

**OFFICE OF THE SUPERINTENDENT OF INSURANCE
PHASE II AUTOMOBILE INSURANCE REFORMS
BULLETIN**

March 28, 2013

Effective April 1, 2013, Phase II of the Automobile Insurance Reforms will be implemented. These include:

- Direct compensation for property damage
- Limited vicarious liability for rental companies
- No-fault diagnostic and treatment protocols for minor injuries under Section B

In addition to those previously approved, the following forms have been created or amended to support these regulatory changes:

- NSPF No. 1 - Standard Automobile Policy
- N.S.E.F. No. 21a - Monthly Reporting Basis Fleet Endorsement
- N.S.E.F. No. 21b - Blanket Basis Fleet Endorsement
- N.S.E.F. No. 44 - Family Protection Endorsement
- N.S.E.F. No. 81 (New) - Garage Family Protection Endorsement
- NS-1 - Notice of Loss & Proof of Claim Form
- NS-1a - Claim for Disability Benefits
- NS-2 - Treatment Plan
- NS-2a - Confirmation of Services Provided
- NS-3 - Progress Report
- NS-4 - Concluding Report
- NS-5 - Referral Form

Samples of the NSPF No. 1 and the Accident Benefits claims forms can be viewed on line at <http://www.novascotia.ca/finance/en/home/insurance/forms.aspx>. All copies of the revised endorsements and forms can be obtained by contacting Informco Inc. (Kami Singh) ksingh@informco.com or (416) 285-3294.

Our office will continue to provide updates of approved forms as they occur. It is expected the legislative and regulatory changes will be 'read in' by industry should the amended forms not be available by April 1, 2013.

Any questions or concerns should be directed to this office at (902) 424-6331 and/or Ms. Jennifer Calder, Deputy Superintendent of Insurance (902) 424-4987 or Calderjl@gov.ns.ca

Douglas Murphy
Superintendent of Insurance