

STATISTICS FOR PERSONAL INJURY PRACTITIONERS - JANUARY 2018

Ontario Insurance Commission - SABS Indexation Rates		
	ANNUAL	CUMULATIVE
1994		100.00%
1995	0.2%	100.20%
1996	2.3%	102.50%
1997	1.5%	104.04%
1998	1.6%	105.71%
1999	0.7%	106.45%
2000	2.6%	109.21%
2001	2.7%	112.16%
2002	2.6%	115.08%
2003	2.3%	117.73%
2004	2.2%	120.32%
2005	1.8%	122.48%
2006	3.4%	126.65%
2007	0.7%	127.53%
2008	2.5%	130.72%
2009	3.4%	135.17%
2010*	(0.9%)	133.95%
2011	1.9%	136.49%
2012	3.2%	140.86%
2013	1.2%	142.55%
2014	1.1%	144.12%
2015	2.0%	147.00%
2016	1.0%	148.47%
2017	1.3%	150.40%
2018	1.6%	152.81%

* - no benefit reduction in 2010.

AVERAGE WEEKLY EARNINGS FOR ONTARIO - INDUSTRIAL AGGREGATE	
DATE	RATE
June 1994	\$614.00/week
June 1995	\$611.00/week
June 1996	\$636.93/week
June 1997	\$644.00/week
June 1998	\$650.47/week
June 1999	\$653.67/week
June 2000	\$670.22/week
June 2001	\$711.28/week
June 2002	\$723.37/week
June 2003	\$734.95/week
June 2004	\$747.34/week
June 2005	\$775.07/week
June 2006	\$779.98/week
June 2007	\$799.48/week
June 2008	\$826.66/week
June 2009	\$841.43/week
June 2010	\$878.76/week
June 2011	\$894.23/week
June 2012	\$914.64/week
June 2013	\$924.75/week
June 2014	\$938.69/week
June 2015	\$962.12/week
June 2016	\$978.77/week
June 2017	\$985.83/week
October 2017	\$999.66/week

	NON PECUNIARY DAMAGES THRESHOLD LIMITS AND DEDUCTIBLES		
	O.Reg 461/96	O.Reg 461/96	O.Reg 461/96
	Jan. 1, 2016 to Dec. 31, 2016*	Jan. 1, 2017 to Dec. 31, 2017*	Jan. 1, 2018 to Dec. 31, 2018*
Threshold Limit	\$123,016.99	\$124,616.21	\$126,610.07
Threshold Limit- FLA	\$61,507.99	\$62,307.59	\$63,304.51
Deductible	\$36,905.40	\$37,385.17	\$37,983.33
Deductible-FLA	\$18,452.70	\$18,692.59	\$18,692.59

* - fatality deductible eliminated effective Sept 1, 2010.

OLD AGE SECURITY BENEFITS				
	2015	2016	2017	2018
Q1	\$563.74	\$570.52	\$578.53	\$586.66
Q2	\$563.74	\$570.52	\$578.53	\$586.66
Q3	\$564.87	\$573.37	\$583.94	\$592.11
Q4	\$569.95	\$578.53	\$585.49	\$594.14
Yr.	\$6,787	\$6,879	\$6,979	\$7,079

MARKET INTEREST RATES			
Average Government Of Canada Bond Yields			
Date	+10 Yr.	Real Return	
December 2011	2.42%	0.47%	
December 2012	2.27%	0.38%	
December 2013	3.09%	1.22%	
December 2014	2.22%	0.62%	
December 2015	2.04%	0.67%	
December 2016	2.24%	0.58%	
December 2017	2.15%	0.52%	

MAXIMUM CPP CONTRIBUTIONS AND RATES				
CPP	Maximum Pensionable Earnings	Basic Exemption	Rate	Max. Employer & Employee Contribution
2012	\$50,100	\$3,500	4.95%	\$2,306.70
2013	\$51,100	\$3,500	4.95%	\$2,356.20
2014	\$52,500	\$3,500	4.95%	\$2,425.50
2015	\$53,600	\$3,500	4.95%	\$2,479.95
2016	\$54,900	\$3,500	4.95%	\$2,544.30
2017	\$55,300	\$3,500	4.95%	\$2,564.10
2018	\$55,900	\$3,500	4.95%	\$2,593.80

PRE JUDGMENT INTEREST RATES (Pecuniary Damages)				
	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
2010	0.5%	0.5%	0.8%	1.0%
2011	1.3%	1.3%	1.3%	1.3%
2012	1.3%	1.3%	1.3%	1.3%
2013	1.3%	1.3%	1.3%	1.3%
2014	1.3%	1.3%	1.3%	1.3%
2015	1.3%	1.0%	1.0%	1.0%
2016	0.8%	0.8%	0.8%	0.8%
2017	0.8%	0.8%	0.8%	0.8%
2018	1.3%			

SABS DEFAULT INTEREST RATES (Accident Benefits)		
Accidents- To Aug. 31, 2010	From Sept. 1, 2010 To Dec. 31, 2014	From Jan. 1, 2015
2% Per Month Compounded Monthly	1% Per Month Compounded Monthly	1% Per Month Compounded Monthly To Mediation & Pre Judgement Rate Thereafter

AVERAGE RETIREMENT AGES - CANADA (Total, All Retirees)				
2012	2013	2014	2015	2016
62.9	63.0	63.0	63.4	63.6

CANADA PENSION PLAN BENEFITS				
	2015	2016	2017	2018
Max. Monthly Pension @ 65	\$1,065.00	\$1,092.50	\$1,114.71	\$1,134.17
Monthly Disability (maximum)	\$1,264.59	\$1,290.81	\$1,313.66	\$1,335.83
Monthly Disability (minimum)	\$465.84	\$471.43	\$478.03	\$485.20
Dependent Child	\$234.87	\$237.69	\$241.02	\$244.64

ONTARIO GENERAL MINIMUM WAGE RATES						
Effective Date	June 1, 2014	Oct. 1, 2015	Oct. 1, 2016	Oct. 1, 2017	Jan. 1, 2018	Jan. 1, 2019
Rate	\$11/hr.	\$11.25/hr.	\$11.40/hr.	\$11.60/hr.	\$14.00/hr.	\$15.00/hr.

MAXIMUM EI PREMIUMS AND RATES				
EI	EMPLOYEE		EMPLOYER	
	Amount	Rate	Amount	Rate
2012	\$839.97	1.83%	\$1,175.96	2.56%
2013	\$891.12	1.88%	\$1,247.57	2.63%
2014	\$913.68	1.88%	\$1,279.15	2.63%
2015	\$930.60	1.88%	\$1,302.84	2.63%
2016	\$955.04	1.88%	\$1,337.06	2.63%
2017	\$836.19	1.63%	\$1,170.67	2.28%
2018	\$858.22	1.66%	\$1,201.51	2.32%

POST JUDGMENT INTEREST RATES (Pecuniary Damages)				
	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
2016	2.0%	2.0%	2.0%	2.0%
2017	2.0%	2.0%	2.0%	2.0%
2018	3.0%			

GENERAL DAMAGES UPPER LIMIT			
	Index	Annual Change	
December 2005	\$306,459	100.0%	2.15%
December 2006	\$311,483	101.6%	1.64%
December 2007	\$319,088	104.1%	2.44%
December 2008	\$322,792	105.3%	1.16%
December 2009	\$327,066	106.7%	1.32%
December 2010	\$334,758	109.2%	2.35%
December 2011	\$342,450	111.7%	2.30%
December 2012	\$345,298	112.7%	0.83%
December 2013	\$349,573	114.1%	1.24%
December 2014	\$354,701	115.7%	1.47%
December 2015	\$360,399	117.6%	1.61%
December 2016	\$365,812	119.4%	1.50%
November 2017	\$374,074	122.1%	

SECTION 53.09(1) ANNUAL DISCOUNT RATES			
Trial Commencement	2016	2017	2018
Initial 15 Years	0.0%	0.0%	0.1%
After Initial 15 Years	2.5%	2.5%	2.5%

COMBINED ONTARIO MARGINAL INCOME TAX RATES FOR EMPLOYMENT INCOME			
	2015	2016	2017
Maximum	49.5%	53.5%	53.5%
Minimum	20.1%	20.1%	20.1%

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