

MANITOBA PUBLIC INSURANCE

COMPARISON OF BASIC POLICIES: 2012-2013 INSURANCE YEAR

	MANITOBA PUBLIC INSURANCE	SGI	ICBC	QUEBEC SAAQ	ONTARIO
1) No-Fault Type	Pure No-Fault (tort eliminated)	Choice of: No-Fault or Tort	Tort with No-Fault Benefits	Pure No-Fault (tort eliminated)	Tort with No-Fault Benefits (tort restrictions)
	Annual indexation of benefits	Annual indexation of benefits		Annual indexation of benefits	Optional indexation of certain benefits
2) Legal Action					

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a) Bodily Injury	No claim against liable party for bodily injury	<p>Non-liable victim can sue for economic loss in excess of benefits</p> <p>Non-liable victim can sue for pain and suffering (non-economic) if responsible operator is charged and convicted of impaired driving or intentional act</p>	Non-liable victim can sue for economic and non-economic loss; wage loss limited to "net" income loss (i.e. after tax and EI premium deductions)	Same as Manitoba	<p>Tort Action for non-economic losses subject to verbal threshold</p> <p>i. Death or permanent and serious disfigurement or</p> <p>ii. Permanent and serious impairment of an important physical, mental or psychological function and</p> <ul style="list-style-type: none"> • subject to \$30,000 deductible (Deductible does not apply to awards over \$100,000.) <p>As of Sep 1, 2010: Optional reduced deductible available</p>

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<p>2) Legal Action a) Bodily Injury (cont'd)</p>	<p>Pure no-fault No legal action</p>	<p>Can sue certain third parties (i.e. vehicle manufacturers, repairers, bars) Person who chooses tort can sue for economic and non-economic loss</p>	<p>Tort</p>	<p></p>	<p>Family Law Act Claims – subject to \$15,000 deductible (Deductible does not apply to awards over \$50,000.) As of Sep 1, 2010: Optional reduced deductible available</p> <p>Tort action for economic losses in excess of accident benefits</p>
<p>b) Property Damage</p>	<p>Tort</p>	<p>Tort</p>	<p>Tort</p>	<p>Direct Compensation</p>	<p>Direct Compensation As of Sep 1, 2010: Deductible option for Direct Compensation</p>
<p>3) Compulsory Insurance Coverage</p>	<p>Third Party Liability, No-Fault Accident Benefits (PIPP), All Perils</p>	<p>Third Party Liability, No-Fault Accident Benefits (both Tort and No-Fault), All Perils</p>	<p>Third Party Liability, Underinsured Motorist Protection, Accident Benefits, Uninsured Motorist and Unidentified Motorist Protection, Inverse Liability for BC Residents</p>	<p>Third Party Liability, No-Fault Accident Benefits</p>	<p>Third Party Liability, No-Fault Accident Benefits, Direct Compensation, Uninsured Motorist Coverage</p>

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A) NO-FAULT ACCIDENT BENEFITS

<p>1) Medical and Rehab Expenses</p>	<p>Unlimited</p> <p>As of June 16, 2011: Rehabilitation Expense Enhancements for catastrophically injured including: Extraordinary travel and accommodation expenses; Attendant Care to engage in employment; Adaptation of secondary residences; Purchase of adapted motor vehicle;</p> <p>Extraordinary expenses to support participation in recreation and leisure activities subject to bi-ennial limits of \$500-\$4000 based on permanent impairment rating</p>	<p>\$6,250,817 includes all costs of rehab and personal home care</p> <p>Tort: \$24,440 for non-catastrophic injuries</p> <p>\$183,308 for catastrophic injuries</p>	<p>\$150,000/person</p>	<p>Unlimited</p>	<p>As of Sep 1, 2010: Non-catastrophic, not minor injury \$50,000 limit, no coverage after 10 yrs;</p> <p>Minor injuries \$3,500 limit, no coverage after 10 yrs;</p> <p>Catastrophic \$1,000,000 limit, no time limit on coverage</p> <p>Limits include fees and expenses for assessments, examinations and preparing reports</p> <p>Optional increased limits Optional indexation benefit</p> <p>Pre-Approved Framework guideline for Grade I and II Whiplash was replaced with the Minor Injury Guideline</p>
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2) Personal Care	<p>\$4,266 per month; no lifetime cap</p> <p>For catastrophic injuries: Increased by \$835 per month (maximum) (Act Provision added Oct. 8, 2009)</p>	<p>\$789 weekly maximum plus \$395 if cognitive care required; \$6,250,817 cap</p>	<p>Included in medical and rehab expenses; amounts are established by rehabilitation team</p>	<p>\$806 weekly maximum; no lifetime cap</p>	<p>As of Sep 1, 2010: Non-Catastrophic \$3,000/month limit, no coverage after two years, \$36,000 overall limit</p> <p>Catastrophic \$6,000/month limit, no time limit, \$1,000,000 over lifetime</p> <p>N/A for minor injury Optional increased limits Optional indexation benefit</p>
3) Funeral Expenses (per person)	<p>Reimburse estate for actual cost of expenses to a maximum of \$7,753</p>	<p>\$9,376 lump sum to deceased's estate, regardless of actual cost</p> <p><i>Tort:</i> \$6,110</p>	<p>Up to \$2,500 reimbursement</p>	<p>\$4,826 payment to estate</p>	<p>Up to \$6,000 reimbursement Optional increased limits</p>

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4) Death Payment	<p>Spouse: \$56,888 minimum to \$427,500 maximum lump sum payment; based on victims age and income (payable to dependants if no spouse)</p>	<p>Spouse: 50% of Income Replacement benefit victim would have received had they lived, paid to spouse for life, minimum \$64,486 or capitalized lump sum (payable to dependants, if no spouse)</p> <p><i>Tort: Based on maximum yearly income of \$82,804, then paid at 45% of net income, minimum \$54,992 payable bi-weekly or lump sum</i></p> <p>Spouse is also paid the Dependant Benefit (5% of deceased's Income Replacement Benefit, per dependant child, to age 21); benefit is paid (Paid directly to dependants if no spouse)</p> <p>Spouse: (Death Education Benefit) Dependant spouse entitled to \$42,991 Education and Training Allowance</p>	<p>Spouse: Initial payment to surviving spouse \$5,000 where deceased is head of household; or \$2,500 where deceased is spouse of head of household, plus \$145 a week for 104 weeks</p>	<p>Spouse: \$64,400 to \$330,000 maximum based on victim's age and gross income</p>	<p>\$25,000 to spouse Optional increased limit</p> <p>\$10,000 to former spouse (if obligation to provide support)</p>

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4) Death Payment <i>(cont'd)</i>	<p><i>Per Dependant:</i> \$27,021 to \$49,777 lump sum payment to each dependant based on dependant's age</p>	<p><i>Per Dependant:</i> 5% of deceased's Income Replacement Benefit, per dependant child, to age 21, or for life if dependant is disabled (or capitalized lump sum) (payable to spouse; payable to dependants only if no spouse) <i>Tort: 5% of deceased's net income for each dependant child</i></p>	<p><i>Per Dependant:</i> Deceased is "head" (or spouse of "head") of a two-parent household: Each child-\$1,000 (initial pmt) plus \$35/week for 104 weeks</p> <p>Deceased is head of a one-parent household: One child - \$5,000 (initial pmt) plus \$145/week for 104 weeks</p> <ul style="list-style-type: none"> For each additional child - \$1,000 (initial pmt) plus \$35/week for 104 weeks 	<p><i>Per Dependant:</i> \$30,588 to \$56,352 lump sum payment based on dependant's age</p>	<p><i>Per Dependant:</i> \$10,000 to surviving dependant Optional increased limit</p> <p>Additional \$25,000 divided equally, if no spouse Optional increased limit</p>

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4) Death Payment <i>(cont'd)</i>	<p>Where no surviving spouse, children receive additional spousal benefit, divided equally</p> <p>Disabled Dependant: Additional lump sum of \$24,888</p>	<p>Where both parents or sole parent are deceased, dependant children are paid the spousal benefit of 50% of each deceased parent's Income Replacement Benefit (IRB), to be shared, until age 21</p> <p>Plus an additional 5% of each deceased parent's IRB for each additional child (beyond the first) totalled and divided equally to age 21, or for life if dependant is disabled</p> <p><i>Tort: Dependants receive the spousal benefits, if no spouse</i></p>	<p>Where both head of household and spouse deceased:</p> <p>One child - \$7,500 (initial pmt) plus \$145/week for 104 weeks</p> <ul style="list-style-type: none"> • For each additional child - \$1,000 (initial pmt) plus \$35/week for 104 weeks • Where there is more than one child, all benefits are added together and divided equally between all children 	<p>Where no surviving spouse, children receive additional lump sum spousal benefit, divided equally</p> <p>Disabled Dependant: Additional lump sum of \$26,565</p>	

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4) Death Payment (cont'd)	<p>No spouse, No Dependants: Non-dependant parent or child \$12,668 to each child or parent</p>	<p>No spouse, No Dependants: \$14,330 to estate</p> <p><i>Tort: No dependants is \$12,220 (to Estate)</i></p>	<p>If deceased is under 21 years and no dependants, \$28,660</p> <p>No dependants but surviving parents or children \$14,330 each to a maximum of \$64,486</p>	<p>Parent(s) Benefit: Where deceased is dependant child: up to \$1,500 depending on child's age</p>	<p>Parent(s) Benefit: \$51,617 paid to surviving parents if victim was minor, or to estate if victim of age</p>	<p>Parent(s) Benefit: \$10,000 for loss of a dependant</p>

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5) Income Replacement Indemnity	<p>90% of net income based on maximum \$85,500 Gross annual income</p> <p>After 180 days Gross Annual Income cannot be less than minimum wage'</p> <p>For catastrophic injuries: Gross Annual Income cannot be less than Industrial Average Wage (Act Provision added Oct 8, 2009)</p>	<p>90% of Net Income based on a maximum of \$82,804 gross annual income; self-employed receive IRB based on lost income or the actual cost of replacement labour to yearly maximum of \$41,028</p> <p>Tort: <i>\$368 per week (total)</i> <i>\$184 per week (partial)</i> <i>Paid for 178 weeks and if unable to hold any employment, paid for life</i> <i>Includes homemaker for first two years</i></p>	<p>75% of average gross weekly earnings minus the weekly total or wage loss payments from all other sources, or \$300 per week (whichever is less)</p> <p>No benefit payable for first seven days</p> <p>Payable for duration of disability, or 104 weeks (whichever is less)</p> <p>WCB, EI and other government insurance or indemnity plans are deductible if the injury results from the negligence of an unidentified or uninsured motorist</p>	<p>90% of net income based on a maximum of \$66,000 gross annual income</p>	<p>As of Sep 1, 2010: 70% of gross weekly income to limit of \$400/week for first 104 weeks, after 104 weeks greater of 70% of gross weekly income or \$185, to max of \$400/week Optional increased limits Optional indexation benefit</p> <p>If an individual entitled to receive IRB on or after age 65: Entitled to IRB for no more than 208 weeks after entitlement. The weekly IRB, before deductions, is multiplied by a factor determined by the number of weeks that have elapsed since the person became entitled (less than 52 weeks – 1.0; 52 weeks or more but less than 104 weeks – 0.8; 104 weeks or more but less than 156 weeks – 0.6; 156 weeks or more but less than 208 – 0.3)</p>

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5) Income Replacement Indemnity (cont'd)	<p>Temporary and part-time earners: During first 180 days, based on gross income for employment held/would have been held</p> <p>After 180 days, based on gross income for full-time or part-time employment that victim could have held as determined by the insurer</p> <p>Non-earners receive an IRI after 180 days based on a full-time employment that the victim could have held, as determined by MPI</p> <p>During the first 180 days, non-earners receive IRI for only the periods of employment that would have been held but for the accident</p>	<p>Same as Manitoba first 180 days-based on held/would have held</p> <p>180 days review based on last two years Seasonal - can pay less than first 180 days Non-seasonal – can't pay less than first 180 days, at least minimum wage</p> <p>Same as Manitoba but reduced based on ability to do activities of daily living</p>	<p>Payment may be extended to age 65</p> <p>Unemployed for more than 6 months in last 12 month period - No Benefits</p>	<p>Temporary or part-time workers based on gross income for employment held during the first 180 days</p> <p>After 180 days, based on gross income for employment that victim could have held as determined by the insurer</p> <p>Non earners receive an IRI after 180 days based on gross income for employment that victim could have held as determined by the insurer Persons who, during the first 180 days after the accident, would have been employed were it not for the accident, or were deprived of employment insurance benefits (formerly called Unemployment Insurance Benefits) will be compensated for a loss of income</p>	<p>\$185/week for non-earners after a 26 week waiting period if completely unable to carry on a normal life</p> <p>Optional indexation benefit</p>

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5) Income Replacement Indemnity <i>(cont'd)</i>	<p>Retirement Income Benefit (RIB) effective on the latter of the claimant's 65th birthday or the fifth anniversary of original entitlement to IRI</p> <p>RIB is calculated on 70% of the claimants net income, based on IRI prior to RIB entitlement, offset by any other pension income; benefit payable for life and indexed annually</p>	<p>Paid to age 65. Pension of 10% of IRB if paid full for two years</p> <p>Money set aside and paid at age 65 or when back to work</p> <p>If senior employed, stepped down by 25% over four years</p>	<p>Prior to age 65, the amount of wage loss indemnity is reduced after the 104th week by an amount not exceeding the amount received under CPP or QPP; minimum time frame is disability duration or 104 weeks</p>	<p>Employed seniors reduced by 25% each year at age 65; no IRI at age 68</p> <p>Seniors on Pension - no IRI</p>	<p>Individuals receiving IRI or non-earner benefits prior to 65th birthday have weekly benefit adjusted (on the latter of 65th birthday or second anniversary of day IRB first received) based on 2% of benefits received, and the number of years of disability</p>

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6) Student Indemnity	<p>For each school year not completed</p> <p>To Grade 8 – \$4,836;</p> <p>Grade 9-12 – prorated amount of \$8,959 payable for each semester or term not completed to a maximum of \$8,959 per school year;</p> <p>Post Secondary: \$8,959 per term to a maximum of \$17,921 per year</p>	<p>For each school year not completed</p> <p>Elementary: \$5,014 per year</p> <p>Secondary: \$4,657 per semester (maximum two per year) to a maximum of \$9,315 per year</p> <p>Post Secondary: \$9,315 per semester (maximum two per year) to a maximum of \$18,630 per year</p>		<p>Each school year not completed</p> <p>Elementary level: \$4,826 per year</p> <p>Secondary school level: \$8,856 per year</p> <p>Post Secondary: \$8,856 per term to a maximum of \$17,711 per year</p>	<p>Per school year missed</p> <p>Up to \$15,000 for lost educational expenses (e.g. lost tuition, books, room and board)</p> <p>After 104 weeks, students over age 16 or graduated within less than one year before the accident eligible for \$320/week if unable to carry on a normal life</p>
7) Substitute Labour Cost For Unpaid Worker In Family Business	<p>Maximum of \$710 weekly first 180 days</p>	<p>Maximum of \$41,028 per year</p>		<p>Maximum of \$805 weekly first 180 days</p>	<p>Additional expenses may be included as part of IRB calculation</p>

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8) Caregiver Weekly Indemnity	Caregivers with dependants receive up to \$540 per week depending on number of children cared for	Caregivers with dependants receive up to \$789 (\$395 for reduced caregiver benefit) per week	Up to \$145 a week to cover the cost of hiring someone to perform household tasks for a maximum of 104 weeks	Caregivers with dependants receive up to \$549 per week depending on number of children	<p>As of Sep 1, 2010: Standard caregiver coverage for catastrophic injuries only; optional for non-catastrophic</p> <p>Caregivers - \$250 for first person in need of care; and an additional \$50 per week for each additional dependant, to reimburse for incurred expenses (max 104 weeks, unless complete inability to carry on a normal life) Optional increased limits Optional indexation benefit</p> <p>No caregiver benefit is payable if eligible to receive and has elected to receive either IRB or non-earner benefit</p>

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9) Caregiver's Weekly Expense (child care)	Dependent Care Expense: Reimbursed up to \$214 per week for additional care; expenses incurred depending on number of persons cared for	Reduced Caregiver Benefit: Reimbursed up to \$395 per week; for additional care-expenses incurred		Up to \$243 per week depending on number cared for	Dependent Care Benefits: Optional Dependent Care Benefit to reimburse additional child care expenses up to \$75/week (first dependent); \$25/week (each additional dependent); maximum \$150/week in total
10) Impairment Benefits	\$142,215 maximum For catastrophic injuries: Lump sum \$224,561 (Act Provision added Oct 8, 2009)	\$218,779 maximum (catastrophic injuries) \$179,126 (all others) Tort: \$158,867 maximum (catastrophic injuries) \$12,220 maximum (all others)		\$225,822 maximum (loss of enjoyment of life, mental suffering, pain)	

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11) Reimbursements	<p>Grief counselling \$2,500 maximum per claimant</p> <p>Critical Care Attendance \$3,700 maximum per claim (Coverage Regulation added Nov 2004)</p>	<p>Grief counselling \$1,250 per family</p> <p>Critical Care Expenses \$3,700</p> <p>Financial counselling \$1,250 (max)</p> <p>Vocational counselling \$625 (max) to spouse</p>			<p>As of Sep 1, 2010: Standard Housekeeping and Home Maintenance coverage for catastrophic injuries only; optional for non-catastrophic</p> <p>Housekeeping and Home Maintenance reimbursement of up to \$100/week</p>
12) Transitional Expense Coverage	<p>For catastrophic injuries: PIPP enhancements (at the Corporation's discretion) up to a lifetime maximum of \$1,044,469 (Act Provision added Oct 8, 2009)</p>	<p>Considered as ex-gratia payment based on the individual circumstances and not included in Part VIII limits.</p>			

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B) THIRD PARTY LIABILITY

TPL	\$200,000	\$200,000	\$200,000	\$50,000	\$200,000
			Priority of claims-claims arising out of injury or death have a priority over claims arising from loss or damage to property to the extent of a 90%/10% split		
UIM	\$200,000 (for ORV only)		\$1,000,000		

C) PHYSICAL DAMAGE – ALL PERILS – PRIVATE PASSENGER VEHICLES

1) Private Passenger Vehicles	\$500 Deductible	\$700 Deductible	Physical damage optional through ICBC and private carriers	Physical damage optional through private carriers	Physical damage optional through private carriers
Inverse Liability Coverage			Compulsory physical damage coverage where at-fault party comes from jurisdiction that prohibits right of recovery (pay cost of repairs to the extent other driver is liable)		