



CONSEIL D'EXPERTS SUR LES
CONTRIBUTIONS D'ASSURANCE
AUTOMOBILE

**Press Release
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The Panel of Experts Releases its Report on the Automobile Insurance Contributions Proposed by the Société de l'assurance automobile du Québec

Québec, July 10, 2024 – The Panel of Experts on Automobile Insurance Contributions releases its [report](#) on the insurance contributions proposed by the Société de l'assurance automobile du Québec (SAAQ) for 2025 through 2027.

After reviewing the approach taken by the SAAQ to determine insurance contributions, verifying the data used in support of the proposed amendments and holding a public consultation, the Panel of Experts does not recommend any changes to the insurance contributions proposed by the SAAQ for 2025 through 2027. The Panel considers that the SAAQ's proposal complies with the laws and regulations in effect and is fair and reasonable.

Among the SAAQ's proposed amendments, the Panel of Experts welcomes the initiatives taken to oversee motorcycle driving and the creation of three levels of driving experience for Class 6 license holders.

The Panel also welcomes the SAAQ's efforts to refine its method of calculating the insurance contributions for commercial vehicles so that their rates reflect the risk represented by each insured vehicle category as accurately as possible. In addition, the Panel commends the SAAQ data collection and analysis over the past three years that have resulted in a proper reflection of the risks related to remunerated passenger transportation.

Main Issues

The Panel of Experts' report focuses on four main issues: financing the public automobile insurance plan, funding, road safety and customer service. It contains 41 observations and recommendations.

Numerous subjects are addressed in the report, including demerit points, license holder state of health and driving ability assessment, photo radar, alcohol and legal and illegal drugs, newcomer information and awareness, on-board touch screens and entertainment systems,

driver-assistance systems and autonomous vehicles, as well as road safety publicity campaigns.

Safety, Fairness and Strength

“Québec’s automobile insurance fund is on solid ground. At the end of 2022, it had \$13.5 billion in assets. When the fund was created in 2004, it was underfunded by more than a \$600 million. Over the last five years, the fund has posted a surplus that has enabled the SAAQ to remit \$2 billion to Québec motorists,” said the Panel Chair, Micheline Dionne.

The Panel of Experts hopes that its observations and recommendations will contribute to the SAAQ’s continued development of the public automobile insurance plan across its three characterizing aspects which are safety, fairness and strength.

About

Under the *Act respecting the Société de l’assurance automobile du Québec*, before amending insurance contributions, the SAAQ must obtain the opinion of a panel of experts formed for this purpose. The SAAQ published these amendments on March 20, 2024, in a discussion document entitled [Proposed Insurance Contributions for 2025-2027](#).

The *Act respecting the Société de l’assurance automobile du Québec* requires that the Panel of Experts be comprised of three members representing the actuarial, financial and insurance sectors. The three members were Micheline Dionne, actuary, who served as Chair, Dominique Faribault, life insurance specialist, and Bernard Turgeon, economist.

Source:

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[Conseil d’experts sur les contributions d’assurance automobile](#)

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