

NEW MEASURES IN 2008 for the future of the plan

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In order to ensure

the future of your public automobile insurance plan, new measures are coming into effect in 2008:

- a new table for insurance contributions for driver's licences and vehicle registration;
- a new insurance contribution for driver's licences that includes the motorcycle authorization class, with the choice to retain or renounce this class;
- a higher contribution as of the first demerit point. Until now, a higher contribution was not imposed until the fourth point.

In addition:

- driver's licences become payable annually rather than every two years;
- you may, if you wish, pay for your licence and registration on an instalment basis.

A NEW TABLE OF INSURANCE CONTRIBUTIONS

The former amount of insurance contribution, paid as part of driver's licence and registration fees, is no longer enough to finance compensation paid to the victims of road accidents. It was therefore necessary to redress the financial situation of the plan, thereby ensuring its future.

The table of insurance contributions has been modified to this end. In 2008, for the first time, the insurance contribution will therefore exceed the level established in 1985. Despite this measure, Québec's public automobile insurance plan remains one of the most advantageous in Canada.



MOTORCYCLE CLASS: A NEW CONTRIBUTION APPLIES

Check your driver's licence. If it bears class 6A, 6B or 6C, you are licensed to operate a motorcycle and are therefore concerned by the following information.

You can choose to retain the privilege to operate a motorcycle, **by paying a new insurance contribution.**

You may also choose to renounce that right. The new contribution, \$35 (plus tax) in 2008, will be added to the contribution required to drive any other vehicle.

If you hold a motorcycle authorization class, you have received two different payment notices for your driver's licence. A leaflet included with the notices explains how to proceed.

THE CONTRIBUTION INCREASES WITH THE FIRST DEMERIT POINT

The higher contribution imposed on drivers who have accumulated demerit points will better reflect the risk related to the behaviours of drivers. This contribution is imposed as of the first demerit point, rather than the fourth, as has been the case until now. Here is the new table in effect.

Demerit Points	Insurance Contribution
0	\$35
From 1 to 3	\$45
From 4 to 6	\$73
From 7 to 9	\$108
From 10 to 14	\$162
15 and more	\$233

Amounts have been rounded off to make reading easier and do not include tax.

PAYMENT OF DRIVER'S LICENCE FEES BECOMES ANNUAL

You must now pay for your driver's licence **each year**, as is already the case for registration, and no longer every two years. Annual payment will enable the Québec public automobile insurance plan to better reflect your habits, as you already pay your other insurance premiums on an annual basis.

PLEASE NOTE

- Your photograph will still be taken every four years.
- Because your current driver's licence was printed before these modifications, the date of payment written on your licence may no longer be valid. **The official date is therefore the date indicated on your payment notice.**



New license fees

Here are two examples of new licence fees, according to the holder's situation.

Passenger vehicle

For the driver of a passenger vehicle (class 5) who has **no demerit points** on his record.

	2007	2008
Insurance contribution	\$23	\$35
Tax on insurance contribution	\$2	\$3
Fees (authorization to drive a vehicle)	\$16	\$16
Service charge	\$2	\$4
TOTAL COST	\$43	\$58

Amounts have been rounded off to make reading easier.

Passenger vehicle with the motorcycle authorization class

For the driver of a passenger vehicle (class 5). Holder of the motorcycle class (class 6) who has **no demerit points** on his record.

	2007	2008
Insurance contribution	\$23	\$70
Tax on insurance contribution	\$2	\$6
Fees (authorization to drive a vehicle)	\$16	\$16
Service charge	\$2	\$4
TOTAL COST	\$43	\$96

Amounts have been rounded off to make reading easier.

New registration fees

The insurance contribution for the registration of a passenger vehicle will change according to the consumer price index. This index serves to adjust, on a yearly basis, compensation paid out by the plan (for example, 2% in the table below).

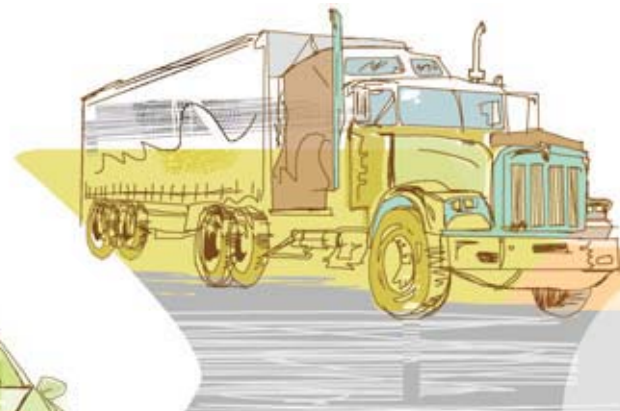
	2007	2008
Insurance contribution	\$107	\$109
Tax on insurance contribution	\$10	\$10
Fees (for use of the road network)	\$104	\$104
Contribution to public transit	\$30	\$30
Service charges	\$4	\$4
TOTAL COST	255 \$	257 \$

Amounts have been rounded off to make reading easier. They may vary depending on the situation.

For buses, taxis and trucks with 5 axles (insurance contribution fees only).

	2007	2008
Public buses	\$528	\$819
Taxis	\$337	\$443
Trucks with 5 axles	\$349	\$403

Amounts have been rounded off to make reading easier and do not include tax.



YOU CAN NOW PAY BY INSTALMENT

The SAAQ is now offering more flexible methods of payment, under certain conditions. You may choose to pay your **driver's licence** or **vehicle registration** in 1, 6 or 12 instalments.

PLEASE NOTE

- Clients who have not had a cheque returned to the SAAQ by a financial institution in the last two years may take advantage of instalment payments.

- You must not have been in default of payment of sums due to the SAAQ.
- Interest fees will be charged.

If you choose to pay by pre-authorized debits, consult the information leaflet enclosed with your payment notice. It explains how to proceed.



Motorcycles: two main categories

According to the SAAQ's data, the risks of accidents is directly linked to cylinder size and the type of motorcycle. That is why motorcycles have been classified into two main categories:

- regular motorcycles;
- sport motorcycles.

The insurance contribution has also been adjusted according to cylinder size.

The SAAQ's goal is to have everyone pay for the costs of compensation based on the category of vehicle they drive.

When we compare the situation in Québec with that of other Canadian provinces, Québec motorcyclists are still among those who pay the least for their insurance contribution.

Go to our website to find out more about costs pertaining to licences and registration.

All Quebecers are covered



The public automobile insurance plan of Québec protects each and every Quebecer against risks related to road usage. Everyone is covered in case of injury or death following an accident:

- whether they are responsible or not;
- whether the accident occurs in Québec or elsewhere in the world.

Thus, every Quebecer, whether a driver, passenger, pedestrian, cyclist, moped operator or motorcyclist, can be compensated following an accident involving a vehicle. The insurance contribution essentially serves to finance the cost of compensation.

Compensation

The following indemnities may be paid to people injured or to the family of those who have died following a road accident:

- income replacement indemnity (indexed every year according to the cost of living);
- rehabilitation compensation;
- compensation to a surviving spouse or dependant, in case of death;
- the reimbursement of certain costs resulting from the accident, for example, medication and personal home assistance;
- compensation for non-financial losses, for example, a diminished quality of life.

The SAAQ also contributes to the rehabilitation of accident victims in order to make returning to daily activities and the workplace easier.



Every year, on our roads, some 50,000 people become accident victims... without counting the relatives, children, friends, and colleagues who are also affected.

Do you want to show that you endorse the idea of using the roadway without risking your life or that of others?

Put this symbol* in your vehicle's rear window. Let's make a commitment to do all we can to make Québec roads the safest in the world!

* The symbol is offered in the display units of SAAQ service outlets.

TO CONTACT US



Monday through Saturday,
from 7.30 a.m. to 11 p.m.
Sunday, from noon to 11 p.m.
www.saaq.gouv.qc.ca

Call Centres

Monday through Friday
General information: 8 a.m. to 5 p.m.
Compensation for accident victims : 8:30 a.m. to 5 p.m.

Automated telephone response (toll free)

Monday through Saturday: 7:30 a.m. to 11 p.m.
Sunday: noon to 11 p.m.

Québec (city and vicinity): 418-643-7620

Montréal: 514-873-7620

**From elsewhere in Québec, Canada, USA, toll free:
1 800-361-7620**

TDD/TTY

Montréal: 514-954-7763

From elsewhere in Québec, toll free: 1 800-565-7763

Automated telephone response (with charge)

24 hours, 7 days a week

- Check that a vehicle can be licensed before:
 - its sale to an individual;
 - its purchase from an individual;
- Check that a prospective driver's licence is valid before lending or renting your vehicle.

One number: 1 900-565-1212 (\$1.50 per call)

Société de l'assurance automobile du Québec
P.O. Box 19600 Québec (Québec) G1K 8J6

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E-mail any comments to us at: courrier@saaq.gouv.qc.ca

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Protection of Personal Information

All information gathered by authorized SAAQ personnel is handled confidentially. The SAAQ needs such personal information to apply the Automobile Insurance Act and the Highway Safety Code. Under the **Act respecting access to documents held by public bodies and the protection of personal information**, it may be conveyed to Government departments or agencies, or used for statistical, survey, study, audit or investigative purposes. Failure to provide information can result in a refusal of service on the SAAQ's part. Individuals may consult or correct any personal information concerning them held in SAAQ records.

For more information, contact the SAAQ's call centres or consult the Policy on Privacy on the SAAQ website at www.saaq.gouv.qc.ca.

List of organizations authorized to receive and disclose information without getting the consent of the individuals concerned

To implement the Highway Safety Code and related statutes:

- Agencies responsible for implementing equivalent statutes in Canada and elsewhere
- Bureau du taxi et du remorquage de la Ville de Montréal
- Commission des transports du Québec
- Courts including municipal courts
- Insurance Bureau of Canada (IBC)
- Ministère de la Justice du Québec
- Ministère de la Sécurité publique du Québec
- Ministère des Transports du Québec
- Revenu Québec
- Sûreté du Québec and other police forces
- Transport Canada

To implement statutes and other purposes:

- Autorité des marchés financiers
- Canada Border Services Agency
- Canada Revenu Agency
- Commissaire à la déontologie policière
- Commission de la construction du Québec
- Commission de la protection du territoire agricole
- Commission des normes du travail
- Coroner
- Department of Justice Canada
- Environment Canada
- Human Resources and Social Development Canada
- Insurers and their representatives
- Ministère de la Santé et des Services sociaux
- Ministère de l'Emploi et de la Solidarité sociale
- Ministère des Relations internationales
- Ministère des Ressources naturelles et de la Faune
- Ministère du Développement durable, de l'Environnement et des Parcs
- National Battlefields Commission
- Office de la protection du consommateur
- Office québécois de la langue française
- Régie de l'assurance maladie du Québec
- Régie du bâtiment du Québec
- Revenu Québec
- Société d'habitation du Québec
- Statistics Canada
- Vehicle manufacturers and dealerships (recall campaigns)

Société de l'assurance
automobile

Québec

