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catastrophic impairment DACs, new/revised DAC guidelines, roster/map, 1997 wage table

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Bulletin

No. A-16/96

Property & Casualty

- Auto

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Implementing Bill 59: Introduction of catastrophic impairment DACs, new/revised DAC guidelines, roster/map, 1997 wage table

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

A number of designated assessment centres (DACs) have now been authorized to conduct catastrophic impairment assessments provided for under *Ontario Regulation 403/96*, as amended. This regulation is called the "Statutory Accident Benefits Schedule - Accidents on or after November 1, 1996". The definition of "catastrophic impairment" is set out in the Schedule.

The seven new DACs commenced operations following the proclamation of the *Automobile Insurance Rate Stability Act, 1996 (Bill 59)* **on November 1, 1996**. These DACs are authorized to assess accident benefits claimants to determine whether they have catastrophic impairments, if the claimant does not agree with the insurer's determination.

LIST OF CATASTROPHIC IMPAIRMENT DACs

The names and region of service of these DACs are:

Toronto Region

1. Columbia Comprehensive Rehabilitation Centre
2. Multiple-Disciplinary Assessment Centre
3. WORK ABLE Centres Inc.

South Central Ontario Region

1. Kaplan & Kaplan Assessment Centre

Southwestern Ontario Region

1. Dr. Michel Lacerte

Eastern Ontario Region

1. The Rehabilitation Centre

Northwestern Ontario Region

1. St. Joseph's General Hospital

DAC GUIDELINES UNDER BILL 59 AND BILL 164

Two sets of guidelines are being issued. The first set applies to accidents on or after November 1, 1996 (*Bill 59*) and includes guidelines for the new catastrophic impairment assessments. The second set of guidelines applies to accidents between January 1, 1994 and October 31, 1996 (*Bill 164*). They incorporate minor revisions to existing *Bill 164* guidelines that are required because of *Bill 59*.

DAC guidelines for accidents on or after November 1, 1996 (*Bill 59*)

These DAC guidelines, dated November, 1996, are entitled Guidelines for Designated Assessment Centres to Conduct Assessments for Accidents on or after November 1, 1996, and apply only to accidents that occur on or after November 1, 1996.

The guidelines outline the processes for managing the four types of assessments relating to attendant care,

catastrophic impairment, disability, and medical and rehabilitation.

DAC guidelines for accidents between January 1, 1994 and October 31, 1996 (*Bill 164*)

These DAC guidelines apply only to accidents that occur between January 1, 1994 and October 31, 1996, and deal with assessments for attendant care, disability, medical and rehabilitation, and residual earning capacity. They replace existing *Bill 164* guidelines.

The updated *Bill 164* guidelines have been retitled as follows:

1. Guidelines for Designated Assessment Centres to Conduct Attendant Care Assessments for Accidents on or after January 1, 1994 and before November 1, 1996. Dated November, 1996.
2. Guidelines for Designated Assessment Centres to Conduct Disability Assessments for Accidents on or after January 1, 1994 and before November 1, 1996. Dated November, 1996.
3. Guidelines for Designated Assessment Centres to Conduct Medical and Rehabilitation Assessments for Accidents on or after January 1, 1994 and before November 1, 1996. Dated November, 1996.
4. Guidelines for Designated Assessment Centres to Conduct Residual Earning Capacity Assessments for Accidents on or after January 1, 1994 and before November 1, 1996. Dated November, 1996.

OTHER ENCLOSURES

Updated DAC roster and map

Attached are the Designated Assessment Centres Revised Roster, dated November, 1996, which lists the names and addresses of the various DACs and an easy-to-read DAC map entitled Designated Assessment Centre Locations, dated November, 1996.

1997 residual earning capacity wage table under *Bill 164*

We are also attaching the 1997 Residual Earning Capacity Wage Table (Wage Table). DACs authorized to conduct residual earning capacity assessments use this Wage Table to determine the residual earning capacity for accident benefit claimants who were involved in accidents between January 1, 1994 and October 31, 1996.

The Wage Table lists the range of wages that are related to each category of occupation and a person's years of

experience in working in that occupation, as defined by Statistics Canada.

INFORMATION FOR DACs AND CLAIMS MANAGERS

We are sending this Bulletin and its attachments to all DACs as well as to claims managers at automobile insurance companies for their reference.

OIC CONTACTS

If you need additional information on the DAC guidelines/roster/map, please contact Sandy Lane in the Accident Benefits Analysis Unit (ABAU), OIC, at (416) 590-7137.

If you have any questions about the 1997 Wage Table, please contact Tony Toy in the ABAU at (416) 590-7257.

D. Blair Tully

Commissioner

November 25, 1996

Attachments (PDF):

- Guidelines for Designated Assessment Centres to Conduct Assessments for Accidents on or after November 1, 1996
- Guidelines for Designated Assessment Centres to Conduct Attendant Care Assessments for Accidents on or after January 1, 1994 and before November 1, 1996
- Guidelines for Designated Assessment Centres to Conduct Disability Assessments for Accidents on or after January 1, 1994 and before November 1, 1996
- Guidelines for Designated Assessment Centres to Conduct Medical and Rehabilitation Assessments for Accidents on or after January 1, 1994 and before November 1, 1996
- Guidelines for Designated Assessment Centres to Conduct Residual Earning Capacity Assessments for Accidents on or after January 1, 1994 and before November 1, 1996
- Designated Assessment Centres Revised Roster
- Designated Assessment Centre Locations
- 1997 Residual Earning Capacity Wage Table



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