

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

<b>Amending Legislation</b>	<b>Date</b>	<b>Coverage/Topic</b>	<b>MPIC Act/Regulation Reference</b>	<b>Description</b>
S.M. 1998, c. 46 (MPIC Act)	June 29, 1998	Retirement Income Benefit	Starting at Section 101 of the MPIC Act	Retirement Income benefit introduced. IRI senior step down provisions eliminated.  Provides retirement funds for life for those who, due to the MVA, did not have an opportunity to establish retirement savings.  RIB payable after minimum 5yrs IRI and age 65. Based on 70% of full IRI. Offset by pension and retirement savings brought into income by the claimant.
		Lump Sum Indemnities	Section 88(3) & 91(4) of the MPIC Act	Amended student lump sum indemnities to allow proration based semesters within a school year for partial school years missed due to the MVA.
41/2000	April 14, 2000	Permanent Impairment Schedule	Regulation 41/94, Schedule A	Schedule A specifying a claimant's permanent physical and mental impairments and whole body impairment ratings replaced in its entirety.
34/2003	February 18, 2003	Retirement Income Benefit	Regulation 34/2003	New Regulation setting out methods for calculating retirement income benefits related to Section 103 of the Act.
35/2003	February 18, 2003	Determination of Income and Employment	Regulation 39/94, Sections 3 & 7	Amended to include provisions for victims who are self-employed or are shareholders of a Canadian-controlled private corporation.
36/2003	February 18, 2003	Reimbursement of Expenses - Grief counseling, clothing worn at time of accident	Regulation 40/94, Sections 9.1, 10(2) and 31 and 32	Addition of definitions "deceased victim", "eligible survivor" and "psychiatrist"; provisions for grief counseling for eligible survivors. (\$2,500 but since amended via Regulation 71/2013)  Repealed sections related to payment of incurred expenses for cleaning, repairing or replacing clothing worn at time of accident that was damaged. (Coverage under Automobile Insurance Coverage Regulation 290/88R)
37/2003	February 18, 2003	Permanent Impairment Schedule	Regulation 41/94, Section 5(2) and Schedule A, various Sections	Subsection 5(2) [permanent impairment of 5% or less] repealed; Schedule A (Schedule of Permanent Impairments) updated.

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
S.M. 2004, c. 3	June 10, 2004	PIPP dispute resolution system - Claimant Adviser Office (CAO)	Starting at Section 174.1(1) of the MPIC Act	<p>Claimant advisers office introduced.</p> <p>Claimants may voluntarily engage the claimant advisers office to assist them, at no cost to claimant, regarding making application and/or proceeding with an appeal (includes assisting the claimant at mediations - under study)</p>
S.M. 2004, c. 12	June 10, 2004	Death payments Income Replacement Indemnities Permanent Impairment	Section 161 of the MPIC Act	<p>Expands s. 161 to include auto theft and flight from police. Doubles reduction of IRI, death benefit and permanent impairment indemnity in the first year if claimant is convicted of CCC offence listed in s. 161. In the case of permanent impairment indemnity, some relief if claimant has dependants.</p> <p>Reduction of certain PIPP benefits for conviction of specified Criminal Code offences.</p> <ul style="list-style-type: none"> <li>• flight from police officer</li> <li>• theft, where the property stolen is a motor vehicle</li> <li>• take motor vehicle without consent</li> </ul>
190/2004	October 25, 2004	Reimbursement of Expenses - Revised Personal Care Assistance Assessment Tool - Introduction of Critical Care Attendance Coverage	Regulation 40/94, Sections, 2 and 9.2. Schedules A, C & D	<p>Revised personal care assistance assessment entitlement determination tool introduced. (Standards for Reimbursement of the Cost of Personal and Home Care) repealed. Schedules C (Personal Care Assistance Assessment Tool) and D (Personal Care Assistance Scoring Template) added.</p> <p>Provisions for reimbursement of expenses for for up to two persons attending victim who requires critical care. Schedule A (\$3,700 (2014))</p>
S.M. 2005, c. 21	June 16, 2005	PIPP dispute resolution system - Automobile Injury Compensation	Sections 174(1) & (2) and starting at 178(1). Also Sections 184(1)	<p>Allows appeals to the Automobile Injury Compensation Appeal Commission to be heard by one commissioner or a panel of three.</p> <p>Requires an appeal to be made in writing and specifies how notice of hearing and copy of</p>

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

<b>Amending Legislation</b>	<b>Date</b>	<b>Coverage/Topic</b>	<b>MPIC Act/Regulation Reference</b>	<b>Description</b>
		Appeals Commission (AICAC)	and(2) of the MPIC Act	the commission’s decision or reasons is to be given to an appellant.
38/2006	February 24, 2006	Determination of Income and Employment	Regulation 39/94, various Sections throughout, Schedules C, D, E, Tables A & B	Schedule C updated for current income statistics, occupation classifications and average weekly hours worked added. Indexing provision included.  New definitions added, including National Occupational Classification and National Occupational Classification for Statistics (NOC and NOC-S). Schedule C amended. Tables A and B added. Schedule D replaced. Schedule E added.
39/2006	February 24, 2006	Reimbursement of Expenses - Reimbursement of private vehicle use - Clothing wear and tear coverage	Regulation 40/94, Sections 23, 24, 34.1, 35, 36 and Schedule B	Provisions for annual clothing allowances for repair or replacement of clothing due to excess wear or alteration as the result of the use of wheelchair, prosthesis or orthodic device. (Maximum \$900 per year (2014)). Amendments to referencing sections or subsections as a result of amendments.  Section 23 replaced in its entirety (payment of expense incurred by victim for transportation by private vehicle). Section 24 amended by replacing reference to subsection 23(1) with section 23. (Allowance rate is \$0.40 per kilometer (2014))
33/2007	February 23, 2007	Permanent Impairment Schedule	Regulation 41/94, Schedule B	Schedule B, Calculation of Successive Remainders, stating level of specification for decimal rounding to the next highest unit
S.M.2009, c. 9	June 11, 2009	Death payments Income Replacement Indemnities Permanent Impairment	Starting at Section 161(1) of the MPIC Act	Specifying additional motor vehicle related Criminal Code convictions that reduce certain PIPP benefits. <ul style="list-style-type: none"> <li>• criminal negligence causing death while street racing</li> <li>• criminal negligence causing bodily harm while street racing</li> <li>• dangerous operation while street racing</li> <li>• dangerous operation causing bodily harm while street racing</li> <li>• dangerous operation causing death while street racing</li> <li>• operating a motor vehicle while impaired</li> </ul>

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
				<ul style="list-style-type: none"> <li>• impaired driving causing bodily harm</li> <li>• blood alcohol over .08 – causing bodily harm</li> <li>• refuse to supply sample – causing bodily harm</li> <li>• impaired driving causing death</li> <li>• blood alcohol over .08 – causing death</li> <li>• refuse to supply sample – causing death</li> </ul>
S.M. 2009, c. 36 (MPIC Act)	October 8, 2009	Catastrophic Injury Coverage	Various MPIC Act Sections throughout starting with: 70(1), 111(3), 124 (2), 127, 128(1), 129(1.1), 131(2), 137.1(1), 150.1(1), 169(1), 170(2.1), 172(1.1), 175.1, 202.1 and Schedule 4	Catastrophic injury coverage introduced including: <ul style="list-style-type: none"> <li>• Minimum income replacement indemnity based on industrial average wage (\$43,651.40 (2014))</li> <li>• Increased permanent impairment payment (\$233,173 (2014))</li> <li>• Increased personal care monthly maximum (\$4,429 plus \$867 CAT (2014))</li> <li>• Introduction of transitional expense coverage (\$1,084,527 (2014))</li> <li>• Introduction of coordinating authority</li> </ul>
173/2009	October 19, 2009	Permanent Impairment Schedule	Regulation 41/94, various Sections throughout	Permanent impairment schedule amended to support detailed criteria set out in the Act (Bill 36) for determining when a person is catastrophically injured.
125/2010	August 31, 2010	Reimbursement of Expenses - Recognition of nurse practitioners, clinical assistants and	Regulation 41/94, Sections 1.1, 5(a), 8, 9.1, 11, 21, 33, 34	Addition of physician assistants, clinical assistants and nurse practitioners to clause 5(a), section 8 (nurse practitioner qualified only), clause 9.1(3)(a), sections 11, 21, 33 and 34. Addition of occupational therapists to section 11.  Ensures claimants can receive MVA related treatments/therapies and be reimbursed for

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
		physician assistants		related expenses if prescribed by one of the pre-mentioned health professionals. Aligns to provincial health care model.
S.M.2011, c.21	June 16, 2011	Entitlement to PIPP eliminated for certain Criminal Code convictions	Section 161.1 of the MPIC Act	Law and order provision to eliminate access to PIPP for certain Criminal Code convictions and allow recovery of any PIPP benefits paid prior to the conviction: <ul style="list-style-type: none"> <li>• flight from police officer</li> <li>• criminal negligence causing death while street racing</li> <li>• criminal negligence causing bodily harm while street racing</li> <li>• dangerous operation while street racing</li> <li>• dangerous operation causing bodily harm while street racing</li> <li>• dangerous operation causing death while street racing</li> <li>• motor vehicle theft</li> <li>• theft where the property stolen is a motor vehicle</li> <li>• take motor vehicle without consent</li> <li>• Applies if the claimant is convicted in a state or territory of the United States or the District of Columbia in the United States of an offence that is the same as, or similar.</li> </ul>
133/2011	August 19, 2011	Reimbursement of Expenses - Introduction of enhanced reimbursement for catastrophically injured and permanent injuries - updated meal allowance reimbursement	Regulation 41/94, Sections 1, 1.1, 10, 10.1, 27, 43.1 and Schedule B	Amend regulation to extend additional coverage to CAT injured to: <ul style="list-style-type: none"> <li>• Better support continued pre-accident activities and new life requirements (unlimited) <ul style="list-style-type: none"> <li>○ Cottage use and travel</li> </ul> </li> <li>• Extend additional coverage to claimants with PI impairments 20% or greater to reimburse certain expenses to support leisure and recreation activities <ul style="list-style-type: none"> <li>○ Bi annual - ranges from \$500 to \$4,000(CAT) based on PI rating</li> </ul> </li> <li>• Enhance motor vehicle and home adaption provisions <ul style="list-style-type: none"> <li>○ More than one vehicle adaptable</li> <li>○ Purchase of vehicle for CAT (Maximum \$50,000 before adaptations)</li> </ul> </li> <li>• increase meal allowance with indexing provisions added (up to \$41.01 per day)</li> </ul>

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
				(2014))
71/2013	June 3, 2013	Reimbursement of Expenses - Grief counseling	Regulation 41/94, Sections 9.1(3) and 9.1(4)	Amendment to increase grief counseling, add grief counseling travel expenses and make both coverages subject to annual indexing. (\$3,367 each (2014))
72/2013	June 4, 2013	Retirement Income Benefit	Regulation 34/2003, Section 1(c)	Amend definition of "other pension" regarding pension splitting and lump sum RRSP withdrawals as income for RIB.
S.M. 2014, c.15	June 12,2014	Exclude access to PIPP to improve alignment with founding principles	Section 71(2)(b), (c), (d) & 202 of the MPIC Act	<p>These amendments exclude access to PIPP for the following:</p> <ul style="list-style-type: none"> <li>Bodily injuries arising out of accidents involving golf carts and any other vehicle that does not meet provincial and federal safety standards for motor vehicles and is not capable of being registered under <i>The Drivers and Vehicles Act</i>.</li> <li>Accident that occur on a track or other location temporarily or permanently closed to all other automobile traffic, whether or not it is an automobile show, contest, or race, or any other circumstances.</li> </ul>
S.M. 2014, c.15	June 12,2014	Subrogation Clarification	Section 77(1), (2), (3), (4), (5), (6) of the MPIC Act	Recovery (Subrogation) from other insurers is intended to be based on PIPP, not tort compensation
S.M. 2014, c.15	June 12,2014	Align PIPP Benefits with <i>Stay in School Act</i>	Section 70(1), 93, 94 and 96(1) and 96(2) of the MPIC Act	<p>Amendments align <i>The MPIC Act</i> with the revised compulsory school age of 18 rather than 16. The new compulsory school age requires that Manitoba youth under the age of 18 who are of school age must be engaged in school studies or approved programs until they reach age 18 years or complete high school or the equivalent. These claimants now will be entitled to Income Replacement Indemnity compensation based on the Industrial Average Wage on the earlier of graduation from grade 12 or age 18.</p> <p>Claimants will be eligible for a Lump Sum Indemnity for each school year not completed until the earlier of what would have been their date of graduation from grade 12 or</p>

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
S.M. 2014, c.15	June 12,2014	Continue Income Replacement Indemnity for Catastrophically Injured Claimants who have been employed	Section 109.1, Section 110.1(1) and 110.1(2) , Section 117.1(1), 117.1(2) and 117.1 (3) of the MPIC Act	<p>reaching age 18.</p> <p>The MPIC Act is amended for the following:</p> <ul style="list-style-type: none"> <li>• Exempt catastrophically injured claimants from employment determinations after the second anniversary of their accident and</li> <li>• Provide for temporary suspension (versus an end of entitlement) of an Income Replacement Indemnity for catastrophically injured persons who obtain competitive and remunerative employment and for reinstatement of that Income Replacement Indemnity in the event they lose or are unable to sustain the employment. 75% of income earned will be deducted from the Income Replacement Indemnity.</li> </ul> <p>MPI recognizes that catastrophically injured claimants face considerable barriers to obtain and sustain gainful and competitive employment and it is necessary to ensure they are protected in the event they experience future job loss.</p>
S.M. 2014, c.15	June 12,2014	Permit “temporary earners” to access continued income replacement indemnity after the claimant regains the capacity to hold employment	Section 110(3) of the MPIC Act	Previously applied as policy, the intent of this amendment is to provide a “safety net” for all claimants (whether full-time, part-time, or temporary earners) who once they are ready to return to work, find that their pre-employment is lost as a result of factors directly related to the accident.
S.M. 2014, c.15	June 12,2014	Increase death payments to \$13,154 and indexation thereafter	Section 123	Previously applied as policy, upon the death of a claimant due to a motor vehicle accident, and where on the date of death the person has no dependants, each child 18 years of age or older and parent of the deceased is entitled to a death payment of \$13,154, which is indexed on an annual basis.

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
				Previous amount stated in the Act was \$5,000 before indexation.
S.M. 2014, c.15	June 12,2014	Care giver weekly indemnity available when a claimant cares for one or more persons without remuneration	Subsection 132(1)	<i>The MPIC Act</i> is now amended to ensure unemployed claimants (65 years or older) or claimants who have a pre-accident inability to hold remunerative employment, but whose main occupation prior to the accident was caring for other(s) without remuneration, while not entitled to an Income Replacement Indemnity or Retirement Income Benefit in accordance with the legislation, are eligible for the Care Giver Weekly Indemnity benefit.
S.M. 2014, c.15	June 12,2014	Align retirement income replacement benefit entitlement and indexation to July 1st	Section 165(1.1)	<i>The MPIC Act</i> is now amended to align the Retirement Income Benefit entitlement and indexation date to July 1st following the later of the 5 years of Income Replacement Indemnity and the claimant’s 65 <sup>th</sup> birthday.
41/2015	March 30, 2015	Reimbursement of Expenses - Indexing adjustment of Critical Care Attendance Allowance, Clothing Allowance and Cost of Medical Reports supporting Reviews and Appeals	Regulation 40/94 Section 9.2, Section 34.1, Section 43(1), Schedule B	<p>Total aggregate reimbursement limit for expenses in respect of a victim requiring critical care revised from \$3,700 to \$4,470.</p> <p>Maximum amount of reimbursement for the cost of medical report is changed to \$373 and up to 3 reports reimbursed per Review and also Appeal</p> <p>Changes to Clothing Allowance for wear and tear</p> <ul style="list-style-type: none"> <li>• Limit for excess wear or alteration of clothing changed from \$900 to \$1,038 per calendar year.</li> <li>• Limit for clothing worn on the upper body increased from \$300 to \$346</li> <li>• Limit for clothing worn on the lower body increased from \$600 to \$692</li> <li>• Permanent confinement to wheelchair , limit increased from \$900 to \$1,038</li> <li>• Use of an orthotic device, for a period of less than six months, limit increased</li> </ul>



**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Amending Legislation	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
				<p align="center">from \$100 to \$115.</p> <p>Added annual indexing adjustment for amount payable for each of the preceding coverage</p>
61/2015	May 11, 2015	Permanent Impairment - Medical Terminology updates	Various Sections throughout Regulation 41/94 and Schedule A	<p>Technical changes made to medical terminology used in the permanent impairment schedule to better reflect current medical terminology used by practitioners and support consistent application of the permanent impairment indemnity calculation.</p> <p>These amendments reduce ambiguity for medical practitioners, increase transparency, allow for faster turn-around times for the calculation of permanent impairment indemnities, and corrected several typographical errors in the schedule.</p> <p>The amendments do not alter existing definitions, coverage, or indemnity amounts paid to claimants.</p>
S.M. 2015, c.10	June 30, 2015	Care Giver Weekly Indemnity - Compensation to support surviving dependants following the death of the caregiver legal guardian	Section 132.1	<p>The MPIC Act is amended to provide Care Giver Weekly Indemnity (CGWI) is payable to care for surviving dependants following the death of the caregiver legal guardian as if the deceased caregiver legal guardian had survived the motor vehicle accident.</p> <p>Based on 2015 benefit rates, CGWI start at, \$436 per week or \$22,672 for one dependent.</p>

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

<b>Internal Processes Amendments</b>	<b>Date</b>	<b>Coverage/Topic</b>	<b>MPIC Act/Regulation Reference</b>	<b>Description</b>
		Free Fly Zone	N/A	In most cases medication purchased or items provided under the fee agreements do not need prior review and approval.
		Enhanced RCD processing	N/A	A Committee of Mgmt reviews all Residual Capacity Determinations to ensure that they are supported by rehab efforts that have taken place throughout the claim lifecycle.
	December 2010	21 Day Standard for IRI	N/A	First IRI payment issued by the 21 <sup>st</sup> day following claim assignment. This is an interim payment before the amount of Income Replacement Indemnity is fully established.
	February 2011	PI payment of Interest at DOL (Policy Interpretation)	N/A	MPI commenced paying interest calculated from the date of the loss when paying outstanding Permanent Impairment entitlements. Prior to this date it was accrued from the date MPI was able to obtain the medical information necessary to evaluate the claimant's final medical condition.
	February 2011	PI Payment within 14 months	N/A	MPI is committed to making an initial payment within 14 months for Permanent Impairment following claim assignment
	July 2011	Compensable Loss Investigation Report (CLIR)	N/A	Claims that are medical expense claims only that have no plate number assigned to the incident and the injured party is a (most commonly) cyclist, pedestrian, transit passenger. These claims are handled without extended coverage investigation.
	July 2014	Direct Payment of Out of Province Hospital and Emergency billings	N/A	MPI negotiates and makes payment to the out of province Hospital and Medical Services and subsequently submits to MHSC for reimbursement of services covered under the Manitoba Health Act.
	March 2015	Coverage for Mobility Aids	N/A	Coverage will be provided through PIPP when a claimant's pre-motor vehicle accident, medically required wheelchair, scooter, or other mobility aid is damaged as a result of a collision with a motor vehicle and the claimant has sustained a bodily injury.

**Product and Policy Management  
PIPP Value Added Legislation Amendments  
June 28, 1998, to October 8, 2015**

Internal Processes Amendments	Date	Coverage/Topic	MPIC Act/Regulation Reference	Description
	September 2015	Lifeline and pagers/phone charges	N/A	The costs are not considered a rehabilitation expense instead of Personal Care Assistance expense and will no longer be considered part of the monthly Personal Care Assistance entitlement.
		Utilization of advanced technology to solve injured claimant issues	N/A	Technological advances have resulted in PIPP providing a variety of new products to solve injured claimant issues. Examples include the Standing Frame Wheelchair which with a touch of a switch the person is elevated safely to a comfortable standing position to interact with others at work, school or at home. Another example is myoelectric prosthetics. A myoelectric-controlled prosthesis is an externally powered artificial limb that a person controls with the electric signals generated naturally by their own muscles. Hand, wrist and elbow myoelectric components are now available. The cost is many times greater than that of standard prosthetics, but significantly impacts the function and independence of injured claimants.
		All Terrain vehicles may be considered a mobility aide.	N/A	This change allows for the purchase of an ATV to meet the mobility needs of customers who regularly access uneven or rough terrain such as farmers. Meet needs of client of where they live.
		Home modification incorporating technology	N/A	Greater use of technology in home modification to meet claimant needs for independence and safety. Examples include - Auto Door openers; Camera, video and alarm systems; environmental controls; ramps; lifts-ceiling, platforms; elevators. Many of these technologies were incorporated into the Brandon PIPP Home pilot project.