

2009 Indexation Percentage, Revised Deductibles and Monetary Amounts for Automobile Insurance under the *Insurance Act* and the *Statutory Accident Benefits Schedule - Accidents After December 31, 1993 And Before November 1, 1996*

INDEXATION PERCENTAGE			
Section reference in the <i>Insurance Act</i>	Description	Amount 2008	Amount 2009
268.1	indexation percentage	2.5%	3.4%

DEDUCTIBLE AMOUNTS			
Section reference in the <i>Insurance Act</i>	Description	Amount 2008	Amount 2009
267.1(8)3	non-pecuniary loss deductible	\$13,072.11	\$13,516.56
	<i>Family Law Act</i> deductible	\$6,536.06	\$6,758.29

MONETARY AMOUNTS			
Section reference in the <i>SABS</i>	Description	Amount 2008	Amount 2009
10(9)	maximum weekly income replacement benefit *	\$1,307.23	\$1,351.68
15(5)	average Weekly Earnings for Ontario	\$799.48	\$826.66
16(1)(a)	lump sum benefit for each year of elementary school	\$2,614.42	\$2,703.31
16(1)(b)	lump sum benefit for each year of secondary school*	\$5,228.84	\$5,406.62
	lump sum benefit for each semester of secondary school*	\$2,614.42	\$2,703.31
16(1)(c)	lump sum benefit for each year of post-secondary school*	\$10,457.71	\$10,813.27
	lump sum benefit for each semester of post-secondary school*	\$5,228.84	\$5,406.62
18(5)	weekly caregiver benefit for first person	\$326.79	\$337.90
	weekly caregiver benefit for each additional person	\$65.33	\$67.55

MONETARY AMOUNTS

Section reference in the <i>SABS</i>	Description	Amount 2008	Amount 2009
28(4)	maximum weekly loss of earning capacity benefit	\$1,307.23	\$1,351.68
32(5)	maximum sum of weekly loss of earning capacity benefit and weekly supplement	\$1,307.23	\$1,351.68
46(1)	maximum limit on supplementary medical benefits and rehabilitation benefits*	\$1,307,211.69	\$1,351,656.89
47(4)	maximum monthly attendant care benefit (all insureds)	\$3,921.64	\$4,054.98
47(5)	maximum monthly attendant care benefit (catastrophic injuries)	\$7,843.27	\$8,109.94
47(6)	maximum monthly attendant care benefit (multiple, catastrophic injuries)	\$13,072.11	\$13,516.56
47(7)	maximum monthly attendant care benefit (severe brain injuries with violent behaviour)	\$13,072.11	\$13,516.56
50(10)	hourly rate for personal attendant care (when using Form 1)	\$11.44	\$11.83
	hourly rate for skilled attendant care (when using Form 1)	\$18.29	\$18.91
51(1)(b)	death benefit to spouse where insured would not have qualified for income replacement benefits	\$65,360.57	\$67,582.83
51(4)(a)	death benefit to dependant	\$13,072.11	\$13,516.56
51(4)(b)	death benefit to former spouse	\$13,072.11	\$13,516.56
51(5)	death benefit where insured was a dependent	\$13,072.11	\$13,516.56
51(8)	minimum death benefit to spouse	\$65,360.57	\$67,582.83
	maximum death benefit to spouse	\$261,442.35	\$270,331.39
52(2)	funeral benefit	\$7,843.27	\$8,109.94
54(4)	weekly dependant care expenses for first dependant	\$98.03	\$101.36
	weekly dependant care expenses for each additional dependant	\$32.69	\$33.80
54(5)	maximum for weekly dependant care expenses	\$196.08	\$202.75

* The Superintendent continues to index these amounts as required by law but some indexed amounts, as specified by an asterisk in the chart, may no longer be relevant in certain cases. Please refer to the specific provisions in the Bill 164 *Statutory Accident and Benefits Schedule* to determine if these indexed amounts apply to your situation.