

**1998 Indexation Percentage for Statutory Accident Benefits under the
Statutory Accident Benefits Schedule - Accidents on or after
November 1, 1996**

The 1998 indexation percentage is **1.6%**. This indexation percentage should be used on January 1, 1998 and applied, in accordance with the "Optional Indexation Benefit Guideline" - October 28, 1996, to the benefit amounts and monetary limits for insured persons who have purchased the optional indexation coverage and had accidents that occurred after October 31, 1996.

ONTARIO INSURANCE COMMISSION

1998 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*

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**1998 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 1997	Amount 1998
268.1	indexation percentage	1.5%	1.6%

DEDUCTIBLE AMOUNTS			
Section reference in the <i>Insurance Act</i>	Description	Amount 1997	Amount 1998
267.1(8)3	non-pecuniary loss deductible	\$10,404.22	\$10,570.69
	<i>Family Law Act</i> deductible	\$5,202.11	\$5,285.34

MONETARY AMOUNTS			
Section reference in the <i>SABS</i>	Description	Amount 1997	Amount 1998
10(9)	maximum weekly income replacement benefit	\$1,040.43	\$1,057.08
15(5)	Average Weekly Earnings for Ontario	\$636.93	\$644.00
16(1)(a)	lump sum benefit for each year of elementary school	\$2,080.84	\$2,114.13
16(1)(b)	lump sum benefit for each year of secondary school	\$4,161.68	\$4,228.27

	lump sum benefit for each semester of secondary school	\$2,080.84	\$2,114.13
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MONETARY AMOUNTS			
Section reference in the SABS	Description	Amount 1997	Amount 1998
16(1)(c)	lump sum benefit for each year of post-secondary school	\$8,323.38	\$8,456.55
	lump sum benefit for each semester of post-secondary school	\$4,161.68	\$4,228.27
18(5)	weekly caregiver benefit for first person	\$260.10	\$264.26
	weekly caregiver benefit for each additional person	\$52.02	\$52.85
28(4)	maximum weekly loss of earning capacity benefit	\$1,040.43	\$1,057.08
32(5)	maximum sum of weekly loss of earning capacity benefit and weekly supplement	\$1,040.43	\$1,057.08
46(1)	maximum limit on supplementary medical benefits and rehabilitation benefits	\$1,040,421.69	\$1,057,068.44
47(4)	maximum monthly attendant care benefit (all insureds)	\$3,121.27	\$3,171.21
47(5)	maximum monthly attendant care benefit (catastrophic injuries)	\$6,242.53	\$6,342.41
47(6)	maximum monthly attendant care benefit (multiple, catastrophic injuries)	\$10,404.22	\$10,570.69
	maximum monthly attendant care benefit	\$10,404.22	\$10,570.69

47(7)	(severe brain injuries with violent behaviour)		
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MONETARY AMOUNTS

Section reference in the SABS	Description	Amount 1997	Amount 1998
50(10)	hourly rate for personal attendant care (when using Form 1)	\$9.10	\$9.25
	hourly rate for skilled attendant care (when using Form 1)	\$14.57	\$14.80
51(1)(b)	death benefit to spouse where insured would not have qualified for income replacement benefits	\$52,021.08	\$52,853.42
51(4)(a)	death benefit to dependant	\$10,404.22	\$10,570.69
51(4)(b)	death benefit to former spouse	\$10,404.22	\$10,570.69
51(5)	death benefit where insured was a dependant	\$10,404.22	\$10,570.69
51(8)	minimum death benefit to spouse	\$52,021.08	\$52,853.42
	maximum death benefit to spouse	\$208,084.34	\$211,413.69
52(2)	funeral benefit	\$6,242.53	\$6,342.41
54(4)	weekly dependant care expenses for first dependant	\$78.03	\$79.28
	weekly dependant care expenses for each additional dependant	\$26.01	\$26.43
54(5)	maximum for weekly dependant care expenses	\$156.07	\$158.57