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Ms Jo-Anne Holmes Administration Officer Select Committee on Stillbirth Research and Education Department of the Senate PO Box 6100 Parliament House Canberra ACT 2600

By email: stillbirth.sen@aph.gov.au

Dear Ms Holmes,

Thank you for the opportunity to present to the Committee on Thursday, 9 August 2018.

From our reading of the transcript from that Public Hearing, we have determined that there are two Questions on Notice to which we committed to respond with additional information:

- The **compensation avenues** available for parents who have lost a baby, either through stillbirth or in the neonatal period and the discrepancy in damages negotiated or awarded in the various states and territories; and
- Best practice employer responses including paid leave entitlements provided to workers suffering from pregnancy cessation due to miscarriage or stillbirth.

Background – compensation avenues

Where a death results from negligence, those left behind, such as direct family members and potentially others, may be entitled to compensation for their losses flowing from the death.

Negligence occurs where a duty to take reasonable care is owed to the deceased person and this is breached. If that breach or negligence is established, on the balance of probabilities, as the cause of the death, legal liability to pay compensation can arise.

This position applies broadly in many contexts where deaths occur as a result of a failure to take reasonable care including:

- workplaces,
- road use,
- accidents on property owned or managed by a party or statutory authority,
- · deaths from faulty products, and
- resulting from the provision of medical services or treatment.

A health care provider always owes a duty of care to their patient and in the context of a claim arising from death, can owe a duty to other 'third parties' that it would be 'reasonably foreseeable' would suffer injury, loss and damage from the negligently caused death.

There are three broad categories of damages that can be claimed under the common law arising from negligently caused death:

- 1. Loss of dependency on the financial support or domestic and other services provided by the deceased to dependents (usually a spouse and children);
- 2. Damages for a recognised and diagnosed psychiatric injury/mental harm (formerly referred to as 'nervous shock') arising from being at/or witnessing the scene of the event and death or being in a relationship with the deceased covered by the various state / territory legislative provisions (usually family members). A normal grief and emotional reaction to the death is not compensable; and
- 3. Funeral and other expenses arising from the death incurred by the estate of the deceased.

These common law (case made law) entitlements have over time been modified by legislation through the introduction of thresholds, caps and limitations.

The first category of damages for loss of dependency is relevant to the death of an adult leaving behind a spouse, children and other potential dependants. In these circumstances, a claim can be pursued for both loss of dependency and psychiatric injury.

In the case of the death of a baby or stillbirth, the only potentially available claim is to pursue a claim for psychiatric injury (such as for anxiety, depression, adjustment disorder or post-traumatic stress disorder).

Such a claim potentially covers damages for:

- pain and suffering/loss of enjoyment of life arising from the psychiatric injury (also referred to as general damages or non-economic loss); and
- financial losses arising from the psychiatric injury including the cost of past and future treatment and medication, travel expenses relating to this treatment and loss of earnings and loss of earning capacity (also referred to as special damages and economic loss).

As medical negligence lawyers pursuing claims for psychiatric injury for negligently caused death, we have experienced on the one hand a 'pushing up' of damages for psychiatric injury in Victoria, the Australian Capital Territory and New South Wales.

On the other hand, in other states, for reasons including limitations introduced as part of legislative reform in the early 2000s and a more modest approach to general

damages/damages for non-economic loss generally, damages for psychiatric injury are modest and we would say out of keeping with community expectations.

We believe that the damages available in Victoria, the ACT and NSW are more in keeping with the community's increased understanding of the impact of impaired mental health on an individual, their work capacity and ability to contribute to society and the ripple effects on families and the wider community.

In **Attachment 1**, you will find a summary table setting out the various statutory provisions in the various states and territories which illustrates the discrepancies outlined above.

We would submit that damages negotiated or awarded in the range of \$15,000 to \$25,000 for psychiatric injury arising from the death of a baby from established medical negligence is not sufficient or appropriate. We consider that there should be levelling up of the damages awarded to appropriately reflect the extent of the loss and far reaching psychological harm suffered by parents in these situations.

The concern is that the low potential quantum of such damages presents a disincentive for a claim to be pursued and thus a lost opportunity for transparency, accountability and learnings to improve patient care and reduce stillbirths and neonatal deaths.

There are limited other avenues to shed light on poor medical treatment resulting in perinatal the loss of life which include:

- Internal hospital reviews, including root cause analysis;
- Matters and complaints raised with the various state based health complaints bodies and AHPRA;
- Reviews by state based mortality and morbidity committees;
- Coronial inquiries (not currently a process open in the case of stillbirths):

However, other than coronial inquiries, the avenues are generally confidential processes and so their ability to provide individual transparency is limited.

We remind the Committee that broadening the coronial jurisdiction to include stillbirths formed a significant part of Maurice Blackburn's original submission to this inquiry.

Background – best practice employer responses

The transcript from the public hearing, the Chair made the following request:

"We also want to understand leave entitlements and the kind of support that families can receive from their employers. I'm just wondering if you're able to share with us any examples or stories of leave arrangements in relation to any of your clients — what they may have received or accessed or if there's anything you think is important for us to be aware of". (p.36)

Maurice Blackburn believes that the best practice can be seen in the Enterprise Agreement of Ausgrid, as negotiated with the Electrical Trades Union¹.

¹ Refer to CPSU NSW submission to this inquiry. Submission #68. https://www.aph.gov.au/DocumentStore.ashx?id=d951b335-05b6-4d60-9bd1-6f8ffe799646&subId=612898

Section 30.8 of that agreement reads as follows:

"30.8 Cessation of pregnancy - stillbirth and miscarriage

- 30.8.1 Where the pregnancy ceases by way of miscarriage between 12 and 20 weeks gestation then subject to providing a medical certificate:
 - (a) the birth parent will be entitled to six weeks paid special parental leave; and
 - (b) the non-birth parent will be entitled to compassionate leave in accordance with Clause 29 of this Agreement.
- 30.8.2 Where the pregnancy ceases by way of stillbirth after 20 weeks gestation to birth then subject to providing medical certificate:
 - (a) the birth parent will be eligible for 16 weeks paid special leave; and
 - (b) the non-birth parent will be eligible for one week of paid special leave.
- 30.8.3 The leave set out above in this Clause 30.8 may be added to with approved accrued leave including annual leave, personal carer's leave and accrued personal leave."

Maurice Blackburn recommends that the Committee consider advocating for the inclusion of the above section, or equivalent, in the National Employment Standards of the *Fair Work Act* 2009.

In doing so, Maurice Blackburn submits that the learnings from this Inquiry should inform the amount of paid leave that should be included, which balances the needs of both the parents and the employer.

A period of paid special leave will not only be of great assistance and comfort for the parents suffering a miscarriage or stillbirth but will also benefit the workplace bearing in mind the impact on work performance from the psychological impact of such loss. We note the reference in the submission of Leanne Smith to this Inquiry (sub 77) that:

I was not a functioning member of society or the workforce for at least 6 months. I believe that people need to be given sufficient time away from the workforce in the first instance to deal with the emotional and physical turmoil.

We know from our experience that the psychiatric impact of such loss includes loss of concentration and impaired thinking and judgement which can have consequences in the workplace. Parents that we have acted for in relation to peri-natal loss have struggled with impaired work capacity and performance.

A period of paid leave will provide parents with the opportunity to take the time to grieve and adjust to their loss and will maximise the opportunity for a successful return to work.

Thank you again for the opportunity to participate in the Committee's valuable work.

If the Committee identifies any way that Maurice Blackburn might further assist, please do not hesitate in making contact.

Yours faithfully,

Dimitra Dubrow Principal and Head of Medical Negligence Maurice Blackburn

Attachment 1

State-based approaches to damages for psychiatric injury.

State	Legislation or Rule	Threshold / Narrative	Range of Damages
Vic	Section 72 of the Wrongs	Pursuant to s.28LF(1)(c) of the	The cap on damages for non-
	Act 1958 (Vic) provides	Wrongs Act 1958 (Vic), a	economic loss is set out under
	that a duty of care to take	'significant injury' includes loss	s.28G of the Wrongs Act 1958
	care not to cause pure	of a foetus.	(Vic) and is indexed in
	mental harm is owed		accordance with the consumer
	where the defendant	Pursuant to s.28LF(ca), a	price index for the preceding two
	ought to have foreseen	'significant injury' can also be	financial years under s.28H of
	that a person of normal	psychological or psychiatric	the Wrongs Act.
	fortitude might, in the	injury arising from the loss of a	
	circumstances of the	child due to injury to the	As at 15 June 2018 the cap on
	case, suffer a recognised	mother, child or foetus before,	general damages is \$605,067
	psychiatric illness if	during or immediately after	
	reasonable care were not	birth.	Damages are awarded
	taken. Circumstances		depending on the severity of the
	include the nature of the	In other cases of psychiatric	injury.
	relationship between the	injury, the 'significant injury'	
	plaintiff and any person	threshold to recover general	At the time the Bacchus Marsh
	killed, injured or put in	damages is 10% whole person	Hospital perinatal deaths were
	danger.	impairment as assessed under	being scrutinised, we noted that
		the American Medical	damages for families affected by
	Section 73 provides that	Association Guides and the	avoidable stillbirth and neonatal
	the plaintiff is not entitled	Guide to the Evaluation of	death had previously received
	to recover damages for	Psychiatric Impairment (s.11 of	between \$50,000 and \$250,000
	pure mental harm unless	the Wrongs Amendment Act	for their pain and suffering.2
	the plaintiff is or was in a	2015 (Vic).	
	close relationship with the	D 1	
	<u>victim</u> .	Duty not to cause pure mental	
	D 100 F. 4b 10	harm requires development of	
	Pursuant to s.28LE, there	"recognised psychiatric	
	is a restriction on the	illness".	
	recovery of damages for	"Pure mental harm" is harm	
	non-economic loss. A		
	person is not entitled to	other than consequential mental harm.	
	recover damages for non- economic loss in any	mentarnam.	
	proceeding in a court in	Mental harm means	
	respect of an injury to a	"psychological or psychiatric	
	person caused by the	1	
	fault of another person	injury".	
	unless the person injured		
	has suffered 'significant		
	injury'.		
NSW	Section 30(1) of the <i>Civil</i>	No damages may be awarded	The current maximum amount of
NOVV	Liability Act 2002 (NSW)	for non-economic loss unless	damages that may be awarded
	provides that the section	the severity of the non-	for non-economic loss is
	applies to the liability of	economic loss is at least 15%	\$612,500, but the maximum
	the defendant for pure	of a most extreme case	amount is only to be awarded in
	mental harm to the	(s.16(1) CLA).	a most extreme case.
L	montai nami to tile	(0.10(1) OLA).	a most extreme case.

 $^{^2 \, {\}sf See} \, \, \underline{\sf https://www.theage.com.au/national/victoria/bacchus-marsh-hospital-stillbirth-count-rises-to-11-after-fresh-review- \underline{\sf 20160608-gpe3jh.html}$

plaintiff arising wholly or If the severity of the nonpartly from mental or economic loss is at least 15%, nervous shock in then damages are worked out connection with the victim as a proportion of the maximum being killed, injured or put amount that may be awarded for in peril by the act or non-economic loss, pursuant to omission of the s.16. defendant. For example, a rating of 15% Section 30(2)(b) of the would incur a proportion of 1% Civil Liability Act 2002 of the maximum, or \$6,125. (NSW) provides that a However, each amount is to be plaintiff is not able to rounded to the nearest \$500, so recover damages for pure would in effect be \$6,000. mental harm unless the A rating of 34% or higher will plaintiff is a close family member of the victim. incur a proportion of the total of the same value. "Close member of the family" includes a parent For example, a rating of 34%, of the victim. would incur a proportion of 34% of the maximum, or \$208,250, or Section 31 of the CLA with rounding, \$208,500. provides that there is no Upon review of judgments in liability to pay damages NSW, the range of damages for pure mental harm resulting from negligence awarded was between \$36,800 unless the harm consists and \$426,000. of a recognised psychiatric illness. The latter was for injury assessed as being 75% of the Section 32 provides that most extreme case, and was for the defendant does not a near catastrophic level injury. owe a duty to the plaintiff not to cause mental harm unless the defendant ought to have foreseen that a person of normal mental fortitude might, in the circumstances of the case, suffer a recognised psychiatric illness if reasonable care were not taken. The circumstances of the case includes the nature of the relationship between the plaintiff and any person killed. Qld PIRS rating thresholds are Current range of general In Queensland, the Psychiatric Impairment used to determine ISV: damages for those ISVs: Rating Scale (PIRS) is a) Extreme mental a) Extreme mental used to determine the disorder: 31 - 100% disorder: \$100,280 -(ISV of 41 - 65)level of psychiatric injury \$193.500 of a person, which is set b) Serious mental disorder: b) Serious mental disorder: 11 - 30% \$17,590 - \$96,600 out in schedule 6 of the Civil Liability Regulation (ISV of 11 to 40) c) Moderate mental 2014 (Qld). Moderate mental disorder: \$2.820 disorder: 4 - 10% (ISV \$15.600 Part 2 of the Regulation of 2 to 10) d) Minor mental disorder: concerns "mental \$0 - \$1,410.

	T	T	T
	disorders". There are 4 levels: a) Extreme mental disorder b) Serious mental disorder c) Moderate mental disorder d) Minor mental disorder The PIRS rating is then a factor used to determine the Injury Scale Value (ISV) of the injury alongside the following: a) Degree of insight b) Age and life expectancy c) Pain and suffering d) Loss of amenities of life e) Likelihood difficulties would have emerged in any event f) If there is extreme psychological trauma, the	d) Minor mental disorder: 0 – 3% (ISV of 0 to 1)	From our experience, about 95% of clients would qualify as having a moderate mental disorder or below, and therefore be entitled to \$15,000 or less. For a person to be assessed in categories a) and b), their ability to perform activities of daily living and to earn an income would have to be very significantly affected.
	immediate adverse		
	psychological reaction		
WA	The relevant Act is the Civil Liability Act 2002 (WA). Part 1B concerns mental harm.	Damages for non-economic loss are governed by Part 2, Division 2 of the CLA.	Currently if the amount assessed is less than \$21,500 there will be no award for non-economic loss.
	Section 5S provides that the defendant does not owe a duty of care to the plaintiff to take care not to cause the plaintiff mental harm unless the	Pursuant to s.9(1) if the amount of non-economic loss is assessed as not more than Amount A, the net compensation payable will be nil.	If the amount of loss is assessed as being more than \$21,500 but less than \$63,500, damages will note be awarded in excess of the amount assessed over \$21,500.
	defendant ought to have foreseen that a person of normal fortitude might, in the circumstances of the case, suffer a recognised psychiatric illness if reasonable care were not taken.	Pursuant to s.9(2) if the amount assessed is to be more than Amount A but less than Amount C, damages are not to be awarded in an amount that is more than the excess of the amount assessed over amount A.	If the injury is assessed as being above \$85,000, or approximately 20.5% or higher, damages are not to be awarded in an amount that is more than the excess over \$21,500 – (Amount assessed - \$63,500)
	The circumstances of the case include the nature of the relationship between the plaintiff and any person killed, injured or put in peril.	Pursuant to s.9(3) if the amount of loss is assessed to be more than Amount C but less than the sum of Amount A and Amount C damages are not to be awarded in an amount that is more than the	The maximum amount of general damages payable for pain and suffering in the 2018 – 2019 financial year is \$418,000.

Pursuant to s.5T, a court excess of the amount cannot make an award of assessed over the amount personal injury damages calculated as follows: Amount for pecuniary loss for A - (Amount assessed consequential mental Amount C) harm unless the harm consists of a recognised For the financial year ending psychiatric illness. on 30 June 2003 -(a) Amount A is \$12 000; and (b) Amount C is \$36 500. Currently as per the Government Gazette: Amount A: \$21.500 Amount B: \$7,000 Amount C: \$63,500 There is no fixed method of calculation and each case is assessed individually. SA The relevant Act is the Section 52 provides that The maximum would be Civil Liability Act 1936 damages for non-economic $172,500 + (10 \times 6,900) =$ loss may only be awarded if: \$241,500. This would then be (SA). multiplied by the most recent Section 33 provides that (a) the injured person's CPI for September divided by the defendant does not inability to lead a the CPI for September 2002. owe a duty to the plaintiff normal life was significantly impaired to take care not to cause General damages for psychiatric the plaintiff mental harm by the injury for a injury are generally modest and unless a reasonable period of 7 days; or at the lower end and can be person in the defendant's \$15,000. (b) medical expenses of position would have at least the prescribed foreseen that a person of normal fortitude in the minimum have been plaintiff's position might, in reasonably incurred in the circumstances of the connection with the case, suffer a psychiatric injury (indexed in accordance with the illness. Consumer Price In a case of pure mental Index). harm, the circumstances of the case to which the If damages are to be awarded court is to have regard for non-economic loss the injured person's non-economic include: (a) The nature of the loss is to be assigned a relationship numerical value from 0 to 60, between the with 60 being the gravest plaintiff and any conceivable kind of nonperson killed. economic loss. injured or put in peril. 'Mental harm' means impairment of a person's mental condition. Pursuant to s.53. damages may only be awarded for mental harm if the injured person:

	(a) Was physically injured in the accident or was present at the scene of the accident when the accident occurred; or (b) Is a parent, spouse, domestic partner or child of a person killed, injured or endangered in the accident. (Siblings are excluded in this part. This was endorsed by the High Court in King v Philcox [2015] HCA 19)		
	Damages may only be		
	awarded for pure mental		
	harm if the harm consists of recognised psychiatric		
	illness.		
ACT	The Civil Law (Wrongs) Act 2002 ACT. Part 3.2	Case example - Judgement of Supreme Court of ACT	The Court has discretion to award damages for pain and
	governs mental harm	·	suffering taking into account
	claims.	KS and XT [2018] ACTSC 84	previous cases.
	Mental Harm is defined in	First Plaintiff (mother who lost	
	Section 32 as 'impairment of the person's mental	baby) Pain and suffering damages	
	condition'.	assessed at \$230,000 - of	
	Pure mental harm to a	which half attributable to the past (i.e 6 years in total)	
	person is defined as	General damages \$230,000.00	
	'mental harm to the person other than	Interest 15,525.00 Past out of pocket 2,117.05	
	consequential mental	Future out of pocket 11,504.00	
	harm.' Consequential	Past economic loss 79,383.50	
	mental harm means mental harm that is a	Interest 8732.00 Future econ. loss 290,321.30	
	consequence of bodily	Interest 31,935.30	
	injury to the person.	Total \$669,518.15	
	Section 33 says that a	1 οιαι ψουθ,510.15	
	person can claim	Second Plaintiff (father)	
	damages when the 'injury arose completely or partly	Court accepted that he	
	from mental or nervous	suffers/continues to suffer	
	shock.'	major depression to mild to moderate severity, adversely	
	Section 34 says that the	affecting relationships and	
	mental harm or nervous	enjoyment of life.	
	shock must be a		

'recognised psychiatric injury'.

Section 35 says that damages generally (s.35(1)) and Damages for economic loss (s.35(2)) cannot be awardee unless the pure mental harm was a 'recognised psychiatric injury'.

Section 36 extends liability in certain cases and says that where liability relates to an injury caused by a wrongful act or omission by which someone else (A) is killed includes liability completely from mental or nervous shock received by:

- (a) a parent of A
- (b) a domestic partner of A (not relevant in neonatal death)
- (c) Another family member of A if A was killed, injured or put in danger within he sight or hearing of the other family member.

Section 36 (2) says the Court can decide who is party to the action and who is to have conduct of the action and the Court can award damages that it considers proportional to the damage to the plaintiffs resulting from the wrongful act or omission.

Regarding damages for pain and suffering, loss of amenities of life and loss of expectation of life Section 99 says the Court may refer to earlier decisions of that or other courts for the purpose of establishing the appropriate award in the proceedings.

General damages -\$200,000.00 and out of pocket expenses, plus interest. = \$229,373.00 Tas

The relevant Act is the Civil Liability Act (2002) – Part 8

Relevant definitions: s.29

- consequential mental harm means mental harm that is a consequence of a personal injury of any other kind;
- mental harm means impairment of a person's mental condition;
- pure mental harm means mental harm other than consequential mental harm.

Part 8 (except s.31) applies to any claim for damages for mental harm resulting from a breach of duty except civil liability (intentional acts, dust diseases, MVA, workers injuries).

Section 31 says the plaintiff is not prevented from recovering damages merely because the personal injury arose wholly or in part from mental or nervous shock.

Pure Mental Harm

Recovery for pure mental harm arising from shock under s.32 where mental or nervous shock in connection with another person being killed, injured or in peril as a result of act or omission D.

P cannot recover damages for pure mental harm unless

- the plaintiff witnessed the scene, the victim being killed, injured or put in peril or the immediate aftermath of the victim being killed or injured OR - the plaintiff is a close family member. (Close Section 27 – restriction on general damages.

27(1) If the amount of noneconomic loss is assessed to be not more than Amount A, no damages are to be awarded for non-economic loss.

27(2) If the amount of noneconomic loss is assessed to be more than Amount A but not more than Amount B, damages awarded for noneconomic loss are calculated as follows:

Amount awarded = 1.25 x (amount assessed minus Amount A)

27(3) If the amount of noneconomic loss is assessed to be more than Amount B, damages awarded for noneconomic loss are an amount equal to the amount assessed. S.27(4)

Amount A

Amount A = \$4,000 for year ending 30 June 2004

AND

For each

subsequent financial year:

$$A = A_0 \times \frac{C}{D}$$

A = Amount A
Ao = \$4,000
C = CPI for Hobart for March
quarter immediately
preceding the financial year in
which threshold applies
D = values of CPI for March

Amount B

2003 Quarter

Amount $B = Amount A \times 5$

S.27(5)_Provides that if Amount A is not a multiple of \$500 – the amount is to be rounded off to the nearest multiple of \$500, with an amount that is \$250 more than a multiple of \$500 – then it is round off to the next highest.

- 1 July 2018 30 June 2019
 - Amount A = \$5,500
 - Amount B = \$27,500

If the amount of general damages being claimed is between \$5,501 and \$27,500, the award should be calculated as follows:

Amount awarded = 1.25 x (amount assessed - \$5,500).

If the amount of general damages is assessed as being over \$27,500 then it is awarded at the amount it is assessed.

	family member means parent, spouse, child, step child, sibling) Section 33 says that damages for pure mental harm resulting from breach of duty cannot be awarded unless the pure mental harm was a 'recognised psychiatric injury'. Section 34 says that that the defendant does not owe a duty to another person to take care not to cause mental harm unless a reasonable person in the position of the defendant ought to have foreseen that a person of normal fortitude might, in the circumstances of the case, suffer a recognised psychiatric illness if reasonable care were not taken. For pure mental harm circumstances of case include - whether or not the pure mental harm was suffered as a result of a sudden shock (34(1)(2)(a)) and - whether or not there was a pre-existing relationship between P & D. For consequential mental harm circumstances of the case include - circumstances of the case include the nature and extent of the personal injury suffered by the	S.28 provides tariffs for general damages: In determining damages for non-economic loss, a court may refer to earlier decisions of that or other courts for the purpose of establishing the appropriate award in the proceedings. For that purpose, the parties to the proceedings or their counsel may bring the court's attention to awards of damages for non-economic loss in those earlier decisions. In this section – other courts includes a court of any jurisdiction within Australia, including Tasmania.	
NT	defendant s.34(3) Nervous shock claims in	Damages for non-economic	Currently, the maximum amount
IN I	the Northern Territory are governed by Part VII of the Law Reform (Miscellaneous Provisions) Act 1956. Section 25 extends the liability of tortfeasors to include liability for mental	loss are awarded according to the injured person's degree of permanent impairment. Section 26 of the Personal Injuries (Liabilities and Damages) Act provides that the Court must determine the degree of permanent	is declared at \$660,000, however this is subject to change in the near future. Under s. 27(3) of the Personal Injuries (Liabilities and Damages) Act: • If whole personal
	or nervous shock sustained by:	impairment based on evidence from a medical practitioner	impairment (WPI) is held to be >85%, then the

- (a) A parent, spouse or de-facto partner of a person killed, injured or put in peril by a negligent act;
- (b) A child, sibling or half-sibling of a person killed, injured or put in peril but only if they were within sight or hearing at the time the person was killed, injured or put in peril.

Pursuant to section 23, a "parent" is taken to include a biological parent, grandparent, stepparent or person standing in the place of a parent.

A "child" includes a son, daughter, grandson, granddaughter, step-son, step-daughter or person to whom that person stands in the place of a parent.

who has undertaken an assessment in accordance with the "prescribed guides".

Under section 18 of the Act, the prescribed guides are the American Medical Association Guides to the Evaluation of Permanent Impairment. For personal injury claims in the Northern Territory, the appropriate Guides are AMA6 (Chapter 14).

The maximum award for noneconomic loss is Declared by the minister and published in the *Gazette* on or before 1 October each year.

- maximum amount must be awarded;
- If WPI is 15% to 84%, the equivalent percentage of the maximum amount is awarded:
- If WPI is 5% to 14%, the relevant percentage ranges between 2% and 12% of the maximum amount (see *Table under s. 23(3)(c)*).
- If WPI is <5%, there is no entitlement to non-economic damages.

Example: If the Court determines the plaintiff's WPI to be 18% arising from psychological/ psychiatric injury, the plaintiff would be awarded 18% of \$660,000 (\$118,800) for non-economic loss.