

What happens after the additional year?

If you are entitled to a residual indemnity, you will continue to receive it as long as your gross annual income is lower than the indexed gross income from either:

- the employment you held at the time of the accident, or
- the employment determined for you by the SAAQ on the 181st day after your accident.

Note, however, that your residual indemnity will be reduced by 25% per year as of your 65th birthday. Furthermore, once you turn 67, your indemnity will be reassessed. The SAAQ will contact you at that time.

What happens if I have a relapse?

If you have a relapse that renders you unable to work, you must inform your compensation officer as soon as possible so that your file can be reassessed.

Determined employment in brief

1ST YEAR

Your compensation file is opened

AS OF THE 3RD YEAR

Twenty-four months or more after the accident, the SAAQ determines an employment for you to establish the income you could earn if you returned to the labour market.

Once a decision has been rendered determining an employment for you, you will continue to receive an income replacement indemnity for 12 more months. This is the “additional year.”

AS OF THE 4TH YEAR

After the additional year

You stop receiving an income replacement indemnity. If you are entitled to a residual indemnity, this is when you start receiving it.

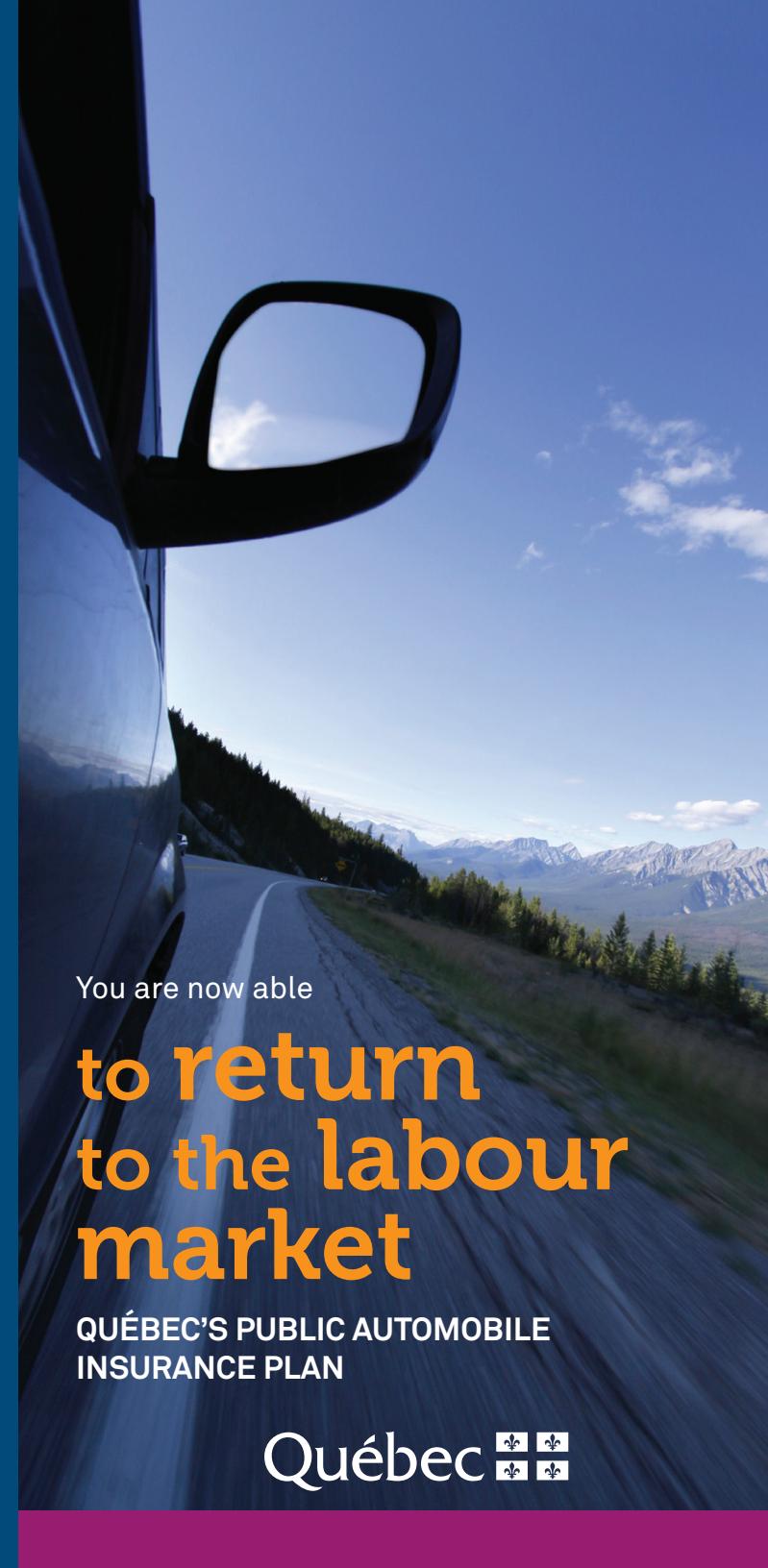


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Société de l'assurance automobile
Québec

Avec vous,
au cœur de votre sécurité

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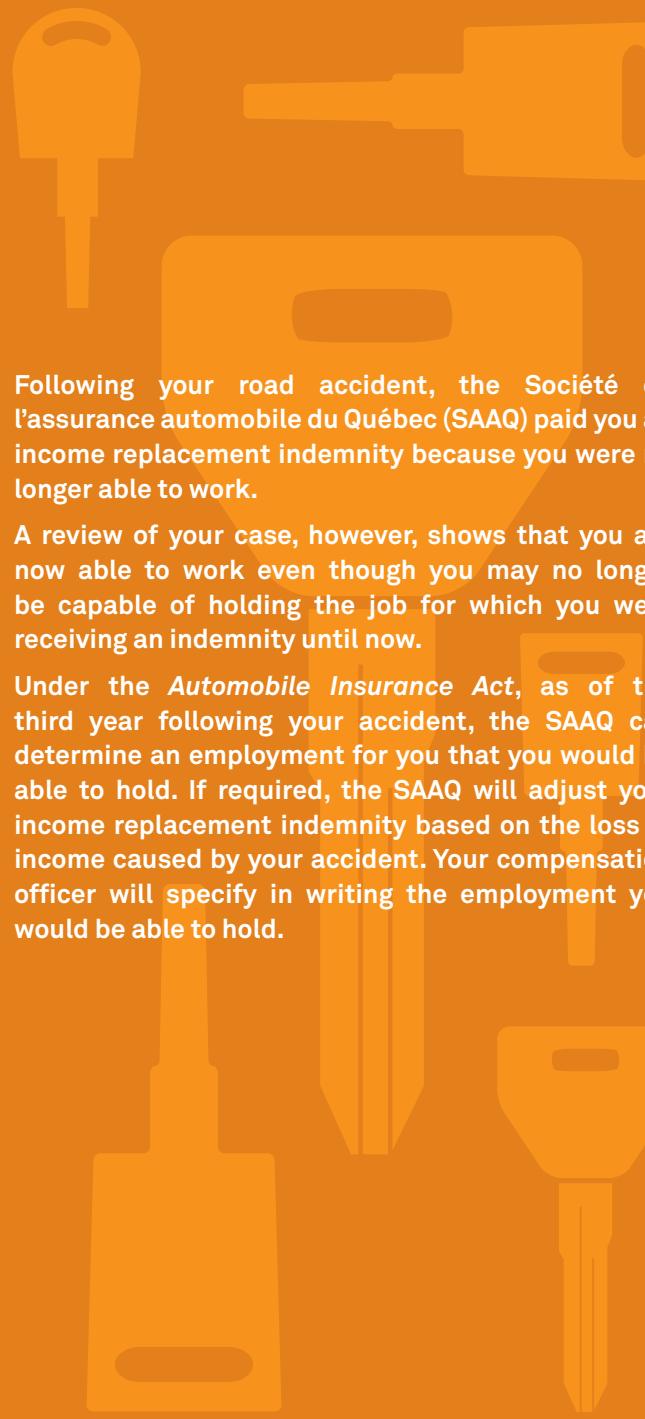


You are now able

**to return
to the labour
market**

QUÉBEC'S PUBLIC AUTOMOBILE
INSURANCE PLAN

Québec



What does “determining an employment” mean?



Determining an employment means identifying work that corresponds to your current abilities in order to establish the income you could earn if you returned to the labour market.

How does the SAAQ go about determining an employment for you?

When determining an employment for you, the SAAQ takes into account the following:

- your training;
- your work experience;
- your physical and intellectual abilities;
- job opportunities in your area;
- the knowledge and skills you acquired through an action plan or a rehabilitation program approved by the SAAQ, if applicable.

Am I required to hold the determined employment?

There is no obligation to do so. The SAAQ’s role is to establish the income that you are capable of earning based on your current abilities in order to compensate for any loss of income caused by your accident. You can therefore hold any other job, or even decide not to return to the labour market.

What is a residual indemnity?

The following example shows how the annual residual indemnity is calculated, taking into account the income replacement indemnity the accident victim was receiving (which in the example below is based on a net income of \$50,829) and the annual net income for the determined employment (which in the example below is based on a gross income of \$40,000).

INCOME REPLACEMENT INDEMNITY	
Net annual income	\$50,829
x 90%	
Income replacement indemnity	\$45,746
NET ANNUAL INCOME FOR THE DETERMINED EMPLOYMENT	
Gross income for the determined employment	\$40,000
Minus an amount equivalent to the deductions normally made on a salary	\$7,537
Net income for the determined employment	\$32,463
ANNUAL RESIDUAL INDEMNITY	
Income replacement indemnity	\$45,746
Minus the net income for the determined employment	\$32,463
Annual residual indemnity	\$13,283

The residual indemnity compensates for any loss of income resulting from your diminished ability to work as a result of your accident.

In the event that the SAAQ determines that there is no loss of income, no residual indemnity will be paid.



What does the term “additional year” mean?

The “additional year” is the 12-month period that begins on the date an employment is determined for you.

What happens if I find a job during the additional year?

If you earn income during the additional year, your income replacement indemnity will be reduced by an amount equal to 75% of the net income of your new employment. Note that you will only be entitled to an indemnity if your gross annual income is lower than the gross annual income used to calculate the income replacement indemnity.

Should you find yourself in any of the following situations during the additional year, you must inform your compensation officer as soon as possible so that your file can be reviewed and your entitlement to an indemnity reassessed:

- Your income changes.
- You find work or change jobs.
- You obtain a diploma.
- Your medical condition related to the accident changes.