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Appendix C – Damages

Introduction

Methodology

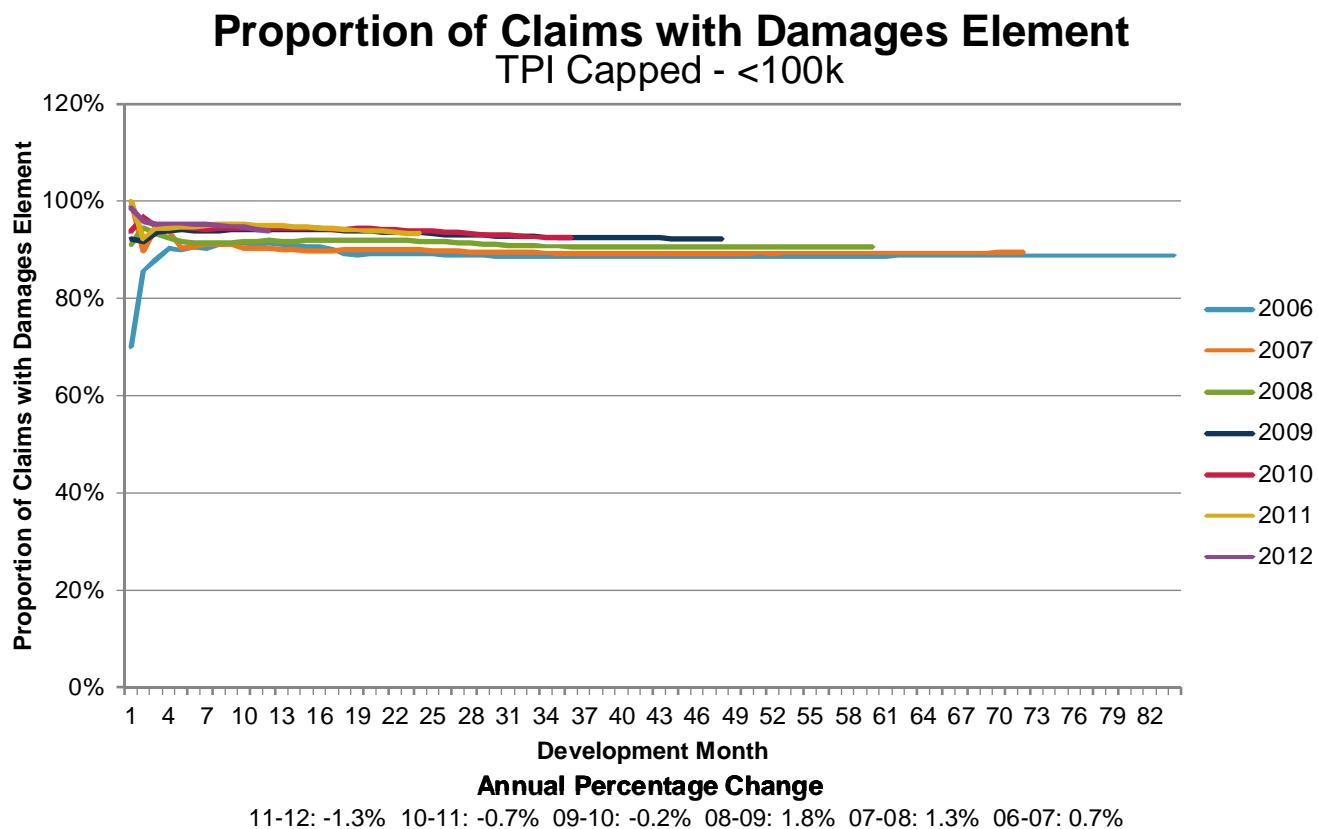
- The Head of Damage analysis uses the following definitions to split the data into layers:
 - Only settled claims are used.
 - The heads of damage on each claim are assigned to the layer containing the total settled cost of the claim (indexed at 7% to 2010).
 - For example, if a claim settles at £75k then each head of damage will be allocated to the £50k to £100k layer and nothing will be allocated to any other layer – as with a Type 2 definition.
- We have the following definitions for Settled Average Costs:
 - **Settled Average Cost of Damages per TPI Claim** uses total settled claims;
 - **Settled Average Cost of Non-Damages per TPI Claim** uses total settled claims;
 - **Settled Average Cost of Damages per Damages Claim** uses settled claims with some legal fee payment.



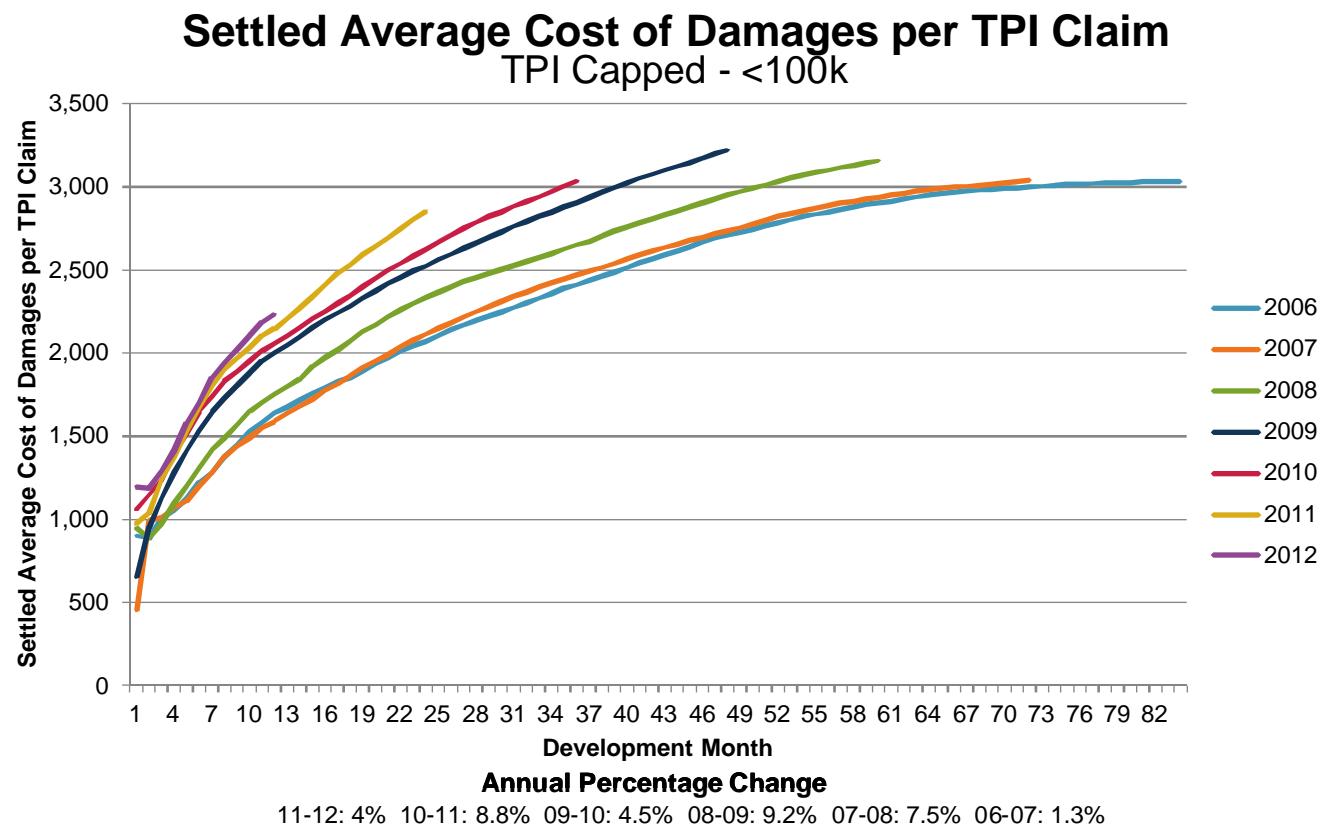
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- 1. TPI Capped**
- 2. TPI Excess**

TPI Capped - <100k

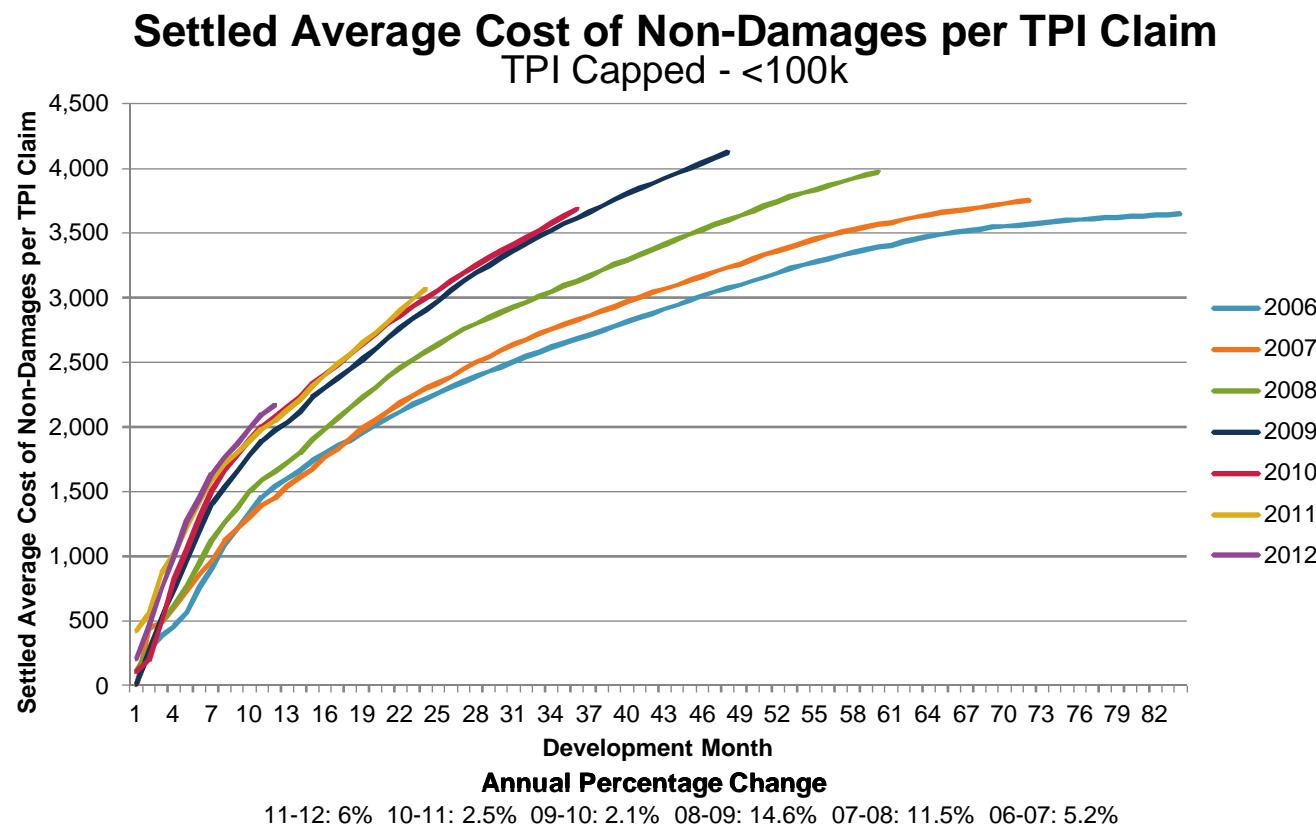


TPI Capped - <100k

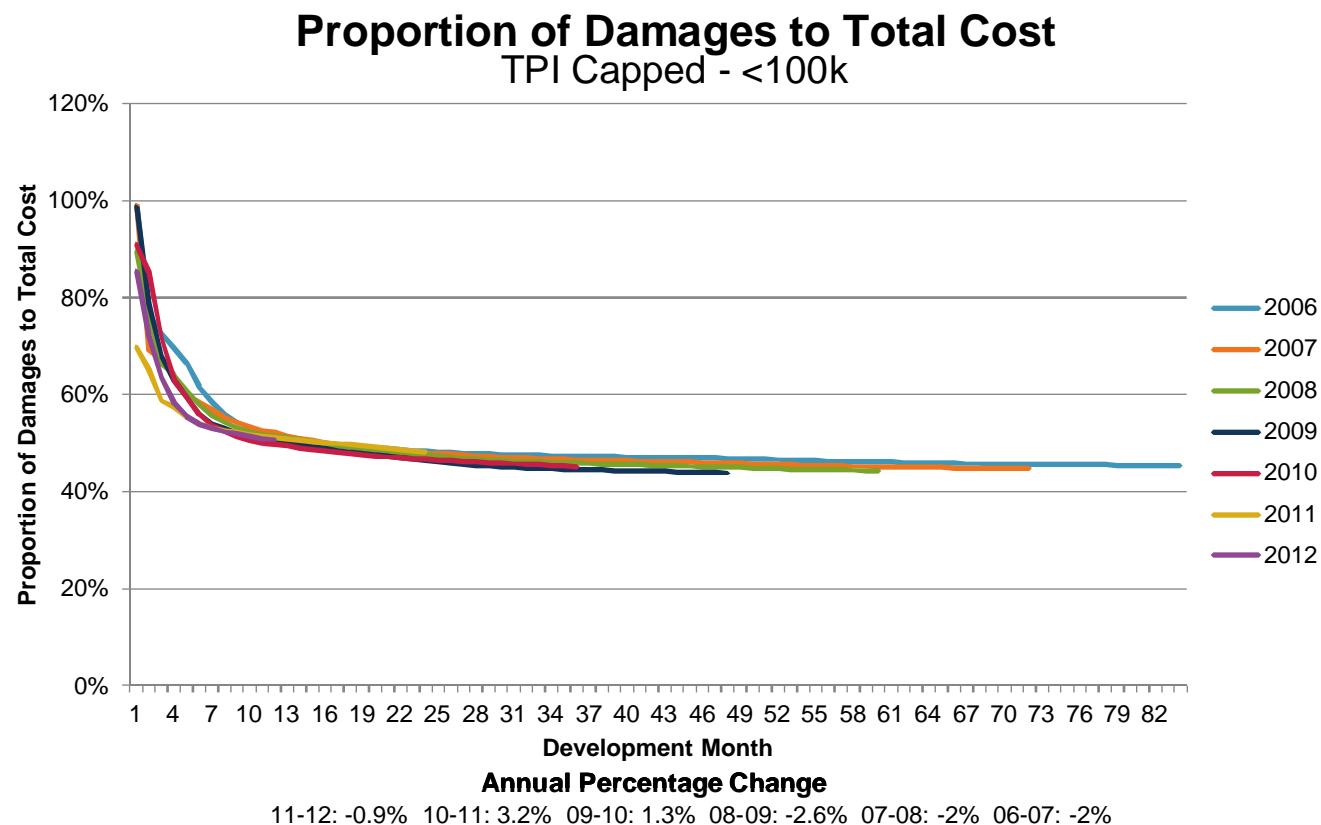


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TPI Capped - <100k

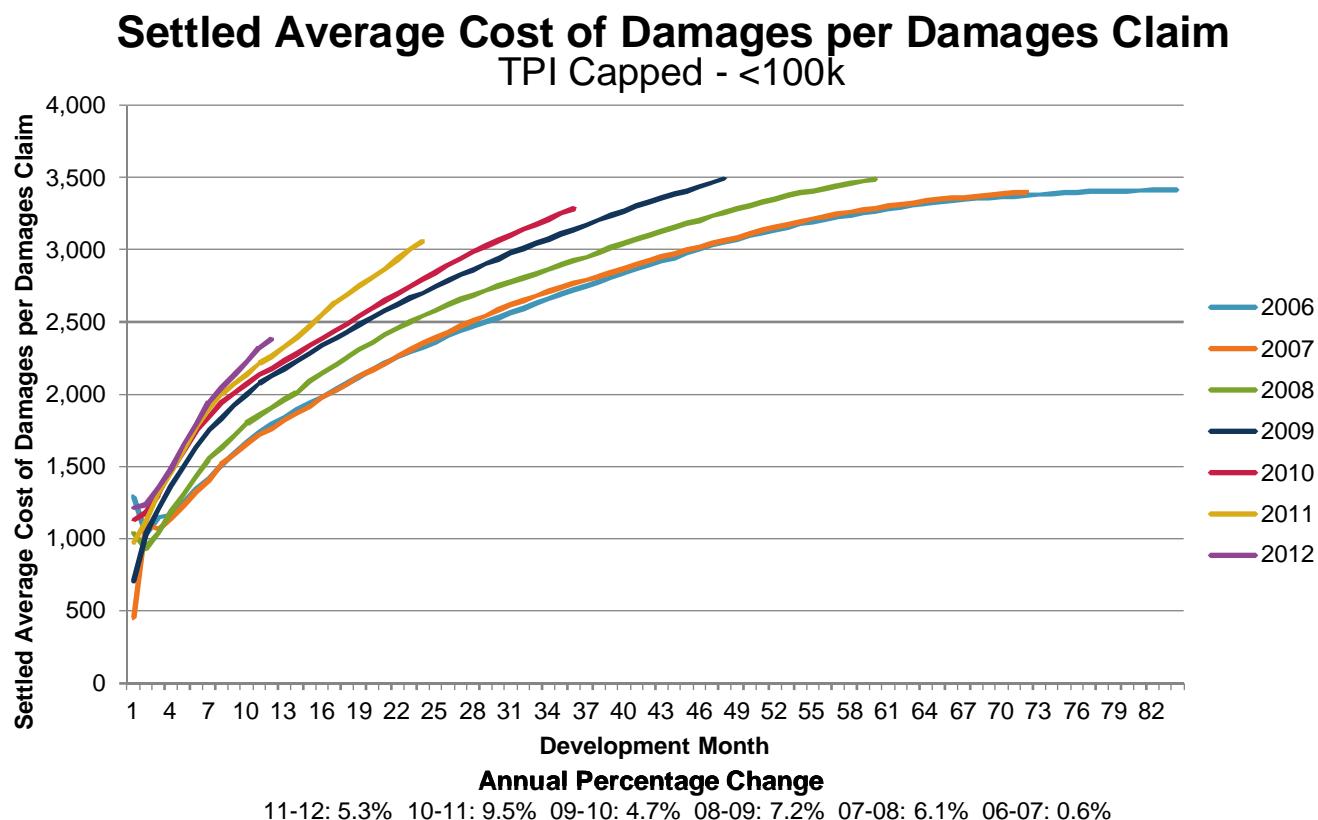


TPI Capped - <100k



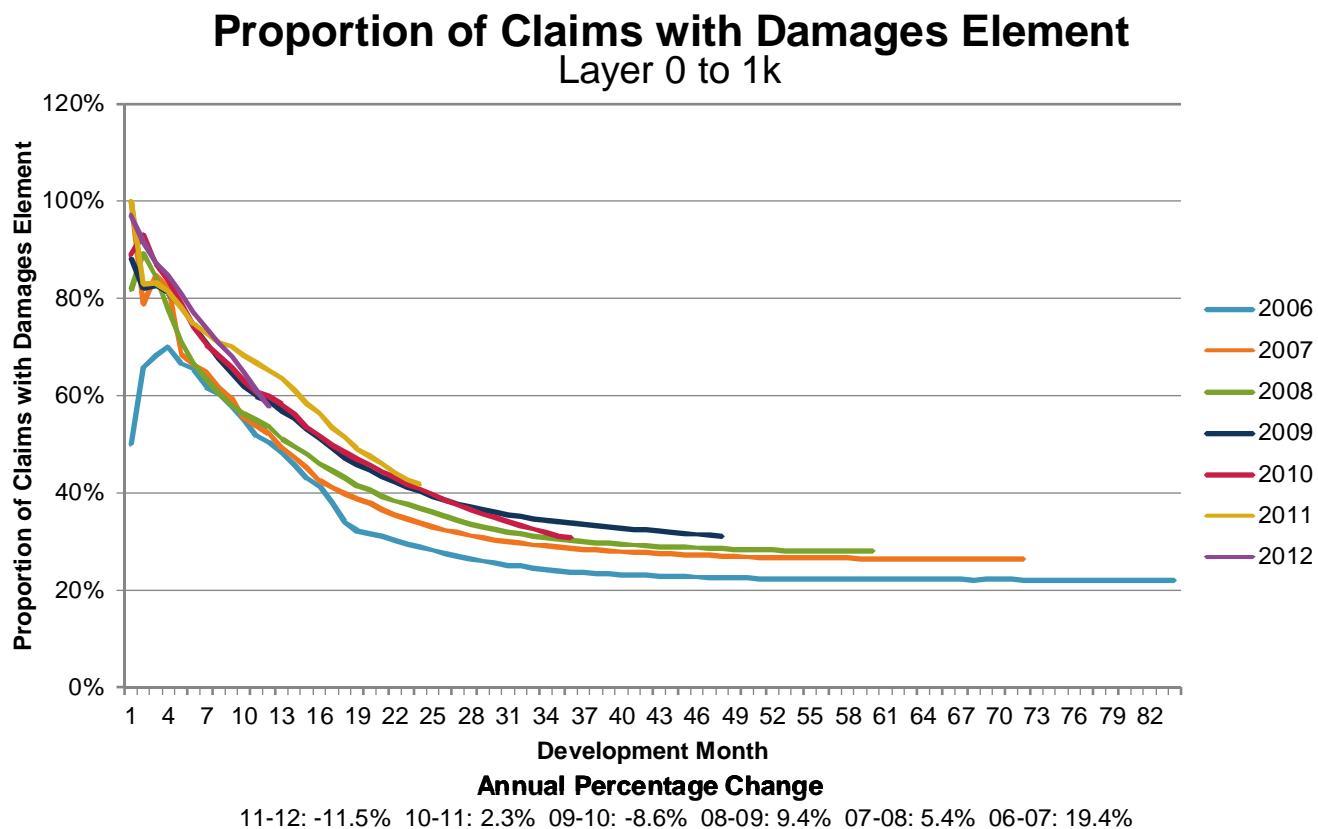
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TPI Capped - <100k



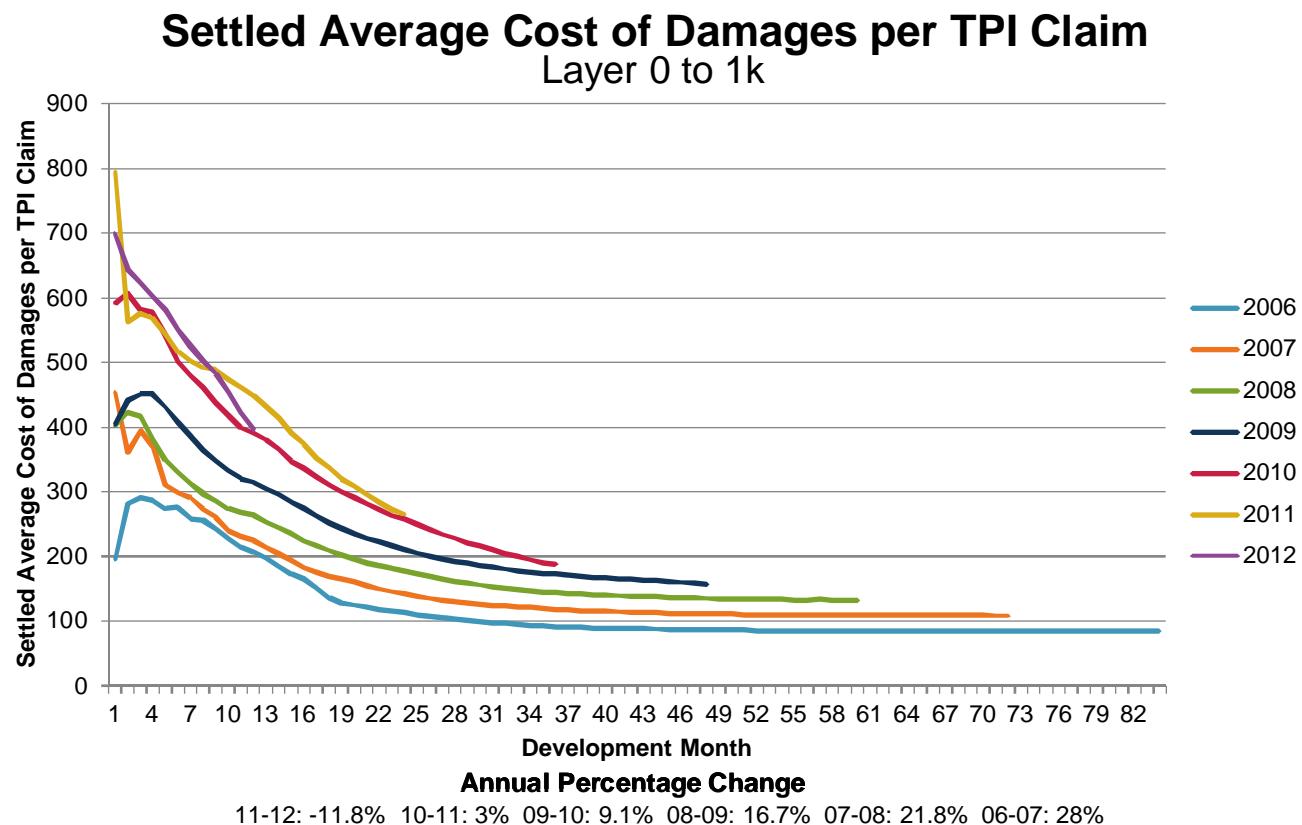
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TPI - 0 to 1k



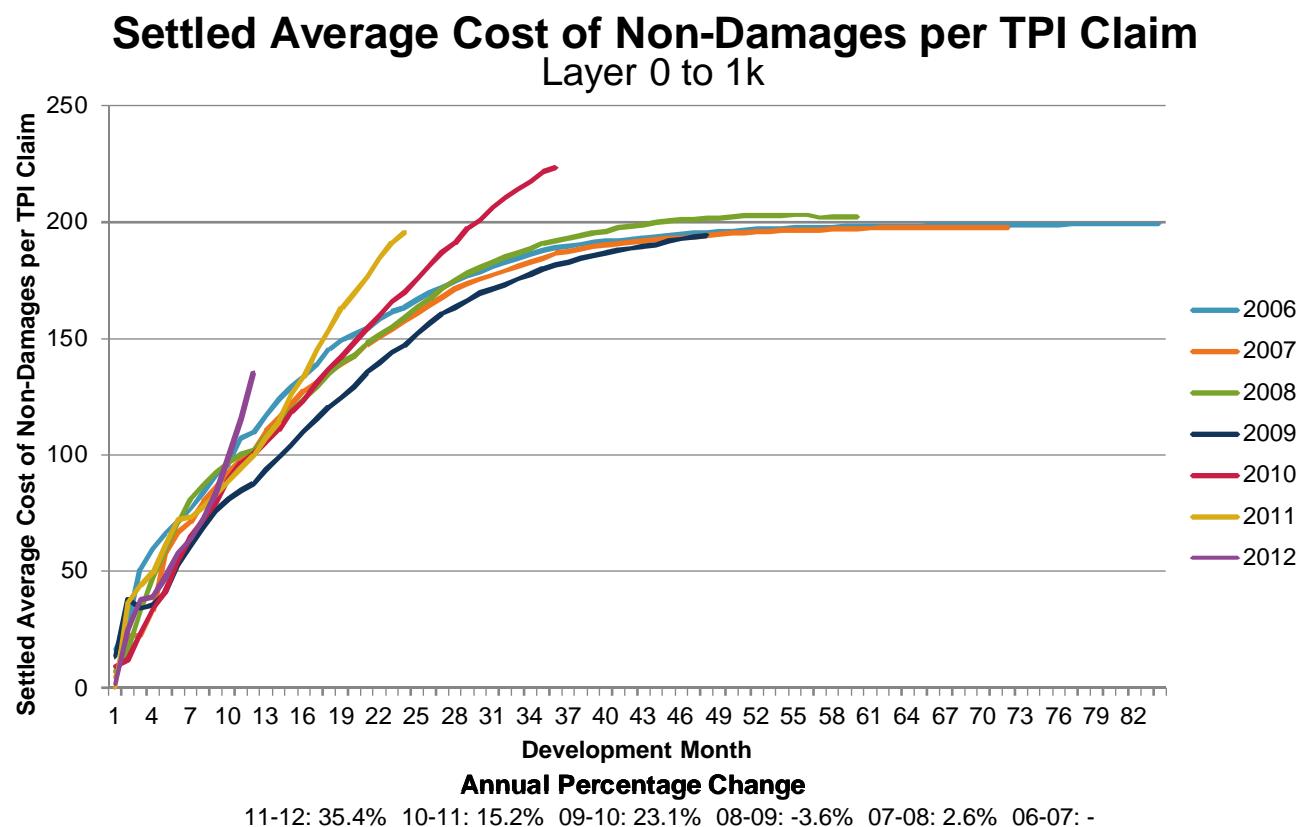
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TPI - 0 to 1k



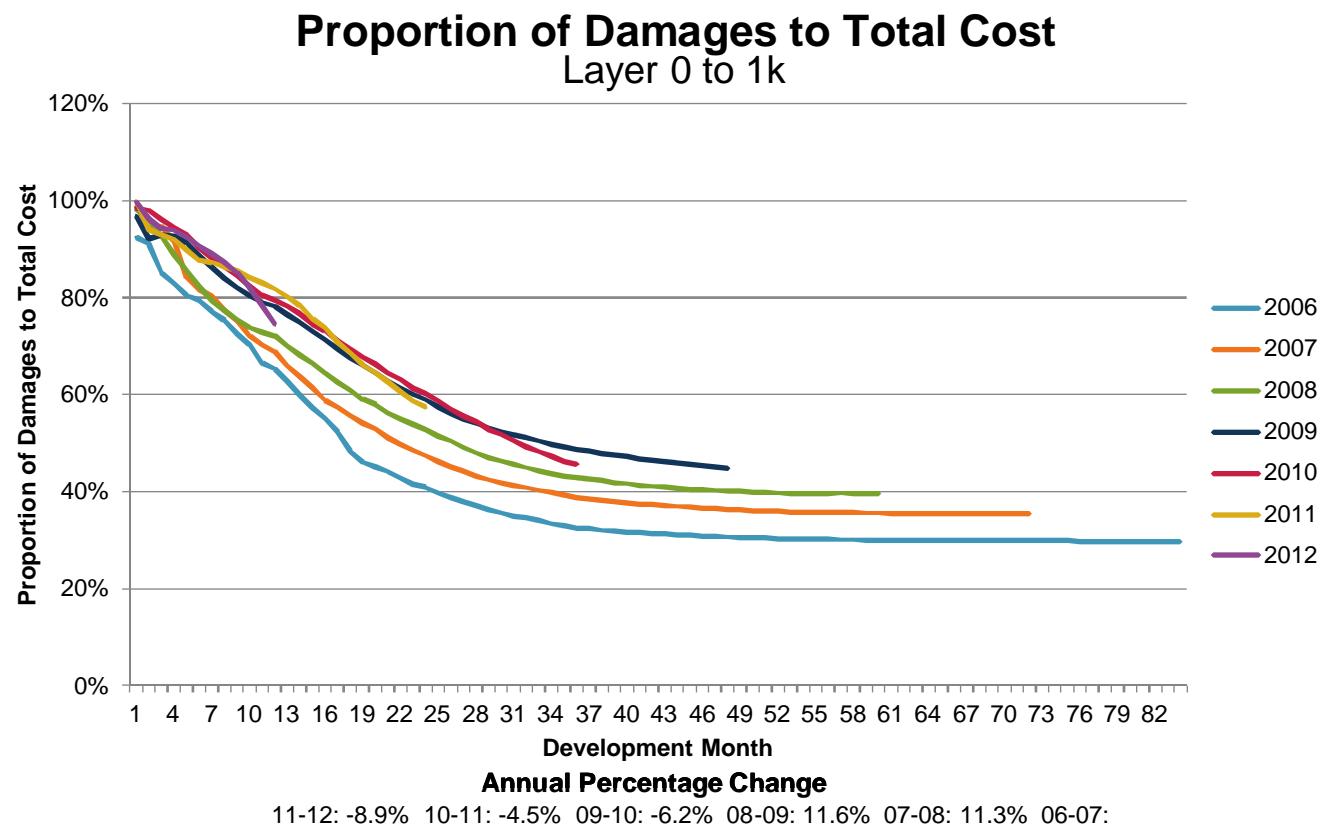
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TPI - 0 to 1k



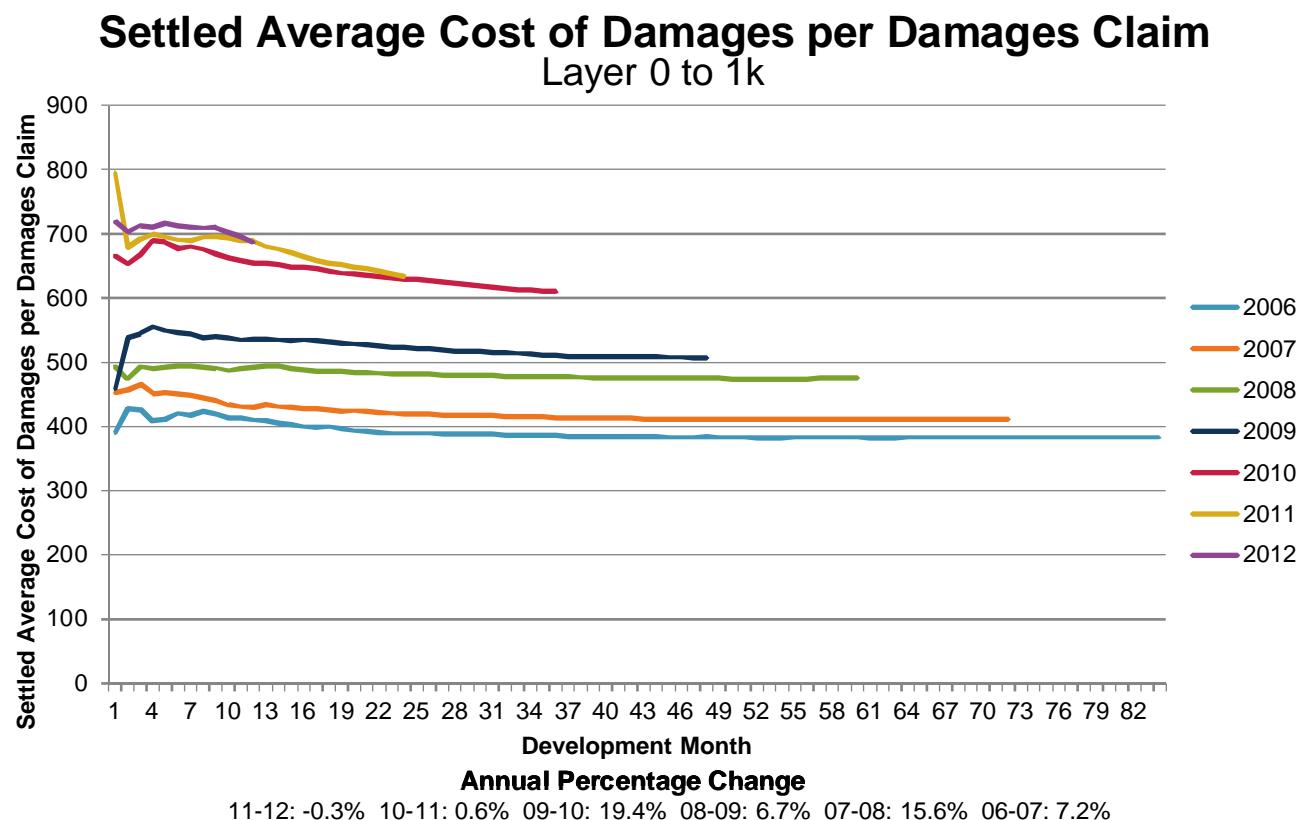
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TPI - 0 to 1k



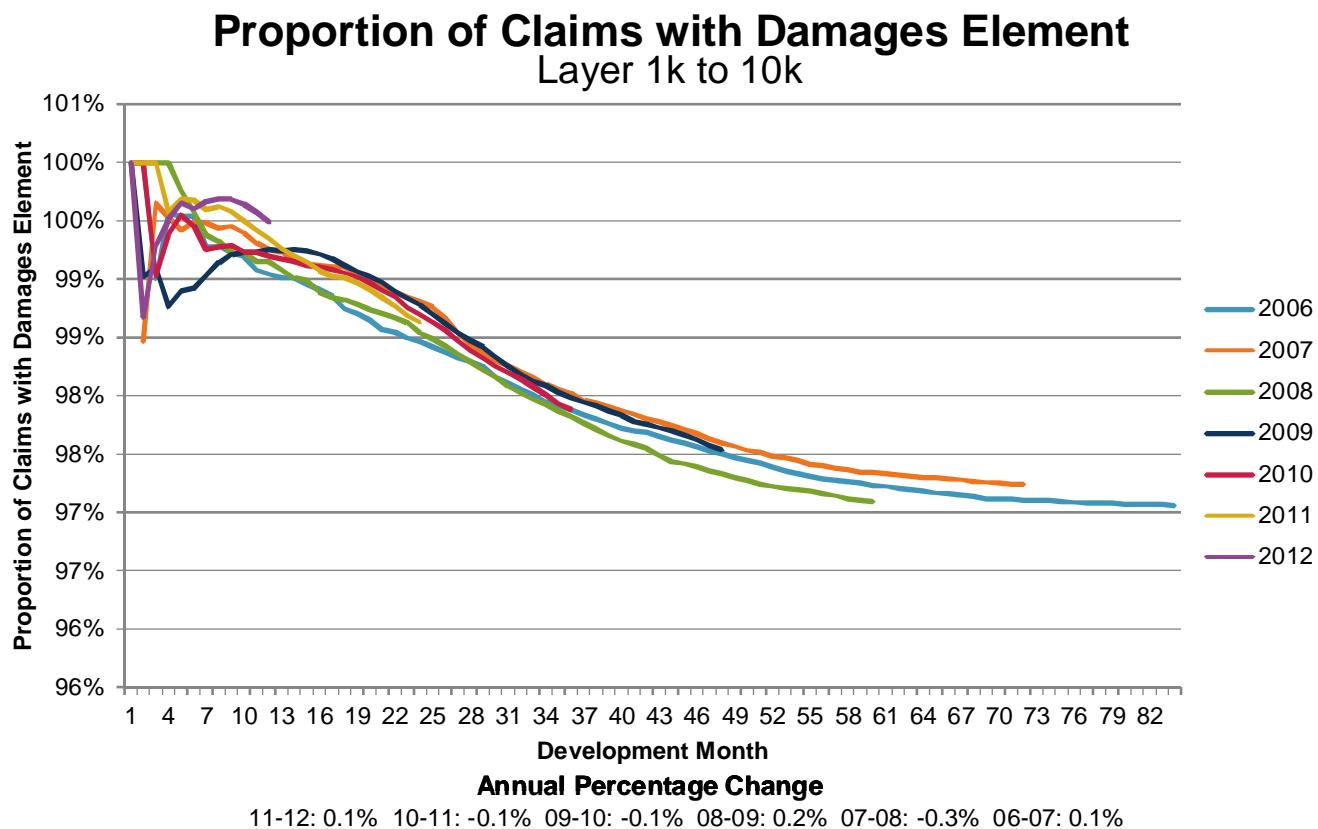
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TPI - 0 to 1k



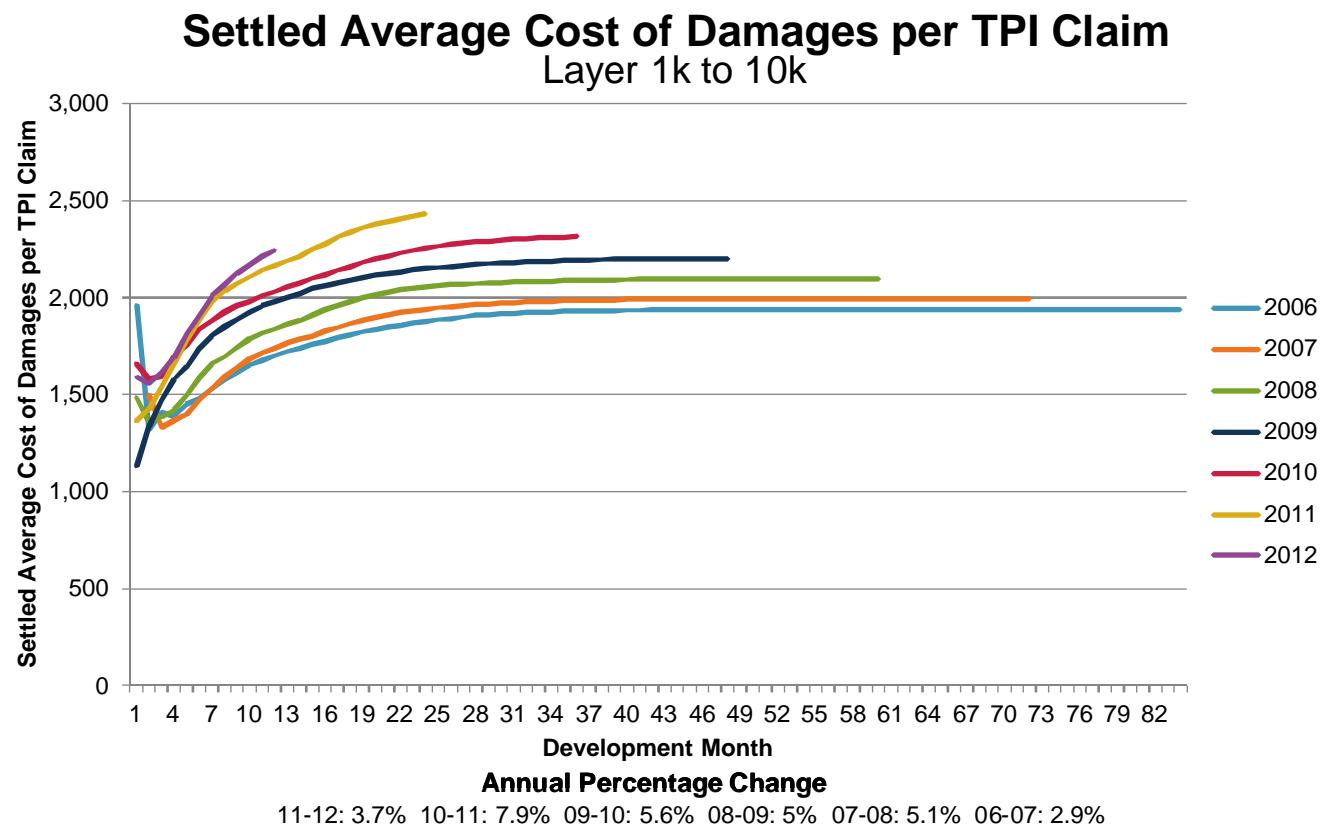
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TPI - 1k to 10k

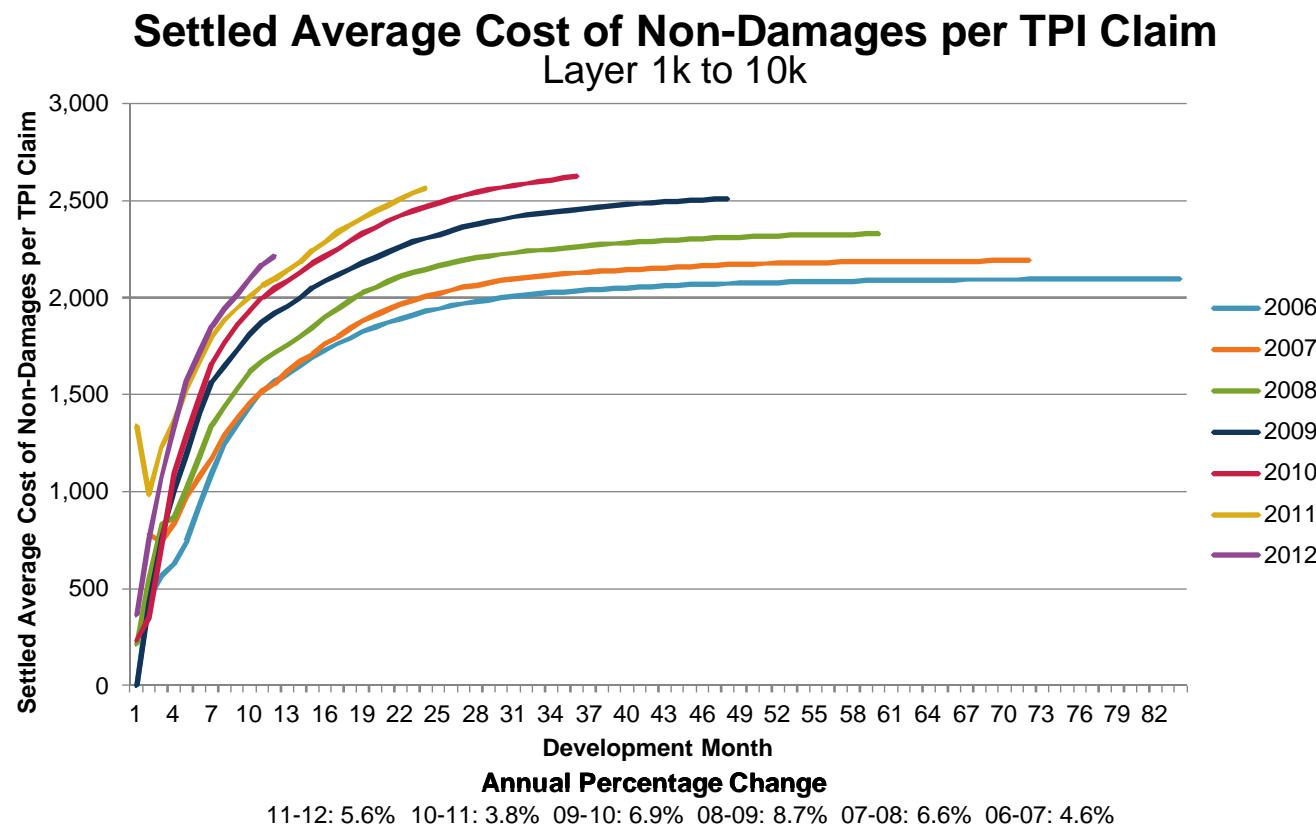


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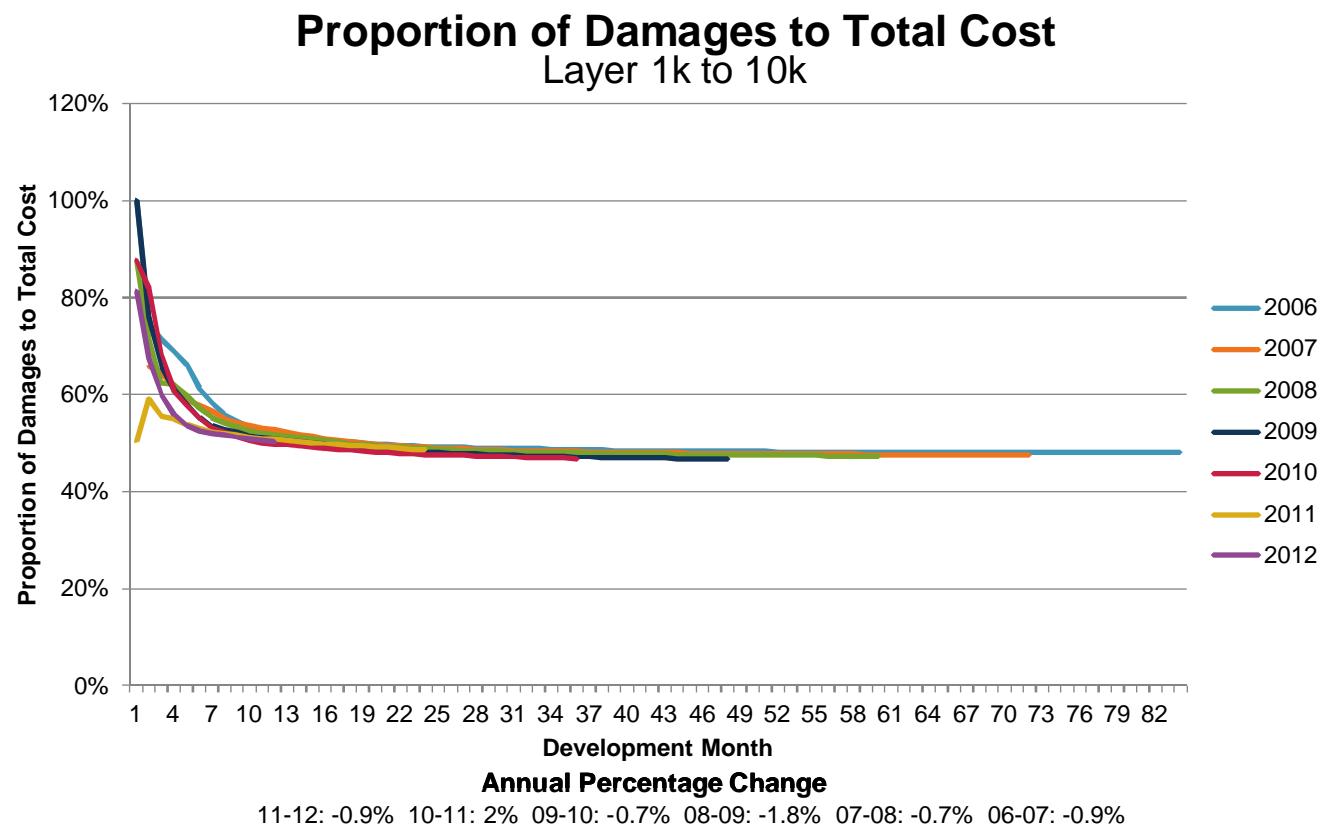
TPI - 1k to 10k



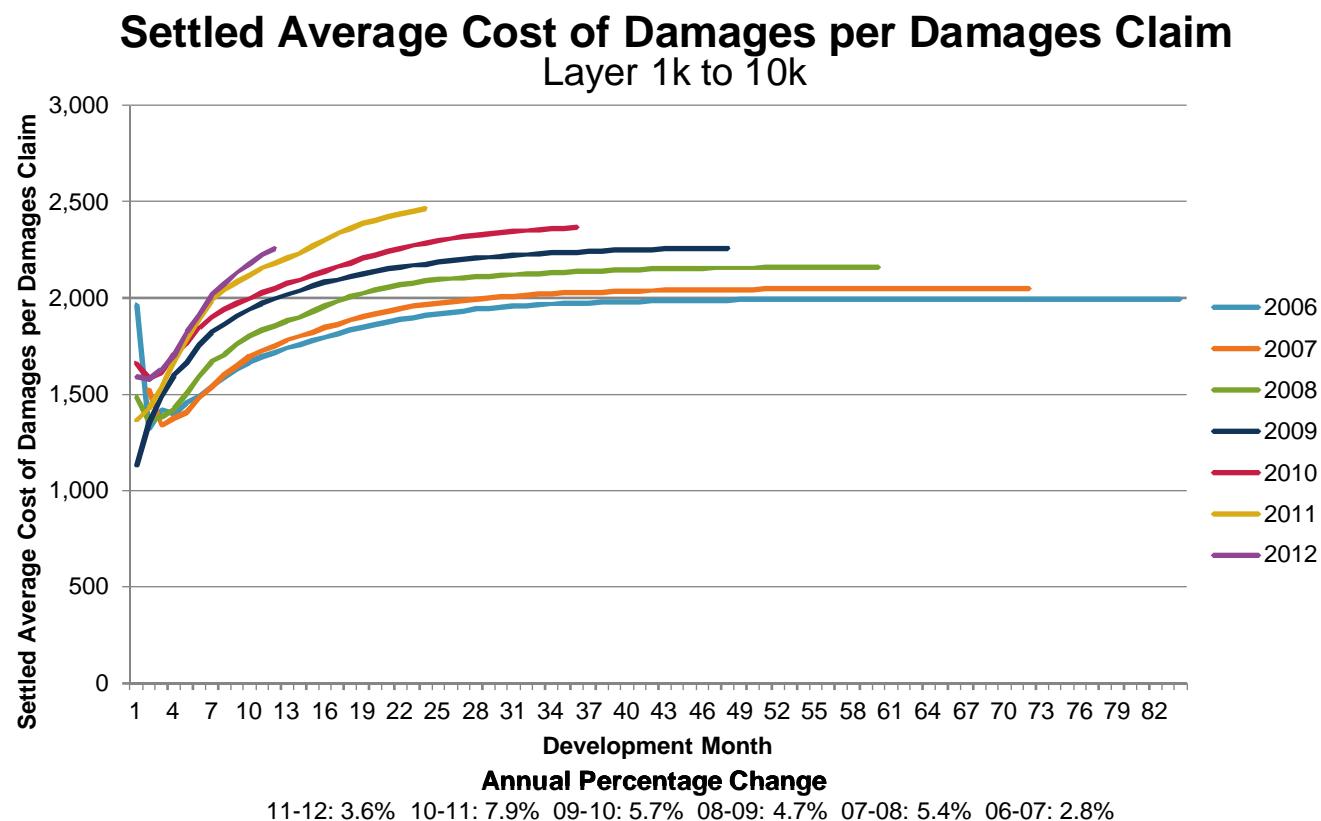
TPI - 1k to 10k



TPI - 1k to 10k

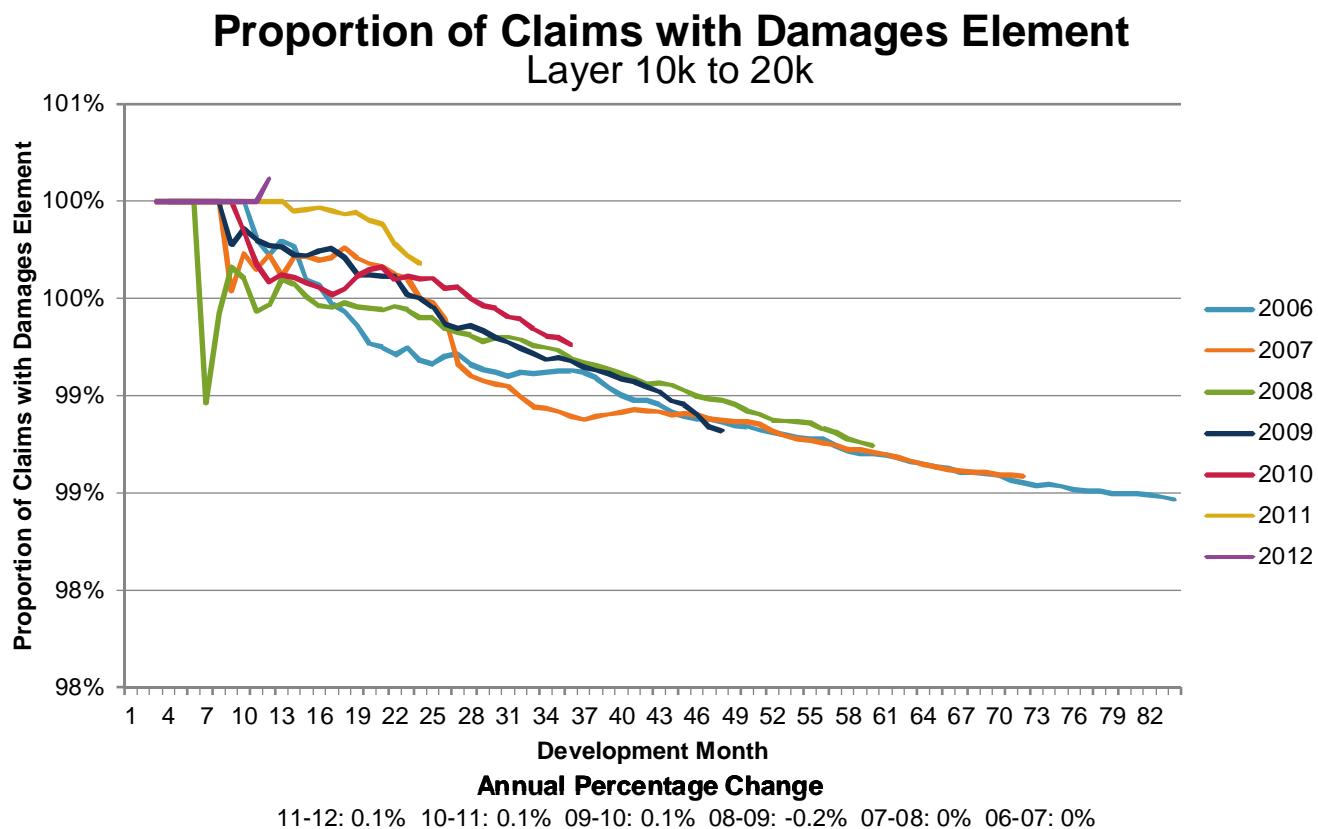


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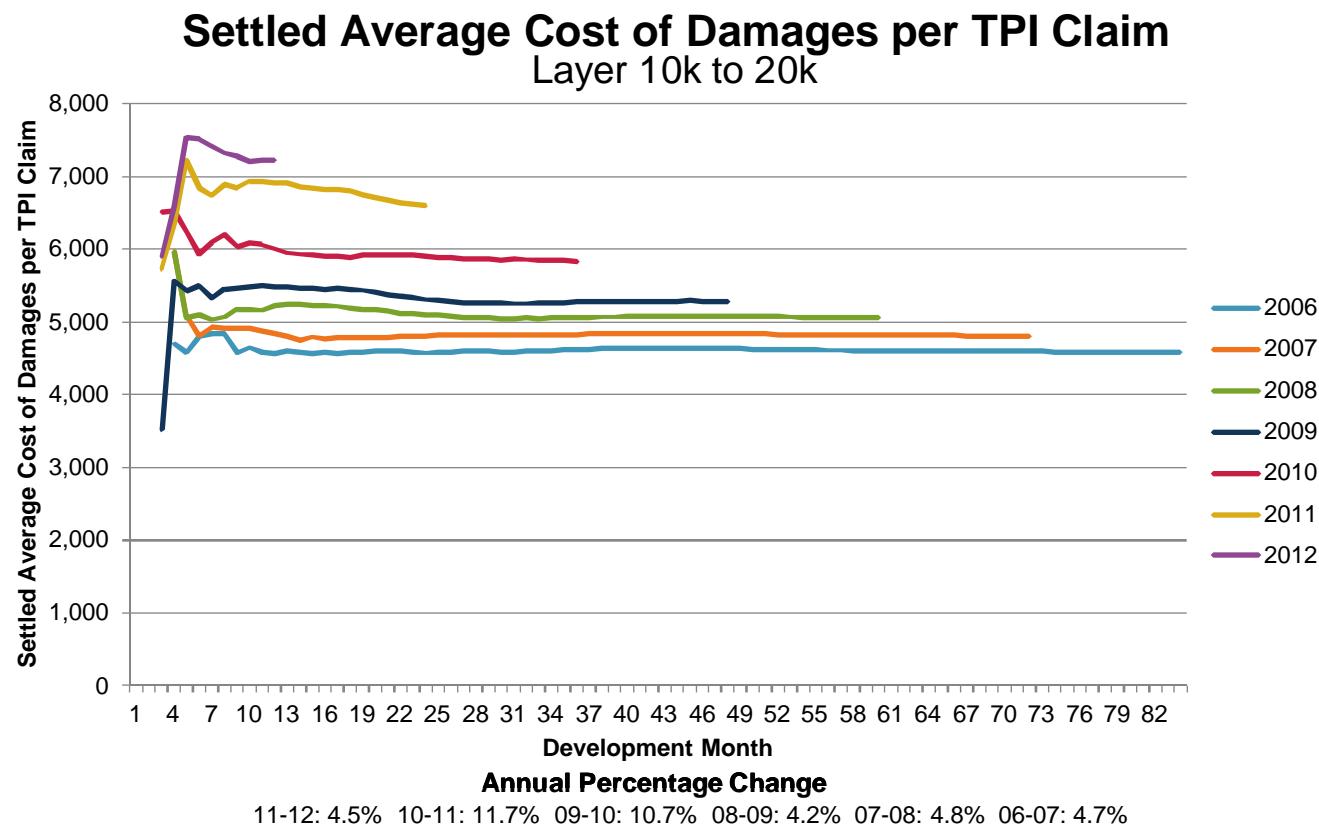


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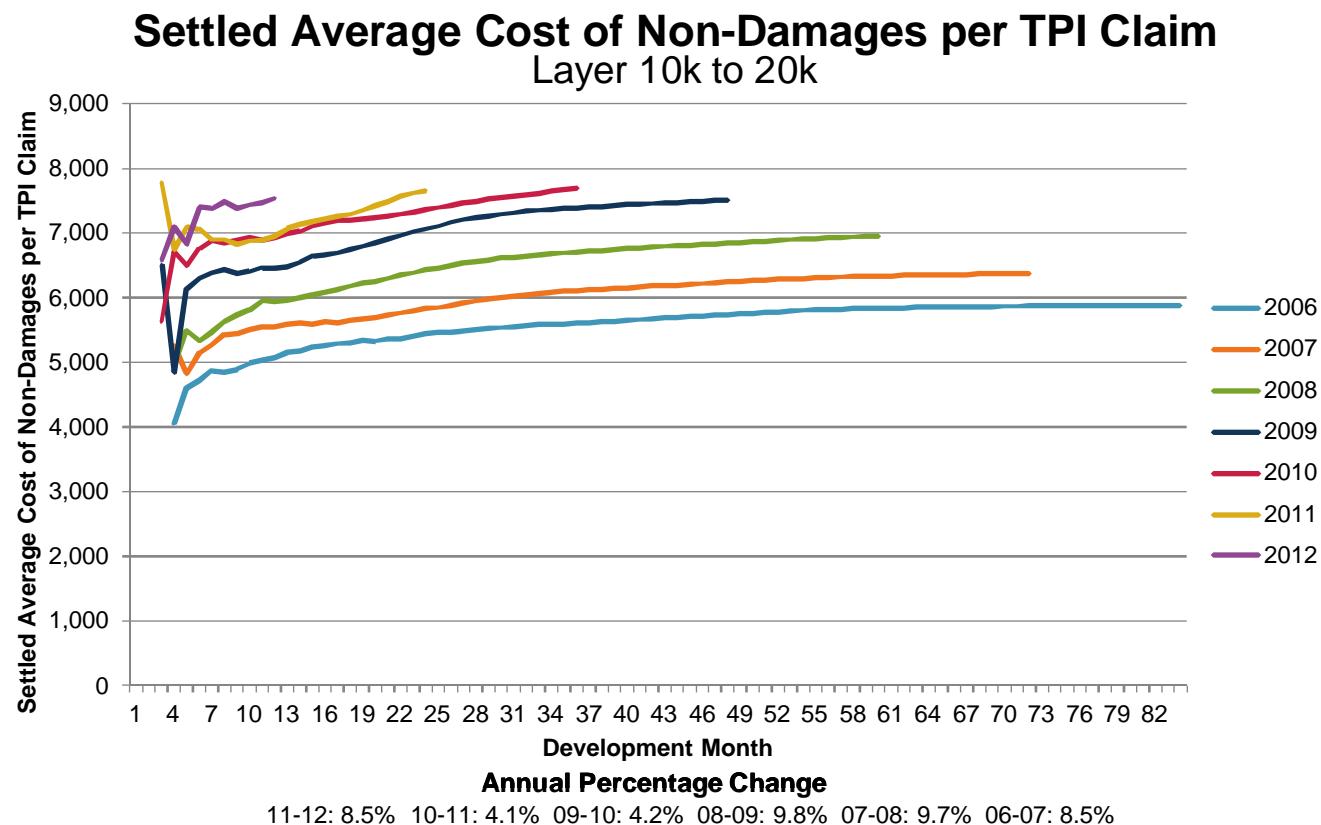
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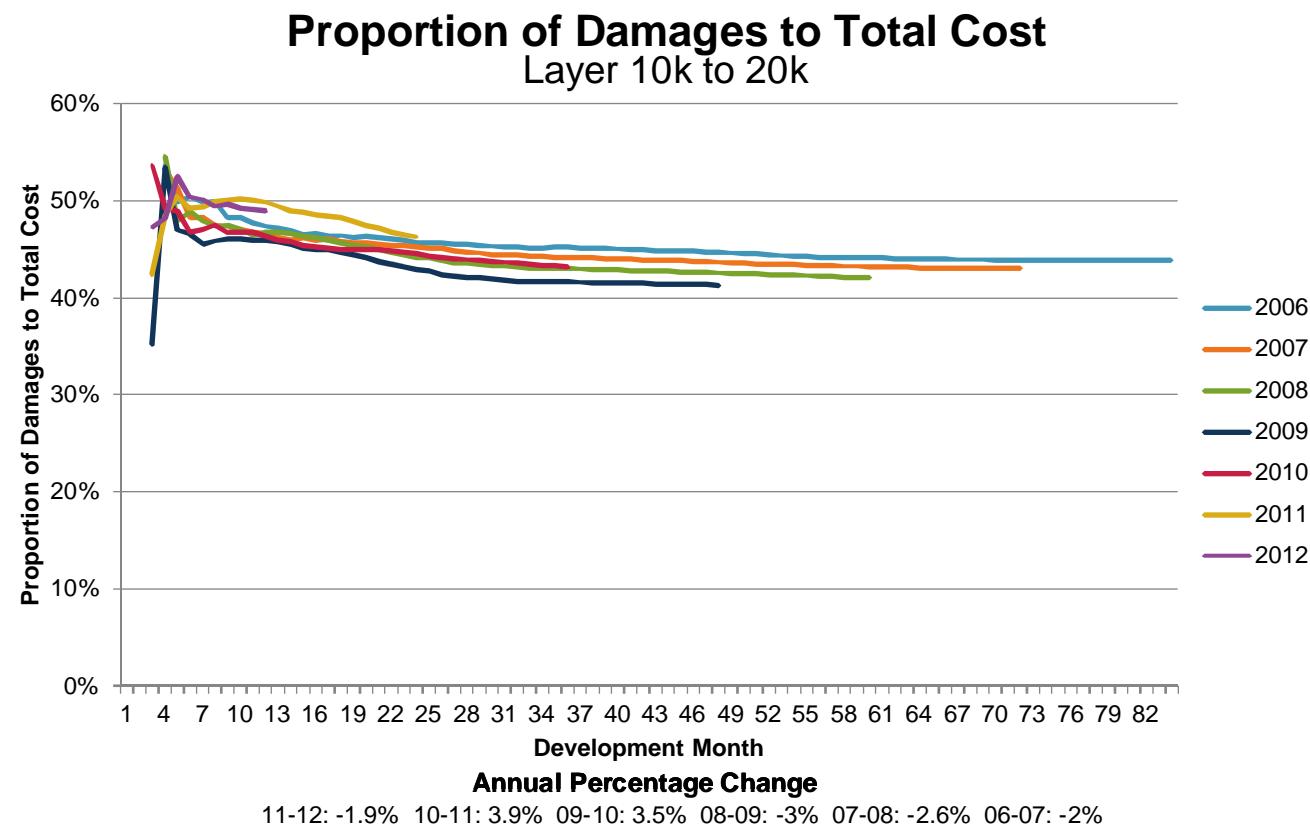
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TPI - 10k to 20k

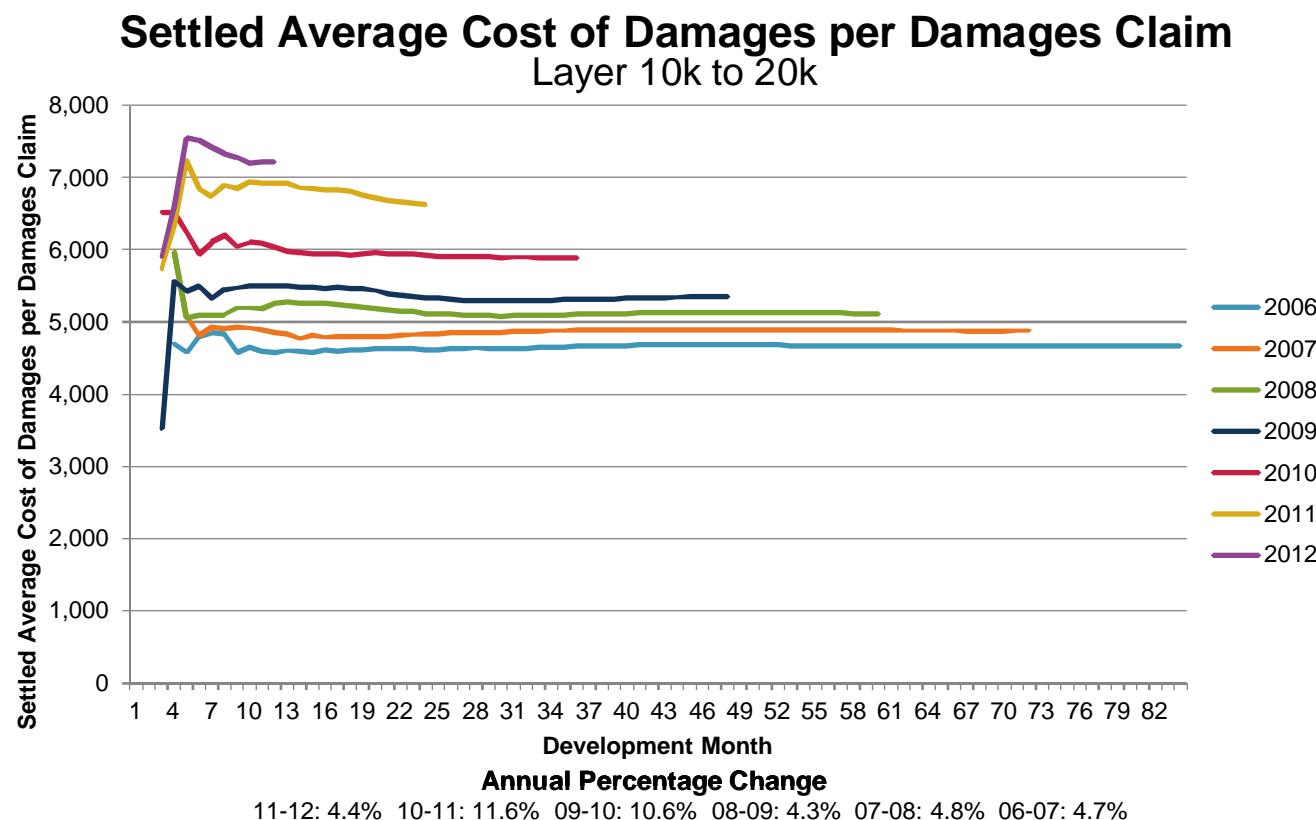


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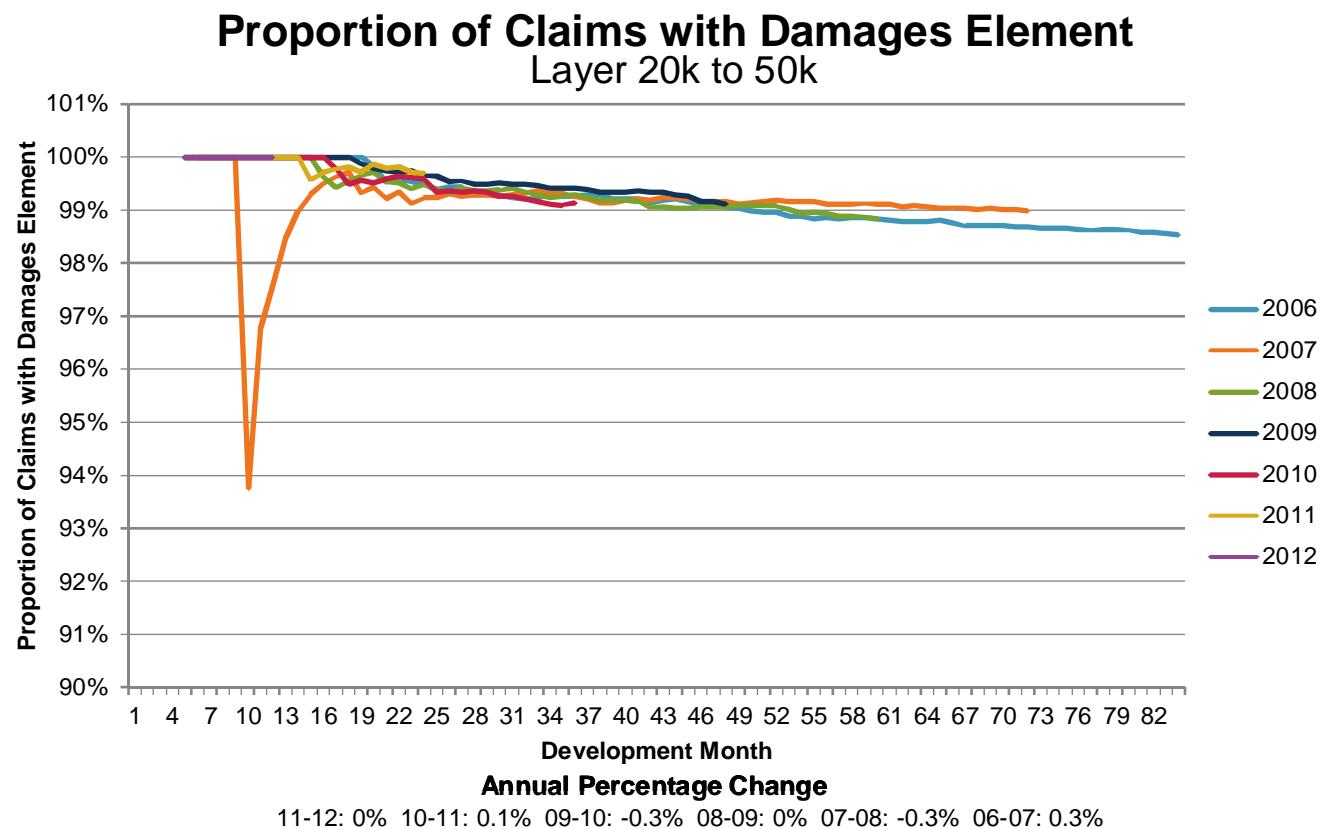
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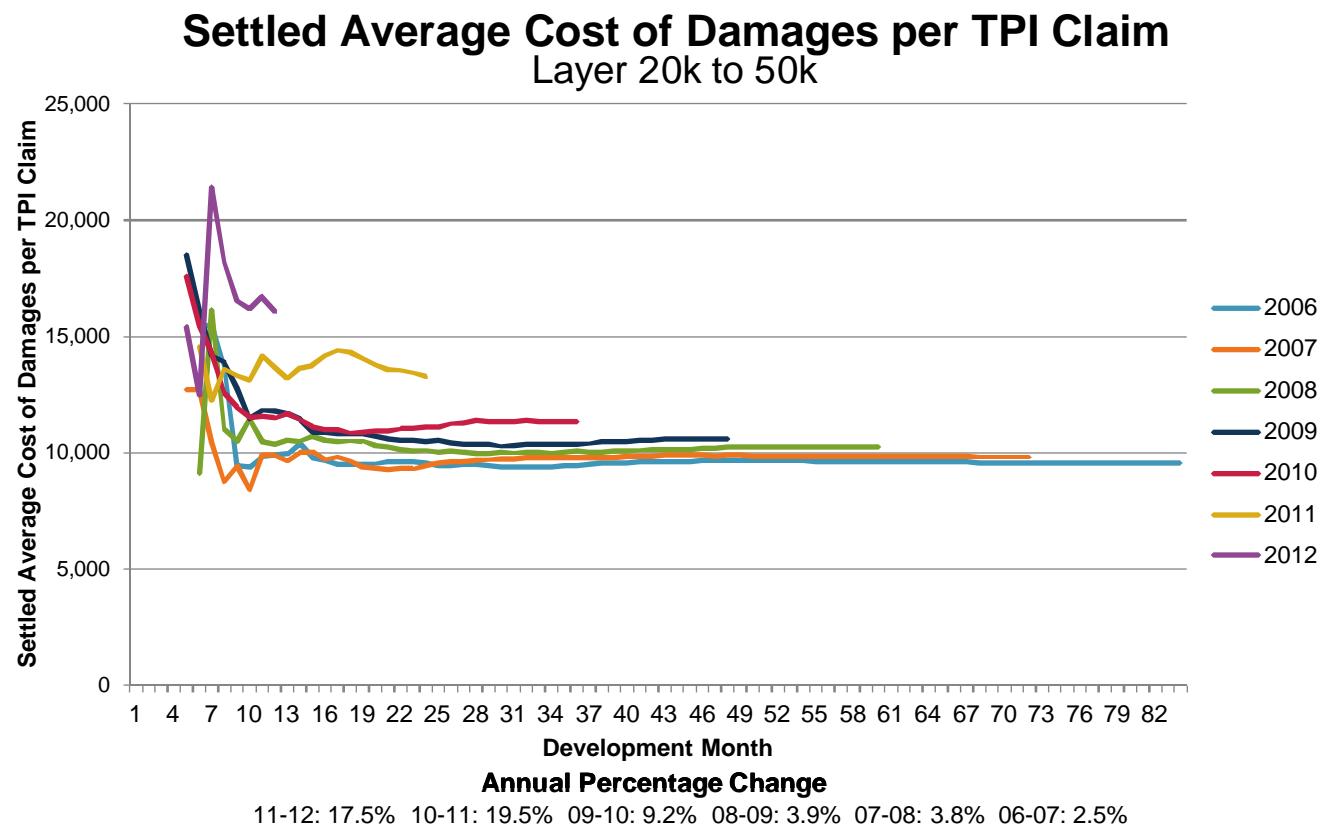


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TPI - 20k to 50k

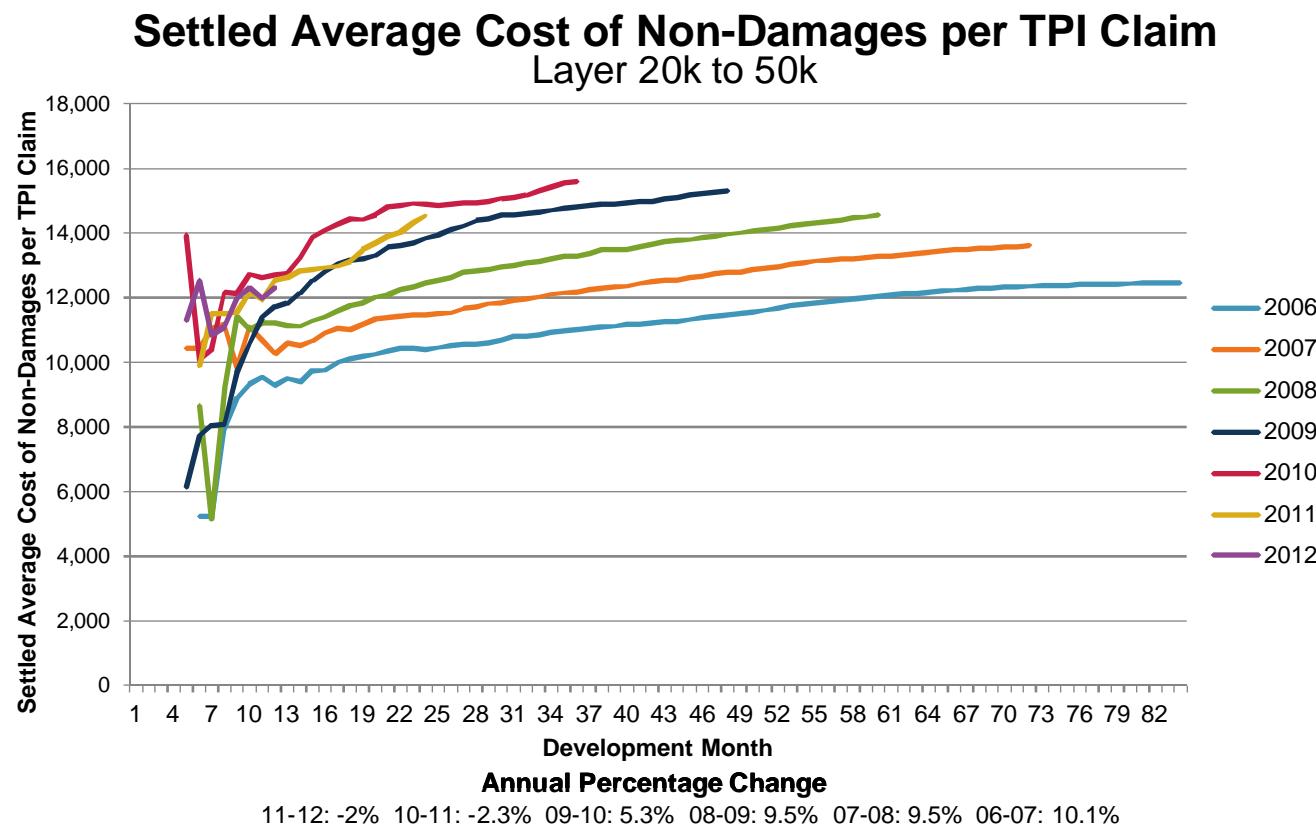


TPI - 20k to 50k



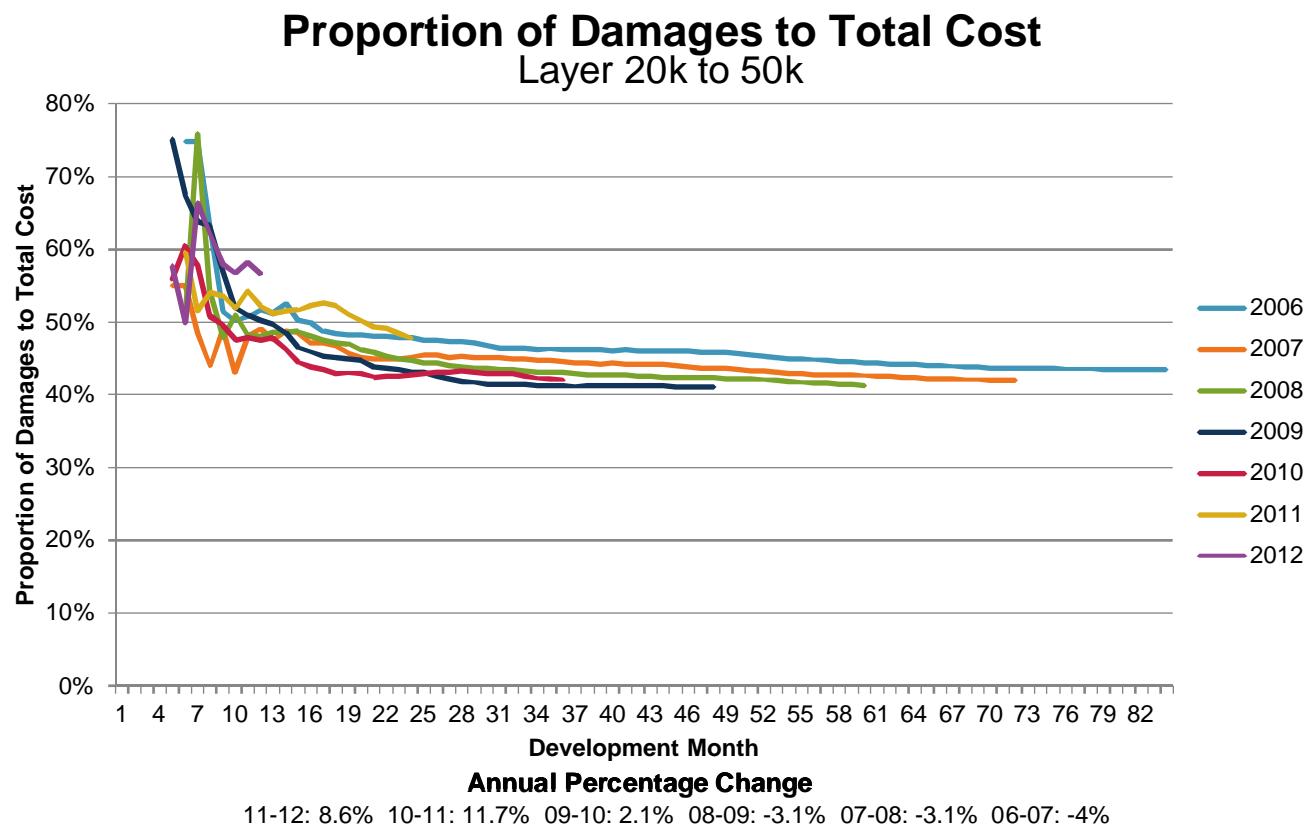
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TPI - 20k to 50k



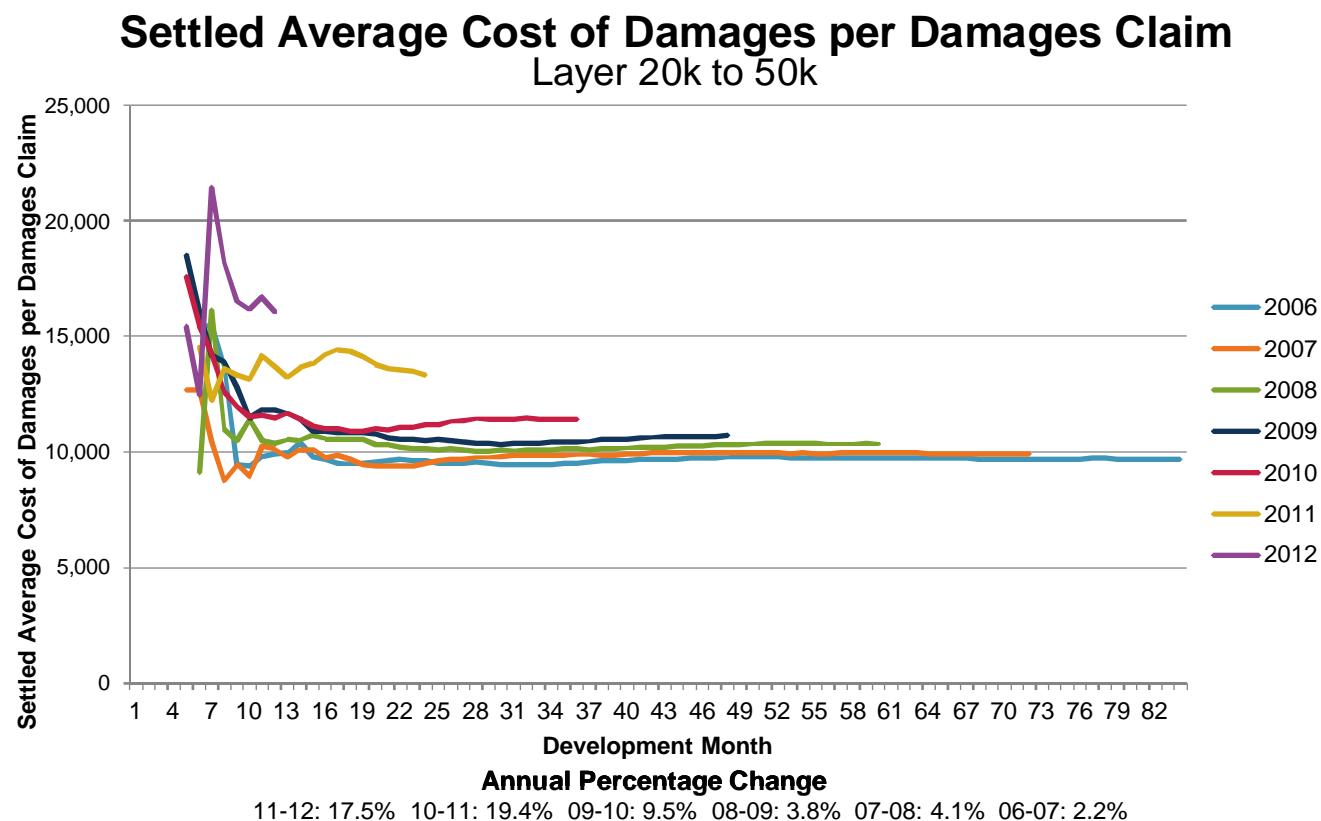
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TPI - 20k to 50k



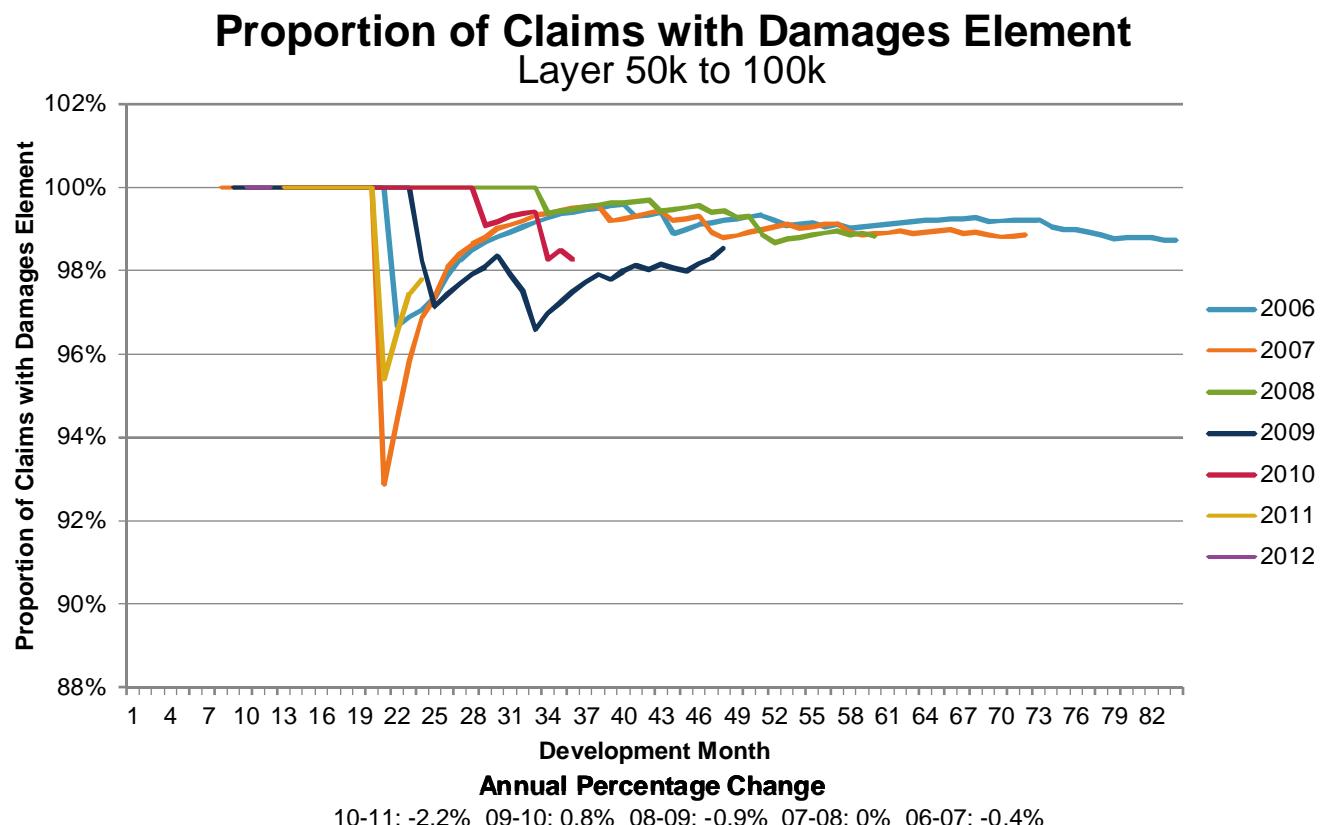
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TPI - 20k to 50k



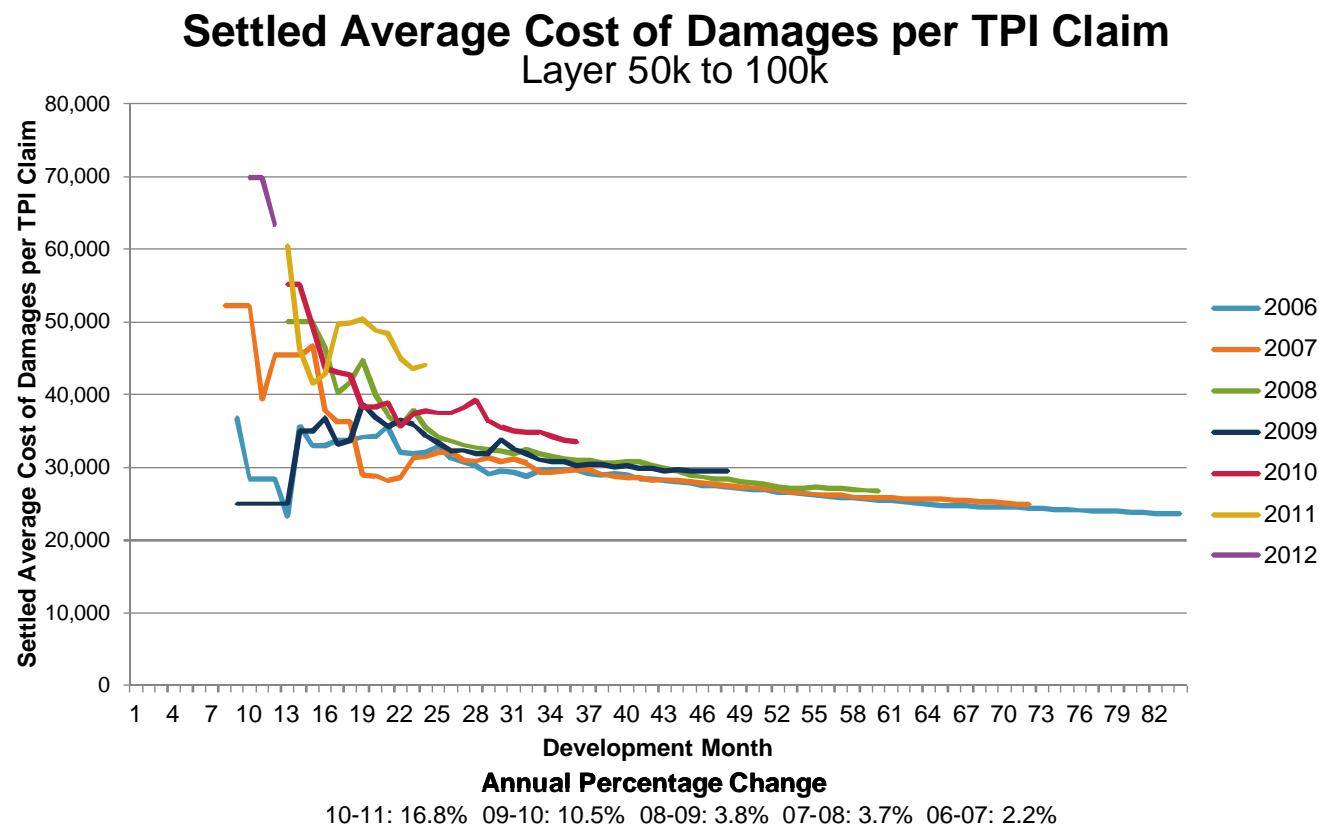
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TPI - 50k to 100k



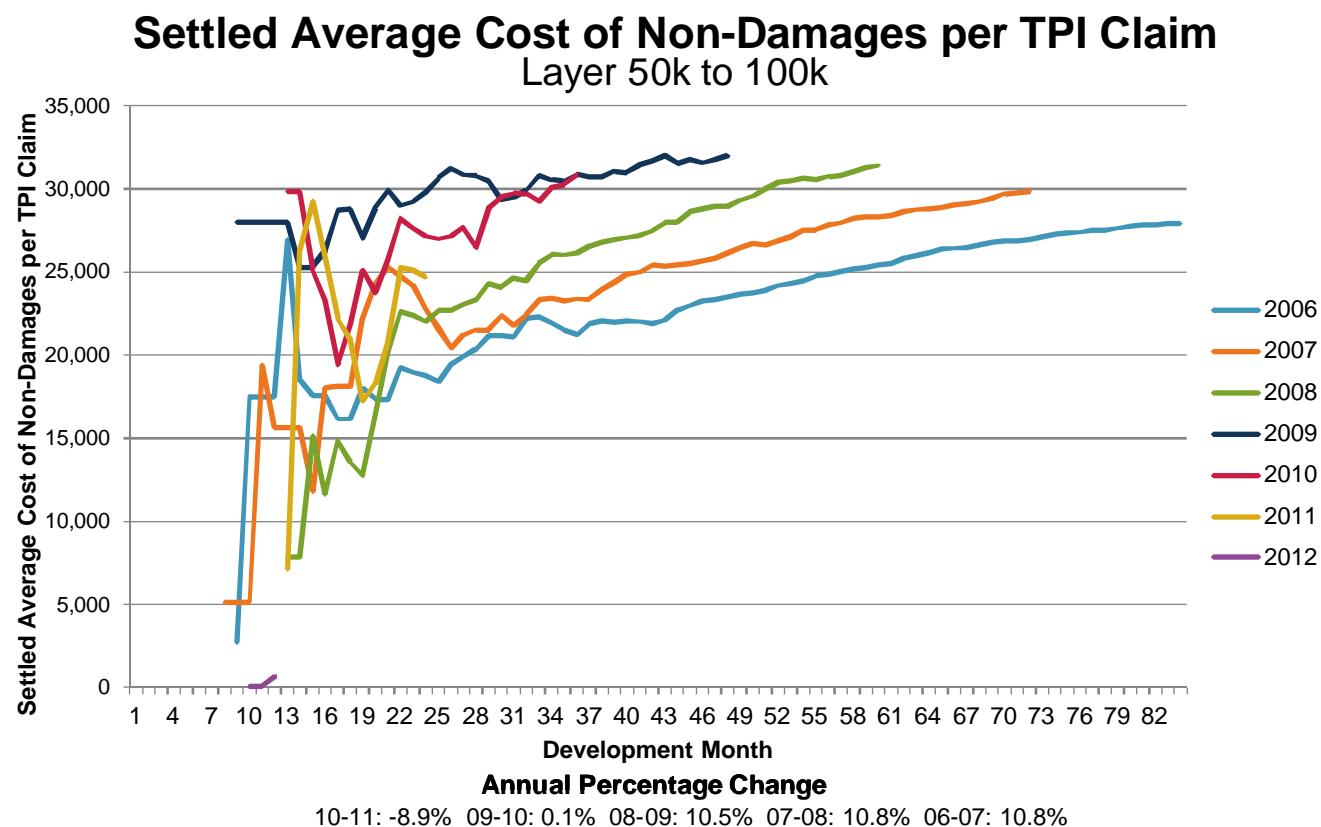
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TPI - 50k to 100k

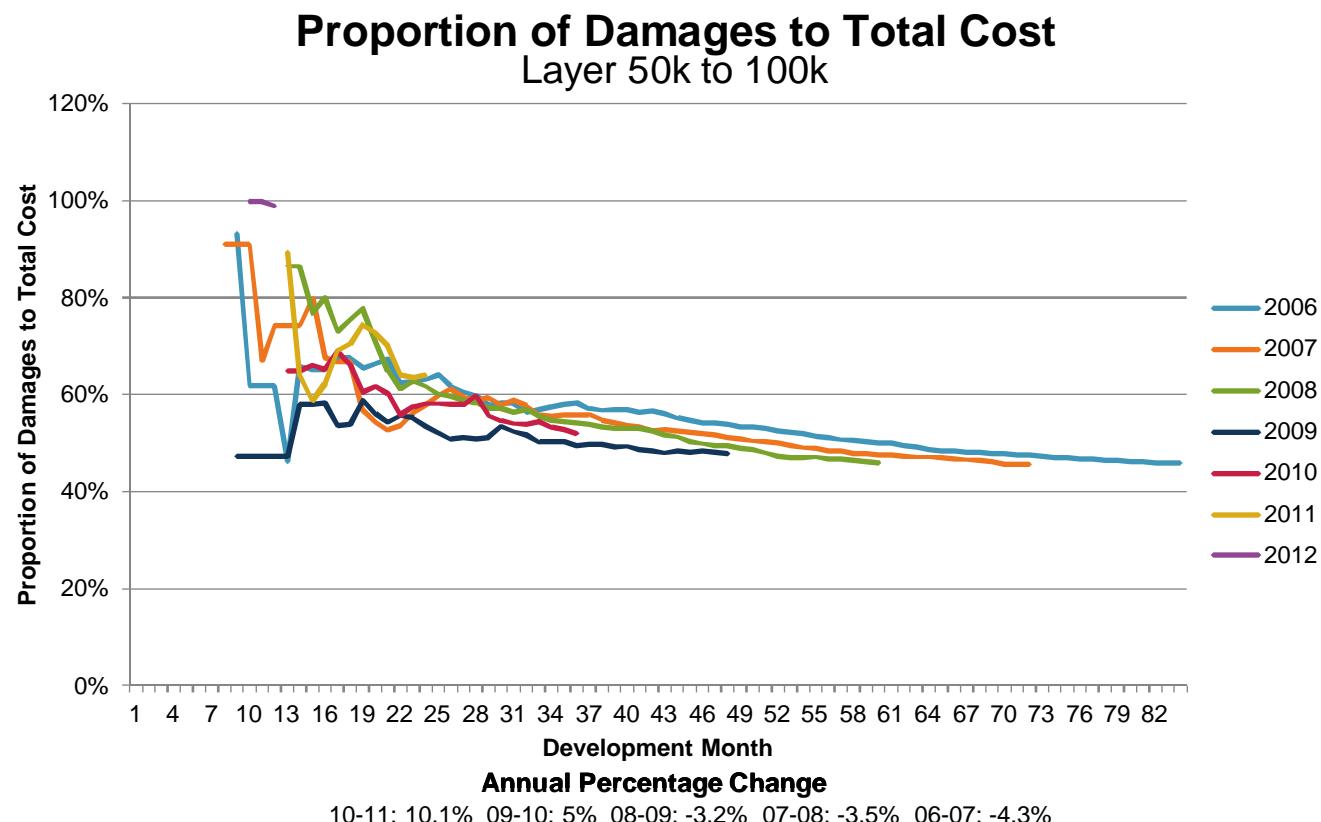


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TPI - 50k to 100k

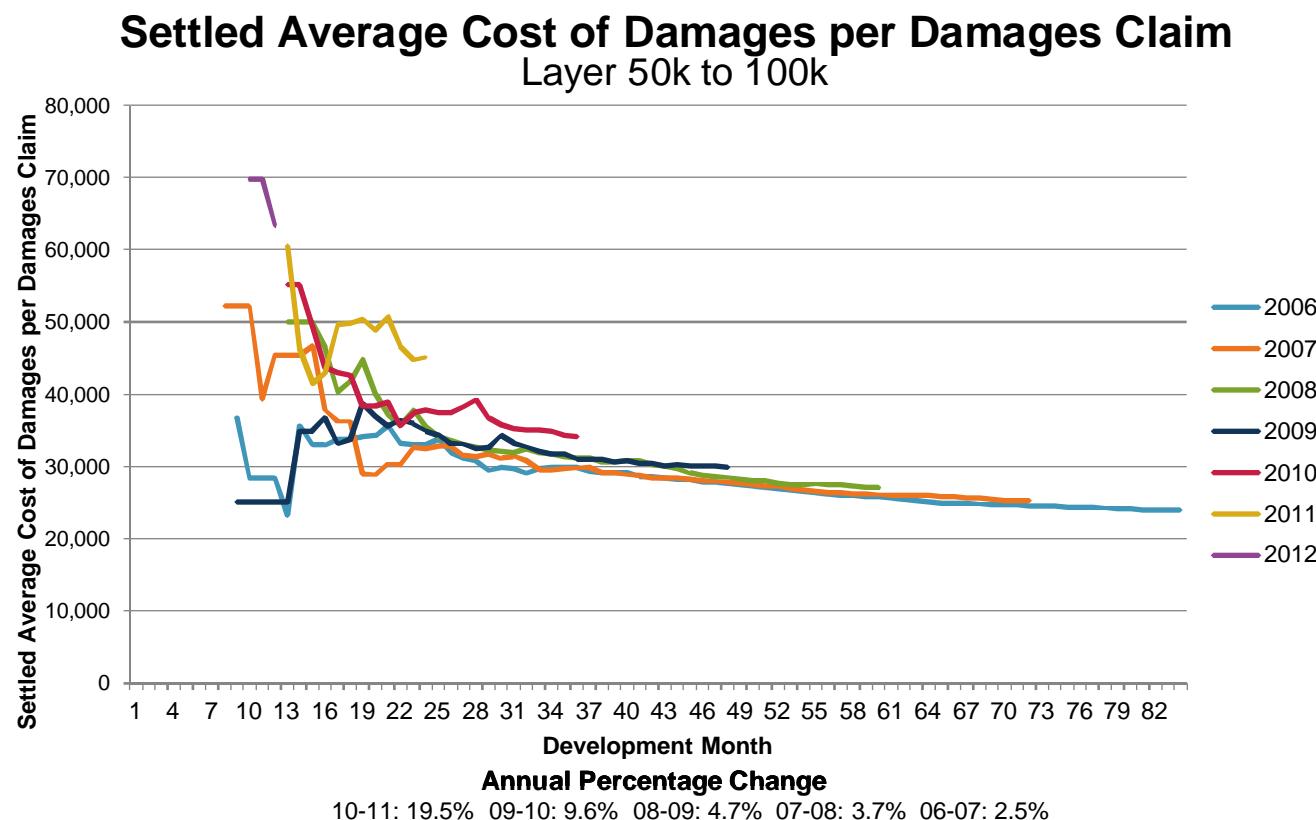


TPI - 50k to 100k



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TPI - 50k to 100k

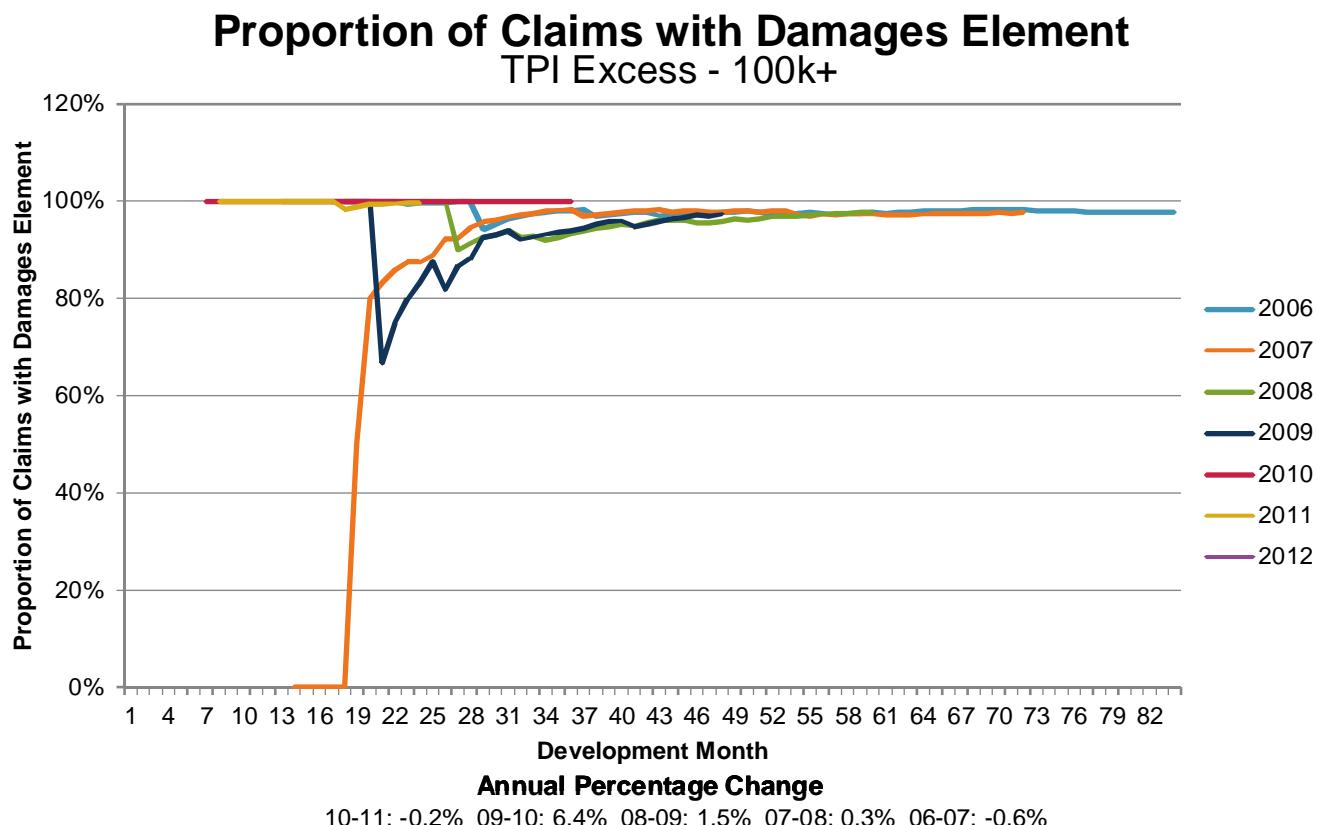




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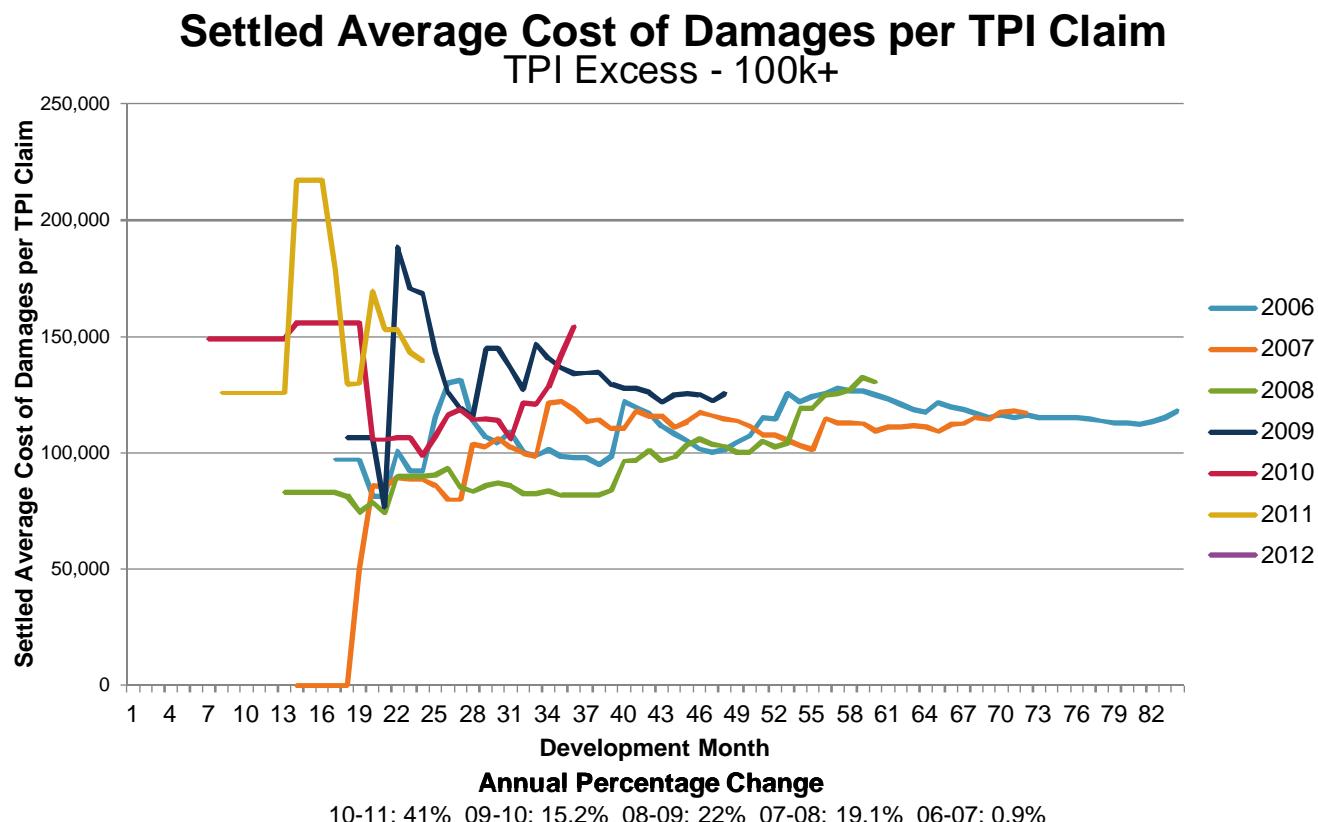
1. TPI Capped
2. TPI Excess

TPI Excess - 100k+

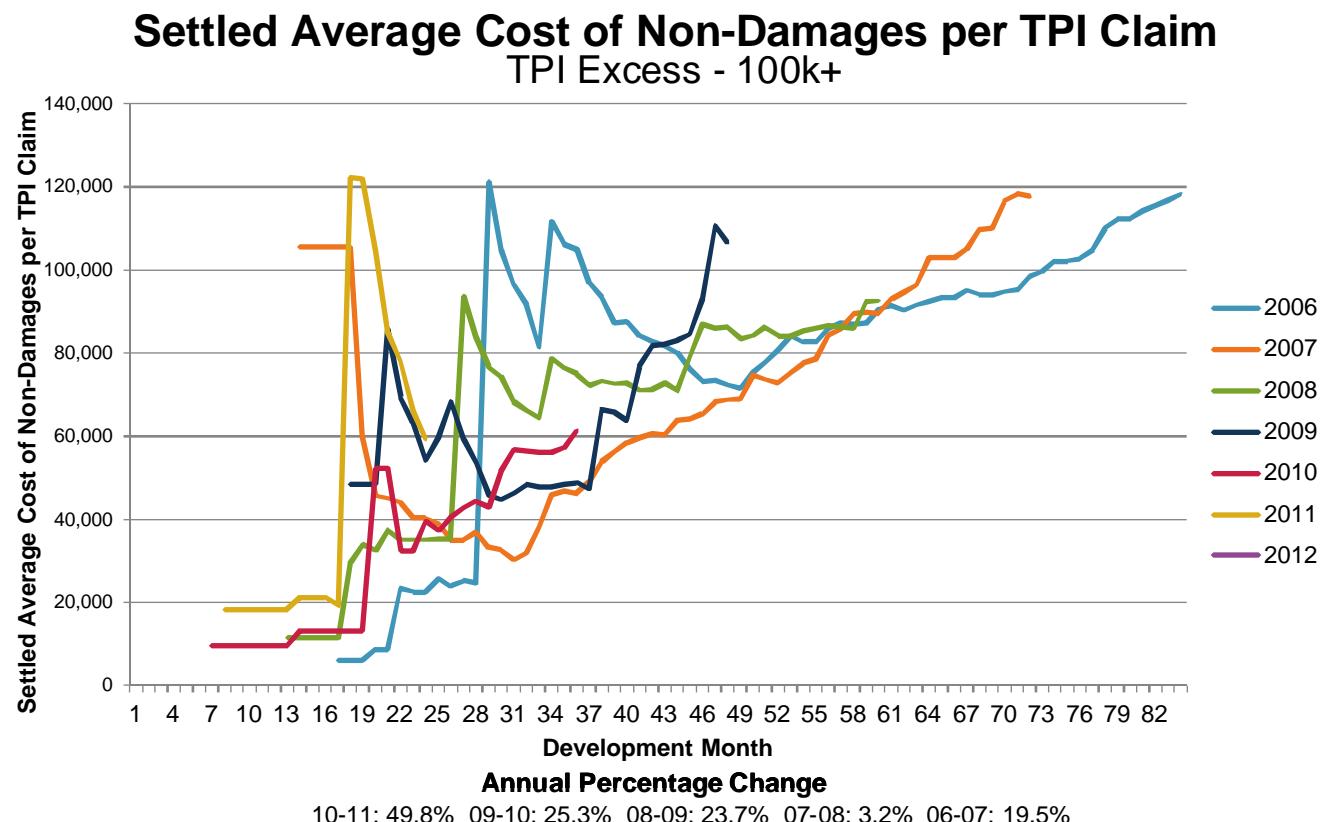


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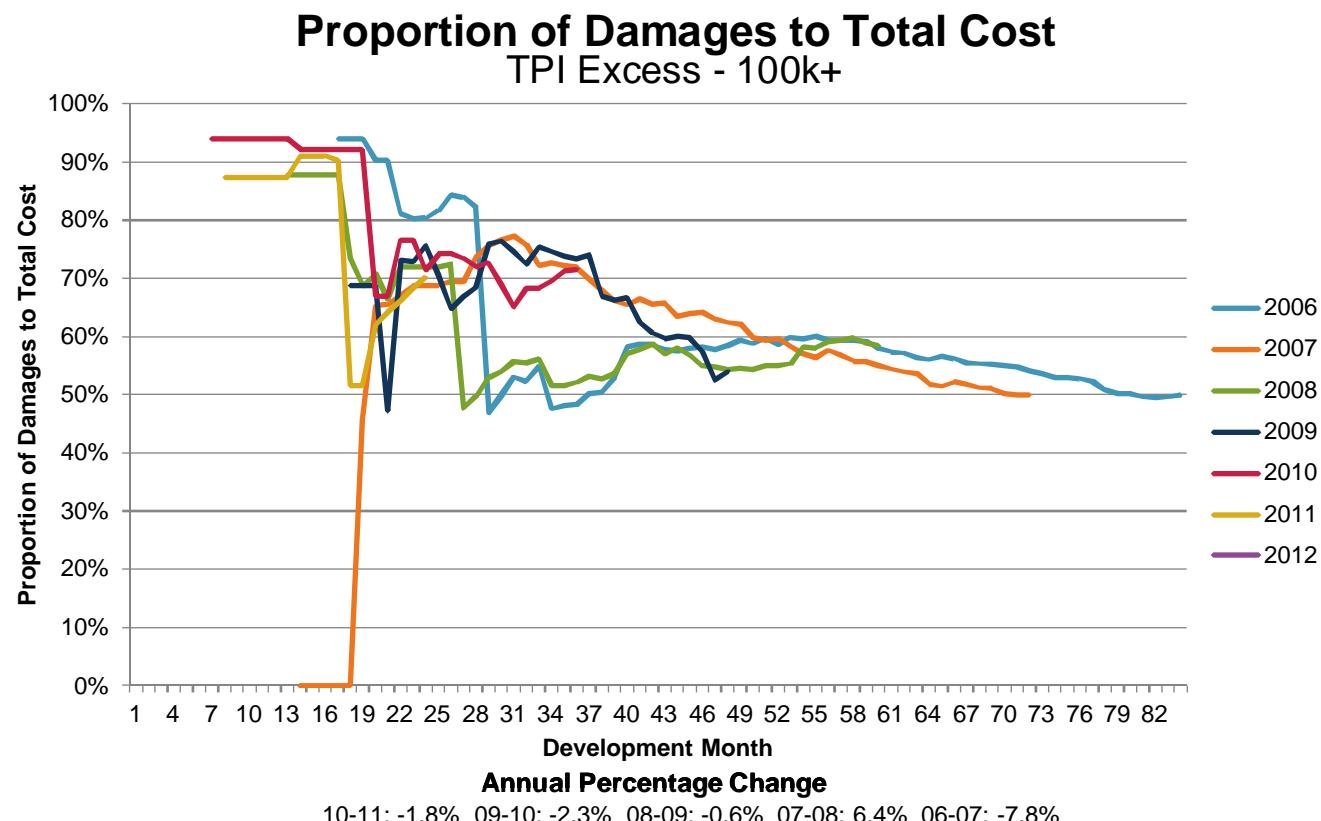
TPI Excess - 100k+



TPI Excess - 100k+

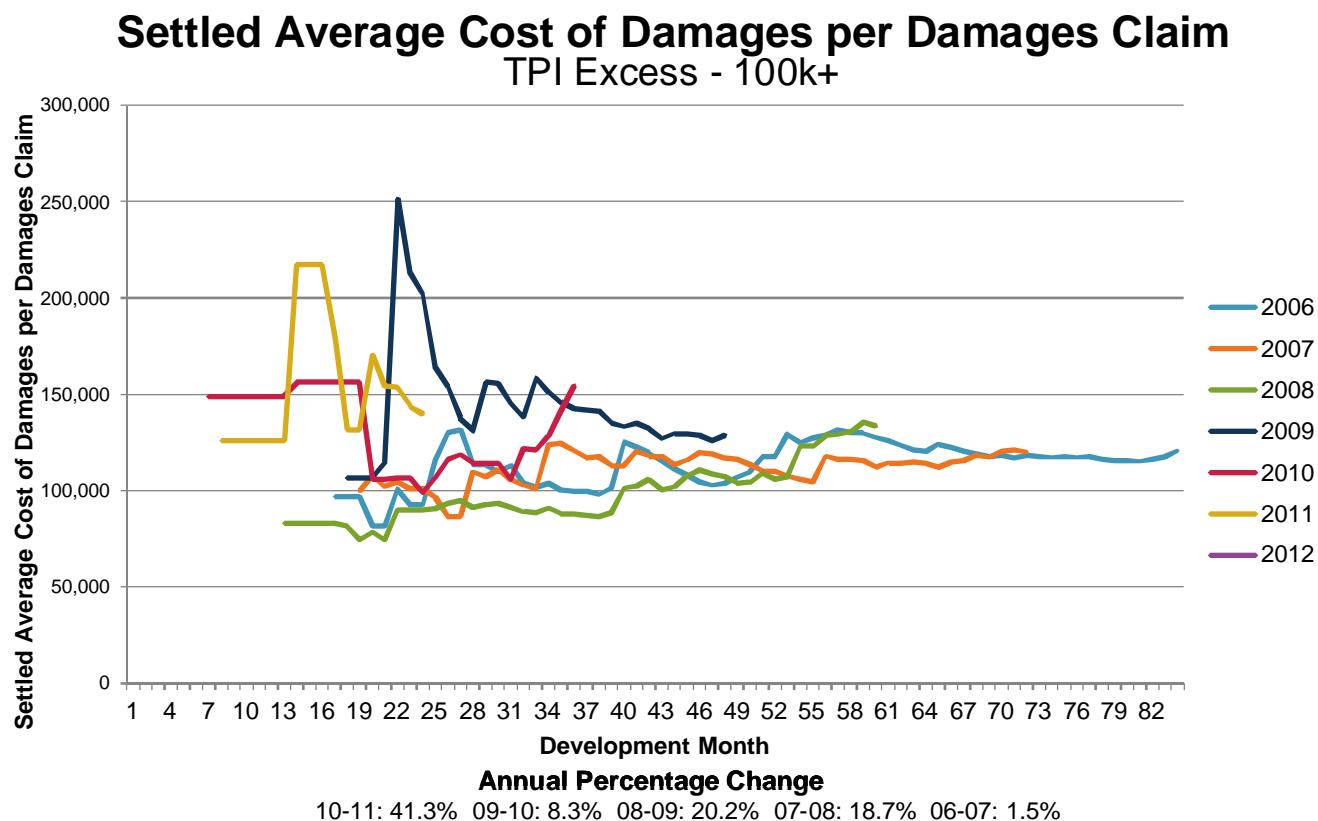


TPI Excess - 100k+

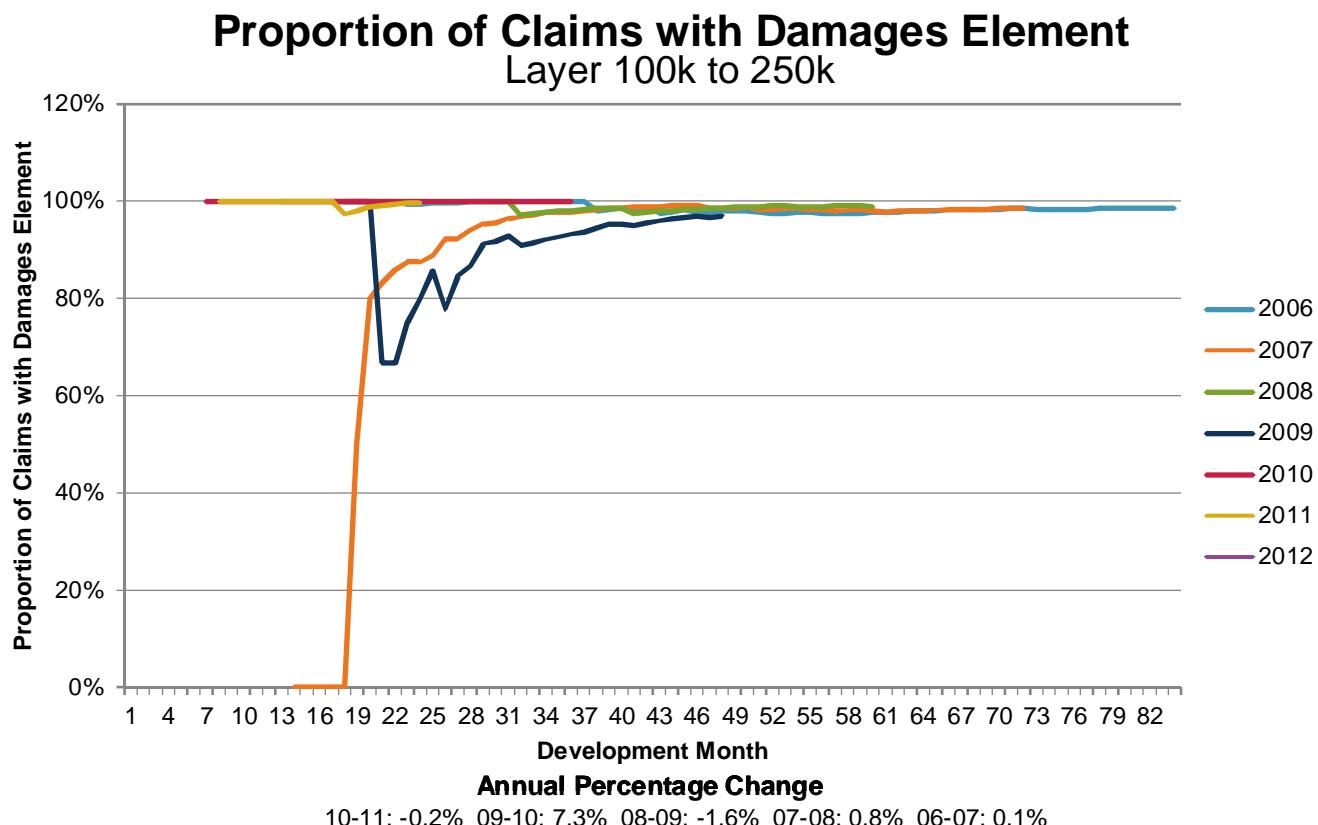


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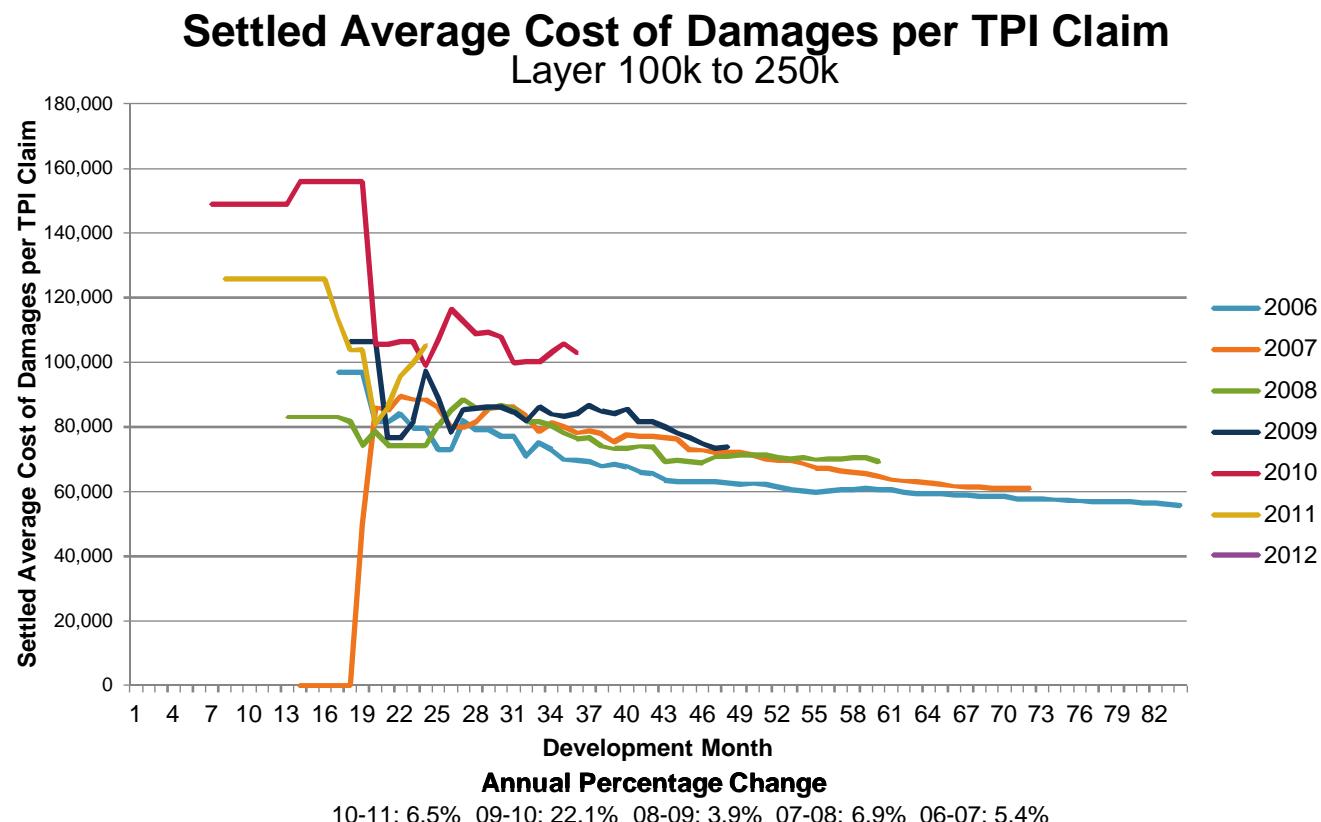
TPI Excess - 100k+



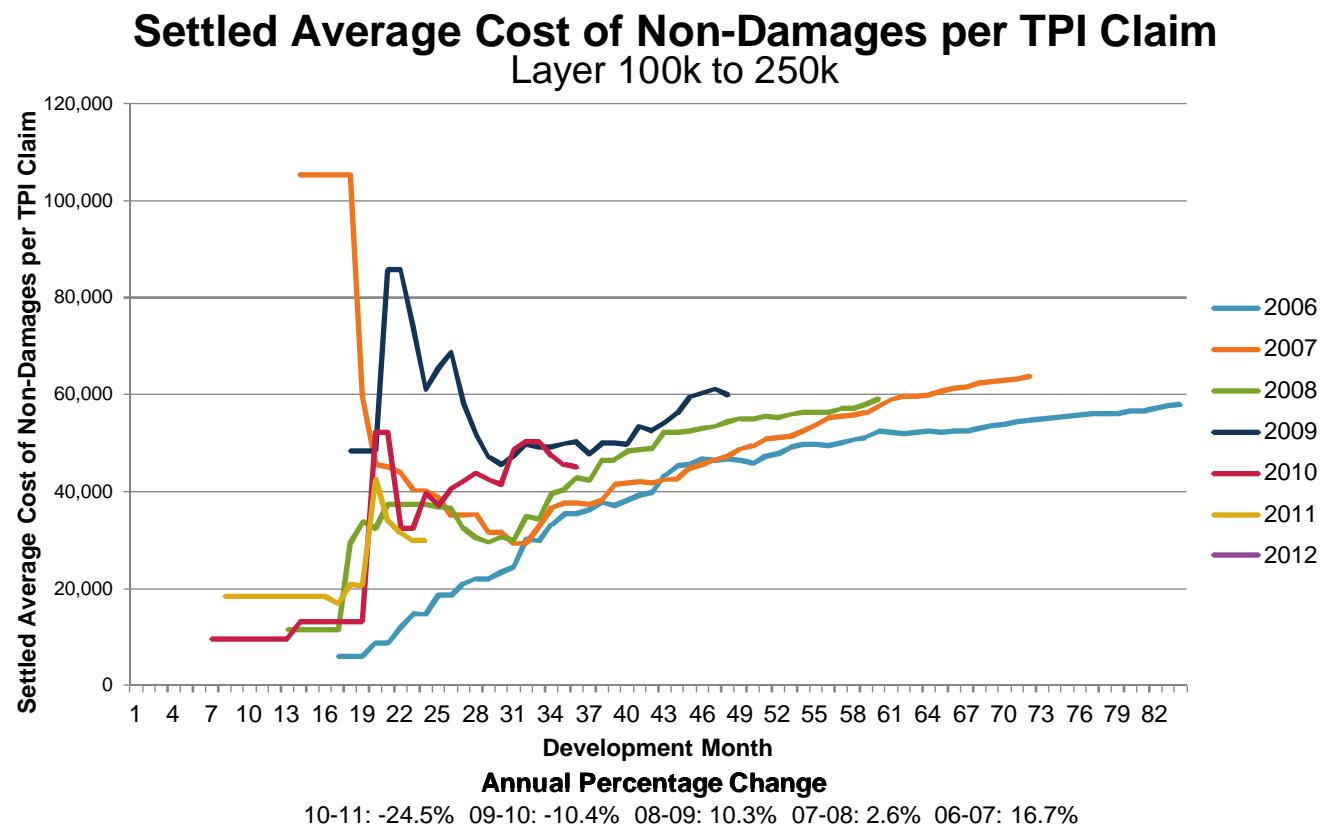
TPI - 100k to 250k



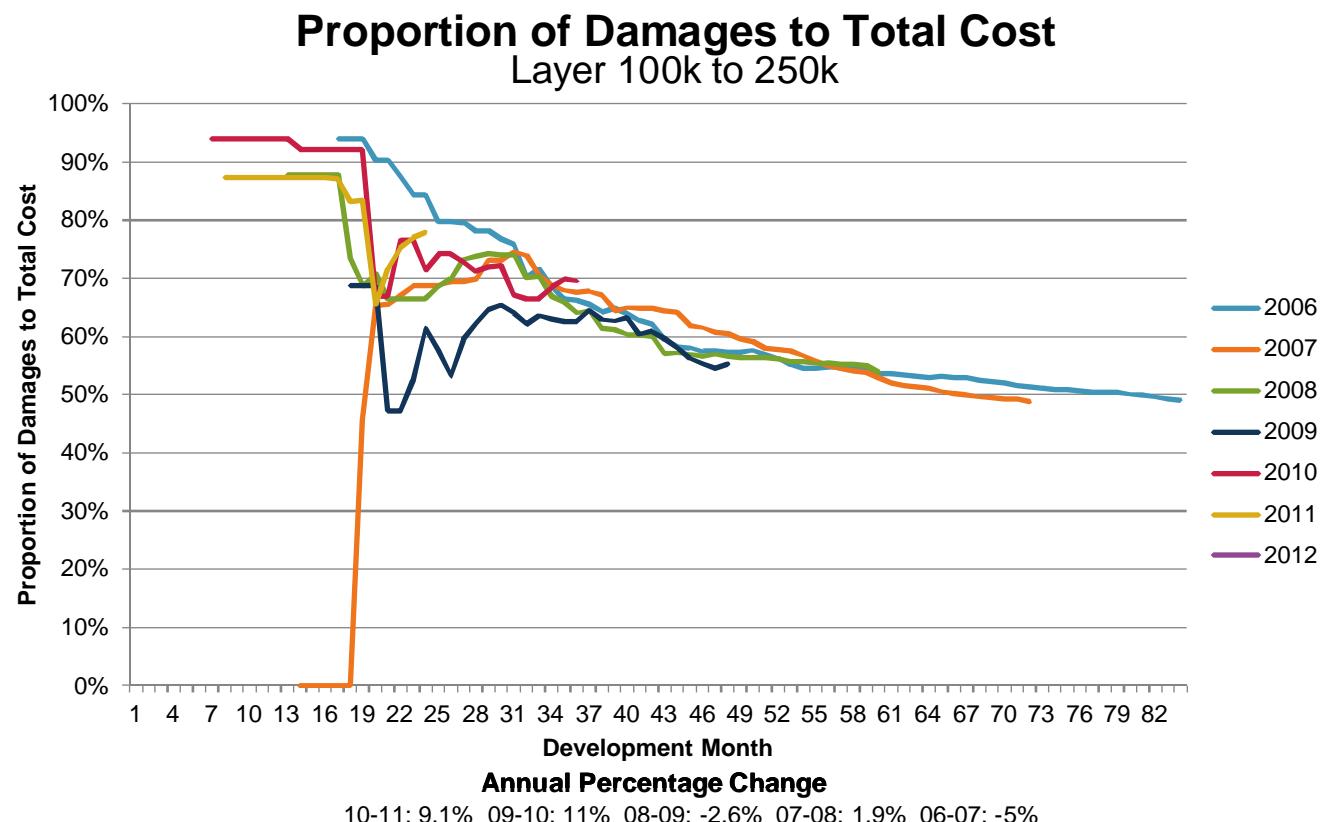
TPI - 100k to 250k



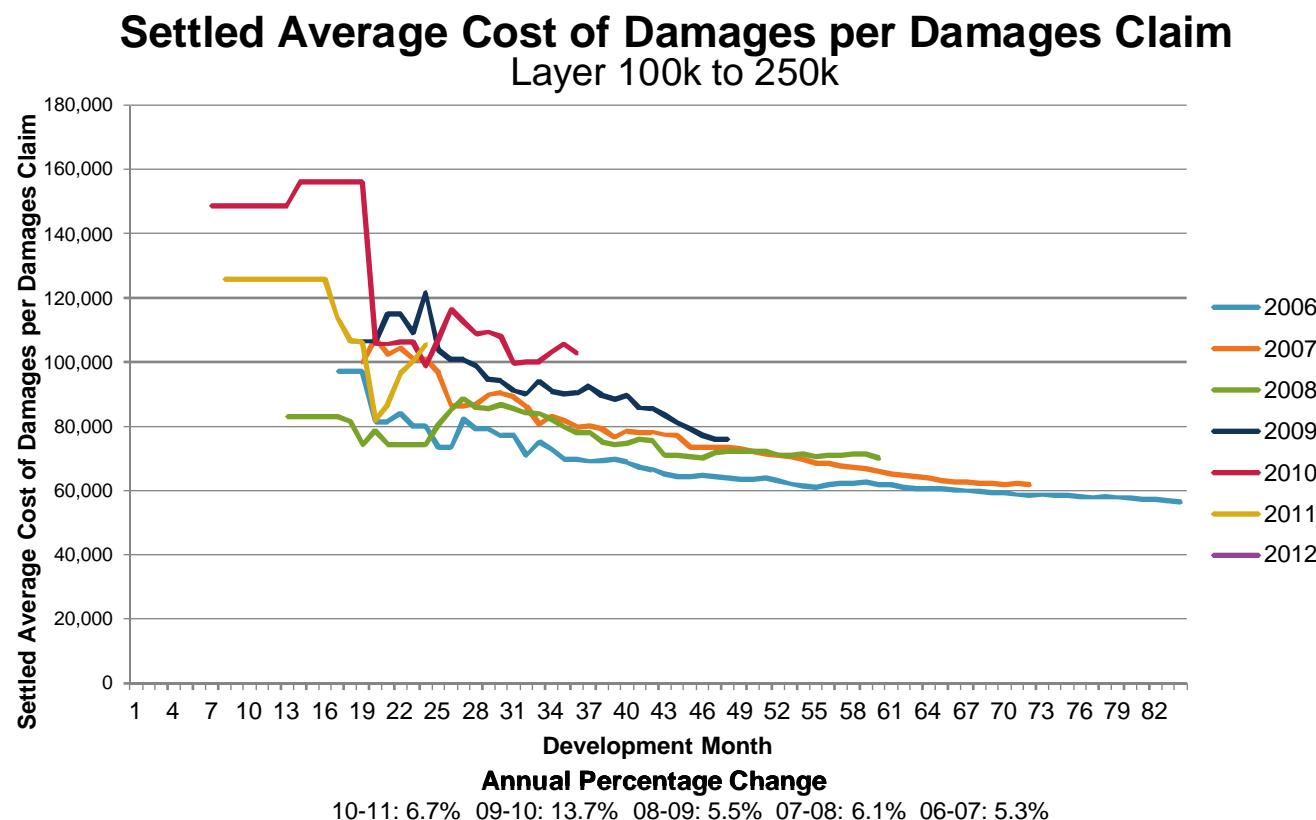
TPI - 100k to 250k



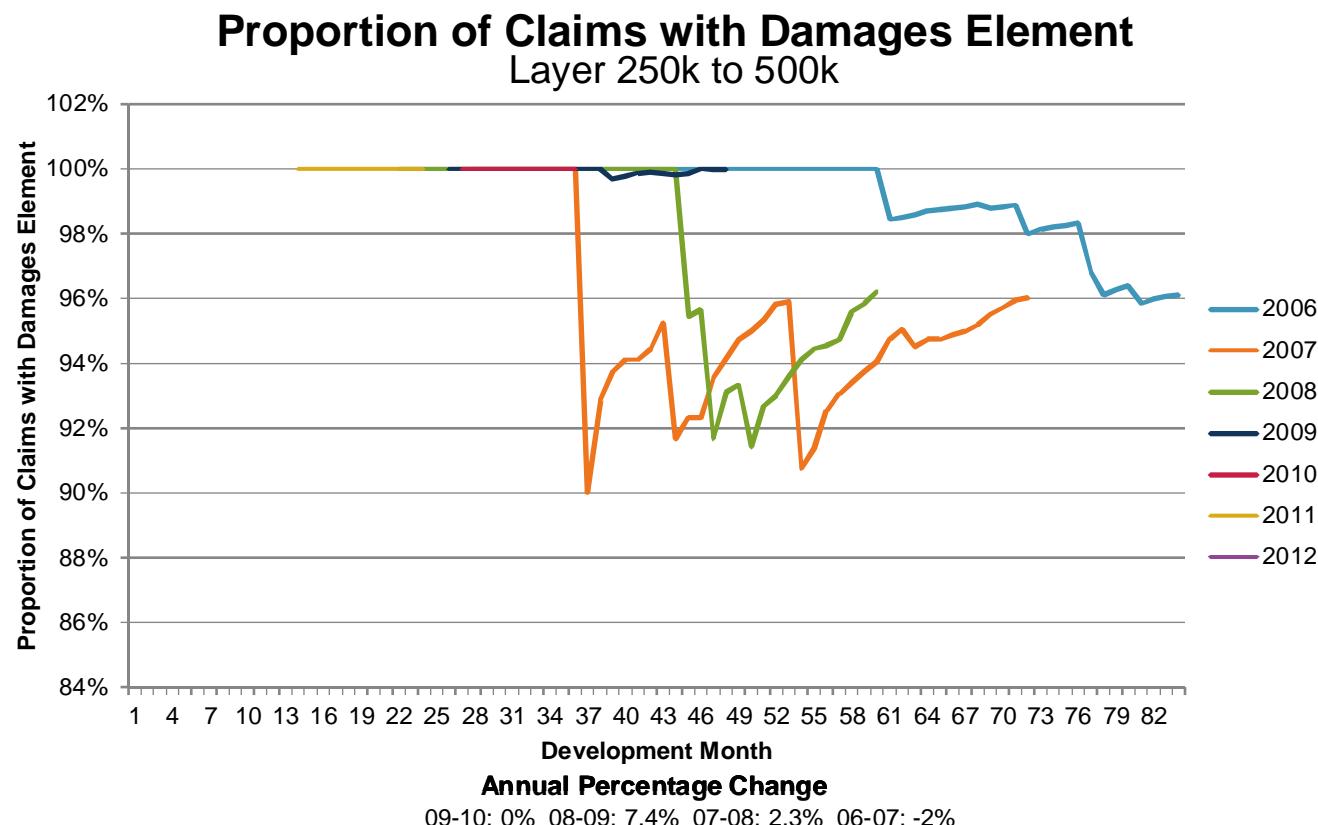
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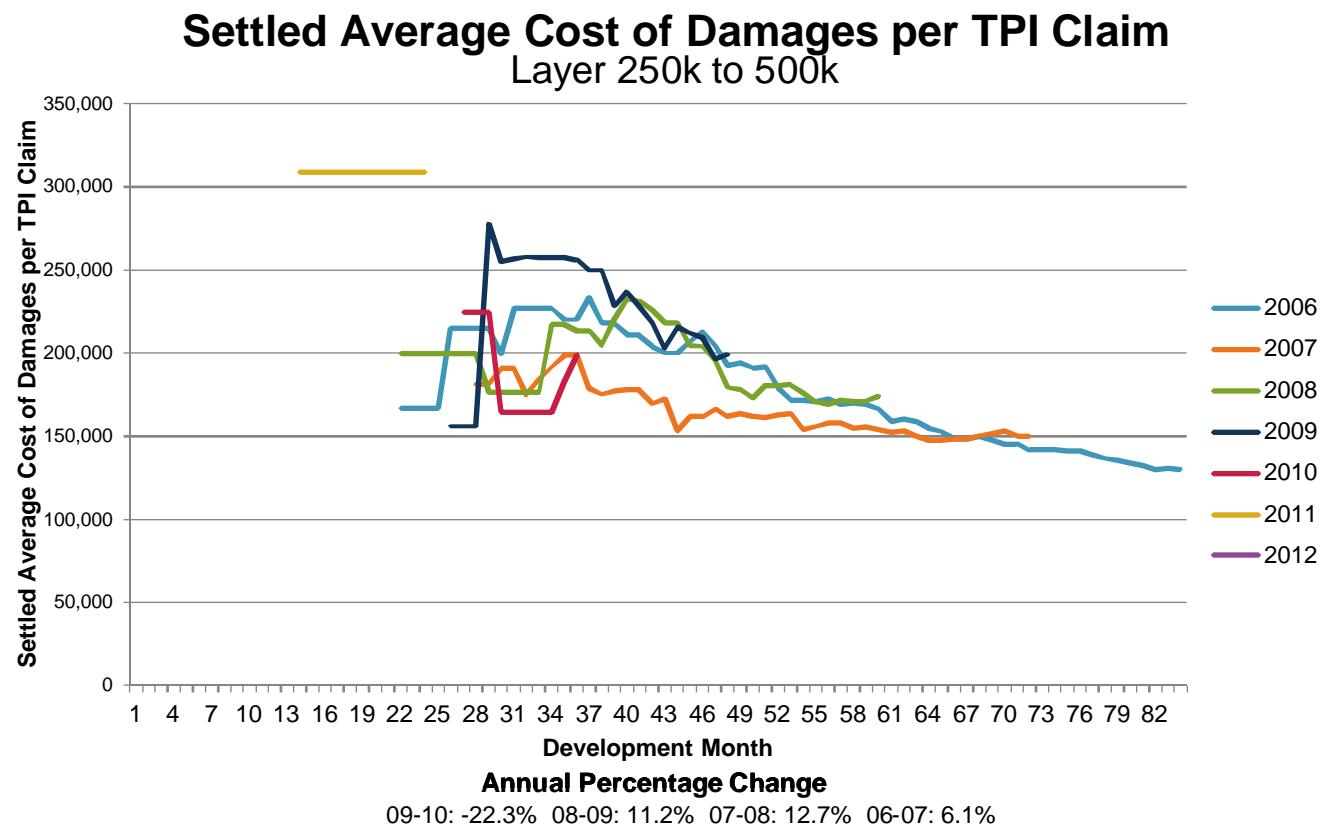
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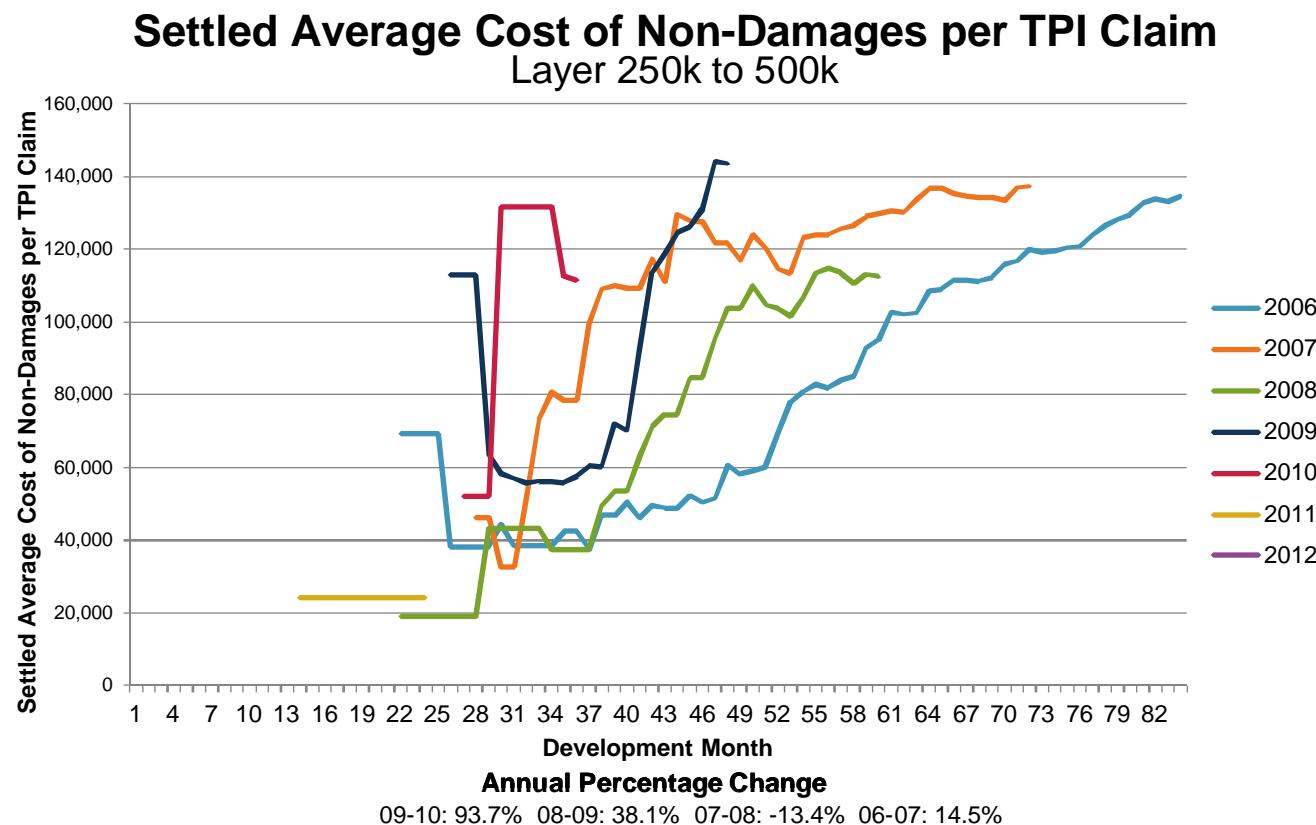
TPI - 250k to 500k



TPI - 250k to 500k

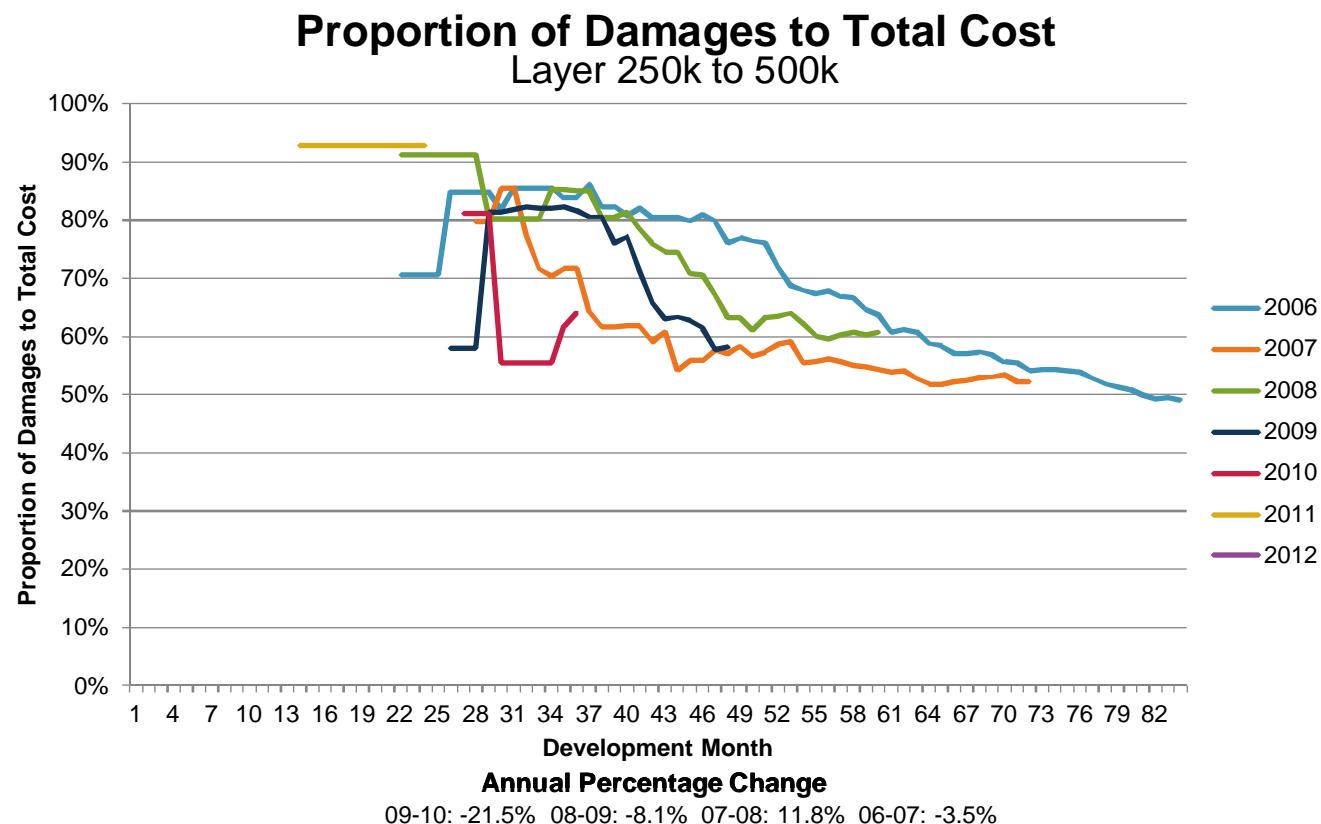


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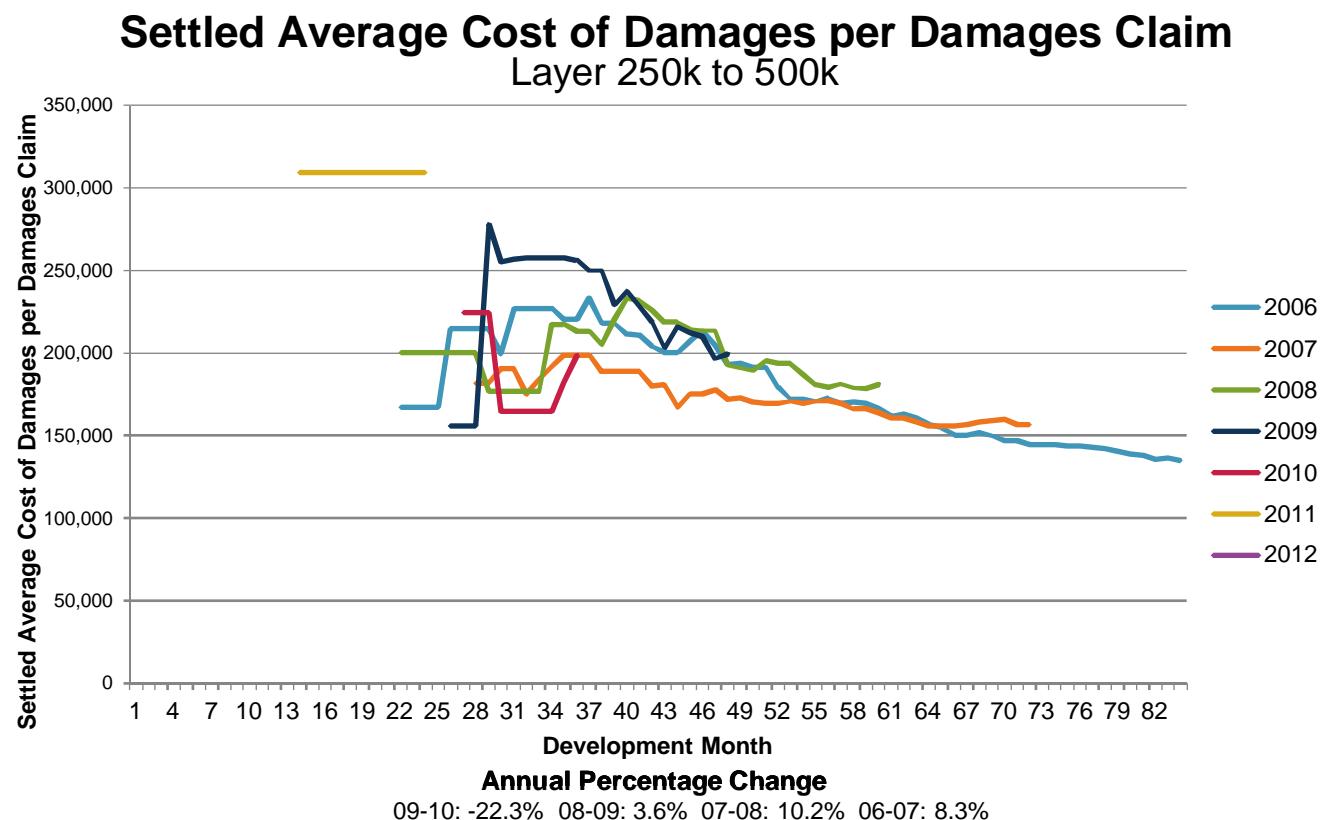
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TPI - 250k to 500k

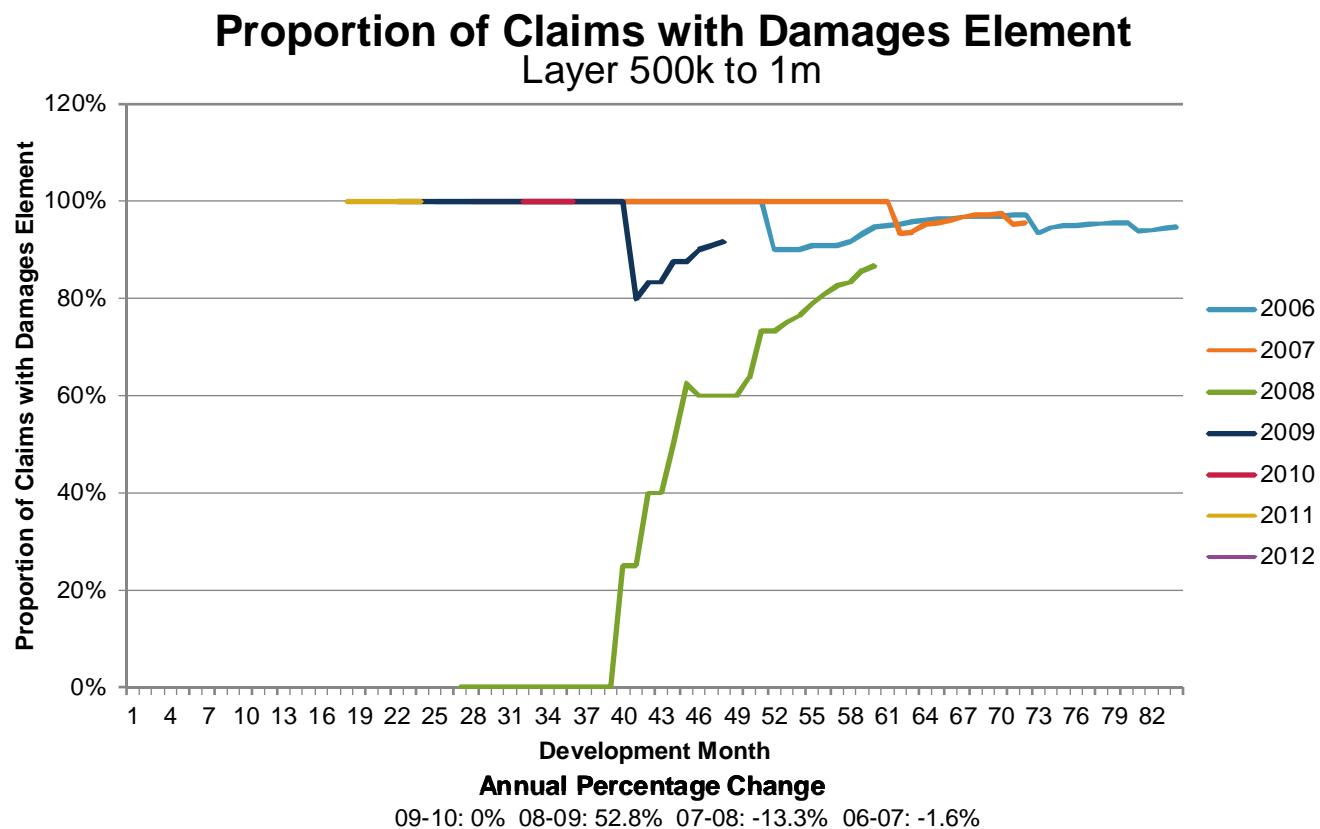


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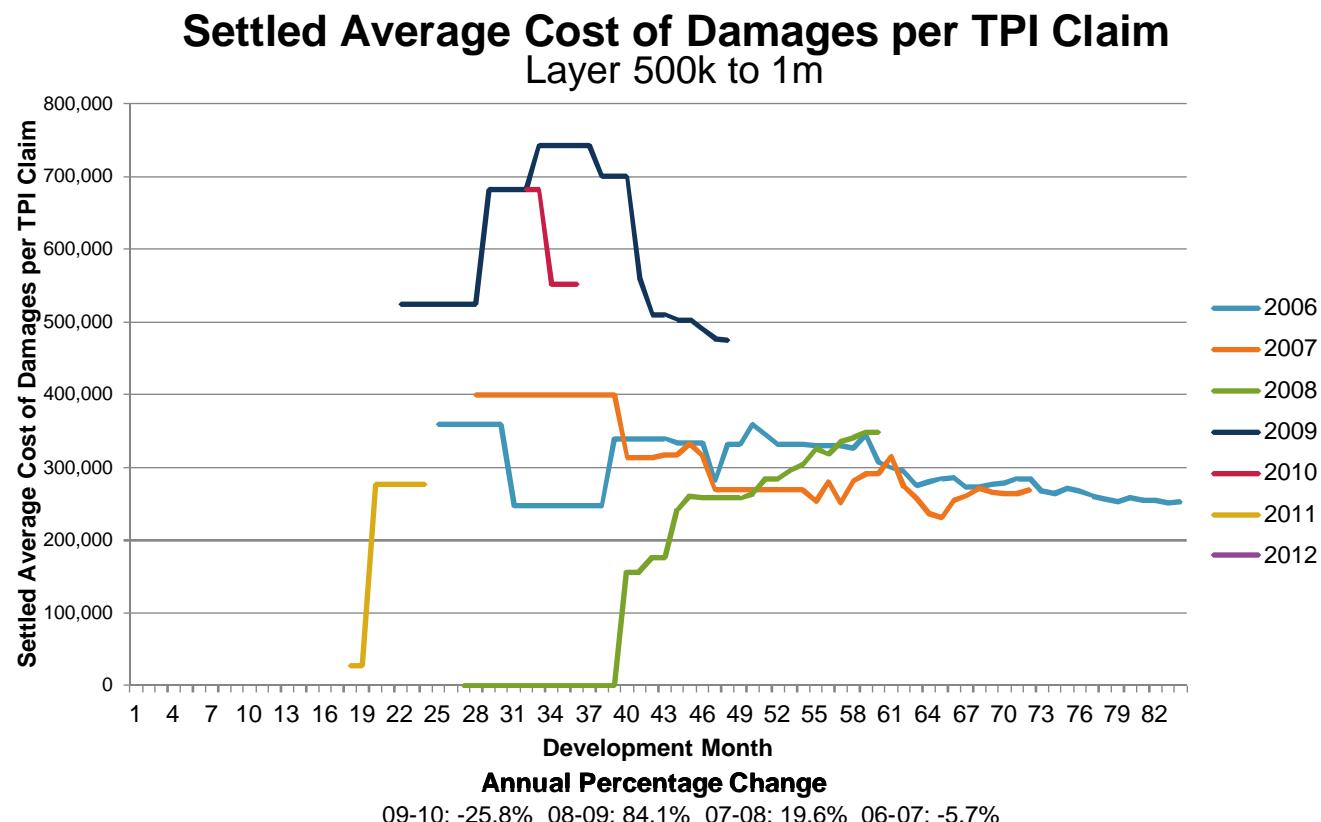
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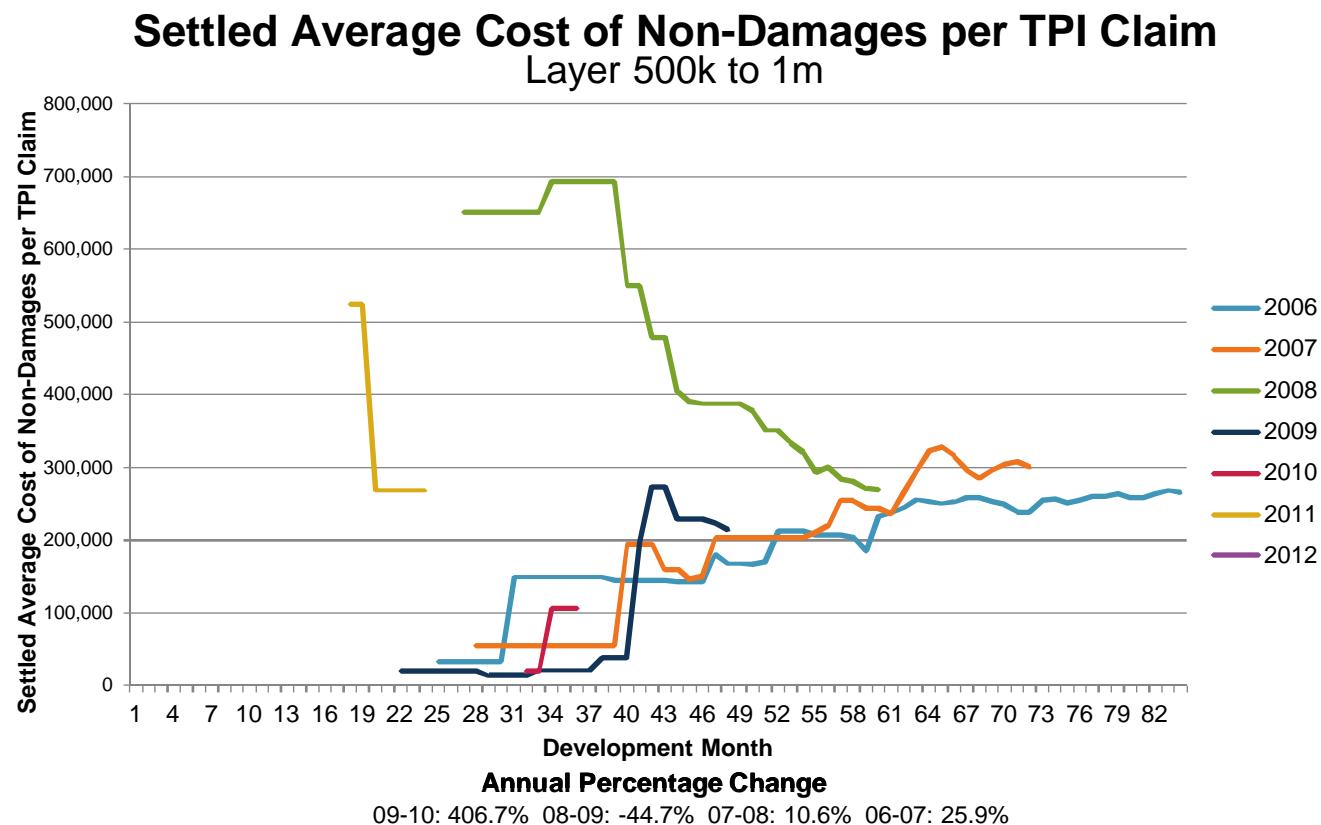
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TPI - 500k to 1m

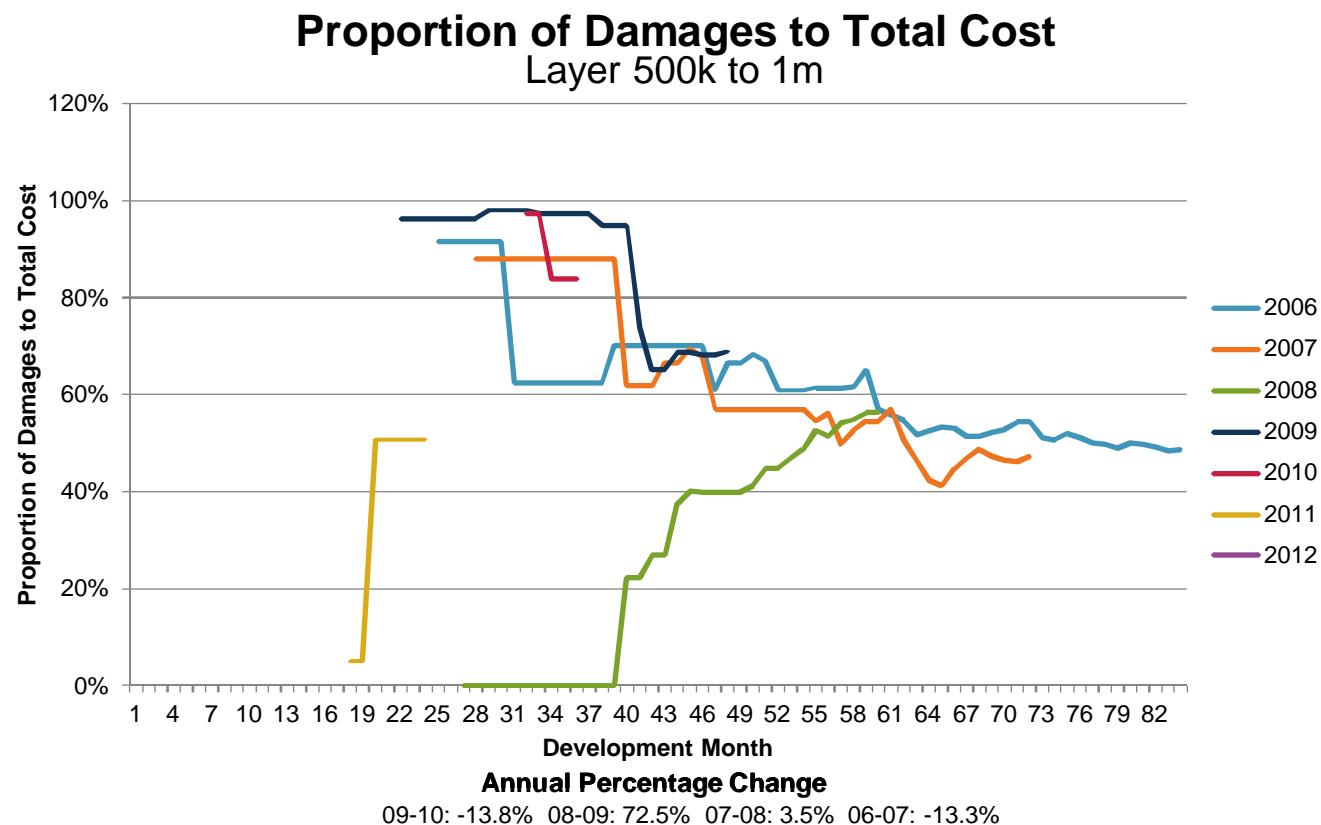


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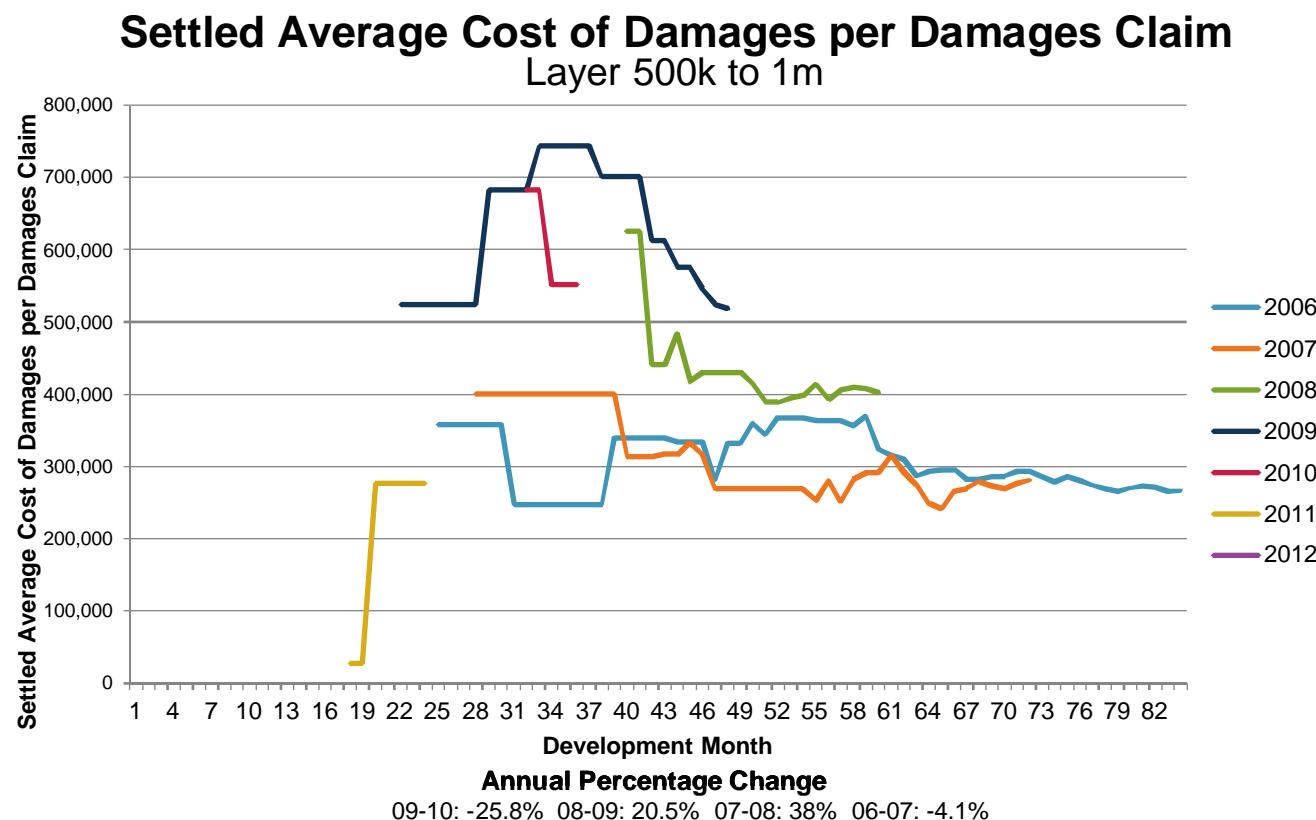


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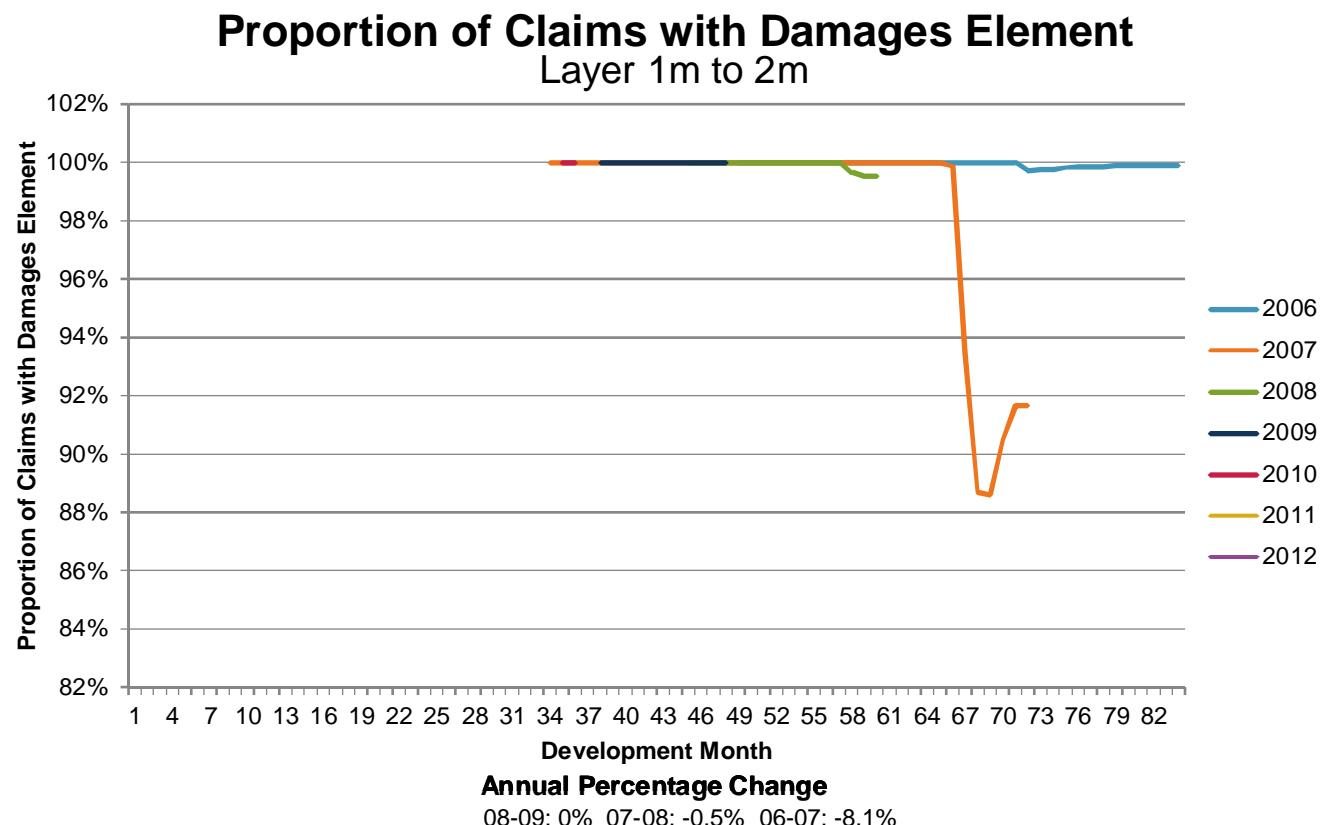
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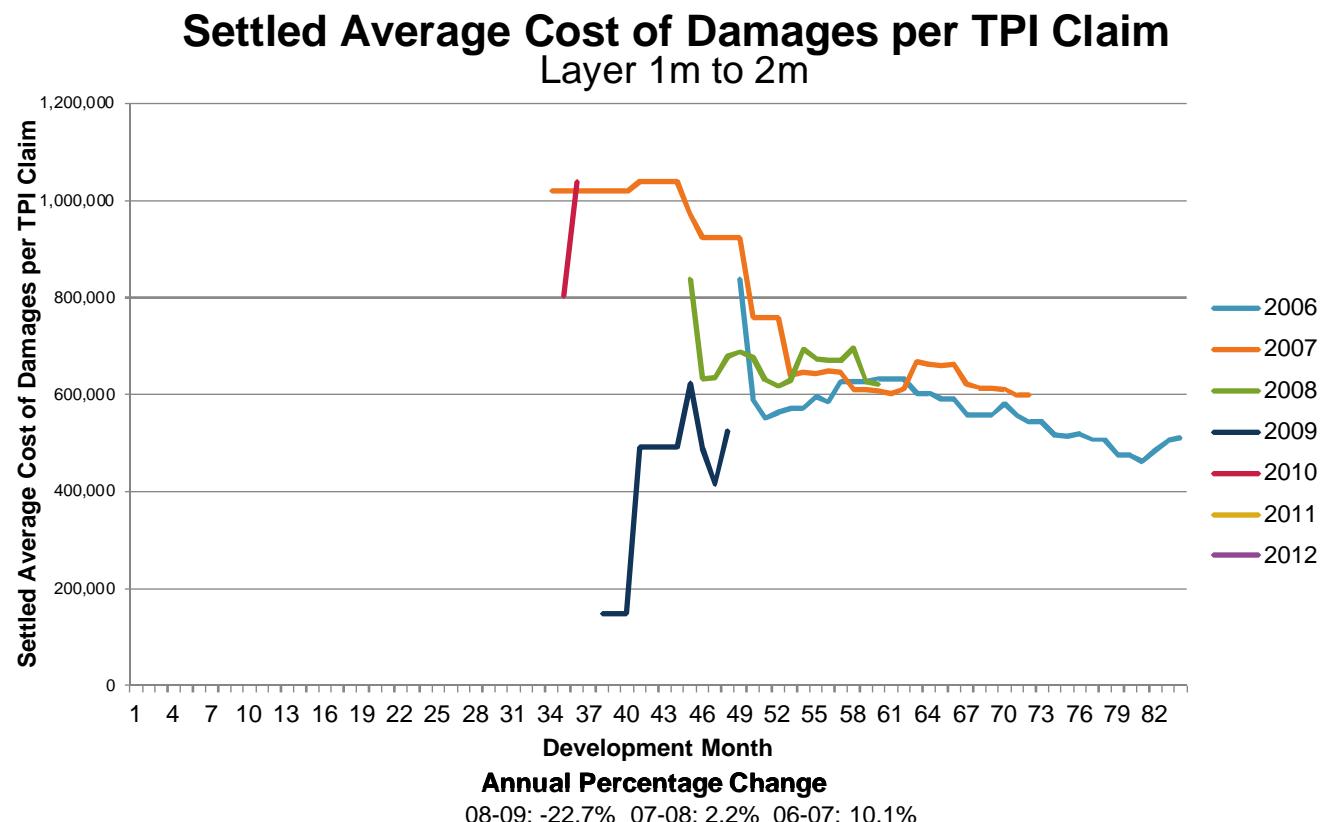
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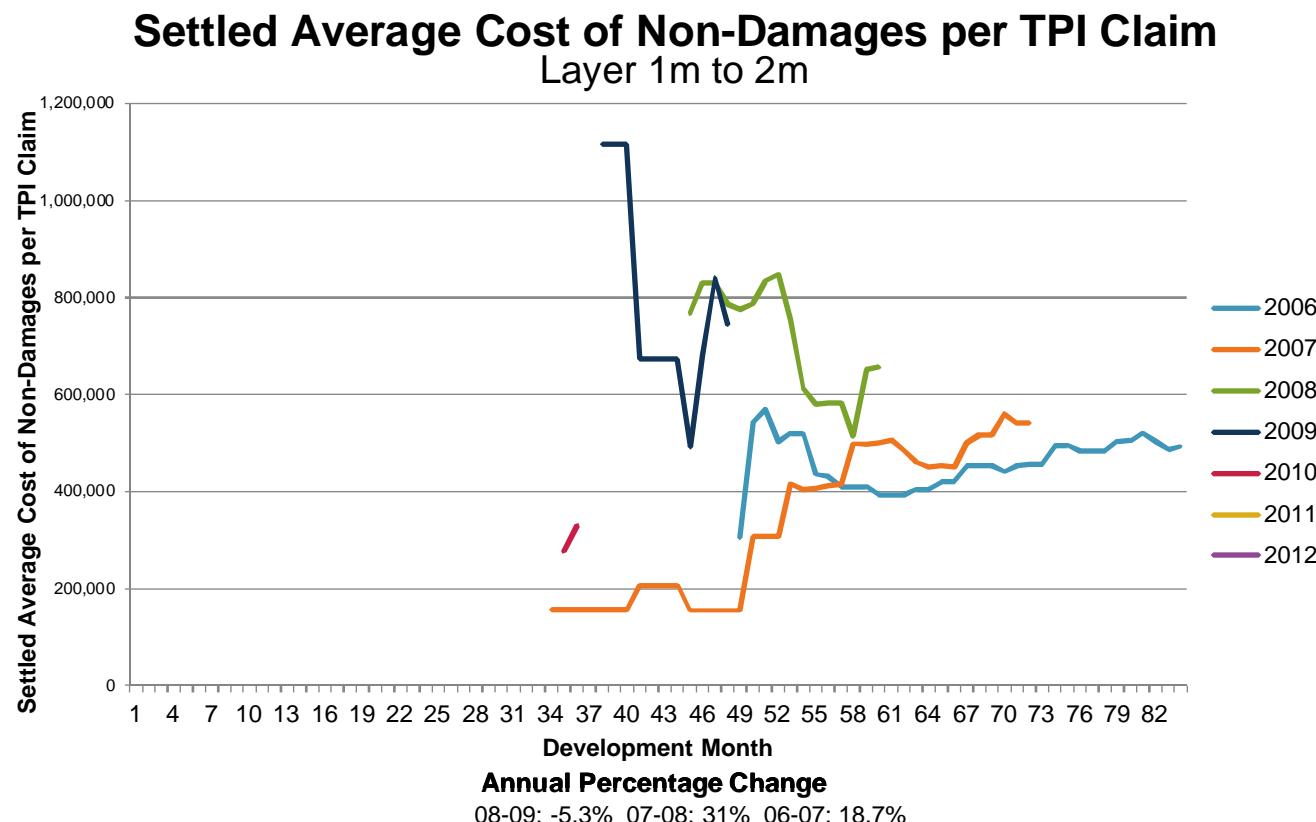
TPI - 1m to 2m



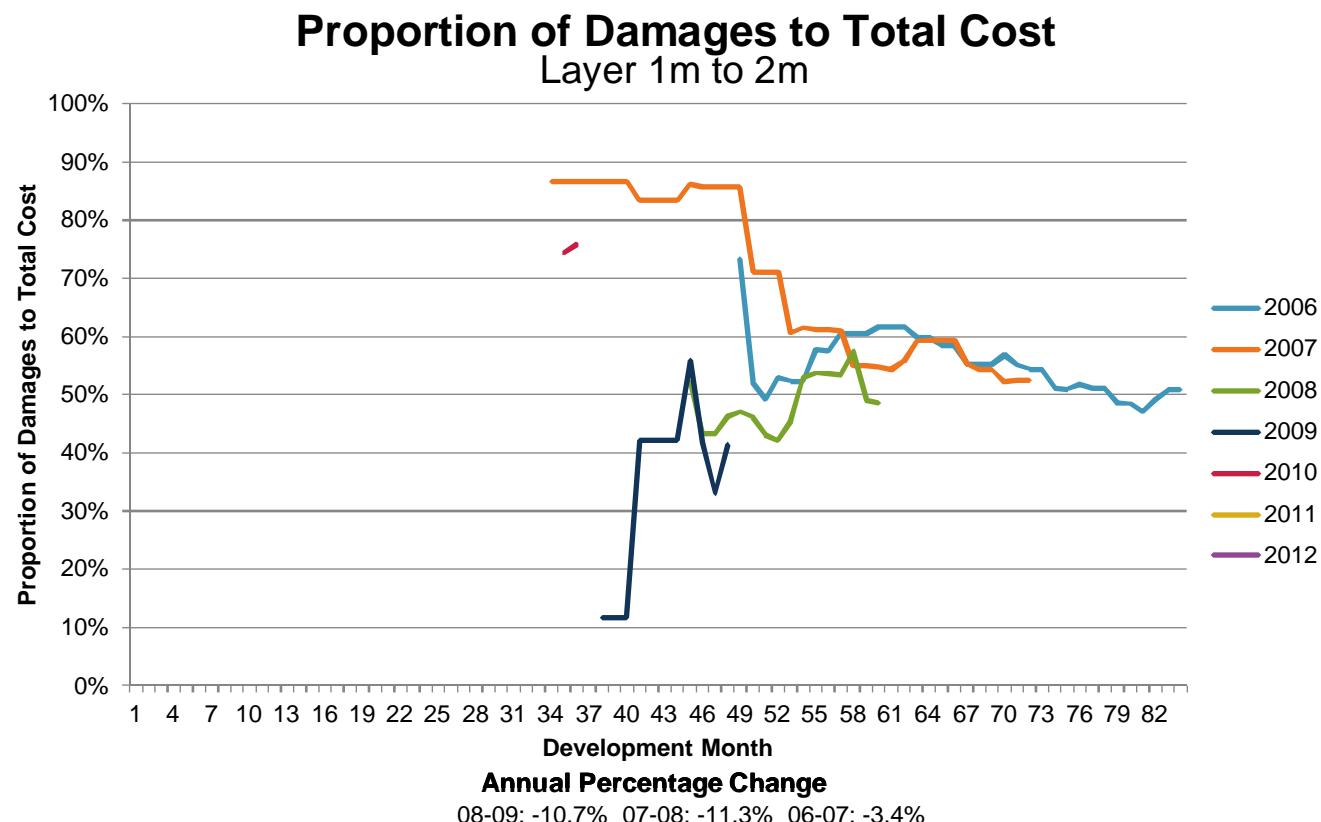
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TPI - 1m to 2m

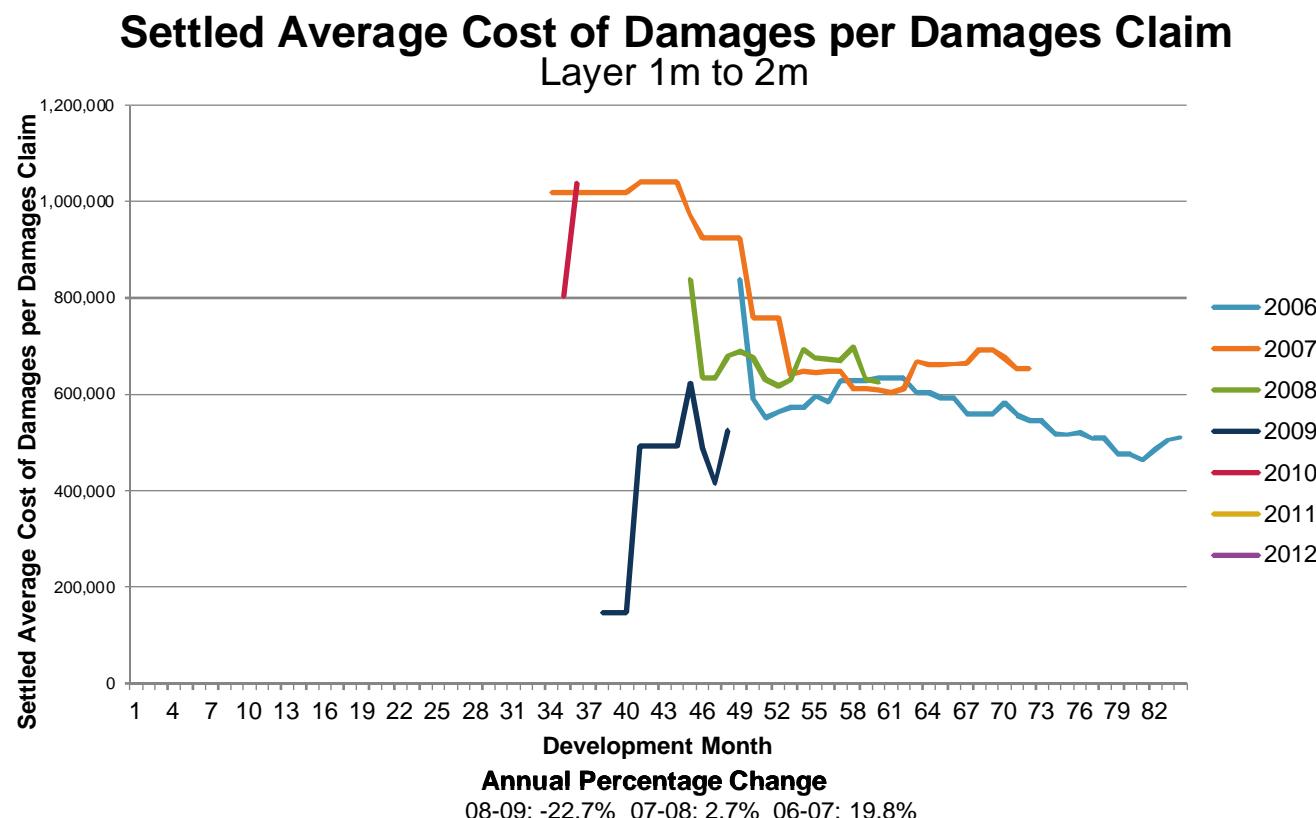


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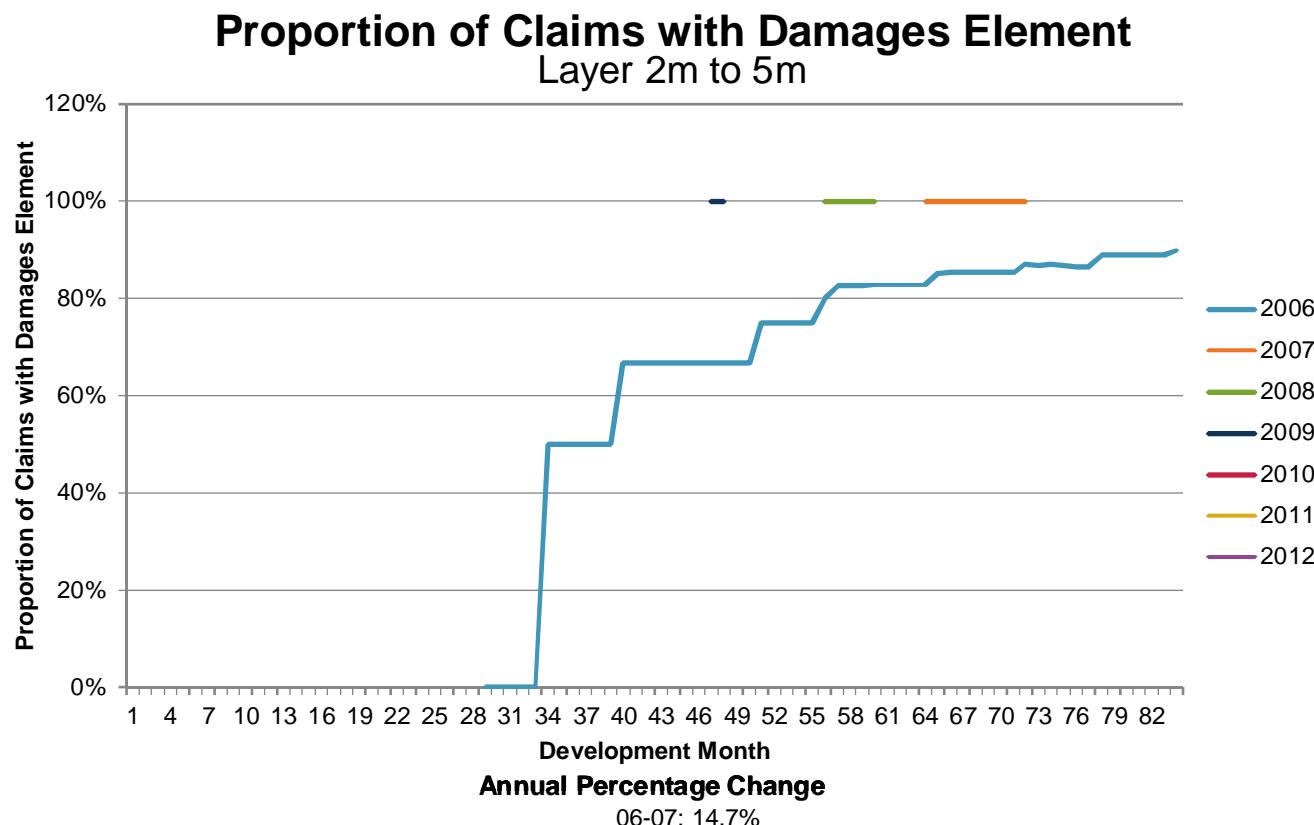


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TPI - 1m to 2m

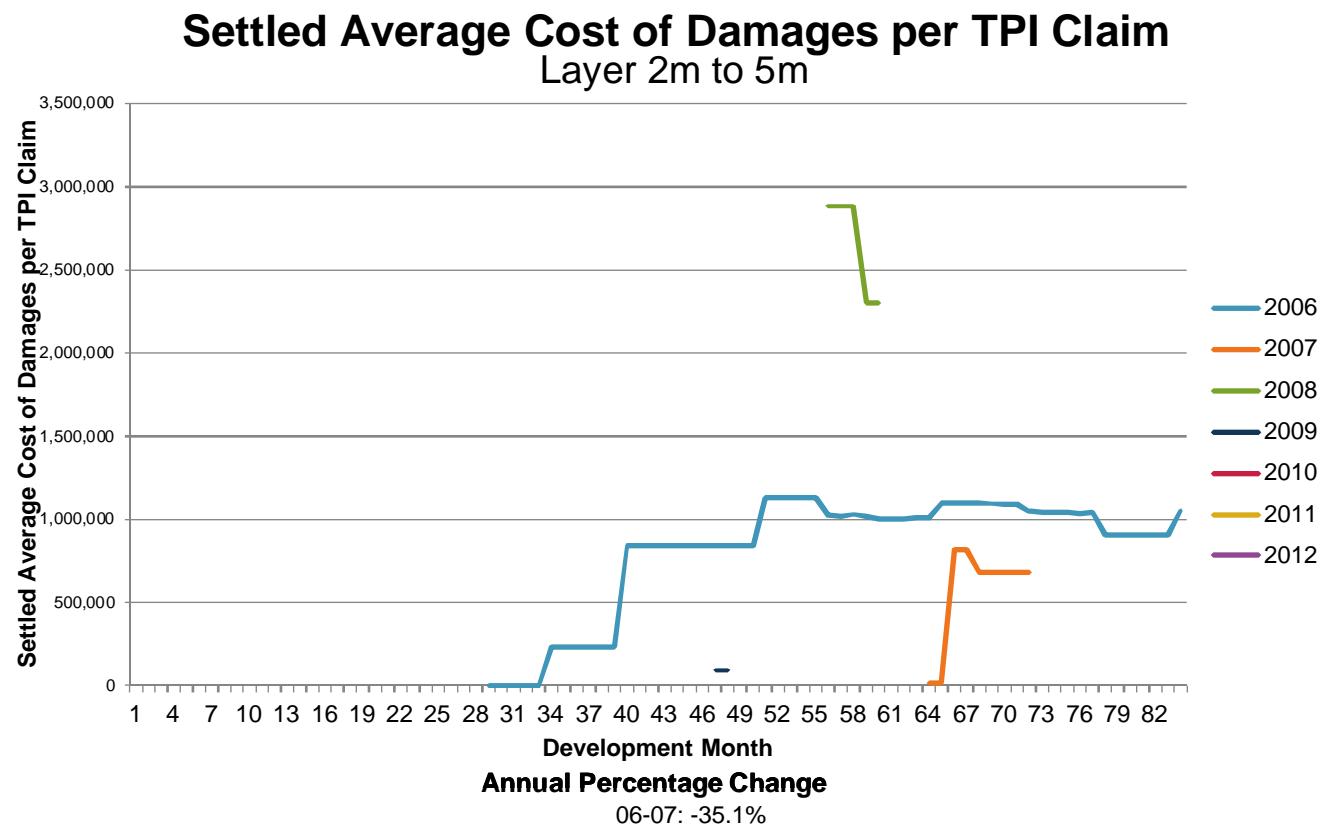


TPI - 2m to 5m

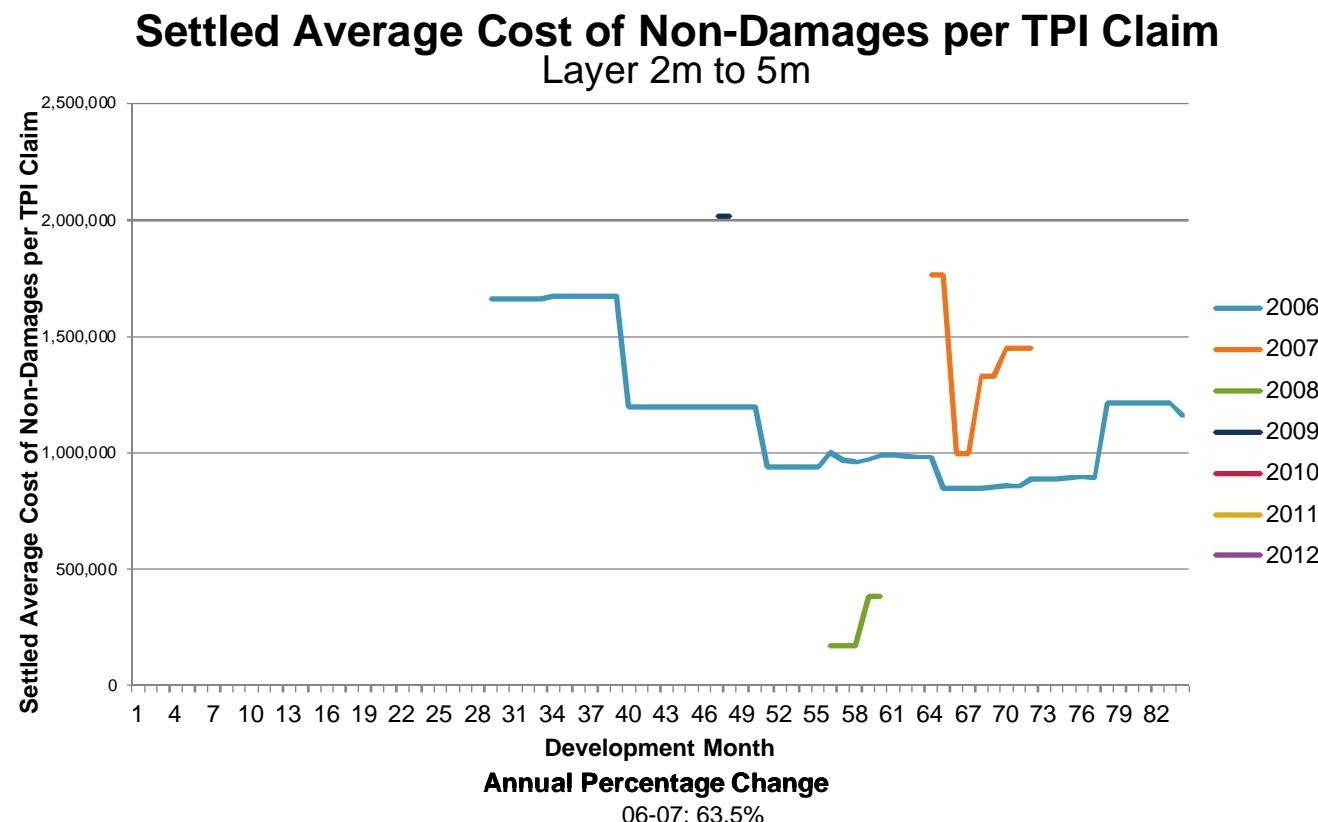


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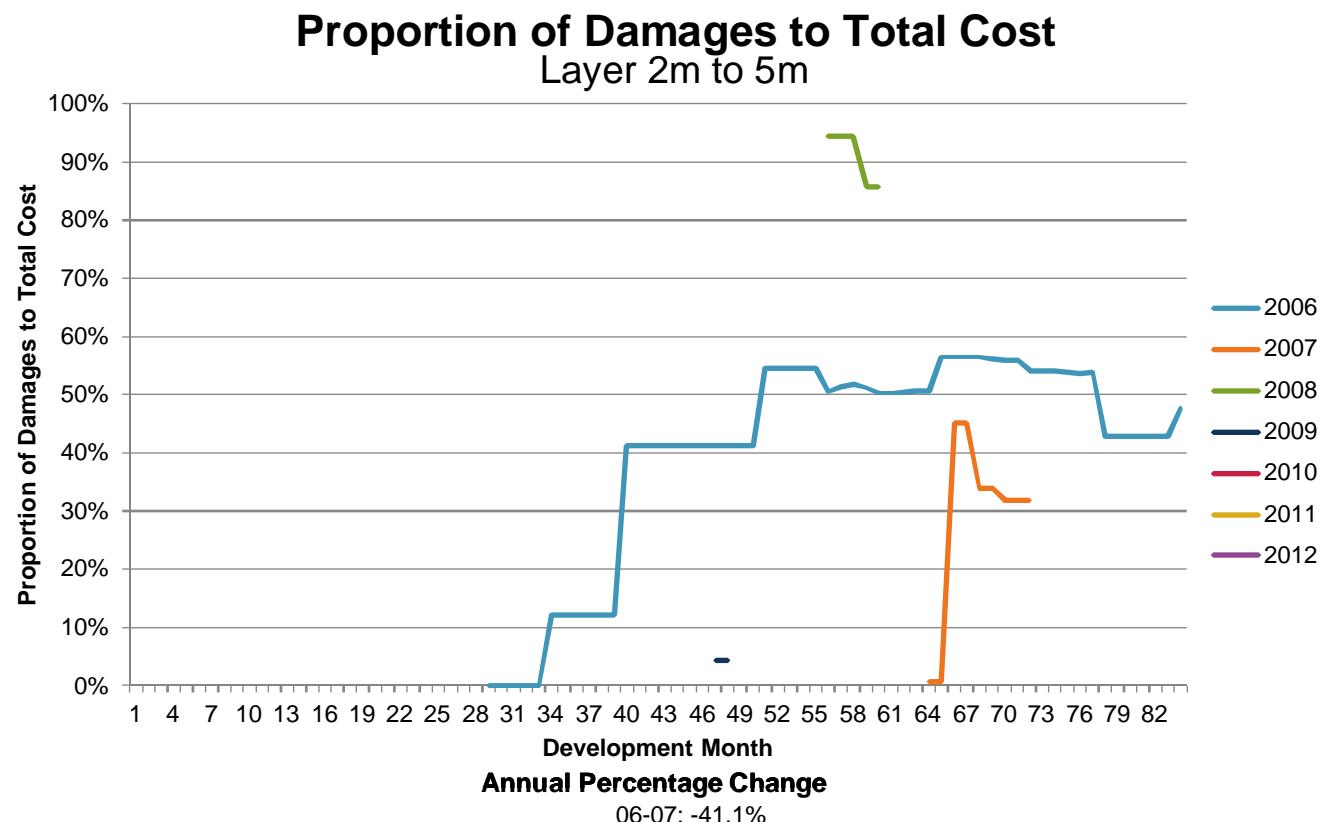
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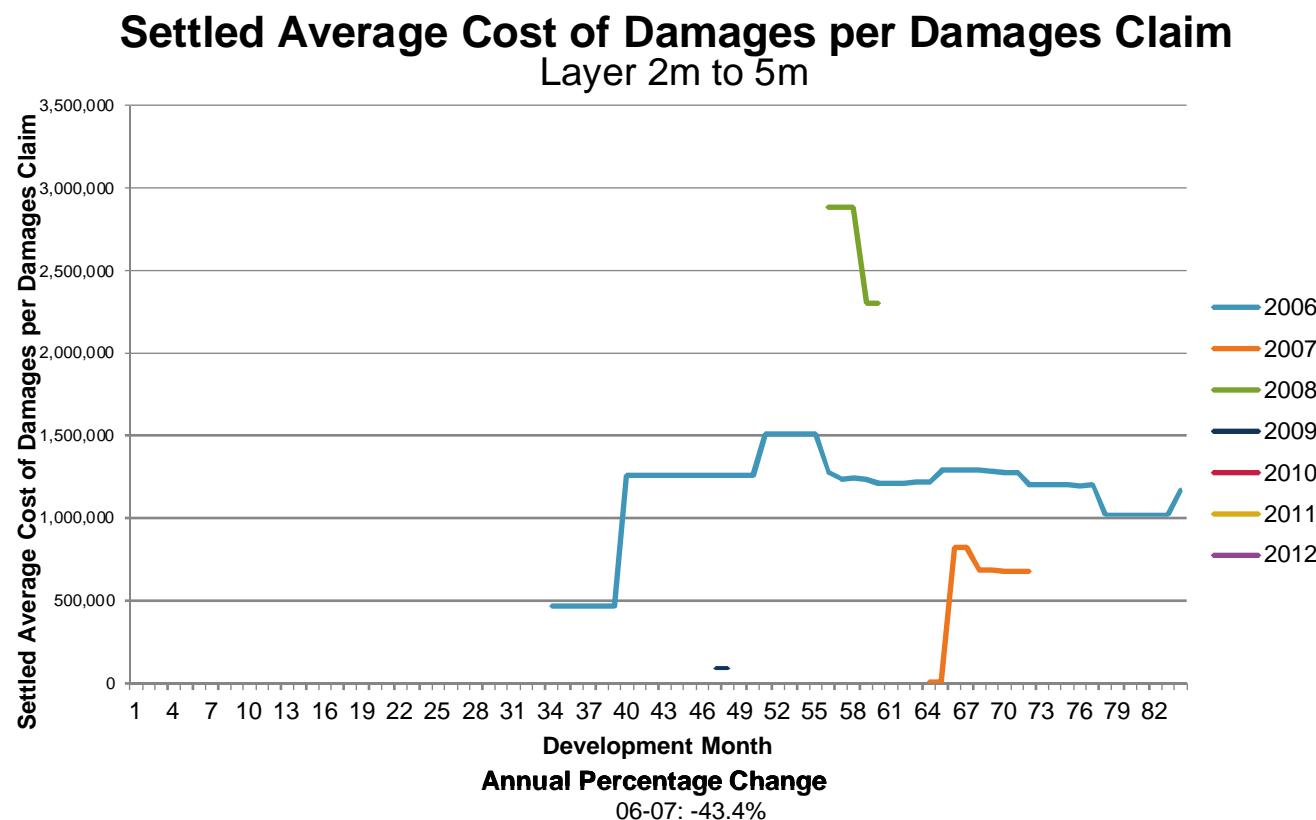
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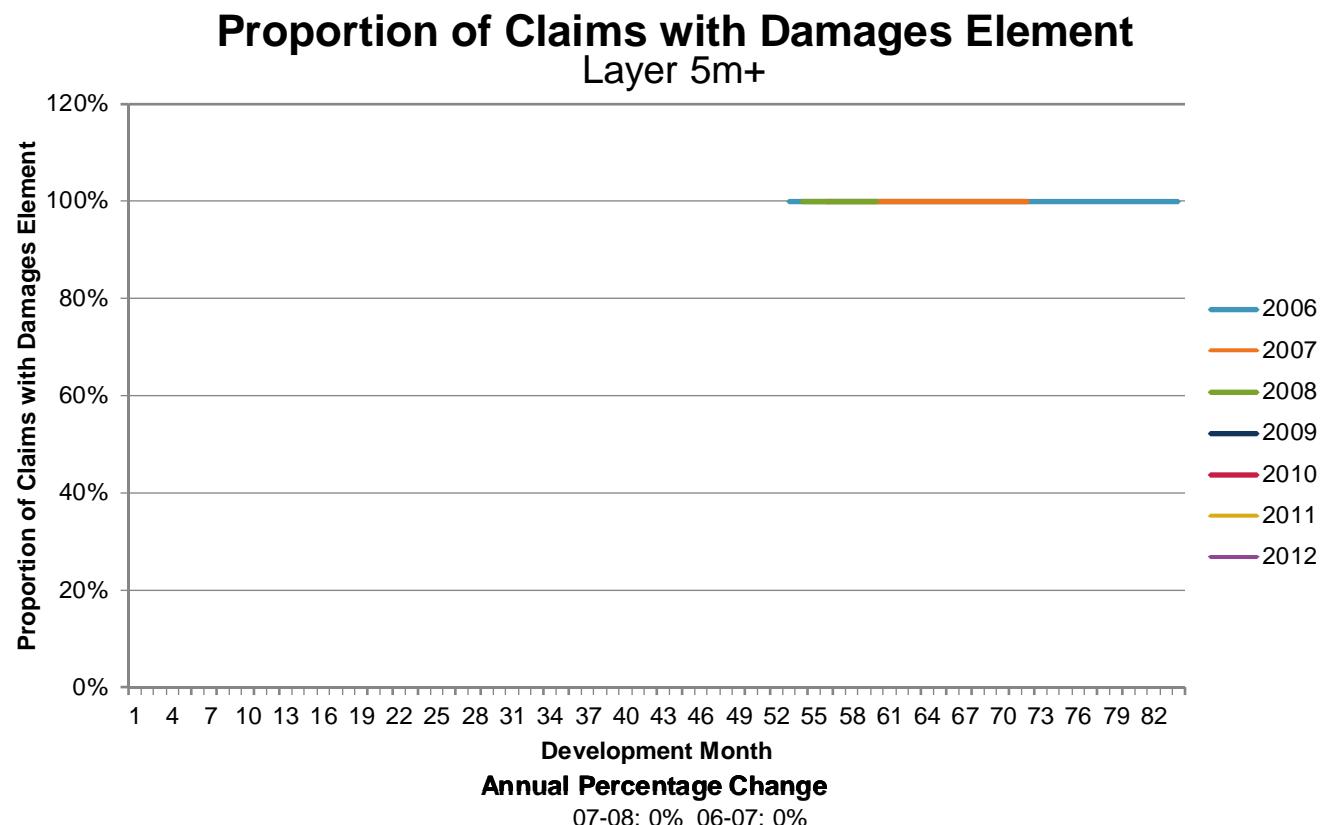
TPI - 2m to 5m



TPI - 2m to 5m

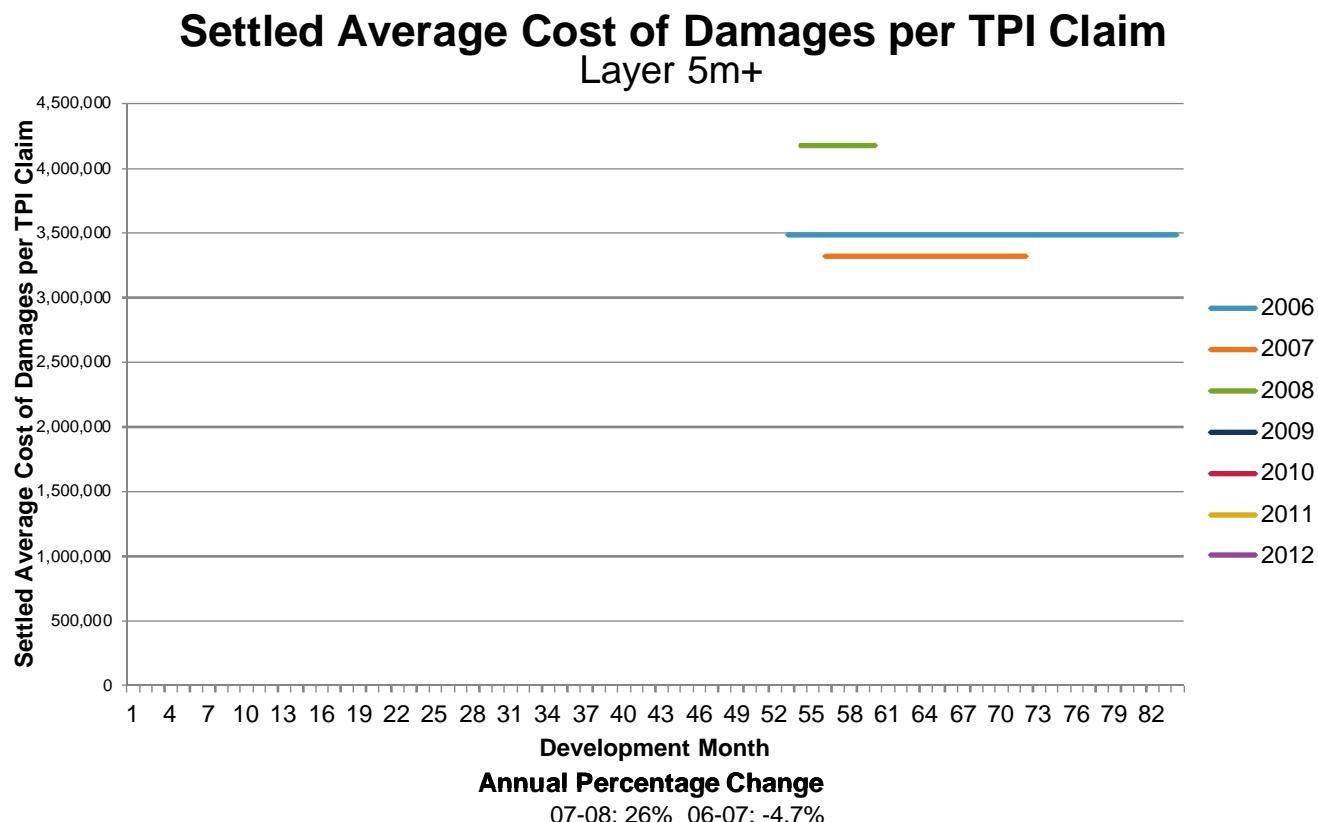


TPI - 5m+

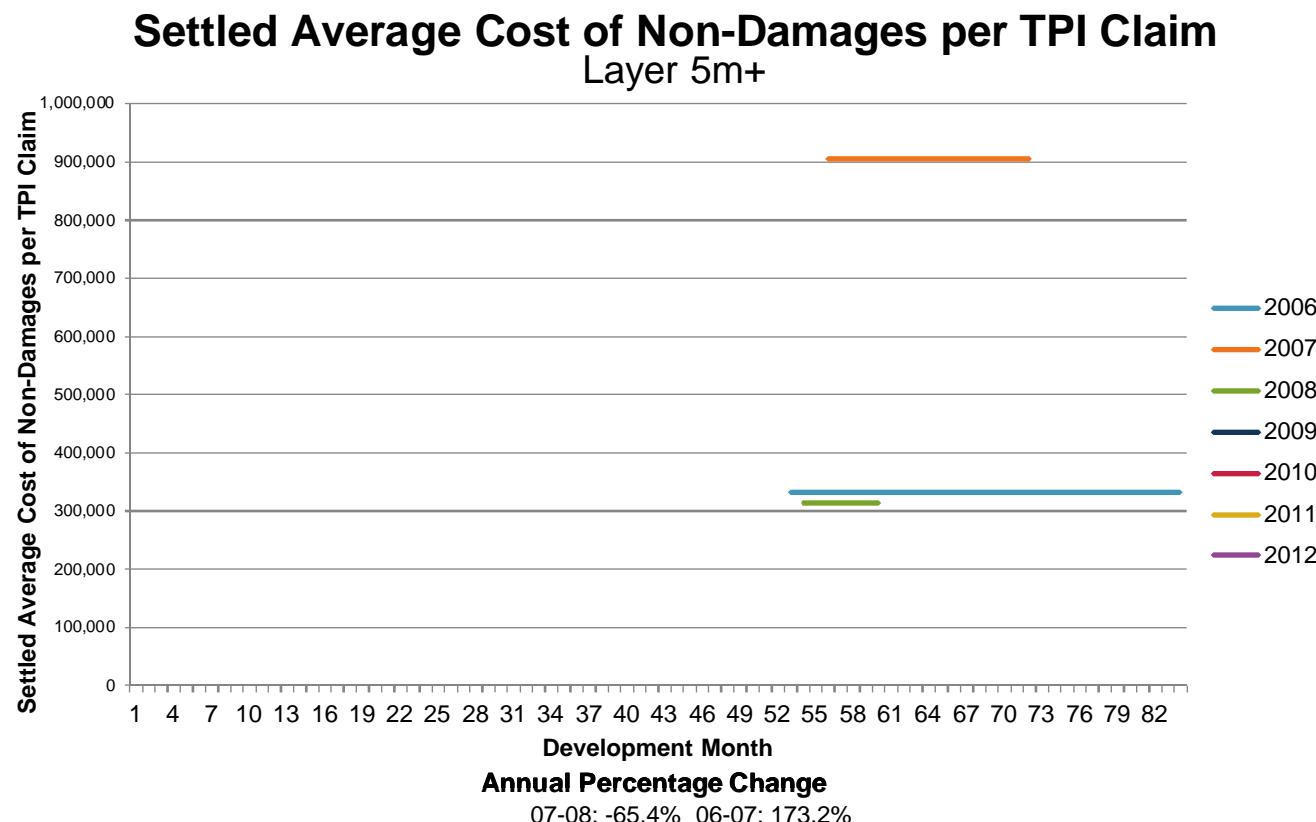


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TPI - 5m+

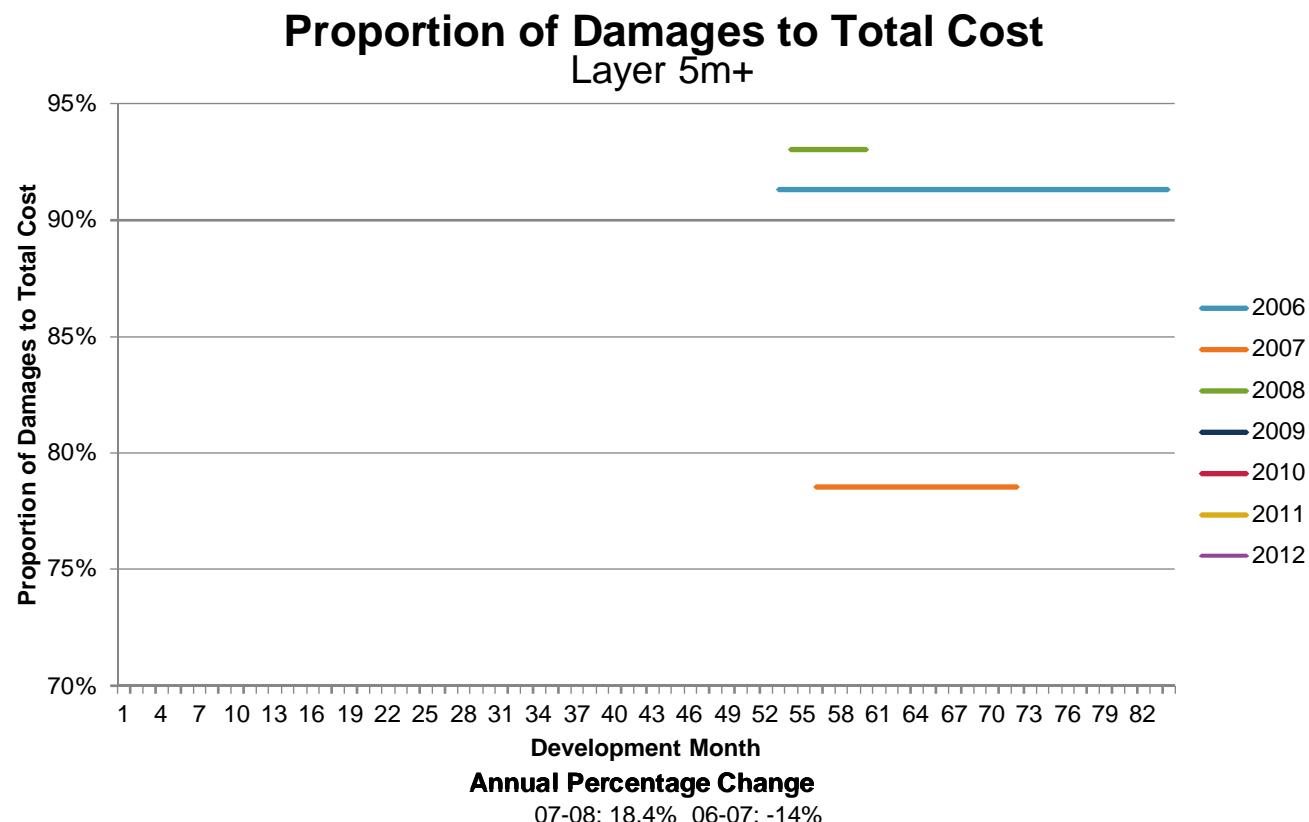


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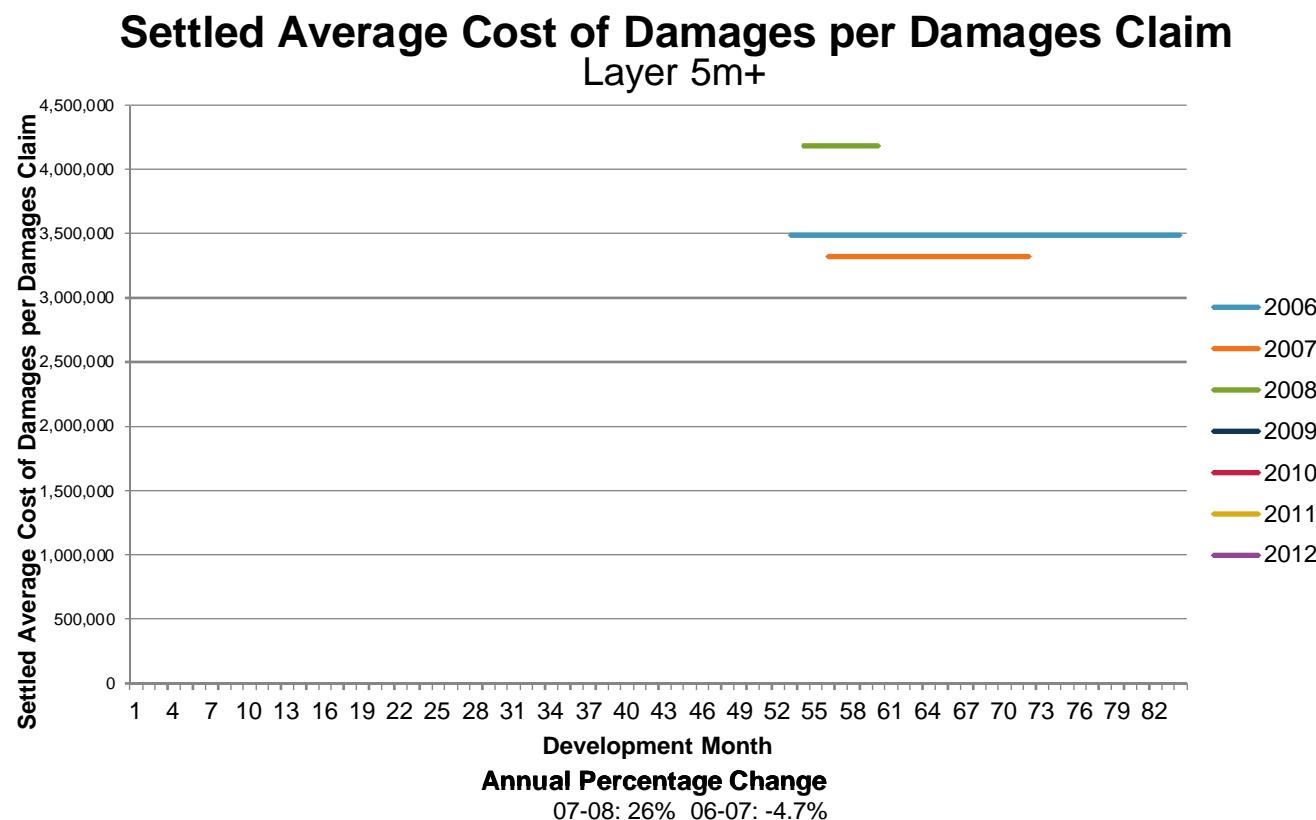
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TPI - 5m+



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TPI - 5m+



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