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Bulletin

No. A-20/95

Property & Casualty

- Auto

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Introduction of Residual Earning Capacity DACs, Related Guidelines and Roster/Map, 1996 Wage Table

To the attention of all insurance companies licensed**to transact automobile insurance in Ontario**

The Ontario Insurance Commission (OIC) will introduce a new type of designated assessment centre (DAC), officially known as a Designated Assessment Centre (Residual Earning Capacity), **effective January 1, 1996.**

Residual earning capacity DACs are authorized under the *Statutory Accident Benefits Schedule (SABS)*.

These DACs will be responsible for assessing accident benefits claimants with continuing disabilities, in order to determine their residual earning capacity.

The OIC has approved 20 service providers to operate as Designated Assessment Centres (Residual Earning Capacity), following a province-wide tendering process.

There will be at least one residual earning capacity DAC located in the various regions of Ontario, except for those covering Kingston and Thunder Bay. The applications that the OIC received in response to its tender for these two regions did not fully meet the required qualifications. The OIC will, therefore, be searching again for suitable service

providers in those two areas of Ontario during the early part of 1996.

With the introduction of these new DACs, there will be four categories of assessment centres in Ontario:

- those providing medical and rehabilitation assessments;
- those providing attendant care assessments;
- those providing disability assessments; and
- those providing residual earning capacity assessments.

New DACs and insurers

Their specific role is to provide residual earning capacity assessments in order to determine an employment type that best reflects a claimants earning capacity at the time of an assessment as well as the gross annual income the claimant could earn from that employment. From this information, insurance companies determine the loss of earning capacity benefits that claimants will receive.

List of new DACs

The successful appointees as residual earning capacity DACs are:

Toronto Region

1. Columbia Health Centre
2. F.I.T. for Work Centres/Ruth Berman Consultants
3. North York Rehabilitation Centre
4. Orthopaedic and Arthritic Hospital
5. WORK ABLE Centres Inc.
6. Scarborough General Hospital

Central Ontario West Region

1. The Hamilton Hospitals Assessment Centre
2. Niagara Optimal Work (NOW) Centre

3. Link with Work

Central Ontario East Region

1. WORK ABLE Centres Inc. (Mississauga)
2. Regional Rehabilitation Centre
3. Wellness Works Professionals Peterborough Inc.
4. WORK ABLE Centres Inc. (Barrie)

Northeastern Ontario Region

1. Back in Motion Management Inc.
2. Laurentian Hospital
3. Workfit Centre
4. NewHut & Associates Assessment Centre

Southwestern Ontario Region

1. Acute Injuries Rehabilitation and Evaluation Centre
2. St. Joseph's Health Centre - St. Mary's Campus

Eastern Ontario Region

1. Work Wise

The Enclosures

For your information, we are enclosing the January 1996 guidelines, entitled "Interim Guidelines for Designated Residual Earning Capacity Assessment Centres". They outline how referrals should be made to residual earning capacity DACs.

Also enclosed is a specimen copy of the new assessment form entitled, "Residual Earning Capacity Assessment Referral (Form 2)" as well as the previously issued OCF-14 form, "Permission to Disclose Health Information to the Assessment Centre".

Another enclosure, the 1996 Residual Earning Capacity Wage Table (Table), shows the range of remuneration, or wages, related to each category of occupation and a person's years of experience in working in that occupation, as defined by Statistics Canada. By consulting the Table, the assessment team at a residual earning capacity DAC will be able to select the appropriate wage to be assigned.

The Designated Assessment Centres Revised Roster, dated January, 1996, which lists the names and addresses of all four types of DACs and an easy-to-read DAC map entitled "Designated Assessment Centre Locations" are also attached.

Use of form and how to obtain supplies

Please note that the content of the new assessment form "Residual Earning Capacity Assessment Referral (Form 2)", may not be altered. In addition, no part of the form may be reproduced or used for any other purposes than what it is intended for.

To obtain copies of this new form, please contact Informco Inc. - telephone (416) 285-1700, ext. 242. If you have your own printer and wish to receive this form **on disk**, please send your request by fax to the attention of the Administrative Officer, Public Affairs, Corporate Operations Branch, OIC, indicating the title and the code number of this form.

To obtain the OCF-14 form, please note that it is part of the Application for Accident Benefits Package (Package), which is also available through Informco Inc. This Package was released as part of OIC Bulletin No. A-18/95, Property & Casualty -- Auto, dated November 15, 1995.

OIC contact on DACs

If you need additional information on residual earning capacity DACs or any of the other three types of DACs, please contact Sandy Lane in the Accident Benefits Analysis Unit, OIC, at (416) 590-7137.

D. Blair Tully

Commissioner

December 29, 1995

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