

OLIVER WYMAN

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12 May 2010

Mr. Doug Murphy
Superintendent of Insurance, Credit Unions & Trusts and Loan Co.'s
Department of Environment and Labour
Province of Nova Scotia
5151 Terminal Road, 7th floor
PO Box 2271
Halifax, Nova Scotia
B3J 3C8

Subject:
Minor Injury Regulation Study

Dear Superintendent Murphy,

Attached, please find the report prepared by Oliver, Wyman Limited on the cost implications of changes to Nova Scotia's Minor Injury Regulation. Our report is presented in two parts: Part I is a summary of our findings; Part II is a more detailed discussion/presentation of our analysis and findings.

We are available to answer any questions that you may have about our report.

Thank you for the opportunity to be of service to you.

Sincerely,



Paula Elliott, FCAS, FCIA



Theodore J. Zubulake, FCAS, FCIA

**Cost Implications of Changes to the Minor Injury
Regulations
Nova Scotia
Part I
Summary of Findings
Prepared by Oliver, Wyman Limited
May 12, 2010**

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MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

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Preface

This report reflects corrections made to the report dated April 27, 2010. Please note that the estimate of the required average premium has been changed from \$699 to \$694.

Introduction

Oliver, Wyman Limited (Oliver Wyman) was contracted by the Superintendent of Insurance for the Province of Nova Scotia to provide actuarial services in regards to possible changes to the Minor Injury Regulations (MIR) that became effective on November 1, 2003 under the "*Automobile Insurance Tort Recovery Limitation Regulations*."

In Part I we provide the background to this study; summarize our key findings; and briefly discuss the data we considered, the methodology we applied, and the key assumptions that we made. We also comment on the uncertainty surrounding our estimates and the limitations of our study. A more detailed discussion and supporting exhibits are presented in Part II.

It is important to note that due to a lack of sufficiently detailed data and the nature of any forecast, the estimates we present in this report are based on numerous assumptions, both explicit and implicit. Our findings are sensitive to these assumptions, and are particularly sensitive to certain of our assumptions – such as the impact that the MIR has had on Bodily Injury coverage claim frequency rates. While we believe our assumptions to be reasonable, to the extent that they prove not to be valid, the actual experience that emerges may be materially different than what we have estimated.

Summary of Key Findings

- The enactment of the current minor injury cap (\$2,500) and definition has reduced private passenger automobile Bodily Injury coverage claim costs¹ by 21% (estimated)².

¹ Unless otherwise noted, the term "claim cost (amount)" as used in this report refers to all amounts paid, plus the allocated adjusting expenses. The amounts paid include General Damages, Special Damages, Punitive Damages, Pre-Judgment Interest, Post-Judgment Interest, Party & Party Costs and any offset for Accident Benefits payments.

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- The proposed changes to the minor injury cap (\$7,500) and definition (more restrictive) will increase the Bodily Injury coverage claim costs by 17%, or a \$24 increase in our estimated required average premium for 2010.
- The required average premium for claims that are expected to occur in 2010 under the current minor injury cap and definition is \$694 (estimated). The required average premium increases by \$24, to \$718 (estimated), for the proposed changes to the minor injury cap and definition. The average street premium for this period is \$800 (estimated).
- Approximately \$69 million (estimate) in additional claim costs would be paid by insurers if all claims (open or closed) that had been subject to the current minor injury cap and definition were to be retroactively paid under the proposed minor injury cap and definition. Approximately \$7 million (estimate) in additional claim costs would be paid by insurers if all open claims as of July 1, 2010 were to be settled based on the new minor injury cap and definition. The estimated additional costs (\$69 million or \$7 million) would be higher if it is the case that a significant number of those that have recently suffered automobile accident injuries are awaiting the results of the Government's review of the MIR before proceeding with claims. Also, the estimated amounts do not reflect additional processing costs that may be incurred by insurers.
- On average, the after-tax return on equity earned by insurers for private passenger automobile insurance in Nova Scotia over the period 2004 to 2008 was approximately 26% (estimate); over the period 1999-2008 was approximately 17% (estimate); and over the period 1997-2008 was approximately 15% (estimate).

² And by a larger percentage if it is assumed that the MIR has also contributed to the decline in Bodily Injury coverage claim frequency that has occurred in Nova Scotia.

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Background

Scope

The Superintendent requested that Oliver Wyman perform the following services:

1. Participate in the design of a new private passenger automobile closed claims study to collect recent data necessary to estimate the impact of changes to the MIR, and to summarize the collected data.
2. Provide an estimate of the impact that the current minor injury cap (\$2,500, not indexed for inflation (CPI)) and definition has had on average private passenger automobile claim costs in Nova Scotia.
3. Provide an estimate of how various changes to the application of the minor injury cap (the amount of the cap and the definition of minor injury) that are under consideration could impact the average private passenger insurance automobile claim costs in the Province. The changes to the minor injury cap considered include:
 - a. changing the current \$2,500 cap, which is not indexed for cost inflation, to either a \$5,000 or \$7,500 cap that is indexed for inflation; or replacing the current \$2,500 cap with a \$5,000 or \$10,000 deductible on non-economic losses for all claimants; or completely eliminating the cap.
 - b. changing the current definition of minor injury to limit the application of the cap to strain and sprain related injuries.
4. Provide an estimate of the average rate adequacy level of private passenger automobile insurance premiums currently charged by insurers in Nova Scotia.
5. Provide an estimate of the change in the adequate average premium as a result of the changes to the minor injury cap that are being considered.

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6. Provide an estimate of the cost implications of retroactively replacing the current minor injury cap and definition with the proposed minor injury cap and definition under the following scenarios:
 - a. applicable to all claims that occurred (closed or open) since the enactment of the minor injury cap, up to July 1, 2010,
 - b. applicable to all open claims as of July 1, 2010.

7. Provide a history of the profit levels achieved by insurers for private passenger automobile insurance in Nova Scotia.

Current Minor Injury Regulations

The labeling and definition of a minor injury is provided in Section 113 of the *Insurance Act*. Exceptions and additional definitions that bear on determining a minor injury are contained in the *Automobile Insurance Tort Recovery Limitation Regulations*. Compensation to claimants for non-economic damages arising from injuries that meet the definition of a minor injury, as per the Act and Regulations, is subject a cap of \$2,500.

Currently, Section 113 of the Insurance Act defines a minor injury as:

"minor injury" means a personal injury that

- (i) does not result in a permanent serious disfigurement,*
- (ii) does not result in a permanent serious impairment of an important bodily function caused by a continuing injury which is physical in nature, and*
- (iii) resolves within twelve months following the accident.*

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Proposed Minor Injury Regulations

Compensation to claimants for non-economic damages arising from injuries that meet the proposed definition of a minor injury will be subject a cap of \$7,500, indexed for inflation.

The current definition of minor injury would be changed as follows:

“minor injury” with respect to an accident, means

(i) a sprain,

(ii) a strain, or

(iii) a whiplash-associated disorder injury,

caused by that accident that does not result in a serious impairment.

1. Closed Claim Study

The costing of changes to the minor injury cap and definition requires the analysis of claim data that is more detailed than that collected under the Superintendent’s Automobile Statistical Plan. The level of detail that is needed is typically provided through special “closed claim studies” (CCS). Since the last CCS for Nova Scotia was performed in 2001 and, hence, is now dated, during the fall of 2009 Oliver Wyman collaborated with the Insurance Bureau of Canada (IBC) to design a new CCS to collect private passenger claimant data. Oliver Wyman and IBC discussed all the data elements to be collected to ensure the data would be sufficient and appropriate for costing possible alternatives to the current minor injury cap and definition. The IBC conducted the study during November 2009 to January 2010. Thirteen companies participated in the study, representing 80% of the market share for the province. The IBC directed the study (including providing the participating insurers the list of claim files to be reviewed) and compiled and validated the data submitted by the insurers. We refer to this new database as the NS 2010 CCS.

The closed claims included in the study were categorized as follows:

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1. claims that occurred between October 1, 2002 to September 30, 2003 (before the minor injury cap was in effect) and are now closed,
2. large claims that occurred in 1999 (also before the minor injury cap was in effect) and are now closed, and
3. claims that were subject to the minor injury cap that occurred in 2005 and are now closed.

Information from 1,565 claimants was collected under Category #1, from 77 claimants under Category #2, and from 508 claimants under Category #3.³

The estimation of the cost impact of changes to the minor injury cap requires a database of closed⁴ private passenger claims that is (a) representative of all private passenger claims in Nova Scotia and (b) not impacted by the minor injury cap and definition. The Category #1 claims are the most recent claims over a twelve-month period prior to the reforms.

However, the Category #1 claims do not include all claims that were incurred between October 1, 2003 and September 30, 2003 as some claims from this period are still open. It is likely that those that are still open are the larger claims that occurred during this period of time. In order not to have a biased database (i.e., with too high a proportion of smaller claims), the Category #2 claims were included to supplement the Category #1 claims.

The Category #3 claims were collected to provide the Superintendent with diagnostic information about claims that have been subject to the minor injury cap.

The IBC provided this data to Oliver Wyman on January 21, 2010. The information included the type of injury suffered by each claimant (as defined by 35 categories of injury that had been created) and the amount paid to each claimant for non-economic damages.

³ In general, "claim" refers to the incident (automobile accident) that resulted in injuries; "claimant" refers to the number of individuals injured. The database indicates approximately 1.60 claimants per claim for Category #2, 1.35 claimants per claim for Category #1 and 1.22 claimants per claim for Category #3.

⁴ Closed claims are required to remove the uncertainty as respects the amounts that will be paid on open claims.

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This CCS data (Categories #1 and #2) served as the basis for our estimation of the cost impact of changes to the minor injury cap and definition.

2. Cost Impact of the Current Minor Injury Cap and Definition

To estimate the cost impact of the current minor injury cap and definition we followed four steps:

1. identified the injury types that meet the current minor injury definition,
2. projected the claim amounts for each of the Category #1 and Category #2 claimants to a common accident date of July 1, 2010,
3. identified those claimants from Category #2 who, based on their injury description, would have been subject to the minor injury cap, and
4. calculated the percentage reduction in the projected claim amounts if the \$2,500 cap had been applied to those identified claimants subject to the minor injury cap.

For the first step we reviewed, for the Category #3 claimants, the types of injuries reported, claim duration, and amount paid for non-economic damages. Based on this review, we identified fifteen injury types representative of claimants who had been subject to the minor injury cap. Specifically, if a claimant suffered one or more of these fifteen injury types, it may be (see step 3) subject to the minor injury cap.

For the second step, we adjusted the amounts paid to each of the 1,565 Category #1 and 77 Category #2 claimants for cost inflation during the period spanning the date of the accident to July 1, 2010. We did so based on the claim severity trend rate that we selected.

For the third step, we selected those Category #2 claimants whose claim settled within a three-and-a-quarter-year period and who had one or more of the fifteen injury types we identified in step 1. We chose a three-and-a-quarter-year period from the time the claim occurred to the time the claim was settled as most representative of claimant injuries that were likely to have resolved within one year.

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For the final step we capped the amount paid out for non-economic damages at \$2,500 for those claimants identified in step 3. We then performed a number of calculations to relate the savings arising from the capping of the claim amounts to the total amount paid. In this calculation we assume the allocated adjusting expense for claimants identified as minor would reduce in the same proportion as the other claim amounts for those claimants.

Based on our analysis, we estimate that the minor injury cap as it is currently applied has resulted in a savings to insurers in private passenger automobile Bodily Injury claim costs of 21%.

A key assumption that we made in estimating the cost impact resulting from the enactment of the current minor injury cap and definition is that claim frequency⁵ was not affected by the enactment of the minor injury cap and definition.

It is quite evident from the historical industry claim data for Nova Scotia that Bodily Injury coverage claim frequency has declined, rather sharply, during the period the minor injury cap and definition have been in place. However, based on our review of the industry-wide claim frequency rate we observe that the Bodily Injury claim frequency rate in Nova Scotia began to decline in 2000, three years before the enactment of the minor injury cap and definition. It is not clear what caused the Bodily Injury claim frequency rate to begin to decline in 2000 and what has caused it to continue to decline through to 2009. It is also unclear from the aggregate industry data that is available the extent, if any, to which the MIR contributed to its decline. However, we note a similar pattern in other provinces (i.e., a decline in Bodily Injury claim frequency before similar reforms were enacted) and in the U.S.

Based on our analysis of the available Nova Scotia data and the claim experience in other jurisdictions, it is our view that the Nova Scotia 2003 reform measures have not had a material effect on the Bodily Injury claim frequency rate. Therefore, our estimate of the cost impact of the current minor injury cap and definition reflects the impact that the minor injury cap and definition have had on the average cost per Bodily Injury claim (claim severity) only.

⁵ The incidence of the number of claims measured against the number of insured vehicles.

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We recognize, however, that others may hold the view that the current minor injury cap and definition have contributed to the decline in Bodily Injury claim frequency that has been experienced in Nova Scotia. We don't rule out the possibility that this may indeed be the case. The implication of assuming that the MIR has contributed to the decline in claim frequency is that the cost savings resulting from the current minor injury cap and definition, and the cost impact of eliminating the cap, are greater than what we estimate.

3. Costing of Changes to the Minor Injury Cap and Definition

Based on a cost analysis and discussion of various alternatives to the current minor injury cap and definition, the Superintendent selected the following option as the *proposed changes* to the minor injury cap and definition.

1. An increase in the minor injury cap from \$2,500 (not indexed) to \$7,500 (indexed).
2. A restriction to the categories of injuries considered to be minor in nature. Based on consultation with the Superintendent, the following seven categories of injuries were selected to be included under the new minor injury cap under consideration:
 - minor neck strains and sprains,
 - moderate neck strains and sprains,
 - minor back strains and sprains,
 - moderate back strains and sprains,
 - minor knee sprains and strains,
 - minor shoulder sprains and strains, and
 - other minor sprains and strains.

As directed by the Superintendent, we use this list of injury types to represent those claimants whose injuries would be defined as minor under the proposed definition for our cost analysis. However, we cannot state with certainty that this set of injury types is representative of the type of injuries (claimants) that actually will be subject to the proposed minor injury definition, should it be enacted.

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To calculate the cost implications of the proposed changes to the minor injury cap and definition, we followed a similar approach as described above in estimating the savings resulting from the current minor injury cap and definition.

For step one, we considered that claimants with one or more of the seven injuries listed above could be (see step 3) subject to the proposed minor injury definition.

For step two, we again adjusted the amounts paid to each of the 1,565 Category #1 and 77 Category #2 claimants for cost inflation during the period spanning the date of the accident to July 1, 2010. We did so based on the claim severity trend rate that we selected.

For the third step, we selected those Category #2 claimants whose claim settled within a three-and-a-quarter-year period and who had one or more of the selected seven injury types based on those identified in step 1. We chose the same three-and-a-quarter-year period that we discussed earlier to maintain consistency among our estimates.

For the final step we capped the amount paid out for non-economic damages at \$7,500 for those claimants identified in step 3. We then performed a number of calculations to relate the savings arising from the capping of the claim amounts to the total amount paid. In this calculation we assume the allocated adjusting expense for claimants identified as minor would reduce in the same proportion as the other claim costs for those claimants.

Based on our analysis we estimate the cost impact of changing from the current \$2,500 minor injury cap and definition to a \$7,500 cap with the more restrictive minor injury definition as defined by the Superintendent is a 17% increase in Bodily Injury coverage claim costs.

We further estimate that with these changes in the application of the minor injury cap, the percentage of Bodily Injury coverage claimants that would be subject to the cap would reduce from 74% to 57%.

A key assumption that we make in estimating what the cost impact will be for changes to the minor injury cap and definition is that claim frequency will not be affected.

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We also assume that the higher \$7,500 cap will not become a target settlement amount.⁶ To show the sensitivity of this assumption, should it be the case that all claimants subject to the proposed minor injury definition receive the full amount of the cap, \$7,500, the percentage increase in Bodily Injury coverage claim costs increases from 17% to 24%.

In general, the indexing feature of the new \$7,500 cap should serve to stabilize claim cost savings over time (i.e., the indexing will mitigate the erosion of the savings due to cost inflation).

We followed a similar approach for estimating the cost implications for the other options to the current minor injury cap and definition that were being considered. The following table presents these findings:

Percentage Change in Bodily Injury Coverage Claim Costs

Alternatives Considered	Current Minor Injury Definition		Proposed Minor Injury Definition	
	Award Up to Cap	Award at Cap	Award Up to Cap	Award at Cap
\$2,500 cap	-	-	+8%	+9%
\$5,000 cap	+7%	+11%	+13%	+16%
\$7,500 cap	+12%	+22%	+17%	+24%
\$5,000 deductible	+4%		+4%	
\$10,000 deductible	-12%		-12%	
Full tort	+27%		+27%	

⁶ By target settlement amount we mean that all minor injury claimants receive the full amount of the cap. We note that the NS 2010 CCS showed that payments for non-economic damages were less than \$2,500 in a number of cases – suggesting that the \$7,500 cap would not become a target for all future claims.

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4. Current Average Rate Adequacy

In estimating the current average rate adequacy level of private passenger automobile insurance premiums in Nova Scotia, we used (a) the Industry-wide private passenger (excluding farmers) automobile insurance data through to June 30, 2009 for Nova Scotia that was reported to the General Insurance Statistical Agency (GISA) and compiled and published by the IBC and (b) Nova Scotia private passenger automobile expense information for 2008 collected by the IBC through a voluntary survey of insurers that it conducts.

We estimated the current average rate adequacy by:

- (a) estimating the average premium that insurers will need to charge to provide for expected average claim costs and loss adjustment expenses⁷ arising from automobile accidents that are expected to occur in 2010⁸ (under the current minor injury cap and definition), operating expenses, and a target after-tax Return on Equity (ROE) of 12%,⁹

and comparing this to:

- (b) our estimate of the average premium that insurers will be charging in 2010 (reflecting recently implemented or currently pending rate changes of which we are aware, and no other rate changes).¹⁰

We selected an average operating expense ratio (to premium) of 27.9% based on the results of the 2009 IBC expense survey. We assumed that 50% of the general expenses are fixed (i.e., do not vary with size of premium) and increase with inflation at a rate of 2% per annum.¹¹ Note that in selecting an operating expense ratio of 27.9% we have implicitly

⁷ Including allocated and unallocated claim adjustment expenses, and a provision for the health levy.

⁸ Referred to as “accident year 2010.”

⁹ We refer to this as the “required average premium.”

¹⁰ We refer to this as the “average street premium.”

¹¹ We applied the 50% assumption to the weighted average fixed expense amount of \$81, which we calculate based on the IBC 2009 Automobile Expense Survey Industry Report of 10.1% for these other expenses, and an average written premium

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assumed the average expense ratio for all insurers operating in Nova Scotia is accurately captured by the IBC survey and will not change in 2010.

We included a provision for profit based on a target after-tax ROE of 12%, an assumed 2010 income tax rate of 34%, a premium to surplus ratio of 2 to 1, and a pre-tax return on investment (ROI) on operating cash flow and surplus of 3% and 6%, respectively.¹²

We estimate the required average premium for 2010 (under the current minor injury cap and definition) to be approximately \$694, for all coverages, per insured private passenger automobile.

Our estimate of the average street premium for 2010 is based on the private passenger automobile average written premium for first half of 2009 reported by GISA/IBC for all coverages combined. As reported by GISA, the average written premium per private passenger vehicle in the first half of 2009 for all coverages (combined) is \$794.

We estimate the average premium that insurers will be charging in 2010 (reflecting recently implemented or currently pending rate changes of which we are aware, the expected replacement of older model vehicles with newer vehicles, and no other rate changes) for policies covering accidents that are expected to occur in 2010 to be \$800¹³.

As a result, we estimate that average premiums currently charged in Nova Scotia for private passenger automobiles to be higher than our estimate of the required average premium by 15 percent, or approximately \$106 per vehicle. With approximately half a million private passenger vehicles in Nova Scotia, this average higher amount of \$106 per vehicle would equate to approximately \$50 million in higher premium for this one-year period.

of \$800 ($\$81 = 10.1\% * \800). If the \$81 amount is too high, then this means our estimate of the required average premium is too high and vice versa. This is further discussed in Part II.

¹² These profit assumptions were at the request of the Superintendent. Different assumptions would lead to different results.

¹³ The average written premium of \$800 is based on an average written date of January 1, 2010 and includes an average overall rate level change of -1.6% implemented in 2009 (as estimated by the Nova Scotia Utility and Review Board), as well as an allowance for rate group drift as estimated by VICC for its 2009 CLEAR table. To the extent that part of the -1.6% overall rate level change is included in the average written premium for the first half of 2009, we may have understated the average written premium of \$800.

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However, we note that the actual street premium that will be charged by insurers during this period may be higher or lower than our estimate. This is because some insurers may have subsequently received approval for rate changes; some policyholders may change to insurers that charge higher or lower premiums; or policyholders may make changes to the vehicles that they drive, the insurance coverage that they purchase, or some other characteristic that affects the premium that they pay by more or less than what we have estimated.

5. Estimated Required Premium – Proposed Minor Injury Regulation

As described above, we estimate that the proposed changes to the minor injury cap and definition will result in an increase in average Bodily Injury coverage claim costs of 17%.

Based on our estimate of the required average premium for 2010 of \$694 (under the current minor injury cap and definition), the same operating expense ratio assumption (27.9%), and the same provision for profit (based on an ROE of 12%, a premium to surplus ratio of 2 to 1, and a ROI on operating cash flow and surplus of 3% and 6%, respectively), and the estimated 17% increase in Bodily Injury coverage claim costs, we estimate the required average premium for 2010 would be \$718, for all coverages combined, per private passenger automobile under the proposed changes. This is an increase of \$24 (or 3%) over our estimate of the current required average premium of \$694, and it is \$82 (about 10%) less than our estimate of the average street premium of \$800.

We followed a similar approach to estimate the required average premium for 2010 for the other options to the current minor injury cap and definition that were considered. The following table presents the change to the Bodily Injury required average premium:

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Alternatives Considered	Current Minor Injury Definition		Proposed Minor Injury Definition	
	Award Up to Cap	Award at Cap	Award Up to Cap	Award at Cap
\$2,500 cap	-	-	\$11	\$12
\$5,000 cap	\$10	\$16	\$18	\$23
\$7,500 cap	\$17	\$31	\$24	\$34
\$5,000 deductible	\$5		\$5	
\$10,000 deductible	-\$17		-\$17	
Full tort	\$73		\$73	

6. Retroactive Application

We estimated the additional claim amounts that would be paid by insurers if the proposed changes to the minor injury cap and definition were applied retroactively under the following scenarios:

- a. applicable to all claims that occurred (open or closed) since the enactment of the minor injury cap, up to July 1, 2010,
- b. applicable to all open claims as of July 1, 2010.

Due to the lack of detailed claim data we made a number of assumptions in arriving at our estimates. Our approach was as follows:

- We used the data from the 2010 NS CCS to estimate the percentage of claimants that would be minor under both the current and new minor injury definitions.
- We used the industry-wide historical accident half-year data through to June 30, 2009 to estimate the number of open claims as of July 1, 2010, and estimated how many of these open claims would be minor under both the new and current definitions.

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- We calculated the additional claim amount per minor injury claimant due to the change in the minor injury cap and definition based on the 2010 NS CCS, and adjusted this to a per claim basis.

Based on these assumptions and calculations that we made, we estimated the following total additional claim amounts would be paid.

- a. *If all* claims that had been subject to the current minor injury cap and definition are to be paid under the proposed \$7,500 cap and definition, regardless of whether the claim is currently open or closed: \$69 million.
- b. If all open claims as of July 1, 2010 are to be paid under the proposed minor injury \$7,500 cap and definition: \$7 million.

If it is the case that a significant number of those that have recently suffered automobile accident injuries are awaiting the results of the Government's review of the MIR before proceeding with claims, then our estimated additional costs (\$69 million or \$7 million) would be too low. To show the sensitivity of our estimates to the potential for additional claims being reported, we also estimated what the additional costs would be if the number of claims is higher than what we currently estimate by 5%, 10% or 15% for the three year period ending June 30, 2010. The results are that our \$69 and \$7 million estimates would be higher by \$3.5 million (5% increase in claims), \$7 million (10% increase in claims), and \$10 million (15% increase in claims).

We note that the above estimates do not provide for insurance company processing expenses. In addition, we do not include any provision for pre-judgment interest as it is unclear whether or not pre-judgment interest would apply. Should the retroactive application of the proposed minor injury cap be subject to pre-judgment interest, then our estimates would need to be increased.

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7. Historic Profitability

The premium that insurers charge, coupled with the investment income that they earn, should provide for (a) the payment of claims and associated expenses, (b) operating expenses, and (c) a reasonable amount of profit. To the extent that the premium charged plus investment income earned exceeds claim and claim related expense costs, and operating expenses, by more than what would be considered a reasonable amount of profit, the premium charged would be considered excessive. Conversely, to the extent that the premium charged plus investment income earned does not result in what would be considered a reasonable amount of profit (after paying for claim and claim related expense costs, and operating expenses), the premium charged would be considered inadequate.

The following table presents our estimates of the after-tax return on equity (ROE) earned by insurers on private passenger automobile insurance written in Nova Scotia for each of accident years from 1997 to 2008¹⁴:

Accident Year	After-Tax ROE	Accident Year	After-Tax ROE
1997	5%	2003	38%
1998	3%	2004	33%
1999	-8%	2005	29%
2000	-5%	2006	26%
2001	0%	2007	22%
2002	9%	2008	25%

- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the five-year period 2004 to 2008 to be approximately 26%.

¹⁴ We note that these estimated ROE's are on an accident year basis and are based on our estimates of the insurance companies' aggregate claim experience by accident year. As such, these estimated ROE's are not the same as the aggregate ROE's reported by insurance companies in their financial statements (which are on an accounting year basis). Accident year refers to the claims that occurred in a particular twelve-month period.

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- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the ten-year period 1999 to 2008 to be approximately 17%.
- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the twelve-year period 1997 to 2008 to be approximately 15%.

These findings are based on:

- GISA's reported ultimate loss and loss adjustment expense ratio as of December 31, 2008 and includes a provision for the Health Levy. These loss ratios are 89%, 93%, 105%, 110%, 95%, 76%, 55%, 55%, 53%, 56%, 59% and 55% for accident years 1997 to 2008, respectively; an average of 56% for the last five years.
- IBC's estimated private passenger automobile expense ratios based on its survey of insurers in Nova Scotia at 27.9%, 27.3%, 38.7%, 26.9%, 26.9%, 24.2%, 25.7%, 26.4%, 29.4%, 27.9%, 28.6% and 28.7% for years 1997 to 2008, respectively; an average of 28% for the last five years.
- The (pre-tax) investment income rate of return, income tax rate and premium to surplus ratio for automobile insurers in Nova Scotia for 1997 to 2008 reported in the annual P&C-1 statements, representing all lines of business and provinces.

Caveats and Limitations

1. The cost impacts presented in this report are appropriate for the year in which the product changes are made. Following the year of implementation, absent any other changes, we would expect that economic forces would impact insurance claim costs in the Province and the expected premium savings.

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2. The conclusions contained in this report may not be applicable to any specific insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings. We believe that our findings are reasonable for the insurance industry as a whole, but may not be appropriate for any individual insurance company. We have not audited, verified, or reviewed this data for reasonableness, accuracy, or consistency, as it is outside the scope of our study. In the event material errors are found in this data, our findings may need to be revised.
3. The data that serves as the basis for the findings presented in this report is from information published by the General Insurance Statistical Agency (GISA) that has been compiled by the Insurance Bureau of Canada (IBC) and the recently completed closed claim study.
4. The closed claim study reflects only a sampling of Nova Scotia private passenger automobile insurance claims, and, as such, is subject to sampling error; that is, the sample may not reflect the true population of Nova Scotia private passenger automobile insurance claims.
5. As is the case for any closed claim study of this nature, the assignment of the type of injury code and amount of compensation paid by category of damage is based upon the judgment of the claim adjuster who reviewed the claim file. While efforts were made to ensure consistency in the process, nevertheless, the category of injury and allocation of claim amounts are subject to inconsistencies in the application of those judgments. The application of different judgments may lead to different conclusions.
6. The closed claim study data was provided by the participating insurance carriers. We did not independently examine the data other than to inspect for internal consistency. We are not aware of any material data errors that would affect our findings. However, should the data prove to be inaccurate or incomplete, our findings and conclusions may need to be revised.
7. Our findings relate to the private passenger automobile line of business and are not meant to be applicable to any other lines of business.

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8. In addition to the assumptions we have stated, other assumptions that are typical for an actuarial study of this nature are made that underlie the calculations and results presented herein.
9. The conclusions are projections of the financial consequences of future contingent events and are subject to uncertainty. There may have been abnormal statistical fluctuations in the past, and there may be such fluctuations in the future. Due to the inherent uncertainties, actual costs and premiums may vary significantly from our estimates. Thus, no assurances can be given that the actual experience for Nova Scotia will not ultimately differ from the estimates contained herein.
10. Unanticipated changes in factors such as judicial interpretation of the definition of “minor injury,” jury decisions, legislative actions, claim consciousness, claim management, claim settlement practices, and economic conditions may significantly alter the conclusions.
11. These caveats and limitations notwithstanding, the conclusions represent our best estimate of the cost implications and premium impacts of the changes to the minor injury cap and definition that are under consideration.

Closing

This report was prepared by Paula Elliott, FCAS, FCIA and Ted Zubulake, FCAS, FCIA, MAAA of Oliver Wyman. They may be contacted at paula.elliott@oliverwyman.com or ted.zubulake@oliverwyman.com.

**Cost Implications of Changes to the Minor Injury
Regulations
Nova Scotia
Part II
Discussion of Analysis and Findings
Prepared by Oliver, Wyman Limited
May 12, 2010**

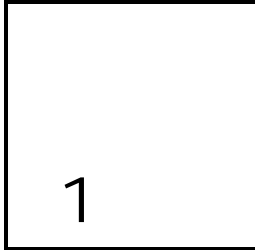
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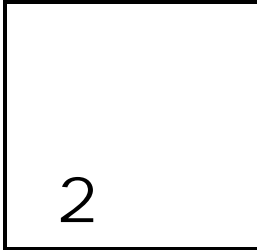


Introduction

In Part II of our report we discuss our analysis (methodology, assumptions, calculations, and supporting exhibits) and findings (cost estimates and sensitivities) in greater detail.

We present Part II in the following sections:

1. Introduction
2. The Nova Scotia 2010 Closed Claim Study
3. Cost Impact of the Current MIR
4. Cost Impact of the Proposed Change to the Current MIR and Other Alternatives to the Current MIR
5. Current Average Private Passenger Automobile Insurance Rate (Premium) Adequacy in Nova Scotia
6. Estimated Required Average Premium Under the Proposed Change to the Current MIR
7. Cost Impact of Retroactively Applying Changes to the Current MIR
8. Historical Profitability of Private Passenger Automobile Insurance in Nova Scotia
9. Caveats and Limitations
10. Closing
11. Appendix



The Nova Scotia 2010 Closed Claim Study

Discussion

The costing of changes to the minor injury cap and definition¹ requires the analysis of claim data that is more detailed than that collected under the Superintendent's Automobile Statistical Plan. The level of detail that is needed is typically provided through special "closed claim studies" (CCS). Since the last CCS for Nova Scotia was performed in 2001 and, hence, is now dated, during the fall of 2009 Oliver Wyman collaborated with the Insurance Bureau of Canada (IBC) to design a new CCS to collect private passenger automobile claimant data for the Bodily Injury coverage. Oliver Wyman and IBC discussed all the data elements to be collected to ensure the data would be sufficient and appropriate for costing possible alternatives to the MIR. The IBC conducted the study during November 2009 to January 2010. Thirteen companies participated in the study, representing 80% of the market share for the province. The IBC directed the study (including providing the participating insurers the list of claim files to be reviewed) and compiled and validated the data submitted by the insurers. We refer to this new database as the NS 2010 CCS.

The Bodily Injury closed claims included in the study are categorized as follows.

Category #1: Claims that occurred between October 1, 2002 to September 30, 2003 (before the MIR was in effect) and are now closed.

Category #2: Large claims that occurred in 1999 (also before the MIR was in effect) and are now closed.

¹ For the remainder of this report we collectively refer to the current minor injury cap and definition as the Minor Injury Regulation, or MIR.

Category #3: Claims that were subject to the MIR that occurred in 2005 and are now closed.

Information from 1,565 claimants was collected under Category #1, from 77 claimants under Category #2, and from 508 claimants under Category #3.²

The estimation of the cost impact of changes to the MIR requires a database of closed³ private passenger claims that is (a) representative of the all private passenger claims in Nova Scotia and (b) not impacted by the MIR. The Category #1 claims are the most recent claims over a twelve-month period prior to the enactment of the MIR.

However, the Category #1 claims do not include all claims that were incurred between October 1, 2003 and September 30, 2003 as some claims from this period are still open. It is likely that those that are still open are the larger claims that occurred during this period of time. In order not to have a biased database (i.e., with too high a proportion of smaller claims), the Category #2 claims were included to supplement the Category #1 claims.

The Category #3 claims were collected to provide the Superintendent with diagnostic information about claims that have been subject to the MIR.

The IBC provided this data to Oliver Wyman on January 21, 2010. The information includes the type of injury suffered by each claimant (as defined by 35 categories of injury that had been created) the amount paid to each claimant for non-economic and economic damages; along with claims settlement costs. This CCS data (Categories #1 and #2) serves as the basis for our estimation of the cost impact of changes to the MIR.

We present a summary of the information collected under the NS 2010 CCS below. The survey instructions, survey questions, description of injury types, and collected information in greater detail are included in Appendix A of this report.

Summary of Claimant Profile

Category #1: Closed Claims that Occurred Between October 1, 2002 and September 30, 2003

- 1,565 claimants
- The average claimant to claim ratio was 1.35 to 1
- 45% of the policyholders were from the Halifax-Dartmouth region

² In general, “claim” refers to the incident (automobile accident) that resulted in injuries; “claimant” refers to the number of individuals injured. The database indicates approximately 1.60 claimants per claim for Category #2, 1.35 claimants per claim for Category #1 and 1.22 claimants per claim for Category #3.

³ Closed claims are required to remove the uncertainty as respects the amounts that will be paid on open claims.

- 46%/54% male/female split of the claimants
- 54%/46% married/single split of the claimants
- 69%/31% employed/not employed split of the claimants (31% not employed includes children)
- 11% of the claimants under age 20
- 44% of the claimants between ages 30 to 49
- 93% of the claimants deemed not at-fault
- 97% of the claims were settled by the parties and 1% by mediation
- 58% of the claimants had legal representation
- The average non-pecuniary award was \$13,228
- The average total indemnity award was \$20,137 (this includes the \$13,228)
- The average claim adjustment expense was \$2,010
- The average total indemnity award for claimant cases that settled within one year following the accident occurrence was \$6,789, representing 41% of the claimants.

Category #2: Large Closed Claims that Occurred in 1999

- 77 claimants
- The average claimant to claim ratio was 1.60 to 1
- 48% of the policyholders were from the Halifax-Dartmouth region
- 47%/53% male/female split of the claimants
- 66%/34% married/single split of the claimants
- 79%/21% employed/not employed split of the claimants (21% not employed includes children)
- 9% of the claimants under age 20
- 52% of the claimants between ages 30 to 49
- 80% of the claimants deemed not at-fault
- 65% of the claims were settled by the parties and 29% by mediation
- 94% of the claimants had legal representation
- The average non-pecuniary award was \$48,036
- The average total indemnity award was \$159,319 (this includes the \$48,036)
- The average claim adjustment expense was \$20,643
- The average total indemnity award for claimant cases that settled within one year following accident occurrence was \$10,336, representing 9% of the claimants

Category #3: Closed Claims that Occurred in 2005

- 508 claimants subject to the minor injury cap and definition
- The average claimant to claim ratio was 1.22 to 1
- 45% of the policyholders were from the Halifax-Dartmouth region
- 44%/56% male/female split of the claimants
- 55%/45% married/single split of the claimants

- 73%/27% employed/not employed split of the claimants (27% not employed includes children)
- 11% of the claimants under age 20
- 48% of the claimants between ages 30 to 49
- 95% of the claimants were not at-fault 99.8% (507 of 508) were settled by the parties and 1 by mediation
- 9% of the claimants had legal representation
- The average non-pecuniary award was \$1,533
- The average total indemnity award was \$2,038 (this includes the \$1,533)
- The average claim adjustment cost expense was \$325
- The average total indemnity for claimant cases that settled within one year following accident occurrence was \$1,689, representing 78% of the claimants

We note the following.

1. Only 9% of the minor injury claimants (Category #3) had legal representation – as compared to 58% of the Category #1 claimants and 94% of the Category #2 claimants.
2. The average non-pecuniary award for the minor injury claimants (Category #3) was \$1,533 – well below the \$2,500 cap that was in effect.

Summary of Claimant Injuries

Category #1: Closed Claims that Occurred Between October 1, 2002 and September 30, 2003

- Most claimants reported more than one injury type. On average, each claimant reported 2.2 injury types.
- The following injury types were the most commonly reported. (The percentages are percentages of the 1,565 claimants.)
 - Mild Neck Strain & Sprain (S&S) - 49%
 - Moderate Neck S&S - 27%
 - Mild Back S&S – 38%
 - Moderate Back S&S - 20%
 - Other S&S - 10%
 - Minor Shoulder Injury – 21%
 - Minor Knee Injury – 6%
 - Minor Lacerations – 8%

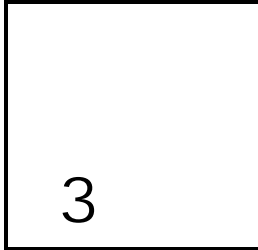
- The following were the more severe injuries reported. (The percentages are percentages of the 1,565 claimants.)
 - Deaths – 0.5%
 - Amputation of a Major Limb – 1 claimant reported
 - Permanent Loss of a Sense – 1 claimant reported
 - Internal Organ Injuries – 0.6%
 - Serious Burns – 3 claimants reported
 - Permanent Disfigurement – 0.7%
 - Chronic Pain – 3%
 - TMJ (without jaw) Disorder - 2%

Category #2: Large Closed Claims that Occurred in 1999

- Most claimants reported more than one injury type. On average, each claimant reported 5 injury types.
- The following injury types were the most commonly reported. (The percentages are percentages of the 77 claimants.)
 - Mild Neck S&S – 21%
 - Moderate Neck S&S - 40%
 - Mild Back S&S – 14%
 - Moderate Back S&S - 36%
 - Other S&S - 16%
 - Shoulder Injury -25%
 - Knee Injury - 25%
- The following were the more severe injuries reported. (The percentages are percentages of the 77 claimants.)
 - Deaths – 1%
 - Permanent Loss of a Sense – 1 claimant reported
 - Internal Organ Injuries – 8%
 - Permanent Disfigurement – 5%
 - Permanent Brain Injuries – 3%
 - Quadriplegia – 1 claimant reported
 - Chronic Pain – 25%
 - TMJ (without jaw) Disorder - 10%

Category #3: Closed Claims that Occurred in 2005

- Most claimants reported more than one injury type. On average, each claimant reported 1.8 injury types.
- The following injury types were the most commonly reported. (The percentages are percentages of the 508 claimants.)
 - Mild Neck S&S – 59%
 - Moderate Neck S&S - 6%
 - Mild Back S&S - 44%
 - Moderate Back S&S - 4%
 - Other S&S-11%
 - Shoulder Injury - 23%
 - Knee Injury -6%
- The following were the more severe injuries reported. (The percentages are percentages of the 508 claimants.)
 - Internal Organ Injuries – 1 claimant reported
 - Permanent Disfigurement – 0.4%
 - TMJ (without jaw) Disorder – 1 claimant reported



Cost Impact of the Current MIR

Beginning in November 2003 individuals suffering what were defined as a “minor injury” as a result of an automobile accident caused by another driver could collect at most \$2,500 under the at-fault driver’s Bodily Injury coverage. In this section we present our estimate of the impact that the enactment of the current MIR has had on claim costs paid out by insurers under the Bodily Injury coverage.

General Methodology

We based our estimate of the impact that the MIR has had on Bodily Injury claim costs in Nova Scotia on (1) information provided from the Automobile Statistical Plan⁴ (ASP) (as of June 30, 2009), and (2) information provided in the NS 2010 CCS. We used the ASP data to measure how the average amount paid for Bodily Injury claims has actually been reduced as a result of the MIR. We used the NS 2010 CCS to determine an expectation of how the average amount paid for Bodily Injury claims should have been reduced as a result of MIR.

The ASP data, as a basis for estimating the cost impact of the MIR, is limited. While the ASP data reveals how Bodily Injury claim costs (claim severity and claim frequency) have changed since the enactment of the MIR, the data does not tell us the extent to which the MIR – specifically - caused the changes that have occurred.

The NS 2010 CCS, as a basis for estimating the cost impact of the MIR, is also limited - in two respects. First, it provides an expectation of how the MIR should have impacted average Bodily Injury Coverage claim amounts (claim severity); it does not reflect what

⁴ See later discussion of the ASP in Section 8.

the actual impact has been. Second, it provides no expectation as to how the MIR may (if at all) impact the number of Bodily Injury claims reported (claim frequency).

ASP Data

Under this approach we essentially determined what the average Bodily Injury claim costs were in Nova Scotia before the MIR was introduced, what they were following the introduction of the MIR, and compared the two to measure the cost impact of the MIR. However, year-to-year changes in Bodily Injury claim costs are subject to statistical fluctuation and the effects of other forces. As much as possible, the effect of these factors must be identified and quantified in order to isolate the impact of the MIR. We did so through what is referred to as regression analysis.

Based on the available ASP data through to June 30, 2009, we estimated the ultimate losses, loss cost per vehicle (ultimate losses per insured vehicle), average claim size (or severity), and claim frequency rate (number of claims per insured vehicle) by accident half-year under the Bodily Injury coverage for private passenger automobiles (excluding farmers) insured in Nova Scotia. We discuss how we arrived at these estimates later in this report.

We then performed an exponential regression analysis on the estimated loss costs, average claim costs, and average claim frequency by accident half-year. In doing so we included parameters for time, seasonality, and the enactment of the MIR in November 2003. The latter parameter provides a measure of the impact of the MIR on Bodily Injury claim costs.

We performed the regression analysis over the time period spanning July 1, 2000 to June 30, 2009. We chose this time period since (1) it includes historical data both before and after the November 2003 reforms (in order to remove the effect of statistical fluctuation) and (2) the second half of 2000 represents the point at which Bodily Injury claim severity and claim frequency reached their peaks during the fifteen-year period from 1994 to 2009. We also excluded from consideration the data points for the second half of 2003 and first half of 2004. The reported claim costs during the period immediately following the enactment of the MIR may not be truly reflective of its actual impact. We also excluded the accident half year 2008-1⁵, as we found this data point to be an outlier⁶ (unusually low).

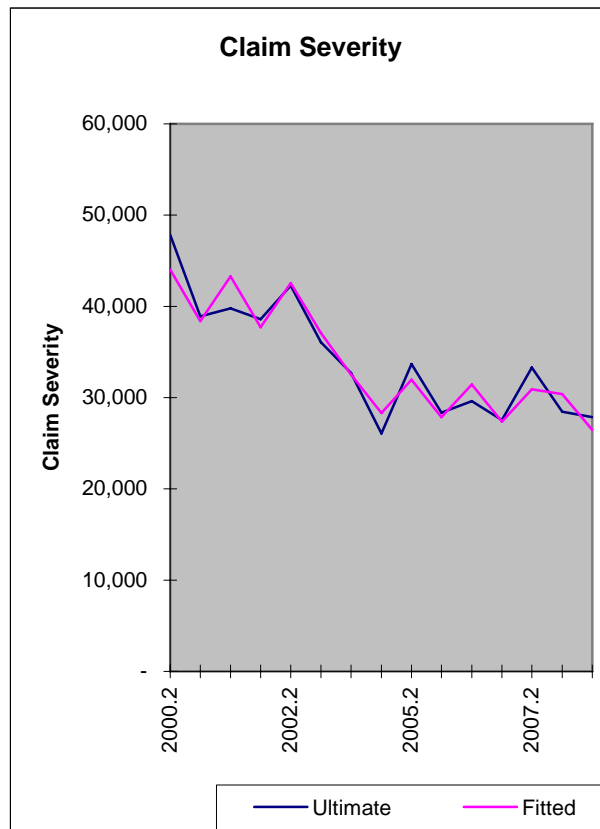
Based on the regression analysis that we performed, we estimate the average cost per Bodily Injury claim to have declined by 21% as a result of the MIR.

⁵ We refer to the first half of an accident year as XXXX-1 and the second half as XXXX-2.

⁶ Our finding is the same with or without the inclusion of the 2008-1 data point.

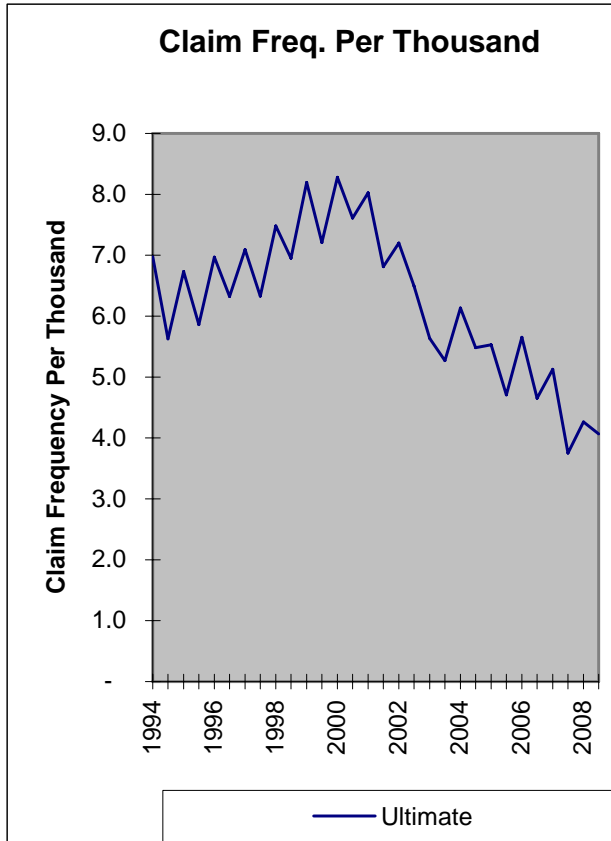
One of the statistical tests that we performed to validate the results of the regression analysis is referred to as the standard T-test.⁷ We found that the T-test indicates the enactment of the MIR is significant for the average claim cost (severity), but not for the average claim frequency.

The graph below shows the actual (estimated) Nova Scotia Bodily Injury severity data and fitted severity data resulting from the regression analysis. We estimate that most of this decline is due to the MIR. Some of this decline is due to other forces impacting Bodily Injury average claim costs (which we collectively refer to as “trend”), and these are discussed later in this report.



The fact that the reform parameter for frequency is not significant, as indicated by the T-test, is further supported by our observations about the data. The graph below shows the actual (estimated) Nova Scotia claim frequency data.

⁷ The T-test measures whether the results of the parameter being tested (in this case the enactment of the MIR) are significant (reliable).



From the above graph one can see that the Bodily Injury claim frequency rate in Nova Scotia began to decline in 2000, three years before the enactment of the minor injury cap and definition. Other provinces (and the US) have experienced similar patterns.

We, therefore, take the position that the MIR has not had a material effect on the Bodily Injury claim frequency rate in Nova Scotia. That is, the decline in claim frequency that has occurred since the enactment of the MIR is primarily attributed to the forces that caused Bodily Injury claim frequency to begin to decline three years prior to the MIR.

Included in Appendix B, is our summary of the historical claim count frequency rates for Bodily Injury in Ontario, Alberta, Nova Scotia, New Brunswick and Newfoundland & Labrador that depict this pattern of declining frequency rates both before and after the respective reforms.

We note that this assumption that we made – that claim frequency⁸ was not materially affected by the enactment of the MIR – is key to our estimate of the cost impact resulting from the enactment of the MIR. We recognize, however, that others may hold the view

⁸ The incidence of the number of claims measured against the number of insured vehicles.

that the MIR has contributed to the decline in Bodily Injury claim frequency that has been experienced in Nova Scotia. One could rationalize that (a) the decline in claim frequency that that was observed beginning in the second half of 2000 was attributed to policyholders being “afraid” to submit a claim in fear of large premium increases or policy cancellations, (b) the MIR caused claim frequency to continue to decline as claimants became less inclined to pursue claims for minor injuries (or simply settled them with the at-fault driver without involving the insurance companies), (c) the effect of the MIR on claim frequency was realized gradually over a period of years, (d) the decline in the economy has resulted in fewer miles being driven which in turn has caused claim frequencies to continue to decline, and (e) the uncertainty surrounding the court challenge of the cap has cause injured claimants to temporarily hold off the filing of their claims. We don’t rule out the possibility that this may indeed be the case. In fact, we had previously held a similar position.

The implication of assuming that the MIR has contributed to the decline in claim frequency is that the cost savings resulting from the current minor injury cap and definition, and the cost impact of eliminating the cap, are greater than what we estimate.

NS 2010 CCS Data

We use the NS 2010 CCS to confirm the reasonableness of our findings based on the ASP data, and to provide us with data consistent with the results of the ASP data approach that can be used for other desired costings.

Under this approach (of using the NS 2010 CCS), we began with a representative sample of claims that occurred before the enactment of the MIR, determined those claimants within the sample that would be subject to the MIR, determined the amount actually paid to those claimants under the Bodily Injury coverage⁹, reduced the amounts actually paid to reflect the \$2,500 cap, and compared the reduced amounts against the amounts actually paid.

More specifically, to estimate the cost impact of the MIR under this approach, we followed four steps:

1. identified the injury types that meet the current minor injury definition,
2. projected the claim amounts for each of the Category #1 and Category #2 claimants to a common accident date of July 1, 2010,
3. identified those claimants from Category #2 who, based on their injury description, would have been subject to the minor injury cap, and

⁹ The NS 2010 CCS Category #1 and #2 claimant experience data includes Bodily Injury coverage (97.4%), Uninsured Motorist coverage 2.6%), and Underinsured coverage (0.0%). We include all the data in our analysis of the cost savings.

4. calculated the percentage reduction in the projected claim amounts if the \$2,500 cap had been applied to those identified claimants subject to the minor injury cap.

For the first step we reviewed, for the Category #3 claimants, the types of injuries reported, claim duration, and amount paid for non-economic damages. Based on this review, we identified fifteen injury types representative of claimants who had been subject to the minor injury cap. Specifically, if a claimant suffered one or more of these fifteen injury types, it may be (see step 3) subject to the minor injury cap.

The following are the fifteen injury types.

1. Other Fracture(s)
2. Neck strain or sprain – Mild
3. Neck strain or sprain – Moderate
4. Back strain or sprain – Mild
5. Back strain or sprain – Moderate
6. Knee injury – Minor
7. Knee injury – Other
8. Shoulder injury – Minor
9. Shoulder injury – Other
10. Other strain or sprain-Minor
11. Other strain or sprain – Other
12. Concussion
13. Contusion
14. Minor laceration(s), burn(s), or just "shaken up"
15. All other injuries¹⁰

For the second step, we adjusted the amounts paid to each of the 1,565 Category #1 and 77 Category #2 claimants for cost inflation during the period spanning the date of the accident to July 1, 2010. We did so based on the claim severity trend rate that we selected

For the third step, we selected those Category #2 claimants whose claim settled within a three-and-a-quarter-year period and who had one or more of the fifteen injury types we identified in step 1. We chose a three-and-a-quarter-year period from the time the claim occurred to the time the claim was settled as most representative of claimant injuries that were likely to have resolved within one year. (See discussion below.)

For the final step we capped the amount paid out for non-economic damages at \$2,500 for those claimants identified in step 3. We then performed a number of calculations to relate the savings arising from the capping of the claim amounts to the total amount paid. In performing these calculations we assumed the allocated adjusting expense for claimants

¹⁰ The "all other injuries" injury type refers to any injury not defined by the other 34 injury type definitions in the NS 2010 CCS.

identified as minor would reduce in the same proportion as the other claim amounts for those claimants. In addition, we assumed that the party & party costs would reduce at half the rate of the savings for all the other loss amounts, for those claimants identified as minor

Based on our analysis, we estimate that the MIR has resulted in a savings to insurers in private passenger automobile Bodily Injury claim costs of 21%.

Consideration of the Resolved Within One-Year Stipulation

To meet the definition of a minor injury claim under the MIR, the claim must be “resolved” within a one-year period¹¹. Unfortunately, when a claimant’s injury is resolved can not be gleaned from information in claim files – hence it is not available from the NS 2010 CCS.

Instead, we adjusted the body of claims that we determined to be minor injury claims based on injury types only by considering the span of time between when the injury (accident) occurred and when the claim was closed (settled)¹² – as we expect there to be some relationship between the duration of a claim and when a claimant injury is resolved. We did so by testing the sensitivity of our findings to claim duration. We found that our estimated percentage savings on Bodily Injury claim costs to be approximately 5% for the subset of the identified minor injury claims with claim duration of one year. The estimated savings increases as the claim duration increases. The estimated savings became 14% when we increased the claim duration to two years, 20% (three years), 21% (three and a quarter years), 23% (four years), 25% (five years), and 26% (seven years). We chose 3.25 years as a reasonable duration period as it resulted in a savings estimate that is in-line with our findings based on the ASP data.

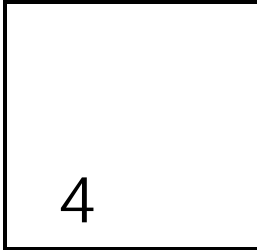
Sensitivity to Selected Severity Trend Rate

We applied a claim severity trend rate of -1.7% per annum to project the past claim amounts to a common average accident date of July 1, 2010. The rationale for this selected severity trend rate is presented later in this report. We find that our estimated 21% savings remains unchanged with a 0% severity trend rate and increases to +22% based upon a +1% severity trend rate.

In Appendix C we present data statistics supporting our cost estimate based on the NS 2010 CCS.

¹¹ The full definition of “resolves” can be found in the Automobile Insurance Tort Recovery Limitation Regulations made under Section 5, 113B and 113C of the Insurance Act.

¹² We refer to this as “claim duration.”



Cost Impact of the Proposed Change to the Current MIR and Other Alternatives to the Current MIR

Current Minor Injury Regulations

The labeling and definition of a minor injury is provided in Section 113 of the *Insurance Act*. Exceptions and additional definitions that bear on determining a minor injury are contained in the *Automobile Insurance Tort Recovery Limitation Regulations*. Compensation to claimants for non-economic damages arising from injuries that meet the definition of a minor injury, as per the Act and Regulations, is subject a cap of \$2,500.

Currently, Section 113 of the Insurance Act defines a minor injury as:

- (a) "minor injury" means a personal injury that
 - (i) does not result in a permanent serious disfigurement,
 - (ii) does not result in a permanent serious impairment of an important bodily function caused by a continuing injury which is physical in nature, and
 - (iii) resolves within twelve months following the accident.

Proposed Changes to the Minor Injury Regulations

Based on a cost analysis and discussion of various alternatives to the current MIR, the Superintendent selected the following option as the *proposed changes* to the MIR.

1. An increase in the minor injury cap from \$2,500 (not indexed) to \$7,500 (indexed).
2. The current definition of minor injury would be changed as follows:
 - (a) "minor injury," with respect to an accident, means

- (i) a sprain,*
 - (ii) a strain, or*
 - (iii) a whiplash-associated disorder injury,*
- caused by that accident that does not result in a serious impairment.*

Other Alternatives Under Consideration

The Superintendent also asked that we estimate the cost implications of the following other alternatives to the current MIR.

- Maintaining the current cap up to \$2,500, with the same change in the definition of minor injury noted above.
- Increasing the cap to \$5,000, with no change in the definition of minor injury claim.
- Increasing the cap to \$5,000, with the same change in the definition of minor injury claim as noted above.
- Increasing the cap to \$7,500, with no change in the definition of minor injury claim.
- Increasing the cap to \$7,500 with the same change in the definition of minor injury claim as noted above.
- Replacing the current minor injury cap and definition with a \$5,000 deductible applicable to all non-economic damage awards.
- Replacing the current minor injury cap and definition with a \$10,000 deductible applicable to all non-economic damage awards.
- Eliminating the current minor injury cap and definition and re-instituting full tort for such injuries.

Estimating the Cost Impact of the Proposed Change in the Cap Amount and Minor Injury Definition - Discussion

Based on consultation with the Superintendent, the following seven categories of injuries (that are separately identified in the NS 2010 CCS) were selected as being representative of the proposed minor injury definition¹³:

- minor neck strains and sprains,
- moderate neck strains and sprains,
- minor back strains and sprains,
- moderate back strains and sprains,
- minor knee sprains and strains,

¹³ This is another key assumption. We cannot state with certainty that this set of injury types is indeed representative of the type of injuries (claimants) that actually will be subject to the proposed minor injury definition, should it be enacted.

- minor shoulder sprains and strains, and
- other minor sprains and strains.

For consistency, we used the same claim duration period, 3.25 years, we used in estimating the cost impact of the current MIR. While the proposed minor injury definition does not include the one-year period for the injury to resolve, the intent of the proposed change is to restrict, not broaden, the definition of minor injury. Hence, lengthening the claim duration period (for purposes of our analysis) would not seem reasonable.

Because there is no actual Nova Scotia claim experience under the proposed \$7,500 minor injury cap and definition, we cannot use the ASP data to estimate the cost impact as we did in estimating the cost impact of the current MIR. Instead we used the NS 2010 CCS study data to estimate the cost impact of the proposed MIR in much the same way as used the NS 2010 CCS data to perform an alternate estimation of the cost impact of the current MIR as we described in Section 3.

That is, we:

1. identified the injury types that meet the proposed minor injury definition,
2. projected the claim amounts for each of the Category #1 and Category #2 claimants to a common accident date of July 1, 2010,
3. subjected the projected claim amounts for each of the Category #1 and Category #2 claimants deemed to have met the proposed minor injury definition to the proposed \$7,500 minor injury, and
4. compared the net projected claim amounts from step #3 to the corresponding projected claim amounts under the current MIR described in Section 2.

From this, we estimate the cost impact of changing from the current \$2,500 minor injury cap and definition to a \$7,500 cap with the more restrictive minor injury definition as defined by the Superintendent is a 17% increase in Bodily Injury coverage claim costs.

We further estimate that with these changes in the application of the minor injury cap, the percentage of Bodily Injury coverage claimants that would be subject to the cap would reduce from 74% to 57%.

A key assumption that we made in estimating what the cost impact will be for changes to the minor injury cap and definition is that claim frequency will not be affected. We discussed this key assumption in Section 3.

We also assumed that the higher \$7,500 cap will not become a target settlement amount.¹⁴ To show the sensitivity of this assumption, should it be the case that all claimants subject

¹⁴ By target settlement amount we mean that all minor injury claimants receive the full amount of the cap. We note that the NS 2010 CCS showed that payments for non-economic damages were less than \$2,500 in a number of cases – suggesting that the \$7,500 cap would not become a target for all future claims.

to the proposed minor injury definition receive the full amount of the cap, \$7,500, the percentage increase in Bodily Injury coverage claim costs increases from 17% to 24%.

In general, the indexing feature of the new \$7,500 cap should serve to stabilize claim cost savings over time (i.e., the indexing will mitigate the erosion of the savings due to cost inflation).

Estimating the Cost Impact of the Other Alternatives to the Current MIR Under Consideration - Discussion

We estimated the cost impact of the other alternatives that are under consideration in much the same way as we estimated the cost impact of the proposed change to the current MIR.

That is, we:

1. identified the injury types that meet the proposed minor injury definition (as applicable),
2. projected the claim amounts for each of the Category #1 and Category #2 claimants to a common accident date of July 1, 2010,
3. subjected the projected claim amounts for each of the Category #1 and Category #2 claimants deemed to have met the proposed minor injury definition to the proposed minor injury (as applicable), and
4. compared the net projected claim amounts from step #3 to the corresponding projected claim amounts under the current MIR described in Section 2.

To estimate the cost impact of the two deductible options, it was not necessary to identify those Category #1 and #2 claimants that would be subject to a minor injury cap or definition. Instead, we applied the applicable deductible to the non-economic award amounts to all Category #1 and Category #2 claimants.

Our estimated cost impact of returning to full tort for all claims represents the inverse of our estimated savings from the current MIR.

Our findings are presented in the following table.

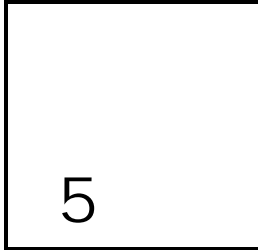
Percentage Change in Bodily Injury Coverage Claim Costs

Alternatives Considered	Current Minor Injury Definition		Proposed Minor Injury Definition	
	Award up to Cap	Award at Cap	Award up to Cap	Award at Cap
\$2,500 cap	-	-	+8%	+9%
\$5,000 cap	+7%	+11%	+13%	+16%
\$7,500 cap	+12%	+22%	+17%	+24%
\$5,000 deductible	+4%		+4%	
\$10,000 deductible	-12%		-12%	
Full tort	+27%		+27%	

The numbers in the two columns labeled “Current Minor Injury Definition” represent our cost estimates to change to the noted cap amount with no change to the current minor injury definition. The numbers in the two columns labeled “Proposed Minor Injury Definition” represent our cost estimates to change to the noted cap amount and to the proposed minor injury definition. The numbers under the column “Award up to Cap” represent our cost estimates assuming no change in claimant behavior or insurance company behavior as respects claim demands or claim settlement practices. The numbers under the column “Award at Cap” represent our cost estimates assuming all minor injury claims (as defined) are settled at the cap amount. The minor injury cap amount and definition have no bearing on the deductible or full tort options so the numbers are repeated.

We note that in estimating the cost impact of the two deductible options, we did not adjust the calculated claim amounts for possible erosion of the deductible. That is, we did not include a provision for the possibility that claimants may seek and receive more in awards that they might otherwise seek/receive in order to overcome some of the effect of the deductible. To show the sensitivity of our estimates to this assumption, we note that under the assumption that the deductibles are eroded by 10%, the cost impact of the \$5,000 and \$10,000 deductibles change from +4% and -12% to +6% and -9%, respectively.

In Appendix C we present data statistics supporting our cost estimate based on the NS 2010 CCS.



Current Average Private Passenger Automobile Insurance Rate (Premium) Adequacy in Nova Scotia

Introduction

Insurance premiums provide for the claim costs that insurance companies must pay, the operating expenses that insurance companies incur, and a reasonable provision for insurance company profit (for the risks that they bear). Since the claim costs that insurance companies must pay will not be known with certainty until many years following the issuance of a policy, the premiums that insurance companies charge must be based on actuarial estimates of what the future claim costs will be.

We suggest that the average rates (premiums) insurance companies are currently charging for private passenger automobile insurance in Nova Scotia would be considered adequate if the current average rate (premium) for all coverages equals the estimated average future claim costs, operating expense costs, and a reasonable provision for profit. They would be considered excessive if the current average rate (premium) exceeds the estimated average future claim costs, operating expense costs, and a reasonable provision for profit. They would be considered inadequate if the current average rate (premium) is less than the estimated average future claim costs, operating expense costs, and a reasonable provision for profit.

Therefore, we estimate the current average rate (premium) adequacy by:

- (a) estimating the average premium that insurers will need to charge to provide for expected average claim costs and loss adjustment expenses¹⁵ arising from automobile accidents that are expected to occur in 2010¹⁶ (under the current minor injury cap and

¹⁵ Including allocated and unallocated claim adjustment expenses, and a provision for the health levy.

¹⁶ Referred to as “accident year 2010.”

definition), operating expenses, and a target after-tax Return on Equity (ROE) of 12%,

and comparing this to:

- (b) our estimate of the average premium that insurers will be charging in 2010 (reflecting recently implemented or currently pending rate changes of which we are aware, and no other rate changes).

We refer to (a) as the “required average premium.” We refer to (b) as the “average street premium.”

The percentage difference between the estimated required average premium (assuming the \$2,500 cap on minor injuries is still in force) and the estimated average street premium represents the rate adequacy level for insurance policies covering claims that will arise from accidents that occur between January 1, 2010 and December 31, 2010.

We note that the projection of future claim costs, operating expense costs, and profit is subject to uncertainty. Therefore, in explaining the analysis that we performed and our findings, we also present the key assumptions, factors, and provisions that we select, and our rationale, as well as other information to help the reader evaluate the reasonableness and impact of other judgments that may be made.

We also note that much of what we describe in the following sections is technical in nature and is geared for those readers with an understanding of general actuarial principles, techniques, and terms.

Estimation of the Required Average Premium

We estimate the required average premium by separately estimating needed provisions for claim costs (including the health services levy, which we separately estimate), operating expenses, and a reasonable provision for insurance company profit.

Claim Costs

The basic premise underlying the projection of future claim costs (those that will arise from accidents occurring between January 1, 2010 and December 31, 2010) is that they will be in-line with claim costs that have occurred in the recent past (subject to changes that are expected to occur such as changes in claim costs, changes in claim frequency, etc.) The source for the historical insurance company¹⁷ claim data that we analyze is the Industry AIX 2009-1 Automobile Exhibit (as of June 30, 2009) provided by the General

¹⁷ In this report we often refer to the aggregate insurance company data in Nova Scotia as “industry” data.

Insurance Statistical Association (GISA); it includes the experience of all drivers in Nova Scotia, including those in the Facility Association.

Estimating Ultimate Losses and Claim Counts for 2010 Accident Year

“Development”

Because it takes many years to know for certain the claim costs that will be paid by insurance companies on injuries arising from automobile accidents that have already occurred, the historical claim costs must be estimated. We did so by what is referred to as “developing¹⁸” the claim amounts that have thus far been reported.

We developed the Industry-wide reported incurred losses and claim counts to an ultimate level using the 2009-1 AIX Industry Nova Scotia accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data as the basis for our selected loss development factors. We applied the Incurred Loss Method to losses and the Reported Claim Method to claim counts. Generally, we selected the weighted average of the last six development factors, adjusted, when appropriate, to reflect seasonality evident in the 6 to 12 month development period, as we consider this selection to be a reasonable balance between responsiveness and stability.

A full description of any exceptions to these development factor selection general rules is included in our recent Private Passenger Loss Trend Report prepared for the Nova Scotia Public Utility and Review Board and attached as Appendix D.

In Appendix E we present our Incurred Loss Method and Reported Claim Count development factor selections including the historical data upon which they are based.

In Appendix F we present our estimates for the ultimate claim counts and claim amounts that result from the application of our selected development factors that we use for our loss trend regression analysis (discussed next).

“Claim Cost Trend Rates”

We derived appropriate claim cost trend rates by performing a regression analysis similar to what we described in Section 3 of this report. We considered the data by accident half-years, and performed our regression analysis by sub-coverage. In doing so, we reflected several parameters that could have an impact on the trends: time, seasonality, and the enactment of the MIR (for Bodily Injury coverage only).

In selecting loss trend rates we considered:

¹⁸ Also referred to as “factoring.”

- statistical significance of each parameter;
- variance in results based on different historical time periods selected;
- interdependence of frequency and severity trend patterns; and
- how closely the fitted values calculated by the model for each accident half year compare to the actual data based on various statistical tests.

A full description of the analysis we performed to select claim cost trend rates is presented in our Private Passenger Loss Trend Report prepared for the Nova Scotia Public Utility and Review Board and attached as Appendix D.

Our selected ultimate claim costs for accident year 2010 are based on the fitted value from our trend models. We assume accidents occur evenly throughout the year, and our estimate of the ultimate claim costs represents an average value at the middle of the year, July 1, 2010.

Loss Adjustment Expenses

Allocated loss adjustment expenses (the legal expenses associated with claim settlement) are included with the reported Industry-wide loss data, so no further analysis is required.

The other claim settlement related expenses, referred to as unallocated loss adjustment expenses (ULAE), are not included with the Industry-wide reported loss data; however, the Insurance Bureau of Canada (IBC) publishes an estimated loading factor for ULAE in the AIX Exhibits for each year through 2009, and we included these ULAE factors without adjustment¹⁹.

Investment Income on Cash Flow

The selected provision for claim cost is adjusted (reduced) to reflect the investment income expected to be earned on the cash flows arising from the insurance operations (i.e., the premium collected before it is used to pay claim costs and other expenses). We used a model to determine the adjustment. The following assumptions underlie our model:

- A payment pattern based on the Nova Scotia's Industry-wide paid loss data published in the 2009-1 accident half-year loss development AIX Exhibits, and our estimate of the underlying average payment pattern for each coverage. In general, we selected the weighted average of the latest 6 loss development factors for each incremental period. We present our selected payment pattern for each coverage in Appendix G.
- A 90 day delay in receipt of premiums from policyholders.

¹⁹ Our loss trend analysis relies upon the ULAE factors through to 2008, as the 2009 ULAE factor was not available at the time we prepared our Private Passenger Loss Trend Report for the Nova Scotia Public Utility and Review Board.

- An investment income rate of 3.0%.

The key assumption is the investment rate, which we were directed to use based on discussions of recent investment rates with the Superintendent.

Health Services Levy

The Health Services Levy per car as published by GISA/IBC was \$21.20, \$20.14, \$19.89, \$21.91 and \$21.14 for 2004 to 2008 respectively. We assumed the Health Levy costs will continue in the same \$21 range through 2009 and 2010 and used the most recent estimate (2008) in our analysis.

Operating Expenses

The IBC conducts an annual survey of the operating expenses incurred by insurance companies (referred to as the AES). Insurance companies participate in the survey on a voluntary basis. Although it is a voluntary survey, and hence not subject to the rigorous data checks performed by IBC on the claim cost information that is reported by insurance companies to GISA under the Automobile Statistical Plan, the AES is the only source of private passenger automobile insurance operating expense information by province. We, therefore, based our selected operating expense provision on the AES.

In the AES, IBC reported operating expense ratios for Nova Scotia for the years 2004 to 2008 of 26.4%, 29.4%, 27.9%, 28.6% and 28.7%, respectively.

IBC's recently released 2009 AES shows an operating expense ratio for Nova Scotia automobile insurance of 27.9% - a decrease from the 2008 reported expense ratio of 28.7%. However, IBC advised that the reported expense ratios for prior years has been overstated due to the reporting practice of one insurer. For example IBC stated the 2008 expense ratio of 28.7% should have been 28.3%.

The 2009 expense ratio of 27.9% comprises 13.9 percentage points for commissions, 3.9 percentage points for premium and fire taxes, and 10.1 percentage points for all "other" expenses²⁰. Based on the latest average written premium over the twelve months ending June 30 2009, we estimate this "other" expense of 10.1% equates to approximately \$81 per car.

²⁰ IBC also presents this "other" expense amount as \$106.88 per vehicle; however, this amount also includes commercial vehicles and IBC advises is not an appropriate cost for private passenger vehicles.

In our calculations we assumed that of these “other” expenses, 50% vary with the amount of the premium that is charged/collected, and 50% do not vary with premium level. We further assumed that the non premium variable expenses increase at an annual rate of 2%.

Profit

The provision for profit considers all sources of income: underwriting profit (premiums less claim costs and operating expenses), investment income earned on premium that is collected by insurers before it is used to pay claims or expenses, and investment income earned by insurers on the capital (surplus) that they retain to support their business. As directed by the Superintendent, for the purposes of this analysis, we based the profit provision on a target after-tax return on equity (ROE) of 12%, a premium to surplus ratio of 2 to 1²¹, an income tax rate of 34%, and an investment rate of return on equity of 6%.²² Based on these assumptions, we include a 6.1% provision for profit as a percentage of premium in our estimate of the required average premium.

Methodology to Derive the Required Average Premium

We derived our estimate of the required average premium by combining the resulting average trended ultimate loss (and loss expense) cost per earned vehicle, adjusted to reflect investment income arising from the insurance operations, with the selected provisions for health services levy, expenses, and profit.

More specifically,

- the adjusted ultimate loss per car estimates were calculated based on the fitted values from the selected loss trend models, trended to reflect the cost conditions anticipated to be in effect for the accident year period spanning January 1, 2010 through December 31, 2010;
- the projected average loss per car was adjusted to reflect investment income expected to be earned on insurance company operations;
- an average health services levy provision was selected;
- an average expense provision (considered in part as a percent of premium and in part as a fixed dollar amount) was selected;

²¹ Used as the basis for converting the target ROE into a percent of premium.

²² As discussed in the prior section, investment income earned on premium (operations) is implicitly considered in the calculation of the claim cost provision.

- an average profit provision (as a percent of premium) was calculated based on the selected target ROE and conversion assumptions; and
- the projected average loss per vehicle (adjusted to reflect investment income on cash flow), the selected average expense provision, the selected average health services levy provision, and the selected average profit provision were combined²³ to determine the estimated required average premium per vehicle.

The result is an estimated required average premium for private passenger automobile insurance of \$694 per vehicle.

The detailed calculations supporting the derivation of the required average premium are presented in Appendix H.

Different assumptions/selections as respects the claim cost provision, the expense provision, and the profit provision will result in different estimates of the required average premium. For example, we note that some insurers consider all of the “other” expenses as premium variable, and some insurers consider all of the “other” expenses as fixed in nature. Had we instead assumed that 100% of the “other” expenses are premium variable, then our estimate of the required average premium would be lower by about \$10 (all else being equal). Had we instead assumed that all the “other” expense was entirely fixed, then our estimate of the required average premium would increase by about \$9 (all else being equal). Our estimate of the required average premium is particularly sensitive to the claim cost trend rates we have selected, the target ROE, and the assumed premium to surplus ratio and investment rate on equity used to derive the profit provision. We also note that if, indeed, it is the case that a significant percentage of those that recently suffered injuries from automobile accidents have held back filing claims (hence their claims are not in the data we have considered) our estimate of the required average premium may be somewhat low.²⁴

This methodology and calculations we present in Appendix H can be used to estimate the required average premium under alternative assumptions.

²³ The method for combining the selected provisions is to calculate the product of: the projected average claim cost including the health levy, the present value factor, and the premium delay factor. This product is then divided by 100% less the sum of: the variable expense provision and the profit provision; and then the adjusted fixed expense provision is added.

²⁴ We note that it is normal for there to be some delay in the filing of automobile claims – particularly Bodily Injury coverage claims. The development factors that we select provide for this. What we are referring to here is a much larger than normal delay for which our selected development factors do not adequately provide.

Estimation of the Average Street Premium

We estimate the average street premium based on information we obtained from published GISA/IBC exhibits and from the Nova Scotia Public Utilities Review Board.

The average written premium per vehicle for the first half of 2009 is reported to be \$794, as presented in the AU70 series of exhibits, prepared as of June 30, 2009. We have been advised by staff to the Nova Scotia Public Utilities Review Board that the overall approved rate level change for private passenger automobile in 2009 was -1.6%. Unfortunately, we do not know whether some of this average change was implemented in the first half of 2009 and, therefore, already reflected in the \$794 average premium for the first half of 2009. We also considered the increase in average premium that is expected to occur as a result of insureds purchasing newer cars; in doing so we relied on the “annual drift rates” provided by VICC²⁵ for the Collision and Comprehensive coverages.

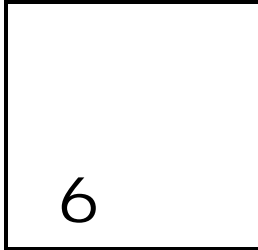
Our resulting estimate of the current average street premium is \$800 per vehicle. This is for is for the mid-point (January 1, 2010) of the policy year that corresponds to accident year 2010.

We acknowledge there may be changes made by policyholders (e.g., shopping for the best price) or individual insurers (changing broker contracts) that we can not measure that may cause our estimate of \$800 to be too high or too low. Further there may be additional rate changes either pending or recently implement by insurers in 2010 that we have not considered, and that may change the current rate level adequacy. We make no adjustment to our estimate of the average street premium for such possible future actions by insurers.

Estimation of Current Rate Level Adequacy

The estimated required average premium of \$694, coupled with the estimated average street premium of \$800 suggests that average premiums currently charged in Nova Scotia for private passenger automobiles are too high by approximately \$106 per vehicle, or by 15%. With approximately half a million private passenger vehicles in Nova Scotia, this average higher amount of \$106 per vehicle would equate to approximately \$50 million in more premium than we estimate is required for this one-year period.

²⁵ The Vehicle Information Center for Canada (VICC) is a division of the IBC.



Estimated Required Average Premium Under the Proposed Change to the Current MIR

We estimate the required average premium under the proposed change to the MIR as well as to the other changes under consideration by applying the estimated percentage changes presented in Section 3 to our estimate of the required Bodily Injury claim cost per car for the current product. Our findings are presented in the following table.

Estimated Required Average Premium

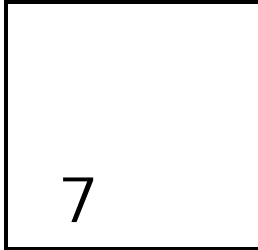
Alternatives Considered	Current Minor Injury Definition		Proposed Minor Injury Definition	
	Award up to Cap	Award at Cap	Award up to Cap	Award at Cap
\$2,500 cap	-	-	\$705	\$706
\$5,000 cap	\$704	\$710	\$712	\$717
\$7,500 cap	\$711	\$724	\$718	\$728
\$5,000 deductible	\$699		\$699	
\$10,000 deductible	\$677		\$677	
Full tort	\$767		\$767	

As noted in Section 4, the numbers in the two columns labeled “Current Minor Injury Definition” represent our estimates of the required average premium under the noted change in to the cap amount with no change to the current minor injury definition. The numbers in the two columns labeled “Proposed Minor Injury Definition” represent our estimates of the required average premium under the noted change to the cap amount and to the proposed minor injury definition. The numbers under the column “Award up to Cap” represent our estimates of the required average premium assuming no change in claimant behavior or insurance company behavior as respects claim demands or claim settlement practices. The numbers under the column “Award at Cap” represent our

estimates of the required average premium assuming all minor injury claims (as defined) are settled at the cap amount. The minor injury cap amount and definition has no bearing on the deductible or full tort options so the numbers are repeated.

We again note that in estimating the required average premium of the two deductible options, we did not adjust the calculated claim amounts for possible erosion of the deductible. That is, we did not include a provision for the possibility that claimants may seek and receive more in awards that they might otherwise seek/receive in order to overcome some of the effect of the deductible.

The detailed calculations supporting the derivation of the required average premium are presented in Appendix H.



Cost Impact of Retroactively Applying Changes to the Current MIR

Introduction

We were asked to provide an estimate of the additional claim amounts that would be paid by insurers if the proposed changes to the minor injury cap and definition were applied retroactively under the following scenarios:

- a. applicable to all claims that occurred (open or closed) since the enactment of the minor injury cap, up to July 1, 2010,
- b. applicable to all open claims as of July 1, 2010.

Findings

Due to the lack of detailed claim data we made a number of assumptions in arriving at our estimates. Our general approach was as follows.

Our estimate of the additional total claims cost is based on applying the difference between the average amount that would be paid under the proposed MIR (\$7,500 cap described on pages 15-16 of this report) compared to the average amount paid under the current MIR (\$2,500 cap), to all claimants under options (a) and (b) listed above. We included a provision for loss adjustment expenses (allocated and unallocated) of +20% to our estimate of the additional claim costs.

Our approach to estimate the number of claimants was as follows.

1. We used the industry-wide historical accident half-year data through to June 30, 2009 and our loss trend assumptions to forecast the number of claims that would

be reported through to June 30, 2010. We assumed the same percentage of claims that are open as of June 30, 2009 by accident half year would apply one year later, and estimated the number of these claims that would be open as of July 1, 2010.

2. Based on the 2005 accident year data (Category #3) from the NS 2010 CCS, we estimated the average number of claimants per claim to be 1.22. We applied this factor to our claim counts we estimated in step 1.
3. We used the data from the NS 2010 CCS to estimate the percentage of these claimants that would be minor under the current MIR definition at 74% and under the proposed MIR definition to be 57%.

Based on these assumptions, we estimate the number of minor injury claimants as of July 1, 2010 to be:

- Proposed MIR definition: 966 open and 11,078 reported
- Current MIR definition: 1,410 open and 14,383 reported

Our approach to estimate the additional amount that would be paid to the claimants if there was a retroactive application of the reforms was as follows.

Based on our review of the NS 2010 CCS, we estimated the difference between the average settlement amount for the current MIR (\$2,500 cap) and the proposed MIR (\$7,500) to be approximately \$3,100. We assumed this additional amount would apply to the claimants who were subject to the current MIR cap of \$2,500, and would now be subject to proposed MIR cap of \$7,500.

In addition we assumed some claimants that were subject to the current MIR will no longer meet the proposed definition of “minor” and therefore would no longer be subject to a cap. Specifically, we estimate there to be 444 (=1,410-966) of these claimants whose claim is not settled; and a total of 3,305 (=14,383-11,078) reported claimants. We estimated for these claimants the difference between the average settlement amount without any cap from the average settlement amount under the current MIR cap (\$2,500) to be approximately \$7,000.

Based on these assumptions and calculations that we made, we estimated the following total additional claim amounts would be paid.

- a. *If all* claims that had been subject to the current minor injury cap and definition are to be paid under the proposed \$7,500 cap and definition, regardless of whether the claim is currently open or closed: \$69²⁶ million.

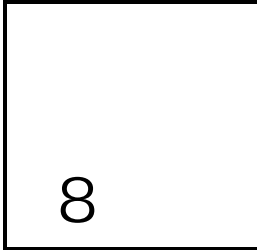
²⁶\$69 million = approximately $(11,078 * \$3,100 + (14,383 - 11,078) * \$7,000) * 1.2$.

- b. If all open claims as of July 1, 2010 are to be paid under the proposed minor injury \$7,500 cap and definition: \$7²⁷ million.

If it is the case that a significant number of those that have recently suffered automobile accident injuries are awaiting the results of the Government's review of the MIR before proceeding with claims, then our estimated additional costs (\$69 million or \$7 million) would be too low. To show the sensitivity of our estimates to the potential for additional claims being reported, we also estimated what the additional costs would be if the number of claims is higher than what we currently estimate by 5%, 10% or 15% for the three year period ending June 30, 2010. The results are that our \$69 and \$7 million estimates would be higher by \$3.5 million (5% increase in claims), \$7 million (10% increase in claims), and \$10 million (15% increase in claims).

We note that the above estimates do not provide for the processing expenses that insurance companies would incur under – particularly the first scenario. In addition, we do not include any provision for pre-judgment interest as it is unclear whether or not pre-judgment interest would apply. Should the retroactive application of the proposed minor injury cap be subject to pre-judgment interest, then our estimates would need to be increased.

²⁷ \$7million= approximately $(966 * \$3,100 + (1,410 - 966) * \$7,000) * 1.2$



Historical Profitability of Private Passenger Automobile Insurance in Nova Scotia

Introduction

We were asked to provide a history of the profit levels achieved by insurers for private passenger automobile insurance in Nova Scotia.

Background

The financial results reported by insurance companies are difficult to understand because of the nature of insurance (setting premiums today to cover costs that will not be known for several years in the future) and the accounting rules that apply to insurance. For this reason we begin with a general discussion of insurance company financial results and, in particular, insurance company profit.

Insurance Industry Financial (Profit) Results are Based on Estimates

Profit is the difference between revenue and costs. Insurance companies have two sources of revenue: (1) the premiums that are charged and (2) the investment income that is earned. Insurance companies have three types of costs: (1) claim costs (what they pay to settle claims), operating expenses (e.g., commissions paid to brokers/agents, premium taxes, and general expenses such as salaries, etc.), and (3) income taxes.

Insurance companies will not know the actual costs they will pay on all of their policyholders' claims for some time after selling the insurance policies. This is because the incidents that give rise to claims can occur any time during the insurance policy period, which is typically six months to a year in length; and because it takes time – perhaps several years – for those claims that do occur to be reported, investigated, and settled. As a result, the claim costs incurred by insurance companies and reported by

insurance companies in their financial statements are based on estimates. In turn, this means that the profits earned by insurance companies are, essentially, estimates.

An unpaid claim cost estimate²⁸ is an estimate of the amount that an insurance company has to pay for injuries/damages resulting from automobile accidents involving its policyholders. The sum of the claim amount actually paid by an insurance company and its unpaid claim cost estimate is the incurred claim cost that it reports in its financial statements.

There are two components to an insurance company's total unpaid claim cost estimate. The first is what is referred to as the "case reserve" or "specific claim reserve." An insurance company establishes a case reserve on each claim that has been reported. The case reserve is typically set by the insurance company claim adjuster assigned to the claim and represents the adjuster's best estimate of what amount the company will have to pay on the claim. Case reserves change over time as more information becomes available about the claims (e.g., nature of injury, circumstances surrounding the accident, etc.) or as claims are settled (the case reserve is reduced to zero when claims are paid).

The second component to the unpaid claim cost estimate is what is referred to as the "bulk reserve," or the "IBNR reserve," or the "actuarial reserve." The bulk reserve is established by the insurance company's actuary and provides for (1) inadequacies (too low) or redundancies (too high) that the actuary feels exists in the total amount of the company's case reserves, and (2) for claims arising from accidents or incidents that have occurred, but have not yet been reported to the insurance company. While the bulk reserve estimates made by actuaries follow actuarial principles, well-tested methodologies, and standards of practice that are strictly enforced, actuaries cannot predict what future claim costs will be with 100% certainty. As a result, the bulk reserve estimates – and hence total unpaid claim cost estimates - change over time as the unreported claims are reported, as claims settle, or as adjustments are made to the case reserves. And as the unpaid claim cost estimates change, so do the estimates of the insurance company's profitability.

Sources of Insurance Company Financial Results

Essentially, there are two sources of insurance company financial results (profits): (1) the Office of the Superintendent of Insurance (OSFI), and (2) the General Insurance Statistical Agency (GISA).

OSFI

Federally licensed insurance companies are required to report their financial results to OSFI. There are three important points to understand about the financial results that the insurance companies report to OSFI.

²⁸ Also referred to as a claim cost reserve estimate.

1. The financial results that each insurance company reports to OSFI are based on “accounting” figures. Accounting figures are presented on a calendar year basis (i.e., January 1 – December 31), and include the premium, operating expenses, estimated claim costs²⁹, and the resulting profit/loss realized during the calendar year. Changes made to the unpaid claim cost estimates are reflected in the accounting figures for the year that the changes were made. Since unpaid claim cost estimates change over a period of years following the year in which the insurance policy was written, an insurance company’s accounting results are affected by claim activity over a period spanning many years. For example, the financial statements that an insurance company publishes and reports to OSFI in 2009 reflect changes that it made in 2009 to its unpaid claim cost estimates of claims that occurred in 2008, 2007, 2006, etc.
2. The unpaid claim cost estimates that underlie the financial results that an insurance company publishes and reports to OSFI are based on the bulk reserve estimates made by its actuary. As stated above, actuaries continually refine their estimates as more and more information becomes known about the claims for which the insurance companies are responsible.
3. The financial results (profit or loss figures that reflect estimated claim costs, operating expenses, investment income, and taxes) that insurance companies report to OSFI are only available on a countrywide basis for all types of insurance policies sold; financial results are not presented separately by province or by type of insurance (e.g., automobile, home, business, etc.). However, the premium and estimated claim costs (but not operating expenses or investment income) for the automobile line of business (private passenger vehicles and commercial vehicles combined) is separated into three broad categories of coverage: Third Party Liability (TPL), Personal Accident (also referred to as Accident Benefits), and Other Automobile Coverages (including Collision and Comprehensive, etc.), and is reported by province.³⁰ Finer coverage breakdowns (e.g., results for Bodily Injury, Property Damage, Collision, Comprehensive, etc., separately) are not available in financial results reported to OSFI.

GISA

GISA was incorporated in June 2005 to provide governance, accountability, and oversight of the mandated statistical plans on behalf of the participating regulatory authorities. One such plan is referred to as the Superintendent’s of Insurance Automobile Statistical Plan, or ASP. GISA contracts the IBC, the trade association for property & casualty insurance companies in Canada, to assist with the collection and reporting of data under the ASP. As required by the various provinces, including Nova Scotia, insurance companies report their automobile claim cost and claim related expense information (e.g., legal expenses)

²⁹ On an accounting basis, claim costs are the sum of (a) the amounts paid by insurance companies during the year, (b) the actuarial estimate of unpaid claim costs for claims occurring during the year, and (c) any change in the actuarial estimate of unpaid claim costs for claims that occurred in prior years.

³⁰ In Nova Scotia, all automobiles must be insured for TPL, Accident Benefits, Uninsured Motorists, and Unidentified Motorists coverages; these are referred to as Compulsory Coverages.

by province, type of vehicle (e.g., private passenger automobiles, commercial vehicles, motorcycles, buses, etc.), and in coverage detail (e.g., Bodily Injury, Property Damage, Accident Benefits, Collision, Comprehensive, etc.) to GISA/IBC. Each year the IBC compiles the information and publishes reports that present the results for the property & casualty insurance companies on an aggregate basis.³¹

Companies separately report their operating expense information for automobile insurance – by province - to the IBC on a voluntary basis (the participation level is about 80%-90%) every year.

There are five important points to understand about the claim information that insurance companies report to GISA/IBC.

1. Insurance companies report their actual claim payments and their case reserves to GISA/IBC. They do not report their actuarial bulk reserves.
2. Insurance companies report their actual claim payments and their case reserves to GISA/IBC on what is referred to as an “accident year” basis. That is, the claim information is categorized by the year in which the accident or incident that gave rise to the claim occurred. This is different from the “accounting basis” discussed in the OSFI data section above.
3. The GISA actuary examines the claim information (actual claim payments and case reserves by accident year) submitted by the insurance companies and makes his/her own estimate of the bulk reserve for all insurance companies in total. It is the GISA actuary’s unpaid claim cost estimate that underlies the “industry” financial results reported by GISA/IBC.
4. Insurance companies do not report their operating expense costs³², investment income that they earned nor the income taxes that they paid to GISA/IBC.
5. Insurance companies report their premium and claim cost information to GISA/IBC following a scheduled format throughout the year. After the year-end close, IBC compiles this information by province, separately for private passenger automobile, and by type of private passenger automobile coverage, such as Third Party Liability (TPL), Accident Benefits, Collision, and Comprehensive. A report, called the Loss Ratio Exhibit, is the compilation of this information. The Loss Ratio Exhibit is usually released in May or June of the following year.

The Nova Scotia Loss Ratio Exhibit presents GISA’s estimate of the insurance companies’ (in aggregate) private passenger automobile loss ratio (discussed below)

³¹ The aggregate results for all insurance companies are often referred to as “industry results” or “industry experience.”

³² As noted earlier, most companies report their operating expense costs to IBC in a voluntary survey; however, this survey is not part of the ASP.

by accident year for each of the past five years. For example, the 2008 Loss Ratio Exhibit contains GISA's estimate of the aggregate insurance companies' total claim costs³³ for the accident years 2004, 2005, 2006, 2007, and 2008 – as of December 31, 2008. With each annual release of the Loss Ratio Exhibit, the unpaid claim cost estimates (the case reserves reported by the insurance companies and the bulk reserve established by the GISA actuary) are refined to be more accurate, and as a result the reported loss ratios change over time. That is, for example, the loss ratio reported for the 2004 accident year in the 2008 Loss Ratio Exhibit will be different (more accurate) than the loss ratio for the 2004 accident year that is reported in the 2007 Loss Ratio Exhibit.

What this means is that the only publicly available information about the aggregate insurance companies' financial performance for private passenger automobile insurance in Nova Scotia is the GISA Loss Ratio Exhibit.³⁴ However, the Loss Ratio Exhibit does not present a complete picture of insurance company profitability and the claim cost information that is presented in the Loss Ratio Exhibit changes with each subsequent annual release of the Loss Ratio Exhibit.³⁵

Insurance Company Profit and How it is Measured

Profit

As noted earlier, profit is the difference between revenue and costs. For insurance companies, revenue is the total of the premiums that are charged and the investment income that is earned, while cost is the total of the claim costs and operating expenses that are incurred - net of taxes.

The amount of profit is an important number, but it alone does not provide a complete picture of profitability.

Return on Equity (ROE)

For insurance companies, profits that are earned are measured against the equity (the difference between assets and liabilities; also referred to as surplus) that insurance companies carry. This is because "equity" represents the investment made by investors/owners of an insurance company to support the operations of the company. The ratio of profits earned to equity carried is referred to as Return on Equity, or ROE.

³³ We remind the reader that the estimate of total claim cost is equal to the sum of the payments that have been made (reported by the insurance companies to GISA) plus the actuarial unpaid claim cost estimate (estimated by GISA's actuary for the Loss Ratio Exhibit).

³⁴ We again note that the figures presented in the Loss Ratio Exhibit are not the same as that reported by the insurance companies to OSFI due to the differences we have noted.

³⁵ Changes to the actuarial claim cost reserve estimates lessen over time as more and more claims are actually settled (and the actual costs become known).

While ROE can be calculated for an insurance company at a company-wide level, ROE cannot be directly and precisely calculated for a particular province or for a particular line of business or coverage. There are two reasons for this.

1. Insurance companies are not required to separately invest the premiums they collect in each province, or for each type of insurance that they sell, or for each of the coverages that they write. This means that insurance companies can not directly identify how much investment income they earned on, for example, private passenger automobile business they wrote in Nova Scotia in 2009.
2. Insurance companies are not required to maintain separate equity accounts or quantify the amount of equity needed for each province, type of insurance, or type of coverage.

Hence, while insurance companies report their overall, company-wide (all provinces, all lines of insurance, on a combined basis) ROE to OSFI, they do not report their ROE figures by province, line of business, or coverage to OSFI.

This means that the ROE earned by an insurance company, or by all insurance companies in total, for a particular province, type of insurance, or coverage, must be estimated by notionally allocating (a) operating expenses (as is done in the IBC's voluntary expense survey), (b) investment income, (c) income taxes, and (d) equity (surplus) to the particular province, type of insurance, or coverage.

The Profit Figures Presented in this Report

The Nova Scotia private passenger automobile aggregate insurance company (industry) ROE profit figures we present in this report are estimates. They are on an accident year basis, and are based on the following information/assumptions.

Information and Key Assumptions Underlying Profit Estimates

Accident Year	Loss Ratio	Premium to Equity Ratio	Pre-tax Return on Investments	Tax Rates	Operating Expense Ratio
1997	89%	1.33	8.6%	33%	27.9%
1998	93%	1.33	8.6%	33%	27.3%
1999	105%	1.25	7.3%	37%	28.7%
2000	110%	1.32	10.2%	40%	26.9%
2001	95%	1.38	7.3%	32%	26.9%
2002	76%	1.59	4.6%	51%	24.2%
2003	55%	1.73	6.2%	29%	25.7%
2004	55%	1.62	5.8%	29%	26.4%
2005	53%	1.43	6.3%	29%	29.4%
2006	56%	1.36	6.6%	32%	27.9%
2007	59%	1.24	6.8%	29%	28.6%
2008	55%	1.50	4.2%	27%	28.7%

Loss Ratio: The loss ratio is the ratio of estimated claim costs to premium charged. The loss ratios are from the latest available GISA/IBC Loss Ratio Exhibits.

Premium-to-Equity Ratio: The premium-to-equity ratio is the relationship between premium charged to equity. We use this ratio to notionally allocate insurance company equity to Nova Scotia automobile insurance. The premium-to-equity ratios that we used represent those reported by the top twenty automobile insurers in Nova Scotia in their P&C-1 statements.

Pre-tax Return on Investment: The pre-tax return on investment represents investment income as a percentage of invested assets³⁶. The pre-tax return on investment rates that we used represent those reported by the top twenty automobile insurers in Nova Scotia in their P&C-1 statements.

³⁶ Invested assets includes: cash, investment income due and accrued and investments (bonds, stocks, real estate).

Tax Rate: This is the income tax rate applicable to income earned.³⁷ The income tax rates that we used represent the implied rates reported by the top twenty automobile insurers in Nova Scotia in their P&C-1 statements.

Operating Expense Ratio: The operating expense ratio is the relationship between insurance company operating expense costs to premiums charged. The source of the operating expense ratios for Nova Scotia private passenger automobile insurance is the IBC expense survey for the years 1997-2008³⁸

Findings

The following table presents our estimates of the after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia for each of accident years from 1997 to 2008³⁹:

Accident Year	After-Tax ROE	Accident Year	After-Tax ROE
1997	5%	2003	38%
1998	3%	2004	33%
1999	-8%	2005	29%
2000	-5%	2006	26%
2001	0%	2007	22%
2002	9%	2008	25%

- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the five-year period 2004 to 2008 to be approximately 26%.
- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the ten-year period 1999 to 2008 to be approximately 17%.

³⁷ Actually, the tax rate consists of two components: a tax rate of underwriting income and a tax rate on investment income. We used a single, melded, rate for simplicity.

³⁸ Our use of these assumptions should not be taken as an expression of the position of Oliver Wyman. While the use of other, reasonable, premium-to-equity ratios, investment returns, tax rates, and operating expense ratios could lead to different after-tax ROE's, the broad general conclusions presented in this document would not change.

³⁹ We note that these estimated ROE's are on an accident year basis and are based on our estimates of the insurance companies' aggregate claim experience by accident year. As such, these estimated ROE's are not the same as the aggregate ROE's reported by insurance companies in their financial statements (which are on an accounting year basis). Accident year refers to the claims that occurred in a particular twelve-month period.

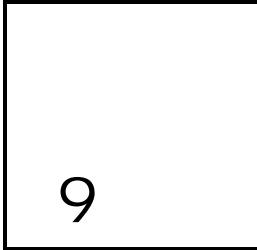
- We estimate the average after-tax ROE earned by insurers on private passenger automobile insurance written in Nova Scotia over the twelve-year period 1997 to 2008 to be approximately 15%.

It should be noted that the above estimates apply to all insurance companies in the aggregate and may not be applicable to any one insurance company as results vary from insurer to insurer.

We note that:

- Based on public hearings that have been held in several of the provinces over the last several years, the general view appears to be that an appropriate long-term average after-tax ROE for insurance companies falls within the range of 10% to 18%, with insurance companies generally taking the view that a target closer to the higher end of this range is most appropriate.
- The benchmark or guideline after-tax ROE used by regulators for automobile insurance varies from province to province. The benchmark is 12% in Ontario and 10% in Newfoundland & Labrador. Nova Scotia and New Brunswick do not have a single benchmark as they consider the ROE needs of insurance companies on a case-by-case basis, but they generally consider an after-tax ROE of 12% to be reasonable. Alberta currently uses a profitability benchmark that is expressed as a percent of premium, and the benchmark is currently 7% of premium (pre-tax) for the compulsory automobile insurance coverages.⁴⁰

⁴⁰ The Alberta benchmark of 7% of premium, pre-tax, does not explicitly reflect investment income earned on equity.

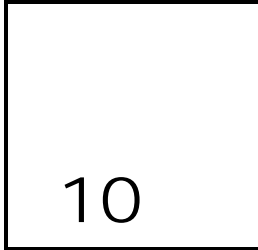


Caveats and Limitations

1. The cost impacts presented in this report are appropriate for the year in which the product changes are made. Following the year of implementation, absent any other changes, we would expect that economic forces would impact insurance claim costs in the Province and the expected premium savings.
2. The conclusions contained in this report may not be applicable to any specific insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings. We believe that our findings are reasonable for the insurance industry as a whole, but may not be appropriate for any individual insurance company.
3. The data that serves as the basis for the findings presented in this report is from information published by the General Insurance Statistical Agency (GISA) that has been compiled by the Insurance Bureau of Canada (IBC) and the recently completed closed claim study. We have not audited, verified, or reviewed this data for reasonableness, accuracy, or consistency, as it is outside the scope of our study.
4. In the event material errors are found in this data, our findings may need to be revised.
5. The closed claim study reflects only a sampling of Nova Scotia private passenger automobile insurance claims, and, as such, is subject to sampling error; that is, the sample may not reflect the true population of Nova Scotia private passenger automobile insurance claims.
6. As is the case for any closed claim study of this nature, the assignment of the type of injury code and amount of compensation paid by category of damage is based upon the judgment of the claim adjuster who reviewed the claim file. While efforts were

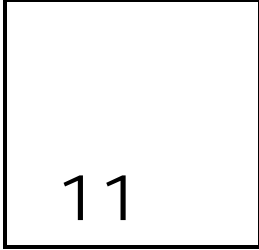
made to ensure consistency in the process, nevertheless, the category of injury and allocation of claim amounts are subject to inconsistencies in the application of those judgments. The application of different judgments may lead to different conclusions.

7. The closed claim study data was provided by the participating insurance carriers. We did not independently examine the data other than to inspect for internal consistency. We are not aware of any material data errors that would affect our findings. However, should the data prove to be inaccurate or incomplete, our findings and conclusions may need to be revised.
8. Our findings relate to the private passenger automobile line of business and are not meant to be applicable to any other lines of business.
9. In addition to the assumptions we have stated, other assumptions that are typical for an actuarial study of this nature are made that underlie the calculations and results presented herein.
10. The conclusions are projections of the financial consequences of future contingent events and are subject to uncertainty. There may have been abnormal statistical fluctuations in the past, and there may be such fluctuations in the future. Due to the inherent uncertainties, actual costs and premiums may vary significantly from our estimates. Thus, no assurances can be given that the actual experience for Nova Scotia will not ultimately differ from the estimates contained herein.
11. Unanticipated changes in factors such as judicial interpretation of the definition of “minor injury,” jury decisions, legislative actions, claim consciousness, claim management, claim settlement practices, and economic conditions may significantly alter the conclusions.
12. These caveats and limitations notwithstanding, the conclusions represent our best estimate of the cost implications and premium impacts of the changes to the minor injury cap and definition that are under consideration.



Closing

This report was prepared by Paula Elliott, FCAS, FCIA and Ted Zubulake, FCAS, FCIA, MAAA of Oliver Wyman. They may be contacted at paula.elliott@oliverwyman.com or ted.zubulake@oliverwyman.com.



Appendix

OLIVER WYMAN

Oliver, Wyman Limited.



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Instruction on Nova Scotia PPA Tort BI Closed Claim Survey 2009

Introduction

In consultation with Oliver Wyman, an actuarial consulting company retained by the Nova Scotia superintendent of insurance and with the approval of the IBC Atlantic Committee, IBC will conduct a PPA Tort BI closed claims survey in Nova Scotia in order to assemble data relevant to better understanding BI claims before and after the tort reform of 2003.

This survey design has been agreed to by Oliver Wyman. The companies selected for this survey are the 12 largest suppliers of automobile insurance in Nova Scotia plus the FA business administered by two companies among them. These companies represent 80% of the private passenger automobile insurance market in Nova Scotia 2003 when the majority of the claims data will be collected.

Together with this survey instruction, each participating company is receiving an attached excel file including 3 worksheets with survey questions and pre-selected claim IDs. The fourth worksheet labeled as "injury definition" provides detailed information and does not require any input by the reporting companies. Companies are asked to complete the 3 worksheets according to this instruction and return the completed excel file to Brenda Barry, bbarry@ibc.ca by Dec. 18, 2009.

Upon receipt IBC staff will check the data quality and contact reporting companies to verify any data quality problems if applicable. After this step companies' data will be aggregated to industry data by removing company ID, policy ID and claim ID. This is the normal procedure IBC employs to protect the confidentiality of companies' data. The aggregated industry data will then be shared with Oliver Wyman and IBC consulting actuary who will analyze the industry data to support the government's review of the cap.

Survey samples

IBC has selected a random sample of claim IDs for each company based on information reported to IBC under the automobile statistical plan by the reporting company.

The claim IDs are selected from 3 different accident periods: Claim IDs in the sheet "1999" are selected from claims with accident date in 1999, in the sheet "2002-03" between 2002/10 and 2003/09, and in the sheet "2005" in 2005.

In case reporting companies have problem to identify any claim IDs in their own claim files, please skip this ID. If more than 20% of the claim IDs can't be identified, please contact jwang@ibc.ca for clarification.

Although the sample is pre-selected in the form of claim IDs, the survey questions should be answered for each of the claimants. If there are multiple claimants under the same claim ID, please report them separately by inserting additional rows in the worksheet and distinguish them by using different claimant ID numbers, see question #4 below.

To be qualified for the survey claims should be closed at the time of reporting, and in addition, claims in 2005 should be subject to the \$2,500 minor injury cap on non-pecuniary loss. Otherwise, please skip the claim ID.

Survey questions

The survey includes 26 questions and should be answered completely as instructed below:

#1 IBC Company Number
Provided by IBC, please leave it as it is

#2 Company Policy Identification Number

Provided by IBC if available, please leave it as it is

#3 Company Claim Identification Number

Provided by IBC, please use this claim ID together with the policy ID provided in #2, if available, to identify the corresponding claims/claimants in your claim files.

If a claim/claimant can be identified, please go on to report further details. If no claim/claimant can be identified under the given claim ID, please skip this claim ID (=row).

#4 Claimant Identification Number, Numeric 2, Right Justified

For the first claimant under the claim ID in #3, please enter 1 and continue to report this claimant.

If there is a second claimant under this same claim ID, please insert a new row immediately below the first claimant, copy the data from #1 to #3 of the first claimant to this row, enter 2 in this field (#4), and continue to report the second claimant from #5 to the end.

Repeat this process to report any further claimants.

#5 Date Claim Occurrence (File) closed, Numeric 8, Right Justified, YYYYMMDD

If the claim/claimant is still open, please enter NA and skip this claim/claimant ID (=row).

It is possible that claimant 1 is closed while claimant 2 is still open. In this case just report claimant 1 and skip claimant 2.

#6 Minor Injury Cap, Character 1, Right Justified

This question is blacked out in the sheets 1999 and 2002-03, as it is only relevant to claims in 2005.

If the non-pecuniary payment (definition please refer to #24-1) to the claimant is less than or equal to \$2,500, please enter Y and continue to report. Otherwise, enter N and skip this claimant (=row).

#7 Accident Date, Numeric 8, Right Justified, YYYYMMDD

#8 Claim/claimant closed within 12 months from the accident date, Character 1, Right Justified

This question is blacked out in the sheets 1999 and 2002-03, as it is only relevant for claims in 2005.

Enter Y for yes and N for no.

Claim/claimant closed means that a final settlement is agreed with the claimant and paid. Pending expense payments for lawyers, experts, etc. are irrelevant in this definition.

#9 Coverage Indicator - Bodily Injury Portion, Numeric 1, Right Justified,

1 = Third Party Liability

2 = Uninsured Motorist

3 = SEF 44

#10 1st Party Vehicle Territory (IBC STAT PLAN), Numeric 3, Right Justified

IBC statistical territory for reporting under Auto Statistical Plan in NS (codes 500, 501, 502, and 503)

#11 1st Party Vehicle Type of Use Class (IBC STAT PLAN), Numeric 2, Right Justified

IBC type of use class for reporting under Auto Statistical Plan (must be a Private Passenger code, i.e., one of 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19)

#12 Claimant Year of Birth, Numeric 4, Right Justified, YYYY

#13 Claimant Gender, Character 1, Right Justified

M = Male and F = Female

#14 Claimant Marital Status, Character 1, Right Justified

S = Single and M = Married, including Common Law

#15 Claimant Employment Status, Character 1, Right Justified

Y = employed (including self-employed) and N = not employed

#16 Claimant % Degree of Innocence, Numeric 3, Right Justified, No % Sign

Your assessment of the percentage of innocence of this claimant in the accident (e.g. complement of percentage reduction in damages based on contributory negligence, when relevant; must be 001 or greater)

#17 Claimant Method of Settlement, Numeric 1, Right Justified

- 1 = Court trial, no appeal
- 2 = Court trial, after claimant appeal
- 3 = Court trial, after carrier appeal
- 4 = Settled by parties-with or without legal counsel
- 5 = Settled by mediation
- 6 = Settled by binding arbitration
- 7 = Settled at pre-trial settlement conference

#18 Claimant Legal Representation, Character 1, Right Justified

Y = Claimant represented by legal counsel and N = Claimant not represented by legal counsel

#19 Date of First Indemnity Payment, Numeric 8, Right Justified, YYYYMMDD

Date of first indemnity payment for this claimant

#20 Claimant Settlement Date, Numeric 8, Right Justified, YYYYMMDD

Date of settlement (final indemnity payment) for this claimant

#21 Claimant Injury Profile, Numeric 1, Right Justified

- 1 = Claimant did suffer this injury
 - 2 = Claimant did not suffer this injury
- Please refer to the injury description attached to the survey template

#22 Independent Medical Exam, Numeric 1, Right Justified

- 1 = Not requested
- 2 = Requested but not conducted
- 3 = Requested and conducted

#23 Claimant Settlement Special Damage Amounts, Numeric 7, Right Justified, whole \$

- #23-1 Past Loss of Employment Income
 - #23-2 Past Loss of Other Income
 - #23-3 Past Medical/Rehabilitation/Care (including prescription drugs and mileage)
 - #23-4 Past Replacement Services (including Housekeeping)
 - #23-5 Funeral
 - #23-6 Other
 - #23-7 Total Special (Sum of above 6)
- Please enter amounts after consideration of contributory negligence, but before reinsurance

#24 Claimant Settlement General Damage Amounts, Numeric 7, Right Justified, whole \$

- #24-1 Non-Pecuniary (including Pain & Suffering, Loss of Amenities, Loss of Expectation of Life, and Loss of Consortium)
 - #24-2 Future Loss of Employment Income (including Loss of Competitive Advantage/opportunity)
 - #24-3 Future Medical/Rehabilitation/Care (including prescription drugs and mileage)
 - #24-4 Future Replacement Services (including housekeeping)
 - #24-5 Gross-Up for Tax & Fund Management
 - #24-6 Other
 - #24-7 Total General (Sum of above 6)
- Please enter amounts after consideration of contributory negligence, but before reinsurance

#25 Claimant Total Settlement Amount, Numeric 7, Right Justified, whole \$

#25-1 Total Special (from #21-7 above)

#25-2 Total General (from #22-7 above)

#25-3 Punitive Damages

#25-4 Prejudgment Interest

#25-5 Post-judgment Interest

#25-6 Party and Party Costs

#25-7 Auto No-Fault (Section B) Offset

#25-8 Total Settlement Amount (sum of above 7)

Please enter amounts after consideration of contributory negligence, but before reinsurance

#26 Claimant Allocated Loss Adjustment Expenses, Numeric 7, Right Justified, whole \$

#26-1 Legal Fees (Internal and/or External)

#26-2 Independent (External) Adjuster Fees

#26-3 Expert Fees (including Medical)

#26-4 Other

#26-5 Total ALAE (Sum of above 4)

Please enter amounts after consideration of contributory negligence, but before reinsurance

Contact information

For any questions please contact

James Wang

Insurance Bureau of Canada

Tel. (416) 445 5912 ext 2401

E-mail. jwang@ibc.ca

Please send completed excel file with all 3 worksheets to

Brenda Barry

Insurance Bureau of Canada

Tel. (416) 362-2031 ext 4317

E-mail. bbarry@ibc.ca

The deadline for the completion of this survey is Dec. 18, 2009.

<u>Column No.</u>	<u>Injury Type</u>	<u>Description</u>
21-1	Deceased	
21-2	Quadriplegia, complete or incomplete	This includes complete and incomplete. Incomplete refers to partial motor and sensory loss. Complete refers to full motor and sensory loss.
21-3	Paraplegia or hemiplegia, complete or incomplete	Paraplegia refers to paralysis of the legs and lower part of the body. Hemiplegia refers to paralysis of one side of the body.
21-4	Amputation of or permanent loss of use of a major member (ie. leg, foot, arm, hand)	Loss of limb or part of limb
21-5	Amputation of or permanent loss of use of any other body part	e.g. Toes, fingers, etc.
21-6	Permanent loss of a sense	(e.g. sight, hearing, smell, taste, touch)
21-7	Internal organ injury	e.g. lung, heart, liver, reproductive organs, loss of spleen, gastrointestinal injury associated with loss of bowel, kidney damage
21-8	Fracture of weight-bearing bone(s)	A weight-bearing bone refers to those in the leg (i.e. the femur/tibia/fibula/heel/bones of foot).
21-9	Other fracture(s)	
21-10	Permanent disfigurement or scarring	This may be caused by the injury itself or be the result of surgery made necessary by the injury.
21-11	Serious laceration(s)	This refers to a severe cut that may or may not result in disfigurement. There may be temporary or permanent nerve damage i.e. loss of sensation and/or function. Loss of sensation or function may be complete or incomplete.
21-12	Serious burn(s)	A serious burn is one that usually requires admission to a medical treatment facility. It usually takes more than three weeks to heal spontaneously. It usually results in permanent disfigurement or scarring.
21-13 - 15	Neck strain or sprain	This may be referred to using the following terms: whiplash, whiplash associated disorder (WAD), a cervical strain, soft tissue injury (STI), etc. Neck strains/sprains will be further broken down into three categories dependent on the severity of the symptoms and signs.
21-13	Neck strain or sprain - Mild	This includes WAD(Whiplash Associated Disorder) I and II. Neck symptoms only (WAD I) - Symptoms may include complaints of pain in the neck (one or both sides), stiffness, and tenderness. There are no physical signs. Symptoms may be delayed hours or to the next day. Resolution is expected to start in days. Recovery to usual activities is usually in six weeks or less. Neck symptoms and musculoskeletal signs (WADII) - Symptoms usually include pain in the neck, one or both sides, and there may be pain in the arms. These start within minutes to a few hours. Signs include muscle spasm and /or decreased range of motion. X-rays may show spasm. Resolution may linger for months, but most resolve in ninety days.
21-14	Neck strain or sprain - Moderate	Neck complaints and neurological signs (WAD III) - These may include absent reflexes, weakness and sensory deficits. Symptoms usually start immediately. Radiating shoulder and arm symptoms soon follow. Neurological deficits are found on examination. These symptoms may linger for months and there may be recurrences or chronic symptoms. Medical aid treatment may be required for up to one year.
21-15	Neck strain or sprain - Severe	Neck complaints and fracture or dislocation (WAD IV) - In this case there is a fracture without spinal cord injury. Symptoms can start instantly. Neck weakness can be found. Radiation of symptoms to shoulder and arms are variable. The eventual outcome is variable ranging from complete recovery to long-term complications.
21-16 to 18	Back strain or sprain	This includes injuries to the thoracic spine (upper back) or to the lumbar spine (lower back). Common terms to describe these injuries include soft tissue injury (STI), mechanical back pain, musculoligamentous injury, etc. Again we further divide this group into three categories according to the severity of the injury.
21-16	Back strain or sprain - Mild	Back symptoms with or without musculoskeletal signs - Symptoms include complaints of pain in the back (upper and/or lower) with or without stiffness or tenderness. There may be buttock and/or leg pain. Symptoms may start within minutes or be delayed for hours or even the next day. Physical exam may show decreased range of motion and spasm. Resolution may start within days with most returning to usual activities in 90 days.
21-17	Back strain or sprain - Moderate	Back complaints and neurological signs - This may include absent reflexes, weakness and/or sensory disturbances. Symptoms usually start immediately. Pain often radiates below the knee into the calf and/or foot. Symptoms may linger for months and there may be recurrences or chronic symptoms. Treatment may be required for up to a year. This will include disc injuries. Terms used in diagnoses include sciatica, nerve root impingement, disc prolapse, etc.
21-18	Back strain or sprain - Severe	Back complaints and fracture or dislocation - In this case there is a fracture without spinal cord injury. Symptoms can start instantly. There may or may not be disc injury or nerve root impingement. Radiation of symptoms to the legs is variable. Again the eventual outcome is variable ranging from full recovery to long-term complications.

21-19	Knee injury - Minor	This may include injuries such as meniscal tears, collateral ligament tears/strains, cruciate ligament tears, patello-femoral syndrome. These can be divided into minor and other injuries. Minor injuries respond to conservative management with complete resolution in one year or less.
21-20	Knee injury - Other	Other injuries refer to those that do not completely resolve within one year and to those that require operative intervention.
21-21	Shoulder injury - Minor	This includes rotator cuff strains and tears, acromio-clavicular strains, shoulder dislocations, frozen shoulder, bursitis, tendonitis, etc. Again, these are divided into minor and other injuries. Minor injuries respond to conservative management with complete resolution in one year or less.
21-22	Shoulder injury - Other	Other injuries refer to those that do not completely resolve within one year and to those that require operative intervention.
21-23	Other strain or sprain - Minor	e.g. elbow, wrist, hip, ankle, etc. Other terms used include bursitis and tendonitis. Minor injuries respond to conservative management with complete resolution in one year or less.
21-24	Other strain or sprain - Other	Other injuries refer to those that do not completely resolve within one year and to those that require operative intervention.
21-25	Temporomandibular joint (TMJ) dysfunction with jaw fracture	
21-26	Temporomandibular joint (TMJ) dysfunction without jaw fracture	This may impede chewing, affect speech, cause lower facial deformity, and produce pain.
21-27	Fibromyalgia	This may impede chewing, affect speech, cause lower facial deformity, and produce pain. A chronic musculoskeletal disorder of uncertain cause characterized by chronic widespread pain and multiple tender points.
21-28	Chronic pain syndrome	A term given to longstanding complaints of trauma-induced discomfort and pain that have persisted beyond the expected healing times and have resisted more conservative and traditional health care intervention strategies. Pain has lasted at least six months. It is important to differentiate from chronic pain due to an unresolved or permanent localized injury.
21-29	Permanent brain injury	This condition occurs as the result of a head injury. It is the result of physical damage to the brain tissue. In this condition there is permanent impairment in the mental and emotional processes and their functioning. It imposes restrictions on the client's ability to carry out the activities of daily living.
21-30	Concussion	This refers to a head injury where there is post-traumatic loss of consciousness lasting less than 24 hours (usually much less). The individual is rarely unresponsive. This injury is of minor significance, although there may be minor deficits in memory, concentration, attention, and perception lasting up to three months.
21-31	Post concussion syndrome	A constellation of symptoms that affects up to 50% of individuals following a mild head injury. These symptoms last beyond three months of the injury. Symptoms include persistent headaches, fatigue, balance disturbances, irritability, impaired memory and concentration, etc. The cause of the condition is unknown and it may persist for months or years. It does not respond well to any kind of treatment.
21-32	Contusion	Bruise
21-33	Psychological/emotional injury	This will include such diagnoses as post-traumatic stress disorder, depression, anxiety, insomnia.
21-34	Minor laceration(s), burn(s), or just "shaken up"	
21-35	All other injuries	

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Territory

1999													
Territory	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
500	31	40.3%	1,730,722	55,830	3,979,790	128,380	1,146,661	36,989	5,494,265	177,234	569,756	18,379	
501	37	48.1%	1,546,458	41,796	3,548,177	95,897	1,561,502	42,203	5,587,627	151,017	793,769	21,453	
502	4	5.2%	235,500	58,875	428,000	107,000	196,500	49,125	705,000	176,250	145,688	36,422	
503	3	3.9%	126,100	42,033	180,742	60,247	82,144	27,381	300,698	100,233	74,486	24,829	
504	2	2.6%	60,000	30,000	165,843	82,922	7,103	3,552	179,946	89,973	5,843	2,921	
total	77	100%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643	

2002-2003													
Territory	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
500	553	35.3%	7,563,017	13,676	9,772,571	17,672	1,899,862	3,436	12,690,607	22,949	1,070,947	1,937	
501	697	44.5%	9,156,799	13,137	10,426,468	14,959	1,690,546	2,425	13,353,186	19,158	1,446,594	2,075	
502	200	12.8%	2,355,596	11,778	2,555,810	12,779	334,615	1,673	3,203,336	16,017	454,553	2,273	
503	70	4.5%	1,020,515	14,579	1,149,538	16,422	119,553	1,708	1,404,945	20,071	131,675	1,881	
504	45	2.9%	605,450	13,454	664,200	14,760	118,251	2,628	862,030	19,156	41,192	915	
total	1565	100%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010	

2005													
Territory	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
500	183	36.0%	258,478	1,412	260,004	1,421	90,246	493	358,893	1,961	50,750	277	
501	230	45.3%	375,833	1,634	399,926	1,739	82,444	358	495,239	2,153	71,718	312	
502	47	9.3%	74,050	1,576	74,150	1,578	5,351	114	84,085	1,789	16,702	355	
503	24	4.7%	40,600	1,692	45,669	1,903	14,835	618	64,122	2,672	21,564	898	
504	24	4.7%	29,590	1,233	30,090	1,254	1,514	63	32,795	1,366	4,179	174	
total	508	100.0%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325	

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Age of Claimant

1999												
Age of Claimant	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 20	7	9.09%	142,250	20,321	172,750	24,679	5,571	796	193,221	27,603	22,634	3,233
20-24	7	9.09%	368,000	52,571	825,153	117,879	399,529	57,076	1,320,081	188,583	83,378	11,911
25-29	8	10.39%	406,222	50,778	981,866	122,733	129,031	16,129	1,177,280	147,160	159,588	19,949
30-39	24	31.17%	1,447,350	60,306	3,804,341	158,514	1,431,115	59,630	5,675,731	236,489	851,538	35,481
40-49	16	20.78%	719,850	44,991	1,553,663	97,104	723,753	45,235	2,497,137	156,071	313,741	19,609
50-59	12	15.58%	553,108	46,092	886,779	73,898	265,956	22,163	1,277,131	106,428	158,664	13,222
60-69	2	2.60%	17,000	8,500	20,000	10,000	5,000	2,500	28,000	14,000	0	0
Over 70	1	1.30%	45,000	45,000	58,000	58,000	33,955	33,955	98,955	98,955	0	0
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Age of Claimant	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 20	177	11.31%	1,506,905	8,514	1,716,659	9,699	140,170	792	2,018,188	11,402	184,764	1,044
20-24	177	11.31%	2,192,729	12,388	2,724,131	15,391	422,991	2,390	3,444,471	19,460	228,179	1,289
25-29	201	12.84%	2,627,898	13,074	2,951,870	14,686	441,660	2,197	3,760,155	18,707	285,668	1,421
30-39	380	24.28%	5,208,069	13,705	6,129,011	16,129	1,571,211	4,135	8,362,303	22,006	915,870	2,410
40-49	304	19.42%	4,629,191	15,228	5,672,749	18,660	805,858	2,651	7,150,390	23,521	851,166	2,800
50-59	202	12.91%	3,008,354	14,893	3,677,663	18,206	661,464	3,275	4,811,015	23,817	531,625	2,632
60-69	80	5.11%	1,003,531	12,544	1,051,492	13,144	80,231	1,003	1,227,378	15,342	105,231	1,315
Over 70	44	2.81%	524,700	11,925	645,012	14,659	39,242	892	740,205	16,823	42,459	965
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Age of Claimant	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 20	56	11.02%	68,199	1,218	68,199	1,218	6,377	114	74,016	1,322	12,856	230
20-24	54	10.63%	76,224	1,412	78,793	1,459	10,517	195	92,430	1,712	20,704	383
25-29	42	8.27%	67,668	1,611	67,918	1,617	20,697	493	91,550	2,180	17,788	424
30-39	120	23.62%	186,460	1,554	191,730	1,598	52,548	438	251,025	2,092	41,489	346
40-49	122	24.02%	199,350	1,634	205,980	1,688	60,715	498	271,643	2,227	35,622	292
50-59	61	12.01%	95,800	1,570	100,869	1,654	32,087	526	140,829	2,309	17,555	288
60-69	34	6.69%	50,850	1,496	50,850	1,496	10,849	319	62,856	1,849	11,993	353
Over 70	19	3.74%	34,000	1,789	45,500	2,395	600	32	50,785	2,673	6,906	363
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Class of Use

1999													
Class of Use	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	39	50.65%	2,072,572	53,143	4,277,515	109,680	1,341,999	34,410	6,171,795	158,251	783,829	20,098	
2	25	32.47%	1,014,858	40,594	2,248,462	89,938	1,181,169	47,247	3,676,720	147,069	573,164	22,927	
3	2	2.60%	78,000	39,000	117,000	58,500	35,396	17,698	163,000	81,500	4,594	2,297	
5	0	0.00%	0	0	0	0	0	0	0	0	0	0	
6	0	0.00%	0	0	0	0	0	0	0	0	0	0	
7	5	6.49%	224,750	44,950	954,625	190,925	158,823	31,765	1,186,792	237,358	125,732	25,146	
8	0	0.00%	0	0	0	0	0	0	0	0	0	0	
9	0	0.00%	0	0	0	0	0	0	0	0	0	0	
10	0	0.00%	0	0	0	0	0	0	0	0	0	0	
11	2	2.60%	115,000	57,500	167,500	83,750	19,820	9,910	203,415	101,708	28,436	14,218	
12	1	1.30%	85,000	85,000	325,000	325,000	180,000	180,000	554,814	554,814	39,188	39,188	
13	0	0.00%	0	0	0	0	0	0	0	0	0	0	
18	3	3.90%	108,600	36,200	212,450	70,817	76,703	25,568	311,000	103,667	34,599	11,533	
19	0	0.00%	0	0	0	0	0	0	0	0	0	0	
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643	

2002-2003													
Class of Use	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	681	43.51%	9,441,107	13,864	11,674,562	17,143	2,164,465	3,178	15,201,406	22,322	1,429,473	2,099	
2	564	36.04%	7,265,922	12,883	8,336,357	14,781	1,182,916	2,097	10,446,582	18,522	1,064,810	1,888	
3	84	5.37%	1,159,873	13,808	1,349,080	16,060	290,135	3,454	1,791,416	21,326	156,297	1,861	
5	14	0.89%	163,750	11,696	163,750	11,696	7,690	549	190,840	13,631	4,601	329	
6	30	1.92%	318,900	10,630	342,733	11,424	20,221	674	395,370	13,179	43,022	1,434	
7	33	2.11%	447,033	13,546	509,143	15,429	133,754	4,053	708,008	21,455	112,609	3,412	
8	0	0.00%	0	0	0	0	0	0	0	0	0	0	
9	3	0.19%	26,600	8,867	26,600	8,867	2,100	700	33,000	11,000	4,477	1,492	
10	17	1.09%	297,199	17,482	303,023	17,825	20,186	1,187	338,632	19,920	43,224	2,543	
11	31	1.98%	352,132	11,359	386,632	12,472	41,979	1,354	469,384	15,141	88,357	2,850	
12	28	1.79%	392,420	14,015	478,298	17,082	39,838	1,423	568,930	20,319	57,521	2,054	
13	13	0.83%	148,961	11,459	171,986	13,230	34,065	2,620	227,975	17,537	19,812	1,524	
18	29	1.85%	214,330	7,391	225,770	7,785	15,707	542	268,600	9,262	49,058	1,692	
19	38	2.43%	473,150	12,451	600,652	15,807	209,771	5,520	873,961	22,999	71,701	1,887	
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010	

2005													
Class of Use	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	188	37.01%	292,700	1,557	304,373	1,619	60,671	323	376,748	2,004	63,427	337	
2	230	45.28%	351,051	1,526	366,252	1,592	96,866	421	475,197	2,066	78,841	343	
3	38	7.48%	57,250	1,507	59,050	1,554	15,856	417	77,166	2,031	8,916	235	
5	2	0.39%	4,500	2,250	4,500	2,250	0	0	4,500	2,250	720	360	
6	3	0.59%	5,000	1,667	5,000	1,667	0	0	5,000	1,667	642	214	
7	16	3.15%	28,110	1,757	28,110	1,757	9,438	590	40,001	2,500	2,514	157	
8	2	0.39%	1,740	870	1,740	870	340	170	1,940	970	516	258	
9	0	0.00%	0	0	0	0	0	0	0	0	0	0	
10	1	0.20%	2,500	2,500	2,569	2,569	304	304	2,873	2,873	0	0	
11	4	0.79%	5,000	1,250	5,000	1,250	500	125	5,500	1,375	781	195	
12	7	1.38%	10,250	1,464	10,250	1,464	7,496	1,071	18,846	2,692	125	18	
13	7	1.38%	6,050	864	6,050	864	2,336	334	8,836	1,262	2,525	361	
18	2	0.39%	5,000	2,500	7,500	3,750	0	0	8,500	4,250	739	370	
19	8	1.57%	9,400	1,175	9,445	1,181	583	73	10,028	1,254	5,167	646	
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325	

Use class code:

IBC type of use class for reporting under Auto Statistical Plan (must be a Private Passenger code, i.e., one of 01, 02, 03, 05, 06, 07, 08, 09, 10, 11, 12, 13, 18, 19)

Classes: 01,02,03,- age 25 and over- pleasure

Class 07- business use

Classes 08 & 09: married- under age 25

Classes 10, 11,12 13: single males under age 25

Classes 18, 19:sSingle females under age 25

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Coverage Indicator

1999													
Coverage Indicator	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	73	94.8%	3,550,280	48,634	7,968,209	109,154	2,849,568	39,035	11,752,164	160,989	1,476,094	20,220	
2	4	5.2%	148,500	37,125	334,343	83,586	144,342	36,086	515,371	128,843	113,448	28,362	
3	0	0.0%	0	0	0	0	0	0	0	0	0	0	
total	77	100%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643	

2002-2003													
Coverage Indicator	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	1525	97.4%	20,163,537	13,222	23,960,827	15,712	4,007,530	2,628	30,719,537	20,144	3,069,280	2,013	
2	39	2.5%	525,840	13,483	595,759	15,276	155,296	3,982	782,567	20,066	68,857	1,766	
3	1	0.1%	12,000	12,000	12,000	12,000	0	0	12,000	12,000	6,824	6,824	
total	1565	100%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010	

2005													
Coverage Indicator	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
1	501	98.6%	763,551	1,524	794,839	1,587	193,727	387	1,019,471	2,035	164,387	328	
2	7	1.4%	15,000	2,143	15,000	2,143	663	95	15,663	2,238	526	75	
3	0	0.0%	0	0	0	0	0	0	0	0	0	0	
total	508	100.0%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325	

Coverage Indicator code

1 = Third Party Liability

2 = Uninsured Motorist

3 = SEF 44

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Method of Settlement

1999												
Method of Settlement	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
1	2	2.60%	97,000	48,500	416,000	208,000	67,000	33,500	534,473	267,237	95,593	47,797
2	0	0.00%	0	0	0	0	0	0	0	0	0	0
3	0	0.00%	0	0	0	0	0	0	0	0	0	0
4	50	64.94%	2,178,080	43,562	3,468,727	69,375	1,266,581	25,332	5,113,740	102,275	482,180	9,644
5	22	28.57%	1,284,700	58,395	4,194,975	190,681	1,592,179	72,372	6,269,111	284,960	913,881	41,540
6	0	0.00%	0	0	0	0	0	0	0	0	0	0
7	3	3.90%	139,000	46,333	222,850	74,283	68,150	22,717	350,211	116,737	97,888	32,629
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Method of Settlement	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
1	2	0.13%	19,000	9,500	19,000	9,500	0	0	22,281	11,141	5,518	2,759
2	0	0.00%	0	0	0	0	0	0	0	0	0	0
3	1	0.06%	16,200	16,200	16,200	16,200	5,000	5,000	22,000	22,000	0	0
4	1525	97.44%	19,253,677	12,625	22,018,133	14,438	3,378,003	2,215	27,858,385	18,268	2,467,975	1,618
5	18	1.15%	806,000	44,778	1,716,478	95,360	620,807	34,489	2,532,338	140,685	326,478	18,138
6	0	0.00%	0	0	0	0	0	0	0	0	0	0
7	19	1.21%	606,500	31,921	798,775	42,041	159,016	8,369	1,079,100	56,795	344,990	18,157
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Method of Settlement	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
1	0	0.00%	0	0	0	0	0	0	0	0	0	0
2	0	0.00%	0	0	0	0	0	0	0	0	0	0
3	0	0.00%	0	0	0	0	0	0	0	0	0	0
4	507	99.80%	776,051	1,531	807,339	1,592	191,310	377	1,029,554	2,031	164,913	325
5	1	0.20%	2,500	2,500	2,500	2,500	3,080	3,080	5,580	5,580	0	0
6	0	0.00%	0	0	0	0	0	0	0	0	0	0
7	0	0.00%	0	0	0	0	0	0	0	0	0	0
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Method of Settlement codes:

- 1 = Court trial, no appeal
- 2 = Court trial, after claimant appeal
- 3 = Court trial, after carrier appeal
- 4 = Settled by parties-with or without legal counsel
- 5 = Settled by mediation
- 6 = Settled by binding arbitration
- 7 = Settled at pre-trial settlement conference

1999												
Percent Degree of Innocence	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
0	0	0.00%	0	0	0	0	0	0	0	0	0	0
10	0	0.00%	0	0	0	0	0	0	0	0	0	0
25	0	0.00%	0	0	0	0	0	0	0	0	0	0
33	0	0.00%	0	0	0	0	0	0	0	0	0	0
50	3	3.90%	65,000	21,667	210,000	70,000	71,650	23,883	303,280	101,093	102,126	34,042
70	0	0.00%	0	0	0	0	0	0	0	0	0	0
75	6	7.79%	221,250	36,875	372,253	62,042	323,392	53,899	774,750	129,125	126,413	21,069
80	0	0.00%	0	0	0	0	0	0	0	0	0	0
85	4	5.19%	127,722	31,931	212,947	53,237	92,420	23,105	326,755	81,689	38,483	9,621
90	2	2.60%	88,100	44,050	149,450	74,725	28,800	14,400	232,931	116,466	59,861	29,931
95	0	0.00%	0	0	0	0	0	0	0	0	0	0
100	62	80.52%	3,196,708	51,560	7,357,902	118,676	2,477,648	39,962	10,629,820	171,449	1,262,659	20,365
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Percent Degree of Innocence	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
0	1	0.06%	1,200	1,200	1,200	1,200	0	0	1,200	1,200	10,942	10,942
10	1	0.06%	1,250	1,250	1,750	1,750	0	0	2,000	2,000	4,110	4,110
25	4	0.26%	20,100	5,025	21,100	5,275	11,862	2,966	32,572	8,143	12,041	3,010
33	2	0.13%	24,000	12,000	24,000	12,000	0	0	24,706	12,353	1,996	998
50	53	3.39%	540,714	10,202	632,414	11,932	107,919	2,036	842,088	15,888	297,268	5,609
70	1	0.06%	16,000	16,000	18,000	18,000	2,000	2,000	21,600	21,600	0	0
75	25	1.60%	406,725	16,269	409,549	16,382	28,176	1,127	462,556	18,502	68,380	2,735
80	6	0.38%	154,500	25,750	154,500	25,750	33,490	5,582	214,540	35,757	25,241	4,207
85	9	0.58%	204,434	22,715	224,934	24,993	44,009	4,890	296,011	32,890	28,557	3,173
90	5	0.32%	128,440	25,688	182,880	36,576	19,676	3,935	222,336	44,467	28,490	5,698
95	1	0.06%	7,500	7,500	7,500	7,500	200	200	9,000	9,000	1,650	1,650
100	1457	93.10%	19,196,514	13,175	22,890,759	15,711	3,915,494	2,687	29,385,495	20,168	2,666,287	1,830
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Percent Degree of Innocence	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
0	0	0.00%	0	0	0	0	0	0	0	0	0	0
10	1	0.20%	0	0	0	0	3,430	3,430	3,430	3,430	1,950	1,950
25	1	0.20%	2,000	2,000	2,000	2,000	0	0	2,000	2,000	0	0
33	0	0.00%	0	0	0	0	0	0	0	0	0	0
50	8	1.57%	13,250	1,656	14,950	1,869	1,440	180	18,950	2,369	3,326	416
70	0	0.00%	0	0	0	0	0	0	0	0	0	0
75	6	1.18%	7,300	1,217	7,300	1,217	953	159	7,833	1,306	825	138
80	3	0.59%	6,250	2,083	6,250	2,083	350	117	6,600	2,200	2,570	857
85	1	0.20%	2,500	2,500	2,500	2,500	50	50	2,550	2,550	0	0
90	3	0.59%	4,500	1,500	4,500	1,500	3,455	1,152	9,164	3,055	3,352	1,117
95	0	0.00%	0	0	0	0	0	0	0	0	0	0
100	485	95.47%	742,751	1,531	772,339	1,592	184,712	381	984,607	2,030	152,890	315
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Duration of Claim

1999												
Duration of Claim	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 3 months	2	2.60%	2,000	1,000	5,000	2,500	6,575	3,288	11,575	5,788	0	0
3-6 months	1	1.30%	2,500	2,500	2,500	2,500	0	0	2,500	2,500	0	0
6 months to 1 year	4	5.19%	43,472	10,868	43,747	10,937	10,288	2,572	58,275	14,569	831	208
1-1.5 years	5	6.49%	101,858	20,372	111,858	22,372	4,778	956	128,400	25,680	5,052	1,010
1.5-2 years	5	6.49%	141,250	28,250	232,710	46,542	52,729	10,546	302,064	60,413	4,205	841
2 - 3 years	11	14.29%	508,250	46,205	816,353	74,214	273,492	24,863	1,167,596	106,145	27,290	2,481
3 - 5 years	20	25.97%	1,160,750	58,038	3,668,485	183,424	1,002,313	50,116	5,019,737	250,987	425,533	21,277
Over 5 years	29	37.66%	1,738,700	59,955	3,421,899	117,997	1,643,735	56,681	5,577,389	192,324	1,126,632	38,849
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Duration of Claim	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 3 months	145	9.27%	352,292	2,430	358,916	2,475	32,206	222	396,708	2,736	29,753	205
3-6 months	193	12.33%	829,425	4,298	834,675	4,325	93,459	484	949,424	4,919	86,316	447
6 months to 1 year	308	19.68%	2,502,955	8,126	2,534,800	8,230	294,945	958	3,035,657	9,856	184,813	600
1-1.5 years	259	16.55%	3,047,258	11,765	3,260,601	12,589	407,996	1,575	3,955,837	15,274	236,858	915
1.5-2 years	214	13.67%	3,484,568	16,283	4,130,954	19,304	638,465	2,983	5,209,403	24,343	220,081	1,028
2 - 3 years	227	14.50%	4,776,494	21,042	5,541,355	24,411	687,288	3,028	6,892,462	30,363	524,914	2,312
3 - 5 years	182	11.63%	4,373,135	24,028	5,830,685	32,037	1,352,158	7,429	7,987,983	43,890	1,199,362	6,590
Over 5 years	37	2.36%	1,335,250	36,088	2,076,600	56,124	656,309	17,738	3,086,631	83,422	662,864	17,915
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Duration of Claim	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Under 3 months	122	24.02%	118,735	973	118,735	973	40,517	332	157,192	1,288	32,251	264
3-6 months	150	29.53%	212,087	1,414	212,370	1,416	28,550	190	242,210	1,615	44,266	295
6 months to 1 year	122	24.02%	211,875	1,737	216,651	1,776	45,808	375	266,219	2,182	42,154	346
1-1.5 years	52	10.24%	102,030	1,962	105,584	2,030	19,701	379	130,396	2,508	20,264	390
1.5-2 years	30	5.91%	62,474	2,082	73,974	2,466	29,136	971	116,126	3,871	8,209	274
2 - 3 years	26	5.12%	56,350	2,167	65,850	2,533	29,052	1,117	101,890	3,919	5,268	203
3 - 5 years	6	1.18%	15,000	2,500	16,675	2,779	1,626	271	21,101	3,517	12,502	2,084
Over 5 years	0	0.00%	0	0	0	0	0	0	0	0	0	0
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

**Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Legal Representation and Independent Medical Exam**

1999													
Legal Representation	Independent Medical Exam	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
				\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Yes	1	48	62.34%	1,593,143	33,190	2,400,430	50,009	4,896,507	102,011	7,001,979	145,875	668,199	13,921
Yes	2	3	3.90%	277,764	92,588	152,250	50,750	335,875	111,958	684,948	228,316	146,739	48,913
Yes	3	21	27.27%	1,116,428	53,163	1,121,600	53,410	3,042,395	144,876	4,545,258	216,441	774,604	36,886
No	1	4	5.19%	1,575	394	22,500	5,625	22,775	5,694	25,350	6,338	0	0
No	2	1	1.30%	5,000	5,000	2,000	2,000	5,000	5,000	10,000	10,000	0	0
No	3	0	0.00%	0	0	0	0	0	0	0	0	0	0
	total	77	100.00%	2,993,910	38,882	3,698,780	48,036	8,302,552	107,825	12,267,535	159,319	1,589,542	20,643

2002-2003													
Legal Representation	Independent Medical Exam	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
				\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Yes	1	738	47.16%	13,083,687	17,729	15,497,634	21,000	2,625,709	3,558	20,226,570	27,407	1,601,536	2,170
Yes	2	113	7.22%	1,990,775	17,617	2,312,088	20,461	347,976	3,079	2,957,407	26,172	523,748	4,635
Yes	3	50	3.19%	1,728,000	34,560	2,755,600	55,112	712,393	14,248	3,791,584	75,832	661,710	13,234
No	1	600	38.34%	3,450,103	5,750	3,538,827	5,898	426,731	711	4,016,843	6,695	323,677	539
No	2	63	4.03%	442,062	7,017	457,688	7,265	48,767	774	513,701	8,154	33,691	535
No	3	1	0.06%	6,750	6,750	6,750	6,750	1,250	1,250	8,000	8,000	600	600
	total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005													
Legal Representation	Independent Medical Exam	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
				\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Yes	1	37	7.28%	79,400	2,146	99,345	2,685	24,166	653	149,665	4,045	18,797	508
Yes	2	6	1.18%	14,000	2,333	15,354	2,559	3,116	519	19,606	3,268	1,924	321
Yes	3	1	0.20%	2,500	2,500	2,500	2,500	1,000	1,000	5,000	5,000	7,047	7,047
No	1	388	76.38%	565,621	1,458	575,110	1,482	129,825	335	706,410	1,821	130,802	337
No	2	75	14.76%	114,530	1,527	114,530	1,527	36,283	484	151,453	2,019	4,593	61
No	3	1	0.20%	2,500	2,500	3,000	3,000	0	0	3,000	3,000	1,750	1,750
	total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Method of Settlement codes:

- 1 = Court trial, no appeal
- 2 = Court trial, after claimant appeal
- 3 = Court trial, after carrier appeal
- 4 = Settled by parties-with or without legal counsel
- 5 = Settled by mediation
- 6 = Settled by binding arbitration
- 7 = Settled at pre-trial settlement conference

Independent Medical Exam codes:

- 1 = Not requested
- 2 = Requested but not conducted
- 3 = Requested and conducted

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Gender

1999												
Gender	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	36	46.75%	1,662,822	46,190	4,897,389	136,039	1,530,754	42,521	6,954,839	193,190	864,324	24,009
F	41	53.25%	2,035,958	49,658	3,405,163	83,053	1,463,156	35,687	5,312,697	129,578	725,218	17,688
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Gender	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	722	46.13%	8,758,400	12,131	10,717,803	14,845	2,046,338	2,834	13,996,628	19,386	1,352,122	1,873
F	843	53.87%	11,942,977	14,167	13,850,784	16,430	2,116,488	2,511	17,517,476	20,780	1,792,839	2,127
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Gender	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	225	44.29%	323,440	1,438	333,230	1,481	97,958	435	447,525	1,989	81,846	364
F	283	55.71%	455,111	1,608	476,609	1,684	96,432	341	587,609	2,076	83,067	294
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Marital Status

1999												
Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	51	66.23%	2,672,208	52,396	6,397,190	125,435	2,245,491	44,029	9,376,628	183,855	1,223,368	23,988
S	26	33.77%	1,026,572	39,484	1,905,362	73,283	748,419	28,785	2,890,908	111,189	366,174	14,084
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	842	53.80%	12,197,767	14,487	14,787,417	17,562	2,775,949	3,297	19,242,382	22,853	2,084,801	2,476
S	723	46.20%	8,503,610	11,762	9,781,169	13,529	1,386,877	1,918	12,271,722	16,973	1,060,161	1,466
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
M	281	55.31%	445,576	1,586	459,491	1,635	110,778	394	587,246	2,090	83,722	298
S	227	44.69%	332,975	1,467	350,348	1,543	83,612	368	447,888	1,973	81,191	358
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Employment Status

1999												
Employment Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Y	61	79.22%	2,925,322	47,956	7,326,022	120,099	2,897,510	47,500	11,111,023	182,148	1,449,153	23,757
N	16	20.78%	773,458	48,341	976,530	61,033	96,400	6,025	1,156,512	72,282	140,389	8,774
total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002-2003												
Employment Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Y	1078	68.88%	15,253,057	14,149	18,543,945	17,202	3,842,949	3,565	24,555,853	22,779	2,443,856	2,267
N	487	31.12%	5,448,320	11,188	6,024,642	12,371	319,877	657	6,958,252	14,288	701,106	1,440
total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005												
Employment Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Y	369	72.64%	576,720	1,563	590,008	1,599	188,690	511	796,709	2,159	126,205	342
N	139	27.36%	201,831	1,452	219,831	1,582	5,700	41	238,425	1,715	38,708	278
total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

**Nova Scotia Private Passenger Automobile Closed Claim Study
January 2010
Gender/Marital Status/Employment Status**

1999														
Gender	Employment Status	Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
					\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Male	Yes	Married	24	31.17%	1,212,500	50,521	3,956,867	164,869	1,373,627	57,234	5,741,854	239,244	649,372	27,057
Female	Yes	Married	18	23.38%	897,000	49,833	1,729,643	96,091	814,719	45,262	2,811,717	156,207	448,344	24,908
Male	Yes	Single	10	12.99%	386,572	38,657	870,172	87,017	157,127	15,713	1,134,985	113,499	214,581	21,458
Female	Yes	Single	9	11.69%	429,250	47,694	769,340	85,482	552,037	61,337	1,422,468	158,052	136,856	15,206
Male	No	Married	0	0.00%	0	0	0	0	0	0	0	0	0	0
Female	No	Married	9	11.69%	562,708	62,523	710,680	78,964	57,145	6,349	823,057	91,451	125,652	13,961
Male	No	Single	2	2.60%	63,750	31,875	70,350	35,175	0	0	78,000	39,000	371	186
Female	No	Single	5	6.49%	147,000	29,400	195,500	39,100	39,255	7,851	255,455	51,091	14,366	2,873
		total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	12,267,535	159,319	1,589,542	20,643

2002 - 2003														
Gender	Employment Status	Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
					\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Male	Yes	Married	310	19.81%	4,264,831	13,758	5,392,101	17,394	1,280,802	4,132	7,323,076	23,623	795,285	2,565
Female	Yes	Married	306	19.55%	4,783,202	15,631	5,837,401	19,076	1,272,346	4,158	7,768,275	25,387	863,858	2,823
Male	Yes	Single	222	14.19%	2,748,879	12,382	3,411,781	15,368	711,369	3,204	4,510,646	20,318	319,659	1,440
Female	Yes	Single	240	15.34%	3,456,145	14,401	3,902,662	16,261	578,433	2,410	4,953,855	20,641	465,055	1,938
Male	No	Married	82	5.24%	980,700	11,960	1,098,550	13,397	31,732	387	1,239,350	15,114	148,141	1,807
Female	No	Married	144	9.20%	2,169,034	15,063	2,459,365	17,079	191,069	1,327	2,911,681	20,220	277,517	1,927
Male	No	Single	108	6.90%	763,990	7,074	815,371	7,550	22,436	208	923,556	8,551	89,038	824
Female	No	Single	153	9.78%	1,534,596	10,030	1,651,356	10,793	74,640	488	1,883,665	12,312	186,410	1,218
		total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	31,514,104	20,137	3,144,962	2,010

2005														
Gender	Employment Status	Marital Status	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Settlement Amount		Total Adjusting Expense Amount	
					\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Male	Yes	Married	100	19.69%	158,120	1,581	160,410	1,604	58,584	586	227,789	2,278	39,120	391
Female	Yes	Married	117	23.03%	190,856	1,631	195,981	1,675	48,264	413	248,018	2,120	32,429	277
Male	Yes	Single	71	13.98%	91,014	1,282	93,514	1,317	38,111	537	135,831	1,913	28,926	407
Female	Yes	Single	81	15.94%	136,730	1,688	140,103	1,730	43,731	540	185,071	2,285	25,731	318
Male	No	Married	26	5.12%	39,850	1,533	44,850	1,725	1,225	47	49,111	1,889	4,701	181
Female	No	Married	38	7.48%	56,750	1,493	58,250	1,533	2,705	71	62,328	1,640	7,472	197
Male	No	Single	28	5.51%	34,456	1,231	34,456	1,231	38	1	34,794	1,243	9,099	325
Female	No	Single	47	9.25%	70,775	1,506	82,275	1,751	1,732	37	92,192	1,962	17,435	371
		total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	1,035,134	2,038	164,913	325

1999																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Deceased	1	1.30%	295,000	295,000	295,000	295,000	500	500	0	0	0	0	0	0	0	0	295,500	295,500	10,494	10,494	9,554	9,554	4,427	4,427	24,475	24,475
Deceased & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	76	98.70%	3,403,780	44,787	8,007,552	105,363	2,993,410	39,387	562,387	7,400	0	0	481,696	6,338	-73,010	-961	11,972,035	157,527	1,134,070	14,922	106,084	1,396	212,616	2,798	1,565,067	20,593
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Deceased	8	0.51%	190,875	23,859	191,999	24,000	30,471	3,809	734	92	0	0	4,448	556	-9,730	-1,216	217,922	27,240	13,556	1,695	12,065	1,508	28	4	25,649	3,206
Deceased & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	1557	99.49%	20,510,502	13,173	24,376,587	15,656	4,132,355	2,654	996,371	640	0	0	1,900,363	1,221	-109,494	-70	31,296,182	20,100	1,857,867	1,193	622,217	400	295,575	190	3,119,313	2,003
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Deceased	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deceased & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study

January 2010

Injury Type Quadriplegia

Appendix A

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1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Quadriplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quadriplegia & Others	1	1.30%	130,000	130,000	469,620	469,620	2,260	2,260	18,120	18,120	0	0	10,000	10,000	0	0	500,000	500,000	126,284	126,284	5,585	5,585	13,482	13,482	145,706	145,706	
All Others	76	98.70%	3,568,780	46,958	7,832,932	103,065	2,991,650	39,364	544,267	7,161	0	0	471,696	6,207	-73,010	-961	11,767,535	154,836	1,018,280	13,398	110,053	1,448	203,561	2,678	1,443,836	18,998	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Quadriplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quadriplegia & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Quadriplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quadriplegia & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																												
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Paraplegia or Hemiplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paraplegia or Hemiplegia & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	20,643	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	20,643	

2002-2003																												
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Paraplegia or Hemiplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paraplegia or Hemiplegia & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	2,010	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	2,010	

2005																												
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Paraplegia or Hemiplegia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paraplegia or Hemiplegia & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	325	

1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Amputation of or Permanent Loss of Use of a Major Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of a Major Member & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Amputation of or Permanent Loss of Use of a Major Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of a Major Member & Others	1	0.06%	125,000	125,000	475,000	475,000	141,191	141,191	18,500	18,500	0	0	29,000	29,000	0	0	663,691	663,691	18,878	18,878	7,514	7,514	0	0	26,392	26,392	
All Others	1564	99.94%	20,576,377	13,156	24,093,586	15,405	4,021,635	2,571	978,605	626	0	1,875,811	1,199	-119,224	-76	30,850,413	19,725	1,852,545	1,184	626,768	401	295,603	189	3,118,570	1,994		
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010		

2005																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Amputation of or Permanent Loss of Use of a Major Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of a Major Member & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Amputation of or Permanent Loss of Use of Other Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of Other Member & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Amputation of or Permanent Loss of Use of Other Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of Other Member & Others	1	0.06%	125,000	125,000	475,000	475,000	141,191	141,191	18,500	18,500	0	0	29,000	29,000	0	0	663,691	663,691	18,878	18,878	7,514	7,514	0	0	26,392	26,392	
All Others	1564	99.94%	20,576,377	13,156	24,093,586	15,405	4,021,635	2,571	978,605	626	0	0	1,875,811	1,199	-119,224	-76	30,850,413	19,725	1,852,545	1,184	626,768	401	295,603	189	3,118,570	1,994	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Amputation of or Permanent Loss of Use of Other Member	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Amputation of or Permanent Loss of Use of Other Member & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Internal Organ Damage	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Internal Organ Damage & Others	6	7.79%	382,722	63,787	855,142	142,524	95,777	15,963	29,945	4,991	0	0	22,075	3,679	0	0	1,002,939	167,157	126,284	21,047	7,131	1,189	14,817	2,470	151,817	25,303	
All Others	71	92.21%	3,316,058	46,705	7,447,410	104,893	2,898,133	40,819	532,442	7,499	0	0	459,621	6,474	-73,010	-1,028	11,264,596	158,656	1,018,280	14,342	108,507	1,528	202,226	2,848	1,437,725	20,250	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Internal Organ Damage	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Internal Organ Damage & Others	10	0.64%	367,850	36,785	370,350	37,035	54,732	5,473	22,393	2,239	0	0	26,925	2,693	-1,925	-193	472,475	47,248	54,636	5,464	13,911	1,391	6,768	677	81,878	8,188	
All Others	1555	99.36%	20,333,527	13,076	24,198,236	15,562	4,108,094	2,642	974,712	627	0	0	1,877,886	1,208	-117,299	-75	31,041,629	19,962	1,816,787	1,168	620,371	399	288,835	186	3,063,084	1,970	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Internal Organ Damage	1	0.20%	1,000	1,000	1,000	1,000	0	0	0	0	0	0	0	0	0	0	1,000	1,000	0	0	1,004	1,004	0	0	1,004	1,004
Internal Organ Damage & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	507	99.80%	777,551	1,534	808,839	1,595	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,034,134	2,040	11,254	22	106,658	210	8,805	17	163,909	323
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																												
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg		
Permanent Loss of a Sense	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Permanent Loss of a Sense & Others	1	1.30%	105,000	105,000	210,000	210,000	70,237	70,237	20,000	20,000	0	0	11,800	11,800	-14,770	-14,770	297,267	297,267	0	0	0	0	0	0	0	0	62	62
All Others	76	98.70%	3,593,780	47,287	8,092,552	106,481	2,923,673	38,469	542,387	7,137	0	0	469,896	6,183	-58,240	-766	11,970,268	157,504	1,144,564	15,060	115,638	1,522	217,043	2,856	1,589,480	20,914		
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643		

2002-2003																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Permanent Loss of a Sense	1	0.06%	11,000	11,000	19,876	19,876	1,863	1,863	261	261	0	0	0	0	0	0	22,000	22,000	0	0	0	0	65	65	65	65	
Permanent Loss of a Sense & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	1564	99.94%	20,690,377	13,229	24,548,710	15,696	4,160,963	2,660	996,844	637	0	0	1,904,811	1,218	-119,224	-76	31,492,104	20,136	1,871,423	1,197	634,282	406	295,538	189	3,144,897	2,011	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Permanent Loss of a Sense	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Permanent Loss of a Sense & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Weight Bearing Bone Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weight Bearing Bone Fracture & Others	10	12.99%	620,850	62,085	1,351,928	135,193	567,892	56,789	116,897	11,690	0	0	86,250	8,625	0	0	2,122,968	212,297	156,158	15,616	13,244	1,324	11,052	1,105	188,994	18,899	
All Others	67	87.01%	3,077,930	45,939	6,950,624	103,741	2,426,018	36,209	445,490	6,649	0	0	395,446	5,902	-73,010	-1,090	10,144,568	151,411	988,407	14,752	102,394	1,528	205,991	3,074	1,400,548	20,904	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Weight Bearing Bone Fracture	4	0.26%	93,000	23,250	95,500	23,875	4,600	1,150	2,000	500	0	0	5,100	1,275	0	0	107,200	26,800	2,335	584	0	0	1,008	252	3,343	836
Weight Bearing Bone Fracture & Others	21	1.34%	683,700	32,557	918,168	43,722	214,805	10,229	49,611	2,362	0	0	63,072	3,003	0	0	1,243,156	59,198	179,182	8,532	27,912	1,329	7,202	343	221,258	10,536
All Others	1540	98.40%	19,924,677	12,938	23,557,418	15,297	3,943,421	2,561	945,494	614	0	0	1,836,639	1,193	-119,224	-77	30,163,748	19,587	1,689,906	1,097	606,370	394	287,393	187	2,920,361	1,896
Total	1565	100.00%	20,701,377	13,228	24,571,086	15,700	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Weight Bearing Bone Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weight Bearing Bone Fracture & Others	1	0.20%	1,380	1,380	1,380	1,380	4,120	4,120	0	0	0	0	0	0	0	0	5,500	5,500	0	0	870	870	0	0	870	870
All Others	507	99.80%	777,171	1,533	808,459	1,595	190,270	375	9,350	18	0	0	25,912	51	-4,356	-9	1,029,634	2,031	11,254	22	106,792	211	8,805	17	164,043	324
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Other Bone Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Bone Fracture & Others	13	16.88%	828,750	63,750	1,746,171	134,321	665,948	51,227	129,581	9,968	0	0	77,130	5,933	-14,770	-1,136	2,604,061	200,312	107,316	8,255	17,458	1,343	14,411	1,109	147,534	11,349	
All Others	64	83.12%	2,870,030	44,844	6,556,381	102,443	2,327,962	36,374	432,806	6,763	0	0	404,566	6,321	-58,240	-910	9,663,475	150,992	1,037,248	16,207	98,180	1,534	202,632	3,166	1,442,009	22,531	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Bone Fracture	10	0.64%	52,000	5,200	52,000	5,200	7,472	747	1,625	163	0	0	2,685	269	0	0	63,782	6,378	0	0	6,850	685	200	20	7,050	705
Other Bone Fracture & Others	49	3.13%	1,503,670	30,687	2,417,237	49,331	565,115	11,533	102,458	2,091	0	0	187,126	3,819	-3,557	-73	3,268,379	66,702	261,354	5,334	44,550	909	9,809	200	350,476	7,153
All Others	1506	96.23%	19,145,707	12,713	22,099,349	14,674	3,590,240	2,384	893,022	593	0	0	1,715,000	1,139	-115,667	-77	28,181,944	18,713	1,610,069	1,069	582,882	387	285,594	190	2,787,436	1,851
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	Number of Claimants	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Bone Fracture	3	0.59%	6,700	2,233	9,200	3,067	283	94	800	267	0	0	0	0	0	0	10,283	3,428	0	0	0	0	0	0	1,200	400
Other Bone Fracture & Others	8	1.57%	12,000	1,500	12,000	1,500	5,579	697	0	0	0	0	0	0	-420	-53	17,159	2,145	0	0	902	113	325	41	2,547	318
All Others	497	97.83%	759,851	1,529	788,639	1,587	188,528	379	8,550	17	0	0	25,912	52	-3,936	-8	1,007,692	2,028	11,254	23	106,760	215	8,480	17	161,166	324
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Permanent Disfigurement or Scarring	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Permanent Disfigurement or Scarring & Others	4	5.19%	265,000	66,250	608,000	152,000	253,955	63,489	44,689	11,172	0	24,000	6,000	0	0	930,644	232,661	32,541	8,135	6,647	1,662	1,335	334	41,380	10,345	
All Others	73	94.81%	3,433,780	47,038	7,694,552	105,405	2,739,955	37,534	517,698	7,092	0	457,696	6,270	-73,010	-1,000	11,336,891	155,300	1,112,023	15,233	108,991	1,493	215,708	2,955	1,548,162	21,208	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Permanent Disfigurement or Scarring	2	0.13%	2,950	1,475	2,950	1,475	0	0	0	0	0	300	150	0	0	3,250	1,625	0	0	0	0	0	0	0	50	25
Permanent Disfigurement or Scarring & Others	9	0.58%	311,175	34,575	697,425	77,492	158,813	17,646	24,475	2,719	0	38,675	4,297	0	0	919,388	102,154	20,031	2,226	15,151	1,683	980	109	38,590	4,288	
All Others	1554	99.30%	20,387,252	13,119	23,868,211	15,359	4,004,013	2,577	972,630	626	0	1,865,836	1,201	-119,224	-77	30,591,466	19,686	1,851,392	1,191	619,131	398	294,623	190	3,106,322	1,999	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Permanent Disfigurement or Scarring	1	0.20%	1,000	1,000	1,000	1,000	0	0	0	0	0	0	0	0	0	1,000	1,000	0	0	0	0	0	0	0	0	0
Permanent Disfigurement or Scarring & Others	1	0.20%	2,500	2,500	2,500	2,500	0	0	0	0	0	0	0	0	0	2,500	2,500	0	0	0	0	0	0	0	0	0
All Others	506	99.61%	775,051	1,532	806,339	1,594	194,390	384	9,350	18	0	25,912	51	-4,356	-9	1,031,634	2,039	11,254	22	107,662	213	8,805	17	164,913	326	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Serious Lacerations	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Serious Lacerations & Others	5	6.49%	251,000	50,200	709,463	141,893	43,318	8,664	22,520	4,504	0	0	20,600	4,120	0	0	795,901	159,180	126,506	25,301	7,543	1,509	16,507	3,301	151,699	30,340	
All Others	72	93.51%	3,447,780	47,886	7,593,089	105,460	2,950,592	40,980	539,867	7,498	0	0	461,096	6,404	-73,010	-1,014	11,471,634	159,328	1,018,059	14,140	108,095	1,501	200,536	2,785	1,437,843	19,970	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Serious Lacerations	1	0.06%	4,000	4,000	4,000	4,000	400	400	0	0	0	0	0	0	0	0	4,400	4,400	0	0	441	441	0	0	441	441
Serious Lacerations & Others	11	0.70%	351,609	31,964	475,690	43,245	64,762	5,887	19,477	1,771	0	0	29,750	2,705	0	0	589,679	53,607	14,206	1,291	6,570	597	1,685	153	26,864	2,442
All Others	1553	99.23%	20,345,768	13,101	24,088,896	15,511	4,097,664	2,639	977,628	630	0	0	1,875,061	1,207	-119,224	-77	30,920,025	19,910	1,857,217	1,196	627,271	404	293,918	189	3,117,657	2,008
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Serious Lacerations	1	0.20%	2,500	2,500	2,500	2,500	0	0	0	0	0	0	0	0	0	0	2,500	2,500	0	0	0	0	0	0	720	720
Serious Lacerations & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	507	99.80%	776,051	1,531	807,339	1,592	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,032,634	2,037	11,254	22	107,662	212	8,805	17	164,193	324
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Serious Burns	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Serious Burns & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Serious Burns	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Serious Burns & Others	3	0.19%	27,000	9,000	29,000	9,667	150	50	1,355	452	0	0	5,500	1,833	0	0	36,005	12,002	3,836	1,279	2,674	891	0	0	6,510	2,170	
All Others	1562	99.81%	20,674,377	13,236	24,539,586	15,710	4,162,676	2,665	995,750	637	0	0	1,899,311	1,216	-119,224	-76	31,478,099	20,152	1,867,587	1,196	631,608	404	295,603	189	3,138,452	2,009	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Serious Burns	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Serious Burns & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Mild Neck Strain or Sprain	3	3.90%	9,500	3,167	12,500	4,167	5,000	1,667	50	17	0	0	950	317	0	0	18,500	6,167	0	0	0	0	0	0	0	0	0
Mild Neck Strain or Sprain & Others	13	16.88%	389,680	29,975	1,240,164	95,397	224,450	17,265	62,214	4,786	0	0	95,397	7,338	0	0	1,622,225	124,787	128,163	9,859	4,438	341	1,553	119	139,898	10,761	
All Others	61	79.22%	3,299,600	54,092	7,049,888	115,572	2,764,460	45,319	500,123	8,199	0	0	385,349	6,317	-73,010	-1,197	10,626,810	174,210	1,016,401	16,662	111,200	1,823	215,491	3,533	1,449,644	23,765	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Mild Neck Strain or Sprain	161	10.29%	718,666	4,464	730,215	4,535	27,235	169	17,505	109	0	0	69,666	433	0	0	844,621	5,246	48,693	302	57,130	355	12,066	75	129,983	807
Mild Neck Strain or Sprain & Others	602	38.47%	6,489,644	10,780	6,909,495	11,478	903,389	1,501	250,516	416	0	0	558,620	928	-40,307	-67	8,581,712	14,255	445,393	740	206,575	343	68,434	114	806,621	1,340
All Others	802	51.25%	13,493,067	16,824	16,928,877	21,108	3,232,202	4,030	729,083	909	0	0	1,276,526	1,592	-78,917	-98	22,087,771	27,541	1,377,337	1,717	370,577	462	215,104	268	2,208,358	2,754
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Mild Neck Strain or Sprain	90	17.72%	119,512	1,328	121,366	1,349	30,172	335	411	5	0	0	2,150	24	-1,360	-15	152,739	1,697	864	10	18,460	205	301	3	22,745	253
Mild Neck Strain or Sprain & Others	212	41.73%	355,803	1,678	365,243	1,723	95,154	449	3,950	19	0	0	10,609	50	-2,576	-12	472,380	2,228	0	0	40,928	193	4,915	23	56,395	266
All Others	206	40.55%	303,236	1,472	323,230	1,569	69,064	335	4,988	24	0	0	13,153	64	-420	-2	410,015	1,990	10,390	50	48,274	234	3,589	17	85,773	416
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Moderate Neck Strain or Sprain	1	1.30%	36,000	36,000	37,350	37,350	0	0	3,600	3,600	0	0	3,481	3,481	0	0	44,431	44,431	2,934	2,934	0	0	4,600	4,600	7,534	7,534
Moderate Neck Strain or Sprain & Others	30	38.96%	1,369,100	45,637	2,311,751	77,058	1,324,112	44,137	231,566	7,719	0	0	161,131	5,371	-58,450	-1,948	3,970,110	132,337	323,630	10,788	37,962	1,265	100,369	3,346	501,872	16,729
All Others	46	59.74%	2,293,680	49,863	5,953,451	129,423	1,669,798	36,300	327,221	7,114	0	0	317,084	6,893	-14,560	-317	8,252,995	179,413	818,001	17,783	77,676	1,689	112,074	2,436	1,080,136	23,481
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Moderate Neck Strain or Sprain	58	3.71%	853,398	14,714	930,093	16,036	103,949	1,792	33,425	576	0	0	79,312	1,367	0	0	1,146,779	19,772	59,699	1,029	25,229	435	24,576	424	128,910	2,223
Moderate Neck Strain or Sprain & Others	365	23.32%	7,601,168	20,825	8,968,968	24,573	1,530,249	4,192	401,471	1,100	0	0	696,199	1,907	-65,232	-179	11,531,655	31,594	795,356	2,179	156,765	429	131,841	361	1,220,783	3,345
All Others	1142	72.97%	12,246,811	10,724	14,669,525	12,845	2,528,629	2,214	562,208	492	0	0	1,129,300	989	-53,992	-47	18,835,671	16,494	1,016,368	890	452,289	396	139,186	122	1,795,269	1,572
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Moderate Neck Strain or Sprain	9	1.77%	16,100	1,789	17,775	1,975	2,914	324	50	6	0	0	1,000	111	0	0	21,739	2,415	0	0	4,627	514	0	0	6,581	731
Moderate Neck Strain or Sprain & Others	21	4.13%	47,250	2,250	50,750	2,417	21,647	1,031	726	35	0	0	3,623	173	0	0	76,746	3,655	5,409	258	9,610	458	850	40	22,496	1,071
All Others	478	94.09%	715,201	1,496	741,314	1,551	169,829	355	8,574	18	0	0	21,289	45	-4,356	-9	936,649	1,960	5,845	12	93,425	195	7,955	17	135,836	284
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Severe Neck Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Severe Neck Strain or Sprain & Others	9	11.69%	470,750	52,306	1,535,000	170,556	639,545	71,061	104,606	11,623	0	0	94,882	10,542	-14,560	-1,618	2,359,473	262,164	341,743	37,971	42,512	4,724	61,778	6,864	481,039	53,449	
All Others	68	88.31%	3,228,030	47,471	6,767,552	99,523	2,354,365	34,623	457,781	6,732	0	0	386,814	5,688	-58,450	-860	9,908,062	145,707	802,821	11,806	73,126	1,075	155,265	2,283	1,108,503	16,302	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Severe Neck Strain or Sprain	3	0.19%	31,000	10,333	31,000	10,333	1,500	500	1,600	533	0	0	3,500	1,167	0	0	37,600	12,533	0	0	0	0	95	32	95	32
Severe Neck Strain or Sprain & Others	30	1.92%	1,054,500	35,150	1,661,908	55,397	584,952	19,498	109,753	3,658	0	0	130,027	4,334	-2,030	-68	2,484,610	82,820	305,370	10,179	31,890	1,063	22,496	750	385,187	12,840
All Others	1532	97.89%	19,615,877	12,804	22,875,678	14,932	3,576,374	2,334	885,752	578	0	0	1,771,284	1,156	-117,194	-76	28,991,894	18,924	1,566,053	1,022	602,392	393	273,013	178	2,759,680	1,801
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Severe Neck Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Severe Neck Strain or Sprain & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Mild Back Strain or Sprain only	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mild Back Strain or Sprain & Others	11	14.29%	317,058	28,823	1,079,868	98,170	157,692	14,336	49,154	4,469	0	0	84,431	7,676	0	0	1,371,145	124,650	133,086	12,099	4,722	429	11,589	1,054	156,364	14,215	
All Others	66	85.71%	3,381,722	51,238	7,222,684	109,435	2,836,218	42,973	513,233	7,776	0	0	397,265	6,019	-73,010	-1,106	10,896,390	165,097	1,011,479	15,325	110,916	1,681	205,455	3,113	1,433,178	21,715	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Mild Back Strain or Sprain only	53	3.39%	236,344	4,459	236,344	4,459	15,844	299	9,260	175	0	0	16,108	304	0	0	277,556	5,237	5,131	97	18,527	350	6,187	117	36,124	682
Mild Back Strain or Sprain & Others	546	34.89%	6,254,655	11,455	6,773,154	12,405	883,632	1,618	273,986	502	0	0	573,014	1,049	-27,230	-50	8,476,556	15,525	690,326	1,264	204,357	374	82,841	152	1,075,712	1,970
All Others	966	61.73%	14,210,378	14,711	17,559,088	18,177	3,263,351	3,378	713,858	739	0	0	1,315,690	1,362	-91,994	-95	22,759,993	23,561	1,175,965	1,217	411,398	426	206,576	214	2,033,126	2,105
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Mild Back Strain or Sprain only	40	7.87%	55,850	1,396	55,919	1,398	9,201	230	0	0	0	0	1,300	33	0	0	66,420	1,661	1,295	32	8,756	219	338	8	12,710	318
Mild Back Strain or Sprain & Others	186	36.61%	315,348	1,695	325,419	1,750	84,351	453	2,875	15	0	0	12,445	67	-2,436	-13	422,654	2,272	0	0	35,307	190	5,188	28	50,452	271
All Others	282	55.51%	407,353	1,445	428,501	1,520	100,838	358	6,474	23	0	0	12,167	43	-1,920	-7	546,061	1,936	9,959	35	63,599	226	3,279	12	101,751	361
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Moderate Back Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Back Strain or Sprain & Others	28	36.36%	1,439,750	51,420	2,715,054	96,966	1,363,823	48,708	234,877	8,388	0	0	177,909	6,354	-73,010	-2,608	4,418,653	157,809	344,160	12,291	32,302	1,154	107,103	3,825	523,406	18,693	
All Others	49	63.64%	2,259,030	46,103	5,587,498	114,031	1,630,087	33,267	327,510	6,684	0	0	303,787	6,200	0	0	7,848,882	160,181	800,404	16,335	83,336	1,701	109,940	2,244	1,066,136	21,758	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Moderate Back Strain or Sprain	23	1.47%	345,000	15,000	366,250	15,924	46,265	2,012	16,530	719	0	0	31,892	1,387	0	0	460,937	20,041	22,816	992	5,798	252	3,694	161	37,431	1,627
Moderate Back Strain or Sprain & Others	291	18.59%	6,185,255	21,255	7,131,182	24,506	1,385,165	4,760	325,487	1,119	0	0	570,225	1,960	-38,310	-132	9,373,749	32,212	441,673	1,518	113,527	390	83,992	289	732,928	2,519
All Others	1251	79.94%	14,171,122	11,328	17,071,154	13,646	2,731,397	2,183	655,087	524	0	0	1,302,694	1,041	-80,914	-65	21,679,419	17,330	1,406,934	1,125	514,958	412	207,918	166	2,374,602	1,898
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Moderate Back Strain or Sprain	7	1.38%	12,505	1,786	12,505	1,786	2,419	346	0	0	0	0	0	0	0	0	14,924	2,132	0	0	1,884	269	47	7	2,531	362
Moderate Back Strain or Sprain & Others	11	2.17%	26,300	2,391	30,300	2,755	12,582	1,144	1,059	96	0	0	1,594	145	0	0	45,535	4,140	0	0	3,105	282	707	64	7,548	686
All Others	490	96.46%	739,746	1,510	767,034	1,565	179,389	366	8,291	17	0	0	24,318	50	-4,356	-9	974,675	1,989	11,254	23	102,673	210	8,051	16	154,834	316
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

Nova Scotia Private Passenger Automobile Closed Claim Study
 January 2010
 Injury Type Severe Back Strain or Sprain

1999																												
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Severe Back Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Severe Back Strain or Sprain & Others	8	10.39%	397,000	49,625	1,093,850	136,731	569,425	71,178	91,834	11,479	0	0	55,903	6,988	0	0	1,811,012	226,377	261,341	32,668	40,398	5,050	44,008	5,501	382,220	47,778		
All Others	69	89.61%	3,301,780	47,852	7,208,702	104,474	2,424,485	35,137	470,553	6,820	0	0	425,793	6,171	-73,010	-1,058	10,456,523	151,544	883,223	12,800	75,240	1,090	173,035	2,508	1,207,322	17,497		
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643		

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Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Severe Back Strain or Sprain	4	0.26%	127,000	31,750	220,000	55,000	106,320	26,580	12,479	3,120	0	0	10,401	2,600	0	0	349,200	87,300	3,839	960	2,751	688	750	188	7,340	1,835
Severe Back Strain or Sprain & Others	23	1.47%	919,500	39,978	1,926,146	83,745	750,289	32,621	109,288	4,752	0	0	175,468	7,629	0	0	2,961,191	128,747	313,181	13,617	35,139	1,528	31,771	1,381	401,827	17,471
All Others	1538	98.27%	19,654,877	12,780	22,422,440	14,579	3,306,217	2,150	875,338	569	0	0	1,718,942	1,118	-119,224	-78	28,203,713	18,338	1,554,403	1,011	596,392	388	263,082	171	2,735,795	1,779
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Severe Back Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Severe Back Strain or Sprain & Others	1	0.20%	0	0	0	0	3,430	3,430	0	0	0	0	0	0	0	0	3,430	3,430	0	0	1,950	1,950	0	0	1,950	1,950	
All Others	507	99.80%	778,551	1,536	809,839	1,597	190,960	377	9,350	18	0	0	25,912	51	-4,356	-9	1,031,704	2,035	11,254	22	105,712	209	8,805	17	162,963	321	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Minor Knee	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minor Knee & Others	9	11.69%	282,608	31,401	457,960	50,884	508,278	56,475	119,180	13,242	0	0	48,173	5,353	0	0	1,133,591	125,955	191,091	21,232	8,584	954	3,237	360	213,812	23,757	
All Others	68	88.31%	3,416,172	50,238	7,844,592	115,362	2,485,632	36,553	443,207	6,518	0	0	433,523	6,375	-73,010	-1,074	11,133,944	163,734	953,473	14,022	107,054	1,574	213,806	3,144	1,375,730	20,231	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Minor Knee	4	0.26%	9,500	2,375	9,500	2,375	365	91	0	0	0	0	1,100	275	0	0	10,965	2,741	0	0	0	0	0	0	0	0	0
Minor Knee & Others	95	6.07%	1,486,223	15,644	1,645,909	17,325	152,261	1,603	70,232	739	0	0	134,117	1,412	-560	-6	2,001,959	21,073	101,784	1,071	46,170	486	27,070	285	187,833	1,977	
All Others	1466	93.67%	19,205,654	13,101	22,913,177	15,630	4,010,200	2,735	926,872	632	0	0	1,769,594	1,207	-118,664	-81	29,501,181	20,124	1,769,639	1,207	588,112	401	268,534	183	2,957,129	2,017	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Knee	5	0.98%	6,310	1,262	6,310	1,262	40	8	0	0	0	0	0	0	0	0	6,350	1,270	0	0	1,943	389	50	10	2,022	404
Minor Knee & Others	26	5.12%	42,885	1,649	48,135	1,851	8,570	330	182	7	0	0	1,764	68	0	0	58,651	2,256	0	0	6,919	266	583	22	11,319	435
All Others	477	93.90%	729,356	1,529	755,394	1,584	185,780	389	9,167	19	0	0	24,148	51	-4,356	-9	970,133	2,034	11,254	24	98,800	207	8,172	17	151,571	318
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Knee	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Knee & Others	10	12.99%	557,100	55,710	1,196,396	119,640	593,667	59,367	104,509	10,451	0	0	72,447	7,245	0	0	1,967,019	196,702	93,912	9,391	9,770	977	5,679	568	111,624	11,162	
All Others	67	87.01%	3,141,680	46,891	7,106,156	106,062	2,400,243	35,825	457,878	6,834	0	0	409,249	6,108	-73,010	-1,090	10,300,516	153,739	1,050,652	15,681	105,868	1,580	211,365	3,155	1,477,919	22,058	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Knee	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Knee & Others	17	1.09%	598,725	35,219	746,725	43,925	154,684	9,099	35,295	2,076	0	0	60,445	3,556	0	0	997,149	58,656	177,829	10,461	10,138	596	27,569	1,622	225,014	13,236	
All Others	1548	98.91%	20,102,652	12,986	23,821,861	15,389	4,008,142	2,589	961,810	621	0	0	1,844,366	1,191	-119,224	-77	30,516,955	19,714	1,693,594	1,094	624,144	403	268,034	173	2,919,948	1,886	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Knee	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Knee & Others	2	0.39%	3,000	1,500	3,000	1,500	5,500	2,750	100	50	0	0	1,000	500	0	0	9,600	4,800	0	0	0	0	0	0	0	0	0
All Others	506	99.61%	775,551	1,533	806,839	1,595	188,890	373	9,250	18	0	0	24,912	49	-4,356	-9	1,025,534	2,027	11,254	22	107,662	213	8,805	17	164,913	326	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Shoulder	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minor Shoulder & Others	7	9.09%	241,250	34,464	463,525	66,218	156,883	22,412	24,217	3,460	0	0	32,893	4,699	0	0	677,518	96,788	57,563	8,223	0	0	19,996	2,857	81,059	11,580
All Others	70	90.91%	3,457,530	49,393	7,839,027	111,986	2,837,027	40,529	538,170	7,688	0	0	448,803	6,411	-73,010	-1,043	11,590,017	165,572	1,087,001	15,529	115,638	1,652	197,047	2,815	1,508,483	21,550
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Shoulder	13	0.83%	38,000	2,923	38,000	2,923	3,648	281	511	39	0	0	2,175	167	0	0	44,334	3,410	3,500	269	3,843	296	617	47	8,760	674
Minor Shoulder & Others	309	19.74%	4,209,226	13,622	4,711,626	15,248	624,241	2,020	187,974	608	0	0	376,146	1,217	-42,760	-138	5,857,228	18,955	229,656	743	132,316	428	48,227	156	464,366	1,503
All Others	1243	79.42%	16,454,151	13,237	19,818,961	15,944	3,534,937	2,844	808,619	651	0	0	1,526,490	1,228	-76,464	-62	25,612,542	20,605	1,638,267	1,318	498,123	401	246,760	199	2,671,835	2,150
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Shoulder	13	2.56%	13,930	1,072	13,930	1,072	100	8	50	4	0	0	250	19	0	0	14,330	1,102	0	0	2,536	195	65	5	2,601	200
Minor Shoulder & Others	102	20.08%	175,516	1,721	184,342	1,807	32,607	320	821	8	0	0	4,919	48	-2,296	-23	220,393	2,161	0	0	17,623	173	4,224	41	34,276	336
All Others	393	77.36%	589,105	1,499	611,567	1,556	161,683	411	8,479	22	0	0	20,743	53	-2,060	-5	800,411	2,037	11,254	29	87,503	223	4,516	11	128,036	326
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Shoulder	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other Shoulder & Others	12	15.58%	544,600	45,383	1,005,281	83,773	446,809	37,234	73,665	6,139	0	0	76,922	6,410	0	0	1,602,677	133,556	162,696	13,558	11,046	921	35,848	2,987	231,407	19,284	
All Others	65	84.42%	3,154,180	48,526	7,297,271	112,266	2,547,101	39,186	488,722	7,519	0	0	404,774	6,227	-73,010	-1,123	10,664,858	164,075	981,868	15,106	104,592	1,609	181,195	2,788	1,358,135	20,894	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

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Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Shoulder	8	0.51%	127,500	15,938	137,500	17,188	18,034	2,254	3,616	452	0	0	7,350	919	0	0	166,500	20,813	0	0	9,189	1,149	275	34	10,664	1,333	
Other Shoulder & Others	81	5.18%	2,097,885	25,900	2,868,598	35,415	684,876	8,455	142,798	1,763	0	0	215,203	2,657	-7,950	-98	3,903,525	48,192	441,194	5,447	48,915	604	35,084	433	566,499	6,994	
All Others	1476	94.31%	18,475,992	12,518	21,562,488	14,609	3,459,916	2,344	850,690	576	0	0	1,682,258	1,140	-111,274	-75	27,444,079	18,594	1,430,229	969	576,179	390	260,245	176	2,567,798	1,740	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Shoulder	2	0.39%	3,000	1,500	3,000	1,500	1,418	709	0	0	0	0	0	0	0	0	4,418	2,209	0	0	2,326	1,163	0	0	2,326	1,163	
Other Shoulder & Others	1	0.20%	2,000	2,000	2,000	2,000	0	0	0	0	0	0	0	0	0	0	2,000	2,000	0	0	747	747	0	0	747	747	
All Others	505	99.41%	773,551	1,532	804,839	1,594	192,972	382	9,350	19	0	0	25,912	51	-4,356	-9	1,028,716	2,037	11,254	22	104,589	207	8,805	17	161,840	320	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Minor Other Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minor Other Strain or Sprain & Others	5	6.49%	202,500	40,500	351,220	70,244	266,935	53,387	59,704	11,941	0	0	34,796	6,959	0	0	712,655	142,531	74,251	14,850	1,709	342	14,937	2,987	105,358	21,072
All Others	72	93.51%	3,496,280	48,559	7,951,332	110,435	2,726,975	37,875	502,683	6,982	0	0	446,900	6,207	-73,010	-1,014	11,554,880	160,484	1,070,313	14,865	113,929	1,582	202,106	2,807	1,484,184	20,614
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Minor Other Strain or Sprain	12	0.77%	17,560	1,463	17,560	1,463	444	37	0	0	0	0	1,363	114	0	0	19,367	1,614	0	0	662	55	25	2	687	57
Minor Other Strain or Sprain & Others	140	8.95%	1,948,939	13,921	2,214,541	15,818	500,145	3,572	109,137	780	0	0	183,357	1,310	-8,960	-64	2,998,220	21,416	214,873	1,535	53,894	385	23,004	164	313,314	2,238
All Others	1413	90.29%	18,734,878	13,259	22,336,485	15,808	3,662,237	2,592	887,967	628	0	0	1,720,091	1,217	-110,264	-78	28,496,517	20,167	1,656,550	1,172	579,726	410	272,575	193	2,830,961	2,004
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Minor Other Strain or Sprain	7	1.38%	8,150	1,164	16,650	2,379	2,685	384	2,000	286	0	0	2,035	291	0	0	23,370	3,339	3,186	455	1,777	254	0	0	4,963	709
Minor Other Strain or Sprain & Others	42	8.27%	73,477	1,749	74,327	1,770	19,588	466	1,046	25	0	0	2,594	62	0	0	97,555	2,323	5,409	129	7,111	169	783	19	21,573	514
All Others	459	90.35%	696,924	1,518	718,862	1,566	172,117	375	6,304	14	0	0	21,283	46	-4,356	-9	914,209	1,992	2,659	6	98,774	215	8,022	17	138,377	301
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Strain or Sprain & Others	7	9.09%	279,972	39,996	500,282	71,469	141,431	20,204	11,250	1,607	0	0	18,822	2,689	0	0	671,785	95,969	33,398	4,771	1,139	163	9,343	1,335	46,910	6,701
All Others	70	90.91%	3,418,808	48,840	7,802,270	111,461	2,852,479	40,750	551,137	7,873	0	0	462,874	6,612	-73,010	-1,043	11,595,750	165,654	1,111,166	15,874	114,499	1,636	207,701	2,967	1,542,633	22,038
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Strain or Sprain	3	0.19%	49,000	16,333	71,500	23,833	726	242	4,137	1,379	0	0	6,837	2,279	0	0	83,200	27,733	0	0	0	0	75	25	75	25
Other Strain or Sprain & Others	51	3.26%	1,064,750	20,877	1,678,164	32,905	409,036	8,020	90,072	1,766	0	0	161,785	3,172	0	0	2,339,057	45,864	236,454	4,636	27,530	540	17,121	336	292,325	5,732
All Others	1511	96.55%	19,587,627	12,963	22,818,922	15,102	3,753,064	2,484	902,895	598	0	0	1,736,189	1,149	-119,224	-79	29,091,847	19,253	1,634,969	1,082	606,752	402	278,407	184	2,852,562	1,888
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Other Strain or Sprain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Strain or Sprain & Others	6	1.18%	12,500	2,083	13,000	2,167	1,694	282	0	0	0	0	0	0	0	0	14,694	2,449	0	0	1,292	215	1,150	192	3,042	507
All Others	502	98.82%	766,051	1,526	796,839	1,587	192,696	384	9,350	19	0	0	25,912	52	-4,356	-9	1,020,440	2,033	11,254	22	106,370	212	7,655	15	161,871	322
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																												
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
TMJ with Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ with Jaw Fracture & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
All Others	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643		
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643		

2002-2003																												
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
TMJ with Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ with Jaw Fracture & Others	3	0.19%	60,305	20,102	63,905	21,302	5,787	1,929	1,940	647	0	0	6,293	2,098	-1,925	-642	76,000	25,333	0	0	3,079	1,026	1,325	442	4,524	1,508		
All Others	1562	99.81%	20,641,072	13,215	24,504,681	15,688	4,157,039	2,661	995,165	637	0	0	1,898,518	1,215	-117,299	-75	31,438,104	20,127	1,871,423	1,198	631,203	404	294,278	188	3,140,438	2,011		
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010		

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
TMJ with Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ with Jaw Fracture & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
TMJ without Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ without Jaw Fracture & Others	8	10.39%	401,850	50,231	726,198	90,775	852,229	106,529	144,695	18,087	0	0	66,340	8,293	-43,680	-5,460	1,745,782	218,223	225,710	28,214	7,543	943	40,136	5,017	292,773	36,597	
All Others	69	89.61%	3,296,930	47,782	7,576,354	109,802	2,141,681	31,039	417,692	6,054	0	0	415,356	6,020	-29,330	-425	10,521,754	152,489	918,855	13,317	108,095	1,567	176,907	2,564	1,296,769	18,794	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
TMJ without Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ without Jaw Fracture & Others	36	2.30%	979,440	27,207	1,253,368	34,816	243,666	6,769	59,085	1,641	0	0	87,207	2,422	-38,472	-1,069	1,604,854	44,579	72,892	2,025	19,373	538	8,850	246	108,336	3,009	
All Others	1529	97.70%	19,721,937	12,899	23,315,218	15,249	3,919,160	2,563	938,020	613	0	0	1,817,604	1,189	-80,752	-53	29,909,250	19,561	1,798,531	1,176	614,910	402	286,753	188	3,036,626	1,986	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
TMJ without Jaw Fracture	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TMJ without Jaw Fracture & Others	1	0.20%	2,500	2,500	2,500	2,500	2,600	2,600	0	0	0	0	0	0	0	0	5,100	5,100	0	0	0	0	0	0	0	65	65
All Others	507	99.80%	776,051	1,531	807,339	1,592	191,790	378	9,350	18	0	0	25,912	51	-4,356	-9	1,030,034	2,032	11,254	22	107,662	212	8,805	17	164,848	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Fibromyalgia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fibromyalgia & Others	6	7.79%	297,500	49,583	525,142	87,524	413,758	68,960	82,084	13,681	0	0	56,978	9,496	-43,680	-7,280	1,034,282	172,380	107,175	17,863	23,103	3,851	33,712	5,619	184,294	30,716
	71	92.21%	3,401,280	47,905	7,777,410	109,541	2,580,152	36,340	480,303	6,765	0	0	424,718	5,982	-29,330	-413	11,233,253	158,215	1,037,389	14,611	92,535	1,303	183,331	2,582	1,405,248	19,792
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Fibromyalgia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Fibromyalgia & Others	2	0.13%	102,500	51,250	132,500	66,250	60,000	30,000	7,500	3,750	0	0	22,832	11,416	0	0	222,832	111,416	97,898	48,949	2,187	1,094	17,509	8,755	119,353	59,677	
	0	1563	99.87%	20,598,877	13,179	24,436,086	15,634	4,102,826	2,625	989,605	633	0	0	1,881,979	1,204	-119,224	-76	31,291,272	20,020	1,773,525	1,135	632,095	404	278,094	178	3,025,609	1,936
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Fibromyalgia	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Fibromyalgia & Others	0	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																										
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Chronic Pain	1	1.30%	22,500	22,500	102,500	102,500	60,000	60,000	2,250	2,250	0	0	5,250	5,250	0	0	170,000	170,000	34,894	34,894	1,633	1,633	10,252	10,252	52,212	52,212
Chronic Pain & Others	18	23.38%	1,012,250	56,236	2,545,119	141,396	1,457,782	80,988	271,645	15,091	0	0	180,870	10,048	-14,560	-809	4,440,857	246,714	399,874	22,215	31,847	1,769	90,767	5,043	557,481	30,971
All Others	58	75.32%	2,664,030	45,932	5,654,933	97,499	1,476,128	25,450	288,492	4,974	0	0	295,576	5,096	-58,450	-1,008	7,656,679	132,012	709,797	12,238	82,158	1,417	116,024	2,000	979,850	16,894
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Chronic Pain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chronic Pain & Others	45	2.88%	1,962,000	43,600	3,848,820	85,529	1,063,983	23,644	192,040	4,268	0	0	281,437	6,254	0	0	5,386,280	119,695	498,091	11,069	31,020	689	46,734	1,039	632,841	14,063	
All Others	1520	97.12%	18,739,377	12,329	20,719,766	13,631	3,098,844	2,039	805,064	530	0	0	1,623,374	1,068	-119,224	-78	26,127,824	17,189	1,373,332	904	603,262	397	248,870	164	2,512,121	1,653	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Chronic Pain	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chronic Pain & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																												
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Permanent Brain Injury	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Permanent Brain Injury & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	75	100.00%	3,493,780	46,584	6,981,142	93,082	2,843,910	37,919	521,217	6,950	0	0	421,696	5,623	-73,010	-973	10,694,955	142,599	1,079,761	14,397	113,669	1,516	211,245	2,817	1,515,247	20,203		
Total	75	100.00%	3,493,780	46,584	6,981,142	93,082	2,843,910	37,919	521,217	6,950	0	0	421,696	5,623	-73,010	-973	10,694,955	142,599	1,079,761	14,397	113,669	1,516	211,245	2,817	1,515,247	20,203		

2002-2003																													
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount				
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Permanent Brain Injury	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Permanent Brain Injury & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	1529	100.00%	19,721,937	12,899	23,315,218	15,249	3,919,160	2,563	938,020	613	0	0	1,817,604	1,189	-80,752	-53	29,909,250	19,561	1,798,531	1,176	614,910	402	286,753	188	3,036,626	1,986			
Total	1529	100.00%	19,721,937	12,899	23,315,218	15,249	3,919,160	2,563	938,020	613	0	0	1,817,604	1,189	-80,752	-53	29,909,250	19,561	1,798,531	1,176	614,910	402	286,753	188	3,036,626	1,986			

2005																												
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Permanent Brain Injury	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Permanent Brain Injury & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325		
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325		

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Concussion	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Concussion & Others	5	6.49%	340,000	68,000	1,203,343	240,669	177,220	35,444	42,670	8,534	0	0	46,800	9,360	-14,770	-2,954	1,455,263	291,053	40,732	8,146	5,473	1,095	3,335	667	52,115	10,423	
All Others	72	93.51%	3,358,780	46,650	7,099,209	98,600	2,816,690	39,121	519,717	7,218	0	0	434,896	6,040	-58,240	-809	10,812,272	150,170	1,103,833	15,331	110,165	1,530	213,708	2,968	1,537,427	21,353	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Concussion	1	0.06%	3,500	3,500	3,500	3,500	0	0	0	0	0	0	0	0	0	0	3,500	3,500	0	0	0	0	0	0	0	0	
Concussion & Others	23	1.47%	575,024	25,001	719,459	31,281	135,773	5,903	29,595	1,287	0	0	64,331	2,797	-560	-24	948,598	41,243	74,572	3,242	27,390	1,191	9,361	407	127,700	5,552	
All Others	1541	98.47%	20,122,853	13,058	23,845,627	15,474	4,027,053	2,613	967,510	628	0	0	1,840,481	1,194	-118,664	-77	30,562,007	19,833	1,796,851	1,166	606,892	394	286,242	186	3,017,262	1,958	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Concussion	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Concussion & Others	6	1.18%	12,500	2,083	12,569	2,095	1,304	217	0	0	0	0	0	0	0	0	13,873	2,312	500	83	0	0	0	0	500	83	
All Others	502	98.82%	766,051	1,526	797,270	1,588	193,086	385	9,350	19	0	0	25,912	52	-4,356	-9	1,021,261	2,034	10,754	21	107,662	214	8,805	18	164,413	328	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Post Concussion Syndrome	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Post Concussion Syndrome & Others	5	6.49%	340,000	68,000	1,203,343	240,669	177,220	35,444	42,670	8,534	0	0	46,800	9,360	-14,770	-2,954	1,455,263	291,053	40,732	8,146	5,473	1,095	3,335	667	52,115	10,423	
All Others	72	93.51%	3,358,780	46,650	7,099,209	98,600	2,816,690	39,121	519,717	7,218	0	0	434,896	6,040	-58,240	-809	10,812,272	150,170	1,103,833	15,331	110,165	1,530	213,708	2,968	1,537,427	21,353	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Post Concussion Syndrome	1	0.06%	3,500	3,500	3,500	3,500	0	0	0	0	0	0	0	0	0	0	3,500	3,500	0	0	0	0	0	0	0	0	0
Post Concussion Syndrome & Others	23	1.47%	575,024	25,001	719,459	31,281	135,773	5,903	29,595	1,287	0	0	64,331	2,797	-560	-24	948,598	41,243	74,572	3,242	27,390	1,191	9,361	407	127,700	5,552	
All Others	1541	98.47%	20,122,853	13,058	23,845,627	15,474	4,027,053	2,613	967,510	628	0	0	1,840,481	1,194	-118,664	-77	30,562,007	19,833	1,796,851	1,166	606,892	394	286,242	186	3,017,262	1,958	
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010	

2005																											
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Post Concussion Syndrome	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Post Concussion Syndrome & Others	6	1.18%	12,500	2,083	12,569	2,095	1,304	217	0	0	0	0	0	0	0	0	13,873	2,312	500	83	0	0	0	0	500	83	
All Others	502	98.82%	766,051	1,526	797,270	1,588	193,086	385	9,350	19	0	0	25,912	52	-4,356	-9	1,021,261	2,034	10,754	21	107,662	214	8,805	18	164,413	328	
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325	

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages \$ Avg	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Contusion	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Contusion & Others	8	10.39%	518,972	64,872	1,647,088	205,886	267,700	33,463	64,224	8,028	0	0	59,480	7,435	-14,770	-1,846	2,023,722	252,965	172,998	21,625	10,940	1,368	16,626	2,078	202,706	25,338	
All Others	69	89.61%	3,179,808	46,084	6,655,464	96,456	2,726,210	39,510	498,163	7,220	0	0	422,216	6,119	-58,240	-844	10,243,813	148,461	971,566	14,081	104,698	1,517	200,417	2,905	1,386,836	20,099	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages \$ Avg	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Contusion	1	0.06%	1,000	1,000	1,000	1,000	150	150	0	0	0	0	0	0	0	0	1,150	1,150	0	0	1,380	1,380	0	0	1,380	1,380
Contusion & Others	89	5.69%	1,348,857	15,156	1,542,573	17,332	230,953	2,595	69,538	781	0	0	136,868	1,538	-11,507	-129	1,968,426	22,117	219,092	2,462	32,267	363	10,245	115	267,327	3,004
All Others	1475	94.25%	19,351,520	13,120	23,025,013	15,610	3,931,723	2,666	927,566	629	0	0	1,767,943	1,199	-107,717	-73	29,544,529	20,030	1,652,331	1,120	600,636	407	285,358	193	2,876,255	1,950
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages \$ Avg	Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg		\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Contusion	7	1.38%	6,320	903	6,320	903	768	110	0	0	0	0	0	0	0	0	7,088	1,013	0	0	2,823	403	92	13	2,915	416
Contusion & Others	26	5.12%	42,435	1,632	43,035	1,655	7,190	277	186	7	0	0	639	25	-420	-16	50,630	1,947	0	0	6,128	236	649	25	9,270	357
All Others	475	93.50%	729,796	1,536	760,484	1,601	186,432	392	9,164	19	0	0	25,273	53	-3,936	-8	977,416	2,058	11,254	24	98,711	208	8,064	17	152,728	322
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	
Psychological/ Emotional Injury	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Psychological/ Emotional Injury & Others	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Others	53	100.00%	2,406,280	45,402	4,440,424	83,782	1,387,493	26,179	290,001	5,472	0	0	255,540	4,822	-58,450	-1,103	6,315,009	119,151	657,528	12,406	39,857	752	93,243	1,759	857,883	16,186	
Total	53	100.00%	2,406,280	45,402	4,440,424	83,782	1,387,493	26,179	290,001	5,472	0	0	255,540	4,822	-58,450	-1,103	6,315,009	119,151	657,528	12,406	39,857	752	93,243	1,759	857,883	16,186	

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Psychological/ Emotional Injury	3	0.19%	42,000	14,000	48,500	16,167	25	8	1,781	594	0	0	0	0	0	0	50,306	16,769	2,100	700	1,503	501	0	0	3,603	1,201
Psychological/ Emotional Injury & Others	77	4.92%	2,370,193	30,782	3,680,155	47,794	1,067,707	13,866	188,057	2,442	0	0	260,113	3,378	-7,950	-103	5,188,082	67,378	608,953	7,908	37,985	493	62,027	806	772,798	10,036
All Others	1485	94.89%	18,289,184	12,316	20,839,931	14,034	3,095,094	2,084	807,267	544	0	0	1,644,699	1,108	-111,274	-75	26,275,716	17,694	1,260,370	849	594,794	401	233,577	157	2,368,561	1,595
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Psychological/ Emotional Injury	2	0.39%	3,500	1,750	3,500	1,750	5,083	2,541	633	317	0	0	438	219	0	0	9,654	4,827	0	0	0	0	50	25	50	25
Psychological/ Emotional Injury & Others	4	0.79%	5,800	1,450	5,800	1,450	4,239	1,060	0	0	0	0	0	0	-1,736	-434	8,303	2,076	0	0	1,188	297	0	0	1,188	297
All Others	502	98.82%	769,251	1,532	800,539	1,595	185,068	369	8,716	17	0	0	25,474	51	-2,620	-5	1,017,177	2,026	11,254	22	106,474	212	8,755	17	163,675	326
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

1999																											
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount		
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$
Minor Lacerations/ Burns or "Just Shaken Up"	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Minor Lacerations/ Burns or "Just Shaken Up" & Others	6	7.79%	104,250	17,375	111,060	18,510	7,815	1,303	2,350	392	0	0	8,350	1,392	0	0	129,575	21,596	0	0	508	85	943	157	2,307	385	
All Others	71	92.21%	3,594,530	50,627	8,191,492	115,373	2,986,095	42,058	560,037	7,888	0	0	473,346	6,667	-73,010	-1,028	12,137,960	170,957	1,144,564	16,121	115,130	1,622	216,101	3,044	1,587,235	22,355	
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643	

2002-2003																												
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Lacerations/ Burns or "Just Shaken Up"	27	1.73%	32,466	1,202	32,466	1,202	1,084	40	0	0	0	0	750	28	0	0	34,300	1,270	0	0	0	0	0	0	0	0	1,320	49
Minor Lacerations/ Burns or "Just Shaken Up" & Others	100	6.39%	1,112,601	11,126	1,279,373	12,794	279,490	2,795	48,945	489	0	0	93,182	932	-7,950	-80	1,693,039	16,930	223,935	2,239	51,928	519	27,583	276	315,281	3,153		
All Others	1438	91.88%	19,556,310	13,600	23,256,747	16,173	3,882,253	2,700	948,160	659	0	0	1,810,879	1,259	-111,274	-77	29,786,765	20,714	1,647,488	1,146	582,355	405	268,020	186	2,828,360	1,967		
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010		

2005																												
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Minor Lacerations/ Burns or "Just Shaken Up"	27	4.64%	32,466	1,202	32,466	1,202	1,084	40	0	0	0	0	750	28	0	0	34,300	1,270	0	0	0	0	0	0	0	0	1,320	49
Minor Lacerations/ Burns or "Just Shaken Up" & Others	100	17.18%	1,112,601	11,126	1,279,373	12,794	279,490	2,795	48,945	489	0	0	93,182	932	-7,950	-80	1,693,039	16,930	223,935	2,239	51,928	519	27,583	276	315,281	3,153		
All Others	455	78.18%	704,043	1,547	734,331	1,614	186,220	409	8,282	18	0	0	24,499	54	-3,936	-9	949,395	2,087	11,254	25	102,015	224	8,347	18	153,468	337		
Total	582	100.00%	1,849,110	3,177	2,046,170	3,516	466,794	802	57,227	98	0	0	118,430	203	-11,886	-20	2,676,734	4,599	235,189	404	153,943	265	35,930	62	470,069	808		

1999																												
Injury Type	No. Claims	% of Claims	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & Other Fees		Total Adjusting Expense Amount			
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Injuries	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Injuries & Others	14	18.18%	704,750	50,339	1,937,054	138,361	626,350	44,739	128,268	9,162	0	0	98,133	7,010	0	0	2,789,805	199,272	410,597	29,328	17,546	1,253	33,121	2,366	487,388	34,813		
All Others	63	81.82%	2,994,030	47,524	6,365,498	101,040	2,367,560	37,580	434,119	6,891	0	0	383,563	6,088	-73,010	-1,159	9,477,731	150,440	733,967	11,650	98,092	1,557	183,922	2,919	1,102,154	17,495		
Total	77	100.00%	3,698,780	48,036	8,302,552	107,825	2,993,910	38,882	562,387	7,304	0	0	481,696	6,256	-73,010	-948	12,267,535	159,319	1,144,564	14,864	115,638	1,502	217,043	2,819	1,589,542	20,643		

2002-2003																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Injuries	8	0.51%	46,161	5,770	51,761	6,470	2,469	309	1,500	188	0	0	3,000	375	0	0	58,730	7,341	5,979	747	2,549	319	404	51	9,117	1,140
Other Injuries & Others	92	5.88%	1,635,640	17,779	2,313,043	25,142	480,436	5,222	129,542	1,408	0	0	180,286	1,960	-9,520	-103	3,093,786	33,628	330,554	3,593	42,023	457	19,362	210	413,784	4,498
All Others	1465	93.61%	19,019,576	12,983	22,203,782	15,156	3,679,922	2,512	866,063	591	0	0	1,721,526	1,175	-109,704	-75	28,361,588	19,359	1,534,890	1,048	589,711	403	275,837	188	2,722,061	1,858
Total	1565	100.00%	20,701,377	13,228	24,568,586	15,699	4,162,826	2,660	997,105	637	0	0	1,904,811	1,217	-119,224	-76	31,514,104	20,137	1,871,423	1,196	634,282	405	295,603	189	3,144,962	2,010

2005																										
Injury Type	No. Claims	% of Claimants	Non Pecuniary Damages Amount		Total General Costs Amount		Total Special Costs Amount		Total Interest Costs		Punitive Damages		Party & Party Costs		AB Offset		Total Settlement Amount		Legal Fees		Adjusters Fees		Experts & other Fees		Total Adjusting Expense Amount	
			\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg	\$	Avg
Other Injuries	9	1.77%	11,400	1,267	11,400	1,267	6,000	667	0	0	0	0	250	28	0	0	17,650	1,961	0	0	515	57	0	0	515	57
Other Injuries & Others	29	5.71%	53,280	1,837	53,280	1,837	18,147	626	573	20	0	0	1,000	34	0	0	73,000	2,517	500	17	2,162	75	735	25	3,997	138
All Others	470	92.52%	713,871	1,519	745,159	1,585	170,243	362	8,777	19	0	0	24,662	52	-4,356	-9	944,484	2,010	10,754	23	104,985	223	8,070	17	160,401	341
Total	508	100.00%	778,551	1,533	809,839	1,594	194,390	383	9,350	18	0	0	25,912	51	-4,356	-9	1,035,134	2,038	11,254	22	107,662	212	8,805	17	164,913	325

Comparison of Bodily Injury Frequency Patterns in Canada
Industry Data as of June 30, 2009

	Nova Scotia			Ontario			Alberta			New Brunswick *			Newfoundland		
	Earned Exposures	Ultimate Counts	Frequency Rate per 1000	Earned Exposures	Ultimate Counts	Frequency Rate per 1000	Earned Exposures	Ultimate Counts	Frequency Rate per 1000	Earned Exposures	Ultimate Counts	Frequency Rate per 1000	Earned Exposures	Ultimate Counts	Frequency Rate per 1000
1994.2	210,695	1,470	6.98				695,319	7,627	10.97	180,080	1,422	7.90	98,933	718	7.26
1995.1	208,846	1,175	5.63				693,764	6,893	9.94	176,472	1,405	7.96	104,548	727	6.95
1995.2	212,289	1,429	6.73				707,679	8,005	11.31	180,821	1,633	9.03	105,943	710	6.70
1996.1	208,774	1,223	5.86	2,474,943	2,865	1.16	700,304	7,345	10.49	176,709	1,434	8.12	102,587	687	6.70
1996.2	211,928	1,477	6.97	2,507,086	3,483	1.39	714,960	8,304	11.61	180,168	1,535	8.52	102,373	726	7.09
1997.1	210,715	1,332	6.32	2,500,251	3,429	1.37	707,357	7,695	10.88	176,445	1,487	8.43	100,235	770	7.68
1997.2	216,418	1,535	7.09	2,575,908	3,933	1.53	729,707	8,276	11.34	180,955	1,669	9.22	103,059	905	8.78
1998.1	215,157	1,362	6.33	2,601,449	3,690	1.42	742,218	8,057	10.85	177,821	1,418	7.97	102,911	767	7.45
1998.2	220,039	1,646	7.48	2,672,456	4,484	1.68	752,276	9,077	12.07	183,299	1,709	9.32	105,206	884	8.40
1999.1	213,933	1,487	6.95	2,644,105	4,224	1.60	744,289	8,240	11.07	177,420	1,501	8.46	102,589	960	9.35
1999.2	217,450	1,782	8.20	2,674,842	5,353	2.00	762,051	8,732	11.46	179,829	1,740	9.67	101,231	1,054	10.41
2000.1	220,655	1,590	7.21	2,731,250	4,761	1.74	779,522	8,447	10.84	182,852	1,676	9.17	101,500	930	9.16
2000.2	227,328	1,882	8.28	2,824,966	5,555	1.97	806,913	8,866	10.99	190,438	1,789	9.39	107,278	1,134	10.57
2001.1	227,017	1,728	7.61	2,845,124	4,759	1.67	818,814	7,695	9.40	190,085	1,778	9.36	108,610	1,180	10.86
2001.2	231,480	1,858	8.03	2,895,317	5,704	1.97	843,166	8,413	9.98	195,313	1,866	9.55	111,381	990	8.89
2002.1	229,322	1,562	6.81	2,892,379	5,230	1.81	840,858	7,968	9.48	192,091	1,567	8.16	107,893	905	8.39
2002.2	231,769	1,668	7.20	2,954,996	6,321	2.14	854,182	8,012	9.38	193,210	1,438	7.44	108,613	1,021	9.40
2003.1	227,859	1,480	6.49	2,929,647	5,723	1.95	848,708	7,514	8.85	<u>187,096</u>	1,400	7.48	107,522	994	9.24
2003.2	<u>229,658</u>	1,294	5.63	2,968,755	5,612	1.89	864,911	7,131	8.24	188,779	1,040	5.51	110,125	923	8.38
2004.1	230,059	1,212	5.27	2,944,908	4,166	1.41	862,947	6,630	7.68	187,537	989	5.28	111,556	859	7.70
2004.2	235,995	1,447	6.13	2,986,690	4,651	1.56	<u>882,201</u>	6,901	7.82	193,874	1,061	5.47	<u>115,009</u>	911	7.92
2005.1	235,120	1,289	5.48	2,991,956	3,973	1.33	890,901	6,503	7.30	194,655	1,185	6.09	113,756	792	6.97
2005.2	240,759	1,331	5.53	3,063,094	4,780	1.56	932,101	7,464	8.01	199,497	1,073	5.38	115,679	928	8.02
2006.1	240,260	1,131	4.71	3,066,249	4,421	1.44	952,232	6,870	7.21	196,993	905	4.59	117,892	779	6.61
2006.2	245,048	1,386	5.65	3,124,217	5,212	1.67	992,886	7,710	7.77	202,826	1,114	5.49	122,215	927	7.59
2007.1	244,648	1,139	4.65	3,126,023	5,017	1.61	1,009,640	6,718	6.65	202,725	942	4.65	120,824	853	7.06
2007.2	249,424	1,279	5.13	3,190,658	5,440	1.70	1,047,412	6,923	6.61	209,396	1,012	4.83	124,693	911	7.30
2008.1	249,790	936	3.75	3,201,700	4,525	1.41	1,058,797	6,195	5.85	209,623	792	3.78	125,665	807	6.42
2008.2	255,280	1,088	4.26	3,257,448	5,254	1.61	1,095,152	6,445	5.88	216,779	953	4.39	131,486	990	7.53
2009.1	254,230	1,034	4.07	3,231,598	4,276	1.32	1,093,057	5,955	5.45				132,347	817	6.18

* As of December 31, 2008

Note: Bold value- is the "peak" and underline represents the period before the reform change

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
2500

Current Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		10,761,045	1,288,563	11,376,615	-	326,240	858,330	- 43,258	13,806,489	1,055,837	14,862,326
Number of Minor Claimants	1,236										
Average Minor Payment Before Cap		8,706	1,043	9,204	-	264	694	- 35	11,170	854	12,025
Total Projected Paid Amounts after cap		10,272,263	3,680,428	13,691,046	0	881,524	1,417,861	-105,645	19,565,213	2,286,554	21,851,768
Amount of Saved Payments		8,027,844	0	8,027,844	0	0	266,125	0	8,293,968	634,272	8,928,241
Number of Claimants who are Minor	79%	1,236									
Average Reduction to Minor Claimants		6,495	-	6,495	-	-	215	-	6,710	513	7,223
Average Minor Payment After Cap		2,211	1,043	2,709	-	264	479	- 35	4,460	341	4,801
New Average Payment After Cap-All Claimants		6,564	2,352	8,748	-	563	906	- 68	12,502	1,461	13,963
Percentage Saved		44%	0%	37%		0%	16%	0%	30%	22%	29%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		13,337,379	6,160,543	20,577,810	0	1,347,337	1,817,491	-166,153	29,737,028	3,605,240	33,342,268
Amount of Saved Payments		8,027,844	0	8,027,844	0	0	266,125	0	8,293,968	634,272	8,928,241
Number of Claimants who are Minor	75%	1,236									
Average Reduction to Minor Claimants		6,495	-	6,495	-	-	215	-	6,710	513	7,223
New Average Payment After Cap		8,123	3,752	12,532	-	821	1,107	- 101	18,110	2,196	20,306
Percentage Saved		38%	0%	28%		0%	13%	0%	22%	15%	21%

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
2500

Proposed Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929										
Average Minor Payment Before Cap		8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap		12,643,207	3,680,428	16,061,990	0	881,524	1,496,458	-105,645	22,014,755	2,456,900	24,471,655
Amount of Saved Payments		5,656,900	0	5,656,900	0	0	187,527	0	5,844,427	463,927	6,308,353
Number of Claimants who are Minor	59%	929									
Average Reduction to Minor Claimants		6,089	-	6,089	-	-	202	-	6,291	499	6,790
Average Minor Payment After Cap		2,210	1,006	2,653	-	255	477	- 34	4,357	346	4,703
New Average Payment After Cap-All Claimants		8,079	2,352	10,263	-	563	956	- 68	14,067	1,570	15,637
Percentage Saved		31%	0%	26%		0%	11%	0%	21%	16%	20%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642										
Average Payment Before Cap & Trend		14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		15,708,323	6,160,543	22,948,755	0	1,347,337	1,896,088	-166,153	32,186,570	3,775,585	35,962,155
Amount of Saved Payments		5,656,900	0	5,656,900	0	0	187,527	0	5,844,427	463,927	6,308,353
Number of Claimants who are Minor	57%	929									
Average Reduction to Minor Claimants		6,089	-	6,089	-	-	202	-	6,291	499	6,790
New Average Payment After Cap		9,567	3,752	13,976	-	821	1,155	- 101	19,602	2,299	21,901
Percentage Saved		26%	0%	20%		0%	9%	0%	15%	11%	15%

2010 Nova Scotia Closed Claim Study
All Cap Amounts At:
2500

Proposed Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929										
Average Minor Payment Before Cap		8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap		12,912,524	3,680,428	16,331,307	0	881,524	1,505,386	-105,645	22,292,999	2,478,987	24,771,986
Amount of Saved Payments		5,387,583	0	5,387,583	0	0	178,599	0	5,566,182	441,840	6,008,022
Number of Claimants who are Minor	59%	929									
Average Reduction to Minor Claimants		5,799	-	5,799	-	-	192	-	5,992	476	6,467
Average Minor Payment After Cap		2,500	1,006	2,943	-	255	486	- 34	4,657	370	5,026
New Average Payment After Cap-All Claimants		8,251	2,352	10,435	-	563	962	- 68	14,245	1,584	15,829
Percentage Saved		29%	0%	25%		0%	11%	0%	20%	15%	20%

1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227

2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		15,977,640	6,160,543	23,218,071	0	1,347,337	1,905,016	-166,153	32,464,814	3,797,672	36,262,487
Amount of Saved Payments		5,387,583	0	5,387,583	0	0	178,599	0	5,566,182	441,840	6,008,022
Number of Claimants who are Minor	57%	929									
Average Reduction to Minor Claimants		5,799	-	5,799	-	-	192	-	5,992	476	6,467
New Average Payment After Cap		9,731	3,752	14,140	-	821	1,160	- 101	19,772	2,313	22,084
Percentage Saved		25%	0%	19%		0%	9%	0%	15%	10%	14%

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
5000

Current Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		10,761,045	1,288,563	11,376,615	-	326,240	858,330	- 43,258	13,806,489	1,055,837	14,862,326
Number of Minor Claimants	1,236										
Average Minor Payment Before Cap		8,706	1,043	9,204	-	264	694	- 35	11,170	854	12,025
Total Projected Paid Amounts after cap		12,343,884	3,680,428	15,762,666	0	881,524	1,486,535	-105,645	21,705,508	2,450,231	24,155,739
Amount of Saved Payments		5,956,223	0	5,956,223	0	0	197,450	0	6,153,673	470,596	6,624,269
Number of Claimants who are Minor	79%	1,236									
Average Reduction to Minor Claimants		4,819	-	4,819	-	-	160	-	4,979	381	5,359
Average Minor Payment After Cap		3,887	1,043	4,385	-	264	535	- 35	6,192	473	6,665
New Average Payment After Cap-All Claimants		7,887	2,352	10,072	-	563	950	- 68	13,869	1,566	15,435
Percentage Saved		33%	0%	27%		0%	12%	0%	22%	16%	22%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		15,409,000	6,160,543	22,649,431	0	1,347,337	1,886,165	-166,153	31,877,323	3,768,916	35,646,240
Amount of Saved Payments		5,956,223	0	5,956,223	0	0	197,450	0	6,153,673	470,596	6,624,269
Number of Claimants who are Minor	75%	1,236									
Average Reduction to Minor Claimants		4,819	-	4,819	-	-	160	-	4,979	381	5,359
New Average Payment After Cap		9,384	3,752	13,794	-	821	1,149	- 101	19,414	2,295	21,709
Percentage Saved		28%	0%	21%		0%	9%	0%	16%	11%	16%

2010 Nova Scotia Closed Claim Study
All Cap Amounts At:
5000

Current Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		10,761,045	1,288,563	11,376,615	-	326,240	858,330	- 43,258	13,806,489	1,055,837	14,862,326
Number of Minor Claimants	1,236										
Average Minor Payment Before Cap		8,706	1,043	9,204	-	264	694	- 35	11,170	854	12,025
Total Projected Paid Amounts after cap		13,719,062	3,680,428	17,137,844	0	881,524	1,532,123	-105,645	23,126,274	2,558,882	25,685,156
Amount of Saved Payments		4,581,045	0	4,581,045	0	0	151,863	0	4,732,908	361,944	5,094,852
Number of Claimants who are Minor	79%	1,236									
Average Reduction to Minor Claimants		3,706	-	3,706	-	-	123	-	3,829	293	4,122
Average Minor Payment After Cap		5,000	1,043	5,498	-	264	572	- 35	7,341	561	7,902
New Average Payment After Cap-All Claimants		8,766	2,352	10,951	-	563	979	- 68	14,777	1,635	16,412
Percentage Saved		25%	0%	21%		0%	9%	0%	17%	12%	17%

1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227

2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		16,784,178	6,160,543	24,024,609	0	1,347,337	1,931,753	-166,153	33,298,089	3,877,568	37,175,657
Amount of Saved Payments		4,581,045	0	4,581,045	0	0	151,863	0	4,732,908	361,944	5,094,852
Number of Claimants who are Minor	75%	1,236									
Average Reduction to Minor Claimants		3,706	-	3,706	-	-	123	-	3,829	293	4,122
New Average Payment After Cap		10,222	3,752	14,631	-	821	1,176	- 101	20,279	2,361	22,640
Percentage Saved		21%	0%	16%		0%	7%	0%	12%	9%	12%

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
5000

Proposed Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929										
Average Minor Payment Before Cap		8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap		14,192,655	3,680,428	17,611,438	0	881,524	1,547,822	-105,645	23,615,567	2,583,971	26,199,539
Amount of Saved Payments		4,107,452	0	4,107,452	0	0	136,163	0	4,243,615	336,855	4,580,470
Number of Claimants who are Minor	59%	929									
Average Reduction to Minor Claimants		4,421	-	4,421	-	-	147	-	4,568	363	4,931
Average Minor Payment After Cap		3,878	1,006	4,321	-	255	532	- 34	6,080	483	6,563
New Average Payment After Cap-All Claimants		9,069	2,352	11,253	-	563	989	- 68	15,090	1,651	16,741
Percentage Saved		22%	0%	19%		0%	8%	0%	15%	12%	15%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		17,257,771	6,160,543	24,498,202	0	1,347,337	1,947,452	-166,153	33,787,382	3,902,657	37,690,039
Amount of Saved Payments		4,107,452	0	4,107,452	0	0	136,163	0	4,243,615	336,855	4,580,470
Number of Claimants who are Minor	57%	929									
Average Reduction to Minor Claimants		4,421	-	4,421	-	-	147	-	4,568	363	4,931
New Average Payment After Cap		10,510	3,752	14,920	-	821	1,186	- 101	20,577	2,377	22,954
Percentage Saved		19%	0%	14%		0%	7%	0%	11%	8%	11%

2010 Nova Scotia Closed Claim Study
All Cap Amounts At:
5000

Proposed Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929										
Average Minor Payment Before Cap		8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap		15,235,024	3,680,428	18,653,807	0	881,524	1,582,377	-105,645	24,692,491	2,669,457	27,361,948
Amount of Saved Payments		3,065,083	0	3,065,083	0	0	101,608	0	3,166,691	251,370	3,418,061
Number of Claimants who are Minor	59% 929										
Average Reduction to Minor Claimants		3,299	-	3,299	-	-	109	-	3,409	271	3,679
Average Minor Payment After Cap		5,000	1,006	5,443	-	255	569	- 34	7,239	575	7,814
New Average Payment After Cap-All Claimants		9,735	2,352	11,919	-	563	1,011	- 68	15,778	1,706	17,484
Percentage Saved		17%	0%	14%		0%	6%	0%	11%	9%	11%

1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227

2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		18,300,140	6,160,543	25,540,571	0	1,347,337	1,982,007	-166,153	34,864,306	3,988,142	38,852,448
Amount of Saved Payments		3,065,083	0	3,065,083	0	0	101,608	0	3,166,691	251,370	3,418,061
Number of Claimants who are Minor	57% 929										
Average Reduction to Minor Claimants		3,299	-	3,299	-	-	109	-	3,409	271	3,679
New Average Payment After Cap		11,145	3,752	15,555	-	821	1,207	- 101	21,233	2,429	23,662
Percentage Saved		14%	0%	11%		0%	5%	0%	8%	6%	8%

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
7500

Current Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		10,761,045	1,288,563	11,376,615	-	326,240	858,330	- 43,258	13,806,489	1,055,837	14,862,326
Number of Minor Claimants	1,236										
Average Minor Payment Before Cap		8,706	1,043	9,204	-	264	694	- 35	11,170	854	12,025
Total Projected Paid Amounts after cap		13,947,257	3,680,428	17,366,040	0	881,524	1,539,687	-105,645	23,362,034	2,576,912	25,938,946
Amount of Saved Payments		4,352,849	0	4,352,849	0	0	144,298	0	4,497,147	343,915	4,841,062
Number of Claimants who are Minor	79%	1,236									
Average Reduction to Minor Claimants		3,522	-	3,522	-	-	117	-	3,638	278	3,917
Average Minor Payment After Cap		5,185	1,043	5,683	-	264	578	- 35	7,532	576	8,108
New Average Payment After Cap-All Claimants		8,912	2,352	11,097	-	563	984	- 68	14,928	1,647	16,574
Percentage Saved		24%	0%	20%		0%	9%	0%	16%	12%	16%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642										
Average Payment Before Cap & Trend		14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		17,012,374	6,160,543	24,252,805	0	1,347,337	1,939,317	-166,153	33,533,849	3,895,597	37,429,447
Amount of Saved Payments		4,352,849	0	4,352,849	0	0	144,298	0	4,497,147	343,915	4,841,062
Number of Claimants who are Minor	75%	1,236									
Average Reduction to Minor Claimants		3,522	-	3,522	-	-	117	-	3,638	278	3,917
New Average Payment After Cap		10,361	3,752	14,770	-	821	1,181	- 101	20,423	2,372	22,795
Percentage Saved		20%	0%	15%		0%	7%	0%	12%	8%	11%

2010 Nova Scotia Closed Claim Study
All Cap Amounts At:
7500

Current Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		10,761,045	1,288,563	11,376,615	-	326,240	858,330	- 43,258	13,806,489	1,055,837	14,862,326
Number of Minor Claimants	1,236										
Average Minor Payment Before Cap		8,706	1,043	9,204	-	264	694	- 35	11,170	854	12,025
Total Projected Paid Amounts after cap		16,809,062	3,680,428	20,227,844	0	881,524	1,634,557	-105,645	26,318,708	2,803,020	29,121,729
Amount of Saved Payments		1,491,045	0	1,491,045	0	0	49,428	0	1,540,474	117,806	1,658,280
Number of Claimants who are Minor	79% 1,236										
Average Reduction to Minor Claimants		1,206	-	1,206	-	-	40	-	1,246	95	1,342
Average Minor Payment After Cap		7,500	1,043	7,998	-	264	654	- 35	9,924	759	10,683
New Average Payment After Cap-All Claimants		10,741	2,352	12,925	-	563	1,044	- 68	16,817	1,791	18,608
Percentage Saved		8%	0%	7%		0%	3%	0%	6%	4%	5%

1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227

2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		19,874,178	6,160,543	27,114,609	0	1,347,337	2,034,187	-166,153	36,490,523	4,121,706	40,612,229
Amount of Saved Payments		1,491,045	0	1,491,045	0	0	49,428	0	1,540,474	117,806	1,658,280
Number of Claimants who are Minor	75% 1,236										
Average Reduction to Minor Claimants		1,206	-	1,206	-	-	40	-	1,246	95	1,342
New Average Payment After Cap		12,104	3,752	16,513	-	821	1,239	- 101	22,223	2,510	24,733
Percentage Saved		7%	0%	5%		0%	2%	0%	4%	3%	4%

2010 Nova Scotia Closed Claim Study
Cap Amount Up To:
7500

Proposed Injury Definition			\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts			20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565											
Average Payment Before Cap & Trend			13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010			18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565											
Average Payment Before Cap			11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010			7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929											
Average Minor Payment Before Cap			8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap			15,380,362	3,680,428	18,799,145	0	881,524	1,587,195	-105,645	24,842,647	2,681,376	27,524,023
Amount of Saved Payments			2,919,745	0	2,919,745	0	0	96,790	0	3,016,535	239,450	3,255,986
Number of Claimants who are Minor	59%	929										
Average Reduction to Minor Claimants			3,143	-	3,143	-	-	104	-	3,247	258	3,505
Average Minor Payment After Cap			5,156	1,006	5,600	-	255	574	- 34	7,401	587	7,989
New Average Payment After Cap-All Claimants			9,828	2,352	12,012	-	563	1,014	- 68	15,874	1,713	17,587
Percentage Saved			16%	0%	13%		0%	6%	0%	11%	8%	11%
1999 Reported Paid Amounts			3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010			3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77											
Average Payment			39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
2002 & 2003 & 1999 Reported Paid Amounts			24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642		14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend												
Total Projected Paid Amounts to July 1, 2010			21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642											
Average Payment Before Cap			13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap			18,445,478	6,160,543	25,685,909	0	1,347,337	1,986,825	-166,153	35,014,462	4,000,062	39,014,523
Amount of Saved Payments			2,919,745	0	2,919,745	0	0	96,790	0	3,016,535	239,450	3,255,986
Number of Claimants who are Minor	57%	929										
Average Reduction to Minor Claimants			3,143	-	3,143	-	-	104	-	3,247	258	3,505
New Average Payment After Cap			11,234	3,752	15,643	-	821	1,210	- 101	21,324	2,436	23,760
Percentage Saved			14%	0%	10%		0%	5%	0%	8%	6%	8%

2010 Nova Scotia Closed Claim Study
All Cap Amounts At:
7500

Proposed Injury Definition		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment Before Cap & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Number of Claimants	1,565										
Average Payment Before Cap		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Minor Claimants- Project Paid to July 1, 2010		7,710,083	934,193	8,121,937	-	236,848	630,429	- 31,235	9,892,173	785,234	10,677,406
Number of Minor Claimants	929										
Average Minor Payment Before Cap		8,299	1,006	8,743	-	255	679	- 34	10,648	845	11,493
Total Projected Paid Amounts after cap		17,557,524	3,680,428	20,976,307	0	881,524	1,659,368	-105,645	27,091,982	2,859,927	29,951,909
Amount of Saved Payments		742,583	0	742,583	0	0	24,617	0	767,200	60,900	828,099
Number of Claimants who are Minor	59%	929									
Average Reduction to Minor Claimants		799	-	799	-	-	26	-	826	66	891
Average Minor Payment After Cap		7,500	1,006	7,943	-	255	652	- 34	9,822	780	10,602
New Average Payment After Cap-All Claimants		11,219	2,352	13,403	-	563	1,060	- 68	17,311	1,827	19,139
Percentage Saved		4%	0%	3%		0%	1%	0%	3%	2%	3%

1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average Payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227

2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of claimants	1,642	14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Average Payment Before Cap & Trend											
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Number of Claimants	1,642										
Average Payment Before Cap		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts After Cap		20,622,640	6,160,543	27,863,071	0	1,347,337	2,058,998	-166,153	37,263,797	4,178,612	41,442,409
Amount of Saved Payments		742,583	0	742,583	0	0	24,617	0	767,200	60,900	828,099
Number of Claimants who are Minor	57%	929									
Average Reduction to Minor Claimants		799	-	799	-	-	26	-	826	66	891
New Average Payment After Cap		12,559	3,752	16,969	-	821	1,254	- 101	22,694	2,545	25,239
Percentage Saved		3%	0%	3%		0%	1%	0%	2%	1%	2%

2010 Nova Scotia Closed Claim Study
All Claimants Deductible At:
5000

		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment before Ded & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Average payment before Ded		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Total Projected Paid Amounts after Ded		11,916,874	3,680,428	15,335,657	0	881,524	1,472,380	-105,645	21,264,343	2,229,407	23,493,751
Amount of Saved payments		6,383,233	0	6,383,233	0	0	211,605	0	6,594,838	691,419	7,286,258
Average reduction to Claimants		4,079	-	4,079	-	-	135	-	4,214	442	4,656
New Average Payment After Ded-All Claimants		7,615	2,352	9,799	-	563	941	- 68	13,587	1,425	15,012
Percentage Saved		35%	0%	29%		0%	13%	0%	24%	24%	24%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
Total Projected Paid Amounts after Deductible		2,692,262	2,480,115	6,513,910		465,813	399,630	-60,508	9,798,961	1,318,685	11,117,646
Amount of Saved payments		372,854	0	372,854		0	0	0	372,854	0	372,854
Average Reduction to Claimants		4,842	-	4,842	-	-	-	-	4,842	-	4,842
New Average Payment After Deductible		34,964	32,209	84,596	-	6,050	5,190	- 786	127,259	17,126	144,385
Percentage Saved		12%	0%	5%		0%	0%	0%	4%	0%	3%
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of Claimants	1,642										
Average Payment Before Ded & Trend		14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Average Payment before Deductible		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts after Deductible		14,609,136	6,160,543	21,849,567	0	1,347,337	1,872,010	-166,153	31,063,304	3,548,093	34,611,397
Amount of Saved payments		6,756,087	0	6,756,087	0	0	211,605	0	6,967,692	691,419	7,659,112
Average Reduction to Claimants		4,115	-	4,115	-	-	129	-	4,243	421	4,665
New Average Payment After Deductible		8,897	3,752	13,307	-	821	1,140	- 101	18,918	2,161	21,079
Percentage Saved		32%	0%	24%		0%	10%	0%	18%	16%	18%

2010 Nova Scotia Closed Claim Study
All Claimants Deductible At:
10000

		\$ P&S	\$ Special Total	\$ General Total	\$ Punitive	\$ Interest	\$ Party & Party	\$ AB Offset	\$ Total Pure Loss	\$ ALAE	Total Loss and ALAE
2002 & 2003 Reported Paid Amounts		20,701,377	4,162,826	24,568,586	0	997,105	1,904,811	-119,224	31,514,104	3,144,962	34,659,066
Number of Claimants	1,565										
Average Payment before Ded & Trend		13,228	2,660	15,699	-	637	1,217	- 76	20,137	2,010	22,146
Total Projected Paid Amounts to July 1, 2010		18,300,107	3,680,428	21,718,890	0	881,524	1,683,985	-105,645	27,859,182	2,920,827	30,780,008
Average payment before Ded		11,693	2,352	13,878	-	563	1,076	- 68	17,801	1,866	19,668
Total Projected Paid Amounts after Ded		7,667,072	3,680,428	11,085,854	0	881,524	1,331,498	-105,645	16,873,659	1,769,077	18,642,736
Amount of Saved payments		10,633,035	0	10,633,035	0	0	352,487	0	10,985,523	1,151,750	12,137,272
Average reduction to Claimants		6,794	-	6,794	-	-	225	-	7,020	736	7,755
New Average Payment After Ded-All Claimants		4,899	2,352	7,084	-	563	851	- 68	10,782	1,130	11,912
Percentage Saved		58%	0%	49%	-	0%	21%	0%	39%	39%	39%
1999 Reported Paid Amounts		3,698,780	2,993,910	8,302,552	0	562,387	481,696	-73,010	12,267,535	1,589,542	13,857,078
Total Projected Paid Amounts to July 1, 2010		3,065,116	2,480,115	6,886,765	0	465,813	399,630	-60,508	10,171,815	1,318,685	11,490,501
Number of Claimants	77										
Average payment		39,807	32,209	89,439	-	6,050	5,190	- 786	132,101	17,126	149,227
Total Projected Paid Amounts after Deductible		2,330,069	2,480,115	6,151,717	-	465,813	399,630	-60,508	9,436,768	1,318,685	10,755,453
Amount of Saved payments		735,047	0	735,047	-	0	0	0	735,047	0	735,047
Average Reduction to Claimants		9,546	-	9,546	-	-	-	-	9,546	-	9,546
New Average Payment After Deductible		30,261	32,209	79,892	-	6,050	5,190	- 786	122,555	17,126	139,681
Percentage Saved		24%	0%	11%	-	0%	0%	0%	7%	0%	6%
2002 & 2003 & 1999 Reported Paid Amounts		24,400,157	7,156,736	32,871,139	0	1,559,491	2,386,507	-192,234	43,781,640	4,734,504	48,516,144
Number of Claimants	1,642										
Average Payment Before Ded & Trend		14,860	4,359	20,019	0	950	1,453	-117	26,664	2,883	29,547
Total Projected Paid Amounts to July 1, 2010		21,365,223	6,160,543	28,605,654	0	1,347,337	2,083,615	-166,153	38,030,997	4,239,512	42,270,509
Average Payment before Deductible		13,012	3,752	17,421	-	821	1,269	- 101	23,161	2,582	25,743
Total Projected Paid Amounts after Deductible		9,997,141	6,160,543	17,237,572	0	1,347,337	1,731,128	-166,153	26,310,427	3,087,762	29,398,189
Amount of Saved payments		11,368,082	0	11,368,082	0	0	352,487	0	11,720,570	1,151,750	12,872,320
Average Reduction to Claimants		6,923	-	6,923	-	-	215	-	7,138	701	7,839
New Average Payment After Deductible		6,088	3,752	10,498	-	821	1,054	- 101	16,023	1,880	17,904
Percentage Saved		53%	0%	40%	-	0%	17%	0%	31%	27%	30%

Nova Scotia

Private Passenger Vehicles

Oliver Wyman Selected Loss Trend Rates

Based on Industry Data Through June 30, 2009

Loss Trend Rates

Loss trend rates are factors that are applied to the experience period incurred losses to adjust for the cost levels that are anticipated during the policy period covered under the proposed rate program.

The selection and application of trend rates is, essentially, a two-step process. The data in the experience period under consideration must be adjusted to reflect changes in cost conditions that have taken place (i.e., “past trend”), and then the data must be further adjusted to reflect changes in cost conditions that are expected to take place between the present time and the time during the new premiums will be in effect (i.e., “future trend”).

Therefore, past trend rates should reflect the underlying trend patterns that occurred during the experience period, which we have assumed to be the three to five years ending June 30, 2009. Future trend rates should reflect those same patterns that occurred during the experience period, as well as the likelihood that those patterns may change.

The identification of the underlying trend patterns over the experience period, which is a matter of actuarial judgment, is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we model the data several different ways in an attempt to identify the underlying trends during the experience period: with and without certain data points that are considered to be statistical outliers, and over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed.

We select trend rates based on Industry Nova Scotia claim data to determine appropriate loss trends for use in deriving the rate level indications. We derive annual loss trend rates based on a regression model using Industry historical accident year loss and loss adjustment expense data that we project to ultimate cost level (when all claims are reported and settled) using the Industry loss development factors we select.

We generally consider the Industry Nova Scotia data for the accident half-years spanning 1999-2 through 2009-1 for purposes of selecting trend rates. But as discussed later, we tend to give much greater weight to the trend patterns observed over the recent five years, with special consideration to the 2008-1 to 2009-1 period.

Estimation of Industry Ultimate Loss and Claim Amounts

The Industry Nova Scotia experience upon which the loss trend rates are based must be adjusted to an ultimate claim count and loss amount level. We do so through the application of what are referred to as development factors to the reported claim counts and claim amounts as of June 30, 2009. We select development factors based on a review of the Industry Nova Scotia loss development patterns; we do this by coverage. Our selected development factors are generally based on: (a) the volume weighted average of the last four observed development factors for the half-years ending December (for development period 6 months to 12 months); and (b) the volume weighted average of the last six observed development factors (for the development periods beyond 12 months). The exceptions are as follows:

Bodily Injury	Claim Amount	6-12	2 point volume weighted average
Property Damage	Claim Amount	126-132	1.00
All Perils	Claim Amount	96-108	1.00
Specified Perils	Claim Count	12-30	All point volume weighted average
Specified Perils	Claim Amount	12-30	All point volume weighted average
Uninsured	Claim Count	All	All point volume weighted average
Uninsured	Claim Amount	All	All point volume weighted average
AB-Death	Claim Count	6-60	All point volume weighted average
AB-Death	Claim Amount	6-60	All point volume weighted average
AB-Funeral	Claim Count	6-60	All point volume weighted average
AB-Funeral	Claim Amount	6-60	All point volume weighted average

AB-Disability Inc	Claim Count	6-12	6 point volume weighted average
AB-Disability Inc	Claim Amount	6-12	6 point volume weighted average
Underinsured	Claim Count	All	All point volume weighted average
Underinsured	Claim Amount	All	All point volume weighted average

A chart is attached that presents our selected cumulative claim count and claim amount development factors.

Consideration of Severity, Frequency, and Loss Cost Trend Patterns

In selecting past and future trend rates by coverage, we typically examine the separate trend patterns for claim severity and claim frequency, and then combine the selected severity and frequency trend rates to arrive at a selected loss cost trend rate. However, our review of the severity and frequency trend patterns over the recent past suggests to us that we may not fully reflect the correlation that seemingly exists between severity and frequency if we separately select severity and frequency trend rates based on different time periods. For this reason we tend to select past and future trend rates by directly examining the trend pattern for loss cost.

Selection of Past Trend Rates

The Time Period We Considered

In our judgment, a ten-year period is, generally, a reasonable time period for determining the underlying trend rates for the Bodily Injury and Accident Benefits coverages, while the three to five-year period is a reasonable time period for determining the underlying trend rates for the Property Damage, Collision, and Comprehensive coverages. However, due to the reforms that were enacted in 2003, and possible changes in trend patterns that have occurred, we believe it is most appropriate to also consider the loss cost trends over a three to five-year time period for the Bodily Injury and Accident Benefits coverages. We also give consideration to a possible change in reporting pattern that might have occurred since January 2008 as a result of challenges to the Minor Injury Regulations.

The Data Points We Considered

We recognize that the indicated trends produced by the regression model (particularly those over a five-year period) can be sensitive to one or two of the data points. And since the points represent estimates of ultimate claim frequency rates, or in the case of severity, estimates of ultimate average loss amounts per claim, errors in estimation could lead to over or under estimation of the underlying trend rates. We also recognize that consideration must be given to how closely the regression model fits the data points, and that adjustments may be necessary for outlying data points. For these reasons in selecting what we believe to be appropriate past severity and frequency trend rates we consider the indicated trends with the exclusion of various data points.

Our Selected Past Trend Rates

Bodily Injury

Based on our analysis as of December 31, 2008, we selected a past loss cost trend rate of -7.3%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be higher than the 2008-1 loss cost by approximately 6%. However, (a) the 2008-1 data point appears to be relatively low, and (b) the loss cost for the twelve-month accident year ending 2009-1 is lower than the loss cost for twelve-month accident year ending 2008-1 by approximately 15.5% (a 6% decline in frequency and a 10% decline in severity). We further note that the loss cost for accident year 2008 is about 24% lower than the loss cost for accident year 2007.

Historical loss cost trends are as follows:

Five-year period ending June 09: -8.5%

Four-year period ending June 09: -9.2%

Three-year period ending June 09: -10.6%

Five-year period ending December 08: -9.7%

Four-year period ending December 08: -10.3%

Three-year period ending December 08: -12.7%

Five-year period ending June 08: -8.0% (excluding 2003-2)

Four-year period ending June 08: -7.2%

Three-year period ending June 08: -7.4%

Four-year period ending December 07: -6.7%

Three-year period ending December 07: -4.8%

The cause of the sharp decline that began in 2008 is not clear. Perhaps the most plausible explanation is that the decline is due to the change in economic conditions. But there may very well be other contributing factors such as the pending (at the time) court challenge (claimants waiting for the court decision before submitting claims), the forces that caused Bodily Injury frequency to have been in decline for a number of years, a mis-estimation of the 2008-1, 2008-2, and 2009-1 data points due to a change in development pattern, or to random variation.

We, therefore, select a past loss cost trend rate of -7.5%, which is the average of (a) the five-year, four-year, and three-year ending June 30, 2009, December 31, 2008, and June 30, 2008 trends and (b) the average of the four-year and three-year ending December 31, 2007 trends.

Property Damage

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +3.5%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be higher than the 2008-1 loss cost by approximately 13%. However, the loss cost for the twelve-month accident year ending 2009-1 is about the same (+0.6%) as the loss cost for twelve-month accident year ending 2008-1, and about 4% higher than the loss cost for the twelve-month accident year ending 2007-1.

Historical loss cost trends are as follows:

Five-year period ending June 09: +4.1%
Four-year period ending June 09: +4.6%
Three-year period ending June 09: +2.2%

Five-year period ending December 08: +2.9%
Four-year period ending December 08: +3.0%
Three-year period ending December 08: +1.6%

Five-year period ending June 08: +5.5%
Four-year period ending June 08: +4.9%
Three-year period ending June 08: +6.6%

Five-year period ending December 07: +4.7%
Four-year period ending December 07: +4.6%
Three-year period ending December 07: +6.5%

We select a past loss cost trend rate of +3.1%, which is the average of the five-year, four-year, and three-year ending June 30, 2009 and ending December 31, 2008 trends.

Accident Benefits – Disability Income

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +0.0%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be higher than the 2008-1 loss cost by approximately 2%. The data also shows that the average loss cost over the period 2007 through June 2009 is about 30% lower than the average loss cost over the five-year period 2002-2006. The loss cost trend over the 2007 through June 2009 period has been +0.4%, and from 2007 through December 2008 has been -3.2%. The loss cost trend from 2002 through 2006 is +5.2%.

So it appears as though there was a sharp decline in the Disability Income loss cost beginning in 2007, with loss costs remaining relatively flat since 2007. However, the loss costs have exhibited a high degree of volatility for this coverage.

Historical loss cost trends are as follows:

Ten-year period ending June 09: -5.9%
Five-year period ending June 09: -12.0%
From 2007 through June 09: +0.4%

Ten-year period ending December 08: -5.9%
Five-year period ending December 08: -12.3%
From 2007 through December 08: -3.2%

We select a past loss cost trend rate of -3.0%, an approximate average of the 10-year trend and the relatively flat trend since 2007.

Accident Benefits – Medical/Rehab

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +0.0%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be higher than the 2008-1 loss cost by approximately 13%, and the loss cost for the twelve-month accident year ending 2009-1 to be 3.7% higher than the loss cost for twelve-month accident year ending 2008-1.

Historical loss cost trends are as follows:

Ten-year period ending June 09: -5.6%
Five-year period ending June 09: -3.6%
Three-year period ending June 09: +2.5%
Ten-year period ending June 09, ex: High/Low data points: -5.0%
Five-year period ending June 09, ex: High/Low data points: +0.6%

Ten-year period ending December 08: -5.4%

Five-year period ending December 08: -5.6%

Three-year period ending December 08: -2.2%

Ten-year period ending December 08, ex: High/Low data points: -4.9%

Five-year period ending December 08, ex: High/Low data points: -2.1%

We select a past loss cost trend of -2.9%, the average of the ten-year and five-year trends ending June 09 and December 08 excluding the high/low data points.

Accident Benefits – Funeral

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +0.0%.

The loss cost for this coverage has exhibited a high degree of volatility over the past ten years. Over the ten-year period ending June 2009 the loss cost trend is -2.0%, and excluding the various high and low data points the average annual loss cost trend has ranged between -3.2% to -0.9% during this period; consistently negative.

We select a past loss cost trend rate of -2.0%.

Accident Benefits – Death

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +0.0%.

The loss cost for this coverage has exhibited a high degree of volatility over the past ten years. Over the ten-year period ending June 2009 the loss cost trend is +1.1%, and excluding the various high and low data points the average annual loss cost trend has ranged between -3.8% to +2.3% during this period.

We continue to select a past loss cost trend rate of 0.0%.

Accident Benefits –Total

Based on our review of the trends for the Accident Benefits subcoverages described above, we calculate a past loss cost trend of -2.9% for this coverage.

Collision

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +7.3%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be higher than the 2008-1 loss cost by approximately 6%. However, the loss cost for the twelve-month accident year ending 2009-1 declined by 1.1% from the loss cost for twelve-month accident year ending 2008-1.

Historical loss cost trends are as follows:

Five-year period ending June 09: +5.6%

Four-year period ending June 09: +4.4%

Three-year period ending June 09: +1.9%

Five-year period ending December 08: +5.2%

Four-year period ending December 08: +6.5%

Three-year period ending December 08: +3.5%

Five-year period ending June 08: +7.4%

Four-year period ending June 08: +7.6%

Three-year period ending June 08: +7.2%

Five-year period ending December 07: +8.3%

Four-year period ending December 07: +7.2%

Three-year period ending December 07: +11.9%

Consistent with the manner in which we select the Property Damage past trend, we select a past loss cost trend rate of +4.5%, which is the average of the five-year, four-year, and three-year ending June 30, 2009 and December 31, 2008 trends.

Comprehensive

Based on data as of December 31, 2008, we selected a past loss cost trend rate of +8.9%.

The data through June 30, 2009 shows the loss cost for 2009-1 to be about the same as the 2008-1 loss cost. However, the loss cost for the twelve-month accident year ending 2009-1 increased by 4.2% from the loss cost for twelve-month accident year ending 2008-1.

Historical loss cost trends are as follows:

Five-year period ending June 09: +7.6%
Four-year period ending June 09: +7.6%
Three-year period ending June 09: +7.4%

Five-year period ending December 08: +7.8%
Four-year period ending December 08: +9.0%
Three-year period ending December 08: +9.2%

Five-year period ending June 08: +3.6%
Four-year period ending June 08: +8.2%
Three-year period ending June 08: +9.0%

Five-year period ending December 07: +1.4%
Four-year period ending December 07: +7.3%
Three-year period ending December 07: +9.1%

Consistent with the manner in which we select the Property Damage and Collision past trends, we select a past loss cost trend rate of +8.1%, which is the average of the five-year, four-year, and three-year ending June 30, 2009 and December 31, 2008 trends.

Specified Perils

Due to insufficient data, we select the same past loss cost trend rate as we do for Comprehensive, +8.1%.

All Perils

Due to insufficient data, we select a past loss cost trend rate of +5.6% in line with our combined Collision and Comprehensive selections.

Underinsured Motorist

Due to insufficient data, we select as the past loss cost trend rate, the severity trend rate of -1.0% that approximately underlies our selected Bodily Injury loss cost trend rate.

Uninsured Motorist

There is no discernable trend that is indicated by the data. We select a past loss cost trend rate of 0.0%.

Selection of Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates after giving consideration to the changes in lost cost that have occurred over the past one to three years.

We note that for all coverages except Accident Benefits, the trends over the past 2 and 3 years are lower than the past trend rates we have selected (e.g., the Bodily Injury loss three-year trend ending June 30, 2009 is -10.6%, and the two-year trend¹ is -15.5%, as compared to our selected past loss cost trend of -7.5%). Perhaps the most plausible explanation is that the decline is due to the change in economic conditions. But as we also stated earlier, there may very well be other contributing factors such as – for the Bodily Injury coverage - the pending (at the time) court challenge and the forces that caused Bodily Injury frequency to have been in decline for a number of years.

The extent that the decline in loss costs that has occurred is attributed to the economy presents the challenges of determining (a) the correlation between the economic conditions (and the various measures of “economic conditions”), (b) whether any correlation(s) is/are immediate or lagged, and (c) determining when the economic conditions will change and to what degree. To our knowledge, there have been no

¹ We note that the change over two data points cannot truly be considered a trend, but we use the term “trend” here for consistency in terminology.

universally accepted studies or models by the actuarial profession to make such determinations. As such, we have not directly nor explicitly recognized the change in economic conditions in selecting future trend rates. Rather – with the exception of Bodily Injury - we select future trend rates by giving somewhat more weight to the change in loss costs over the past three years. And we acknowledge that the economic climate increases the uncertainty in the future loss trend rates.

Our Selected Future Trend Rates

Bodily Injury

Our selected past loss cost trend rate is -7.5%. While the observed trend in loss costs over the past three years suggests a more negative future trend rate, in our opinion assuming that Bodily Injury loss costs will decline at a more negative rate is not reasonable.

We select a future loss cost trend rate of -7.5% the same as our selected past trend rate.

Property Damage

Our selected past loss cost trend rate is +3.1%. For the reasons stated above, we select a future loss cost trend of +1.9% based on the average of the three-year trend rates ending June 2009 and December 31, 2008.

Accident Benefits – Disability Income

We select a future loss cost trend rate of 0.0%, to reflect the relatively flat recent trend that has been observed.

Accident Benefits – Medical/Rehab

We select a future loss cost trend rate of 0.0%, the approximate average of the three-year trends ending June 20, 2009 and December 31, 2008.

Accident Benefits – Funeral

We select a future loss cost trend rate of -2.0%, the same as our selected past loss cost trend rate.

Accident Benefits – Death

We select a future loss cost trend rate of +0.0%, the same as our selected past loss cost trend rate.

Accident Benefits –Total

Based on our review of the future trends for the Accident Benefits subcoverages described above, we calculate a past loss cost trend of 0.0% for this coverage.

Collision

Our selected past loss cost trend is +4.5%. For the reasons stated above, we select a future loss cost trend of +2.7% based on the average of the three-year trend rates ending June 2009 and December 31, 2008.

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Comprehensive

Our selected past loss cost trend rate is + 8.1%. We select a future loss cost trend of +8.3% based on the average of the three-year trend rates ending June 2009 and December 31, 2008.

Specified Perils

Due to insufficient data, we select the same future loss cost trend rate as we do for Comprehensive, +8.3%.

All Perils

Due to insufficient data, we select a future loss cost trend rate of +4.4% in line with our combined Collision and Comprehensive selections.

Underinsured Motorist

We select a future loss cost trend rate of -1.0%, the same as our selected past loss cost trend rate.

Uninsured Motorist

We select a future loss cost trend rate of +0.0%, the same as our selected past loss cost trend rate.

Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost (the product of frequency and severity) trend rates.

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-7.5%	-7.5%
Property Damage	+3.1%	+1.9%
AB – Disability Income	-3.0%	+0.0%
AB – Medical/Rehab	-2.9%	+0.0%
AB – Funeral	-2.0%	-2.0%
AB – Death	+0.0%	+0.0%
AB-Total	-2.9%	0.0%
Collision	+4.5%	+2.7%
Comprehensive	+8.1%	+8.3%
Specified Perils	+8.1%	+8.3%
All Perils	+5.6%	+4.4%
Underinsured Motorist	-1.0%	-1.0%
Uninsured Motorist	+0.0%	+0.0%

Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury

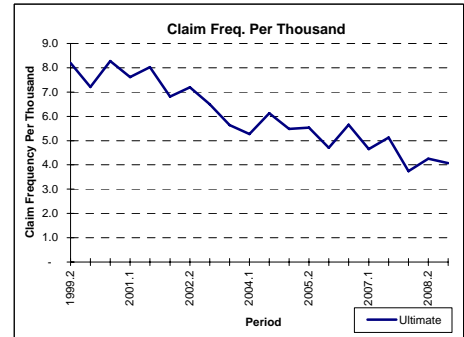
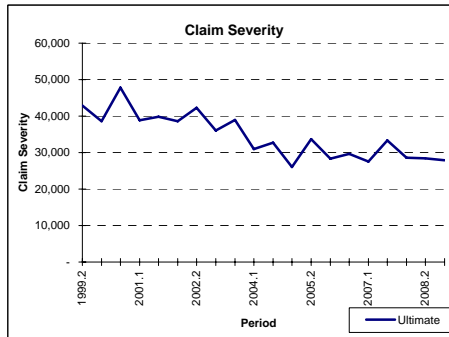
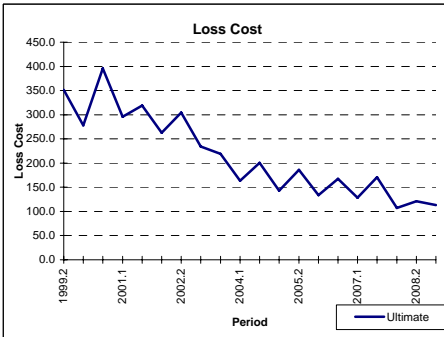
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared		
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq
None	Last 5 yrs	-8.50%	-0.74%	-7.82%	0.8889	0.6106	0.8734
2008.1	5 yrs excl. lowest LC	-8.13%	-1.00%	-7.20%	0.8704	0.6340	0.8961
2008.1	5 yrs excl. lowest Freq	-8.13%	-1.00%	-7.20%	0.8704	0.6340	0.8961
2005.1	5 yrs excl. lowest Sev	-9.08%	-1.97%	-7.26%	0.8947	0.6590	0.8747
2004.2	5 yrs excl. highest LC	-8.41%	-0.36%	-8.08%	0.8440	0.5478	0.8336
2004.2	5 yrs excl. highest Freq	-8.41%	-0.36%	-8.08%	0.8440	0.5478	0.8336
2005.2	5 yrs excl. highest Sev	-8.37%	-0.34%	-8.06%	0.8672	0.5567	0.8728
2004.2, 2008.1	5 yrs excl. H/L LC	-7.90%	-0.68%	-7.27%	0.8141	0.5737	0.8535
None	5 yrs thru 08-2	-9.72%	-1.97%	-7.91%	0.9056	0.5440	0.8574
2004.2, 2008.1	5 yrs thru 08-2 excl H/L LC	-9.80%	-3.25%	-6.77%	0.8006	0.5451	0.7119
None	Last 10 yrs	-7.74%	-2.04%	-5.82%	0.9725	0.9032	0.9362
2008.1	10 yrs excl. lowest LC	-7.41%	-2.23%	-5.30%	0.9715	0.9018	0.9431
2008.1	10 yrs excl. lowest Freq	-7.41%	-2.23%	-5.30%	0.9715	0.9018	0.9431
2005.1	10 yrs excl. lowest Sev	-7.90%	-2.57%	-5.47%	0.9720	0.9181	0.9424
2000.2	10 yrs excl. highest LC	-7.59%	-1.90%	-5.80%	0.9720	0.8981	0.9280
2000.2	10 yrs excl. highest Freq	-7.59%	-1.90%	-5.80%	0.9720	0.8981	0.9280
2000.2	10 yrs excl. highest Sev	-7.59%	-1.90%	-5.80%	0.9720	0.8981	0.9280
2000.2, 2008.1	10 yrs excl. H/L LC	-7.21%	-2.06%	-5.26%	0.9719	0.8959	0.9357
2000.2, 1999.2, 2008.1, 2009.1	10 yrs excl. HH/LL LC	-8.12%	-2.93%	-5.34%	0.9658	0.8825	0.9097
2000.2, 1999.2, 2001.2, 2008.1, 2009.1, 2008.2	10 yrs excl. HHH/LLL LC	-6.22%	-2.45%	-3.87%	0.9794	0.8994	0.9019
None	10 yrs thru 08-2	-7.30%	-2.20%	-5.22%	0.9625	0.9007	0.9117
2000.2, 2008.1	10 yrs thru 08-2 excl H/L LC	-6.56%	-2.36%	-4.30%	0.9587	0.8952	0.9039
2000.2, 1999.2, 2008.1, 2008.2	10 yrs thru 08-2 excl HH/LL LC	-5.00%	-2.05%	-3.01%	0.9747	0.8863	0.9047
2000.2, 1999.2, 2001.2, 2008.1, 2008.2, 2007.1	10 yrs thru 08-2 excl HHH/LLL LC	-4.69%	-2.18%	-2.57%	0.9663	0.8861	0.8753
None	Last 3.5 yrs	-8.96%	-0.68%	-8.34%	0.7770	0.4426	0.7926
None	Last 3 yrs	-10.56%	-0.72%	-9.91%	0.7916	0.4268	0.8146
None	Last 3 yrs thru 08-2	-12.70%	-0.82%	-11.97%	0.8361	0.3951	0.9111
None	Last 2 yrs	-13.30%	-8.71%	-5.02%	0.6961	0.7816	0.6631
None	Last 2 yrs thru 08-2	-22.99%	-5.89%	-18.18%	0.9436	0.5665	0.9953

Loss Cost Severity Freq

Selections:

Past
Future
Reform



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Property Damage

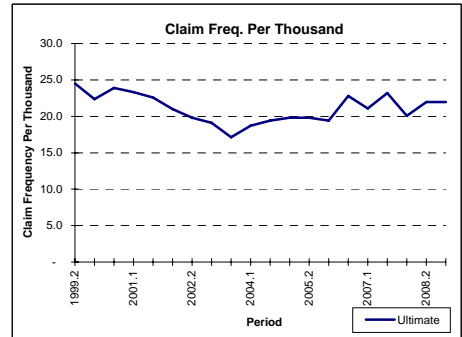
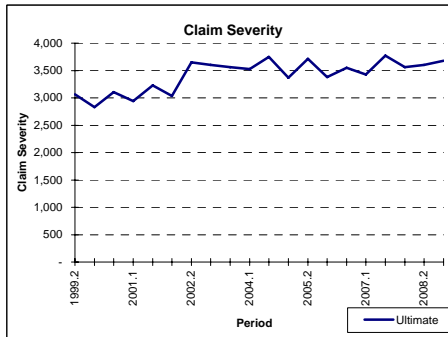
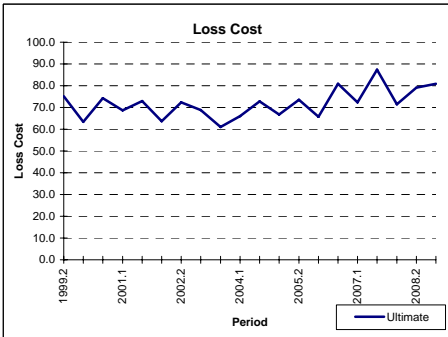
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	4.12%	0.82%	3.27%	0.7704	0.5471	0.6152	
2006.1	5 yrs excl. lowest LC	3.84%	0.68%	3.14%	0.7316	0.4655	0.5642	
2004.2	5 yrs excl. lowest Freq	4.18%	1.42%	2.72%	0.7679	0.6229	0.5968	
2005.1	5 yrs excl. lowest Sev	4.40%	0.54%	3.83%	0.7217	0.4330	0.6295	
2007.2	5 yrs excl. highest LC	3.66%	0.71%	2.93%	0.7629	0.4695	0.5695	
2007.2	5 yrs excl. highest Freq	3.66%	0.71%	2.93%	0.7629	0.4695	0.5695	
2007.2	5 yrs excl. highest Sev	3.66%	0.71%	2.93%	0.7629	0.4695	0.5695	
2007.2, 2006.1	5 yrs excl. H/L LC	3.33%	0.54%	2.77%	0.7418	0.3827	0.5230	
None	5 yrs thru 08-2	2.94%	-0.14%	3.08%	0.8198	0.6496	0.6742	
2007.2, 2006.1	5 yrs thru 08-2 excl H/L LC	2.41%	-0.32%	2.74%	0.8820	0.5873	0.6107	
None	Last 10 yrs	1.63%	2.28%	-0.63%	0.4921	0.6729	0.0768	
2003.2	10 yrs excl. lowest LC	1.56%	2.29%	-0.71%	0.7000	0.6759	0.2031	
2003.2	10 yrs excl. lowest Freq	1.56%	2.29%	-0.71%	0.7000	0.6759	0.2031	
2000.1	10 yrs excl. lowest Sev	1.61%	2.07%	-0.45%	0.4375	0.6042	0.0748	
2007.2	10 yrs excl. highest LC	1.37%	2.28%	-0.89%	0.4159	0.6457	0.0979	
1999.2	10 yrs excl. highest Freq	1.91%	2.18%	-0.26%	0.5349	0.6517	0.0205	
2007.2	10 yrs excl. highest Sev	1.37%	2.28%	-0.89%	0.4159	0.6457	0.0979	
2007.2, 2003.2	10 yrs excl. H/L LC	1.35%	2.28%	-0.91%	0.6641	0.6471	0.2153	
2007.2, 2006.2, 2003.2, 2000.1	10 yrs excl. HH/LL LC	1.17%	2.13%	-0.95%	0.5455	0.5761	0.2138	
2007.2, 2006.2, 2009.1, 2003.2, 2000.1, 2002.1	10 yrs excl. HHH/LLL LC	0.54%	2.00%	-1.43%	0.6910	0.5004	0.3472	
None	10 yrs thru 08-2	1.33%	2.41%	-1.05%	0.5588	0.7178	0.1421	
2007.2, 2003.2	10 yrs thru 08-2 excl H/L LC	1.03%	2.43%	-1.37%	0.8018	0.6914	0.3409	
2007.2, 2006.2, 2003.2, 1999.1	10 yrs thru 08-2 excl HH/LL LC	0.81%	2.39%	-1.54%	0.7488	0.6284	0.3654	
2007.2, 2006.2, 2008.2, 2003.2, 1999.1, 2000.1	10 yrs thru 08-2 excl HHH/LLL LC	0.43%	2.73%	-2.24%	0.6418	0.6098	0.4715	
None	Last 3.5 yrs	4.12%	2.32%	1.76%	0.7183	0.6832	0.6772	
None	Last 3 yrs	2.24%	2.15%	0.09%	0.5608	0.4926	0.5933	
None	Last 3 yrs thru 08-2	1.56%	1.69%	-0.12%	0.8093	0.6828	0.8004	
None	Last 2 yrs	1.13%	-0.73%	1.87%	0.3984	0.1935	0.5161	
None	Last 2 yrs thru 08-2	-5.40%	-0.37%	-5.05%	0.9246	0.6084	0.9997	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Death Benefits

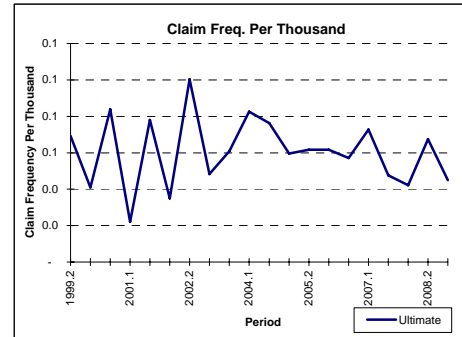
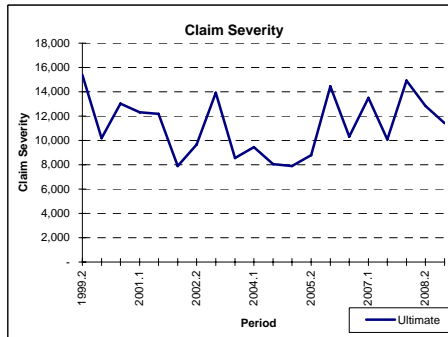
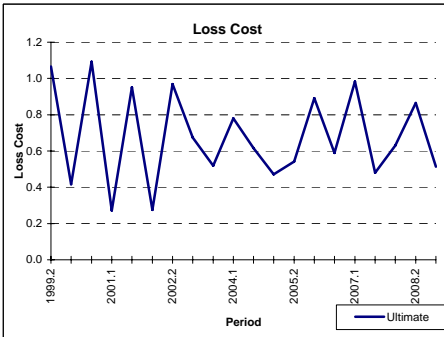
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	1.93%	9.61%	-7.01%	0.0487	0.5435	0.3671	
2005.1	5 yrs excl. lowest LC	-3.22%	5.23%	-8.03%	0.1697	0.6628	0.3861	
2008.1	5 yrs excl. lowest Freq	2.47%	8.77%	-5.79%	0.0615	0.4656	0.2806	
2005.1	5 yrs excl. lowest Sev	-3.22%	5.23%	-8.03%	0.1697	0.6628	0.3861	
2007.1	5 yrs excl. highest LC	1.93%	9.61%	-7.01%	0.0168	0.5261	0.5662	
2004.2	5 yrs excl. highest Freq	2.85%	9.24%	-5.84%	0.0544	0.4255	0.2139	
2008.1	5 yrs excl. highest Sev	2.47%	8.77%	-5.79%	0.0615	0.4656	0.2806	
2007.1, 2005.1	5 yrs excl. H/L LC	-1.97%	5.36%	-6.95%	0.0541	0.6329	0.5621	
None	5 yrs thru 08-2	4.43%	13.41%	-7.92%	0.1929	0.7448	0.3558	
2007.1, 2005.1	5 yrs thru 08-2 excl H/L LC	0.73%	11.64%	-9.77%	0.2739	0.8992	0.5400	
None	Last 10 yrs	0.86%	0.12%	0.74%	0.1465	0.0182	0.2778	
2001.1	10 yrs excl. lowest LC	-0.83%	0.35%	-1.18%	0.1025	0.0141	0.2675	
2001.1	10 yrs excl. lowest Freq	-0.83%	0.35%	-1.18%	0.1025	0.0141	0.2675	
2002.1	10 yrs excl. lowest Sev	-0.29%	-0.50%	0.22%	0.0992	0.0601	0.2379	
2000.2	10 yrs excl. highest LC	1.98%	0.65%	1.32%	0.1295	0.0405	0.2561	
2002.2	10 yrs excl. highest Freq	1.17%	0.02%	1.14%	0.1233	0.0114	0.2454	
1999.2	10 yrs excl. highest Sev	2.33%	1.44%	0.88%	0.1365	0.0915	0.2673	
2000.2, 2001.1	10 yrs excl. H/L LC	0.21%	0.96%	-0.74%	0.0682	0.0392	0.2266	
2000.2, 1999.2, 2001.1, 2002.1	10 yrs excl. HH/LL LC	0.13%	2.30%	-2.12%	0.0045	0.2369	0.2067	
2000.2, 1999.2, 2007.1, 2001.1, 2002.1, 2000.1	10 yrs excl. HHH/LLL LC	-4.12%	1.94%	-5.95%	0.1456	0.1889	0.4863	
None	10 yrs thru 08-2	0.09%	0.36%	-0.27%	0.1077	0.0141	0.2026	
2000.2, 2001.1	10 yrs thru 08-2 excl H/L LC	-0.23%	1.14%	-1.36%	0.0394	0.0381	0.1577	
2000.2, 1999.2, 2001.1, 2002.1	10 yrs thru 08-2 excl HH/LL LC	0.31%	2.75%	-2.37%	0.0016	0.2592	0.1487	
2000.2, 1999.2, 2007.1, 2001.1, 2002.1, 2000.1	10 yrs thru 08-2 excl HHH/LLL LC	-3.02%	2.42%	-5.31%	0.1062	0.2005	0.4217	
None	Last 3.5 yrs	-9.09%	-1.19%	-7.99%	0.2107	0.4837	0.1980	
None	Last 3 yrs	-6.43%	1.26%	-7.60%	0.0705	0.4117	0.1522	
None	Last 3 yrs thru 08-2	0.89%	6.49%	-5.26%	0.2766	0.8254	0.0543	
None	Last 2 yrs	21.23%	-1.38%	22.93%	0.2518	0.2284	0.8482	
None	Last 2 yrs thru 08-2	7.41%	18.62%	-9.46%	0.1433	0.9412	0.0493	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Funeral

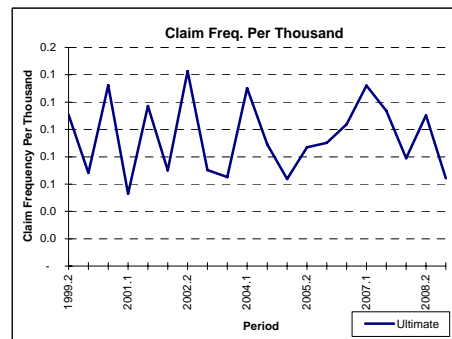
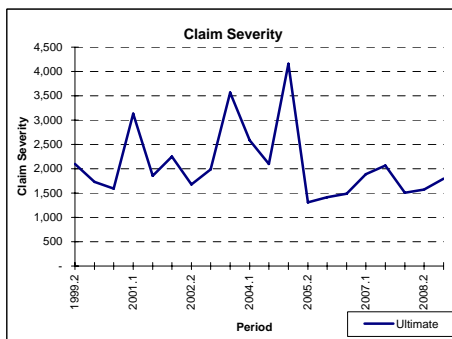
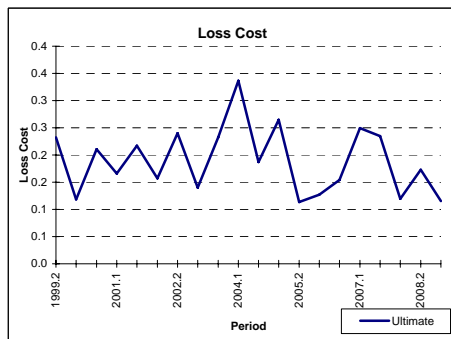
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	-5.61%	-8.30%	2.93%	0.0701	0.2190	0.2118	
2005.2	5 yrs excl. lowest LC	-8.39%	-10.32%	2.16%	0.2172	0.2822	0.2415	
2005.1	5 yrs excl. lowest Freq	0.37%	0.85%	-0.47%	0.0676	0.0093	0.0970	
2005.2	5 yrs excl. lowest Sev	-8.39%	-10.32%	2.16%	0.2172	0.2822	0.2415	
2005.1	5 yrs excl. highest LC	0.37%	0.85%	-0.47%	0.0676	0.0093	0.0970	
2007.1	5 yrs excl. highest Freq	-5.61%	-8.30%	2.93%	0.1345	0.2204	0.6404	
2005.1	5 yrs excl. highest Sev	0.37%	0.85%	-0.47%	0.0676	0.0093	0.0970	
2005.1, 2005.2	5 yrs excl. H/L LC	-3.09%	-1.33%	-1.79%	0.2191	0.0983	0.1570	
None	5 yrs thru 08-2	-7.54%	-9.46%	2.13%	0.1684	0.3062	0.0323	
2004.1, 2005.2	5 yrs thru 08-2 excl H/L LC	-5.51%	-12.33%	7.78%	0.0734	0.3103	0.3539	
None	Last 10 yrs	-2.04%	-2.79%	0.77%	0.0958	0.1229	0.2499	
2005.2	10 yrs excl. lowest LC	-1.53%	-2.48%	0.98%	0.1461	0.0896	0.2754	
2001.1	10 yrs excl. lowest Freq	-2.24%	-2.07%	-0.17%	0.0961	0.0663	0.2031	
2005.2	10 yrs excl. lowest Sev	-1.53%	-2.48%	0.98%	0.1461	0.0896	0.2754	
2004.1	10 yrs excl. highest LC	-1.81%	-2.73%	0.95%	0.1981	0.1073	0.3684	
2002.2	10 yrs excl. highest Freq	-1.86%	-2.93%	1.10%	0.0736	0.1213	0.2188	
2005.1	10 yrs excl. highest Sev	-2.19%	-3.01%	0.84%	0.1546	0.1387	0.2193	
2004.1, 2005.2	10 yrs excl. H/L LC	-1.29%	-2.42%	1.16%	0.2995	0.0779	0.3975	
2004.1, 2005.1, 2005.2, 2009.1	10 yrs excl. HH/LL LC	-0.89%	-2.85%	2.02%	0.4216	0.1171	0.3537	
2004.1, 2005.1, 2007.1, 2005.2, 2009.1, 2000.1	10 yrs excl. HHH/LLL LC	-3.20%	-3.77%	0.59%	0.7971	0.1734	0.4811	
None	10 yrs thru 08-2	-1.50%	-1.74%	0.24%	0.0452	0.0758	0.1531	
2004.1, 2005.2	10 yrs thru 08-2 excl H/L LC	-1.19%	-1.48%	0.29%	0.2080	0.0373	0.2551	
2004.1, 2005.1, 2005.2, 2000.1	10 yrs thru 08-2 excl HH/LL LC	-2.55%	-2.66%	0.12%	0.3817	0.1086	0.1783	
2004.1, 2005.1, 2007.1, 2005.2, 2000.1, 2008.1	10 yrs thru 08-2 excl HHH/LLL LC	-3.75%	-2.28%	-1.51%	0.6640	0.0703	0.3068	
None	Last 3.5 yrs	-5.53%	4.46%	-9.57%	0.2077	0.1224	0.4146	
None	Last 3 yrs	-15.10%	0.14%	-15.22%	0.3136	0.0067	0.5153	
None	Last 3 yrs thru 08-2	1.27%	3.08%	-1.76%	0.0915	0.0806	0.1131	
None	Last 2 yrs	-15.47%	-4.87%	-11.13%	0.9451	0.1714	0.9651	
None	Last 2 yrs thru 08-2	-40.63%	-22.09%	-23.80%	0.8629	0.9902	0.5827	

Loss Cost Severity Freq

Selections:

Past
Future
Reform



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Medical Expenses

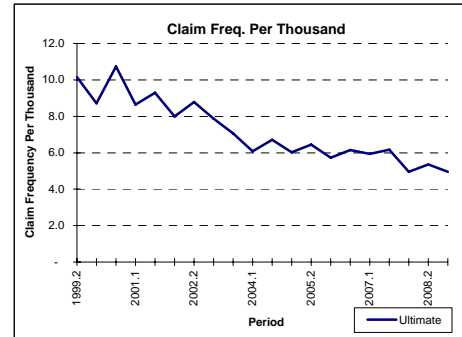
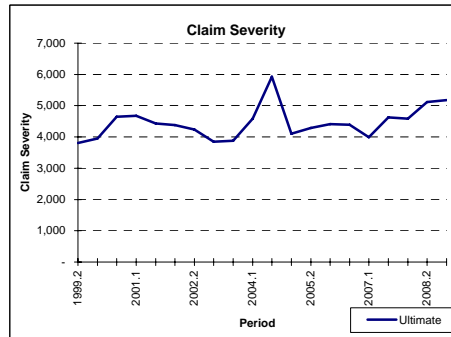
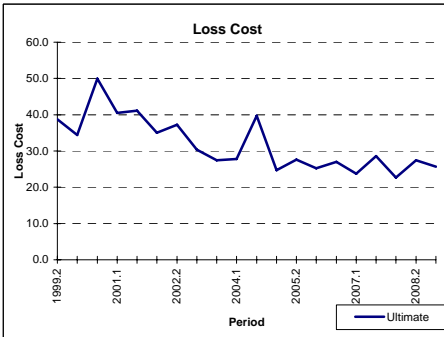
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	-3.62%	1.45%	-5.00%	0.5815	0.1727	0.8631	
2008.1	5 yrs excl. lowest LC	-3.39%	1.33%	-4.66%	0.5163	0.1756	0.8612	
2008.1	5 yrs excl. lowest Freq	-3.39%	1.33%	-4.66%	0.5163	0.1756	0.8612	
2007.1	5 yrs excl. lowest Sev	-3.62%	1.45%	-5.00%	0.5485	0.1134	0.9379	
2004.2	5 yrs excl. highest LC	-0.07%	5.45%	-5.24%	0.7494	0.7097	0.8267	
2004.2	5 yrs excl. highest Freq	-0.07%	5.45%	-5.24%	0.7494	0.7097	0.8267	
2004.2	5 yrs excl. highest Sev	-0.07%	5.45%	-5.24%	0.7494	0.7097	0.8267	
2004.2, 2008.1	5 yrs excl. H/L LC	0.57%	5.65%	-4.80%	0.8302	0.7168	0.8156	
None	5 yrs thru 08-2	-5.61%	-1.19%	-4.47%	0.7008	0.2853	0.7834	
2004.2, 2008.1	5 yrs thru 08-2 excl H/L LC	-2.08%	1.25%	-3.28%	0.6414	0.3003	0.5366	
None	Last 10 yrs	-5.58%	1.58%	-7.04%	0.7359	0.1977	0.9337	
2008.1	10 yrs excl. lowest LC	-5.51%	1.59%	-6.99%	0.7043	0.1932	0.9253	
2008.1	10 yrs excl. lowest Freq	-5.51%	1.59%	-6.99%	0.7043	0.1932	0.9253	
1999.2	10 yrs excl. lowest Sev	-5.97%	1.24%	-7.12%	0.7411	0.1632	0.9237	
2000.2	10 yrs excl. highest LC	-5.11%	1.81%	-6.79%	0.7091	0.2291	0.9343	
2000.2	10 yrs excl. highest Freq	-5.11%	1.81%	-6.79%	0.7091	0.2291	0.9343	
2004.2	10 yrs excl. highest Sev	-5.64%	1.49%	-7.02%	0.7645	0.2517	0.9393	
2000.2, 2008.1	10 yrs excl. H/L LC	-4.99%	1.84%	-6.71%	0.6713	0.2247	0.9263	
2000.2, 2001.2, 2008.1, 2007.1	10 yrs excl. HH/LL LC	-4.58%	2.32%	-6.75%	0.5973	0.3003	0.9281	
2000.2, 2001.2, 2001.1, 2008.1, 2007.1, 2005.1	10 yrs excl. HHH/LLL LC	-4.02%	2.78%	-6.61%	0.6013	0.4052	0.9255	
None	10 yrs thru 08-2	-5.41%	1.49%	-6.80%	0.6997	0.2474	0.9087	
2000.2, 2008.1	10 yrs thru 08-2 excl H/L LC	-4.87%	1.67%	-6.43%	0.6137	0.2592	0.8919	
2000.2, 2001.2, 2008.1, 2007.1	10 yrs thru 08-2 excl HH/LL LC	-4.44%	2.27%	-6.56%	0.5068	0.3158	0.8931	
2000.2, 2001.2, 2001.1, 2008.1, 2007.1, 2005.1	10 yrs thru 08-2 excl HHH/LLL LC	-3.88%	2.71%	-6.41%	0.5036	0.4243	0.8894	
None	Last 3.5 yrs	0.33%	6.83%	-6.09%	0.7151	0.6723	0.7782	
None	Last 3 yrs	2.48%	10.89%	-7.58%	0.8196	0.9331	0.8208	
None	Last 3 yrs thru 08-2	-2.16%	4.92%	-6.75%	0.8626	0.6004	0.6919	
None	Last 2 yrs	4.31%	11.76%	-6.67%	0.7827	0.9911	0.8445	
None	Last 2 yrs thru 08-2	-4.04%	12.64%	-14.81%	0.9998	0.9891	0.9855	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Accident Benefits - All Disability Income

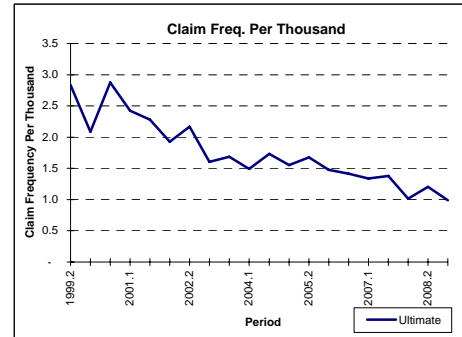
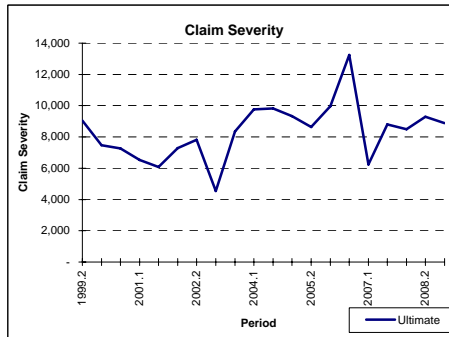
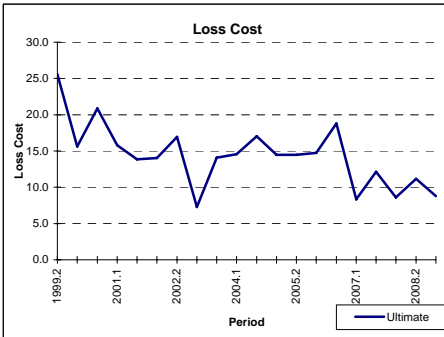
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	-12.00%	-1.78%	-10.41%	0.7312	0.1991	0.9242	
2007.1	5 yrs excl. lowest LC	-12.00%	-1.78%	-10.41%	0.7750	0.1210	0.9402	
2009.1	5 yrs excl. lowest Freq	-12.95%	-3.11%	-10.16%	0.6866	0.2333	0.8878	
2007.1	5 yrs excl. lowest Sev	-12.00%	-1.78%	-10.41%	0.7750	0.1210	0.9402	
2006.2	5 yrs excl. highest LC	-12.00%	-1.78%	-10.41%	0.7905	0.1199	0.9285	
2004.2	5 yrs excl. highest Freq	-13.34%	-2.37%	-11.24%	0.7065	0.1902	0.9246	
2006.2	5 yrs excl. highest Sev	-12.00%	-1.78%	-10.41%	0.7905	0.1199	0.9285	
2006.2, 2007.1	5 yrs excl. H/L LC	-12.00%	-1.78%	-10.41%	0.8906	0.2615	0.9447	
None	5 yrs thru 08-2	-12.28%	-3.83%	-8.79%	0.6880	0.2319	0.8275	
2006.2, 2007.1	5 yrs thru 08-2 excl H/L LC	-11.03%	-1.97%	-9.24%	0.8195	0.3282	0.8659	
None	Last 10 yrs	-5.86%	3.36%	-8.92%	0.5628	0.2584	0.9346	
2003.1	10 yrs excl. lowest LC	-6.41%	2.86%	-9.01%	0.6809	0.2355	0.9403	
2009.1	10 yrs excl. lowest Freq	-5.80%	3.36%	-8.86%	0.5096	0.2525	0.9212	
2003.1	10 yrs excl. lowest Sev	-6.41%	2.86%	-9.01%	0.6809	0.2355	0.9403	
1999.2	10 yrs excl. highest LC	-5.21%	4.05%	-8.90%	0.4775	0.2974	0.9217	
2000.2	10 yrs excl. highest Freq	-5.73%	3.19%	-8.65%	0.5180	0.2526	0.9321	
2006.2	10 yrs excl. highest Sev	-6.38%	2.74%	-8.87%	0.5992	0.1924	0.9340	
1999.2, 2003.1	10 yrs excl. H/L LC	-5.83%	3.48%	-9.00%	0.6107	0.2869	0.9286	
1999.2, 2000.2, 2003.1, 2007.1	10 yrs excl. HH/LL LC	-5.00%	4.14%	-8.78%	0.5032	0.3919	0.9263	
1999.2, 2000.2, 2006.2, 2003.1, 2007.1, 2008.1	10 yrs excl. HHH/LLL LC	-4.65%	4.10%	-8.40%	0.5650	0.5083	0.9180	
None	10 yrs thru 08-2	-5.94%	2.83%	-8.52%	0.5196	0.2262	0.9150	
1999.2, 2003.1	10 yrs thru 08-2 excl H/L LC	-5.51%	3.23%	-8.47%	0.5509	0.2701	0.9047	
1999.2, 2000.2, 2003.1, 2007.1	10 yrs thru 08-2 excl HH/LL LC	-4.24%	4.34%	-8.22%	0.3987	0.4178	0.9018	
1999.2, 2000.2, 2006.2, 2003.1, 2007.1, 2008.1	10 yrs thru 08-2 excl HHH/LLL LC	-3.01%	4.84%	-7.49%	0.4871	0.5813	0.8809	
None	Last 3.5 yrs	-16.72%	-5.23%	-12.12%	0.7465	0.3335	0.8827	
None	Last 3 yrs	-11.02%	-0.06%	-10.97%	0.7881	0.4008	0.8632	
None	Last 3 yrs thru 08-2	-23.17%	-12.12%	-12.58%	0.8318	0.5102	0.8074	
None	Last 2 yrs	-3.15%	5.12%	-7.87%	0.9731	0.9938	0.9603	
None	Last 2 yrs thru 08-2	-2.32%	19.91%	-18.54%	0.9685	0.8329	0.9162	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Collision

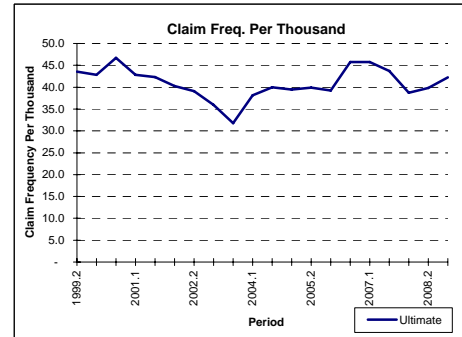
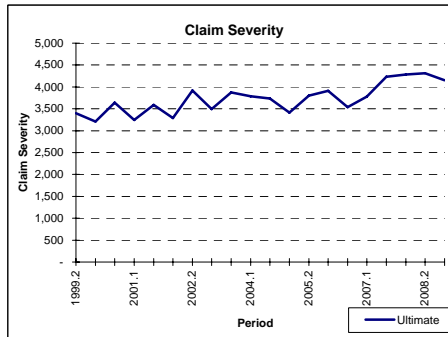
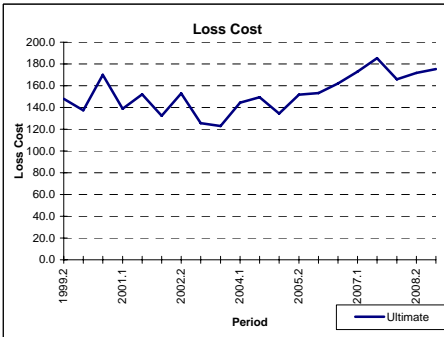
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	5.60%	4.49%	1.06%	0.7500	0.6380	0.0826	
2005.1	5 yrs excl. lowest LC	4.50%	3.72%	0.75%	0.6855	0.5389	0.0296	
2008.1	5 yrs excl. lowest Freq	5.71%	4.13%	1.52%	0.7520	0.6396	0.1317	
2005.1	5 yrs excl. lowest Sev	4.50%	3.72%	0.75%	0.6855	0.5389	0.0296	
2007.2	5 yrs excl. highest LC	5.10%	4.25%	0.82%	0.7734	0.6186	0.0399	
2006.2	5 yrs excl. highest Freq	5.60%	4.49%	1.06%	0.7514	0.8156	0.0854	
2008.2	5 yrs excl. highest Sev	6.65%	4.33%	2.22%	0.8127	0.5603	0.2600	
2007.2, 2005.1	5 yrs excl. H/L LC	3.74%	3.32%	0.40%	0.8304	0.5434	0.0072	
None	5 yrs thru 08-2	5.17%	3.79%	1.33%	0.7296	0.5084	0.1730	
2007.2, 2005.1	5 yrs thru 08-2 excl H/L LC	4.00%	2.91%	1.06%	0.8465	0.4776	0.0821	
None	Last 10 yrs	2.37%	2.51%	-0.14%	0.4226	0.6992	0.0093	
2003.2	10 yrs excl. lowest LC	2.29%	2.52%	-0.23%	0.5680	0.7033	0.1114	
2003.2	10 yrs excl. lowest Freq	2.29%	2.52%	-0.23%	0.5680	0.7033	0.1114	
2000.1	10 yrs excl. lowest Sev	2.50%	2.46%	0.04%	0.4065	0.6511	0.0142	
2007.2	10 yrs excl. highest LC	2.13%	2.45%	-0.31%	0.3528	0.6650	0.0120	
2000.2	10 yrs excl. highest Freq	2.82%	2.63%	0.18%	0.5341	0.7143	0.0037	
2008.2	10 yrs excl. highest Sev	2.40%	2.45%	-0.05%	0.3816	0.6493	0.0106	
2007.2, 2003.2	10 yrs excl. H/L LC	2.11%	2.45%	-0.33%	0.5039	0.6692	0.1006	
2007.2, 2009.1, 2003.2, 2003.1	10 yrs excl. HH/LL LC	1.68%	2.36%	-0.67%	0.4784	0.6268	0.1435	
2007.2, 2009.1, 2007.1, 2003.2, 2003.1, 2002.1	10 yrs excl. HHH/LLL LC	1.25%	2.34%	-1.06%	0.5019	0.6046	0.3832	
None	10 yrs thru 08-2	1.90%	2.29%	-0.38%	0.3846	0.6808	0.0238	
2007.2, 2003.2	10 yrs thru 08-2 excl H/L LC	1.61%	2.22%	-0.60%	0.4816	0.6389	0.1494	
2007.2, 2007.1, 2003.2, 2003.1	10 yrs thru 08-2 excl HH/LL LC	1.23%	2.27%	-1.01%	0.5614	0.6342	0.3865	
2007.2, 2007.1, 2008.2, 2003.2, 2003.1, 2002.1	10 yrs thru 08-2 excl HHH/LLL LC	0.99%	2.02%	-1.01%	0.4268	0.5229	0.3690	
None	Last 3.5 yrs	3.49%	5.15%	-1.58%	0.4701	0.5220	0.1432	
None	Last 3 yrs	1.85%	7.58%	-5.32%	0.1336	0.6578	0.5092	
None	Last 3 yrs thru 08-2	3.50%	7.53%	-3.75%	0.4319	0.6488	0.2941	
None	Last 2 yrs	-0.96%	-0.69%	-0.28%	0.3293	0.2564	0.1089	
None	Last 2 yrs thru 08-2	-5.67%	7.51%	-12.26%	0.9556	0.7533	0.9260	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Comprehensive

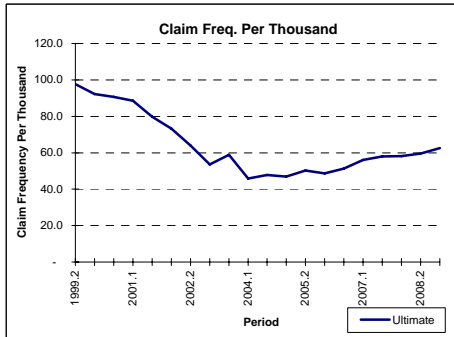
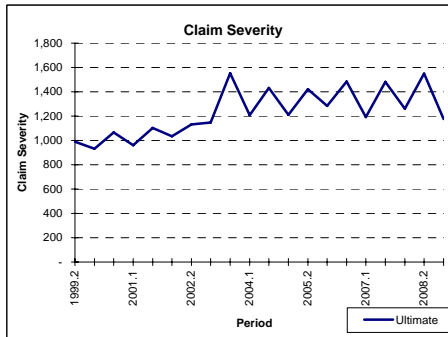
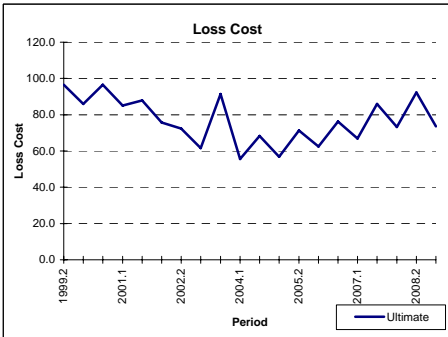
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	7.57%	0.60%	6.93%	0.9732	0.9020	0.9391	
2005.1	5 yrs excl. lowest LC	7.43%	0.63%	6.76%	0.9599	0.8882	0.9250	
2005.1	5 yrs excl. lowest Freq	7.43%	0.63%	6.76%	0.9599	0.8882	0.9250	
2009.1	5 yrs excl. lowest Sev	8.33%	1.47%	6.76%	0.9896	0.9354	0.9189	
2008.2	5 yrs excl. highest LC	7.25%	-0.03%	7.28%	0.9618	0.9046	0.9382	
2009.1	5 yrs excl. highest Freq	8.33%	1.47%	6.76%	0.9896	0.9354	0.9189	
2008.2	5 yrs excl. highest Sev	7.25%	-0.03%	7.28%	0.9618	0.9046	0.9382	
2008.2, 2005.1	5 yrs excl. H/L LC	6.87%	-0.31%	7.21%	0.9378	0.8956	0.9228	
None	5 yrs thru 08-2	7.80%	1.33%	6.38%	0.9862	0.9435	0.9264	
2008.2, 2004.1	5 yrs thru 08-2 excl H/L LC	8.22%	0.95%	7.21%	0.9832	0.9288	0.9037	
None	Last 10 yrs	-1.59%	4.17%	-5.53%	0.3995	0.7668	0.4768	
2004.1	10 yrs excl. lowest LC	-1.66%	4.20%	-5.63%	0.3884	0.7829	0.5288	
2004.1	10 yrs excl. lowest Freq	-1.66%	4.20%	-5.63%	0.3884	0.7829	0.5288	
2000.1	10 yrs excl. lowest Sev	-1.08%	4.13%	-5.00%	0.4337	0.7248	0.4246	
1999.2	10 yrs excl. highest LC	-1.32%	3.84%	-4.97%	0.3387	0.7680	0.3966	
1999.2	10 yrs excl. highest Freq	-1.32%	3.84%	-4.97%	0.3387	0.7680	0.3966	
2003.2	10 yrs excl. highest Sev	-1.56%	4.24%	-5.57%	0.3720	0.8327	0.4871	
1999.2, 2004.1	10 yrs excl. H/L LC	-1.41%	3.87%	-5.08%	0.3220	0.7849	0.4595	
1999.2, 2000.2, 2004.1, 2005.1	10 yrs excl. HH/LL LC	-0.94%	3.55%	-4.33%	0.2023	0.8019	0.4709	
1999.2, 2000.2, 2008.2, 2004.1, 2005.1, 2003.1	10 yrs excl. HHH/LLL LC	-1.85%	3.72%	-5.37%	0.2842	0.7928	0.6622	
None	10 yrs thru 08-2	-2.20%	4.91%	-6.78%	0.4410	0.8559	0.6156	
1999.2, 2004.1	10 yrs thru 08-2 excl H/L LC	-1.95%	4.66%	-6.31%	0.3571	0.8654	0.6124	
1999.2, 2000.2, 2004.1, 2005.1	10 yrs thru 08-2 excl HH/LL LC	-1.36%	4.41%	-5.52%	0.2162	0.8708	0.6213	
1999.2, 2000.2, 2008.2, 2004.1, 2005.1, 2003.1	10 yrs thru 08-2 excl HHH/LLL LC	-2.09%	4.58%	-6.38%	0.3195	0.8735	0.7905	
None	Last 3.5 yrs	7.11%	-0.88%	8.06%	0.9623	0.9227	0.9178	
None	Last 3 yrs	7.42%	0.71%	6.67%	0.9417	0.9517	0.9008	
None	Last 3 yrs thru 08-2	9.16%	0.57%	8.54%	0.9929	0.9305	0.8893	
None	Last 2 yrs	3.81%	-1.20%	5.07%	0.9717	0.9379	0.8566	
None	Last 2 yrs thru 08-2	8.43%	5.07%	3.20%	0.9985	0.9994	0.9880	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Accident Benefits - Uninsured

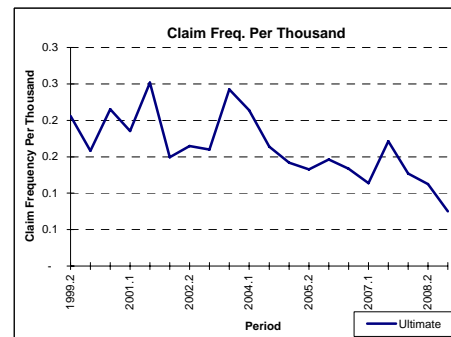
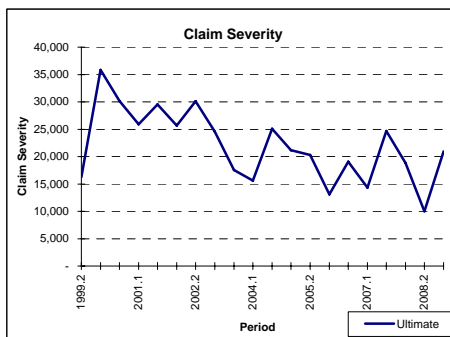
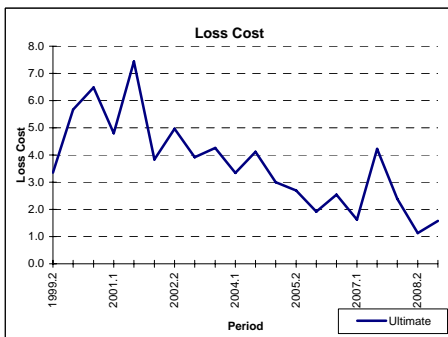
Semi-Annual Basis (with seasonality)

Excluded Points		Trend			R Squared			Reform Factor
		Loss Cost	Severity	Freq	Loss Cost	Severity	Freq	
None	Last 5 yrs	-14.87%	-6.36%	-9.09%	0.4295	0.1343	0.5402	
2008.2	5 yrs excl. lowest LC	-6.84%	1.88%	-8.56%	0.5749	0.3581	0.5250	
2009.1	5 yrs excl. lowest Freq	-15.75%	-11.21%	-5.11%	0.3663	0.3322	0.3121	
2008.2	5 yrs excl. lowest Sev	-6.84%	1.88%	-8.56%	0.5749	0.3581	0.5250	
2007.2	5 yrs excl. highest LC	-18.33%	-8.42%	-10.82%	0.6664	0.2172	0.7137	
2007.2	5 yrs excl. highest Freq	-18.33%	-8.42%	-10.82%	0.6664	0.2172	0.7137	
2004.2	5 yrs excl. highest Sev	-13.25%	-3.93%	-9.70%	0.2840	0.0373	0.4764	
2007.2, 2008.2	5 yrs excl. H/L LC	-12.16%	0.51%	-12.60%	0.6833	0.2565	0.7398	
None	5 yrs thru 08-2	-15.76%	-8.01%	-8.42%	0.4034	0.2481	0.4499	
2007.2, 2008.2	5 yrs thru 08-2 excl H/L LC	-13.69%	-2.44%	-11.53%	0.6126	0.4272	0.6989	
None	Last 10 yrs	-12.23%	-5.99%	-6.63%	0.6550	0.3232	0.6128	
2008.2	10 yrs excl. lowest LC	-10.36%	-4.41%	-6.23%	0.6675	0.2505	0.5957	
2009.1	10 yrs excl. lowest Freq	-12.11%	-6.94%	-5.55%	0.6071	0.3781	0.5319	
2008.2	10 yrs excl. lowest Sev	-10.36%	-4.41%	-6.23%	0.6675	0.2505	0.5957	
2001.2	10 yrs excl. highest LC	-11.65%	-5.70%	-6.31%	0.6356	0.2970	0.5802	
2001.2	10 yrs excl. highest Freq	-11.65%	-5.70%	-6.31%	0.6356	0.2970	0.5802	
2000.1	10 yrs excl. highest Sev	-12.01%	-5.09%	-7.29%	0.6317	0.2563	0.6455	
2001.2, 2008.2	10 yrs excl. H/L LC	-9.85%	-4.17%	-5.93%	0.6471	0.2156	0.5609	
2001.2, 2000.2, 2008.2, 2009.1	10 yrs excl. HH/LL LC	-8.60%	-4.55%	-4.24%	0.4975	0.1978	0.3897	
2001.2, 2000.2, 2000.1, 2008.2, 2009.1, 2007.1	10 yrs excl. HHH/LLL LC	-6.15%	-1.88%	-4.36%	0.3634	0.0575	0.3531	
None	10 yrs thru 08-2	-11.47%	-6.69%	-5.12%	0.6017	0.3922	0.5117	
2001.2, 2008.2	10 yrs thru 08-2 excl H/L LC	-8.91%	-5.02%	-4.10%	0.5779	0.2840	0.4450	
2001.2, 2000.2, 2008.2, 2007.1	10 yrs thru 08-2 excl HH/LL LC	-7.11%	-3.89%	-3.34%	0.4545	0.1732	0.2941	
2001.2, 2000.2, 2000.1, 2008.2, 2007.1, 2006.1	10 yrs thru 08-2 excl HHH/LLL LC	-5.21%	-1.53%	-3.74%	0.3623	0.0513	0.3043	
None	Last 3.5 yrs	-12.36%	2.73%	-14.69%	0.1868	0.0095	0.6085	
None	Last 3 yrs	-19.16%	-6.47%	-13.57%	0.2405	0.0449	0.5731	
None	Last 3 yrs thru 08-2	-13.88%	-6.93%	-7.47%	0.1280	0.0661	0.2422	
None	Last 2 yrs	-58.16%	-32.96%	-37.60%	0.7905	0.4561	0.9920	
None	Last 2 yrs thru 08-2	-37.48%	-27.08%	-14.26%	0.2403	0.2261	0.3899	

Selections:

Past
Future
Reform

Loss Cost Severity Freq



Oliver Wyman Selected Age-to-Ultimate Development Factors
As of June 30, 2009
Nova Scotia
Private Passenger Automobile (Excluding Farmers)

As of 2009-1
Age-to-Ultimate Factors
Incurred Claim Amount

	Bodily Injury	Property Damage	AB - Disability Income	AB - Medical / Rehab	AB - Funeral	AB - Death	Collision	Compre- hensive	Specified Perils	All Perils	Under- insured Motorist	Uninsured Motorist
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970	0.997
138-Ult	1.001	1.000	1.012	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.970	0.997
132-Ult	1.003	1.000	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	0.969	0.996
126-Ult	1.005	1.000	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.977	0.997
120-Ult	1.006	1.000	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.984	0.994
114-Ult	1.007	1.000	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.999
108-Ult	1.008	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.997	1.001
102-Ult	1.009	1.000	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.096	0.982
96-Ult	1.009	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.090	0.987
90-Ult	1.005	1.000	0.995	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.120	0.978
84-Ult	1.003	1.000	0.987	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.249	0.967
78-Ult	1.005	1.000	0.965	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.194	0.954
72-Ult	1.009	1.000	0.970	0.994	1.000	1.000	0.999	1.000	1.000	1.000	1.159	0.963
66-Ult	1.008	0.999	0.970	0.991	1.000	1.000	0.999	1.000	1.000	1.000	1.171	0.957
60-Ult	1.010	1.000	0.996	0.991	1.000	1.000	0.998	1.000	1.000	1.000	1.322	0.956
54-Ult	1.017	0.996	1.010	0.984	0.997	0.991	0.998	1.000	1.000	1.000	1.424	0.971
48-Ult	1.032	0.999	1.034	0.973	0.989	0.972	0.999	1.000	1.000	1.000	1.365	0.961
42-Ult	1.049	0.998	1.082	0.976	0.975	0.975	0.998	1.000	1.000	1.001	1.351	1.013
36-Ult	1.073	0.996	1.129	0.985	0.966	0.990	0.998	0.999	1.000	1.002	1.462	1.025
30-Ult	1.125	0.993	1.165	0.979	0.877	1.008	0.997	1.000	1.000	1.003	1.520	1.110
24-Ult	1.185	0.997	1.405	1.000	0.954	1.004	0.995	1.000	0.986	1.000	1.571	1.216
18-Ult	1.253	1.003	1.689	1.003	0.846	0.980	0.988	1.000	0.999	0.993	1.761	1.370
12-Ult	1.312	1.018	1.888	0.941	0.846	0.933	0.963	1.005	0.999	0.964	2.504	1.607
6-Ult	1.579	1.126	2.152	0.732	0.877	0.914	0.839	1.118	1.190	0.839	3.548	2.409

Oliver Wyman Selected Age-to-Ultimate Development Factors
As of June 30, 2009
Nova Scotia
Private Passenger Automobile (Excluding Farmers)

As of 2009-1
Age-to-Ultimate Factors
Incurred Claim Count

	Bodily Injury	Property Damage	AB - Disability Income	AB - Medical / Rehab	AB - Funeral	AB - Death	Collision	Compre- hensive	Specified Perils	All Perils	Under- insured Motorist	Uninsured Motorist
180-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144-Ult	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.957	1.000
138-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.957	1.000
132-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.926	0.997
126-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	0.997
120-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	0.995
114-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.936	0.997
108-Ult	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.883	0.997
102-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.883	0.994
96-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.860	0.989
90-Ult	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.850	0.979
84-Ult	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.850	0.972
78-Ult	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.826	0.970
72-Ult	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.721	0.970
66-Ult	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.721	0.967
60-Ult	0.995	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.732	0.964
54-Ult	0.992	0.999	0.998	1.000	0.998	1.000	0.999	1.000	1.000	1.000	0.717	0.959
48-Ult	0.993	0.999	0.997	0.999	0.996	0.987	0.999	1.000	1.000	1.000	0.645	0.946
42-Ult	0.987	0.999	0.996	0.999	0.985	0.984	1.000	1.000	1.000	1.000	0.630	0.943
36-Ult	0.986	0.998	0.993	1.000	0.978	0.984	0.999	1.000	1.000	1.000	0.653	0.938
30-Ult	0.982	0.998	0.994	1.000	0.980	0.989	0.999	1.000	1.000	1.000	0.649	0.929
24-Ult	0.972	0.998	0.995	1.003	0.977	0.980	0.998	1.001	0.998	1.000	0.717	0.929
18-Ult	0.956	1.000	0.995	1.002	0.940	0.948	0.996	1.002	0.998	0.998	0.762	0.935
12-Ult	0.916	1.003	0.964	0.983	0.908	0.902	0.987	1.013	1.002	0.992	0.938	0.945
6-Ult	0.886	1.049	1.011	0.817	0.907	0.854	0.932	1.261	1.074	1.007	1.078	1.067

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate
Dec-94	1.006	0.979	1.006	0.986	1.007	0.996	1.003	0.999	1.003	0.997	1.000	1.001	0.997	0.999	1.001	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95	0.985	1.008	0.967	1.008	0.997	1.011	0.986	1.006	0.997	0.998	0.998	0.994	1.000	0.997	1.001	0.997	1.000	1.001	1.000	1.001	0.997	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-95	1.044	0.948	1.005	0.990	1.010	0.989	1.003	0.992	0.999	1.002	1.001	0.995	0.998	1.000	1.000	1.001	1.000	1.001	0.999	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-96	1.002	0.978	0.986	1.008	0.997	1.007	0.992	1.005	0.993	1.003	0.999	0.998	0.995	0.998	0.999	1.002	1.000	0.999	1.000	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-96	1.039	0.965	0.985	0.999	1.008	0.993	1.003	1.002	0.997	0.999	0.999	0.999	0.998	0.999	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000
Jun-97	1.046	0.949	0.994	1.028	0.981	0.990	0.995	1.001	1.001	1.000	0.999	0.996	1.001	0.999	1.000	1.001	0.998	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.001	1.000	1.002	1.000	1.000
Dec-97	1.011	0.961	1.005	0.975	0.999	0.993	1.001	0.996	0.999	1.000	0.999	0.994	0.999	0.999	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-98	0.976	0.988	0.963	1.007	0.993	0.987	0.981	0.992	0.993	1.000	0.995	0.999	0.999	1.001	0.999	1.000	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.001	0.999	1.000	1.000	1.000
Dec-98	1.027	0.958	0.980	1.003	0.988	0.987	0.993	1.001	0.998	0.998	0.998	1.001	0.996	1.001	0.998	1.001	0.999	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-99	1.048	0.963	0.976	1.000	0.980	0.990	0.995	0.989	0.994	0.999	1.001	0.999	0.997	0.999	1.000	0.999	0.999	1.001	0.999	1.000	0.999	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000
Dec-99	1.081	0.954	0.974	0.983	0.996	0.997	0.995	0.990	0.994	0.994	0.993	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-00	1.006	0.954	0.975	0.994	0.998	0.994	0.993	0.991	0.997	0.999	0.996	1.001	1.000	1.001	0.999	1.001	1.000	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-00	1.040	0.941	0.975	1.005	0.983	0.990	0.988	1.001	0.992	0.998	1.002	0.998	0.998	1.000	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-01	1.042	0.966	0.995	0.997	0.992	0.984	0.993	0.995	0.989	0.999	1.000	0.999	0.999	1.000	0.999	1.002	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-01	1.052	0.988	0.995	0.978	0.995	0.990	0.990	0.996	0.999	0.996	1.000	1.000	0.998	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.043	0.954	0.963	0.989	0.984	0.989	0.993	0.991	0.994	0.998	1.002	0.999	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	1.037	0.948	0.954	0.999	0.981	0.984	0.998	0.999	0.998	0.996	0.993	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	0.986	0.943	0.983	0.987	0.982	0.991	1.000	1.000	0.997	1.000	0.994	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	0.958	0.962	0.971	0.975	1.009	1.002	0.997	0.993	0.998	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04	0.983	0.948	0.972	1.007	0.997	1.002	0.993	1.004	0.994	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	0.980	0.951	0.977	0.983	1.001	0.997	0.980	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	0.976	0.950	0.981	0.995	1.001	0.996	0.994	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	0.989	0.944	0.988	0.997	0.978	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	0.964	0.964	0.985	0.985	0.997	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	0.985	0.955	0.969	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	0.999	0.938	1.003	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	0.986	0.992	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-08	0.925	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-08	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate	
<u>Arithmetic Averages</u>																															
All Semesters	1.007	0.961	0.982	0.995	0.994	0.994	0.994	0.998	0.996	0.999	0.998	0.999	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters	0.977	0.957	0.984	0.991	0.995	0.999	0.994	1.000	0.997	0.998	0.998	0.999	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Semesters	0.978	0.959	0.984	0.991	0.994	0.998	0.992	1.001	0.998	0.999	0.997	1.000	0.998	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2 Semesters	0.963	0.971	0.992	0.992	0.998	1.000	0.997	1.003	0.997	0.999	0.997	1.000	0.998	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
All Semester ex hi/lo	1.008	0.960	0.982	0.994	0.994	0.994	0.994	0.998	0.997	0.999	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters ex hi/lo	0.984	0.953	0.983	0.991	0.998	0.999	0.996	1.001	0.997	0.998	0.998	0.999	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
<u>Weighted Averages</u>																															
All Semesters	1.011	0.960	0.981	0.994	0.994	0.993	0.994	0.997	0.996	0.999	0.998	0.999																			

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)
TPL PD
Incurred Losses
Data as of 6/30/2009
Losses in \$ 000s

Accident Semester	Car-Years	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180			
(1)																																		
Dec-94	210,695	13,605	13,501	13,209	13,144	13,032	12,980	13,045	12,989	12,976	12,942	12,942	12,931	12,930	12,931	12,942	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	
Jun-95	208,846	11,739	11,617	11,675	11,650	11,575	11,597	11,611	11,529	11,542	11,507	11,484	11,469	11,464	11,468	11,477	11,462	11,462	11,461	11,461	11,461	11,461	11,461	11,461	11,461	11,461	11,457	11,457	11,457	11,457	11,457	11,457	11,457	
Dec-95	212,289	13,056	13,097	12,894	12,817	12,833	12,818	12,806	12,788	12,801	12,780	12,776	12,777	12,919	13,226	12,895	13,143	12,953	12,909	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911	12,911
Jun-96	208,774	11,015	11,077	11,029	11,046	10,989	10,984	10,958	10,949	10,923	10,964	10,960	11,223	11,394	11,137	11,312	11,158	11,143	11,144	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	
Dec-96	211,928	13,459	13,632	13,550	13,518	13,444	13,410	13,379	13,353	13,320	13,333	14,213	14,404	14,182	14,180	14,178	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	
Jun-97	210,715	11,719	11,629	11,522	11,383	11,307	11,304	11,270	11,262	11,272	11,462	11,395	11,335	11,336	11,334	11,333	11,334	11,337	11,337	11,337	11,337	11,337	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	
Dec-97	216,418	13,943	13,682	13,453	13,386	13,427	13,388	13,425	13,369	13,642	13,441	13,436	13,436	13,434	13,434	13,431	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413	13,413
Jun-98	215,157	11,290	11,382	11,209	11,164	11,152	11,117	11,117	11,129	11,207	11,174	11,175	11,175	11,175	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	
Dec-98	220,039	14,864	14,692	14,377	14,333	14,309	14,270	14,386	14,238	14,243	14,243	14,252	14,252	14,249	14,262	14,272	14,222	14,230	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226
Jun-99	213,933	12,819	12,529	12,398	12,353	12,320	12,352	12,326	12,313	12,287	12,273	12,274	12,273	12,280	12,275	12,276	12,286	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284	12,284
Dec-99	217,450	14,655	15,255	15,236	15,279	15,207	15,129	15,205	15,145	15,183	15,106	15,065	15,045	15,017	15,017	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	15,018	
Jun-00	220,655	13,552	13,143	13,166	13,024	12,965	13,020	12,960	12,950	12,948	12,920	12,920	12,920	12,918	12,914	12,915	12,918	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	12,915	
Dec-00	227,328	15,127	15,854	15,795	15,757	15,692	15,676	15,632	15,613	15,717	15,681	15,573	15,591	15,591	15,591	15,591	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	
Jun-01	227,017	14,689	14,922	15,148	15,021	14,699	14,679	14,670	14,659	14,660	14,649	14,640	14,633	14,638	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634	14,634
Dec-01	231,480	14,485	16,119	16,149	15,909	16,083	15,918	15,890	15,885	15,972	15,906	15,883	15,883	15,871	15,871	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863	15,863
Jun-02	229,322	13,252	13,648	13,660	13,565	13,549	13,589	13,601	13,596	13,596	13,574	13,626	13,566	13,570	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569	13,569
Dec-02	231,769	13,495	15,614	15,598	15,575	15,593	15,557	15,609	15,567	15,565	15,559	15,578	15,569	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558
Jun-03	227,859	13,337	14,248	14,316	14,370	14,380	14,568	14,553	14,595	14,749	14,542	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543	14,543
Dec-03	229,658	11,494	13,105	13,068	13,091	13,024	13,008	12,994	12,987	13,076	13,010	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014	13,014
Jun-04	230,059	12,545	13,247	13,329	13,333	13,323	13,306	13,377	13,336	13,336	13,337	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336	13,336
Dec-04	235,995	12,952	14,895	15,134	15,145	15,112	15,156	15,131	15,072	15,063	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066	15,066
Jun-05	235,120	13,124	14,263	14,518	14,428	14,614	14,475	14,350	14,351	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368	14,368
Dec-05	240,759	13,932	16,031	16,102	16,255	16,524	16,248	16,210	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175	16,175
Jun-06	240,260	12,509	14,154	14,363	14,407	14,379	14,419	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396	14,396
Dec-06	245,048	15,415	17,919	18,120	18,121	18,085	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127	18,127
Jun-07	244,648	14,161	15,583	15,782	16,055	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125	16,125
Dec-07	249,424	16,400	19,170	19,643	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790	19,790
Jun-08	249,790	14,361	15,874	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277	16,277
Dec-08	255,280	15,239	18,118	18,1																														

Reported Count Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate
Dec-94	1.042	0.960	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95	0.917	0.955	0.952	0.950	1.000	1.053	0.950	1.000	1.000	1.000	0.947	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-95	0.938	0.900	1.037	1.000	1.000	1.000	1.000	0.964	1.000	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-96	0.926	0.880	1.000	1.000	1.045	0.957	0.955	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-96	1.000	1.000	0.957	0.955	1.000	1.000	1.000	1.000	1.000	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-97	1.150	0.913	0.905	1.000	1.053	1.000	1.000	1.000	1.050	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-97	1.059	0.889	1.000	1.000	1.000	1.000	1.063	1.000	0.941	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-98	0.773	0.941	1.000	0.938	1.000	1.000	1.000	0.867	1.000	1.077	0.929	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-98	0.773	0.941	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-99	0.850	1.059	0.889	1.063	1.000	0.941	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-99	0.900	0.944	0.941	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.938	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-00	0.909	1.000	1.000	1.000	1.000	1.000	1.000	0.900	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-00	0.950	0.947	1.000	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-01	0.833	0.600	0.833	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-01	0.950	0.895	1.000	1.000	1.059	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	1.167	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	1.088	1.000	1.000	0.853	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	0.900	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	0.591	1.364	0.867	1.077	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04	1.158	0.909	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	1.000	1.000	0.950	0.947	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	0.944	0.824	1.000	1.000	1.000	1.000	1.000	1.000	1.071	1.000	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	0.882	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	0.800	0.938	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	0.933	1.071	0.933	1.071	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	1.000	0.905	0.947	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	1.000	0.867	0.923	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-08	1.333	0.917	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-08	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Average Incurred Count Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate	
<u>Arithmetic Averages</u>																															
All Semesters	0.956	0.964	0.965	0.996	1.004	1.001	0.999	0.985	1.000	0.997	0.993	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters	1.003	0.950	0.967	1.003	0.989	1.012	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Semesters	1.071	0.940	0.951	1.018	0.983	1.018	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2 Semesters	1.142	0.892	0.935	1.036	0.967	1.000	1.000	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
All Semester ex hi/lo	0.955	0.962	0.967	0.999	1.004	1.000	0.998	0.990	1.000	0.995	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters ex hi/lo	0.971	0.940	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
<u>Weighted Averages</u>																															
All Semesters	0.946	0.952	0.968	0.991	1.005	1.000	0.997	0.987	1.000	0.994	0.994	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semester	0.970	0.946	0.967	1.000	0.990	1.011	1.000	0.990	1.000	1.000	1.00																				

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate
Dec-94	0.876	0.979	0.991	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-95	0.915	0.984	0.991	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-95	0.896	0.985	0.993	0.992	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-96	0.925	0.982	0.997	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-96	0.878	0.976	0.992	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-97	0.919	0.981	0.998	0.996	0.998	1.000	0.998	0.999	1.000	1.005	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-97	0.867	0.979	0.994	0.997	0.998	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-98	0.857	0.977	0.993	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-98	0.875	0.960	0.991	0.998	1.002	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-99	0.846	0.968	0.993	1.000	0.999	1.006	0.994	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-99	0.886	0.973	0.987	0.993	0.999	0.999	0.999	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-00	0.878	0.959	0.986	0.993	0.999	1.000	0.999	0.998	0.999	0.999	1.000	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-00	0.894	0.952	0.986	0.995	0.997	1.003	1.000	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-01	0.854	0.963	0.990	0.996	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-01	0.906	0.973	0.994	0.995	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-02	0.899	0.981	0.990	0.998	0.994	1.002	1.002	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-02	0.907	0.969	0.994	0.997	0.998	1.007	0.995	1.000	1.004	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-03	0.873	0.981	0.991	0.999	0.999	0.999	0.999	1.003	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-03	0.886	0.972	0.995	1.000	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-04	0.905	0.980	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-04	0.898	0.980	0.992	0.997	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-05	0.886	0.981	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-05	0.874	0.979	0.995	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-06	0.880	0.985	0.994	0.997	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-06	0.881	0.976	0.995	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-07	0.880	0.979	0.990	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-07	0.874	0.965	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Jun-08	0.852	0.966	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-08	0.869	0.975	0.993	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate	
Arithmetic Averages																															
All Semesters	0.884	0.975	0.992	0.997	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters	0.873	0.975	0.993	0.998	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Semesters	0.869	0.972	0.992	0.998	0.999	0.999	1.000	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2 Semesters	0.860	0.966	0.989	0.998	1.000	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
All Semester ex hi/lo	0.884	0.975	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters ex hi/lo	0.876	0.975	0.993	0.998	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Weighted Averages																															
All Semesters	0.883	0.974	0.992	0.997	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semester	0.872	0.974	0.993	0.998	1.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Semester	0.868	0.971	0.991																												

Incurred Loss Development Factors

Accident Semester	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate
Dec-94	0.917	1.013	0.988	0.998	1.001	0.998	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95	0.937	0.983	0.995	1.000	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-95	0.914	0.989	0.995	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-96	0.967	0.985	0.995	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-96	0.886	0.999	1.003	0.999	0.999	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-97	0.926	0.984	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-97	0.906	0.983	0.990	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-98	0.921	0.975	0.991	0.997	1.003	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-98	0.866	0.973	0.989	0.999	0.999	1.000	0.996	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-99	0.888	0.984	0.997	0.995	0.998	1.000	1.001	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-99	0.871	0.986	0.998	0.999	0.999	0.991	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-00	0.931	0.972	0.988	0.992	1.001	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-00	0.896	0.958	0.985	0.998	0.997	1.003	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-01	0.897	0.957	0.990	1.004	0.989	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-01	0.891	0.967	0.987	0.998	0.999	1.000	1.024	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-02	0.923	0.984	0.992	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	0.939	0.956	0.987	0.997	1.003	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	0.920	0.983	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	0.970	0.986	1.006	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04	0.929	0.992	0.987	0.999	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	0.917	0.968	0.997	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	0.894	0.983	1.000	0.994	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	0.891	0.964	0.991	1.000	1.000	1.006	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	0.889	0.975	0.995	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	0.844	0.964	0.985	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	0.857	0.978	0.991	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	0.869	0.976	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-08	0.908	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-08	0.859	0.967	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Average Incurred Loss Development Factors

	6-12	12-18	18-24	24-30	30-36	36-42	42-48	48-54	54-60	60-66	66-72	72-78	78-84	84-90	90-96	96-102	102-108	108-114	114-120	120-126	126-132	132-138	138-144	144-150	150-156	156-162	162-168	168-174	174-180	180-Ultimate	
<u>Arithmetic Averages</u>																															
All Semesters	0.904	0.978	0.993	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters	0.871	0.971	0.993	0.997	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
4 Semesters	0.873	0.971	0.992	0.997	1.001	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2 Semesters	0.883	0.972	0.993	0.997	1.001	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
All Semester ex hi/lo	0.904	0.978	0.993	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semesters ex hi/lo	0.868	0.971	0.993	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
<u>Weighted Averages</u>																															
All Semesters	0.901	0.977	0.993	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
6 Semester	0.871	0.971	0.993	0.997	1.000	1.001	1.001	1.000	1.000	1.000	1.000																				

Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Third Party Liability - Bodily Injury

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,695	1,470	46,069	1.073	49,432	234.62	33,627	6.98
1995.1	2	0	208,846	1,175	34,814	1.075	37,425	179.20	31,851	5.63
1995.2	3	1	212,289	1,429	48,183	1.075	51,797	243.99	36,247	6.73
1996.1	4	0	208,774	1,223	38,225	1.082	41,360	198.11	33,818	5.86
1996.2	5	1	211,928	1,477	49,526	1.082	53,587	252.86	36,281	6.97
1997.1	6	0	210,715	1,332	42,919	1.081	46,395	220.18	34,831	6.32
1997.2	7	1	216,418	1,535	55,227	1.081	59,701	275.86	38,904	7.09
1998.1	8	0	215,157	1,362	46,193	1.094	50,535	234.87	37,103	6.33
1998.2	9	1	220,039	1,646	62,036	1.094	67,867	308.43	41,221	7.48
1999.1	10	0	213,933	1,487	53,094	1.088	57,767	270.02	38,854	6.95
1999.2	11	1	217,450	1,782	70,218	1.088	76,398	351.33	42,864	8.20
2000.1	12	0	220,655	1,590	56,732	1.082	61,384	278.19	38,610	7.21
2000.2	13	1	227,328	1,882	83,209	1.082	90,032	396.04	47,844	8.28
2001.1	14	0	227,017	1,728	63,092	1.065	67,193	295.98	38,887	7.61
2001.2	15	1	231,480	1,858	69,400	1.065	73,911	319.30	39,782	8.03
2002.1	16	0	229,322	1,562	55,954	1.077	60,263	262.79	38,577	6.81
2002.2	17	1	231,769	1,668	65,466	1.077	70,507	304.21	42,262	7.20
2003.1	18	0	227,859	1,480	49,491	1.078	53,352	234.14	36,050	6.49
2003.2	19	1	229,658	1,294	46,711	1.078	50,354	219.26	38,916	5.63
2004.1	20	0	230,059	1,212	32,944	1.140	37,556	163.25	30,994	5.27
2004.2	21	1	235,995	1,447	41,519	1.140	47,331	200.56	32,705	6.13
2005.1	22	0	235,120	1,289	30,641	1.097	33,601	142.91	26,066	5.48
2005.2	23	1	240,759	1,331	40,896	1.097	44,846	186.27	33,692	5.53
2006.1	24	0	240,260	1,131	29,180	1.099	32,054	133.42	28,350	4.71
2006.2	25	1	245,048	1,386	37,363	1.099	41,043	167.49	29,623	5.65
2007.1	26	0	244,648	1,139	28,388	1.105	31,366	128.21	27,545	4.65
2007.2	27	1	249,424	1,279	38,542	1.105	42,585	170.73	33,304	5.13
2008.1	28	0	249,790	936	24,438	1.095	26,748	107.08	28,565	3.75
2008.2	29	1	255,280	1,088	28,273	1.095	30,945	121.22	28,445	4.26
2009.1	30	0	254,230	1,034	27,569	1.095	30,188	118.74	29,190	4.07

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Third Party Liability - Property Damage

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,695	6,013	12,949	1.073	13,895	65.95	2,311	28.54
1995.1	2	0	208,846	5,178	11,457	1.075	12,316	58.97	2,379	24.79
1995.2	3	1	212,289	5,502	12,911	1.075	13,880	65.38	2,523	25.92
1996.1	4	0	208,774	4,914	11,146	1.082	12,060	57.77	2,454	23.54
1996.2	5	1	211,928	5,327	14,176	1.082	15,339	72.38	2,879	25.14
1997.1	6	0	210,715	4,793	11,336	1.081	12,254	58.15	2,557	22.75
1997.2	7	1	216,418	5,253	13,363	1.081	14,446	66.75	2,750	24.27
1998.1	8	0	215,157	4,607	11,165	1.094	12,214	56.77	2,651	21.41
1998.2	9	1	220,039	5,360	14,225	1.094	15,563	70.73	2,904	24.36
1999.1	10	0	213,933	4,781	12,290	1.088	13,372	62.51	2,797	22.35
1999.2	11	1	217,450	5,329	15,018	1.088	16,340	75.14	3,066	24.51
2000.1	12	0	220,655	4,936	12,915	1.082	13,974	63.33	2,831	22.37
2000.2	13	1	227,328	5,430	15,590	1.082	16,868	74.20	3,107	23.89
2001.1	14	0	227,017	5,296	14,634	1.065	15,585	68.65	2,943	23.33
2001.2	15	1	231,480	5,230	15,863	1.065	16,894	72.98	3,230	22.59
2002.1	16	0	229,322	4,812	13,571	1.077	14,616	63.73	3,037	20.99
2002.2	17	1	231,769	4,590	15,559	1.077	16,757	72.30	3,651	19.80
2003.1	18	0	227,859	4,349	14,542	1.078	15,677	68.80	3,604	19.09
2003.2	19	1	229,658	3,936	13,012	1.078	14,026	61.08	3,563	17.14
2004.1	20	0	230,059	4,306	13,322	1.140	15,187	66.01	3,527	18.72
2004.2	21	1	235,995	4,581	15,059	1.140	17,168	72.75	3,747	19.41
2005.1	22	0	235,120	4,661	14,312	1.097	15,694	66.75	3,367	19.82
2005.2	23	1	240,759	4,769	16,158	1.097	17,719	73.60	3,716	19.81
2006.1	24	0	240,260	4,669	14,365	1.099	15,780	65.68	3,379	19.44
2006.2	25	1	245,048	5,588	18,055	1.099	19,834	80.94	3,549	22.80
2007.1	26	0	244,648	5,163	16,008	1.105	17,687	72.30	3,426	21.10
2007.2	27	1	249,424	5,782	19,735	1.105	21,805	87.42	3,771	23.18
2008.1	28	0	249,790	5,013	16,319	1.095	17,861	71.50	3,563	20.07
2008.2	29	1	255,280	5,610	18,450	1.095	20,194	79.11	3,600	21.97
2009.1	30	0	254,230	5,586	18,764	1.095	20,546	80.82	3,678	21.97

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Accident Benefits - All Disability Income

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,820	591	2,614	1.073	2,805	13.30	4,745	2.80
1995.1	2	0	208,913	420	1,947	1.075	2,093	10.02	4,983	2.01
1995.2	3	1	212,397	540	3,558	1.075	3,824	18.01	7,082	2.54
1996.1	4	0	209,131	443	2,153	1.082	2,330	11.14	5,259	2.12
1996.2	5	1	212,256	481	2,586	1.082	2,798	13.18	5,816	2.27
1997.1	6	0	210,956	426	2,335	1.081	2,525	11.97	5,926	2.02
1997.2	7	1	216,483	495	2,870	1.081	3,102	14.33	6,267	2.29
1998.1	8	0	215,295	445	2,310	1.094	2,527	11.74	5,678	2.07
1998.2	9	1	219,573	531	3,882	1.094	4,247	19.34	7,998	2.42
1999.1	10	0	213,270	477	3,382	1.088	3,680	17.26	7,712	2.24
1999.2	11	1	216,562	613	5,094	1.088	5,542	25.59	9,037	2.83
2000.1	12	0	219,828	459	3,169	1.082	3,429	15.60	7,469	2.09
2000.2	13	1	226,492	652	4,372	1.082	4,730	20.88	7,259	2.88
2001.1	14	0	226,481	549	3,362	1.065	3,581	15.81	6,522	2.42
2001.2	15	1	230,667	526	2,999	1.065	3,194	13.85	6,072	2.28
2002.1	16	0	228,699	441	2,982	1.077	3,211	14.04	7,282	1.93
2002.2	17	1	231,147	501	3,633	1.077	3,913	16.93	7,815	2.17
2003.1	18	0	227,293	365	1,539	1.078	1,659	7.30	4,548	1.61
2003.2	19	1	230,186	388	3,001	1.078	3,235	14.05	8,342	1.68
2004.1	20	0	230,283	344	2,945	1.140	3,357	14.58	9,772	1.49
2004.2	21	1	235,818	408	3,520	1.140	4,012	17.01	9,831	1.73
2005.1	22	0	234,834	364	3,102	1.097	3,402	14.49	9,335	1.55
2005.2	23	1	240,841	404	3,182	1.097	3,489	14.49	8,644	1.68
2006.1	24	0	240,561	355	3,229	1.099	3,547	14.74	9,978	1.48
2006.2	25	1	245,239	347	4,191	1.099	4,604	18.77	13,250	1.42
2007.1	26	0	244,797	327	1,847	1.105	2,040	8.33	6,239	1.34
2007.2	27	1	249,577	344	2,739	1.105	3,026	12.13	8,791	1.38
2008.1	28	0	249,915	254	1,969	1.095	2,155	8.62	8,489	1.02
2008.2	29	1	255,312	307	2,609	1.095	2,855	11.18	9,288	1.20
2009.1	30	0	254,232	256	2,141	1.095	2,345	9.22	9,168	1.01

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Accident Benefits - All Medical Expenses

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,820	1,690	3,975	1.073	4,265	20.23	2,524	8.02
1995.1	2	0	208,913	1,343	3,392	1.075	3,647	17.45	2,715	6.43
1995.2	3	1	212,397	1,660	4,231	1.075	4,549	21.42	2,740	7.82
1996.1	4	0	209,131	1,376	3,592	1.082	3,887	18.59	2,825	6.58
1996.2	5	1	212,256	1,632	4,646	1.082	5,027	23.68	3,080	7.69
1997.1	6	0	210,956	1,604	4,097	1.081	4,429	21.00	2,761	7.60
1997.2	7	1	216,483	1,779	5,135	1.081	5,550	25.64	3,120	8.22
1998.1	8	0	215,295	1,626	4,896	1.094	5,356	24.88	3,294	7.55
1998.2	9	1	219,573	1,949	6,030	1.094	6,597	30.04	3,385	8.88
1999.1	10	0	213,270	1,783	5,962	1.088	6,486	30.41	3,638	8.36
1999.2	11	1	216,562	2,201	7,706	1.088	8,384	38.71	3,809	10.16
2000.1	12	0	219,828	1,916	6,998	1.082	7,572	34.44	3,952	8.72
2000.2	13	1	226,492	2,431	10,445	1.082	11,302	49.90	4,648	10.73
2001.1	14	0	226,481	1,959	8,611	1.065	9,170	40.49	4,681	8.65
2001.2	15	1	230,667	2,144	8,910	1.065	9,489	41.14	4,427	9.29
2002.1	16	0	228,699	1,830	7,433	1.077	8,006	35.01	4,375	8.00
2002.2	17	1	231,147	2,030	7,996	1.077	8,612	37.26	4,242	8.78
2003.1	18	0	227,293	1,790	6,393	1.078	6,891	30.32	3,851	7.87
2003.2	19	1	230,186	1,627	5,854	1.078	6,311	27.42	3,879	7.07
2004.1	20	0	230,283	1,399	5,620	1.140	6,407	27.82	4,580	6.07
2004.2	21	1	235,818	1,582	8,222	1.140	9,373	39.74	5,923	6.71
2005.1	22	0	234,834	1,416	5,297	1.097	5,809	24.74	4,101	6.03
2005.2	23	1	240,841	1,553	6,071	1.097	6,658	27.64	4,288	6.45
2006.1	24	0	240,561	1,376	5,529	1.099	6,073	25.25	4,414	5.72
2006.2	25	1	245,239	1,507	6,019	1.099	6,612	26.96	4,386	6.15
2007.1	26	0	244,797	1,453	5,256	1.105	5,808	23.72	3,996	5.94
2007.2	27	1	249,577	1,540	6,449	1.105	7,126	28.55	4,628	6.17
2008.1	28	0	249,915	1,238	5,186	1.095	5,676	22.71	4,585	4.95
2008.2	29	1	255,312	1,370	6,407	1.095	7,012	27.46	5,118	5.37
2009.1	30	0	254,232	1,261	5,964	1.095	6,531	25.69	5,178	4.96

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Accident Benefits - Funeral

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,820	33	60	1.073	65	0.31	1,965	0.16
1995.1	2	0	208,913	26	63	1.073	68	0.33	2,616	0.12
1995.2	3	1	212,397	26	37	1.075	40	0.19	1,532	0.12
1996.1	4	0	209,131	22	62	1.075	67	0.32	3,045	0.11
1996.2	5	1	212,256	28	37	1.082	40	0.19	1,413	0.13
1997.1	6	0	210,956	29	39	1.082	42	0.20	1,449	0.14
1997.2	7	1	216,483	24	43	1.081	47	0.22	1,947	0.11
1998.1	8	0	215,295	22	56	1.081	61	0.28	2,757	0.10
1998.2	9	1	219,573	25	49	1.094	54	0.25	2,156	0.11
1999.1	10	0	213,270	26	42	1.094	46	0.21	1,756	0.12
1999.2	11	1	216,562	24	46	1.088	50	0.23	2,098	0.11
2000.1	12	0	219,828	15	24	1.088	26	0.12	1,731	0.07
2000.2	13	1	226,492	30	44	1.082	48	0.21	1,590	0.13
2001.1	14	0	226,481	12	35	1.082	38	0.17	3,130	0.05
2001.2	15	1	230,667	27	47	1.065	50	0.22	1,857	0.12
2002.1	16	0	228,699	16	34	1.065	36	0.16	2,248	0.07
2002.2	17	1	231,147	33	51	1.077	55	0.24	1,679	0.14
2003.1	18	0	227,293	16	30	1.077	32	0.14	1,988	0.07
2003.2	19	1	230,186	15	50	1.078	54	0.23	3,568	0.07
2004.1	20	0	230,283	30	72	1.078	78	0.34	2,584	0.13
2004.2	21	1	235,818	21	39	1.140	44	0.19	2,101	0.09
2005.1	22	0	234,834	15	55	1.140	62	0.26	4,157	0.06
2005.2	23	1	240,841	21	25	1.097	27	0.11	1,309	0.09
2006.1	24	0	240,561	22	28	1.097	31	0.13	1,412	0.09
2006.2	25	1	245,239	25	34	1.099	38	0.15	1,487	0.10
2007.1	26	0	244,797	32	56	1.099	61	0.25	1,889	0.13
2007.2	27	1	249,577	28	53	1.105	59	0.23	2,068	0.11
2008.1	28	0	249,915	20	27	1.105	30	0.12	1,510	0.08
2008.2	29	1	255,312	28	40	1.105	44	0.17	1,570	0.11
2009.1	30	0	254,232	16	27	1.105	29	0.12	1,799	0.06

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Accident Benefits - Death Benefits

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	210,820	23	238	1.073	255	1.21	11,097	0.11
1995.1	2	0	208,913	18	178	1.075	191	0.91	10,616	0.09
1995.2	3	1	212,397	26	231	1.075	248	1.17	9,538	0.12
1996.1	4	0	209,131	21	193	1.082	209	1.00	9,959	0.10
1996.2	5	1	212,256	20	233	1.082	252	1.19	12,611	0.09
1997.1	6	0	210,956	20	258	1.081	279	1.32	13,955	0.09
1997.2	7	1	216,483	16	144	1.081	156	0.72	9,729	0.07
1998.1	8	0	215,295	13	181	1.094	198	0.92	15,248	0.06
1998.2	9	1	219,573	16	155	1.094	170	0.77	10,609	0.07
1999.1	10	0	213,270	16	151	1.088	164	0.77	10,254	0.08
1999.2	11	1	216,562	15	212	1.088	231	1.07	15,383	0.07
2000.1	12	0	219,828	9	85	1.082	92	0.42	10,173	0.04
2000.2	13	1	226,492	19	229	1.082	248	1.09	13,029	0.08
2001.1	14	0	226,481	5	58	1.065	62	0.27	12,310	0.02
2001.2	15	1	230,667	18	206	1.065	219	0.95	12,192	0.08
2002.1	16	0	228,699	8	59	1.077	63	0.28	7,884	0.03
2002.2	17	1	231,147	23	208	1.077	224	0.97	9,659	0.10
2003.1	18	0	227,293	11	142	1.078	153	0.67	13,920	0.05
2003.2	19	1	230,186	14	111	1.078	120	0.52	8,544	0.06
2004.1	20	0	230,283	19	158	1.140	180	0.78	9,450	0.08
2004.2	21	1	235,818	18	127	1.140	145	0.62	8,062	0.08
2005.1	22	0	234,834	14	100	1.097	110	0.47	7,832	0.06
2005.2	23	1	240,841	15	117	1.097	128	0.53	8,681	0.06
2006.1	24	0	240,561	15	191	1.099	210	0.87	14,251	0.06
2006.2	25	1	245,239	14	132	1.099	145	0.59	10,512	0.06
2007.1	26	0	244,797	18	223	1.105	246	1.01	13,846	0.07
2007.2	27	1	249,577	12	111	1.105	123	0.49	10,474	0.05
2008.1	28	0	249,915	10	150	1.095	164	0.66	15,735	0.04
2008.2	29	1	255,312	17	213	1.095	233	0.91	13,567	0.07
2009.1	30	0	254,232	11	116	1.095	127	0.50	11,472	0.04

Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Collision

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	117,920	5,396	14,174	1.073	15,209	128.97	2,819	45.76
1995.1	2	0	115,383	4,887	13,598	1.075	14,617	126.69	2,991	42.35
1995.2	3	1	114,583	4,859	14,293	1.075	15,365	134.09	3,162	42.41
1996.1	4	0	113,495	4,578	13,819	1.082	14,952	131.75	3,266	40.34
1996.2	5	1	115,663	4,554	13,576	1.082	14,690	127.00	3,226	39.37
1997.1	6	0	115,667	4,883	15,586	1.081	16,849	145.67	3,450	42.22
1997.2	7	1	116,893	4,663	15,011	1.081	16,227	138.82	3,480	39.89
1998.1	8	0	117,265	4,424	12,901	1.094	14,114	120.36	3,191	37.72
1998.2	9	1	120,464	5,035	15,315	1.094	16,754	139.08	3,328	41.80
1999.1	10	0	118,836	4,976	15,326	1.088	16,675	140.32	3,351	41.87
1999.2	11	1	121,349	5,288	16,503	1.088	17,956	147.97	3,396	43.57
2000.1	12	0	125,395	5,366	15,926	1.082	17,231	137.42	3,211	42.79
2000.2	13	1	130,212	6,078	20,449	1.082	22,126	169.92	3,641	46.68
2001.1	14	0	131,771	5,641	17,189	1.065	18,306	138.93	3,245	42.81
2001.2	15	1	133,489	5,646	19,045	1.065	20,283	151.95	3,593	42.29
2002.1	16	0	132,826	5,345	16,324	1.077	17,580	132.36	3,289	40.24
2002.2	17	1	132,717	5,186	18,854	1.077	20,306	153.00	3,916	39.07
2003.1	18	0	130,270	4,683	15,187	1.078	16,371	125.67	3,496	35.95
2003.2	19	1	129,979	4,125	14,815	1.078	15,970	122.87	3,872	31.74
2004.1	20	0	130,294	4,966	16,504	1.140	18,814	144.40	3,789	38.11
2004.2	21	1	133,473	5,335	17,483	1.140	19,931	149.32	3,736	39.97
2005.1	22	0	134,973	5,321	16,552	1.097	18,150	134.47	3,411	39.42
2005.2	23	1	139,589	5,571	19,320	1.097	21,186	151.77	3,803	39.91
2006.1	24	0	141,697	5,557	19,776	1.099	21,724	153.31	3,909	39.22
2006.2	25	1	146,601	6,711	21,609	1.099	23,738	161.92	3,537	45.77
2007.1	26	0	149,003	6,819	23,313	1.105	25,759	172.87	3,777	45.76
2007.2	27	1	154,543	6,760	25,905	1.105	28,622	185.21	4,234	43.74
2008.1	28	0	157,795	6,106	23,910	1.095	26,170	165.85	4,286	38.69
2008.2	29	1	162,794	6,484	25,551	1.095	27,966	171.79	4,313	39.83
2009.1	30	0	163,593	6,913	26,201	1.095	28,690	175.37	4,150	42.26

Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)

Comprehensive

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	150,766	16,184	9,513	1.073	10,208	67.70	631	107.35
1995.1	2	0	148,188	15,107	9,718	1.075	10,446	70.50	691	101.95
1995.2	3	1	146,546	14,147	9,315	1.075	10,014	68.33	708	96.54
1996.1	4	0	144,727	13,107	8,926	1.082	9,657	66.73	737	90.56
1996.2	5	1	144,642	13,440	10,870	1.082	11,762	81.32	875	92.92
1997.1	6	0	145,127	13,920	9,673	1.081	10,457	72.05	751	95.92
1997.2	7	1	147,108	14,390	11,903	1.081	12,867	87.47	894	97.82
1998.1	8	0	147,814	13,712	11,193	1.094	12,245	82.84	893	92.77
1998.2	9	1	150,039	13,413	11,288	1.094	12,350	82.31	921	89.40
1999.1	10	0	147,730	14,114	10,858	1.088	11,814	79.97	837	95.54
1999.2	11	1	149,287	14,592	13,255	1.088	14,421	96.60	988	97.74
2000.1	12	0	154,103	14,219	12,236	1.082	13,240	85.91	931	92.27
2000.2	13	1	158,380	14,345	14,135	1.082	15,294	96.57	1,066	90.57
2001.1	14	0	160,195	14,174	12,784	1.065	13,615	84.99	961	88.48
2001.2	15	1	161,286	12,853	13,311	1.065	14,176	87.89	1,103	79.69
2002.1	16	0	161,619	11,849	11,364	1.077	12,239	75.73	1,033	73.31
2002.2	17	1	161,316	10,325	10,840	1.077	11,675	72.37	1,131	64.00
2003.1	18	0	158,761	8,515	9,070	1.078	9,778	61.59	1,148	53.63
2003.2	19	1	156,998	9,236	13,307	1.078	14,345	91.37	1,553	58.83
2004.1	20	0	157,004	7,210	7,644	1.140	8,714	55.50	1,209	45.92
2004.2	21	1	157,457	7,514	9,442	1.140	10,764	68.36	1,432	47.72
2005.1	22	0	158,490	7,432	8,210	1.097	9,003	56.80	1,211	46.89
2005.2	23	1	161,988	8,131	10,539	1.097	11,558	71.35	1,421	50.20
2006.1	24	0	164,406	8,000	9,350	1.099	10,271	62.47	1,284	48.66
2006.2	25	1	168,357	8,633	11,671	1.099	12,820	76.15	1,485	51.28
2007.1	26	0	171,138	9,594	10,356	1.105	11,442	66.86	1,193	56.06
2007.2	27	1	175,867	10,199	13,676	1.105	15,110	85.92	1,482	57.99
2008.1	28	0	179,909	10,458	12,036	1.095	13,174	73.22	1,260	58.13
2008.2	29	1	184,426	10,985	15,543	1.095	17,012	92.24	1,549	59.56
2009.1	30	0	186,197	11,633	12,498	1.095	13,686	73.50	1,176	62.48

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

Specified Perils

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	4,165	45	112	1.073	120	2,662	10.80
1995.1	2	0	4,276	55	144	1.073	155	2,819	12.86
1995.2	3	1	4,207	59	165	1.075	177	3,006	14.03
1996.1	4	0	4,250	56	140	1.075	150	2,682	13.18
1996.2	5	1	4,106	61	144	1.082	156	2,562	14.86
1997.1	6	0	4,144	46	122	1.082	132	2,868	11.10
1997.2	7	1	3,936	47	109	1.081	118	2,512	11.94
1998.1	8	0	3,843	56	127	1.081	137	2,447	14.57
1998.2	9	1	3,533	33	54	1.094	59	1,793	9.34
1999.1	10	0	3,555	47	115	1.094	126	2,682	13.22
1999.2	11	1	3,320	52	131	1.088	143	2,743	15.66
2000.1	12	0	3,255	38	90	1.088	98	2,568	11.67
2000.2	13	1	3,086	59	138	1.082	150	2,536	19.12
2001.1	14	0	3,116	31	121	1.082	131	4,215	9.95
2001.2	15	1	2,981	50	203	1.065	216	4,323	16.77
2002.1	16	0	3,000	34	44	1.065	47	1,374	11.33
2002.2	17	1	2,810	21	102	1.077	110	5,246	7.47
2003.1	18	0	2,856	24	79	1.077	85	3,535	8.40
2003.2	19	1	2,700	37	126	1.078	136	3,664	13.70
2004.1	20	0	2,728	24	72	1.078	77	3,218	8.80
2004.2	21	1	2,590	19	75	1.140	86	4,509	7.34
2005.1	22	0	2,678	20	103	1.140	117	5,858	7.47
2005.2	23	1	2,553	13	40	1.097	44	3,409	5.09
2006.1	24	0	2,553	23	85	1.097	93	4,038	9.01
2006.2	25	1	2,344	15	103	1.099	113	7,521	6.40
2007.1	26	0	2,339	13	77	1.099	84	6,469	5.56
2007.2	27	1	2,219	9	30	1.105	33	3,653	4.05
2008.1	28	0	2,284	18	70	1.105	77	4,297	7.86
2008.2	29	1	2,249	21	55	1.105	61	2,876	9.36
2009.1	30	0	2,379	14	76	1.105	84	6,013	5.87

**Province of Nova Scotia
Private Passenger Automobile (excl. Farmers)**

All Perils

Accident Period	Time	Seasonality	Earned Exposures	Ultimate Counts	Ultimate Losses	ULAE Adjustment	Adjusted Ultimate Losses	Ultimate Loss Cost	Ultimate Severity	Ultimate Freq. per 1000
1994.2	1	1	15,286	1,821	2,334	1.073	2,504	163.82	1,375	119.13
1995.1	2	0	15,770	1,657	2,212	1.075	2,378	150.77	1,435	105.07
1995.2	3	1	16,348	1,727	2,715	1.075	2,918	178.51	1,690	105.64
1996.1	4	0	16,520	1,602	2,488	1.082	2,692	162.95	1,680	96.97
1996.2	5	1	16,562	1,694	2,798	1.082	3,027	182.79	1,787	102.29
1997.1	6	0	16,587	1,686	2,809	1.081	3,036	183.06	1,801	101.65
1997.2	7	1	16,832	1,753	2,953	1.081	3,192	189.64	1,821	104.15
1998.1	8	0	16,874	1,648	2,826	1.094	3,092	183.25	1,876	97.68
1998.2	9	1	17,378	1,680	3,230	1.094	3,533	203.32	2,103	96.69
1999.1	10	0	17,859	1,759	3,448	1.088	3,752	210.09	2,134	98.47
1999.2	11	1	18,099	1,911	3,919	1.088	4,263	235.56	2,231	105.56
2000.1	12	0	18,099	1,697	3,216	1.082	3,480	192.25	2,050	93.78
2000.2	13	1	18,493	1,888	4,051	1.082	4,384	237.05	2,321	102.11
2001.1	14	0	18,925	1,781	3,415	1.065	3,637	192.17	2,042	94.12
2001.2	15	1	19,626	1,589	3,550	1.065	3,780	192.61	2,379	80.98
2002.1	16	0	19,733	1,533	3,309	1.077	3,564	180.60	2,324	77.70
2002.2	17	1	19,836	1,398	3,754	1.077	4,043	203.83	2,892	70.49
2003.1	18	0	19,815	1,280	3,285	1.078	3,541	178.72	2,766	64.62
2003.2	19	1	20,684	1,545	4,345	1.078	4,684	226.44	3,031	74.72
2004.1	20	0	21,592	1,551	3,712	1.140	4,231	195.97	2,727	71.86
2004.2	21	1	22,846	1,766	4,492	1.140	5,120	224.13	2,900	77.28
2005.1	22	0	22,690	1,583	4,415	1.097	4,842	213.40	3,058	69.78
2005.2	23	1	22,341	1,451	4,443	1.097	4,872	218.10	3,357	64.96
2006.1	24	0	21,696	1,338	4,006	1.099	4,401	202.83	3,289	61.68
2006.2	25	1	21,164	1,522	4,007	1.099	4,402	207.97	2,891	71.93
2007.1	26	0	20,766	1,507	3,815	1.105	4,215	202.97	2,796	72.58
2007.2	27	1	20,695	1,442	4,836	1.105	5,343	258.19	3,704	69.70
2008.1	28	0	20,661	1,300	4,378	1.095	4,791	231.90	3,686	62.91
2008.2	29	1	20,924	1,516	4,589	1.095	5,022	240.03	3,313	72.45
2009.1	30	0	20,796	1,562	4,491	1.095	4,918	236.48	3,148	75.13

Province of Nova Scotia

2009 Private Passenger Industry-Wide Review

TPL B1

Accident Year	Paid Losses and Allocated Loss Adjustment Expenses - Data as of 06/30/2008 (Losses in \$ 000s)																			Selected Ultimate											
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114		120	126	132	138	144	150	156	162	168	174	180
1994-2	648	3,598	7,762	11,510	15,332	18,945	22,503	24,411	27,201	32,344	34,884	37,298	40,768	41,620	42,498	43,619	44,033	44,520	44,967	45,543	45,796	45,819	45,826	46,004	46,007	46,014	46,014	46,014	46,014	46,014	46,069
1995-1	1,006	4,448	7,452	10,929	14,135	16,589	18,738	21,669	22,988	25,267	26,737	27,867	29,891	30,404	30,759	31,471	32,313	32,702	32,759	33,153	33,180	33,748	34,629	34,672	34,741	34,740	34,743	34,783	34,785	34,814	
1995-2	935	3,962	8,529	12,311	19,015	22,535	26,463	30,151	32,396	36,143	38,144	40,996	42,841	44,047	44,993	45,332	46,209	46,428	46,957	47,171	47,426	47,440	47,479	47,960	47,983	47,983	47,983	47,987	48,000		
1996-1	1,407	4,837	8,199	12,627	16,683	19,849	22,455	26,294	27,587	29,841	31,454	32,808	33,660	34,699	35,996	36,553	36,954	37,341	37,395	37,805	37,809	38,073	38,163	38,176	38,178	38,200	38,209	38,225	38,225		
1996-2	1,152	5,012	10,776	15,044	22,226	27,316	31,896	35,331	38,692	40,256	42,009	43,359	44,643	45,788	46,593	47,518	48,826	49,022	49,164	49,242	49,254	49,264	49,304	49,312	49,312	49,312	49,312	49,312	49,312	49,312	
1997-1	1,251	4,769	8,079	12,117	16,818	20,749	24,137	27,542	29,852	32,050	33,992	35,637	37,151	37,783	38,267	39,717	40,470	41,065	41,359	41,436	41,611	41,653	41,688	41,847	41,847	41,847	41,847	41,847	41,847	41,912	
1997-2	1,016	4,507	10,468	15,030	22,092	27,452	33,882	38,863	42,180	43,514	45,216	47,195	49,618	50,607	51,395	52,300	52,998	52,466	53,162	53,992	54,967	54,993	55,015	55,015	55,015	55,015	55,015	55,015	55,015	55,227	
1998-1	1,007	4,196	9,077	15,100	19,898	24,557	29,272	32,902	35,263	37,248	38,566	40,446	41,564	42,354	43,140	44,458	44,821	45,293	45,293	45,312	45,331	45,557	45,794	45,794	45,794	45,794	45,794	45,794	45,794	45,794	
1998-2	1,117	5,043	11,424	16,761	26,333	32,141	37,377	42,372	44,967	48,585	51,247	52,335	53,318	54,633	55,167	56,341	57,438	58,359	58,488	58,596	59,564	61,180	61,180	61,180	61,180	61,180	61,180	61,180	61,180	62,036	
1999-1	1,144	5,050	9,511	16,314	22,452	28,027	31,550	34,364	38,013	40,381	43,128	45,174	47,063	48,389	48,868	50,617	50,771	51,082	51,469	51,800	52,013	52,013	52,013	52,013	52,013	52,013	52,013	52,013	52,013	53,094	
1999-2	1,185	6,094	13,991	21,068	31,991	37,690	43,791	47,873	50,643	53,763	59,501	61,945	63,654	64,601	66,205	66,529	67,138	67,465	67,968	68,046	68,046	68,046	68,046	68,046	68,046	68,046	68,046	68,046	68,046	70,216	
2000-1	1,100	5,679	10,398	17,237	24,977	30,911	34,588	38,592	41,706	44,476	46,156	48,896	50,454	51,513	53,724	54,836	55,211	55,676	56,087	56,087	56,087	56,087	56,087	56,087	56,087	56,087	56,087	56,087	56,087	56,372	
2000-2	1,271	6,259	14,416	21,530	32,016	39,746	46,742	53,629	59,531	62,864	65,629	67,748	72,224	73,894	74,650	75,690	76,755	78,318	78,318	78,318	78,318	78,318	78,318	78,318	78,318	78,318	78,318	78,318	78,318	83,209	
2001-1	1,218	6,499	12,705	22,268	29,432	36,004	40,862	45,464	49,149	51,538	54,497	55,888	57,746	58,560	59,004	61,282	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	61,865	63,092	
2001-2	1,515	8,269	14,129	20,871	29,612	35,186	41,944	47,211	52,295	54,333	56,562	58,793	61,616	62,979	65,097	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	65,466	69,400	
2002-1	1,165	6,228	12,942	18,051	23,942	28,942	33,083	37,137	40,281	43,317	45,719	48,544	49,878	51,577	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	53,070	55,954	
2002-2	1,321	5,989	13,329	18,938	27,430	33,274	38,406	42,241	46,836	49,880	52,019	55,910	58,589	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	60,534	65,466	
2003-1	1,501	5,942	11,174	17,079	22,142	26,464	30,297	34,117	36,543	38,918	40,601	42,179	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	42,846	49,491	
2003-2	874	4,121	7,693	11,139	15,852	19,359	23,467	26,963	31,221	33,178	34,507	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	36,601	46,711	
2004-1	934	3,104	4,874	6,532	7,611	9,077	11,521	13,681	14,924	16,982	18,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	19,442	32,844	
2004-2	1,096	3,286	4,965	6,589	8,393	10,491	13,368	15,810	20,392	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	23,657	41,519	
2005-1	813	2,470	3,639	4,518	5,909	8,394	10,308	12,548	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	14,217	30,641	
2005-2	725	2,914	4,499	6,220	8,010	9,098	12,837	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	40,896	
2006-1	627	2,144	3,593	4,860	5,724	7,760	9,998	12,837	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	29,180	
2006-2	816	2,830	5,063	6,654	8,029	10,900	12,837	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	16,346	37,363	
2007-1	802	2,306	3,602	5,204	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	7,482	28,388	
2007-2	658	2,157	3,491	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	4,835	38,542	
2008-1	555	1,851	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	2,852	24,438	
2008-2	582	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	28,273	
2009-1	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	710	27,569	

Accident Year	Portion of Ultimate Losses Paid by Month of Development										Selected Ultimate					
	12	24	36	48	60	72	84	96	108	120		132	144	156	168	180
1995	5.69%	23.44%	40.90%	53.35%	68.41%	79.17%	88.41%	91.96%	94.99%	96.81%	97.67%	99.69%	99.84%	99.84%	99.90%	80.883
1996	6.21%	23.74%	45.50%	60.88%	73.75%	83.85%	89.93%	94.12%	96.50%	97.87%	98.66%	99.67%	99.71%	99.75%	99.75%	86.409
1997	6.77%	25.01%	47.74%	64.33%	75.84%	83.75%	92.79%	96.81%	98.00%	98.30%	98.44%	98.71%	98.71%	98.71%	98.71%	92.445
1998	5.44%	23.77%	46.60%	66.20%	78.33%	84.56%	90.88%	94.10%	95.73%	97.89%	98.92%	99.40%	99.40%	99.40%	99.40%	101.420
1999	5.37%	22.82%	47.42%	64.21%	75.22%	82.92%	88.33%	91.38%	94.79%	95.60%	98.32%	98.32%	98.32%	98.32%	98.32%	115.130
2000	5.67%	24.71%	49.35%	64.96%	75.20%	85.15%	90.63%	94.72%	96.63%	97.76%	98.63%	98.63%	98.63%	98.63%	98.63%	126.950
2001	5.11%	23.40%	47.28%	64.59%	76.56%	83.56%	89.96%	92.07%	95.82%	95.82%	95.82%	95.82%	95.82%	95.82%	95.82%	146.301
2002	5.93%	26.26%	46.93%	64.05%	75.48%	83.75%	90.03%	94.56%	94.56%	94.56%	94.56%	94.56%	94.56%	94.56%	94.56%	125.354
2003	6.52%	26.19%	48.21%	63.10%	75.18%	83.95%	89.93%	93.93%	93.93%	93.93%	93.93%	93.93%	93.93%	93.93%	93.93%	114.957
2004	6.35%	20.10														

Province of Nova Scotia

2009 Private Passenger Industry-Wide Review

TPL PD

Accident Half Year	Selected Ultimate																													
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108	114	120	126	132	138	144	150	156	162	168	174	180
1994-2	8,827	12,436	12,749	12,851	12,906	12,912	12,917	12,918	12,926	12,926	12,927	12,927	12,929	12,930	12,942	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949	12,949
1995-1	8,289	10,727	11,068	11,213	11,232	11,256	11,275	11,287	11,444	11,450	11,451	11,451	11,450	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457	11,457
1995-2	7,956	12,172	12,502	12,609	12,638	12,696	12,723	12,737	12,739	12,741	12,747	12,750	12,831	12,894	12,895	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894	12,894
1996-1	7,956	10,483	10,773	10,893	10,926	10,928	10,939	10,947	10,942	10,947	10,951	10,966	11,136	11,137	11,143	11,143	11,143	11,144	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146	11,146
1996-2	9,063	12,707	13,074	13,180	13,226	13,254	13,276	13,281	13,292	13,305	13,451	14,176	14,181	14,180	14,178	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176	14,176
1997-1	8,097	10,732	11,036	11,151	11,195	11,228	11,239	11,251	11,333	11,329	11,329	11,329	11,330	11,333	11,333	11,334	11,337	11,337	11,337	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336	11,336
1997-2	8,466	12,667	12,943	13,057	13,226	13,243	13,285	13,291	13,342	13,345	13,346	13,346	13,346	13,346	13,346	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353	13,353
1998-1	7,900	10,569	10,853	11,020	11,070	11,083	11,092	11,097	11,147	11,147	11,163	11,163	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165	11,165
1998-2	8,900	13,370	13,769	14,102	14,144	14,148	14,159	14,168	14,168	14,174	14,179	14,187	14,191	14,195	14,212	14,216	14,230	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226	14,226
1999-1	8,405	11,659	12,034	12,127	12,205	12,261	12,268	12,266	12,267	12,269	12,268	12,269	12,271	12,273	12,274	12,284	12,284	12,284	12,284	12,284	12,284	12,291								
1999-2	9,345	13,684	14,363	14,620	14,733	14,791	14,821	14,831	14,875	15,019	15,024	15,008	15,017	15,017	15,018	15,018	15,018	15,018	15,018	15,018	15,018									
2000-1	8,767	11,896	12,465	12,700	12,810	12,809	12,802	12,805	12,808	12,814	12,814	12,814	12,814	12,814	12,814	12,814	12,814	12,814	12,814	12,814	12,814									
2000-2	8,778	14,244	15,078	15,423	15,468	15,507	15,524	15,543	15,562	15,568	15,572	15,589	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590	15,590									
2001-1	9,768	13,739	14,412	14,503	14,566	14,594	14,619	14,633	14,636	14,630	14,631	14,631	14,632	14,632	14,634	14,632	14,632	14,632	14,632	14,632	14,632									
2001-2	9,128	14,461	15,181	15,539	15,683	15,744	15,759	15,772	15,772	15,774	15,784	15,792	15,793	15,792	15,792	15,792	15,792	15,792	15,792	15,792	15,792									
2002-1	9,463	12,782	13,266	13,443	13,494	13,538	13,547	13,558	13,558	13,561	13,624	13,565	13,566	13,566	13,566	13,566	13,566	13,566	13,566	13,566	13,566									
2002-2	9,028	14,430	15,244	15,369	15,471	15,502	15,531	15,540	15,546	15,546	15,547	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558	15,558									
2003-1	9,947	13,344	13,905	14,076	14,136	14,201	14,278	14,327	14,388	14,531	14,536	14,536	14,536																	
2003-2	7,759	12,309	12,752	12,846	12,933	12,949	12,946	12,949	13,008	13,010	13,014	13,014																		
2004-1	9,455	12,576	13,010	13,200	13,236	13,242	13,317	13,323	13,325	13,327	13,328																			
2004-2	9,034	14,231	14,820	14,962	15,004	15,020	15,064	15,064	15,063	15,061																				
2005-1	9,396	13,577	14,090	14,235	14,278	14,303	14,340	14,340	14,349																					
2005-2	9,424	15,451	15,921	16,060	16,115	16,146	16,166	16,165																						
2006-1	9,380	13,295	13,833	14,192	14,287	14,311	14,317																							
2006-2	10,167	16,841	17,618	17,824	17,875	18,013																								
2007-1	10,470	14,839	15,496	15,895	16,031																									
2007-2	9,775	18,269	19,282	19,632																										
2008-1	10,229	15,166	16,064																											
2008-2	9,002	16,986																												
2009-1	11,266																													
Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	Selected Ultimate														
1995	84.91%	98.00%	98.92%	99.13%	99.85%	99.89%	99.89%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	24.406														
1996	83.83%	97.19%	98.15%	98.41%	98.44%	98.55%	99.89%	99.89%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	24.058															
1997	81.55%	94.92%	95.83%	96.07%	96.25%	99.97%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	25.512															
1998	83.44%	97.89%	99.13%	99.41%	99.85%	99.92%	99.93%	99.96%	99.96%	100.00%	100.00%	100.00%			24.528															
1999	82.12%	98.57%	99.38%	99.70%	99.72%	99.77%	99.81%	99.90%	99.98%	100.01%					26.516															
2000	80.45%	96.96%	98.81%	99.60%	99.98%	99.96%	99.99%	100.00%	100.00%	100.00%					27.933															
2001	79.45%	98.72%	99.50%	99.79%	99.94%	99.99%	99.99%	100.00%	99.99%						30.223															
2002	81.28%	97.86%	99.34%	99.61%	99.66%	99.94%	99.74%	99.75%							29.433															
2003	80.98%	97.25%	98.46%	99.06%	99.44%	99.98%	99.98%								30.101															
2004	82.65%	98.19%	99.44%	100.01%											26.333															
2005	80.44%	98.91%	99.75%	100.11%	100.13%										29.371															
2006	80.04%	98.46%	99.70%	99.87%											30.523															
2007	80.18%	98.11%	99.94%												34.063															
2008	79.04%	99.01%													36.054															
2009	75.92%														37.214															
Arithmetic Averages	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	Ultimate														
All Years	81.09%	97.86%	98.95%	99.21%	99.39%	99.80%	99.91%	99.94%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
10 Year	80.04%	98.20%	99.35%	99.30%	99.34%	99.80%	99.90%	99.94%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
8 Year	80.07%	98.31%	99.37%	99.59%	99.59%	99.85%	99.92%	99.94%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
6 Year	79.71%	98.32%	99.44%	99.70%	99.85%	99.94%	99.91%	99.93%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
4 Year	78.79%	98.62%	99.70%	99.70%	99.81%	99.98%	99.93%	99.91%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
3 Year	78.38%	98.53%	99.80%	99.91%	99.86%	99.98%	99.91%	99.91%	99.99%	99.98%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
All Year ex hulo	81.19%	98.01%	99.14%	99.43%	99.65%	99.93%	99.93%	99.96%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
6 Year ex hulo	79.93%	98.42%	99.56%	99.75%	99.89%	99.97%	99.96%	99.96%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
Weighted Averages	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	Ultimate														
All Years	80.82%	97.92%	99.00%	99.25%	99.42%	99.82%	99.91%	99.93%	99.99%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%														
10 Year	79.89%	98.22%	99.36%	99.33%	99.38%	99.82%	99.91%	99.93%	99.99%	99.99%	100.00%	100.00%	100.00%																	

Province of Nova Scotia

2009 Private Passenger Industry-Wide Review

AB All Med Exp

Accident Half Year	0																Selected Ultimate													
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96		102	108	114	120	126	132	138	144	150	156	162	168	174
1994-2	555	1,685	2,246	2,708	3,039	3,306	3,492	3,643	3,762	3,815	3,845	3,857	3,859	3,860	3,864	3,869	3,870	3,874	3,886	3,893	3,894	3,901	3,927	3,935	3,935	3,936	3,936	3,949	3,949	3,975
1995-1	524	1,413	1,880	2,202	2,473	2,679	2,935	3,083	3,221	3,244	3,287	3,308	3,314	3,387	3,403	3,409	3,417	3,417	3,417	3,392	3,392	3,392	3,392	3,392	3,392	3,392	3,392	3,392	3,392	3,392
1995-2	634	1,969	2,600	3,063	3,401	3,636	3,798	3,923	3,989	4,023	4,060	4,138	4,166	4,181	4,195	4,198	4,198	4,198	4,198	4,202	4,204	4,204	4,204	4,204	4,204	4,207	4,214	4,221	4,231	
1996-1	585	1,516	2,087	2,534	2,845	3,035	3,182	3,274	3,376	3,444	3,510	3,548	3,562	3,572	3,574	3,583	3,587	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	3,592	
1996-2	693	2,019	2,731	3,297	3,653	3,906	4,113	4,276	4,354	4,402	4,448	4,473	4,478	4,487	4,491	4,499	4,499	4,501	4,503	4,503	4,504	4,517	4,647	4,647	4,646	4,646	4,646	4,646	4,646	
1997-1	660	1,847	2,545	2,988	3,290	3,535	3,690	3,865	3,976	4,009	4,038	4,073	4,075	4,081	4,093	4,096	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097	4,097
1997-2	949	2,161	3,024	3,573	3,936	4,343	4,529	4,708	4,847	4,974	5,001	5,016	5,039	5,052	5,060	5,060	5,075	5,080	5,083	5,092	5,103	5,135	5,135	5,135	5,135	5,135	5,135	5,135	5,135	
1998-1	778	2,114	2,939	3,473	3,931	4,209	4,432	4,624	4,743	4,777	4,821	4,860	4,866	4,862	4,875	4,876	4,882	4,888	4,901	4,901	4,901	4,901	4,901	4,901	4,901	4,901	4,901	4,901	4,901	
1998-2	756	2,479	3,307	4,058	4,682	5,130	5,427	5,644	5,807	5,884	5,932	5,952	5,961	5,978	5,980	5,980	5,982	5,988	6,001	6,002	6,003	6,003	6,003	6,003	6,003	6,003	6,003	6,003	6,003	
1999-1	743	2,172	3,149	3,927	4,700	5,117	5,454	5,623	5,865	5,912	5,928	6,038	6,047	6,054	6,058	5,992	5,994	5,994	5,994	5,994	5,923	5,944	5,944	5,944	5,944	5,944	5,944	5,944	5,944	
1999-2	778	2,757	4,143	5,226	5,999	6,595	7,067	7,323	7,542	7,616	7,624	7,627	7,653	7,658	7,668	7,668	7,671	7,673	7,674	7,675	7,675	7,675	7,675	7,675	7,675	7,675	7,675	7,675	7,675	
2000-1	817	2,708	4,034	4,991	5,757	6,243	6,534	6,731	6,842	6,885	6,912	6,925	6,932	6,938	6,952	6,959	6,966	6,971	6,971	6,971	6,971	6,971	6,971	6,971	6,971	6,971	6,971	6,971	6,971	
2000-2	1,188	4,174	6,168	7,645	8,637	9,159	9,494	9,712	9,894	10,194	10,256	10,308	10,355	10,391	10,402	10,416	10,417	10,419	10,419	10,419	10,419	10,419	10,419	10,419	10,419	10,419	10,419	10,419	10,419	
2001-1	1,140	3,730	5,491	6,623	7,338	7,767	8,052	8,311	8,419	8,468	8,520	8,546	8,565	8,576	8,609	8,609	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	8,610	
2001-2	1,121	4,220	6,131	7,182	7,805	8,167	8,433	8,652	8,790	8,834	8,854	8,880	8,896	8,913	8,913	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	8,914	
2002-1	1,161	3,725	5,072	5,907	6,435	6,787	6,971	7,150	7,275	7,310	7,347	7,387	7,410	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	7,414	
2002-2	1,100	3,776	5,301	6,178	6,794	7,141	7,381	7,555	7,678	7,751	7,813	7,882	7,931	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	7,948	
2003-1	1,141	3,268	4,362	4,970	5,359	5,750	6,051	6,200	6,266	6,277	6,284	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	6,296	
2003-2	942	2,836	3,908	4,529	4,962	5,250	5,469	5,587	5,702	5,760	5,785	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	
2004-1	901	2,573	3,648	4,051	4,542	4,880	5,104	5,257	5,408	5,461	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	5,491	
2004-2	873	2,994	4,277	5,109	5,596	6,043	6,363	6,629	6,853	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	7,019	
2005-1	854	2,409	3,327	3,956	4,369	4,645	4,876	5,019	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	5,167	
2005-2	867	2,573	3,705	4,476	4,988	5,314	5,634	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	
2006-1	832	2,410	3,359	3,915	4,299	4,743	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	
2006-2	819	2,610	3,671	4,293	4,777	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	5,104	
2007-1	849	2,373	3,294	3,839	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	
2007-2	817	2,621	3,783	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	4,507	
2008-1	704	2,021	2,737	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	3,324	
2008-2	798	2,304	3,177	3,839	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	
2009-1	773	2,304	3,177	3,839	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	4,211	

Accident Year	0								Selected Ultimate							
	12	24	36	48	60	72	84	96		108	120	132	144	156	168	180
1995	29.98%	62.28%	78.24%	89.28%	95.50%	96.96%	97.38%	98.31%	99.7%	99.22%	98.99%	99.45%	99.47%	99.64%	99.64%	7.367
1996	32.64%	66.08%	82.83%	90.57%	94.58%	97.75%	98.84%	99.33%	99.50%	99.57%	99.65%	99.69%	99.87%	99.87%	7.824	
1997	30.64%	66.82%	82.31%	91.10%	95.82%	97.34%	97.92%	98.27%	98.33%	98.53%	100.01%	100.00%	100.00%	100.00%	8.743	
1998	29.30%	64.93%	82.49%	91.13%	96.88%	98.08%	98.86%	99.05%	99.32%	99.63%	100.05%	100.05%	100.05%	100.05%	10.030	
1999	26.87%	60.10%	81.97%	92.55%	97.98%	99.06%	100.28%	100.39%	100.00%	100.03%	99.63%	99.63%	99.63%	99.63%	11.892	
2000	24.31%	62.96%	84.01%	94.25%	98.33%	98.89%	99.23%	99.44%	99.56%	99.62%	99.62%	99.62%	99.62%	99.62%	14.704	
2001	27.88%	68.93%	86.57%	93.22%	97.68%	98.80%	99.47%	99.84%	99.86%	99.86%	99.86%	99.86%	99.86%	99.86%	19.066	
2002	32.92%	74.98%	89.56%	95.59%	98.56%	99.28%	99.87%	99.90%	99.90%	99.90%	99.90%	99.90%	99.90%	99.90%	16.344	
2003	34.18%	73.25%	86.87%	93.73%	96.96%	98.40%	98.99%	99.00%	99.00%	99.00%	99.00%	99.00%	99.00%	99.00%	14.389	
2004	33.09%	69.52%	85.35%	93.18%	97.33%	98.38%	98.38%	98.38%	98.38%	98.38%	98.38%	98.38%	98.38%	98.38%	11.474	
2005	28.47%	62.40%	77.01%	85.11%	90.14%	94.14%	94.14%	94.14%	94.14%	94.14%	94.14%	94.14%	94.14%	94.14%	13.519	
2006	29.35%	67.55%	82.87%	92.48%	95.81%	97.33%	97.33%	97.33%	97.33%	97.33%	97.33%	97.33%	97.33%	97.33%	11.600	
2007	30.67%	67.29%	82.61%	91.13%	94.81%	96.69%	97.45%	97.73%	98.11%	98.76%	99.40%	99.90%	99.90%	99.90%	11.275	
2008	28.57%	62.26%	81.51%	90.26%	94.81%	96.69%	97.45%	97.73%	98.11%	98.76%	99.40%	99.90%	99.90%	99.90%	11.636	
2009	25.03%	62.26%	81.51%	90.26%	94.81%	96.69%	97.45%	97.73%	98.11%	98.76%	99.40%	99.90%	99.90%	99.90		

Province of Nova Scotia

2009 Private Passenger Optional Coverage Review

Collision

Accident Year	0																Selected Ultimate																
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96		102	108	114	120	126	132	138	144	150	156	162	168	174	180		
1994-2	13,669	14,349	14,265	14,202	14,187	14,183	14,186	14,183	14,179	14,178	14,176	14,176	14,176	14,176	14,175	14,175	14,175	14,175	14,175	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174	14,174
1995-1	13,418	13,862	13,728	13,623	13,597	13,589	13,601	13,600	13,596	13,597	13,596	13,596	13,595	13,599	13,599	13,599	13,599	13,599	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	13,598	
1995-2	12,713	14,481	14,377	14,354	14,331	14,326	14,323	14,322	14,320	14,317	14,317	14,316	14,312	14,312	14,312	14,312	14,312	14,299	14,298	14,297	14,295	14,295	14,293	14,293	14,293	14,293	14,293	14,293	14,293	14,293	14,293		
1996-1	13,519	13,974	13,858	13,831	13,823	13,827	13,825	13,825	13,825	13,825	13,826	13,824	13,826	13,822	13,822	13,822	13,817	13,817	13,817	13,817	13,817	13,817	13,817	13,817	13,817	13,817	13,816	13,816	13,815	13,815	13,815		
1996-2	13,187	13,835	13,671	13,610	13,601	13,599	13,598	13,596	13,592	13,592	13,591	13,589	13,588	13,587	13,584	13,583	13,580	13,579	13,579	13,579	13,579	13,578	13,578	13,576	13,576	13,576	13,576	13,576	13,576	13,576	13,576	13,576	
1997-1	15,485	15,792	15,647	15,651	15,636	15,629	15,626	15,626	15,608	15,606	15,605	15,605	15,600	15,600	15,595	15,593	15,592	15,592	15,592	15,592	15,592	15,592	15,586	15,586	15,586	15,586	15,586	15,586	15,586	15,586	15,586	15,586	
1997-2	14,122	15,196	15,023	14,961	14,944	14,947	15,014	15,018	15,019	15,017	15,018	15,015	15,014	15,014	15,014	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	15,015	
1998-1	13,151	13,123	12,962	12,914	12,896	12,896	12,892	12,900	12,900	12,902	12,903	12,903	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	12,902	
1998-2	14,185	15,630	15,336	15,296	15,289	15,320	15,308	15,315	15,315	15,317	15,318	15,318	15,321	15,320	15,320	15,317	15,316	15,317	15,317	15,317	15,317	15,316	15,316	15,316	15,316	15,316	15,316	15,316	15,316	15,316	15,316	15,316	
1999-1	16,013	16,677	16,474	16,400	16,416	16,412	16,406	16,334	16,334	16,333	16,331	16,330	16,329	16,329	16,330	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	16,334	
1999-2	15,457	16,987	16,840	16,801	16,809	16,872	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	16,968	
2000-1	16,102	16,644	16,218	16,081	16,006	16,000	15,988	15,980	15,947	15,946	15,927	15,926	15,925	15,931	15,930	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	15,929	
2000-2	18,512	21,415	20,803	20,600	20,553	20,525	20,507	20,491	20,474	20,462	20,459	20,456	20,456	20,455	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	20,454	
2001-1	17,785	17,778	17,393	17,309	17,253	17,226	17,211	17,212	17,209	17,206	17,205	17,201	17,200	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199	17,199
2001-2	17,481	18,413	19,248	19,172	19,123	19,052	19,049	19,051	19,049	19,055	19,049	19,050	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	19,052	
2002-1	16,240	16,667	16,518	16,369	16,347	16,309	16,302	16,304	16,312	16,314	16,321	16,319	16,319	16,323	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332	16,332
2002-2	18,413	19,338	18,971	18,927	18,873	18,858	18,861	18,887	18,881	18,879	18,872	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863	18,863
2003-1	15,753	15,518	15,355	15,263	15,240	15,229	15,211	15,224	15,222	15,221	15,194	15,194	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193	15,193
2003-2	14,368	15,233	14,931	14,902	14,907	14,880	14,884	14,827	14,827	14,827	14,827	14,823	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824	14,824
2004-1	16,859	16,926	16,822	16,566	16,531	16,519	16,517	16,516	16,521	16,521	16,521	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515	16,515
2004-2	17,083	17,879	17,596	17,503	17,473	17,502	17,498	17,505	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506	17,522	17,506
2005-1	16,695	16,819	16,624	16,603	16,582	16,578	16,578	16,582	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583	16,583
2005-2	18,464	19,690	19,448	19,338	19,391	19,344	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341	19,341
2006-1	20,163	20,219	19,932	19,857	19,812	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799	19,799
2006-2	20,256	21,987	21,721	21,639	21,627	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629	21,629
2007-1	24,275	24,047	23,642	23,430	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405	23,405
2007-2	23,925	27,024	26,283	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030	26,030
2008-1	25,219	24,231	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163	24,163
2008-2	23,131	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019	25,019
2009-1	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149	26,149

Accident Year	0								Selected Ultimate																									
	12	24	36	48	60	72	84	96		108	120	132	144	156	168	180																		
1995	99.99%	100.57%	100.03%	100.05%	100.01%	100.00%	100.00%	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	27.72
1996	99.60%	100.36%	100.14%	100.12%	100.11%	10																												

Province of Nova Scotia

2009 Private Passenger Optional Coverage Review

Comprehensive

Accident Year	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	0	102	108	114	120	126	132	138	144	150	156	162	168	174	180	Selected Ultimate
1994-2	8,018	9,450	9,519	9,530	9,528	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	9,513	
1995-1	7,570	9,438	9,702	9,713	9,713	9,716	9,716	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,717	9,718	
1995-2	7,578	9,232	9,292	9,306	9,308	9,312	9,313	9,313	9,315	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,312	9,315		
1996-1	6,914	8,801	8,858	8,859	8,870	8,871	8,870	8,883	8,913	8,926	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,922	8,928		
1996-2	9,039	10,809	10,890	10,897	10,890	10,889	10,887	10,877	10,878	10,877	10,877	10,874	10,872	10,872	10,872	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	10,870	
1997-1	7,645	9,570	9,650	9,661	9,675	9,677	9,677	9,677	9,677	9,673	9,672	9,672	9,672	9,672	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,671	9,673	9,673	
1997-2	9,701	11,731	11,869	11,867	11,862	11,866	11,861	11,867	11,867	11,867	11,903	11,904	11,904	11,899	11,899	11,899	11,899	11,899	11,899	11,899	11,899	11,899	11,899	11,899	11,900	11,901	11,901	11,901	11,901	11,903	11,903	
1998-1	9,100	11,071	11,184	11,195	11,196	11,196	11,196	11,199	11,200	11,200	11,191	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	11,192	
1998-2	9,374	11,166	11,266	11,293	11,283	11,281	11,281	11,291	11,292	11,292	11,292	11,292	11,291	11,290	11,290	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,287	11,288	11,288	
1999-1	8,795	10,727	10,829	10,842	10,850	10,854	10,857	10,857	10,858	10,858	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,857	10,858	10,858	
1999-2	10,943	13,078	13,211	13,247	13,253	13,253	13,253	13,250	13,252	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	13,253	
2000-1	9,628	12,182	12,289	12,298	12,312	12,313	12,235	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,234	12,236	12,236	
2000-2	11,325	13,995	14,104	14,125	14,134	14,132	14,129	14,126	14,126	14,127	14,127	14,130	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,131	14,135	14,135	
2001-1	9,739	12,622	12,796	12,812	12,715	12,755	12,753	12,756	12,757	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,782	12,784	12,784	
2001-2	10,944	13,030	13,160	13,186	13,195	13,213	13,269	13,283	13,289	13,289	13,289	13,287	13,287	13,287	13,285	13,282	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,283	13,311	13,311	
2002-1	9,149	11,384	11,373	11,377	11,370	11,373	11,363	11,366	11,364	11,360	11,360	11,360	11,360	11,360	11,360	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,364	11,364		
2002-2	8,991	10,722	10,834	10,852	10,852	10,858	10,857	10,856	10,848	10,848	10,847	10,847	10,847	10,847	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,836	10,840	10,840		
2003-1	7,390	9,013	9,076	9,085	9,087	9,087	9,086	9,086	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	9,070	
2003-2	11,146	13,223	13,312	13,316	13,318	13,309	13,309	13,304	13,305	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307	13,307
2004-1	8,958	7,510	7,587	7,577	7,591	7,593	7,601	7,601	7,602	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	7,604	
2004-2	7,782	9,372	9,449	9,447	9,441	9,444	9,446	9,438	9,437	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,438	9,442	9,442	
2005-1	6,480	8,117	8,175	8,199	8,203	8,207	8,209	8,204	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,205	8,210	8,210		
2005-2	8,522	10,395	10,522	10,526	10,554	10,554	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,538	10,539	10,539		
2006-1	9,149	11,384	11,373	11,377	11,370	11,373	11,363	11,366	11,364	11,360	11,360	11,360	11,360	11,360	11,360	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,362	11,364	11,364		
2006-2	9,368	11,492	11,673	11,660	11,664	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,665	11,671	11,671		
2007-1	7,843	10,241	10,363	10,366	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	10,359	
2007-2	10,949	13,389	13,572	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,645	13,676	
2008-1	9,446	11,975	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	11,971	12,036	
2008-2	12,244	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,368	15,543	
2009-1	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	9,601	12,498	

Accident Year	12	24	36	48	60	72	84	96	0	108	120	132	144	156	168	180	Selected Ultimate
1995	88.50%	100.01%	99.94%	99.99%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	19,231
1996	88.52%	99.58%	99.88%	99.68%	99.92%	99.96%	99.96%	99.96%	99.96%	99.96%	99.97%	99.97%	99.97%	99.98%	99.98%	100.00%	18,240
1997	89.83%	100.02%	100.10%	100.05%	100.05%	100.01%	100.00%	99.99%	99.99%	99.99%	99.98%	99.98%	99.98%	100.00%	100.00%	100.00%	20,544
1998	90.19%	99.89%	99.94%	99.96%	100.03%	100.00%	99.98%	99.98%	99.98%	99.98%	99.98%	99.99%	99.99%	99.99%	99.99%	100.00%	23,086
1999	90.13%	99.89%	99.93%	100.01%	100.01%	100.01%	100.00%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	100.00%	22,147
2000	89.07%	100.18%	100.29%	99.97%	99.98%	99.99%	99.99%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	100.00%	25,491
2001	88.17%	100.01%	99.73%	99.85%	99.87%	99.97%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	99.98%	100.00%	26,519
2002	89.89%	99.53%	99.83%	99.88%	99.92%</												

Province of Nova Scotia

2009 Private Passenger Optional Coverage Review

All Perils

Accident Half Year	0																		Selected Ultimate											
	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90	96	102	108		114	120	126	132	138	144	150	156	162	168	174
1994-2	2,164	2,316	2,337	2,332	2,332	2,335	2,332	2,332	2,332	2,332	2,332	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334	2,334
1995-1	2,104	2,244	2,219	2,208	2,209	2,206	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212	2,212
1995-2	2,433	2,729	2,727	2,717	2,717	2,718	2,717	2,717	2,716	2,716	2,716	2,716	2,716	2,716	2,716	2,716	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715
1996-1	2,259	2,503	2,482	2,484	2,486	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488	2,488
1996-2	2,540	2,734	2,728	2,750	2,779	2,778	2,787	2,799	2,800	2,799	2,800	2,799	2,799	2,799	2,799	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,799	2,799	2,798	2,798	2,798	2,798	2,798
1997-1	2,669	2,848	2,824	2,812	2,809	2,810	2,810	2,810	2,810	2,810	2,810	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809	2,809
1997-2	2,763	2,984	2,961	2,954	2,953	2,951	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953	2,953
1998-1	2,690	2,885	2,840	2,832	2,834	2,832	2,832	2,832	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827	2,827
1998-2	3,006	3,289	3,257	3,242	3,247	3,245	3,243	3,233	3,231	3,230	3,230	3,231	3,230	3,231	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230	3,230
1999-1	3,377	3,509	3,482	3,478	3,459	3,457	3,457	3,459	3,451	3,451	3,451	3,451	3,451	3,453	3,453	3,452	3,451	3,450	3,449	3,449	3,449	3,449	3,449	3,449	3,449	3,449	3,449	3,449	3,449	3,449
1999-2	3,632	3,962	3,943	3,943	3,942	3,941	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919	3,919
2000-1	3,058	3,281	3,224	3,212	3,208	3,215	3,217	3,217	3,217	3,218	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216	3,216
2000-2	3,748	4,177	4,105	4,054	4,052	4,039	4,052	4,053	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052	4,052
2001-1	3,398	3,548	3,438	3,413	3,415	3,417	3,414	3,414	3,414	3,414	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415	3,415
2001-2	3,264	3,573	3,508	3,475	3,472	3,472	3,472	3,472	3,555	3,555	3,555	3,555	3,555	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550	3,550
2002-1	3,180	3,340	3,326	3,310	3,311	3,307	3,309	3,309	3,309	3,309	3,310	3,310	3,310	3,310	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309	3,309
2002-2	3,642	3,885	3,781	3,759	3,748	3,755	3,756	3,756	3,755	3,749	3,751	3,751	3,751	3,751	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753	3,753
2003-1	3,237	3,312	3,282	3,291	3,290	3,290	3,289	3,287	3,287	3,287	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286	3,286
2003-2	3,740	4,317	4,329	4,347	4,335	4,345	4,343	4,343	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345
2004-1	3,584	3,769	3,732	3,714	3,712	3,713	3,710	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712	3,712
2004-2	4,213	4,599	4,493	4,482	4,488	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490	4,490
2005-1	4,512	4,471	4,421	4,427	4,406	4,406	4,406	4,406	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414	4,414
2005-2	4,227	4,469	4,412	4,385	4,386	4,382	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387
2006-1	4,038	4,092	4,030	4,015	3,999	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998	3,998
2006-2	3,902	4,042	3,990	3,974	3,975	3,984	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997	3,997
2007-1	3,924	3,885	3,834	3,821	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803	3,803
2007-2	4,405	4,880	4,818	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822	4,822
2008-1	4,251	4,492	4,396	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386	4,386
2008-2	4,214	4,639	4,533	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523	4,523
2009-1	4,292	4,717	4,611	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601
2009-2	4,292	4,717	4,611	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601	4,601

Accident Year	0																Selected Ultimate
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180		
1995	97.26%	100.14%	99.97%	99.98%	99.98%	100.01%	100.01%	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	4.545
1996	95.87%	99.92%	100.03%	100.07%	100.04%	100.02%	100.02%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	5.203	
1997	96.36%	99.42%	99.64%	100.05%	100.05%	100.05%	100.02%	100.03%	100.03%	100.03%	100.01%	100.00%	100.00%	100.00%	5.607		
1998	98.00%	100.25%	99.94%	100.09%	100.01%	100.01%	100.01%	100.01%	100.00%	100.00%	100.00%	100.00%	100.00%	5.779			
1999	99.81%	100.68%	100.39%	100.18%	100.09%	100.04%	100.08%	100.03%	100.01%	100.01%	100.01%	100.01%	100.01%	6.678			
2000	98.38%	100.45%	100.21%	100.03%	100.02%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	7.134			
2001	101.45%	100.34%	99.83%	100.01%	99.99%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	7.466			
2002	98.47%	99.16%	98.90%	100.08%	100.08%	100.01%	100.02%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	6.858			
2003	101.18%	100.02%	100.09%	100.08%	99.95%	99.97%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	7.039			
2004	98.07%	100.28%	100.00%	99.96%	100.01%	100.02%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	100.01%	8.056			
2005	102.29%	99.95%	99.87%	99.87%	99.96%	99.96%	99.96%	99.96%	99.96%	99.96%	99.96%	99.96%	99.96%	8.907			
2006	100.67%																

**Required Average Premiums- Nova Scotia
Private Passenger Auto (Excl Farmers)
Current Product**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio	2.0
Assume: pre-tax ROI on cash flow	3.0%
Assume Profit as a percentage of Premium at	6.1%
Assume Income Tax Rate	34.0%
Assume After -Tax ROE	12.0%
Assume pre-tax ROI on surplus	6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	111.54	0.8746	97.55	1.0073	1.0101	22.85%	6.1%	139.68		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	213.80	0.9250	197.76	1.0073	1.0101	22.85%	6.1%	283.16	26.82	309.98
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.45	51.44
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.65	7.54
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	5.05	58.39
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.80	286.70
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	34.66	400.62
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.74	147.22
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.88	56.40
Package	Compulsory	254.47	0.9250	235.39	1.0073	1.0101	22.85%	6.1%	337.03	31.87	368.90
Package	Full	536.25	0.9563	512.84	1.0073	1.0101	22.85%	6.1%	734.30	69.49	803.79
Package	Weighted	465.09	0.9519	442.73	1.0073	1.0101	22.85%	6.1%	633.92	60.04	693.95
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								693.95		

- Notes:
(1) From fitted trend results
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2)
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition and \$2,500 Cap**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	120.31	0.8746	105.22	1.0073	1.0101	22.85%	6.1%	150.66		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	222.56	0.9230	205.43	1.0073	1.0101	22.85%	6.1%	294.14	27.38	321.52
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.37	51.36
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.64	7.52
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.97	58.30
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.38	286.27
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	34.07	400.03
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.52	147.01
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.80	56.32
Package	Compulsory	263.23	0.9233	243.05	1.0073	1.0101	22.85%	6.1%	348.01	32.35	380.36
Package	Full	545.02	0.9550	520.51	1.0073	1.0101	22.85%	6.1%	745.28	69.33	814.61
Package	Weighted	473.86	0.9505	450.40	1.0073	1.0101	22.85%	6.1%	644.89	60.04	704.93
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								704.93		

Notes:

- (1) From fitted trend results and BI adjusted for Reform Option
- (2) From payment pattern results-see Appendix G
- (3)=(1)*(2)
- (4) Assume 3 month delay at assumed rate
- (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
- (6) Based on 2009 IBC AES
- (7) =((.12/(1-.34)-.06)/2
- (8)=(3)*(4)*(5)/((1-((6)+(7)))
- (9) Estimated based on wgt
- (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition at \$2,500 Cap**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	121.29	0.8746	106.08	1.0073	1.0101	22.85%	6.1%	151.89		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	223.55	0.9228	206.29	1.0073	1.0101	22.85%	6.1%	295.37	27.44	322.82
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.37	51.36
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.64	7.52
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.96	58.29
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.33	286.23
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	34.00	399.96
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.50	146.98
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.79	56.31
Package	Compulsory	264.22	0.9231	243.92	1.0073	1.0101	22.85%	6.1%	349.25	32.40	381.65
Package	Full	546.01	0.9549	521.38	1.0073	1.0101	22.85%	6.1%	746.52	69.31	815.83
Package	Weighted	474.85	0.9503	451.27	1.0073	1.0101	22.85%	6.1%	646.13	60.04	706.17
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								706.17		

- Notes:
(1) From fitted trend results and BI adjusted for Reform Option
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2)
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Current Injury Definition and Up to \$5,000 Cap**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	119.17	0.8746	104.23	1.0073	1.0101	22.85%	6.1%	149.23		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	221.43	0.9232	204.43	1.0073	1.0101	22.85%	6.1%	292.71	27.31	320.02
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.38	51.37
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.64	7.53
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.98	58.31
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.43	286.33
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	34.14	400.10
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.55	147.03
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.81	56.33
Package	Compulsory	262.10	0.9235	242.06	1.0073	1.0101	22.85%	6.1%	346.59	32.29	378.87
Package	Full	543.88	0.9552	519.52	1.0073	1.0101	22.85%	6.1%	743.86	69.35	813.21
Package	Weighted	472.72	0.9507	449.41	1.0073	1.0101	22.85%	6.1%	643.47	60.04	703.51
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								703.51		

- Notes:
(1) From fitted trend results and BI adjusted for Reform Option
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2)
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Current Injury Definition and Cap At \$5,000**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	124.26	0.8746	108.68	1.0073	1.0101	22.85%	6.1%	155.61		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	226.52	0.9222	208.89	1.0073	1.0101	22.85%	6.1%	299.09	27.63	326.72
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.34	51.33
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.64	7.52
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.93	58.26
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.19	286.09
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.81	399.77
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.42	146.91
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.76	56.28
Package	Compulsory	267.19	0.9226	246.52	1.0073	1.0101	22.85%	6.1%	352.97	32.56	385.52
Package	Full	548.98	0.9545	523.97	1.0073	1.0101	22.85%	6.1%	750.23	69.26	819.49
Package	Weighted	477.82	0.9499	453.86	1.0073	1.0101	22.85%	6.1%	649.85	60.04	709.89
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								709.89		

Notes:
(1) From fitted trend results and BI adjusted for Reform Option
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2)
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition and Up To \$5,000 Cap**

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected	Projected	Update	Est.	Profit	AY 2010	Estimated	AY 2010		
		Loss Cost per Car at July 1, 2010 (1)	Discount Loss Cost per Car incl LAE (2)	ULAE to 2009 Level (2009 vs 2008) (3)						Delay Factor (4)	Variable Expense Margin (5)
	Bodily Injury	126.10	0.8746	110.28	1.0073	1.0101	22.85%	6.1%	157.91		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	228.36	0.9218	210.49	1.0073	1.0101	22.85%	6.1%	301.39	27.75	329.13
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.33	51.32
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.63	7.52
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.91	58.25
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.11	286.00
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.69	399.65
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.38	146.87
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.74	56.27
Package	Compulsory	269.03	0.9223	248.12	1.0073	1.0101	22.85%	6.1%	355.26	32.66	387.92
Package	Full	550.81	0.9542	525.58	1.0073	1.0101	22.85%	6.1%	752.53	69.23	821.76
Package	Weighted	479.65	0.9496	455.47	1.0073	1.0101	22.85%	6.1%	652.14	60.04	712.18
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								712.18		

Notes:
(1) From fitted trend results and BI adjusted for Reform Option
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition and Cap At \$5,000**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	129.92	0.8746	113.63	1.0073	1.0101	22.85%	6.1%	162.69		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	232.18	0.9210	213.84	1.0073	1.0101	22.85%	6.1%	306.17	27.98	334.15
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.29	51.28
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.63	7.51
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.87	58.21
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	23.93	285.83
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.44	399.40
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.29	146.78
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.71	56.23
Package	Compulsory	272.85	0.9216	251.46	1.0073	1.0101	22.85%	6.1%	360.05	32.85	392.90
Package	Full	554.63	0.9536	528.92	1.0073	1.0101	22.85%	6.1%	757.32	69.16	826.48
Package	Weighted	483.47	0.9490	458.81	1.0073	1.0101	22.85%	6.1%	656.93	60.04	716.97
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								716.97		

- Notes:
(1) From fitted trend results and BI adjusted for Reform Option
(2) From payment pattern results-see Appendix G
(3)=(1)*(2)
(4) Assume 3 month delay at assumed rate
(5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
(6) Based on 2009 IBC AES
(7) =((.12/(1-.34)-.06)/2)
(8)=(3)*(4)*(5)/((1-((6)+(7)))
(9) Estimated based on wgt
(10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Current Injury Definition and Up to \$7,500 Cap**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	125.11	0.8746	109.42	1.0073	1.0101	22.85%	6.1%	156.67		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	227.37	0.9220	209.63	1.0073	1.0101	22.85%	6.1%	300.15	27.68	327.84
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.33	51.32
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.63	7.52
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.92	58.26
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.15	286.05
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.75	399.71
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.40	146.89
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.75	56.27
Package	Compulsory	268.04	0.9225	247.26	1.0073	1.0101	22.85%	6.1%	354.03	32.60	386.63
Package	Full	549.82	0.9543	524.71	1.0073	1.0101	22.85%	6.1%	751.30	69.24	820.54
Package	Weighted	478.66	0.9497	454.60	1.0073	1.0101	22.85%	6.1%	650.91	60.04	710.95
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								710.95		

Notes:

- (1) From fitted trend results and BI adjusted for Reform Option
- (2) From payment pattern results-see Appendix G
- (3)=(1)*(2)
- (4) Assume 3 month delay at assumed rate
- (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
- (6) Based on 2009 IBC AES
- (7) =((.12/(1-.34)-.06)/2
- (8)=(3)*(4)*(5)/((1-((6)+(7)))
- (9) Estimated based on wgt
- (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Current Injury Definition and Cap At \$7,500**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	135.86	0.8746	118.82	1.0073	1.0101	22.85%	6.1%	170.13		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	238.12	0.9198	219.03	1.0073	1.0101	22.85%	6.1%	313.61	28.34	341.95
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.25	51.24
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.62	7.51
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.82	58.16
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	23.67	285.56
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.07	399.03
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.15	146.64
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.66	56.18
Package	Compulsory	278.79	0.9206	256.65	1.0073	1.0101	22.85%	6.1%	367.48	33.16	400.64
Package	Full	560.57	0.9528	534.11	1.0073	1.0101	22.85%	6.1%	764.75	69.06	833.81
Package	Weighted	489.41	0.9481	464.00	1.0073	1.0101	22.85%	6.1%	664.37	60.04	724.40
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								724.40		

Notes:

- (1) From fitted trend results and BI adjusted for Reform Option
- (2) From payment pattern results-see Appendix G
- (3)=(1)*(2)
- (4) Assume 3 month delay at assumed rate
- (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
- (6) Based on 2009 IBC AES
- (7) =((.12/(1-.34)-.06)/2
- (8)=(3)*(4)*(5)/((1-((6)+(7)))
- (9) Estimated based on wgt
- (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition and Up To \$7,500 Cap**

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected	Loss	Projected	Premium	Update	Est.	Profit	AY 2010	Estimated	AY 2010
		Loss Cost per Car at July 1, 2010 (1)		Discounted Loss Cost per Car incl LAE (3)		ULAE to 2009 Level (2009 vs 2008) (5)			Variable Expense Margin (6)		Required Premium Excl Fixed Expense (8)
	Bodily Injury	130.48	0.8746	114.12	1.0073	1.0101	22.85%	6.1%	163.40		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	232.74	0.9209	214.33	1.0073	1.0101	22.85%	6.1%	306.88	28.01	334.90
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.29	51.28
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.63	7.51
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.87	58.21
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	23.91	285.80
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	33.41	399.37
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.28	146.76
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.70	56.23
Package	Compulsory	273.41	0.9215	251.96	1.0073	1.0101	22.85%	6.1%	360.76	32.88	393.64
Package	Full	555.20	0.9536	529.41	1.0073	1.0101	22.85%	6.1%	758.02	69.15	827.17
Package	Weighted	484.04	0.9489	459.30	1.0073	1.0101	22.85%	6.1%	657.64	60.04	717.67
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								717.67		

Notes:
 (1) From fitted trend results and BI adjusted for Reform Option
 (2) From payment pattern results-see Appendix G
 (3)=(1)*(2)
 (4) Assume 3 month delay at assumed rate
 (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
 (6) Based on 2009 IBC AES
 (7) =(.12/(1-.34)-.06)/2
 (8)=(3)*(4)*(5)/((1-((6)+(7)))
 (9) Estimated based on wgt
 (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Proposed Injury Definition and Cap At \$7,500**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	138.54	0.8746	121.17	1.0073	1.0101	22.85%	6.1%	173.50		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	240.80	0.9193	221.38	1.0073	1.0101	22.85%	6.1%	316.98	28.50	345.47
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.22	51.21
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.62	7.50
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.80	58.13
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	23.55	285.44
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	32.90	398.86
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.09	146.58
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.63	56.16
Package	Compulsory	281.47	0.9202	259.00	1.0073	1.0101	22.85%	6.1%	370.85	33.29	404.14
Package	Full	563.26	0.9524	536.46	1.0073	1.0101	22.85%	6.1%	768.12	69.01	837.13
Package	Weighted	492.10	0.9477	466.35	1.0073	1.0101	22.85%	6.1%	667.73	60.04	727.77
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								727.77		

Notes:
 (1) From fitted trend results and BI adjusted for Reform Option
 (2) From payment pattern results-see Appendix G
 (3)=(1)*(2)
 (4) Assume 3 month delay at assumed rate
 (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
 (6) Based on 2009 IBC AES
 (7) =((.12/(1-.34)-.06)/2
 (8)=(3)*(4)*(5)/((1-((6)+(7)))
 (9) Estimated based on wgt
 (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Full Tort**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	169.64	0.8746	148.37	1.0073	1.0101	22.85%	6.1%	212.44		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	271.90	0.9142	248.58	1.0073	1.0101	22.85%	6.1%	355.92	30.24	386.16
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	3.99	50.98
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.58	7.47
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	4.53	57.87
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.96
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	22.25	284.14
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	31.09	397.05
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	11.43	145.91
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.38	55.90
Package	Compulsory	312.57	0.9156	286.20	1.0073	1.0101	22.85%	6.1%	409.79	34.77	444.56
Package	Full	594.35	0.9484	563.66	1.0073	1.0101	22.85%	6.1%	807.06	68.52	875.58
Package	Weighted	523.20	0.9433	493.55	1.0073	1.0101	22.85%	6.1%	706.68	60.04	766.71
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								766.71		

Notes:
 (1) From fitted trend results and BI adjusted for Reform Option
 (2) From payment pattern results-see Appendix G
 (3)=(1)*(2)
 (4) Assume 3 month delay at assumed rate
 (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
 (6) Based on 2009 IBC AES
 (7) =((.12/(1-.34)-.06)/2
 (8)=(3)*(4)*(5)/((1-((6)+(7)))
 (9) Estimated based on wgt
 (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Deductible at \$5,000**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	115.76	0.8746	101.24	1.0073	1.0101	22.85%	6.1%	144.96		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	218.02	0.9240	201.45	1.0073	1.0101	22.85%	6.1%	288.44	27.09	315.53
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.41	51.40
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.65	7.53
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	5.01	58.35
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.08	0.97
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	24.60	286.49
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	34.37	400.33
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	12.63	147.12
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	4.84	56.36
Package	Compulsory	258.69	0.9242	239.07	1.0073	1.0101	22.85%	6.1%	342.31	32.10	374.41
Package	Full	540.47	0.9557	516.53	1.0073	1.0101	22.85%	6.1%	739.58	69.41	808.99
Package	Weighted	469.31	0.9512	446.42	1.0073	1.0101	22.85%	6.1%	639.20	60.04	699.23
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								699.23		

Notes:
 (1) From fitted trend results and BI adjusted for Reform Option
 (2) From payment pattern results-see Appendix G
 (3)=(1)*(2)
 (4) Assume 3 month delay at assumed rate
 (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
 (6) Based on 2009 IBC AES
 (7) =((.12/(1-.34)-.06)/2
 (8)=(3)*(4)*(5)/((1-((6)+(7)))
 (9) Estimated based on wgt
 (10)= (8)+(9)

**Required Average Premium- Nova Scotia
Private Passenger Auto (Excl Farmers)
Deductible at \$10,000**

2010 Accident Year valued as of June 30/2009

Assume Premium to Surplus ratio 2.0
Assume: pre-tax ROI on cash flow 3.00%
Assume Profit as a percentage of Premium at 6.1%
Assume Income Tax Rate 34.0%
Assume After -Tax ROE 12.0%
Assume pre-tax ROI on surplus 6.0%

Coverage	Sub-Coverage	Projected Loss Cost per Car at July 1, 2010 (1)	Loss Discount Factor (2)	Projected Discounted Loss Cost per Car incl LAE (3)	Premium Delay Factor (4)	Update ULAE to 2009 Level (2009 vs 2008) (5)	Est. Variable Expense Margin (6)	Profit Margin Provision (7)	AY 2010 Required Premium Excl Fixed Expense (8)	Estimated Fixed Expense (9)	AY 2010 Required Premium INCL Fixed Expense (10)
	Bodily Injury	98.32	0.8746	85.99	1.0073	1.0101	22.85%	6.1%	123.13		
	Property Damage	81.12	0.9785	79.38	1.0073	1.0101	22.85%	6.1%	113.66		
	Health Levy	21.14	0.9853	20.83	1.0073	1.0101	22.85%	6.1%	29.82		
TPL	Total	200.58	0.9283	186.20	1.0073	1.0101	22.85%	6.1%	266.61	25.93	292.53
AB	Funeral Benefit	0.16	0.9761	0.16	1.0073	1.0101	22.85%	6.1%	0.22		
	Death Benefit	0.66	0.9744	0.65	1.0073	1.0101	22.85%	6.1%	0.93		
	Medical Rehab	24.50	0.9450	23.15	1.0073	1.0101	22.85%	6.1%	33.15		
	Disability Income	9.90	0.8950	8.86	1.0073	1.0101	22.85%	6.1%	12.69		
AB	Sub-Total	35.22	0.9317	32.82	1.0073	1.0101	22.85%	6.1%	46.99	4.57	51.56
	Uninsured	5.45	0.8829	4.81	1.0073	1.0101	22.85%	6.1%	6.88	0.67	7.55
AB+UM	Total	40.67	0.9251	37.63	1.0073	1.0101	22.85%	6.1%	53.34	5.19	58.52
Underinsured	Total	0.71	0.8746	0.62	1.0073	1.0101	22.85%	6.1%	0.89	0.09	0.98
Collision	Total	185.41	0.9865	182.91	1.0073	1.0101	22.85%	6.1%	261.89	25.47	287.36
All Perils	Total	259.49	0.9850	255.59	1.0073	1.0101	22.85%	6.1%	365.96	35.59	401.55
Comprehensive	Total	95.66	0.9819	93.93	1.0073	1.0101	22.85%	6.1%	134.49	13.08	147.57
Specified Perils	Total	36.67	0.9812	35.98	1.0073	1.0101	22.85%	6.1%	51.52	5.01	56.53
Package	Compulsory	241.25	0.9278	223.83	1.0073	1.0101	22.85%	6.1%	320.48	31.11	351.59
Package	Full	523.03	0.9584	501.28	1.0073	1.0101	22.85%	6.1%	717.75	69.74	787.49
Package	Weighted	451.88	0.9542	431.17	1.0073	1.0101	22.85%	6.1%	617.36	60.04	677.40
	Fixed	41.93	1.0000	41.93	1.0073	1.0101	22.85%	6.1%	60.04		
	With Fixed Exp								677.40		

Notes:
 (1) From fitted trend results and BI adjusted for Reform Option
 (2) From payment pattern results-see Appendix G
 (3)=(1)*(2)
 (4) Assume 3 month delay at assumed rate
 (5) Adjust for higher ULAE at 10.55% for 2009 vs 9.45% for 2008
 (6) Based on 2009 IBC AES
 (7) =((.12/(1-.34)-.06)/2
 (8)=(3)*(4)*(5)/((1-((6)+(7)))
 (9) Estimated based on wgt
 (10)= (8)+(9)