

The Office of the Superintendent of Insurance **Bulletin 2025-01**

Minor Injury Cap **January 21, 2025**

Pursuant to Section 13 of the [Automobile Accident Minor Injury Regulations](#), the Minor Injury Cap 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.

The 2025 Minor Injury Cap has been calculated based on the annual average CPI for Nova Scotia in all-items as published by Statistics Canada on January 21, 2025. The annual increase in the CPI was 2.31% for 2024.

Therefore, the 2025 Minor Injury Cap is the 2024 Minor Injury Cap (\$10,402) adjusted to increase by the 2024 annual percentage change in CPI under all-items for Nova Scotia (2.31%).

2025 Cap = \$10,642

Historical Minor Injury Caps for the effective periods are as follows:	
Effective periods:	Minor Injury Cap Limit:
January 1, 2025 to December 31, 2025	\$10,642
January 1, 2024 to December 31, 2024	\$10,402
January 1, 2023 to December 31, 2023	\$10,000
January 1, 2022 to December 31, 2022	\$9,300
January 1, 2021 to December 31, 2021	\$8,937

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



David McCarron
Superintendent of Insurance