

The Office of the Superintendent of Insurance Bulletin 2026-01

Minor Injury Cap January 22, 2026

Pursuant to Section 13 of the [Automobile Accident Minor Injury Regulations](#), the Minor Injury Cap 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.

The 2026 Minor Injury Cap has been calculated based on the annual average CPI for Nova Scotia in all-items as published by Statistics Canada on January 19, 2026. The annual increase in the CPI was 2.07% for 2025.

Therefore, the 2026 Minor Injury Cap is the 2025 Minor Injury Cap (\$10,642) adjusted to increase by the 2025 annual percentage change in CPI under all-items for Nova Scotia (2.07%).

2026 Cap = \$10,862

Historical Minor Injury Caps for the effective periods are as follows:	
Effective periods:	Minor Injury Cap Limit:
January 1, 2026 to December 31, 2026	\$10,862
January 1, 2025 to December 31, 2025	\$10,642
January 1, 2024 to December 31, 2024	\$10,402
January 1, 2023 to December 31, 2023	\$10,000
January 1, 2022 to December 31, 2022	\$9,300

Should you have any questions or concerns please contact this office directly at 902- 424-6331.



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