

**ONTARIO INSURANCE COMMISSION**

1997 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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**1997 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***

<b>INDEXATION PERCENTAGE</b>			
<b>Section reference in the Act</b>	<b>Description</b>	<b>Amount 1996</b>	<b>Amount 1997</b>
268.1	indexation percentage	2.3%	1.5%

<b>DEDUCTIBLE AMOUNTS</b>			
<b>Section reference in the Act</b>	<b>Description</b>	<b>Amount 1996</b>	<b>Amount 1997</b>
267.1(8)3	non-pecuniary loss deductible	\$10,250.46	\$10,404.22
	<i>Family Law Act</i> deductible	\$5,125.23	\$5,202.11

<b>MONETARY AMOUNTS</b>			
<b>Section reference in the SABS</b>	<b>Description</b>	<b>Amount 1996</b>	<b>Amount 1997</b>
10(9)	maximum weekly income replacement benefit	\$1,025.05	\$1,040.43
15(5)	Average Weekly Earnings for Ontario	\$611.00	\$636.93
16(1)(a)	lump sum benefit for each year of elementary school	\$2,050.09	\$2,080.84
16(1)(b)	lump sum benefit for each year of secondary school	\$4,100.18	\$4,161.68

	lump sum benefit for each semester of secondary school	\$2,050.09	\$2,080.84
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<b>MONETARY AMOUNTS</b>			
<b>Section reference in the SABS</b>	<b>Description</b>	<b>Amount 1996</b>	<b>Amount 1997</b>
16(1)(c)	lump sum benefit for each year of post-secondary school	\$8,200.37	\$8,323.38
	lump sum benefit for each semester of post-secondary school	\$4,100.18	\$4,161.68
18(5)	weekly caregiver benefit for first person	\$256.26	\$260.10
	weekly caregiver benefit for each additional person	\$51.25	\$52.02
28(4)	maximum weekly loss of earning capacity benefit	\$1,025.05	\$1,040.43
32(5)	maximum sum of weekly loss of earning capacity benefit and weekly supplement	\$1,025.05	\$1,040.43
46(1)	maximum limit on supplementary medical benefits and rehabilitation benefits	\$1,025,046.00	\$1,040,421.69
47(4)	maximum monthly attendant care benefit (all insureds)	\$3,075.14	\$3,121.27
47(5)	maximum monthly attendant care benefit (catastrophic injuries)	\$6,150.28	\$6,242.53
47(6)	maximum monthly attendant care benefit (multiple, catastrophic injuries)	\$10,250.46	\$10,404.22
47(7)	maximum monthly attendant care benefit (severe brain injuries with violent	\$10,250.46	\$10,404.22

	behaviour)		
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**MONETARY AMOUNTS**

Section reference in the <i>SABS</i>	Description	Amount 1996	Amount 1997
50(10)	hourly rate for personal attendant care (when using Form 1)	\$8.97	\$9.10
	hourly rate for skilled attendant care (when using Form 1)	\$14.35	\$14.57
51(1)(b)	death benefit to spouse where insured would not have qualified for income replacement benefits	\$51,252.30	\$52,021.08
51(4)(a)	death benefit to dependant	\$10,250.46	\$10,404.22
51(4)(b)	death benefit to former spouse	\$10,250.46	\$10,404.22
51(5)	death benefit where insured was a dependant	\$10,250.46	\$10,404.22
51(8)	minimum death benefit to spouse	\$51,252.30	\$52,021.08
	maximum death benefit to spouse	\$205,009.20	\$208,084.34
52(2)	funeral benefit	\$6,150.28	\$6,242.53
54(4)	weekly dependant care expenses for first dependant	\$76.88	\$78.03
	weekly dependant care expenses for each additional dependant	\$25.63	\$26.01

54(5)	maximum for weekly dependant care expenses	\$153.76	\$156.07
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