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The Office of the Superintendent of Insurance Bulletin

Minor Injury Cap January 21, 2021

Pursuant to regulatory amendments (link below) effective July 1, 2010 the Cap on Minor Injuries must be reviewed annually to reflect changes in the Consumer Price Index (CPI) for Nova Scotia, not seasonally adjusted, as published by Statistics Canada, for the previous calendar year.

To calculate the 2021 minor injury cap in accordance with the regulations, we require the annual average CPI for Nova Scotia in all-items as published by <u>Statistics Canada</u> on January 21, 2021. The annual increase in the CPI was .29% for 2020.

Therefore, the 2021 Minor Injury Cap is the 2020 Cap (\$8,911) adjusted to increase by the 2020 annual percentage change in CPI under all-items for Nova Scotia (.29%).

2020 Cap = \$8,937

Historical injury caps for the effective periods are as follows:	
Effective periods:	Minor Injury Cap Limit:
January 1, 2021 to December 31, 2021	\$8,937
January 1, 2020 to December 31, 2020	\$8,911
January 1, 2019 to December 31, 2019	\$8,768
January 1, 2018 to December 31, 2018	\$8,579
January 1, 2017 to December 31, 2017	\$8,486

Insurance Act Regulation: Section 13 of Automobile Accident Minor Injury

Should you have any questions or concerns please contact this office directly at 902- 424-6331.

Jennifer Calder Deputy Superintendent of Insurance