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**Finance and Treasury Board
Financial Institutions Division**

The Office of the Superintendent of Insurance Bulletin

Minor Injury Cap January 31, 2016

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 2016 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, 2016. The CPI was 0.4% for the previous year.

<http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/econ09d-eng.htm>

Therefore, the 2016 Minor Injury Cap is the 2015 Cap (\$8,352) adjusted to increase by the CPI in all-items for Nova Scotia (0.4%)

2016 Cap = \$8,385

For historical data, the minor injury cap for the effective periods are as follows:

Effective periods:	Minor Injury Cap Limit
January 1, 2016 to December 31, 2016	\$8,385
January 1, 2015 to December 31, 2015	\$8,352
January 1, 2014 to December 31, 2014	\$8,213

Insurance Act Regulation: Section 13 of **Automobile Accident Minor Injury**
<http://www.gov.ns.ca/just/regulations/regs/iminor.htm>

Should you have any questions or concerns do not hesitate to contact this office directly at 902-424-6331.

William Ngu
Acting Superintendent of Insurance