



Financial Services
Commission
of Ontario

Commission des
services financiers
de l'Ontario

June 2010

Attendant Care Hourly Rate Guideline

Superintendent's Guideline No. 03/10

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Introduction

This Guideline is issued pursuant to subsection 268.3(1) of the Insurance Act for the purpose of section 19(2)(a) of the Statutory Accident Benefits Schedule – Effective September 1, 2010 (SABS).

Purpose

This Guideline establishes the maximum expense that automobile insurers are liable to pay under the SABS related to attendant care services and applies in respect of accidents that occur on or after September 1, 2010.

Insurers are not prohibited from paying above the maximum hourly rates established in this Guideline.

Collateral Benefits

In respect of any expense referenced in this Guideline, the amount which an insurer would otherwise be liable to pay is subject to reduction by that portion of the expense for which payment is reasonably available under any insurance plan or law or under any other plan or law.

Administration Fees

The hourly rates referred to in section 19(2)(a) of the SABS and this Guideline include all administration costs, overhead, and related fees. Insurers are not liable for any administration or any other charges or surcharges that have the result of increasing the effective hourly rate beyond what is payable under this Guideline.

Maximum Fees

Automobile insurers are not liable to pay for expenses related to attendant care costs rendered to an insured person that exceed the maximum hourly rates set out below.

Attendant Care Costs	Maximum Hourly Rate
Part 1: Hourly Rate A Level 1 Attendant Care is for routine personal care.	\$13.19
Part 2: Hourly Rate B Level 2 Attendant Care is for basic supervisory functions.	\$10.25
Part 3: Hourly Rate C Level 3 Attendant Care is for complex health/care and hygiene functions.	\$19.35