



Justice and
Public Safety

Justice et
Sécurité publique



Financial and Consumer Services

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Office of the Superintendent of Insurance - Bulletin Automobile Insurance Minor Injury Cap - Annual Indexation

On April 1, 2004, the province enacted legislation which limited automobile accident court awards for non-pecuniary (pain and suffering) damages to \$2,500 when an injury was deemed as a minor personal injury. The Cap amount was subsequently reset to \$7,500 and the definition of a minor personal injury revised for accidents occurring on or after October 1, 2014. The Cap amount is indexed by the province's annual average percentage change for the all-items Consumer Price Index of the preceding year, each January 1st.

Minor Injury Cap Amounts by Year are as follows:

Accidents occurring between April 1, 2004 and September 30, 2014	-	\$2,500
Accidents occurring between October 1, 2014 and December 31, 2015	-	\$7,500
Accidents occurring during calendar year 2016 $\$7,500 \times (1.00 - .006)$	-	\$7,455
Accidents occurring during calendar year 2017 $\$7,455 \times (1.00 + .012)$	-	\$7,545
Accidents occurring during calendar year 2018 $\$7,545 \times (1.00 + .018)$	-	\$7,681
Accidents occurring during calendar year 2019 $\$7,681 \times (1.00 + .023)$	-	\$7,858
Accidents occurring during calendar year 2020 $\$7,858 \times (1.00 + .012)$	-	\$7,952
Accidents occurring during calendar year 2021 $\$7,952 \times (1.00 + .000)$	-	\$7,952
Accidents occurring during calendar year 2022 $\$7,952 \times (1.00 + .051)$	-	\$8,358

Minor Injury Cap legislation be viewed in section 254.1 and section 254.2 of the *Insurance Act*.

The *Insurance Act* is available at: <https://www.princeedwardisland.ca/en/legislation/all/all/i>