

SUPERINTENDENT OF INSURANCE
BULLETIN
JANUARY 8, 2013

I am writing to update you on the status of Phase II Automobile Reforms.

The effective date will be April 1, 2013 for regulations regarding the Automobile Insurance Diagnostic and Treatment Protocols, as well as the regulations relating to the Priority of Payment of Automobile Insurance Policies in Claims involving Rented and Leased Vehicles. We hope that the regulations will be published by the end of January 2013. Once they are published, a notice with a link to their text will be placed on our website at www.novascotia.ca/finance/en/home/insurance.

With respect to a fee structure for services provided under the diagnostic and treatment protocols, we expect to publish a fee schedule on our website after the regulations have been published.

The Office of the Superintendent of Insurance has received several enquiries from industry regarding the anticipated release date of amended standard endorsement and standard policy forms. Some forms require content changes as a result of the legislative and regulatory reforms while others are formatting updates with no change to content or coverage. Government continues to work with the Insurance Bureau of Canada's Atlantic Technical Wording Committee and IBC legal services along with Informco Inc to ensure the standard endorsement forms meet the needs of both industry and consumers while ensuring they are compliant with reforms.

The Office of the Superintendent understands industry releases renewals 60 days prior to the effective date. Rather than delay the release of customer renewals, the Superintendent's Office recommends industry issue renewals as usual. The Office of the Superintendent of Insurance expects industry to '**read-in**' the legislative and regulatory changes to ensure compliance with the April 1, 2013 reforms.

Thank you for your attention to these matters. Please do not hesitate to contact me should you have questions or concerns.

Douglas H. Murphy
Superintendent of Insurance