

Driver licensing controls. All provinces and territories impose penalties for infractions of driving regulations, ranging from fines for minor infractions to suspension of the operator's driving permit, impounding of vehicle or imprisonment for more serious infractions. In most provinces penalties have been linked to a driver-improvement program, the aim of which is to correct faulty driving habits, not to take drivers off the road. The most common driver-improvement program includes the demerit-point system. In Prince Edward Island a driver who is suspended under the demerit-point system must take a driver-improvement course as a condition of reinstatement.

Safety responsibility legislation. Each province has enacted safety responsibility legislation. In general, laws provide for the automatic suspension of the driver's licence and/or motor vehicle registration of a person convicted of a serious offence (impaired driving, driving under suspension, dangerous driving, etc.) or a person whose uninsured vehicle is involved directly or indirectly in an accident resulting in damage in excess of \$200 or injury or death to any person (in Manitoba the amount is \$100 and in Nova Scotia, \$50; in Prince Edward Island suspensions depend on the circumstances of the accident). In Saskatchewan, Quebec, New Brunswick and Nova Scotia, if a judgment is rendered for damages against the driver or owner, the driver's licence and registration remain suspended until the judgment is satisfied and proof of financial responsibility for the future is filed. In Saskatchewan and the Northwest Territories uninsured motor vehicles may be impounded following an accident of any consequence, i.e. an accident resulting in personal injury or death, or property damage in excess of \$200. Under the Quebec Code of Civil Procedure, before judgment the plaintiff may seize the motor vehicle which has caused him damage, whatever the amount of property damage, whether covered for third-party insurance or not. In British Columbia, if a judgment is rendered against a driver and not satisfied, the driver's licence may be suspended until reinstated at the discretion of the Superintendent of Motor Vehicles. In the Yukon Territory an inadequately insured vehicle may be impounded if it is involved in an accident, regardless of the property damage.

In Ontario, Manitoba and Alberta the non-resident motorist is not required to carry or produce any form of proof of insurance. In Ontario the only persons required to file a Certificate of Insurance are those indebted to the Motor Vehicles Accident Claims Fund. If asked by police, registered owners in Nova Scotia must show proof of financial responsibility or face possible prosecution. Conviction results in suspension of both driver's licence and registration until proof of financial responsibility is filed. In Saskatchewan, British Columbia, Alberta (here off-highway vehicles used in a public place must also be insured) and Manitoba, a compulsory insurance plan is in effect for residents, and drivers may at any time be required to show proof of financial responsibility on demand of a peace officer. The British Columbia compulsory insurance law requires that a person who has a driver's licence must also have a driver's insurance certificate. The insurance certificate runs from birthday to birthday, on an annual renewal basis. It costs \$10 a year for a driver with a point penalty record of less than six points. Drivers with six points or more pay surcharges according to the number of point penalties in their driving records. In the Northwest Territories proof of insurance must be supplied before vehicle licence is issued, and when the insurance expires or is cancelled vehicle licence plates must be returned to the Registrar of Motor Vehicles. In both the Yukon Territory and the Northwest Territories certain areas may be exempted from the insurance requirement on order of the Commissioner. In the Northwest Territories public liability and property damage insurance is compulsory for all vehicles operating on the highways regardless of where the vehicle is registered. In Quebec snowmobiles are required to carry insurance in the amount of \$35,000 to cover liability deriving from the use of such vehicle.

Unsatisfied judgment fund. All provinces and territories, except Manitoba, Saskatchewan, British Columbia, Northwest Territories and Yukon Territory, have enacted legislation providing for the establishment of a fund, frequently called an unsatisfied judgment fund (in New Brunswick, the Unsatisfied Judgment and in Ontario and Alberta, the Motor Vehicle Accident Claims Fund). Judgments awarded for damages arising out of motor vehicle accidents which cannot be collected by the ordinary process of law are paid out of this fund. In Newfoundland, Prince Edward Island, Nova Scotia and Quebec the fund is maintained by insurance companies. In all the other provinces, except Saskatchewan, Manitoba and British Columbia where insurance is compulsory, the funds are obtained by collecting an annual fee from the registered owner of every motor vehicle or from every person to whom a driver's