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## Finance

*Financial Institutions Division*

### Office of the Superintendent of Insurance Bulletin

January 31, 2013

Based on the recommendations of an independent automobile insurance review, the Nova Scotia Government announced several automobile insurance reforms in November 2011. The *Fair Automobile Insurance (2011) Act* received Royal Assent on December 15, 2011 with key elements to come into force on proclamation.

The first phase of reforms was implemented on April 1, 2012 and included:

- Enhanced “Section B” mandatory no-fault accident benefits
- Prohibited premium increases if no claim is made or repaid by client
- Assistance for volunteer fire departments in recovering costs incurred responding to automobile accidents
- A requirement for automobile insurance legislation and regulations to be reviewed at least every seven years

The second phase of reforms scheduled for proclamation and implementation on April 1, 2013 includes:

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

Regulations to support each of the reforms – direct compensation for property damage, limited liability for rental companies and diagnostic and treatment protocols for minor injuries – are also scheduled to come into effect on April 1, 2013. These regulations will be available on the governments Registry of Regulations website as soon as possible. <http://www.gov.ns.ca/just/regulations/rxaa-l.htm#insu>

Where necessary, the **standard auto policy endorsement forms** have been amended to support the regulatory changes and are effective April 1, 2013. A new package of claims forms is available to support the diagnostic and treatment protocols. Copies of the revised endorsements and forms may be obtained by contacting Informco Inc. (Kami Singh) [ksingh@informco.com](mailto:ksingh@informco.com) or (416)-285-3294.

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 [Calderj1@gov.ns.ca](mailto:Calderj1@gov.ns.ca)

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