

Ontario Insurance Commission - SABS Indexation Rates		
	ANNUAL	CUMULATIVE
1995		100.00%
1996	2.3%	102.30%
1997	1.5%	103.83%
1998	1.6%	105.50%
1999	0.7%	106.23%
2000	2.6%	109.00%
2001	2.7%	111.94%
2002	2.6%	114.85%
2003	2.3%	117.49%
2004	2.2%	120.08%
2005	1.8%	122.24%
2006	3.4%	126.39%
2007	0.7%	127.28%
2008	2.5%	130.46%
2009	3.4%	134.90%
2010*	(0.9%)	133.68%
2011	1.9%	133.68%
2012	3.2%	137.96%
2013	1.2%	139.62%
2014	1.1%	141.15%
2015	2.0%	143.97%
2016	1.0%	145.41%
2017	1.3%	147.30%
2018	1.6%	149.66%
2019	2.2%	152.95%
2020	1.9%	155.86%
2021	0.5%	156.64%
2022	2.0%	159.77%

*- no benefit, in pay, 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
June 2018	\$1,017.96/week
June 2019	\$1,038.39/week
June 2020	\$1,148.55/week
June 2021	\$1,152.80/week

NON PECUNIARY DAMAGES THRESHOLD LIMITS AND DEDUCTIBLES			
	O.Reg 461/96 Jan. 1, 2020 to Dec. 31, 2020*	O.Reg 461/96 Jan. 1, 2021 to Dec. 31, 2021*	O.Reg 461/96 Jan. 1, 2022 to Dec. 31, 2022*
Threshold Limit	\$131,854.01	\$132,513.28	\$138,343.86
Threshold Limit- FLA	\$65,926.46	\$66,256.09	\$69,171.36
Deductible	\$39,556.53	\$39,754.31	\$41,503.50
Deductible-FLA	\$19,778.27	\$19,877.16	\$20,751.76

*- fatality deductible eliminated effective Sept 1, 2010.

OLD AGE SECURITY BENEFITS				
	2018	2019	2020	2021
Q1	\$586.66	\$601.45	\$613.53	\$615.37
Q2	\$589.59	\$601.45	\$613.53	\$618.45
Q3	\$596.67	\$607.46	\$613.53	\$626.49
Q4	\$600.85	\$613.53	\$614.54	\$635.26
Yr.	\$7,121	\$7,272	\$7,365	\$7,121

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%	
December 2018	2.12%	0.75%	
December 2019	1.67%	0.32%	
December 2020	1.24%	-0.27%	
September 2021	1.75%	0.10%	

MAXIMUM CPP CONTRIBUTIONS AND RATES				
CPP	Maximum Pensionable Earnings	Basic Exemption	Rate	Max. Employer & Employee Contribution
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
2019	\$57,400	\$3,500	5.10%	\$2,748.90
2020	\$58,700	\$3,500	5.25%	\$2,898.00
2021	\$61,600	\$3,500	5.45%	\$3,166.45
2022	\$64,900	\$3,500	5.70%	\$3,499.80

MAXIMUM EI PREMIUMS AND RATES				
EI	EMPLOYEE		EMPLOYER	
	Amount	Rate	Amount	Rate
2015	\$930.60	1.88%	\$1,247.57	2.63%
2016	\$955.04	1.88%	\$1,279.15	2.63%
2017	\$836.19	1.63%	\$1,302.84	2.28%
2018	\$858.22	1.66%	\$1,337.06	2.32%
2019	\$860.22	1.62%	\$1,204.31	2.27%
2020	\$856.36	1.58%	\$1,198.90	2.21%
2021	\$889.54	1.58%	\$1,245.36	2.21%
2022	\$952.74	1.58%	\$1,333.84	2.20%

PRE JUDGMENT INTEREST RATES (Pecuniary Damages)				
	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
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%	1.0%
2018	1.3%	1.5%	1.5%	1.8%
2019	2.0%	2.0%	2.0%	2.0%
2020	2.0%	2.0%	0.5%	0.5%
2021	0.5%	0.5%	0.5%	0.5%
2022	0.5%			

POST JUDGMENT INTEREST RATES (Pecuniary Damages)				
	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
2019	3.0%	3.0%	3.0%	3.0%
2020	3.0%	3.0%	2.0%	2.0%
2021	2.0%	2.0%	2.0%	2.0%
2022	2.0%			

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 Application & Pre Judgement Rate Thereafter

CANADA PENSION PLAN BENEFITS				
	2019	2020	2021	2022
Max. Monthly Pension @ 65	\$1,154.58	\$1,175.83	\$1,203.75	\$1,253.59
Monthly Disability (maximum)	\$1,362.30	\$1,387.66	\$1,413.66	\$1,457.45
Monthly Disability (minimum)	\$496.36	\$505.79	\$510.85	\$524.64
Dependent Child	\$250.27	\$252.03	\$257.58	\$264.53

ONTARIO GENERAL MINIMUM WAGE RATES						
Effective Date	Oct. 1, 2016	Oct. 1, 2017	Jan. 1, 2018	Oct. 1, 2020	Oct. 1, 2021	Jan. 1, 2022
Rate	\$11.40/hr.	\$11.60/hr.	\$14.00/hr	\$14.25/hr.	\$14.35/hr.	\$15.00/hr.

AVERAGE RETIREMENT AGES - CANADA (Total, All Retirees)				
	2018	2019	2020	2021
All	63.8	64.3	65.5	64.4
Public Sector	61.7	62.6	62.4	62.4
Private Sector	64.4	64.4	64.7	64.8
Self-Employed	67.7	67.1	68.0	67.6

AVERAGE RETIREMENT AGES - CANADA (Males)				
	2018	2019	2020	2021
All	64.6	65.2	65.2	64.9
Public Sector	62.0	62.9	62.5	62.8
Private Sector	65.0	65.0	65.1	64.8
Self-Employed	68.2	68.4	68.8	68.5

AVERAGE RETIREMENT AGES - CANADA (Females)				
	2018	2019	2020	2021
All	63.0	63.3	63.6	63.8
Public Sector	61.5	62.5	62.3	62.2
Private Sector	63.8	63.7	64.3	64.9
Self-Employed	66.6	64.7	66.5	66.1

GENERAL DAMAGES UPPER LIMIT			
		Index	Annual Change
December 2006	\$311,483	100.0%	2.15%
December 2007	\$319,088	102.4%	2.44%
December 2008	\$322,792	103.6%	1.16%
December 2009	\$327,066	105.0%	1.32%
December 2010	\$334,758	107.5%	2.35%
December 2011	\$342,450	109.9%	2.30%
December 2012	\$345,298	110.9%	0.83%
December 2013	\$349,573	112.2%	1.24%
December 2014	\$354,701	113.9%	1.47%
December 2015	\$360,399	115.7%	1.61%
December 2016	\$365,812	117.4%	1.50%
December 2017	\$372,650	119.6%	1.87%
December 2018	\$380,057	122.0%	1.99%
December 2019	\$388,604	124.8%	2.25%
December 2020	\$391,453	125.7%	0.73%
December 2021	\$410,256	131.7%	4.80%

COMBINED ONTARIO MARGINAL INCOME TAX RATES FOR EMPLOYMENT INCOME			
	2020	2021	2022
Maximum	53.5%	53.5%	53.5%
Minimum	20.1%	20.1%	20.1%

SECTION 53.09(1) ANNUAL DISCOUNT RATES			
Trial Commencement	2020	2021	2022
Initial 15 Years	0.0%	0.0%	0.0%
After Initial 15 Years	2.5%	2.5%	2.5%

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