.”

**4.** Section 6 is amended by adding the following at the end:

“For the purposes of the first paragraph, the driving experience acquired as the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle to be considered for the calculation of the insurance contribution payable upon the registration of a motorcycle and for the right to operate the motorcycle is determined on the date of registration and established according to the rules set out in subparagraphs 1 and 2 of the second paragraph of section 4.”

**5.** Section 8 is amended by replacing “\$16.02” by “\$16.69”.

**6.** Section 9 is amended by replacing “\$4.92” by “\$5.13”.

**7.** Section 10 is amended by replacing “\$2.45” by “\$2.55”.

**8.** Section 12 is amended by adding the following at the end:

“For the purposes of the first paragraph, the driving experience acquired as the holder of a licence bearing one or more of the classes authorizing the driving of a motorcycle to be considered for the calculation of the amount of the reimbursement of the insurance contribution is determined on the date on which the reimbursement is calculated and established according to the rules set out in subparagraphs 1 and 2 of the second paragraph of section 4.”

**9.** Section 13 is amended by replacing the table in paragraph 1 by the following:

“

Payment due year of the insurance contribution and classes of the holder's licence	Annual insurance contribution based on the total number of demerit points					
	0 points	1 to 3 points	4 to 6 points	7 to 9 points	10 to 14 points	15 or more points
One or more of classes 1 to 5	\$84.55	\$154.39	\$224.82	\$284.15	\$370.15	\$587.60
2025 One or more motorcycle classes	\$81.21	\$130.78	\$176.12	\$236.38	\$271.26	\$558.80

”.

**10.** Section 17 is amended by replacing “\$13.56” by “\$14.13”.

**11.** Section 27 is amended by replacing the table in paragraph 2 by the following:

“

Total number of revocations and suspensions during the 5 previous years	Insurance contribution
1	\$385.14
2	\$449.33
3 or more	\$513.53

”.

**12.** Section 29 is amended

(1) by replacing “\$29.57” in paragraph 1 by “\$32.43”;

(2) by replacing the table in paragraph 2 by the following table:

“

Year of licence issue	Insurance contribution based on the total number of demerit points					
	0 points	1 to 3 points	4 to 6 points	7 to 9 points	10 to 14 points	15 or more points
2025	\$250.58	\$403.52	\$543.42	\$729.35	\$836.98	\$1,724.19
2026	\$288.16	\$464.04	\$624.93	\$838.75	\$962.52	\$1,982.81
2027	\$331.38	\$533.64	\$718.66	\$964.56	\$1,106.89	\$2,280.23

”.

**13.** Section 35 is amended by replacing “\$201.54” in the first paragraph by “\$201.17”.

**14.** Section 46 is amended

(1) by replacing “at \$165.09.” by “, as shown in the following table, at.”;

(2) by adding the following table at the end:

“

Payment due year of the insurance contribution	Insurance contribution
2025	\$241.17
2026	\$312.30
2027	\$383.43

”

**15.** Section 57 is replaced by the following:

“Beginning in 2026, the insurance contributions set in this Regulation are indexed on 1 January of each year, except those set, for the years 2025, 2026 and 2027, in paragraph 2 of section 29 and in section 46, which are not indexed.

The indexation provided for in the first paragraph includes the indexation, in 2026, of the insurance contribution set in subparagraphs 3, 5, 6, 7 and 9 of the first paragraph of section 4 for the year 2026.”

**16.** Schedule I is amended by replacing “(s. 4, 1st par., subpar. 3)” by “(s. 4, 1<sup>st</sup> par., subpars. 3 and 6)”.

**17.** Schedule II is amended by replacing “(s. 4, 1st par., subpars. 10 and 11)” by “(s. 4, 1st par., subpars. 15 and 16)”.

**18.** Schedule III is amended by replacing “(s. 4, 1st par., subpar. 12)” by the following and as shown:

“(s. 4, 1st par., subpar. 17)

0.1 Réseau de transport métropolitain.”

**19.** This Regulation comes into force on 1 November 2024.

Despite the foregoing, sections 1 to 60 of the Regulation respecting insurance contributions (chapter A-25, r. 3.4), as they read on 31 October 2024, continue to apply to

(1) the insurance contribution payable to retain the right to operate a road vehicle that is due between 1 January 2022 and 31 December 2024 inclusively;

(2) the insurance contribution payable for the registration of a road vehicle and the right to operate the vehicle, if that registration and that right are obtained between 1 January 2022 and 31 December 2024 inclusively;

(3) the insurance contribution payable by the holder of a driver’s licence that is due between 1 January 2022 and 31 December 2024 inclusively;

(4) the insurance contribution payable to obtain a licence that takes effect between 1 January 2022 and 31 December 2024 inclusively;

(5) the insurance contribution payable to obtain the authorization for the automobile to be used to provide remunerated passenger transportation if that authorization is obtained between 1 January 2022 and 31 December 2024 inclusively;

(6) the insurance contribution payable by the owner of an automobile for an authorization granted with respect to the automobile that is due between 1 January 2022 and 31 December 2024 inclusively;

(7) the insurance contribution payable by a transportation system operator that is due between 1 January 2022 and 31 December 2024 inclusively.

## Notice

### Amendments to Insurance Contributions

#### Draft Regulation to amend the Regulation respecting insurance contributions

Automobile Insurance Act  
(chapter A-25)

Act respecting the Société de l’assurance automobile du Québec  
(chapter S-11.011)

Before amending the Regulation respecting insurance contributions, the Société de l’assurance automobile du Québec (SAAQ) is required to obtain the opinion of a panel of experts established for that purpose. The mandate of the Panel of Experts on Automobile Insurance Contributions (Panel of Experts) is to:

— review the approach taken by the SAAQ to determine insurance contributions;

— verify the data used by the SAAQ in support of the regulatory amendments under consideration; and

— hold a public consultation.

The Panel of Experts must submit its report and recommendations to the Board of Directors of the SAAQ. The report is scheduled to be published in early July 2024.

Notice is hereby given that, once the report from the Panel of Experts has been tabled and its recommendations have been examined, the Regulation to amend the Regulation respecting insurance contributions would be adopted by the SAAQ and published in the *Gazette officielle du Québec*.

The public automobile insurance plan is governed by a fundamental principle: each driver's licence holder and each road vehicle owner must pay their fair share, while taking into account the risk associated with driving behaviour and each vehicle category.

Two indicators are particularly important in assessing the financial situation of the automobile insurance plan: the financing ratio and the funding ratio.

The financing ratio indicates whether the annual insurance contributions are sufficient to cover the costs incurred in a given accident year. This rate must correspond to 100% each time insurance contributions are reviewed.

To determine the financing needs for 2025, the SAAQ took the following elements, among other things, into consideration: the data regarding the frequency and severity of accidents that occurred during the reference period; the enhanced insurance coverage; changes to certain motorcycle classes so that the driving experience acquired as the holder of a licence authorizing the operation of a motorcycle be taken into account in determining rates; the creation of a specific rate category for legal persons that own a motorcycle; and the division of the commercial vehicle category into four separate categories of road vehicles. In addition, after analyzing the evolution of the remunerated passenger transportation by automobile industry since the enactment of the Act respecting remunerated passenger transportation by automobile, the SAAQ proposes to end the transitional insurance contribution in force since the previous review and set an insurance contribution that reflects the new reality of this industry.

To achieve full financing for each contributor category, the SAAQ proposes the following:

—passenger vehicles: decreasing the insurance contributions to be collected from the cost of vehicle registration and driver's licences for the majority of licence holders in order to reflect financial needs that are lower than those forecasted in the previous review;

—motorcycles: expanding the classification model in order to recognize driving experience for the vast majority of motorcycle owners. As a result, motorcycle owners with extensive experience as the holder of a licence authorizing the operation of a motorcycle will see a significant decrease in their insurance contribution, while those with little experience will pay a higher insurance contribution. This will ensure that each contributor will pay their fair share in accordance with the accident risk associated with the user category in which they belong;

—commercial vehicles bearing an F licence plate: dividing this vehicle category into 4 subgroups to allow for better accident risk assessment: emergency vehicles; motor homes; passenger vehicles used for commercial purposes; and other commercial vehicles bearing an F licence plate;

—vehicles authorized to provide remunerated passenger transportation by automobile: adjusting the insurance contribution gradually as of 2025 to achieve full financing for this vehicle category in 2028.

In its public information document, the SAAQ indicates that the proposed insurance contributions make it possible to restore the financing ratio to 100% in 2025. The SAAQ also proposes, notwithstanding certain cases, that the contributions in 2026 and 2027 will be those of 2025 indexed to inflation.

The funding ratio indicates whether assets are sufficient to cover the indemnities to be paid out to traffic accident victims, as well as administrative costs. To ensure the plan remains financially strong, the SAAQ has determined that the funding ratio must be between 100% and 125% (the stabilization corridor).

According to the SAAQ's data, if the investment assumptions, indemnity experience and the number of persons to be compensated are as expected, with the insurance contributions collected from the cost of driver's licences in 2025 at actual cost, the financial situation of the Fonds d'assurance automobile du Québec should remain close to the stabilization corridor.

### **Public information document**

The SAAQ has produced a public information document entitled Proposed Insurance Contributions for 2025-2027, which explains the nature of the proposed amendments.

In the document, the SAAQ indicates that the insurance contributions proposed for 2025 to 2027 were determined further to an actuarial report and respect the same conditions and principles that guided previous reviews. The contribution level for each contributor category was also determined on the basis of the risk of being involved in an accident with bodily injury, with no discrimination on the basis of age, sex or region.

The document, as well as the draft Regulation to amend the Regulation respecting insurance contributions, are available on the SAAQ website at [www.saaq.gouv.qc.ca](http://www.saaq.gouv.qc.ca).

You may also obtain a copy of these documents by sending a written request to:

Société de l'assurance automobile du Québec  
Direction des communications  
Case postale 19600  
333, boulevard Jean-Lesage, E-1-20  
Québec (Québec) G1K 8J6

Email: [courrier@saaq.gouv.qc.ca](mailto:courrier@saaq.gouv.qc.ca)

### Public consultation

The rules and conditions for participating in the public consultation of the Panel of Experts are available on the Gouvernement du Québec public consultation website at <https://consultation.quebec.ca/processes/conseil-experts20252027?locale=en>.

Persons or groups interested in presenting a brief or submitting written comments regarding the insurance contributions proposed by the SAAQ for 2025-2027 must forward them to the Panel of Experts no later than April 19, 2024.

The Panel of Experts will hold an online public hearing on the following date and time:

May 7, 2024, starting at 9:30 a.m.

Members of the public may view the exchanges between the Panel of Experts and the persons or groups who will be invited to present their briefs at the hearing by clicking on the link posted on the Gouvernement du Québec public consultation website.

The Panel of Experts reserves the right to extend the hearings into the evening hours and to schedule additional hearing dates as needed if justified by the number of participants.

### Contact information

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Panel of Experts on Automobile Insurance Contributions  
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Québec (Québec) G1K 0J4  
Telephone: 418-528-4525 or 1-833-933-4525 (toll-free)

Email: [email@conseilexpert.aauto.ca](mailto:email@conseilexpert.aauto.ca)

Panel of Experts website: [Quebec.ca/gouv/panel-experts](http://Quebec.ca/gouv/panel-experts)

Gouvernement du Québec public consultation website:  
<https://consultation.quebec.ca/processes/conseil-experts20252027?locale=en>

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