

Government Orders

c) Year	DI	L.T.D.
1982	0	0
1983	0	0
1984	1	0
1985	1	0
1986	1	0
1987	1	0
1988	2	0
1989	2	0
1990	2	0
1991	3	0

d) Yes

(e) It is assumed that this question deals with the recovery of overpayments from claimants who failed to report other offsettable income, i.e., CPP and PSSA disability benefits, to the insurer in a timely manner and LTD/DI benefits were therefore not reduced when they should have been.

Once the necessary adjustment is calculated, the employee is given options for recovery of the overpayment. These could depend on how aware the employee was, in advance, of the impending overpayment, as well as the type of agreement they may have previously made with the insurer, in writing, to refund the overpayment. The potential financial hardship for the claimant, at the time, is also considered. All underpayments are promptly refunded to claimants.

(f) No. All medical documents are the property of the insurer. However, upon request from the claimant, or the claimant's legally designated representative, the insurer will: under the DI plan, release the medical reports to the claimant or to a third party designated by the claimant; or under the LTD plan, release medical reports to the claimant's attending physician(s).

(g) Average duration of all claims active at end of year, expressed in months:

Year	DI	L.T.D.
1982	51.42	
1983	50.84	
1984	51.62	
1985	53.19	
1986	55.65	
1987	58.66	
1988	61.21	
1989	63.91	
1990	65.70	50.4 *
1991	67.69	51.6

* This particular data for the L.T.D. plan became available for the first time in 1990.

Average disability benefit expressed as per cent of salary (gross benefit of 70 percent of salary minus any CPP and/or PSSA disability benefits)

Year	DI
1982	51.3 %
1983	52.8
1984	52.4
1985	51.8
1986	50.4
1987	48.3
1988	47.6
1989	45.7
1990	47.3
1991	47.6

Using the same formula as the DI plan, the insurer of the L.T.D. plan has calculated the average L.T.D. benefit, as of September 1992, to be 46 percent of salary.

[Translation]

Mr. Langlois: Mr. Speaker, I ask that the remaining questions be allowed to stand.

The Acting Speaker (Mr. DeBlois): The question enumerated by the parliamentary secretary has been answered. Shall the remaining questions stand?

Some hon. members: Agreed.

GOVERNMENT ORDERS

[English]

NORTHUMBERLAND STRAIT CROSSING ACT

MEASURE TO ENACT

The House resumed consideration of the motion of Mr. MacKay that Bill C-110, an act respecting the Northumberland Strait Crossing, be now read a second time and referred to a legislative committee in the Departmental envelope; and the amendment of Mr. Fulton (p. 15586).

The Acting Speaker (Mr. DeBlois): At the suspension of the debate the hon. member for Cumberland—Colchester had 13 minutes remaining.

Mr. Bill Casey (Cumberland—Colchester): Mr. Speaker, at the conclusion of my remarks before Question Period I was addressing the economics of the fixed link.