

Notice

Automobile Insurance Act
(chapter A-25)

Insurance contributions
— Amendment

In accordance with section 15 of the Regulations Act (chapter R-18.1), the Société de l'assurance automobile du Québec hereby publishes the Regulation to amend the Regulation respecting insurance contributions, appearing below.

In accordance with sections 10 and 11 of the Regulations Act, a draft Regulation to amend the Regulation respecting insurance contributions was published in Part 2 of the *Gazette officielle du Québec* of 20 March 2024 with a notice that it could be made by the Société following the receipt of the report by the Conseil d'experts sur les contributions d'assurance automobile.

The Société, after receiving the report on 9 July 2024, made with amendments the Regulation to amend the Regulation respecting insurance contributions by resolution of its board of directors AR-3147 dated 26 September 2024.

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 to 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 ³ or less or 11 kW or less	More than 125 cm ³ without exceeding 400 cm ³ or more than 11 kW without exceeding 35 kW	More than 400 cm ³ or more than 35 kW
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 ³ or less or 11 kW or less	More than 125 cm ³ without exceeding 400 cm ³ or more than 11 kW without exceeding 35 kW	More than 400 cm ³ or more than 35 kW
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 schoolchildren;

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

(e)

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;

(g)

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 schoolchildren, 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
2025	One or more of classes 1 to 5	\$84.55	\$154.39	\$224.82	\$284.15	\$370.15	\$587.60
	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:

“**57.** 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, 1st 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 before 1 January 2025;

(6) the insurance contribution payable by the owner of an automobile for an authorization granted with respect to the automobile that is due before 1 January 2025;

(7) the insurance contribution payable by a transportation system operator that is due before 1 January 2025.

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