



Finance and Treasury Board
Financial Institutions Division

1723 Hollis St., 4th Flr
Halifax, NS B3J 1V9
PO Box 2271
Halifax, NS B3J 3C8

Bus: (902) 424-6331
Fax: (902) 424-1298

The Office of the Superintendent of Insurance Bulletin

Minor Injury Cap January 23, 2020

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 2020 minor injury cap in accordance with the regulations, we require the annual average CPI for Nova Scotia in all-items as published by [Statistics Canada](#) on January 22, 2020. The annual increase in the CPI was 1.63% for 2019.

Therefore, the 2020 Minor Injury Cap is the 2019 Cap (\$8,768) adjusted to increase by the 2019 annual percentage change in CPI in all-items for Nova Scotia (1.63%).

2020 Cap = \$8,911

Historical injury caps for the effective periods are as follows:	
Effective periods:	Minor Injury Cap Limit:
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
January 1, 2016 to December 31, 2016	\$8,385

[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.

Paula Boyd
Superintendent of Insurance