

Title 12: Complications

	Severity Rating
Stroke	6
Cardiopulmonary arrest	6
Traumatic shock (hypovolemic shock)	6
Post-operative shock	6
Coagulopathy	4
Peripheral vascular complications	4
Volkman's ischemic contracture	5
Reflex sympathetic dystrophy	6
Cerebral embolism	6
Pulmonary embolism	6
Traumatic subcutaneous emphysema	3
Paranoid state	4
Myocardial infarction	6
Infection of a wound	3
Post-operative infection	5
Pulmonary edema	6
Kidney failure	5
Pulmonary edema	5
Acute pericarditis	6
Compartmental syndrome	5
Paroxysmal tachycardia	6
Peptic ulcer	4

3088

Draft Regulation

Automobile Insurance Act
(R.S.Q., c. A-25)

Payment of an income replacement indemnity in a single amount

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1), that the Regulation respecting the payment of income compensation entitlement in a single amount, adopted by the Société de l'assurance automobile du Québec and whose text appears below, may be approved by the Government upon the expiry of 45 days following this publication.

The draft Regulation determines the rules and terms to be used by the Société de l'assurance automobile du Québec to determine the amount of the income replacement indemnity that may be paid in a single amount under section 83.22 of the Automobile Insurance Act .

Further information may be obtained by contacting Ms. Linda Bellware, at the Société de l'assurance automobile du Québec, 333, boulevard Jean-Lesage, N-4-

22, C.P. 19600, Québec, G1K 8J6 (tel. (418) 528-3640, fax: (418) 644-0802, E-mail: Linda.Bellware@saaq.gouv.qc.ca).

Any person having comments to make on the draft Regulation is asked to send them in writing, before the expiry of the 45-day period, to the Chairman and Chief Executive Officer of the Société de l'assurance automobile du Québec, 333, boulevard Jean-Lesage, N-6-2, C.P. 19600, Québec, G1K 8J6 (fax: (418) 644-0339).

JEAN-YVES GAGNON,
Chairman and Chief Executive Officer

Regulation respecting the payment of income compensation entitlement in a single amount

Automobile Insurance Act
(R.S.Q., c. A-25, s. 195, par. 34; 1999, c. 22, s. 38, par. 4)

1. The conversion of an income replacement indemnity entitlement into a single payment by the Société de l'assurance automobile du Québec is subject to the following rules and terms:

(1) stability of the victim's medical condition: no improvement or deterioration that would affect the victim's fitness for work can be expected in the short or long term;

(2) application of basic mortality rates used by the Régie des rentes du Québec for the actuarial valuation at 31 December 1994, which were determined from data on death rates for the years 1990 to 1992 supplied by the Institut de la statistique du Québec;

(3) adjustment of mortality rates with dynamic improvement factors used by the Régie des rentes du Québec for the actuarial valuation at 31 December 1994, by applying the following formula:

$$q_x(s, x, y) = q_x(s, x, d) \times \text{fac}_x(s, x)^{(y-d)}$$

where

s: sex, x: age, y: projection year, d: 1991

fac_x(s,x) = dynamic improvement factor by sex, age

(4) in order to reflect the specific experience of death rates for victims receiving an income replacement indemnity from the Société, application of the following correction factors, which vary with the level of anatomophysiological deficit (DAP), to mortality rates calculated above, using the formula:

$${}^{\text{dap}}q_x(s, x) = 1 - \exp(a \times \ln(1 - q_x(s, x)))$$

where

s: sex, x: age

a: correction factor

according to DAP: DAP of 0.00 % to 35 %: 1.046
 DAP of 35.01 % to 75 %: 1.393
 DAP of over 75 %: 2.113
 DAP undetermined: 1.272

(5) application of a net interest rate for the first fifteen years after the date of the calculation corresponding to the most recently available real interest rate at the end of the month on Government of Canada bonds, as published by the Bank of Canada (reference no. B14081), adjusted as follows:

a) addition of 0.25 %;

b) conversion of the resulting nominal interest rate, which is compounded on a semi-annual basis, to the equivalent annual rate;

(6) as of the sixth year, application of an interest rate of 3.25 %.

2. This regulation comes into force on 1 January 2000.

3089

Draft Regulation

Automobile Insurance Act
 (R.S.Q., c. A-25)

Reimbursement of certain expenses — Amendments

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1), that the Regulation to amend the Regulation respecting the reimbursement of certain expenses, adopted by the Société de l'assurance automobile du Québec and whose text appears below, may be approved by the Government upon the expiry of 45 days following this publication.

The draft Regulation prescribes new conditions governing the reimbursement of expenses incurred for personal home assistance so that short-term and long-term assistance requirements be evaluated more accurately, particularly by taking into account the nature and seriousness of the injuries sustained by a victim. The draft Regulation is also intended to simplify the rules governing the reimbursement of expenses incurred for the purchase of a prosthesis or an orthosis intended for the spinal column or lower or upper limbs. Amendments are made to the amounts reimbursable for expenses incurred for the correction of scars and other deformities. Finally, the proposed Regulation provides for the reimbursement of lost salary when victims have to temporarily leave their work to receive medical or paramedical care.

Further information may be obtained by contacting Ms. Francine Boulianne, at the Société de l'assurance automobile du Québec, 333, boulevard Jean-Lesage, S-4-21, C.P. 19600, Québec, G1K 8J6 (tel. (418) 528-3950, fax: (418) 528-1223, E-mail: Francine.Boulianne@saaq.gouv.qc.ca).

Any person having comments to make on the draft Regulation is asked to send them in writing, before the expiry of the 45-day period, to the Chairman and Chief Executive Officer of the Société de l'assurance automobile du Québec, 333, boulevard Jean-Lesage, N-6-2, C.P. 19600, Québec, G1K 8J6 (fax: (418) 644-0339).

JEAN-YVES GAGNON,
 Chairman and Chief Executive Officer