

PROPOSED INSURANCE CONTRIBUTIONS

FOR 2025-2027

Société de l'assurance automobile du Québec



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Message From the Chair of the Board of Directors

Over the past year, the Board of Directors of the Société de l'assurance automobile du Québec (SAAQ) has closely followed the assessment of the financial situation of Québec's public automobile insurance plan. The results of this assessment are presented in this document.

The Board of Directors believes that the insurance contributions proposed for 2025-2027 respect the guiding principles behind the public automobile insurance plan.

The Board of Directors believes that this proposal is fair and balanced and will allow the SAAQ to continue to compensate traffic accident victims and ensure that the plan is sustainable.

On behalf of the Board of Directors, I am submitting the draft amendments to the insurance contributions for 2025-2027 to the Panel of Experts on Automobile Insurance Contributions, and I invite all interested individuals and groups to participate in the public consultation.

Chair of the Board of Directors



Konrad Sioui



Message From the President and Chief Executive Officer

Every three years, the SAAQ thoroughly assesses the financial situation of Québec's public automobile insurance plan. This plan provides compensation for Quebecers in the event of injury or death as a result of a traffic accident that occurred in Québec or anywhere else in the world.

This assessment is based on analyzing the financing ratio and funding ratio of the Fonds d'assurance automobile du Québec (the fund). It aims to find a balance between the insurance coverage, the number of people receiving compensation and insurance contribution amounts.

The insurance contributions proposed for 2025-2027 reflect the performance of the fund, the compensation provided to compensate traffic accident victims and the road safety record from 2020, 2021 and 2022. It should be noted that this was the first time the SAAQ had to rely on atypical road safety records with reduced road traffic due to the pandemic.

I invite you to read this proposal, which will be the subject of a public consultation held by the Panel of Experts on Automobile Insurance Contributions.

I wish to point out that, year after year, the plan features the lowest insurance contributions in Canada.

President and Chief Executive Officer



Éric Ducharme





Introduction

Financial management of Québec's public automobile insurance plan is a long-term, ethical and sustainable exercise.

It is influenced by a combination of factors, the most significant of which are the number of people receiving compensation and economic conditions. The fact that fewer people were on Québec roads during the COVID-19 pandemic has significantly impacted this review of insurance contributions.

Insurance contributions are reviewed periodically to ensure that the public automobile insurance plan remains financially sound and continues to be fair for traffic accident victims, vehicle owners and drivers.

In the 2021 review, the SAAQ set contribution levels until December 31, 2024. The purpose of this information document is to take stock of the plan's financial situation and propose the insurance contributions for the period from January 1, 2025 to December 31, 2027.

CHAPTER

1



Québec's Public Automobile Insurance Plan for Bodily Injury

The origins of the plan

The *Automobile Insurance Act* came into force on March 1, 1978. With this piece of legislation, the government resolved many deficiencies inherent to the automobile insurance situation in Québec at the time:

- The existing fault-based (tort) system did not compensate all accident victims and was very expensive.
- Fault was difficult to establish.
- Settlements took too long.
- Injury and damages were poorly compensated.
- Compensation awarded by the courts did not guarantee that accident victims would enjoy a long-term standard of living that was comparable to their situation before the accident.

In addition, 28% of traffic accident victims did not receive any compensation, because:

- they could not afford legal proceedings;
- the driver at fault was insolvent; or
- the amounts they were awarded covered only their legal fees.

In 1977, 25% of drivers were uninsured. Today, all Quebecers are covered for bodily injury sustained in an accident involving a road vehicle anywhere in the world.



A proven plan for over 45 years

The plan is:

SIMPLE:

the only criterion to be eligible for compensation is to establish a connection between bodily injury and a traffic accident.

UNIVERSAL:

all Quebecers are eligible, regardless of fault or whether the accident occurred in Québec or elsewhere in the world.

EFFICIENT:

the SAAQ immediately takes charge of accident victims and accompanies them throughout the entire rehabilitation process, however long it may take.

COST-EFFECTIVE:

contributions (the equivalent of premiums in private plans) are the lowest in Canada for comparable coverage.

The insurance plan provides compensation for economic loss sustained by an accident victim as a result of an accident. Non-economic losses, such as a diminished quality of life, are also compensated. The plan includes measures that address the rehabilitation needs of accident victims, aiming to help them resume their regular activities and return to work. The main compensation offered by Québec's public automobile insurance plan are available at the following link: <https://saaq.gouv.qc.ca/blob/saaq/documents/publications/death-benefits-table.pdf>. Several other jurisdictions have based their own plans on the Québec model, including Manitoba, Saskatchewan and Australia.

Insurance coverage was revised and enhanced in July 2022 to provide for an income replacement indemnity until death for people who are unable to work further to an accident.

The SAAQ: a model that puts Quebecers first

The SAAQ's model is unique. By bringing together prevention, control over access to the road network, control of the transportation of people and goods and compensation of traffic accident victims, this model allows Quebecers to benefit from a very advantageous public insurance plan. According to the Insurance Bureau of Canada, average insurance contributions in Québec are the lowest in the country.



CHAPTER

2



Changes in the Financial Situation

Two indicators are key to understanding the plan's financial situation:

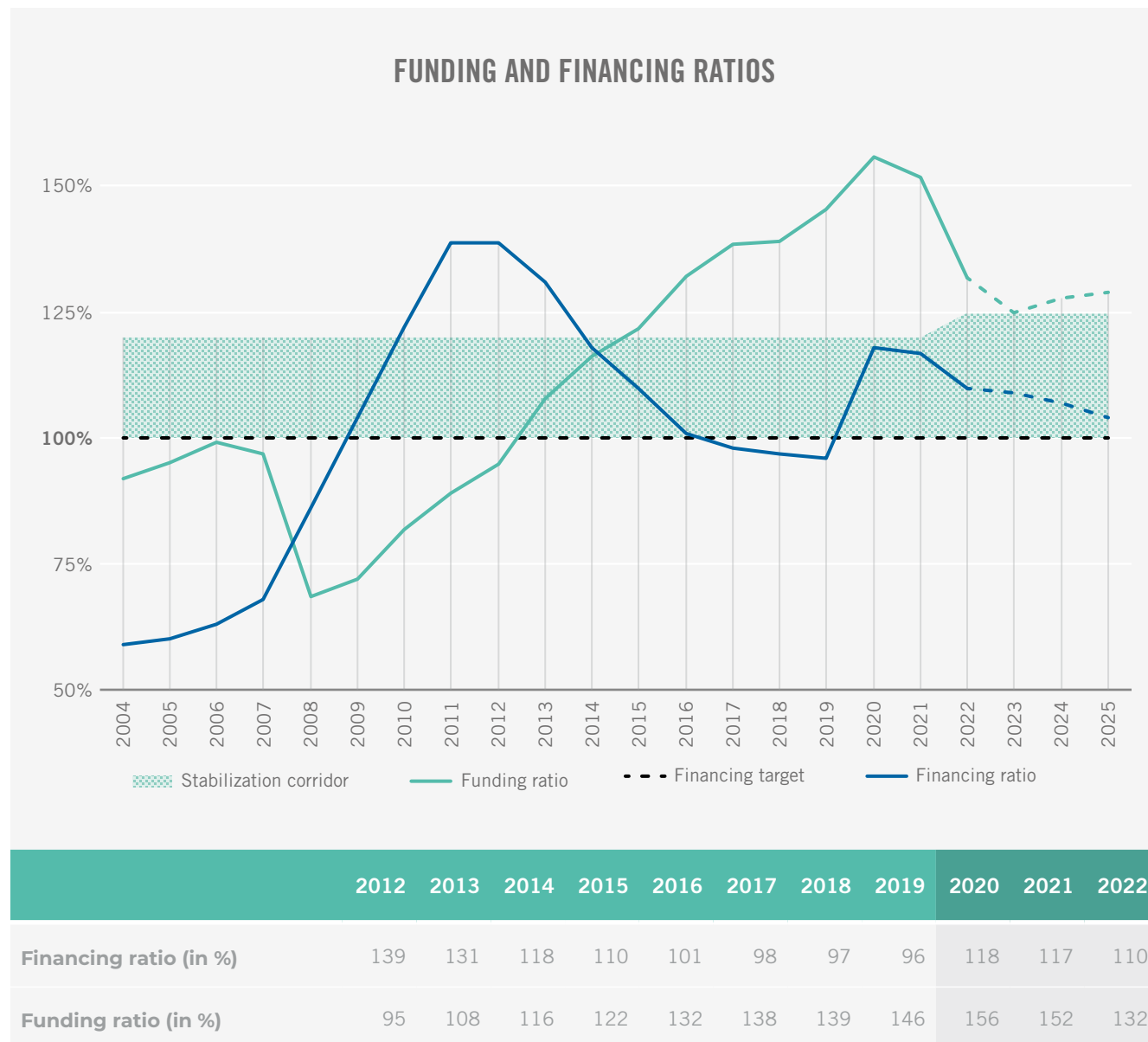
- The **financing ratio** indicates whether the revenue for a given year is sufficient to cover costs related to accidents occurring in that same year. The financing ratio must be 100% each time insurance contributions are reviewed.
- The **funding ratio** indicates whether assets are sufficient to cover the compensation to be paid out to traffic accident victims, as well as administrative costs. It is important to note that best insurance practices target a funding ratio in excess of 100%.

In 2022, further to the pandemic and facing an uncertain economic context, the SAAQ's Board of Directors modified the limits of the "stabilization corridor" of the funding ratio, which had been between 100% and 120%. To make sure that the plan remains financially sound and able to meet its obligations toward accident victims, the SAAQ has determined that the funding ratio should be between 100% and 125% from now on.

In order to ensure the financial health of the automobile insurance plan, the SAAQ has developed a strategy based on three main pillars:

- The **road safety record**: The goal is to bring the number of traffic accident victims down.
- The **costs of the plan**: The goal is to limit increasing costs and improve the quality of service through a review of insurance coverage and the continuous improvement of compensation practices.
- **Insurance contributions**: The goal is to make sure that insurance contributions take into account the road safety record and the number of people receiving compensation, and that they are indexed annually.

The following graph illustrates the changes in the Fonds d'assurance automobile du Québec since its creation in 2004:



Due to the pandemic, **2020, 2021** and **2022** were atypical years. Fewer people than normal received compensation, which resulted in lower than anticipated costs for the plan and explained the fact that the financing ratio was higher than the targeted financing as of 2020.

The lower funding ratio in 2022 is primarily linked to the \$1 billion increase to insurance coverage for accident victims and the \$1.158 billion in surplus capital in the form of a payment holiday from the insurance contribution applicable to holders of a licence to drive an automobile (Class 5) or a motorcycle (Class 6) for 2022 and 2023. The surplus capital that made the payment holiday possible resulted mainly from a higher amount of investment income than expected.



Given the exceptional effect of the sharp decline in people receiving compensation during the pandemic on the funding ratio, it was announced in November 2023 that \$600 million would be returned. This return brings the funding ratio back into the stabilization corridor and allows for another payment holiday from the 2024 insurance contribution for holders of a Class 5 or 6 driver's licence.

This resulted in savings of \$101.55 for Class 5 driver's licence holders and \$186.50 for Class 5 and 6 licence holders (including the 9% tax on insurance) in 2024. Over the last three years, Class 5 licence holders saved close to \$290, and Class 5 and 6 licence holders saved over \$530.

This surplus capital also allowed for a \$52 million investment into an insurance coverage enhancement.

In addition, the SAAQ will invest an additional \$44 million (also resulting from the surplus capital) into new, innovative road safety initiatives. This major investment should result in an improved road safety record.

If the investment hypotheses, indemnity experience and number of people to receive compensation 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 fund should remain close to the stabilization corridor.

CHAPTER

3





Financing of Québec's Public Automobile Insurance Plan

The proposed insurance contributions will allow the SAAQ to achieve full financing, as required by the Act, taking into account the road safety record in recent years for each contributor category. This serves to remind all drivers and vehicle owners how their behaviour directly affects the amounts they pay in insurance contributions.

The proposed insurance contributions were determined further to an actuarial report¹ and respect the same conditions and principles as those that have guided previous reviews:

- Contributions are calculated to ensure the plan's full financing for each new accident year.
- The contribution level for each contributor category is determined on the basis of the risk of being involved in an accident with bodily injury (taking into account both the number of accidents involving contributors in that category and the severity of the injuries sustained).
- The SAAQ encourages prudence by rewarding good behaviour.
- A balance is maintained between stable insurance contributions and the plan's financial soundness.
- There is no discrimination on the basis of age, sex or region.
- The cost of an accident is allocated equally among the categories of the vehicles involved in the accident.
- Insurance contribution increases are spread over more than one year when there is a significant discrepancy between the current contribution and the contribution required for full financing.

¹ The actuarial report (in French only) can be consulted on the SAAQ website at <https://saaq.gouv.qc.ca/blob/saaq/documents/publications/expertise-actuarielle-contributions-assurance-2025.pdf>.

Facts to consider

To determine the financing needs for 2025, the following elements must be taken into consideration:

Update to the insurance coverage for traffic accident victims

Insurance coverage was modified in 2022. In order to update the compensation payable to accident victims, the SAAQ made a change in the insurance coverage for the benefit of its clients. The necessary amounts are included in the fund's commitments.

An additional increase to insurance coverage is being prepared, in the amount of \$2 million per accident year, and this increase should pass through regulatory amendments in 2024 to come into effect in 2025. This increase will notably expand the criteria to allow certain traffic accident victims to receive a minimum income in compensation, a measure that was introduced when the insurance coverage was amended in 2022.

Number of people receiving compensation

In 2020, due to the pandemic and remote working, a marked improvement to the road safety record as well as a decrease in the number of people receiving compensation were noted. Based on the trend starting in 2020, the lasting effects of the post-pandemic period and remote working on Québec roads can only be assessed in the next insurance contribution review.

Modifications impacting the calculation of insurance contributions for certain vehicles

Motorcycles

The motorcycle safety working committee, formed of various partners in road safety and motorcyclist representatives, recommended an analysis of the effectiveness of a gradual licensing model for certain makes and models of motorcycles in its report made public on February 6, 2020.

The SAAQ intends to adopt new measures to oversee motorcycle driving, in order to ensure that new motorcyclists acquire experience with driving techniques and mastering these vehicles before being permitted to drive certain makes and models of motorcycle.

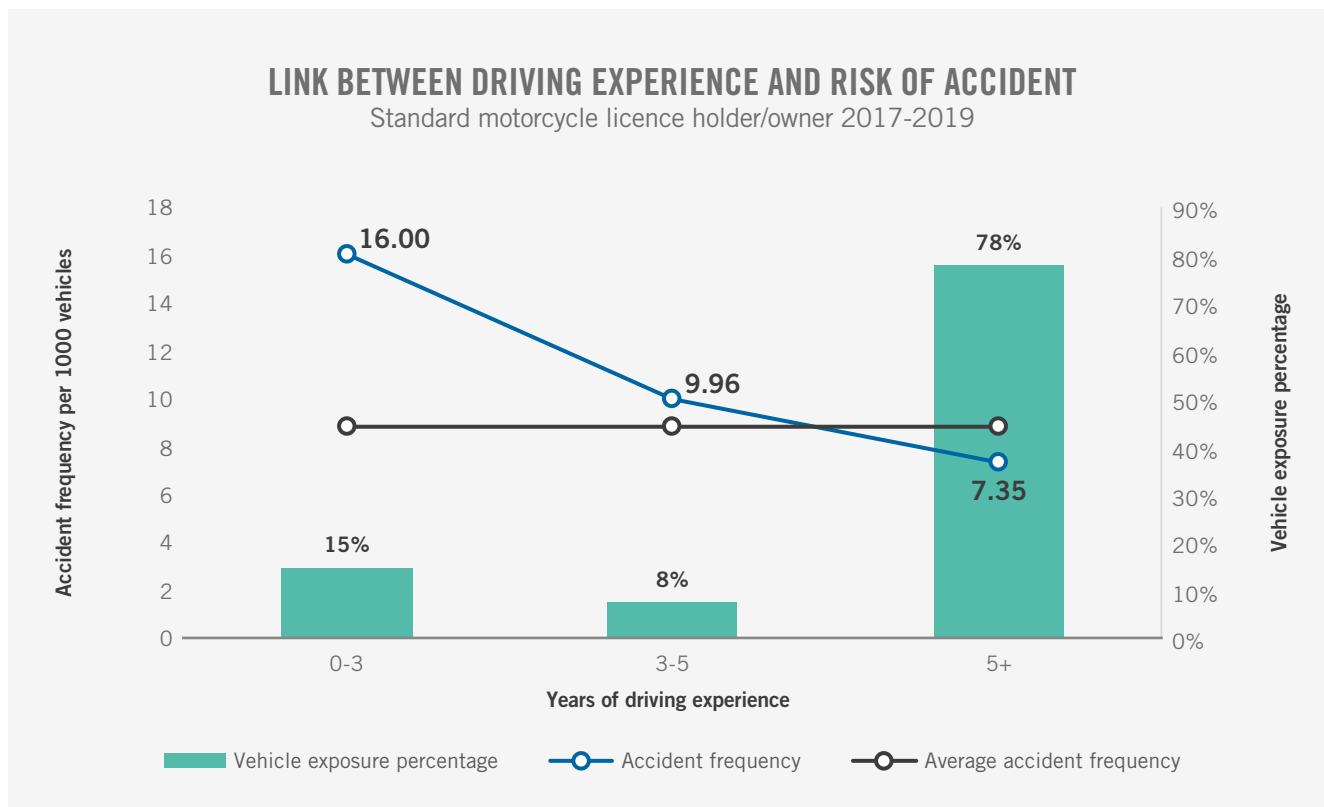
The proposed measures aim to reduce the risk of accidents for new drivers, as motorcyclists with less than 3 years of experience are overrepresented in accidents causing bodily injury. Based on the SAAQ's actuarial data, the type of motorcycle and driving experience have a significant impact on the frequency of accidents.

New motorcyclists will therefore have restricted access to motorcycles that correspond to the makes, models and cylinder capacity listed in a regulation made pursuant to the application of section 151.1 of the *Automobile Insurance Act* to set insurance contributions, commonly called the list of high-risk motorcycles. The SAAQ's actuarial data shows that the motorcycles on this list represent a higher accident risk than other motorcycles do.

In addition, a link between the vehicle's risk of accident and the driving experience of its owner has been established for the following classes of motorcycle:

- standard motorcycle (125 cc or less);
- standard motorcycle (126 to 400 cc);
- standard motorcycle (401 cc or more);
- high-risk motorcycle.

Thus, the SAAQ integrates this risk factor into the calculation of the insurance contribution to improve the accuracy and equity of the model.



Accident data demonstrate the link between driving experience and the risk of accidents. The SAAQ has therefore decided to take this into account when calculating insurance contributions. Thus, a motorcycle driver with more driving experience will pay a lower insurance contribution than a new driver. Class 6 driver's licence holders will be grouped based on driving experience as follows:

- less than three years;
- from three years to less than five years;
- five years or more.

Given that the risk of accident for legal persons who own motorcycles is similar to that of motorcycle owners with more than five years of driving experience with a Class 6 driver's licence, their insurance contribution is set accordingly (see the table on page 25).

Lastly, in order for the insurance contribution to best represent actual risk, the SAAQ will continue its analysis and research on the motorcycle insurance contribution model and will propose improvements during the next rate cycle if this work justifies them.

Commercial vehicles (F licence plates – vehicles other than farm vehicles)

The risk of accident for commercial vehicles was analyzed, and multiple common groups were identified.

It was therefore decided to divide the current commercial vehicle category into four categories, so that each new category pays an insurance contribution in accordance with the risk of accident it represents:

- a new category for emergency vehicles that includes emergency vehicles recognized by the SAAQ, police and fire vehicles, ambulances and tow trucks;
- a new category for motor homes;
- a new category for passenger vehicles used for commercial purposes;
- a new category for all other commercial vehicles bearing an F licence plate.

Remunerated passenger transportation by automobile

Major changes in the remunerated passenger transportation industry led to the enactment of the *Act respecting remunerated passenger transportation by automobile* (R.S.Q., c. T-11.2), which has been in force since October 10, 2020.

The Act standardizes insurance contribution requirements for all vehicles offering remunerated passenger transportation by automobile. All so-called independent vehicles and vehicles operating under a banner (e.g. Uber) are now subject to an insurance contribution based on the accident risk associated with the vehicles.

When the insurance contributions were last reviewed, the SAAQ recognized that the number of vehicles qualified to offer remunerated passenger transportation by automobile would fluctuate substantially. It therefore decided to take into account the uncertainty regarding the fluctuation in volume and to monitor the evolution of the remunerated passenger transportation industry before determining the insurance contribution payable.

A transitional insurance contribution was set for 2022 to 2024, equivalent to the insurance contribution of minibuses transporting passengers.

The data collected since the last review better reflects the new reality of this industry and allows the SAAQ to set an appropriate insurance contribution amount.

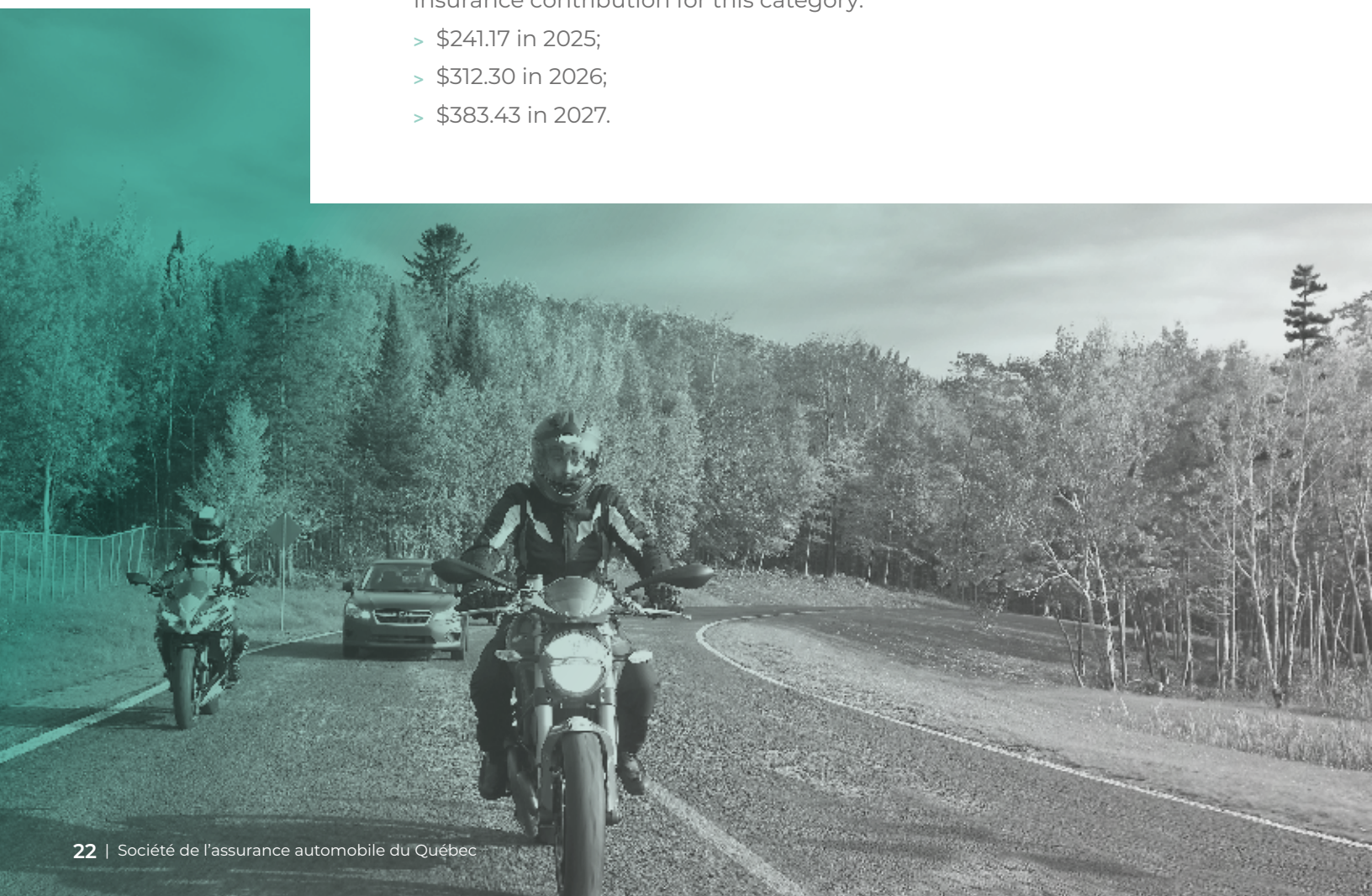
As a result, the insurance contribution will be gradually adjusted as of 2025 in order for this vehicle category to be fully funded in 2028 (see details on the next page).

The SAAQ also intends to introduce, by 2028, an insurance contribution based on the number of trips made per year for vehicles authorized to provide remunerated passenger transportation by automobile.

Limit to the increases to insurance contributions

To reduce fluctuations in insurance contributions while respecting the need to fully finance each vehicle category, a limit to the variations in insurance contributions will be applied in the following situations:

- The increase to the insurance contribution for the Class 6 learner's licence will be limited to 15% annually.
- The changes to the classification of the registration of standard and high-risk motorcycles will result in changes to the calculation of the insurance contribution, which will be limited to a 50% increase or decrease for 2025.
 - > The full amounts for the new classification will apply starting in 2026. Details are provided in the following section.
- The change of classification for commercial vehicles bearing F licence plates has resulted in a new insurance contribution, which will be limited to an increase of 50% for emergency vehicles in 2025.
 - > The full amounts of the new classification will apply starting in 2026. Details are provided in the following section
- The category of vehicles authorized to provide remunerated passenger transportation, in accordance with the *Act respecting remunerated passenger transportation by automobile*, will return to being fully financed in 2028, by applying the following gradual increase for the insurance contribution for this category:
 - > \$241.17 in 2025;
 - > \$312.30 in 2026;
 - > \$383.43 in 2027.



INSURANCE CONTRIBUTIONS FOR 2025-2027

The proposed insurance contributions for 2025 are presented below. The contributions for 2026 and 2027 are the contributions for 2025 indexed to inflation. The estimated indexation rate is 2.4% for 2026 and 2% for subsequent years.

The proposed insurance contributions are the lowest in Canada for comparable coverage.

Passenger vehicles

Driver's licence (Class 5)

		INSURANCE CONTRIBUTION (\$)				NUMBER OF LICENCE HOLDERS
		2024 Before deduction	2025	2026	2027	
Permanent, probationary and restricted licence	No demerit points	93.16	84.55	86.58	88.31	5,019,000
	1 to 3 demerit points	151.41	154.39	158.10	161.26	764,000
	4 to 6 demerit points	217.50	224.82	230.22	234.82	181,000
	7 to 9 demerit points	265.95	284.15	290.97	296.79	50,000
	10 to 14 demerit points	339.06	370.15	379.03	386.61	22,000
	15 demerit points or more	579.87	587.60	601.70	613.73	4,000
Learner's licence		29.57	32.43	33.21	33.87	261,000
Restricted licence (Criminal Code offense)		201.54	201.17	206	210.12	6,000

Vehicle registration

	INSURANCE CONTRIBUTION (\$)				NUMBER OF VEHICLES
	2024	2025	2026	2027	
	66.16	64.78	66.33	67.66	5,233,000

Motorcycles

Driver's licence (Class 6)

		INSURANCE CONTRIBUTION (\$)				NUMBER OF LICENCE HOLDERS
		2024 Before deduction	2025	2026	2027	
Permanent and probationary licence (Class 6 licence + Class 5 licence)	No demerit points	171.10	165.76	169.74	173.13	448,000
	1 to 3 demerit points	276.92	285.17	292.02	297.86	98,000
	4 to 6 demerit points	386.52	400.94	410.57	418.78	25,000
	7 to 9 demerit points	492.80	520.53	533.02	543.68	7,000
	10 to 14 demerit points	599.39	641.41	656.80	669.94	3,000
	15 demerit points or more	1,116.15	1,146.40	1,173.91	1,197.38	Under 500
Permanent and probationary licence (Class 6 licence only)	No demerit points	77.94	81.21	83.16	84.82	Under 500
	1 to 3 demerit points	125.51	130.78	133.92	136.60	
	4 to 6 demerit points	169.02	176.12	180.35	183.96	
	7 to 9 demerit points	226.85	236.38	242.05	246.89	
	10 to 14 demerit points	260.33	271.26	277.77	283.33	
	15 demerit points or more	536.28	558.80	572.21	583.65	
Learner's licence ²	No demerit points	217.90	250.58	288.16	331.38	26,000
	1 to 3 demerit points	350.89	403.52	464.04	533.64	7,000
	4 to 6 demerit points	472.54	543.42	624.93	718.66	Very small number
	7 to 9 demerit points	634.22	729.35	838.75	964.56	
	10 to 14 demerit points	727.81	836.98	962.52	1,106.89	
	15 demerit points or more	1,499.30	1,724.19	1,982.81	2,280.23	

² For holders of Class 6 learner's licences, a 15% limit per year is applied for 2026-2027 instead of indexation.

Motorcycle registration³

		YEARS OF DRIVING EXPERIENCE	INSURANCE CONTRIBUTION (\$) ⁴				NUMBER OF VEHICLES
			2024	2025	2026	2027	
Standard – Cylinder capacity	125 cc or less (11 kW)	Less than 3 years	258.92	306.96	362.91	370.17	1,200
		From 3 years to under 5 years	258.92	252.27	250.86	255.88	100
		5 years or more	258.92	221.06	186.69	190.42	2,300
		Legal persons	258.92	221.06	186.69	190.42	Under 100
	126 to 400 cc (12 to 35 kW)	Less than 3 years	406.42	541.57	692.36	706.21	5,800
		From 3 years to under 5 years	406.42	435.38	474.88	484.38	1,300
		5 years or more	406.42	374.68	350.31	357.32	12,700
		Legal persons	406.42	374.68	350.31	357.32	500
	More than 400 cc	Less than 3 years	602.16	792.81	1,006.46	1,026.59	36,400
		From 3 years to under 5 years	602.16	637.54	688.47	702.24	13,500
		5 years or more	602.16	548.82	506.33	516.46	144,600
		Legal persons	602.16	548.82	506.33	516.46	2,000
High-risk motorcycles	Less than 3 years	1,698.98	2,328.15	3,027.69	3,088.24	700	
	From 3 years to under 5 years	1,698.98	1,857.05	2,062.87	2,104.13	300	
	5 years or more	1,698.98	1,587.66	1,510.25	1,540.46	2,400	
	Legal persons	1,698.98	1,587.66	1,510.25	1,540.46	Under 100	
3-wheel motorcycles			210.51	224.85	230.25	234.86	40,000
Restricted-use vehicle			115.89	106.70	109.26	111.45	2,900

³ Legal persons do not include co-owners. Co-owners are included in the “Less than 3 years” category.

⁴ Variations in insurance contributions based on experience are spread over 2025-2026. The contributions for 2026-2027 are calculated by indexing the non-limited contributions calculated for 2025.

Other vehicles

Registration of other vehicles


			INSURANCE CONTRIBUTION (\$)				NUMBER OF VEHICLES
			2024	2025	2026	2027	
Buses	School buses		201.36	161.10	164.97	168.27	12,000
	City buses (ATUQ members)		1,984.36	1,811.37	1,854.84	1,891.94	5,000
	Other	10,000 kg or less	231.25	232.66	238.24	243	4,000
	Other	More than 10,000 kg	1,152.69	1,170.13	1,198.21	1,222.17	1,000
Trucks	Other than government or government agency trucks	2 axles	129.89	119.06	121.92	124.36	73,000
		3 or 4 axles	206.28	227.89	233.36	238.03	61,000
		5 or more axles	359.38	383.19	392.39	400.24	58,000
	Trucks belonging to the government or a recognized government agency, or farm vehicles over 3,000 kg	2 axles	86.57	80.18	82.10	83.74	2,000
		3 or 4 axles	117.02	117.38	120.20	122.60	4,000
		5 or more axles	187.06	189.23	193.77	197.65	3,000
	Restricted-use vehicles			31.47	34.18	35.00	35.70
Mopeds and scooters			267.47	290.91	297.89	303.85	46,000
Vehicles operated under a territorial licence			79.64	76.80	78.64	80.21	2,000
Vehicles with a dealer plate			138.51	135.81	139.07	141.85	23,000
Vehicles used for remunerated passenger transportation by automobile ⁵			165.09	241.17	312.30	383.43	16,000
Farm tractors			21.42	25.23	25.84	26.36	182,000
Other commercial vehicles bearing F licence plates			99.41	50.23	51.44	52.47	58,000
Passenger vehicles used for commercial purposes			99.41	101.60	104.04	106.12	512,000
Motor homes			99.41	58.24	59.64	60.83	26,000
Emergency vehicles ⁶			99.41	121.23	145.87	148.79	13,000
Farm vehicles 3,000 kg or less (F licence plates)			85.08	82.49	84.47	86.16	17,000

5 For vehicles used for remunerated passenger transportation by automobile, the increase is spread over 4 years without indexation of the amount calculated for 2025.

6 The increase to insurance contributions for emergency vehicles is spread over 2025-2026. The contributions for 2026-2027 are calculated by indexing the non-limited contributions for 2025.

CONCLUSION





The SAAQ has conducted a comprehensive review of the financial situation of Québec's public automobile insurance plan in order to ensure a fair balance between insurance coverage, the number of people receiving compensation and insurance contributions.

In addition, it is convinced that the 2022 update to insurance coverage and the update prescribed by regulation for 2025 will better meet the needs of traffic accident victims, taking new realities into account.

The SAAQ will continue to revise its model by establishing insurance contributions that take into account both drivers' behaviour and the types of vehicles they drive, and by enhancing licensing requirements. More specifically, it will:

- develop a “number of trips per year” insurance contribution for vehicles used for remunerated passenger transportation by automobile;
- continue research in order to improve the motorcycle insurance contribution rate model to better identify the risk of accident;
- continue to offer the motorcycle refresher course at the start of the motorcycle season;
- analyze the contribution rate model for passenger vehicles and certain commercial vehicles in order to propose an efficient and fair insurance model for all Quebecers.



By refining its road safety prevention strategy and investing an additional \$44 million in its road safety initiatives, the SAAQ will, as always, encourage all road users to adopt safe behaviours in order to continue improving the road safety record.

Insurance contributions are a source of financing intended to cover the costs of the automobile insurance policy for bodily injury for all Quebecers, wherever they may be in the world. The proposed insurance contributions for 2025 to 2027 once again highlight the direct relationship between good driving behaviour and insurance contributions, while at the same time ensuring the plan's sustainability and fairness among contributors.

In addition, giving back a portion of the capital surplus for 2024 benefits contributors allows for an investment in road safety and improves insurance coverage for all Quebecers, while maintaining the assets required to meet the SAAQ's obligations toward traffic accident victims.

The SAAQ believes that its proposal will ensure the sustainability of Québec's public automobile insurance plan by taking into account present and future financing needs. However, it is open to suggestions and therefore invites all interested individuals and groups to express their ideas and concerns during the public consultation that the Panel of Experts on Automobile Insurance Contributions will hold over the coming months. This independent panel is appointed by the government in order to review the SAAQ's process for determining the insurance contributions proposed in this document.

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Québec



Avec vous,
au cœur de votre sécurité