Revised Attendant Care Hourly Rate Guideline

Bulletin

No. A-04/14
Property & Casualty – Auto

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

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is releasing a revised Attendant Care Hourly Rate Guideline (Guideline).

The revised Guideline recognizes that effective June 1, 2014, Ontario's general minimum wage increases to $11.00 per hour. The general minimum wage is used to calculate an overall benefit for the level 2 (Hourly Rate B) basic supervisory functions.

Authority

This Guideline is issued by FSCO under s. 268.3 (1) of the Insurance Act and incorporated by reference in s. 19 (2) (a) of the Statutory Accident Benefits Schedule – Effective September 1, 2010.

COPIES

The revised Guideline is attached for your information and can also be downloaded from the FSCO website at **www.fsco.gov.on.ca.** In addition, the revised Guideline is expected to be published in the May 31, 2014 edition of The Ontario Gazette.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

May 16, 2014

Attachment

1. **Attendant Care Hourly Rate Guideline No. 02/14**

NOTE: The bulletins that are posted on this website are provided for historical reference purposes. The information in these bulletins is accurate on the date the information is published, but is subject to change and may be replaced by more recent bulletins.

An order that is made regarding a licence holder reflects a situation at a particular point in time. The status of a licence holder can change. Readers should check the current status of a person's or entity's licence on the **Licensing Link** section of FSCO's website. Readers may also wish to contact the person or entity directly to get additional information or clarification about the events that resulted in the order.

These bulletins may include forms that are no longer up-to-date or accurate. Readers should visit the **forms** section of the FSCO website, to ensure they are using the most recent version of a FSCO form.

May 2014

Attendant Care Hourly Rate Guideline

Superintendent's Guideline No. 02/14

Attendant Care Hourly Rate Guideline

Introduction

This Guideline is issued pursuant to s. 268.3 (1) of the Insurance Act and is incorporated by reference in s. 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 only to accidents that occur on or after June 1, 2014.

The maximum hourly rates applicable to accidents occurring before June 1, 2014 continue unchanged. For example, the rates applicable to accidents occurring on or after September 1, 2010 and before June 1, 2014 continue to be governed by Superintendent's Guideline No. 03/10.

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 s. 19 (2) (a) of the SABS and this Guideline include all administration costs, overhead, and related costs, fees, expenses, charges and surcharges that have the result of increasing the maximum hourly rates. 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.	**$11.00**
Part 3: Hourly Rate C Level 3 Attendant Care is for complex health/care and hygiene functions.	**$19.35**