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## Superintendent's Guideline No. 03/16: Attendant Care Hourly Rate Guideline

### Introduction

This Guideline is issued pursuant to s. 268.3 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 related to attendant care services, and applies only to accidents that occur on or after October 1, 2016.

The maximum hourly rates applicable to accidents occurring before October 1, 2016 continue unchanged. For example, the rates applicable to accidents occurring on or after October 1, 2015 and before October 1, 2016 are governed by Superintendent's Guideline No. 02/15. See the Financial Services Commission of Ontario website for previous Superintendent's Guidelines.

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
<b>Part 1: Hourly Rate A</b>	\$14.90
Level 1 Attendant Care is for routine personal care.	

<b>Part 2: Hourly Rate B</b>	\$11.40
Level 2 Attendant Care is for basic supervisory functions.	
<b>Part 3: Hourly Rate C</b>	\$21.11
Level 3 Attendant Care is for complex health/care and hygiene functions.	

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