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## Appendix D – Other Injury



04 October 2013

# 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 Other per TPI Claim** uses total settled claims;
  - **Settled Average Cost of Non-Other per TPI Claim** uses total settled claims;
  - **Settled Average Cost of Other per Other Claim** uses settled claims with some legal fee payment.



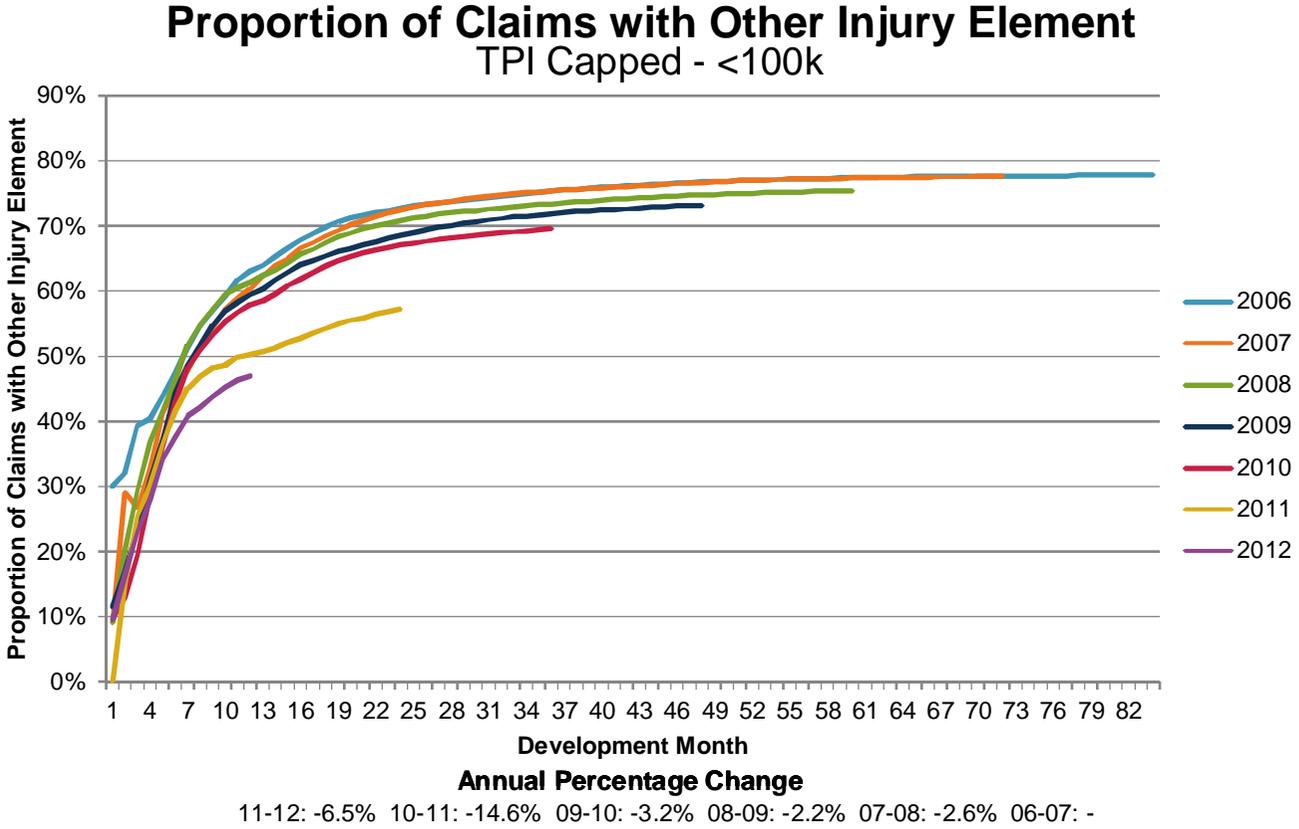


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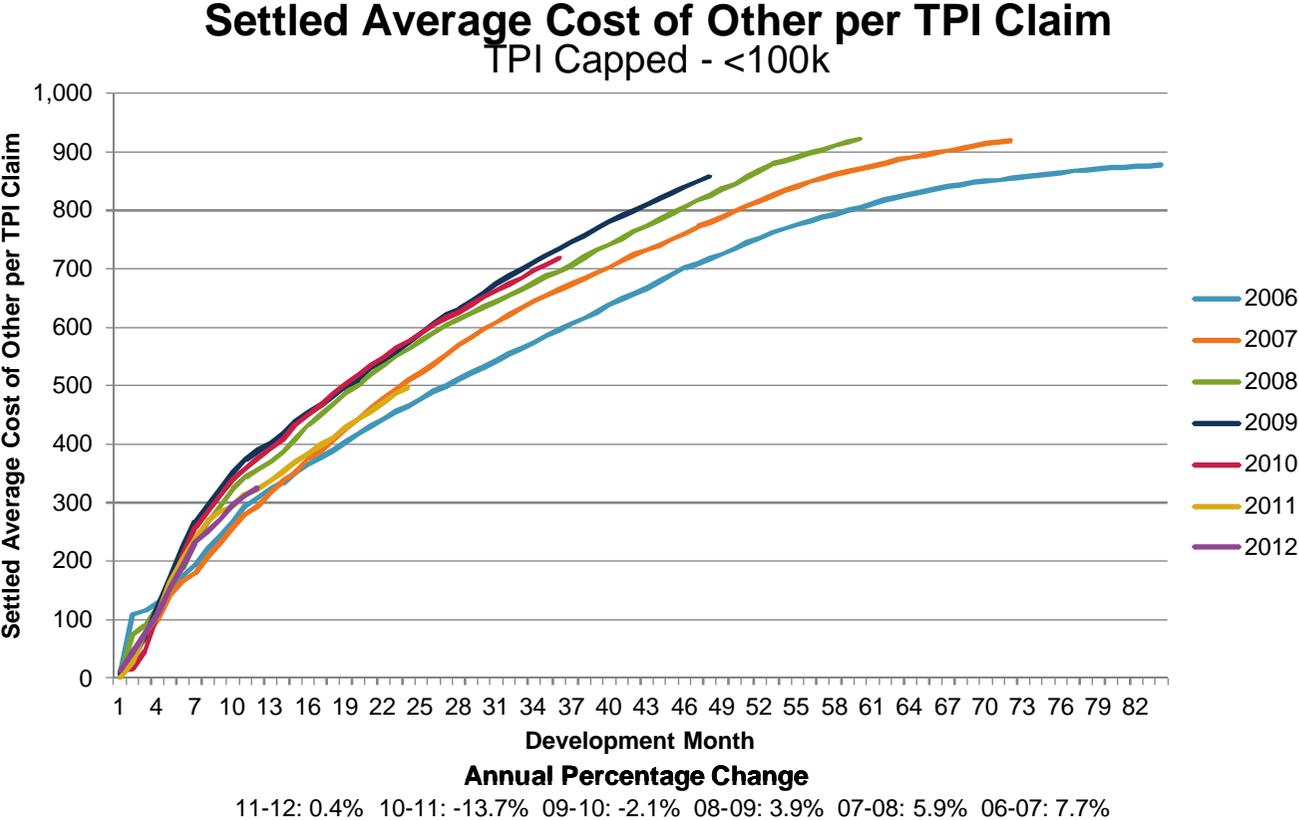
# 1. TPI Capped

## 2. TPI Excess

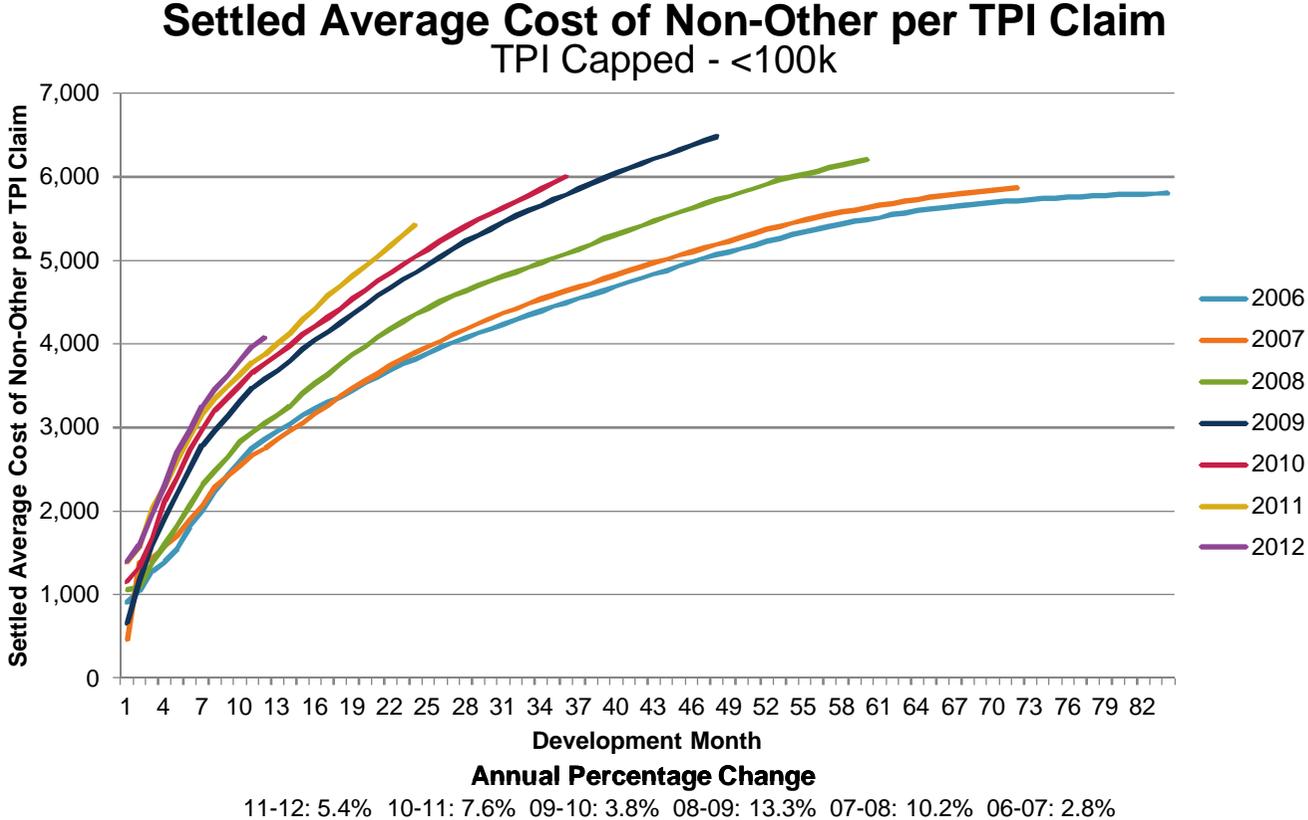
# TPI Capped - <100k



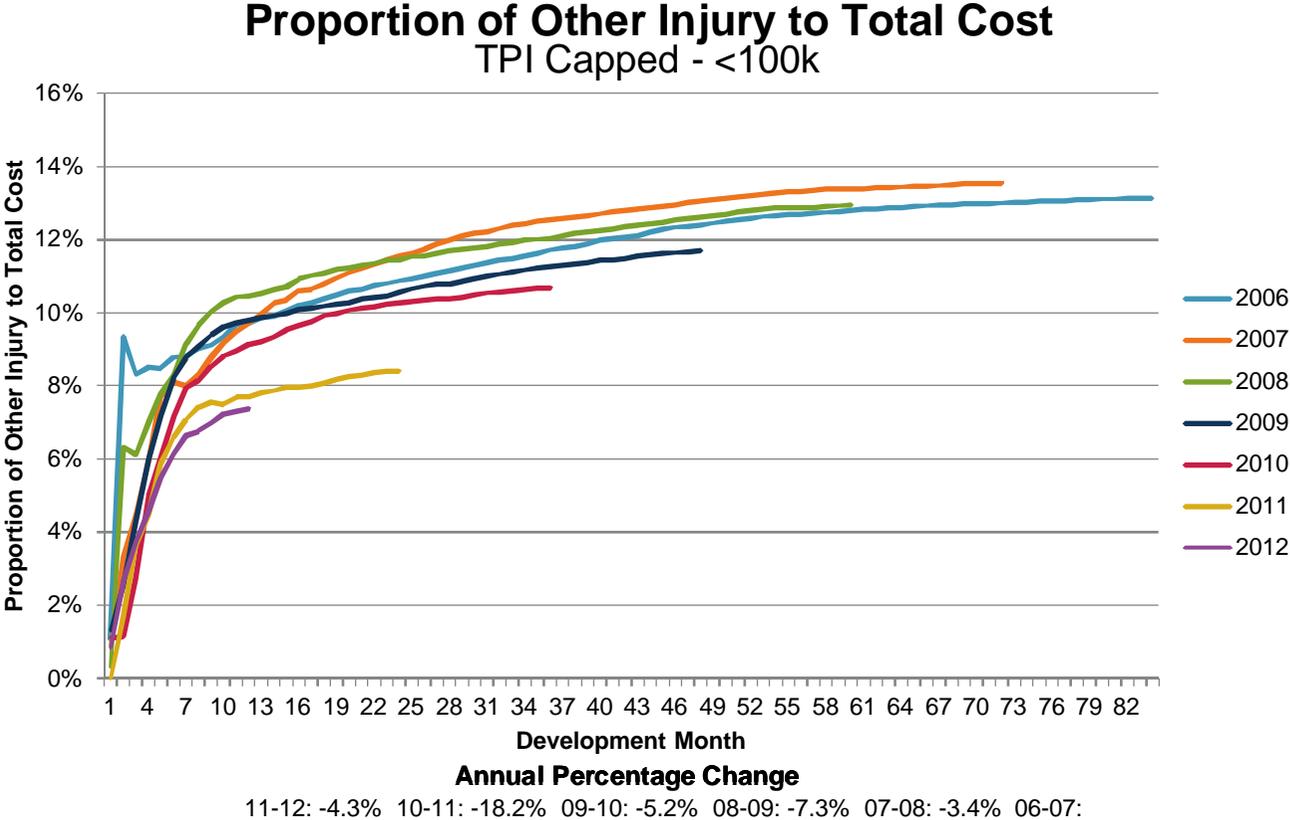
# TPI Capped - <100k



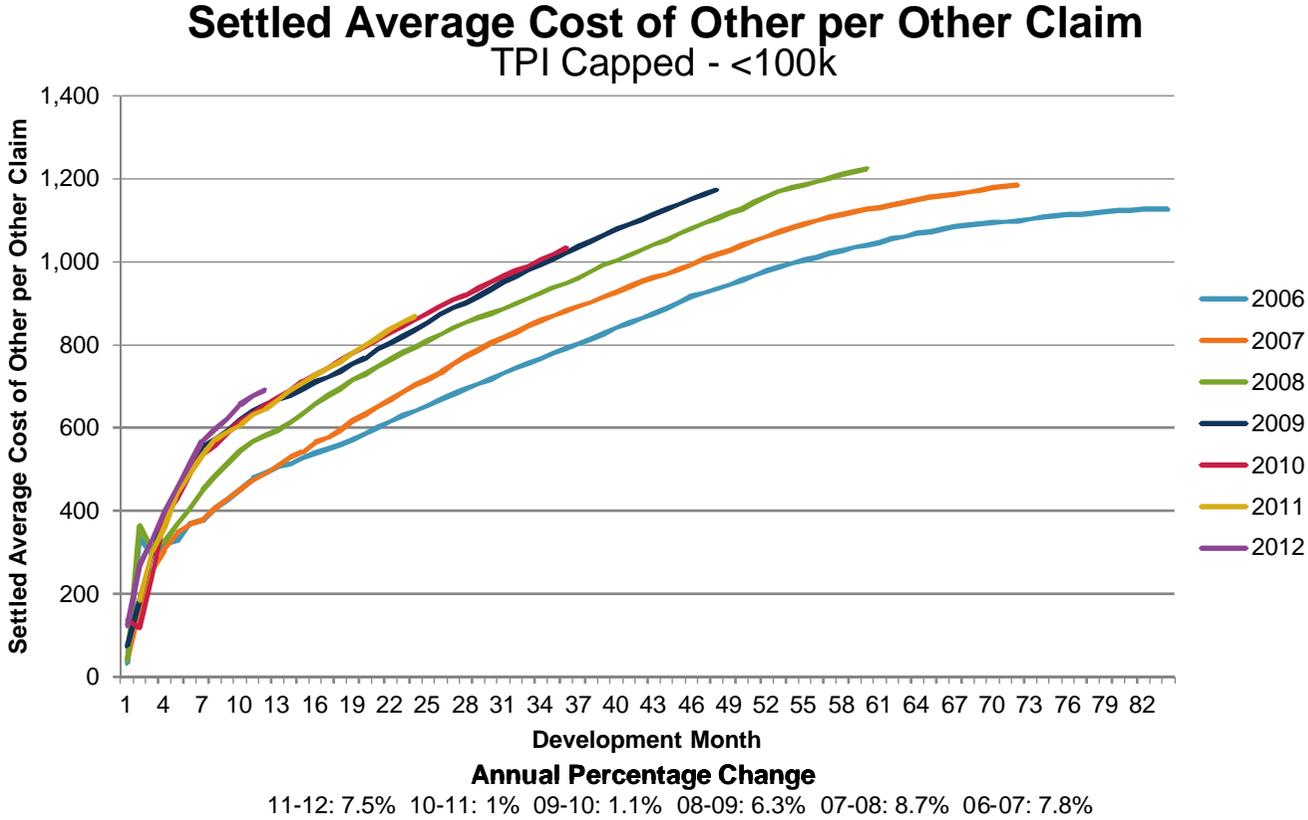
# TPI Capped - <100k



# TPI Capped - <100k

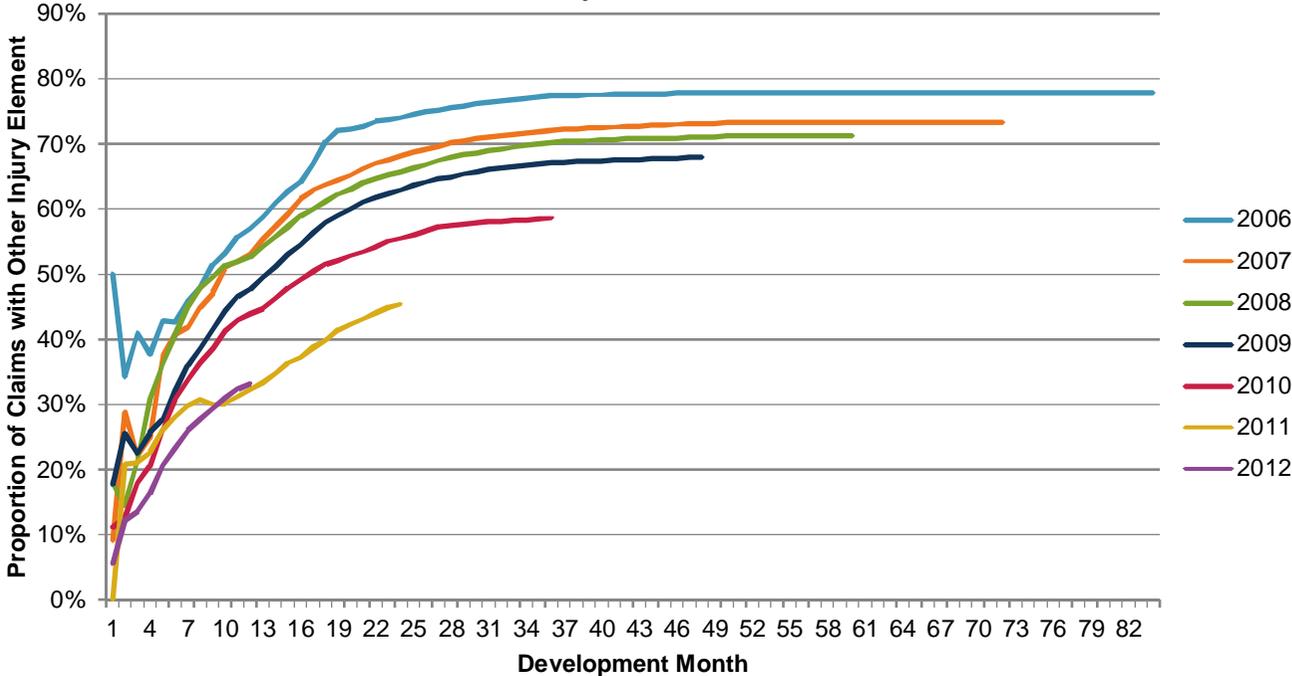


# TPI Capped - <100k



# TPI - 0 to 1k

**Proportion of Claims with Other Injury Element  
Layer 0 to 1k**

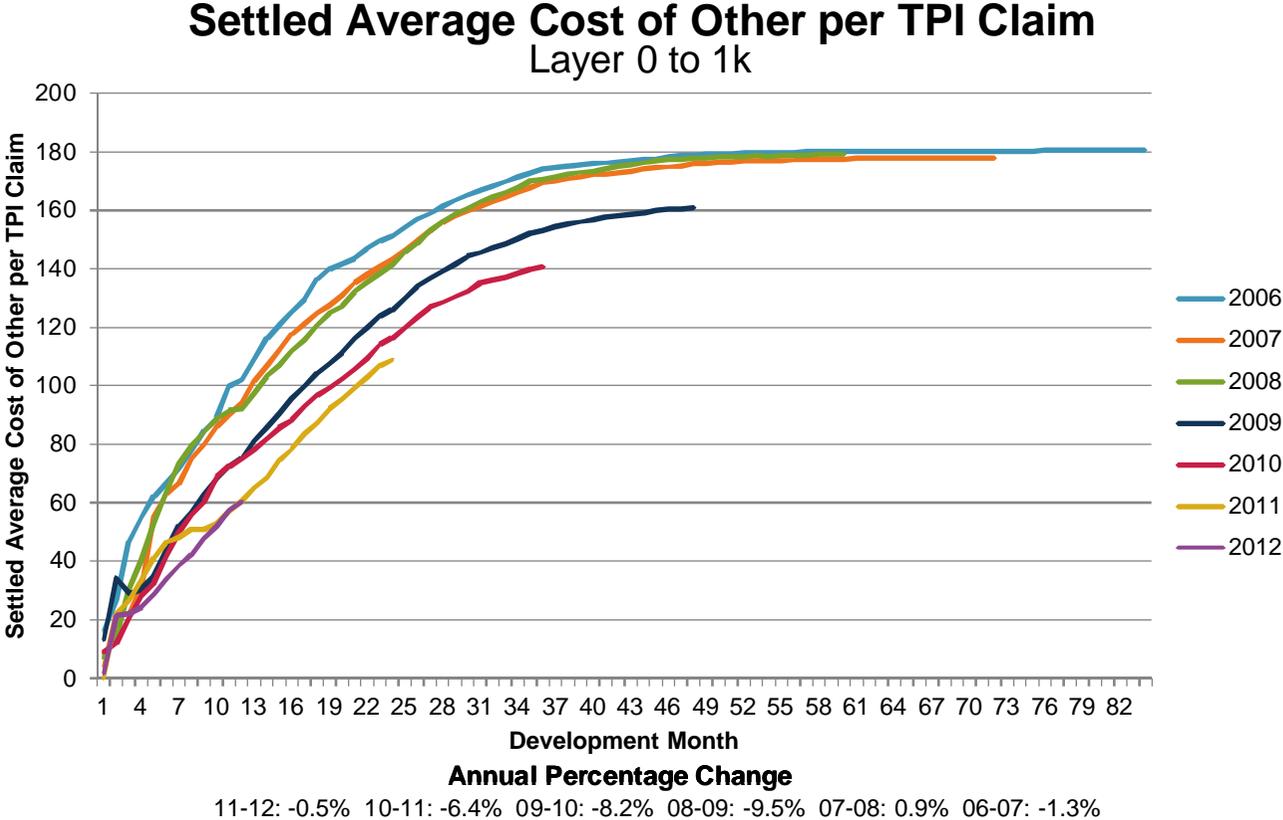


**Annual Percentage Change**  
 11-12: 2.8% 10-11: -18.2% 09-10: -12.7% 08-09: -4.5% 07-08: -2.7% 06-07: -



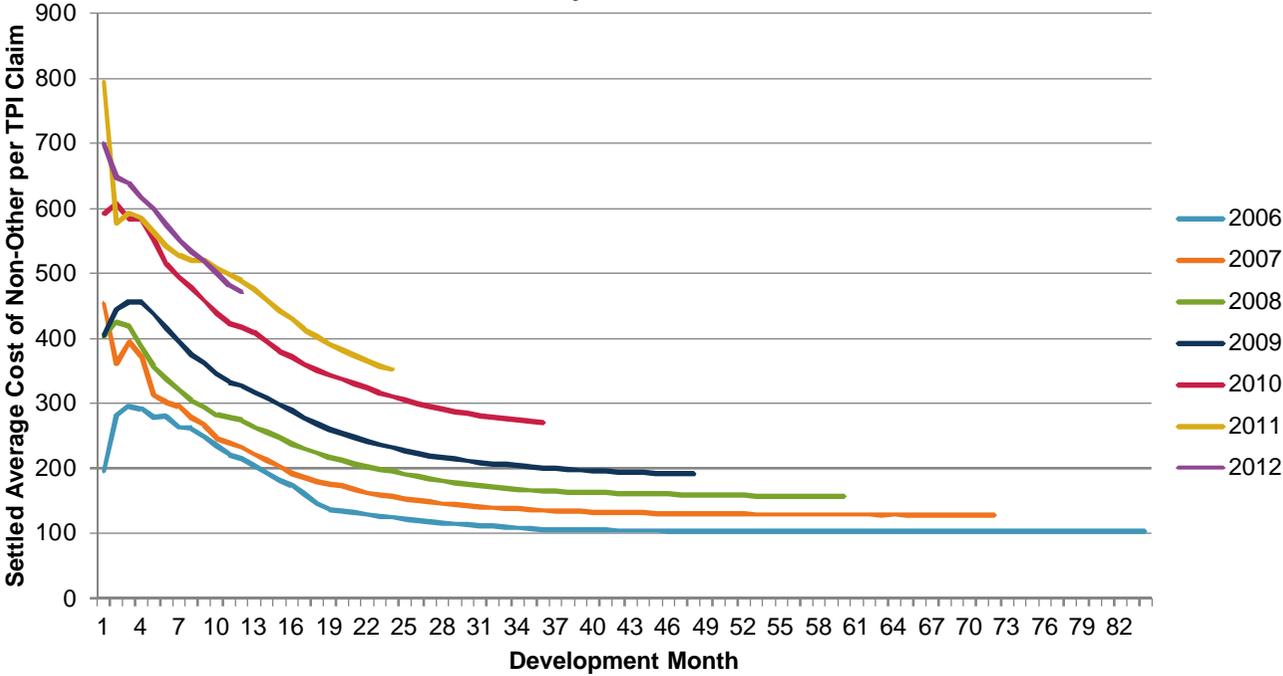
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# TPI - 0 to 1k



# TPI - 0 to 1k

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 0 to 1k

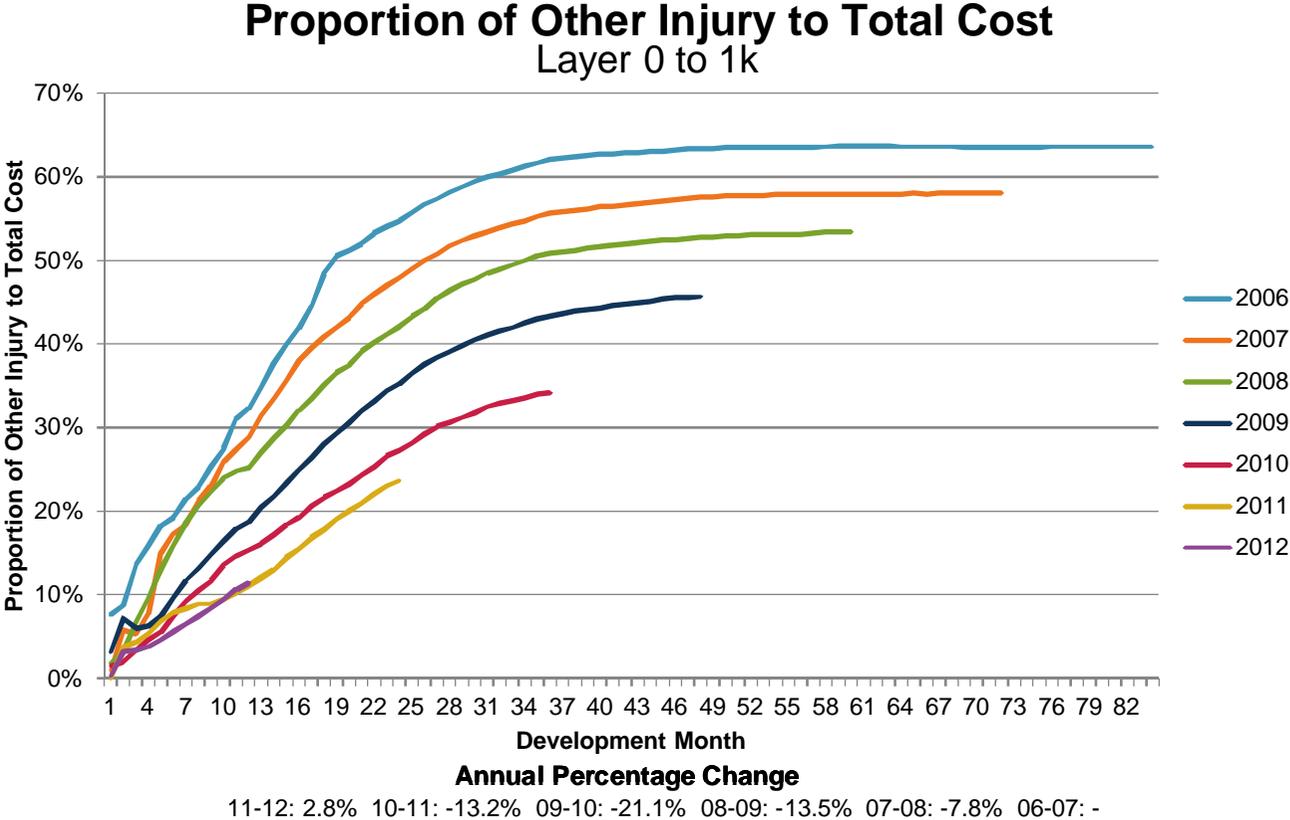


**Annual Percentage Change**  
11-12: -3.6% 10-11: 13.1% 09-10: 35% 08-09: 20.3% 07-08: 21.2% 06-07:

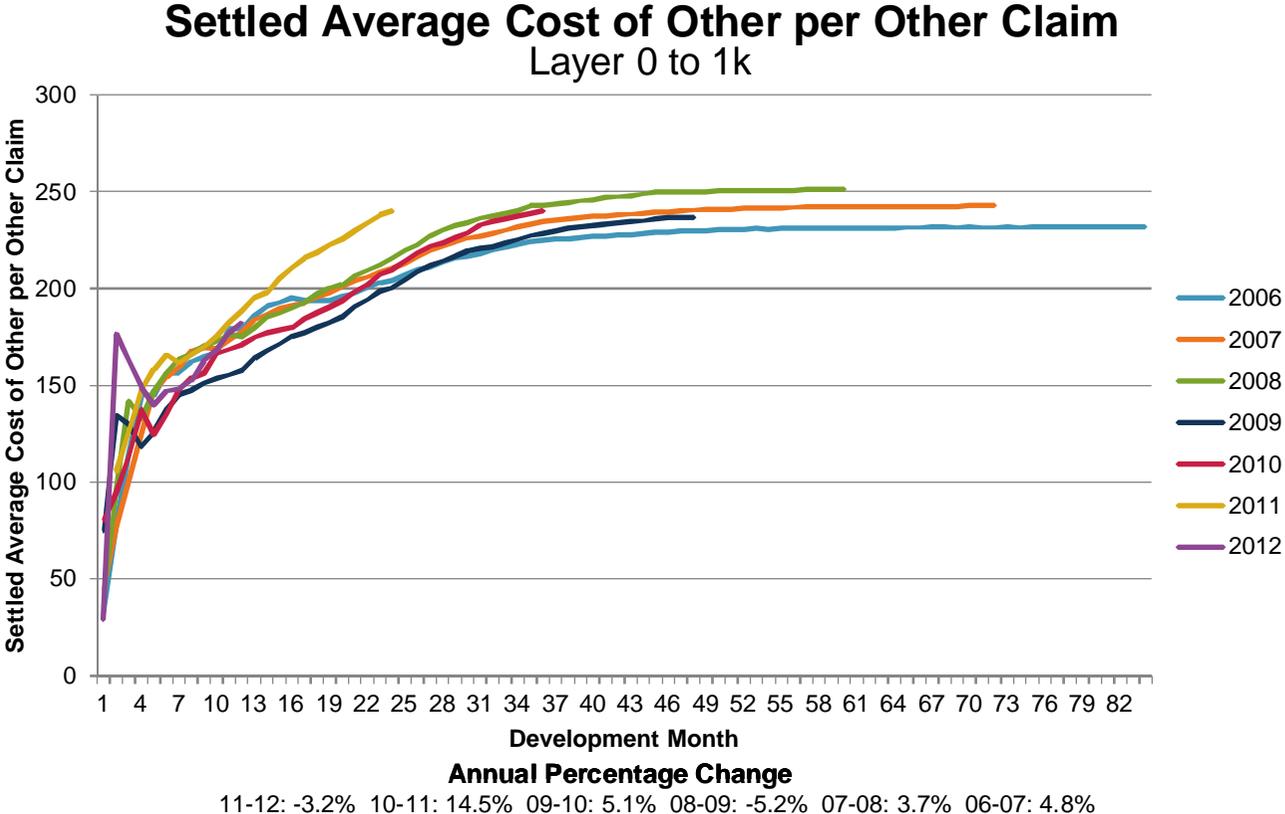


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# TPI - 0 to 1k

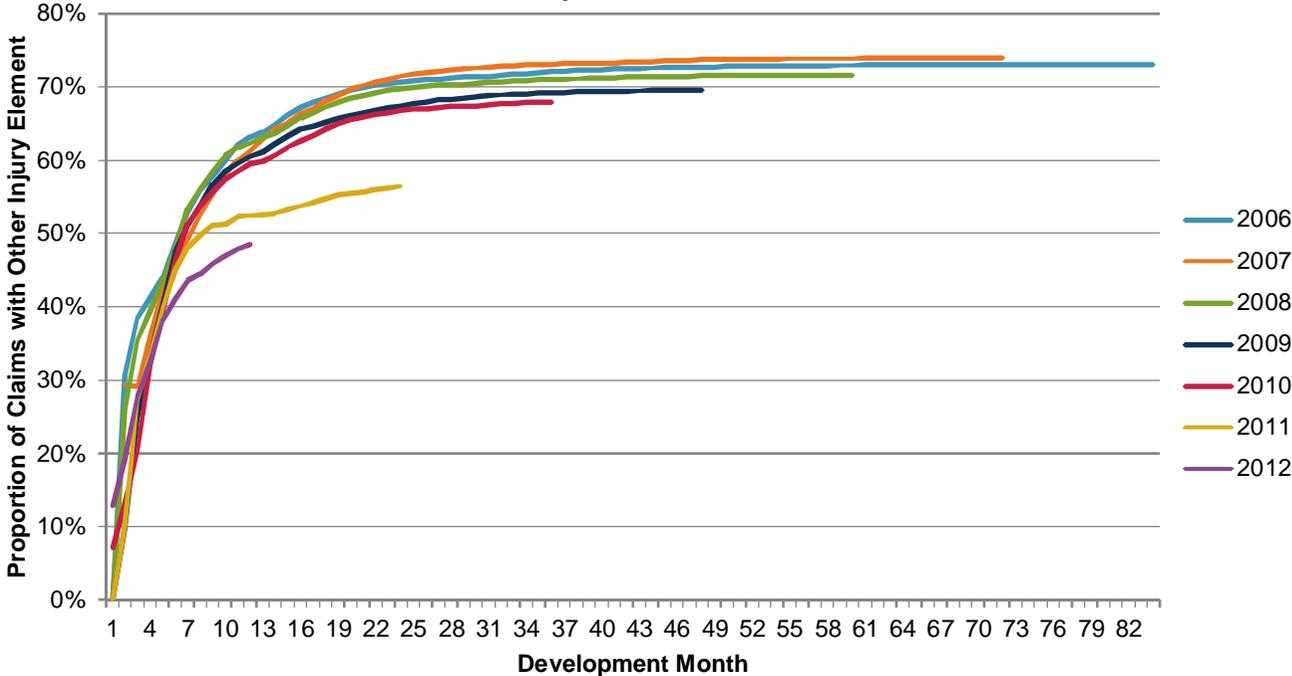


# TPI - 0 to 1k



# TPI - 1k to 10k

**Proportion of Claims with Other Injury Element**  
Layer 1k to 10k

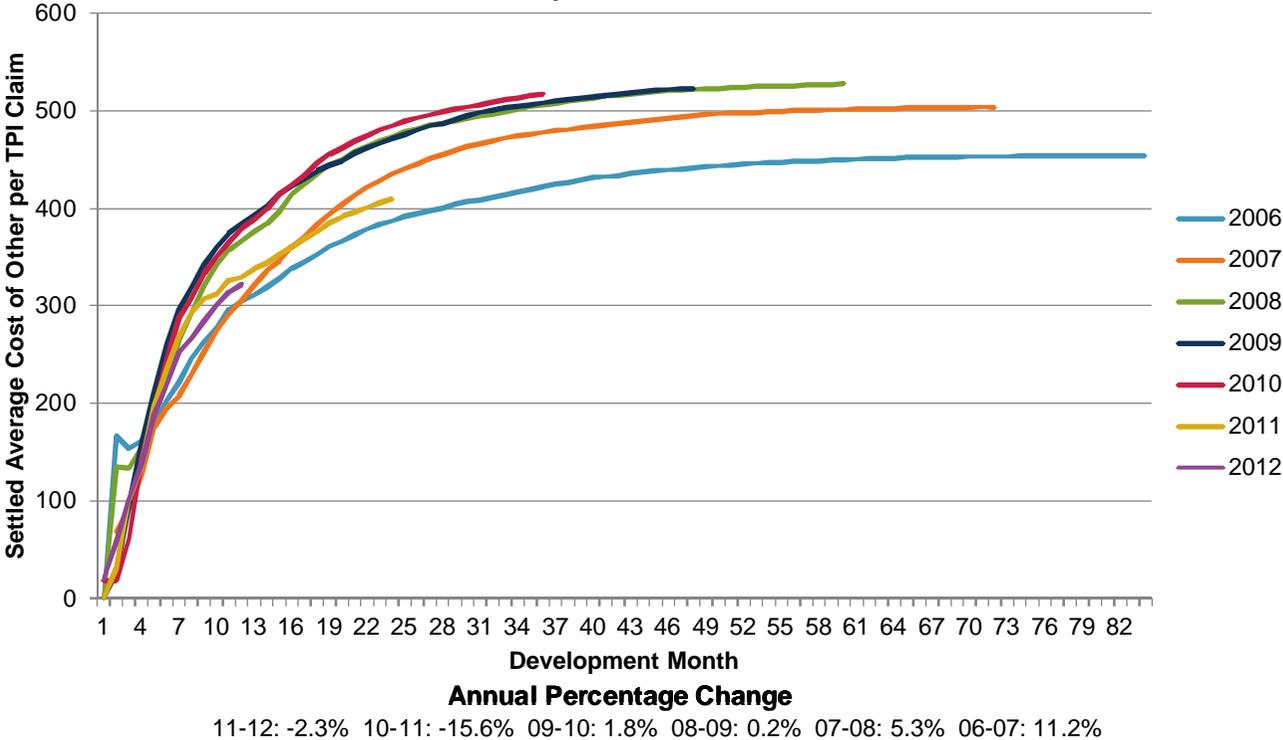


**Annual Percentage Change**  
11-12: -7.5% 10-11: -15.4% 09-10: -1.8% 08-09: -2.7% 07-08: -3.1% 06-07:

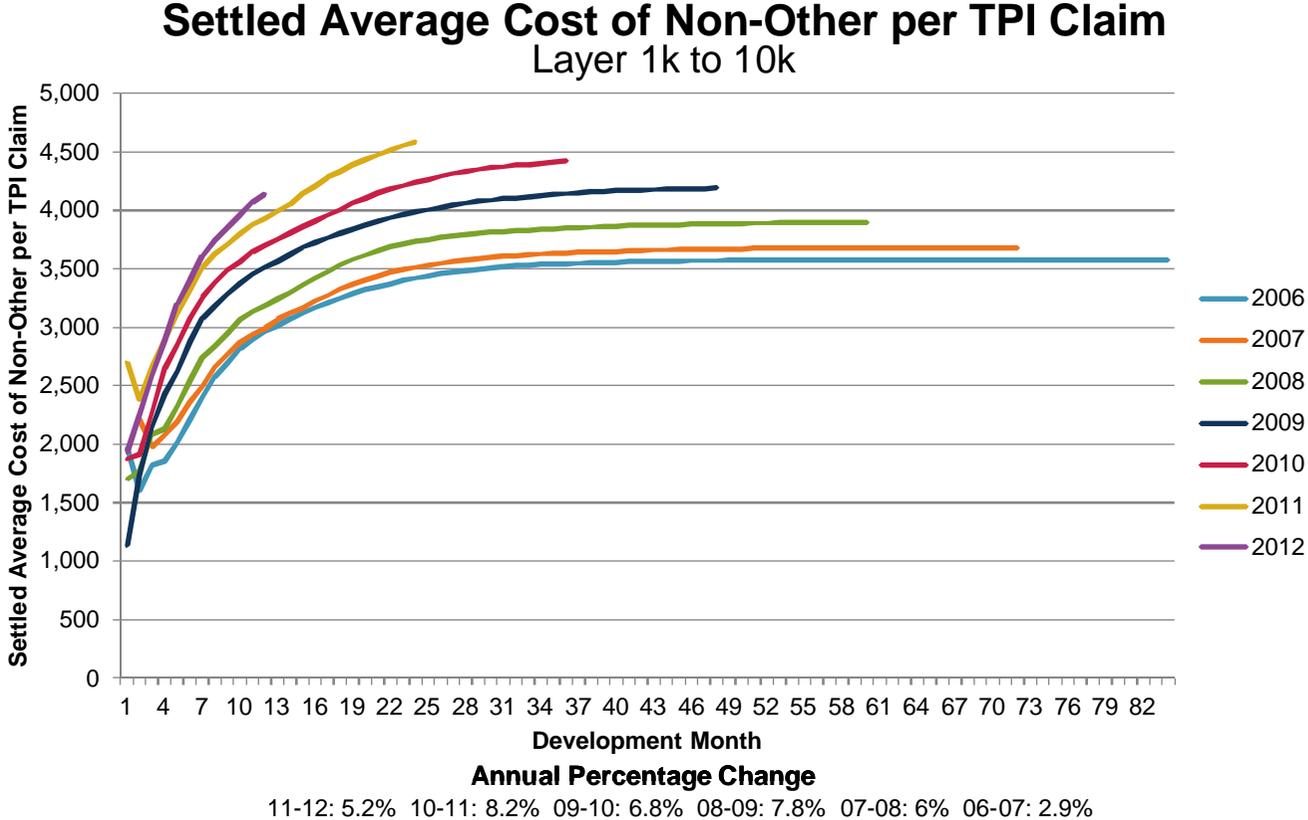


# TPI - 1k to 10k

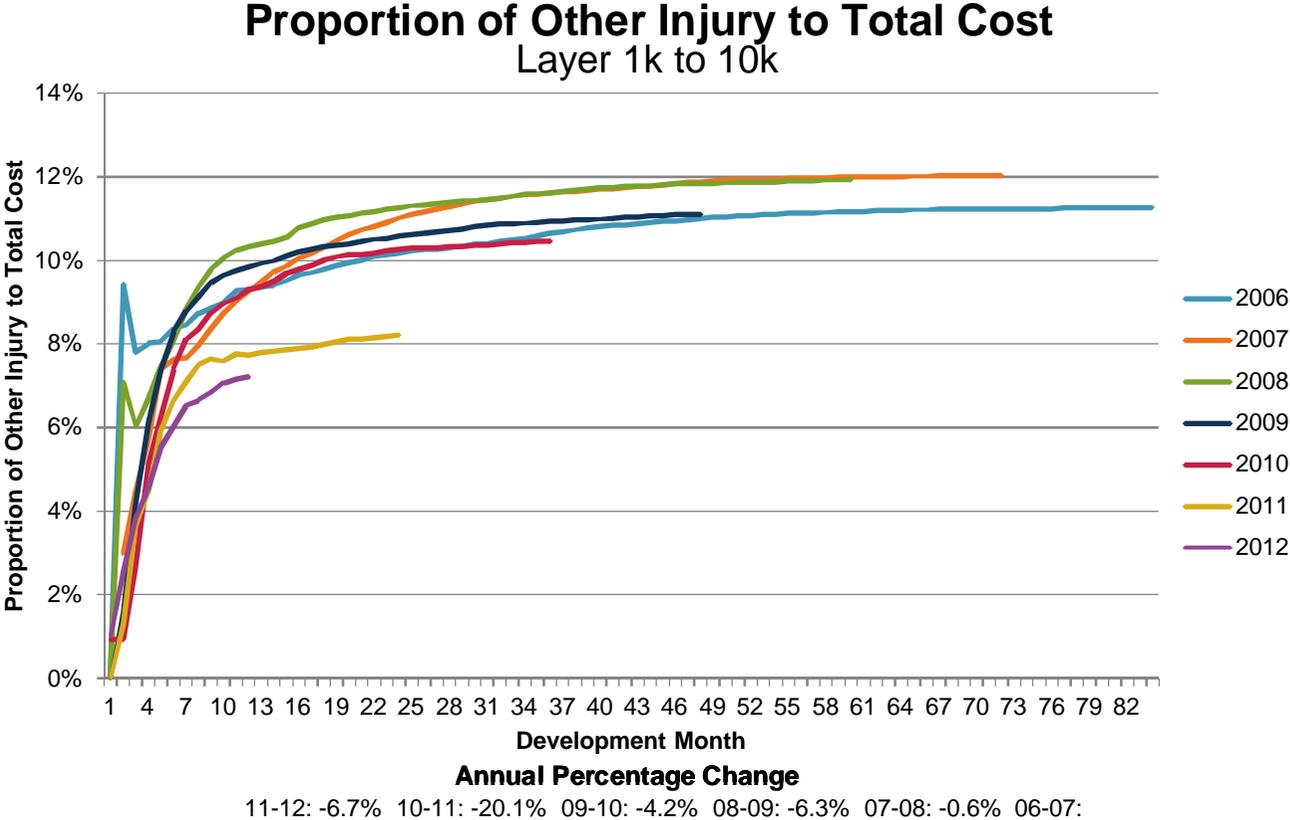
**Settled Average Cost of Other per TPI Claim**  
Layer 1k to 10k



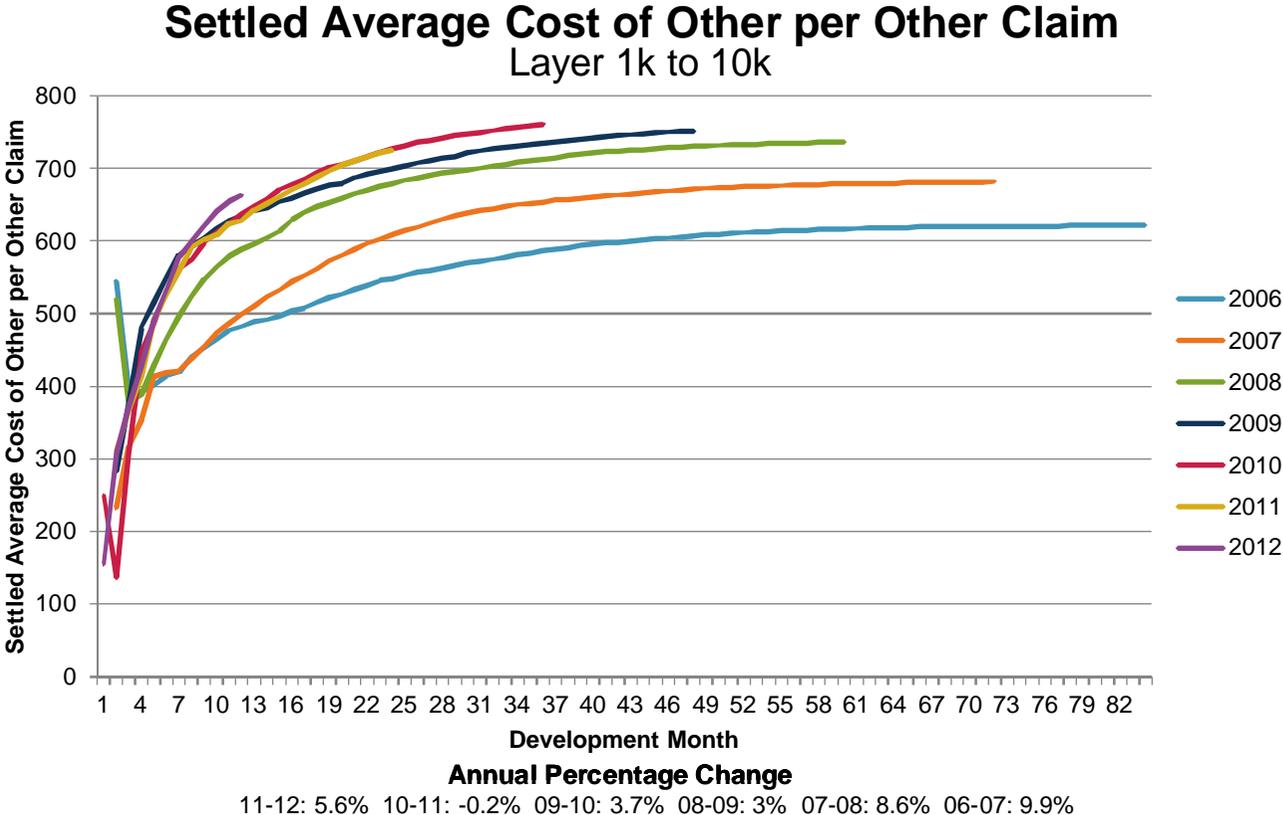
# TPI - 1k to 10k



# TPI - 1k to 10k

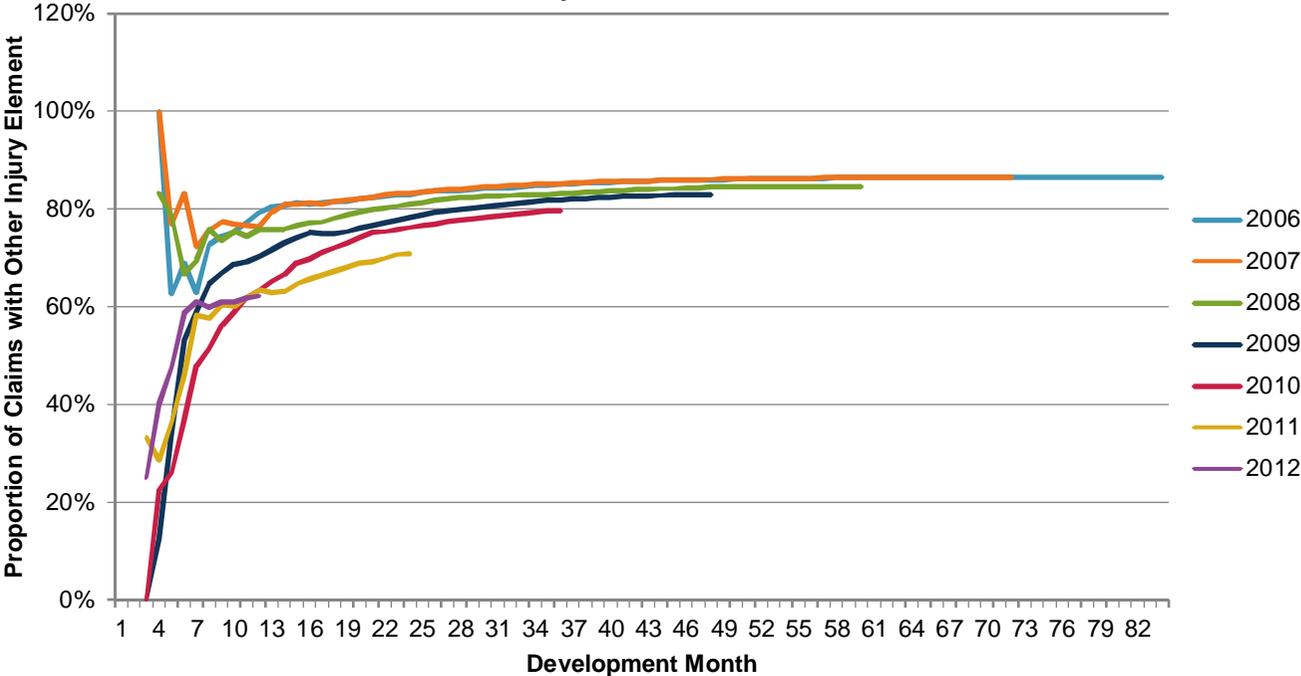


# TPI - 1k to 10k



# TPI - 10k to 20k

**Proportion of Claims with Other Injury Element**  
Layer 10k to 20k

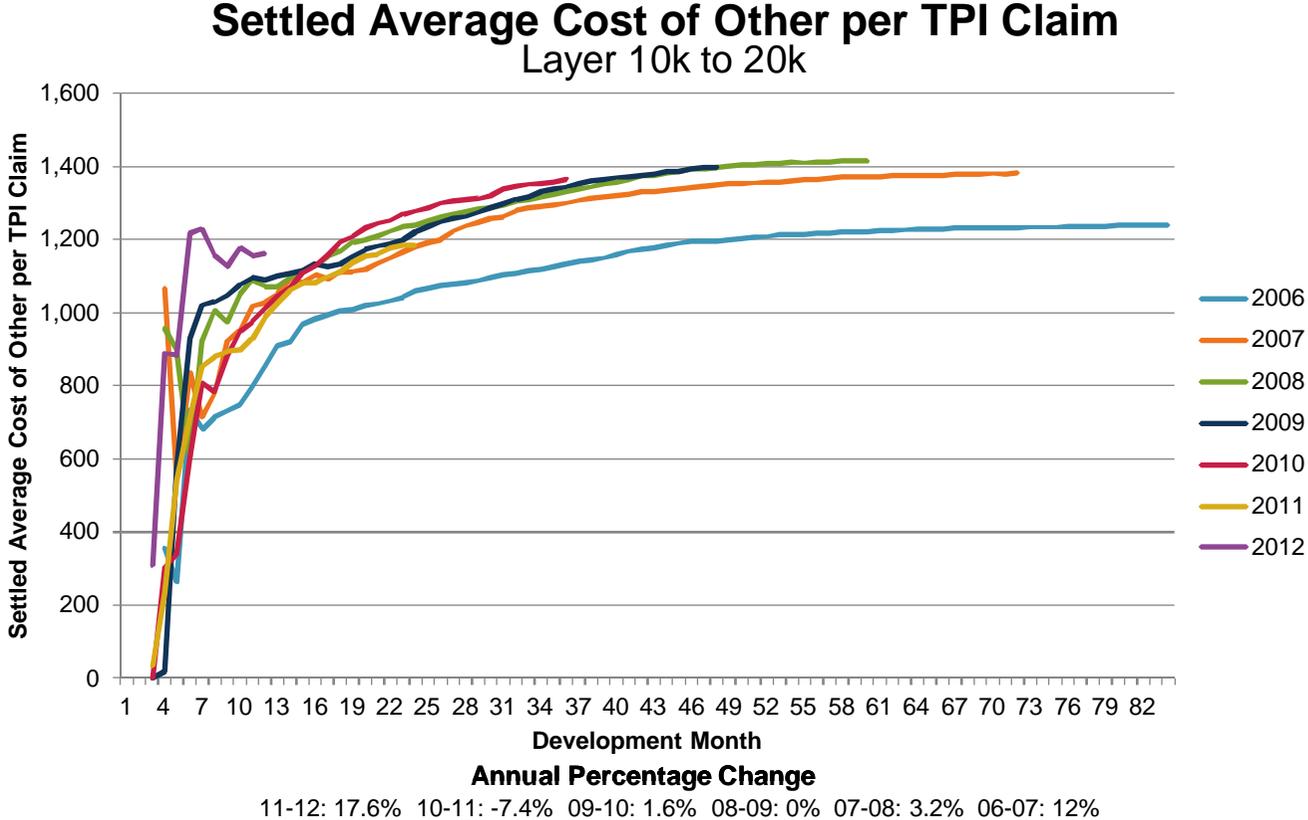


**Annual Percentage Change**  
 11-12: -1.7% 10-11: -6.9% 09-10: -2.6% 08-09: -1.8% 07-08: -2% 06-07: -0.1%

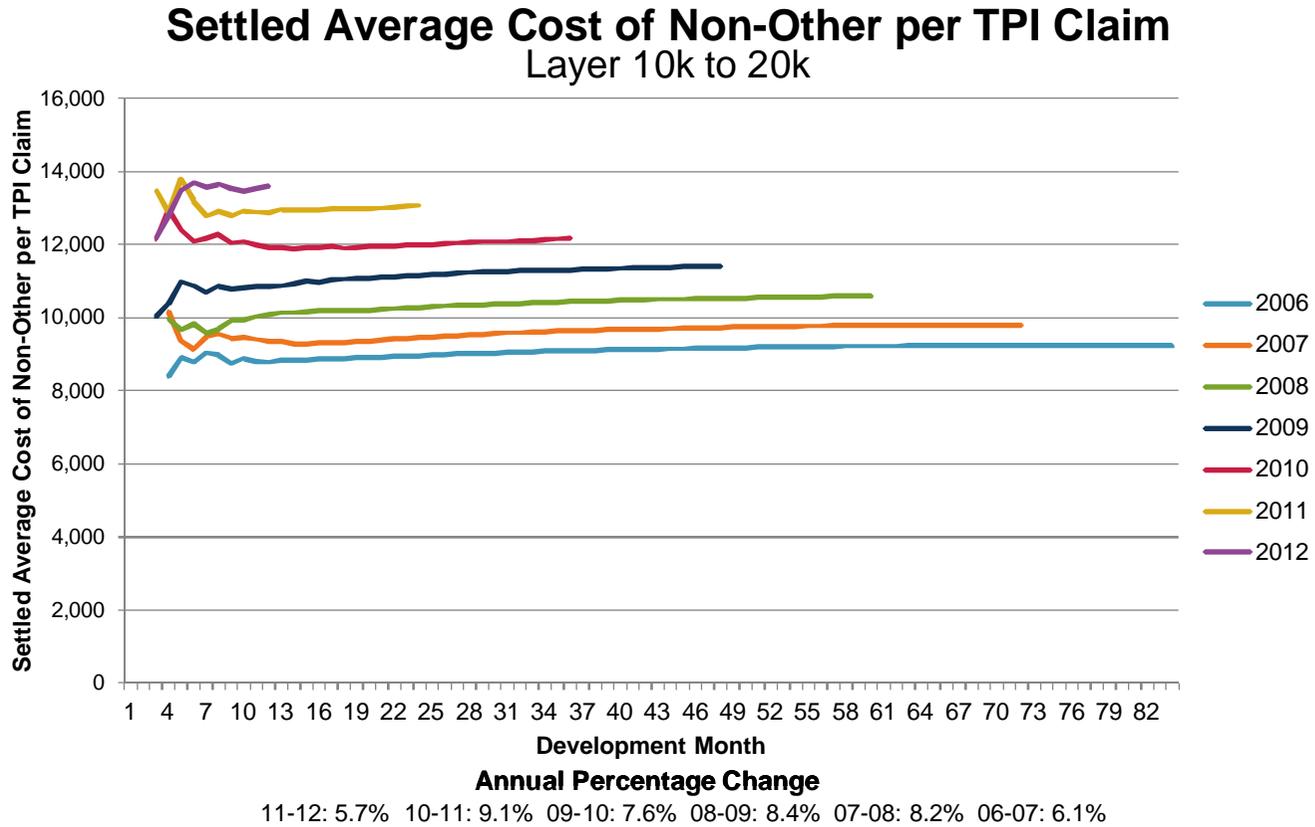


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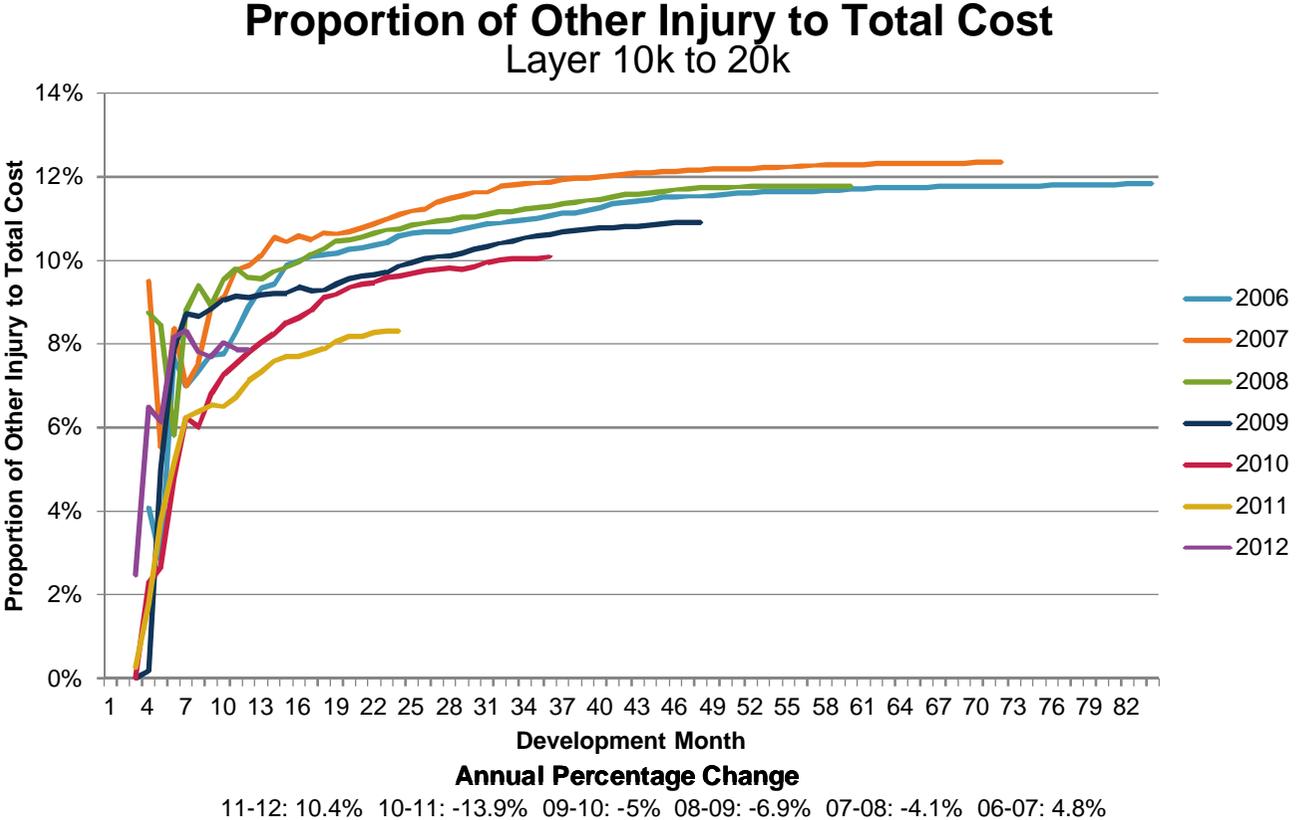
# TPI - 10k to 20k



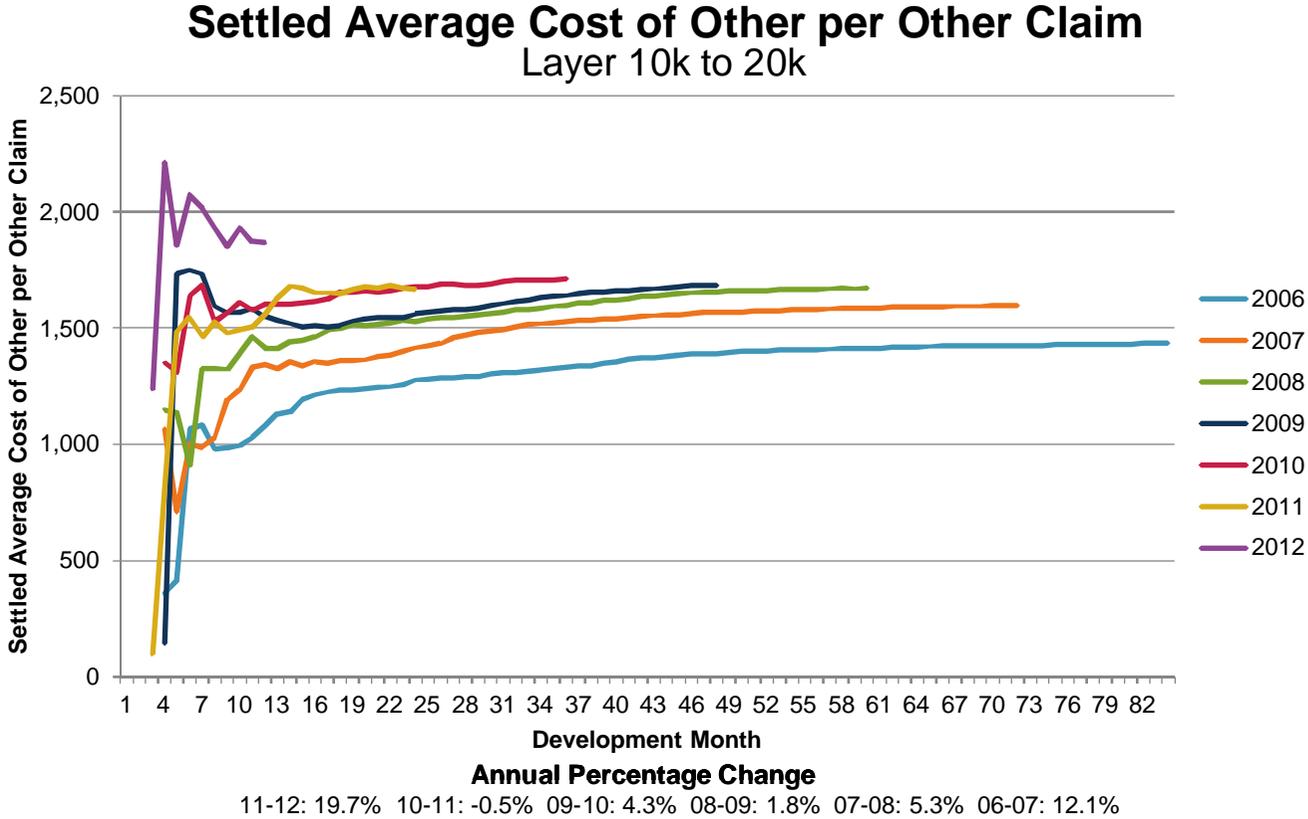
# TPI - 10k to 20k



# TPI - 10k to 20k

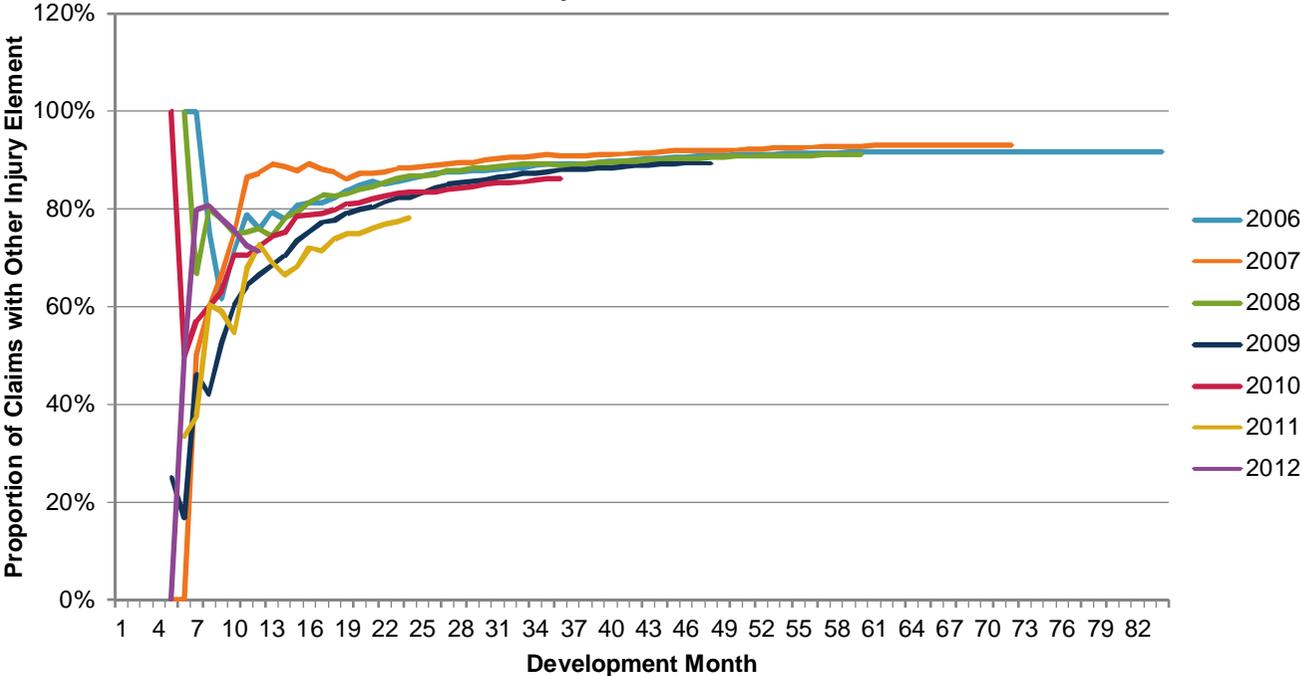


# TPI - 10k to 20k



# TPI - 20k to 50k

**Proportion of Claims with Other Injury Element**  
Layer 20k to 50k



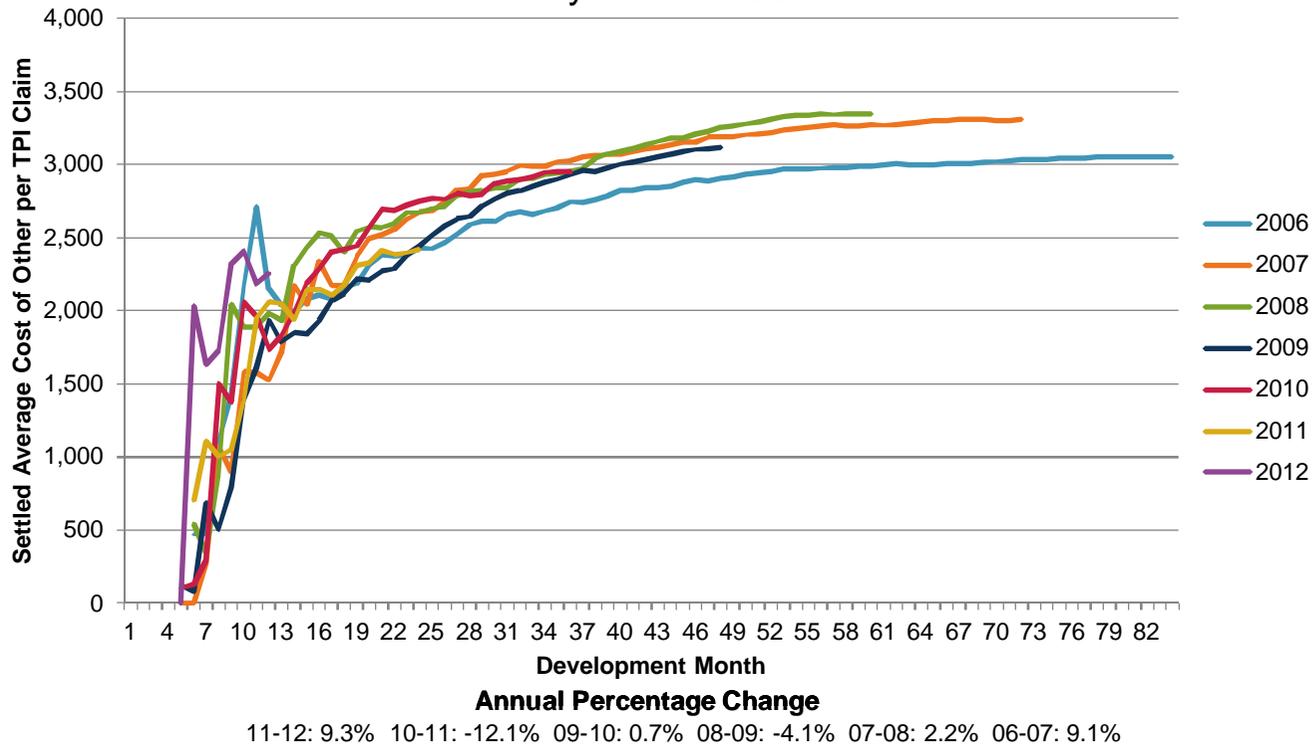
**Annual Percentage Change**  
11-12: -1.9% 10-11: -6.3% 09-10: -2% 08-09: -1.3% 07-08: -1.9% 06-07: 1.3%



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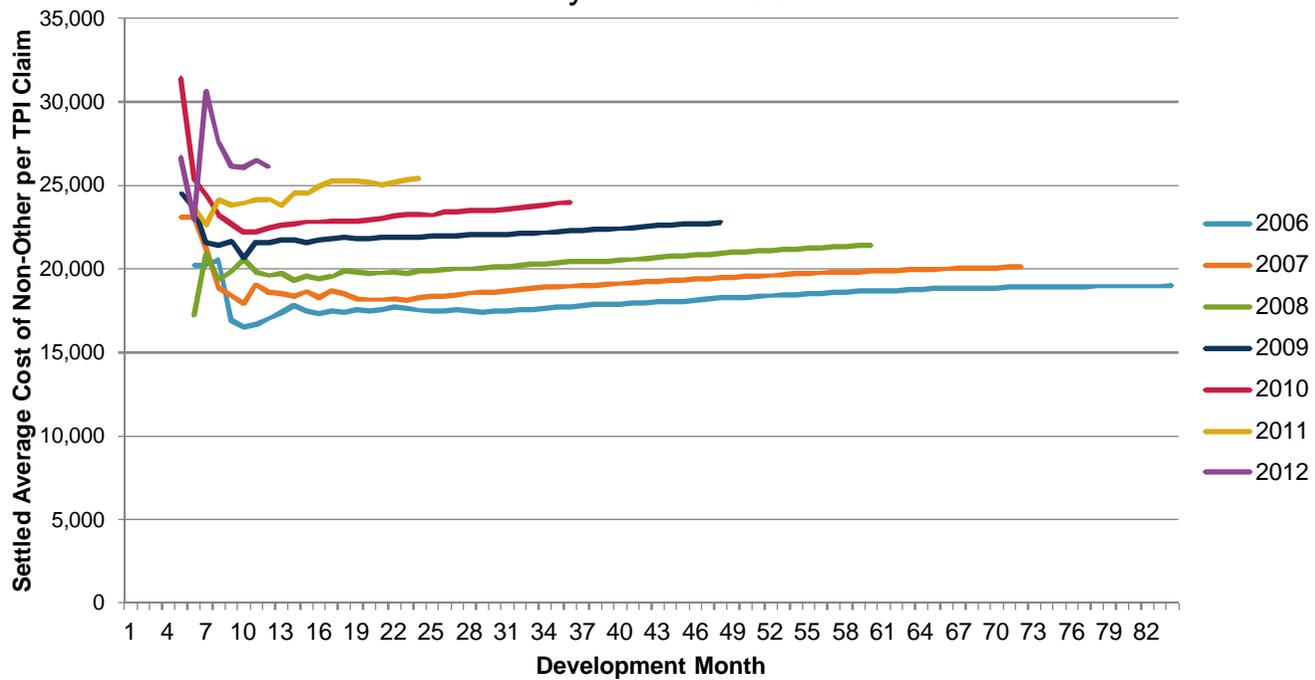
# TPI - 20k to 50k

**Settled Average Cost of Other per TPI Claim**  
Layer 20k to 50k



# TPI - 20k to 50k

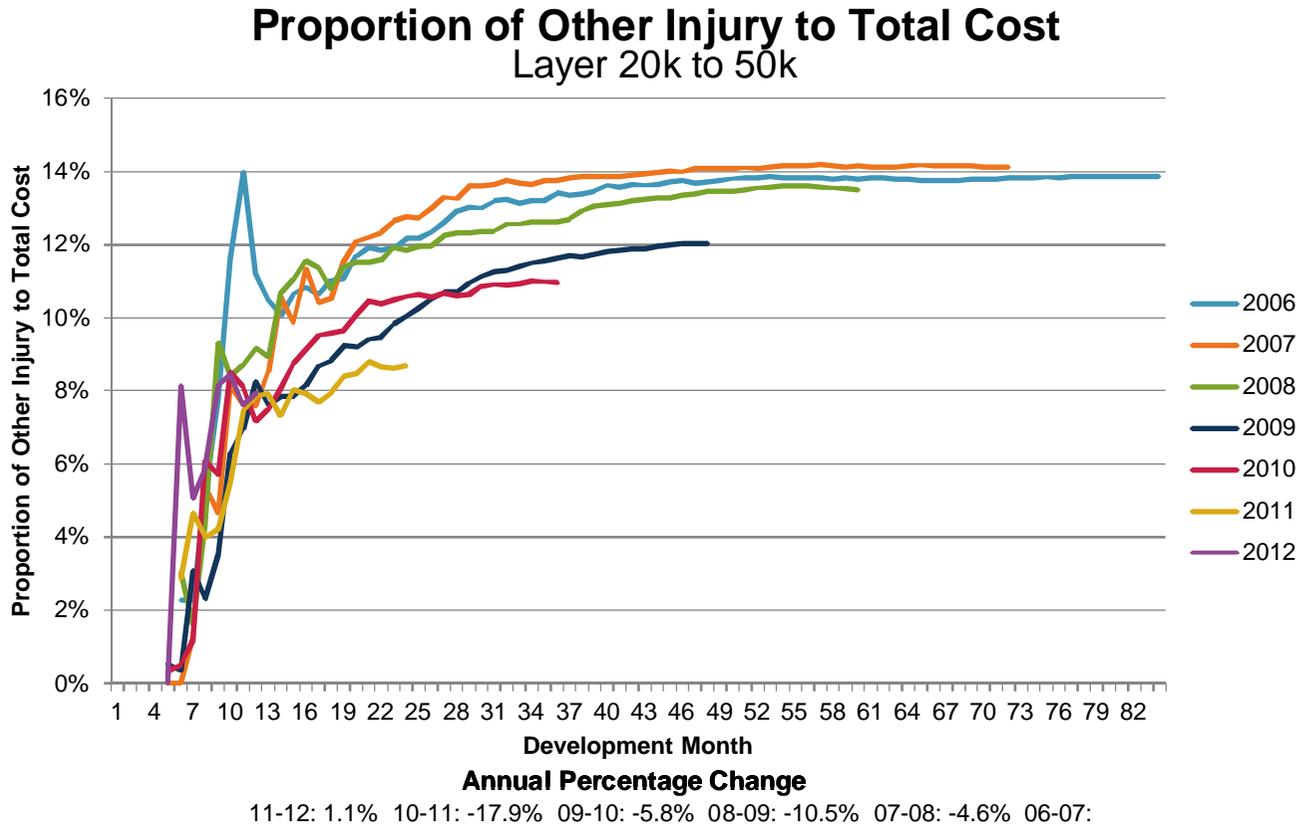
**Settled Average Cost of Non-Other per TPI Claim**  
Layer 20k to 50k



**Annual Percentage Change**

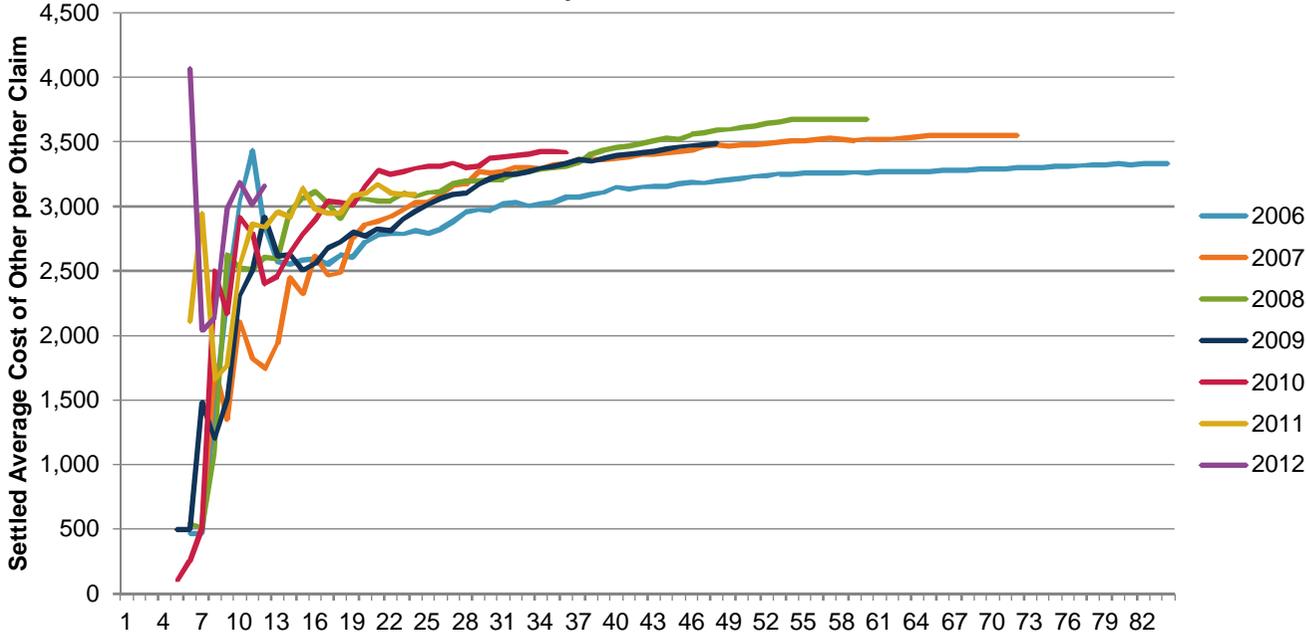
11-12: 8.1% 10-11: 9.3% 09-10: 7.7% 08-09: 8.9% 07-08: 7.9% 06-07: 6.4%

# TPI - 20k to 50k



# TPI - 20k to 50k

**Settled Average Cost of Other per Other Claim**  
Layer 20k to 50k



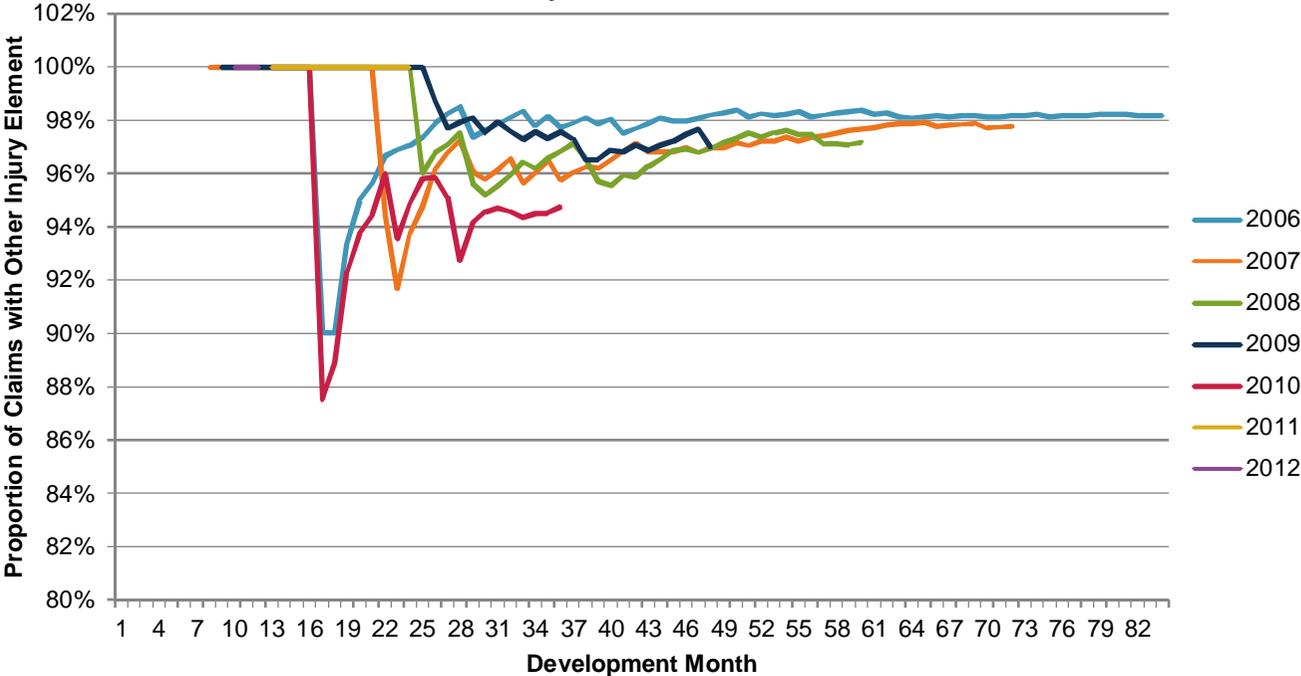
**Annual Percentage Change**  
11-12: 11.4% 10-11: -6.3% 09-10: 2.7% 08-09: -2.8% 07-08: 4.2% 06-07: 7.7%



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# TPI - 50k to 100k

**Proportion of Claims with Other Injury Element**  
Layer 50k to 100k

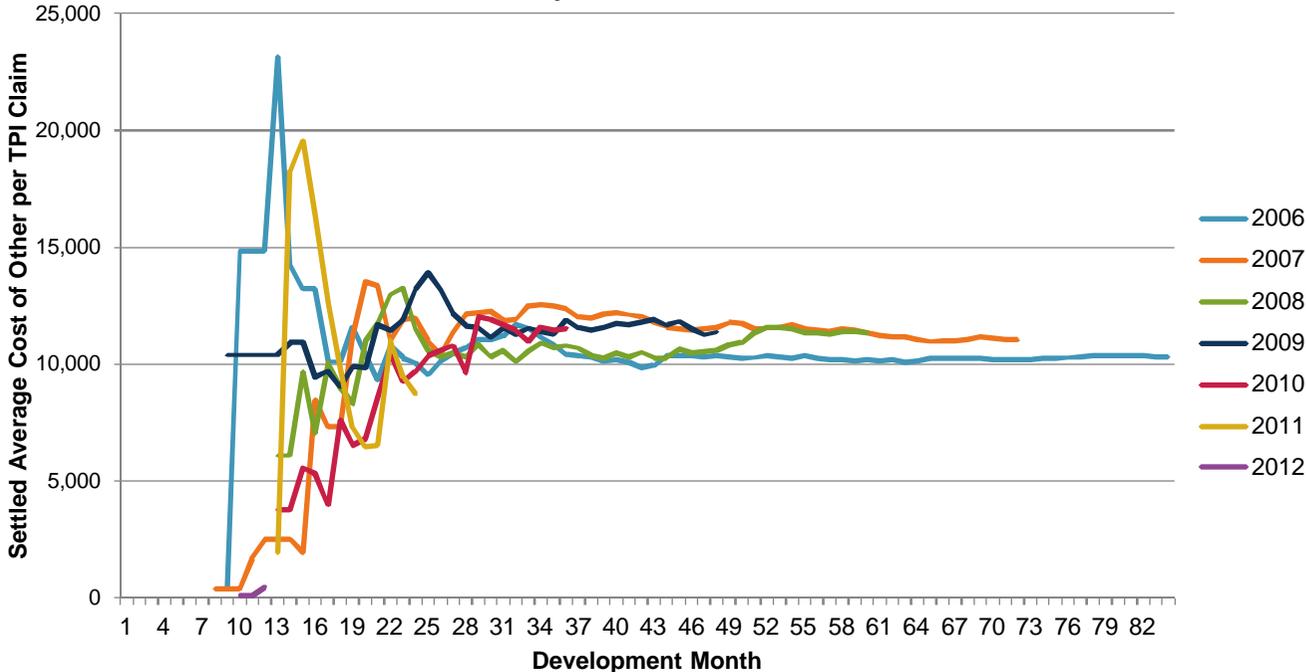


**Annual Percentage Change**  
 10-11: 5.4%    09-10: -2.9%    08-09: 0%    07-08: -0.5%    06-07: -0.4%



# TPI - 50k to 100k

**Settled Average Cost of Other per TPI Claim**  
Layer 50k to 100k

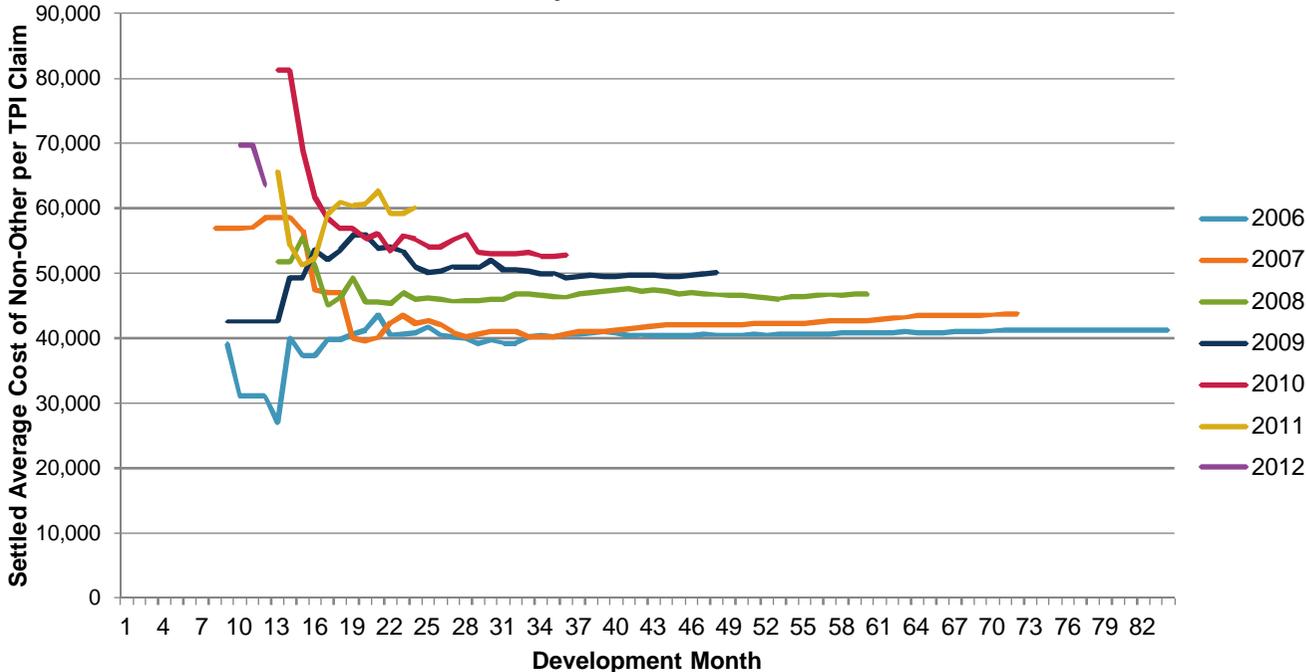


**Annual Percentage Change**  
10-11: -9.9% 09-10: -3.1% 08-09: 7.3% 07-08: 0.2% 06-07: 8.2%



# TPI - 50k to 100k

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 50k to 100k



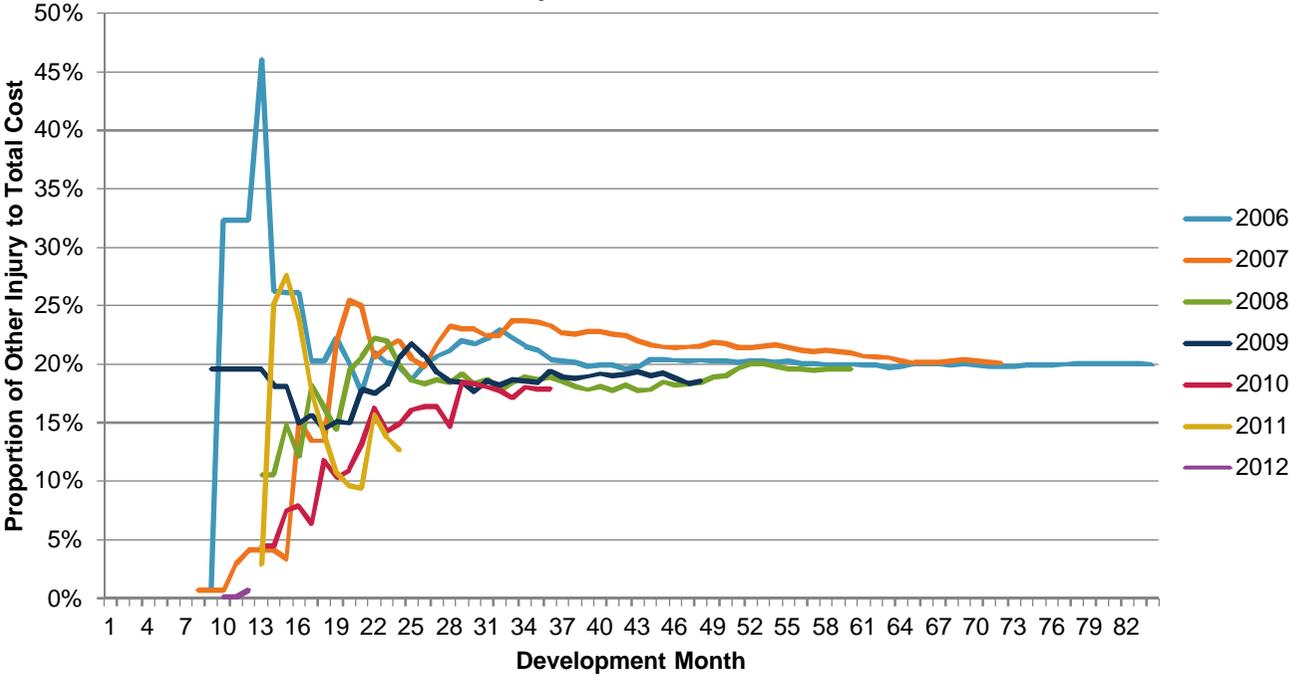
**Annual Percentage Change**  
10-11: 8.9% 09-10: 7.2% 08-09: 7.1% 07-08: 9.3% 06-07: 6.3%



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# TPI - 50k to 100k

**Proportion of Other Injury to Total Cost**  
Layer 50k to 100k

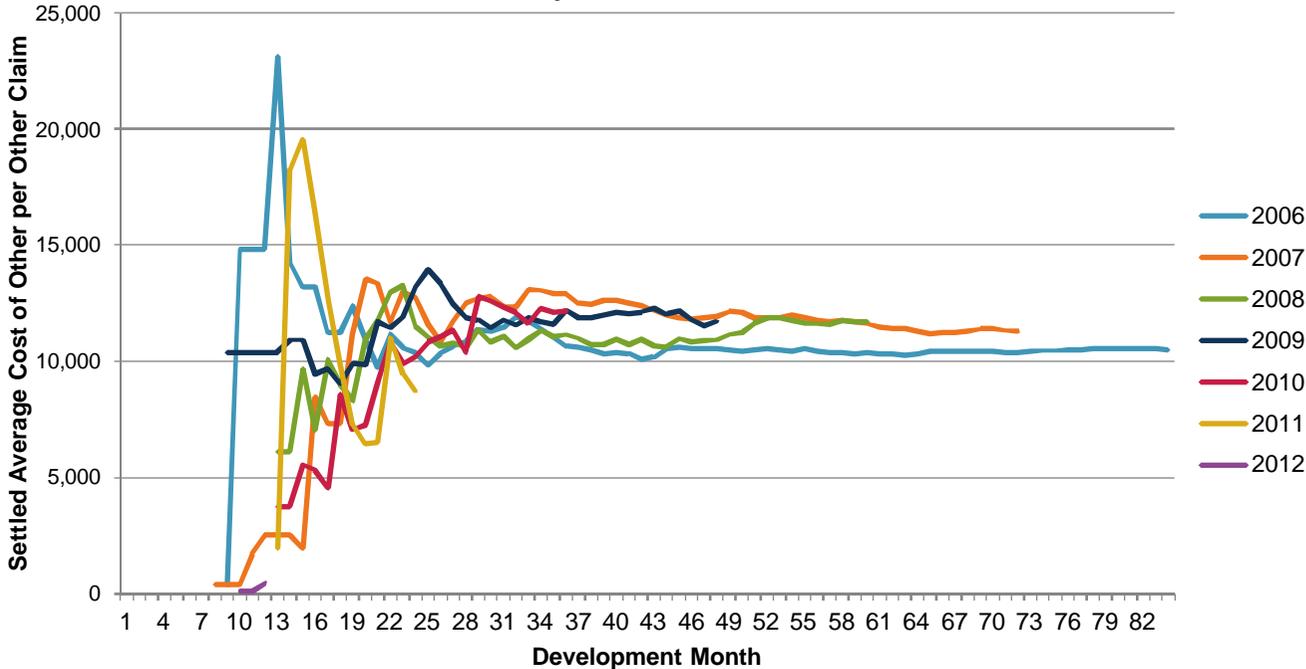


**Annual Percentage Change**  
10-11: -15.1% 09-10: -7.9% 08-09: 0.2% 07-08: -6.7% 06-07: 1.4%



# TPI - 50k to 100k

**Settled Average Cost of Other per Other Claim**  
Layer 50k to 100k



**Annual Percentage Change**  
10-11: -14.6% 09-10: -0.2% 08-09: 7.3% 07-08: 0.7% 06-07: 8.6%





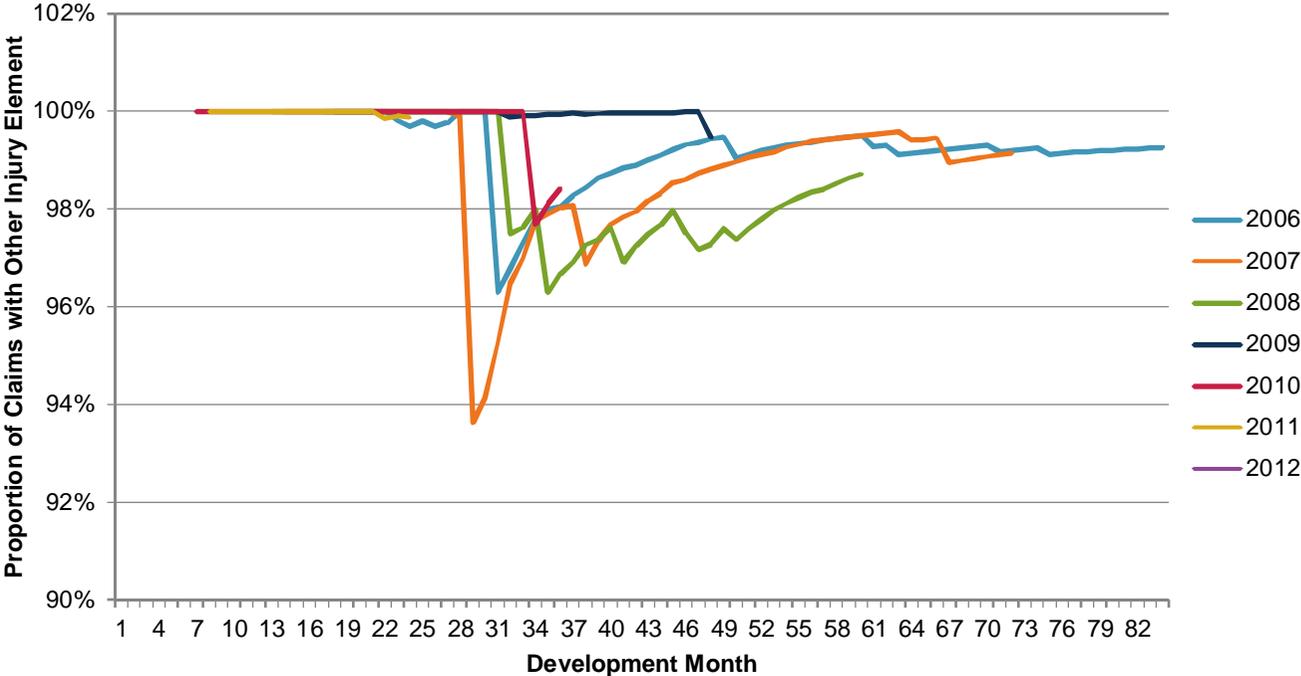
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**1. TPI Capped**

**2. TPI Excess**

# TPI Excess - 100k+

**Proportion of Claims with Other Injury Element**  
TPI Excess - 100k+



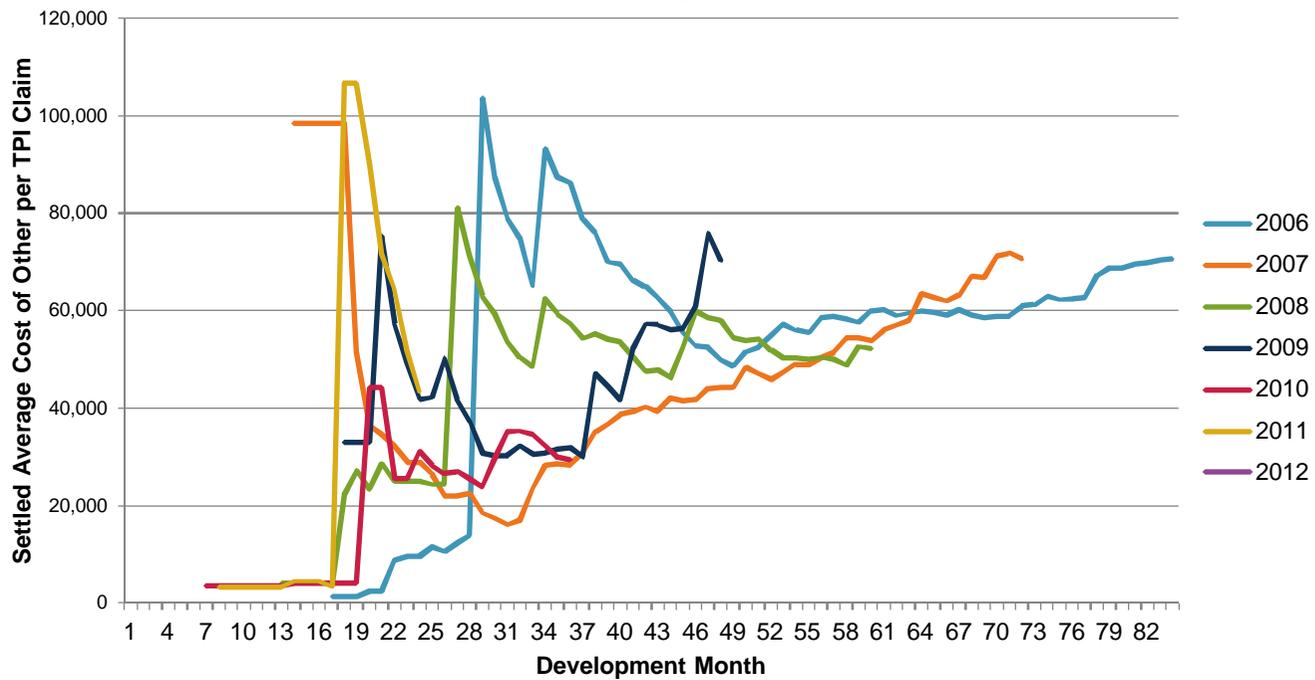
**Annual Percentage Change**  
10-11: -0.1% 09-10: -1.5% 08-09: 2.2% 07-08: -0.8% 06-07: -0.1%



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# TPI Excess - 100k+

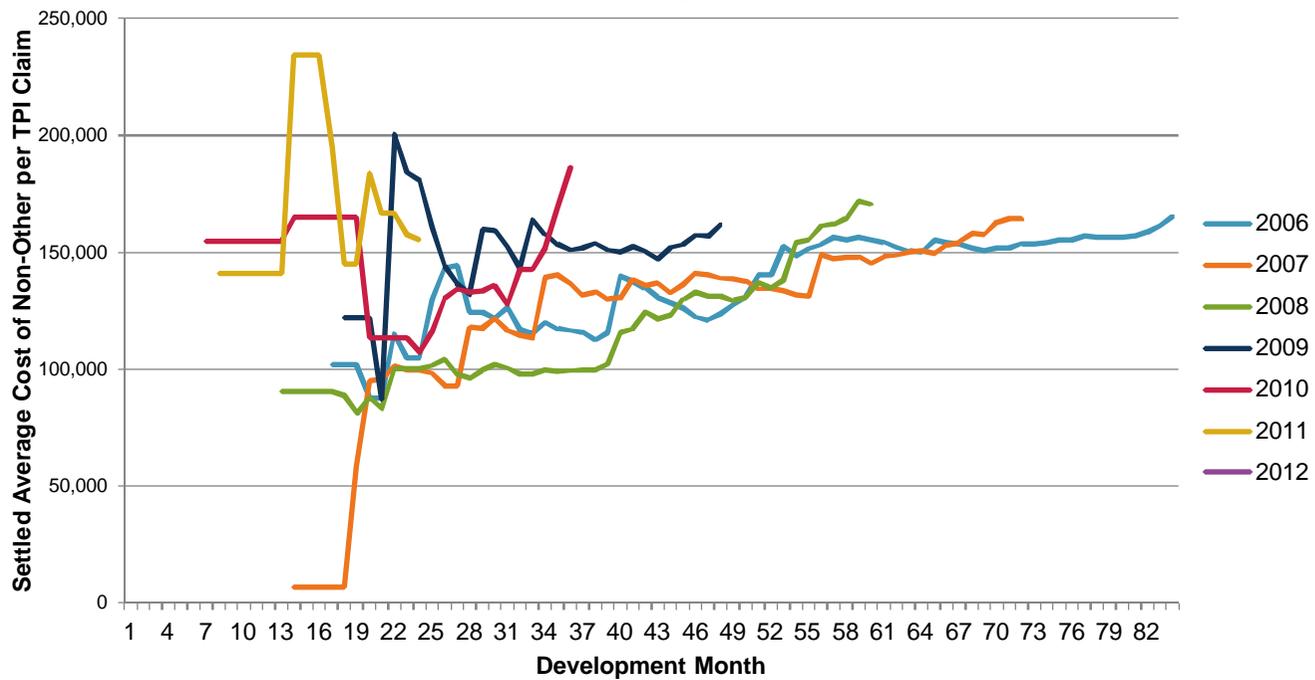
**Settled Average Cost of Other per TPI Claim**  
TPI Excess - 100k+



**Annual Percentage Change**  
10-11: 38.8% 09-10: -7.8% 08-09: 21.1% 07-08: -2.8% 06-07: 15.9%

# TPI Excess - 100k+

**Settled Average Cost of Non-Other per TPI Claim**  
TPI Excess - 100k+

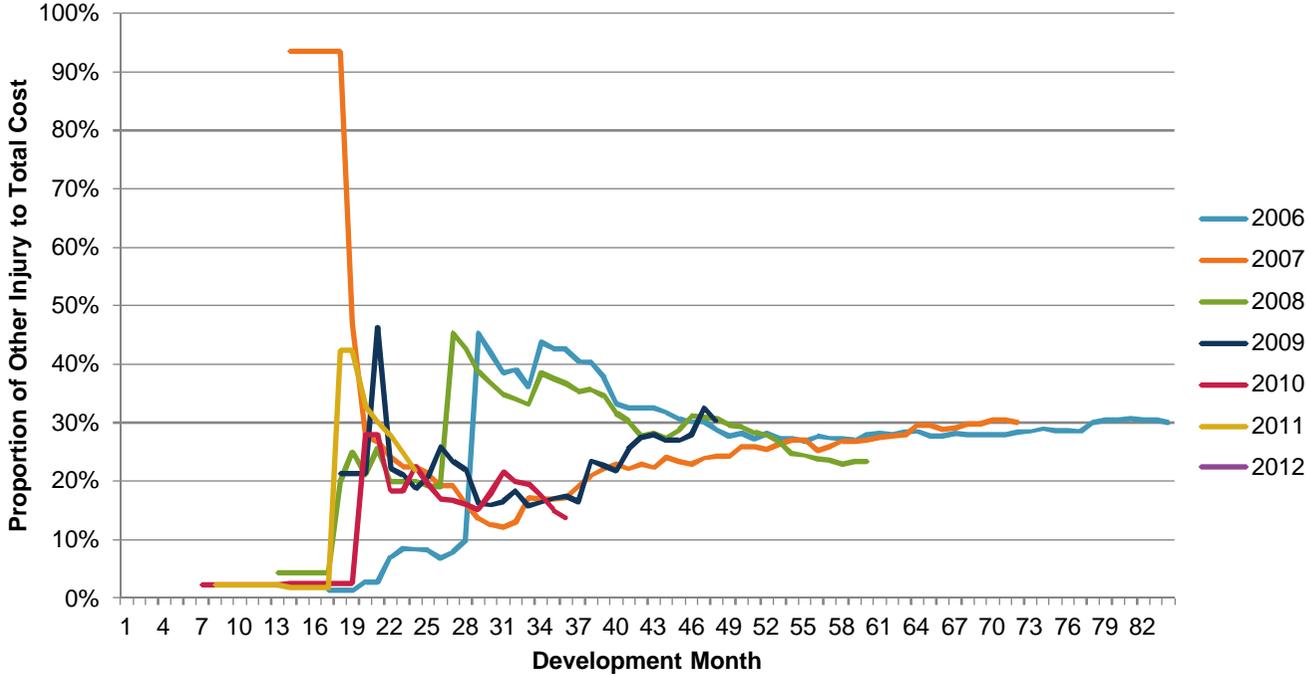


**Annual Percentage Change**

10-11: 44.9% 09-10: 23.3% 08-09: 23.5% 07-08: 17.4% 06-07: 6.8%

# TPI Excess - 100k+

**Proportion of Other Injury to Total Cost**  
TPI Excess - 100k+

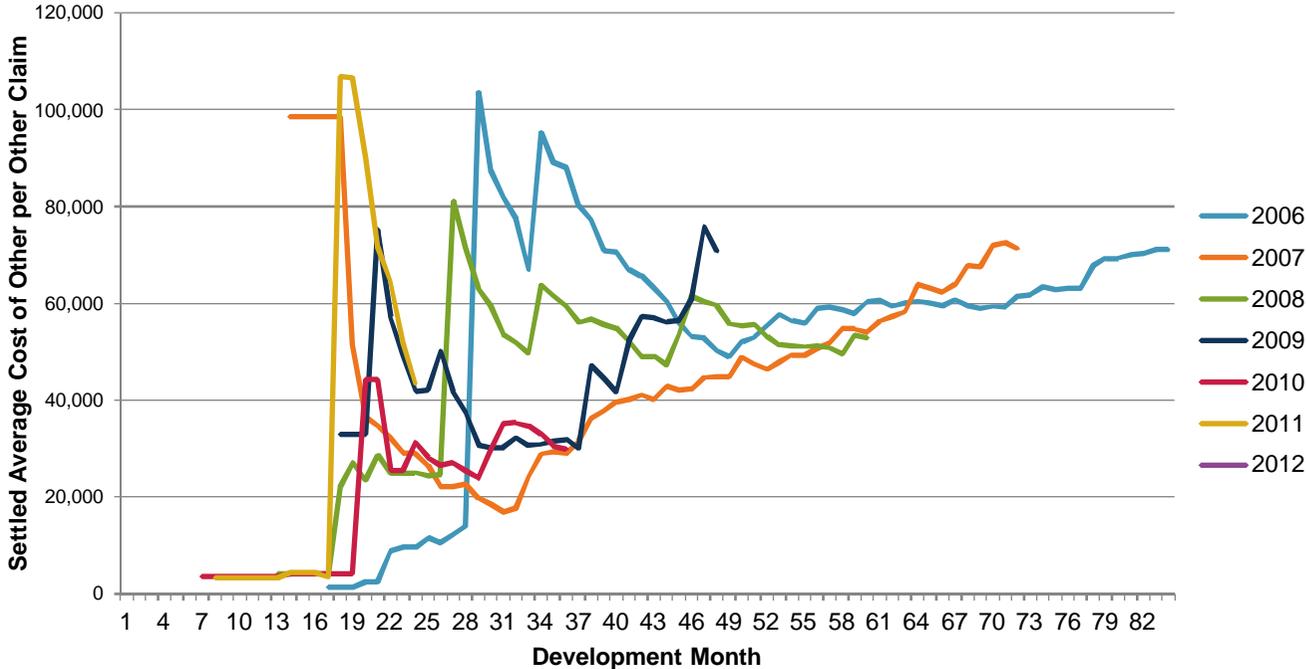


**Annual Percentage Change**  
10-11: -3.3% 09-10: -21.8% 08-09: -1.3% 07-08: -13.2% 06-07: 5.9%



# TPI Excess - 100k+

**Settled Average Cost of Other per Other Claim**  
TPI Excess - 100k+



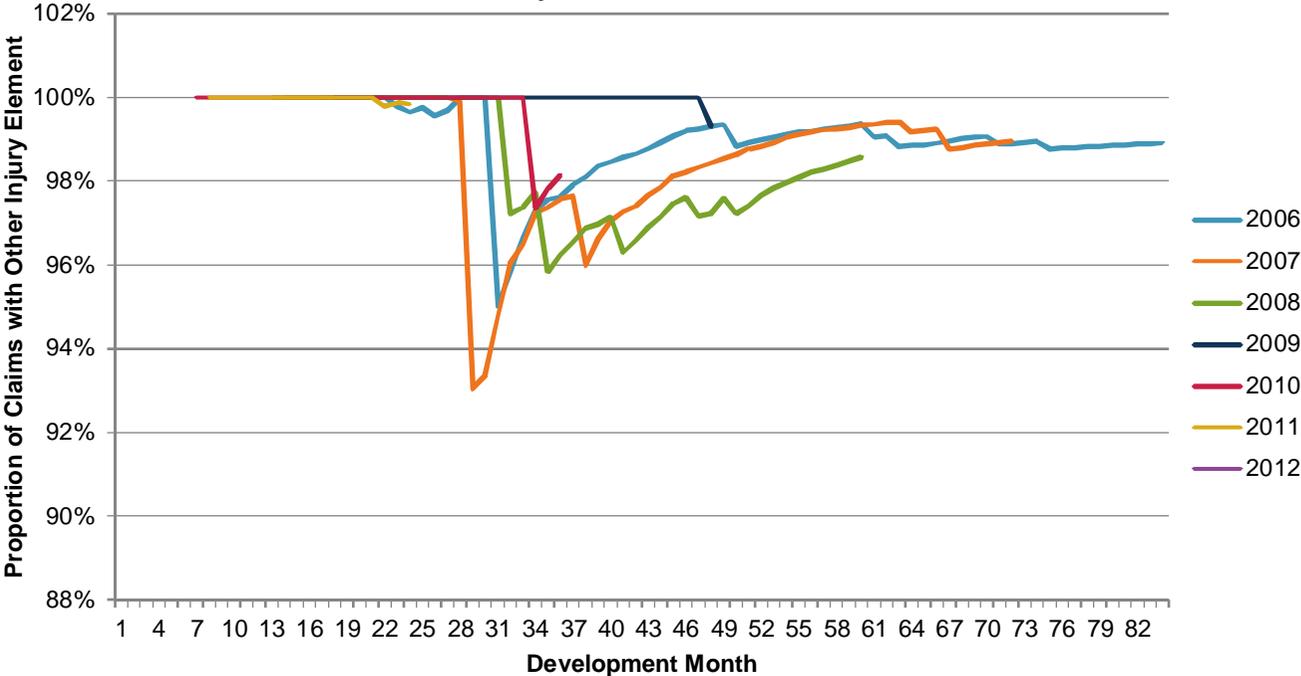
**Annual Percentage Change**  
10-11: 39% 09-10: -6.3% 08-09: 18.5% 07-08: -2% 06-07: 15.9%



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# TPI - 100k to 250k

**Proportion of Claims with Other Injury Element**  
Layer 100k to 250k



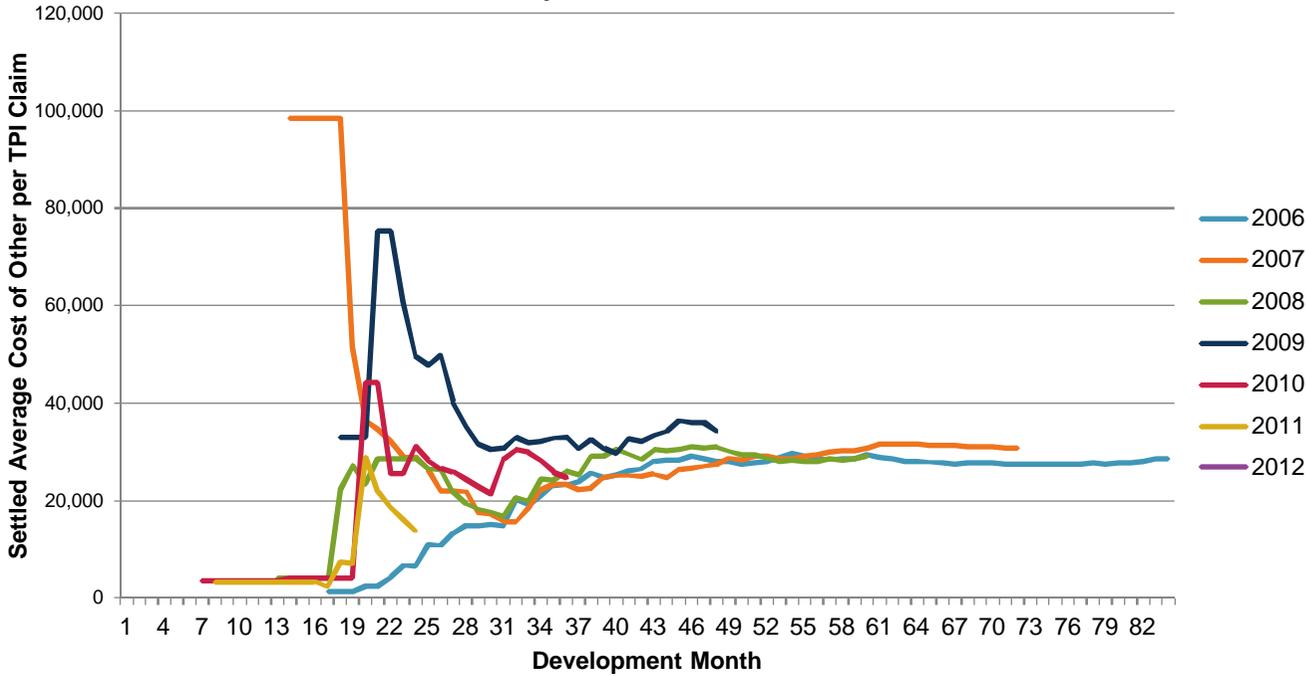
**Annual Percentage Change**  
10-11: -0.2% 09-10: -1.9% 08-09: 2.2% 07-08: -0.8% 06-07: 0.1%



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# TPI - 100k to 250k

**Settled Average Cost of Other per TPI Claim**  
Layer 100k to 250k



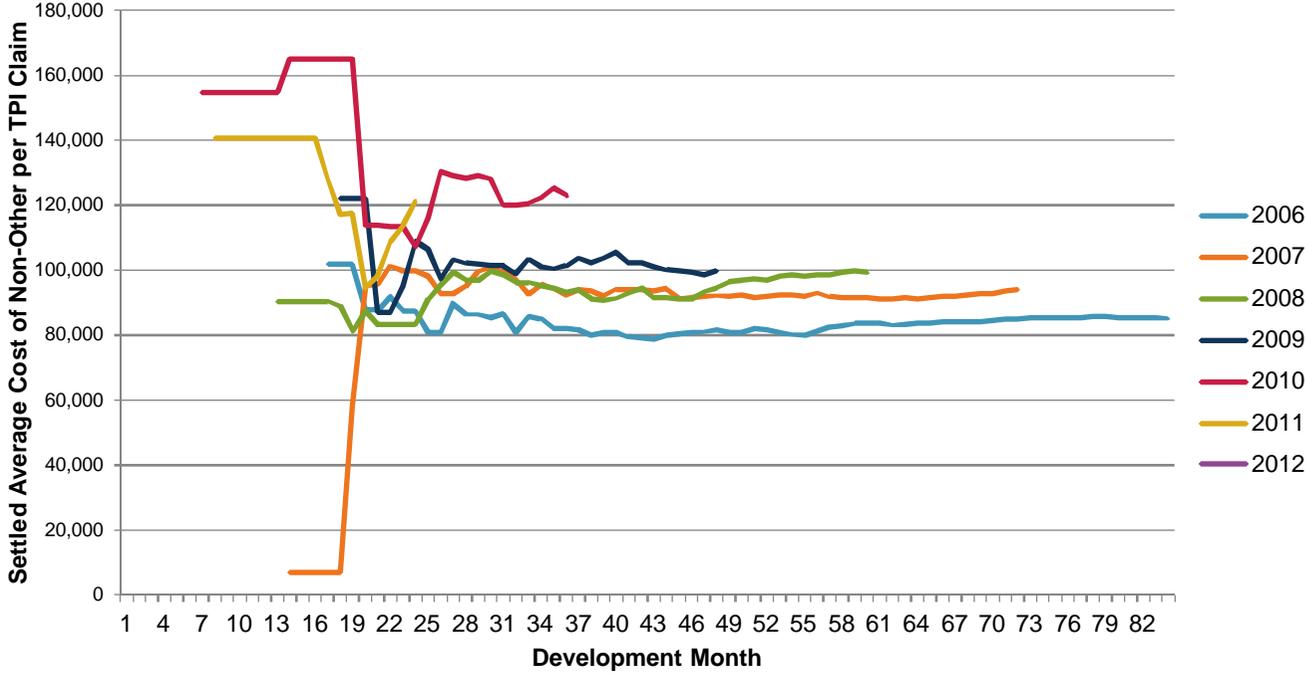
**Annual Percentage Change**  
10-11: -56% 09-10: -25.4% 08-09: 10.4% 07-08: -5.4% 06-07: 11.9%



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# TPI - 100k to 250k

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 100k to 250k



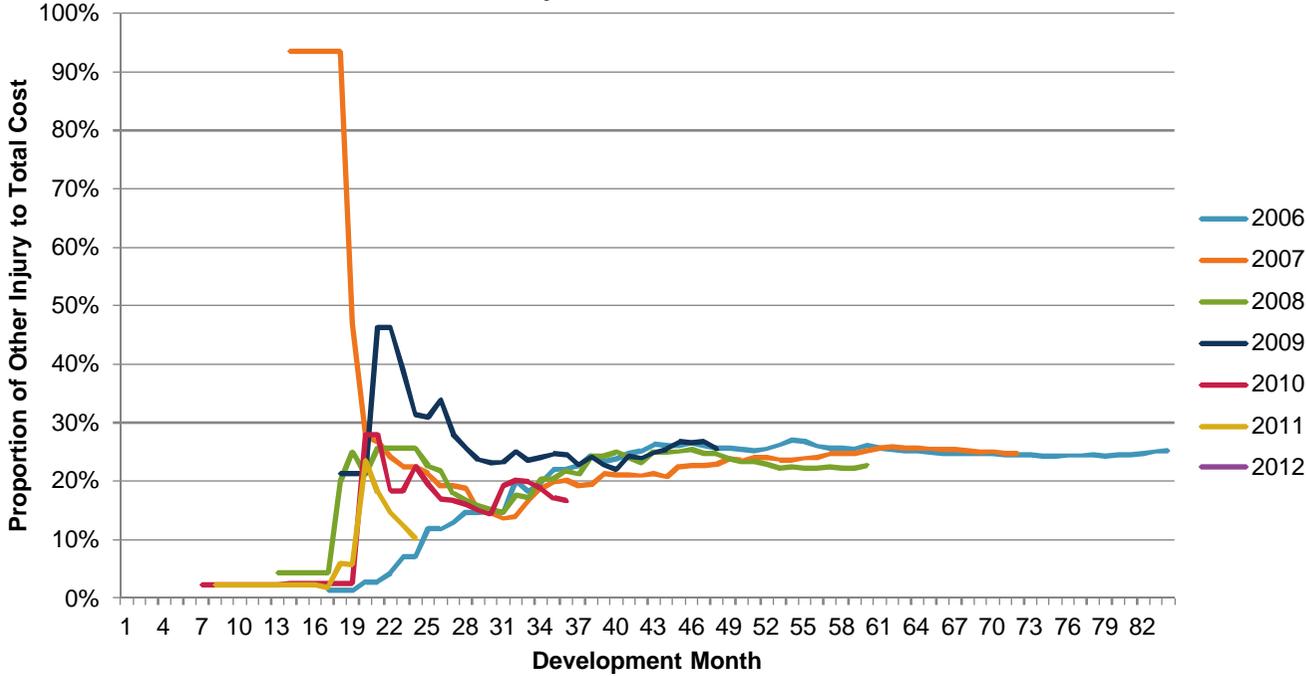
**Annual Percentage Change**  
10-11: 13.2% 09-10: 21.5% 08-09: 5.4% 07-08: 8.4% 06-07: 10.6%



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# TPI - 100k to 250k

**Proportion of Other Injury to Total Cost**  
Layer 100k to 250k



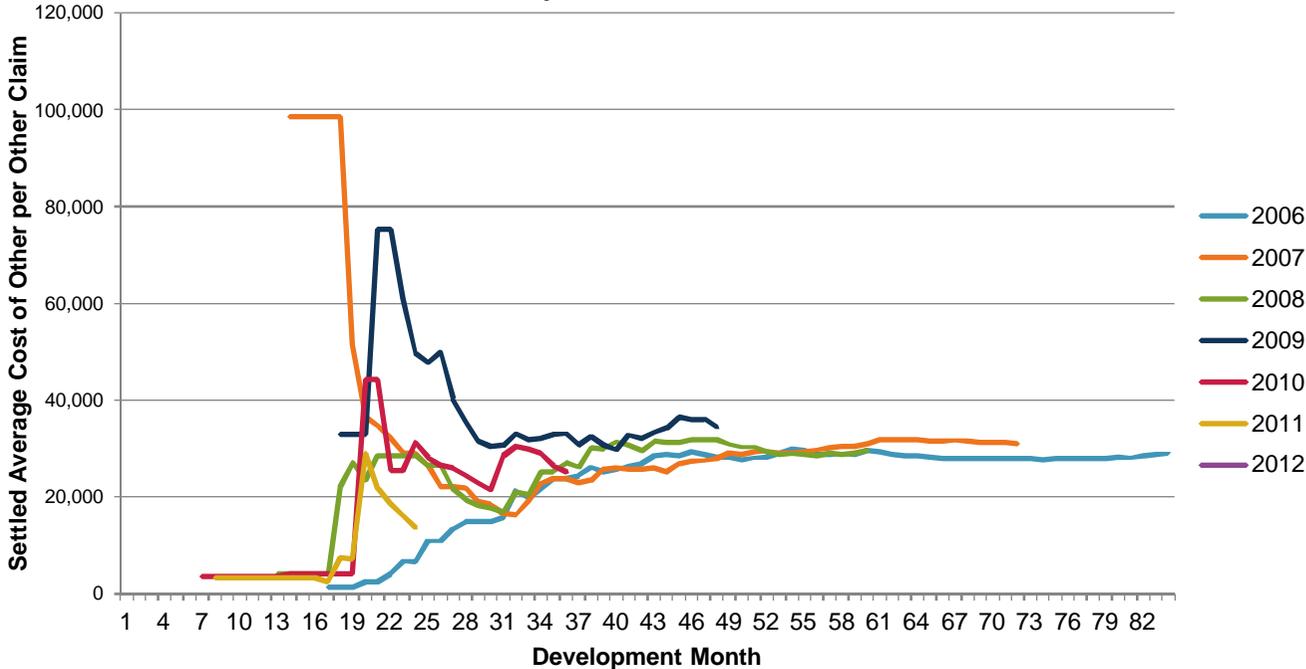
**Annual Percentage Change**  
10-11: -55% 09-10: -32.2% 08-09: 3.5% 07-08: -9.8% 06-07: 0.9%



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# TPI - 100k to 250k

**Settled Average Cost of Other per Other Claim**  
Layer 100k to 250k



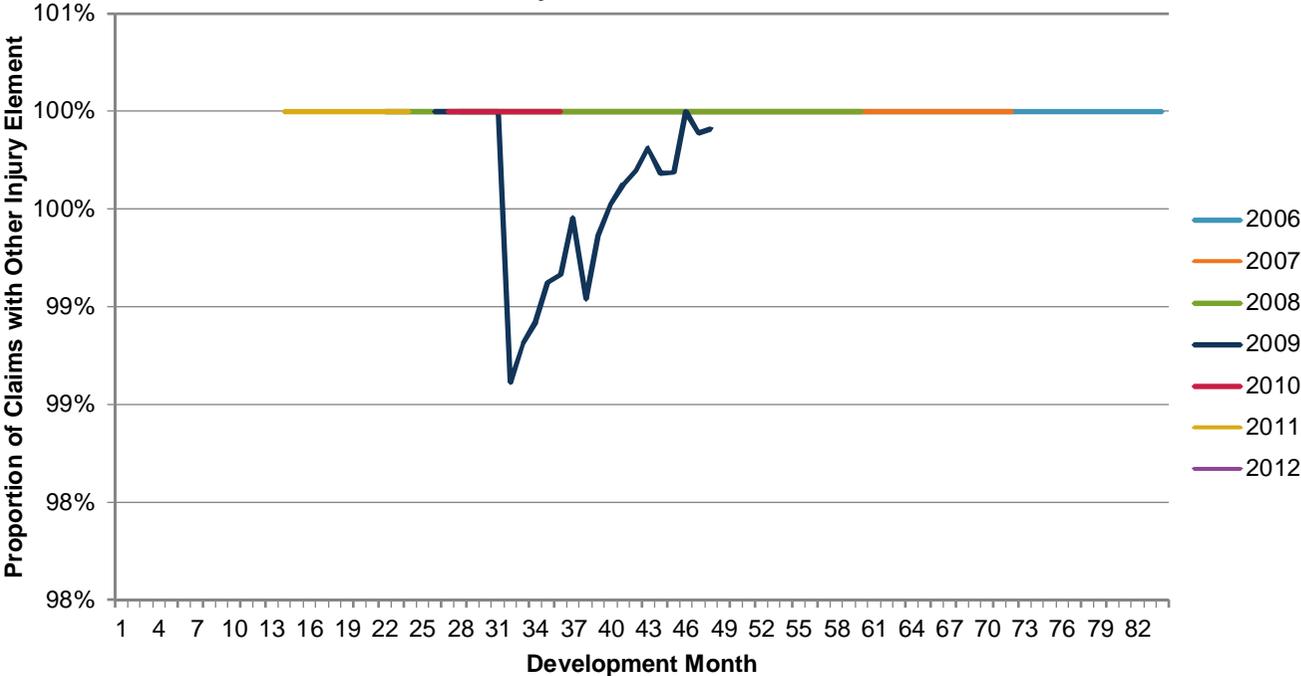
**Annual Percentage Change**  
10-11: -56% 09-10: -24% 08-09: 8.1% 07-08: -4.7% 06-07: 11.8%



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# TPI - 250k to 500k

**Proportion of Claims with Other Injury Element**  
Layer 250k to 500k



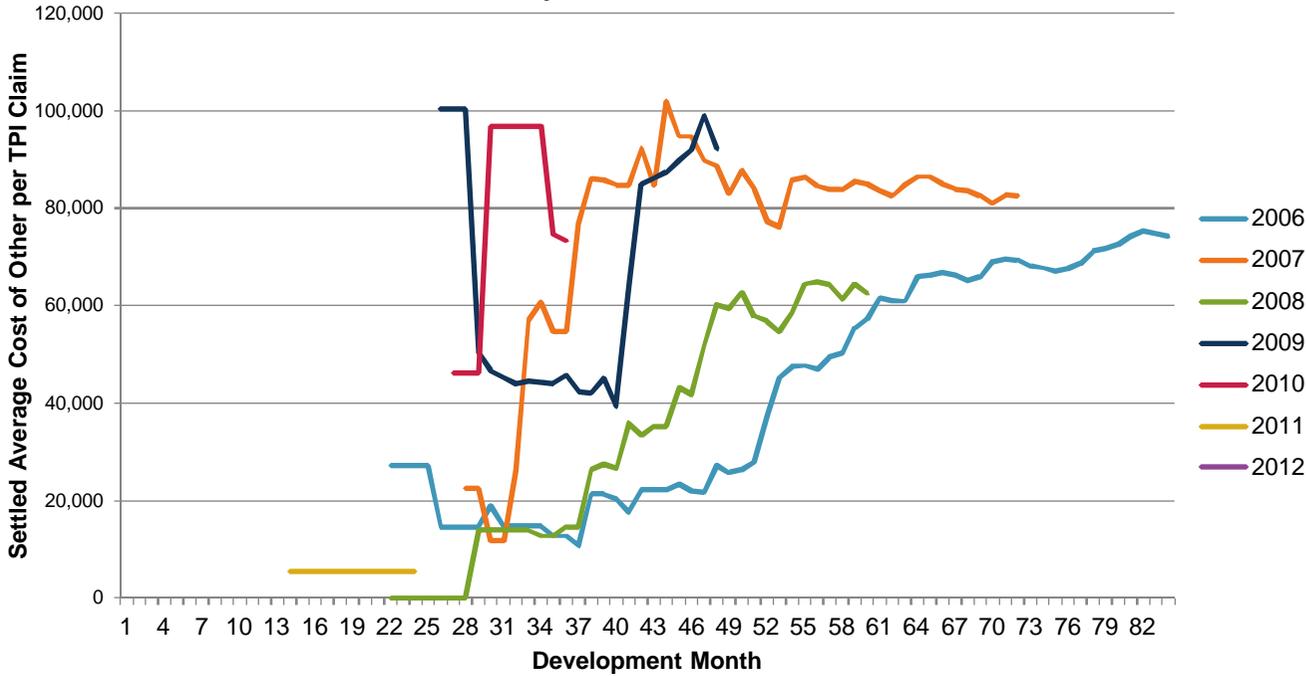
**Annual Percentage Change**  
09-10: 0.8% 08-09: -0.1% 07-08: 0% 06-07: 0%



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# TPI - 250k to 500k

**Settled Average Cost of Other per TPI Claim**  
Layer 250k to 500k



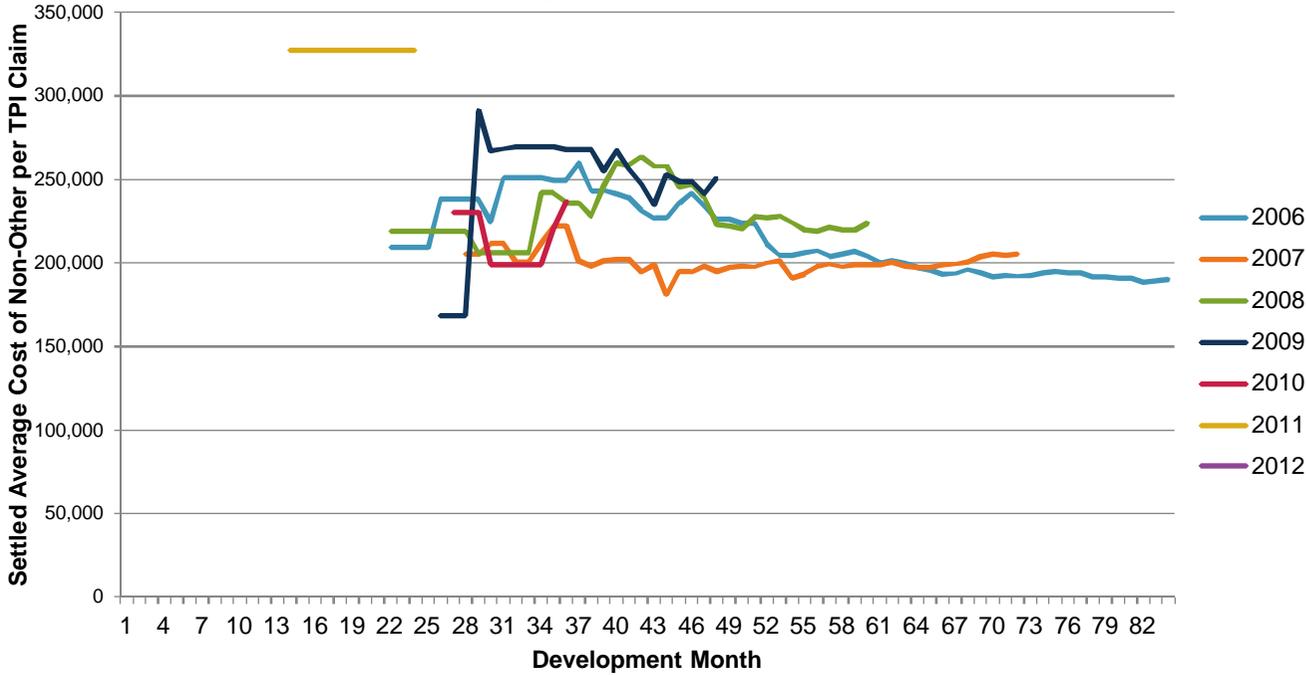
**Annual Percentage Change**  
09-10: 60% 08-09: 53% 07-08: -26.4% 06-07: 18.8%



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# TPI - 250k to 500k

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 250k to 500k



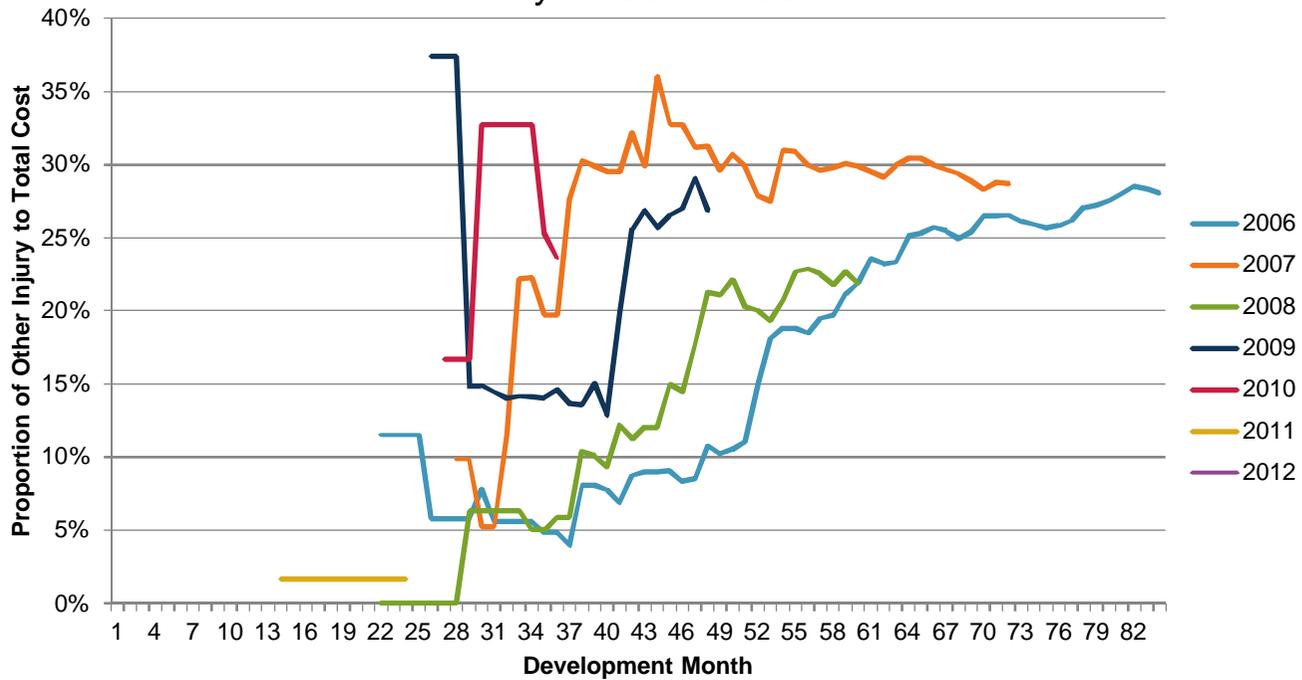
**Annual Percentage Change**  
09-10: -11.4% 08-09: 12.5% 07-08: 12.4% 06-07: 6.7%



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# TPI - 250k to 500k

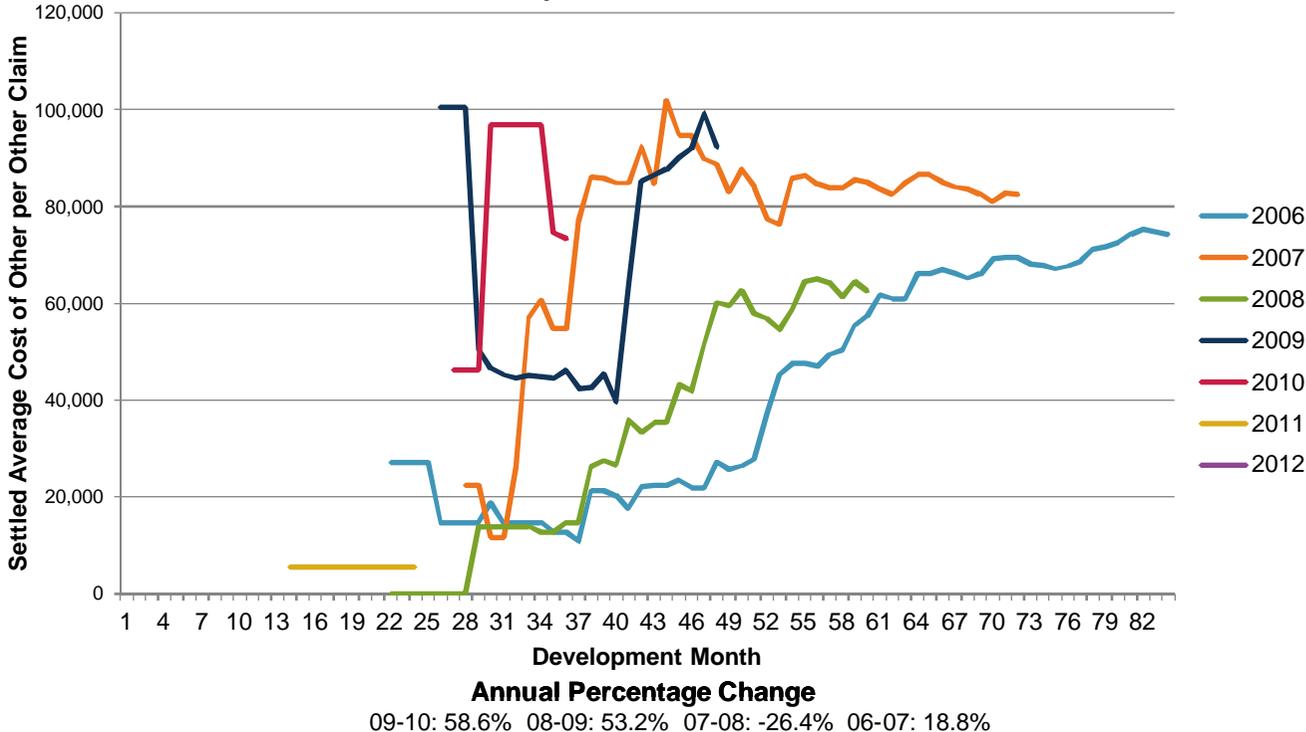
**Proportion of Other Injury to Total Cost**  
Layer 250k to 500k



**Annual Percentage Change**  
09-10: 61.6% 08-09: 26.4% 07-08: -27% 06-07: 8.1%

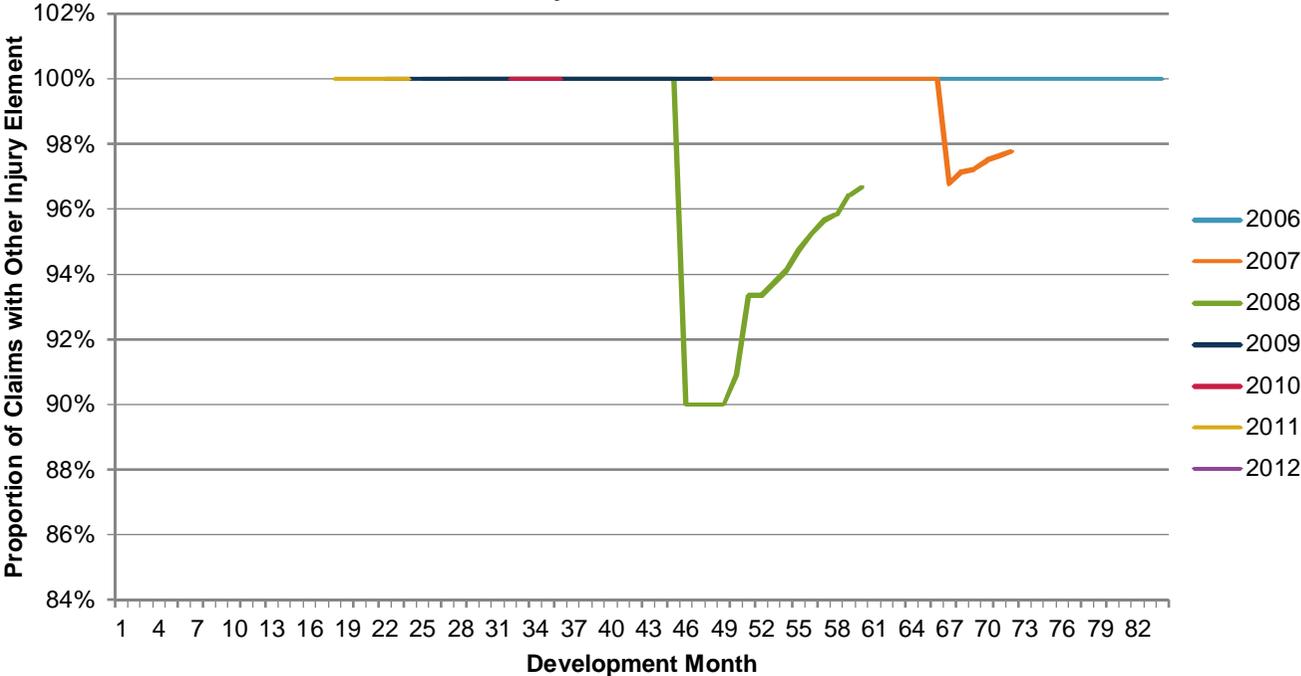
# TPI - 250k to 500k

**Settled Average Cost of Other per Other Claim**  
Layer 250k to 500k



# TPI - 500k to 1m

**Proportion of Claims with Other Injury Element**  
Layer 500k to 1m



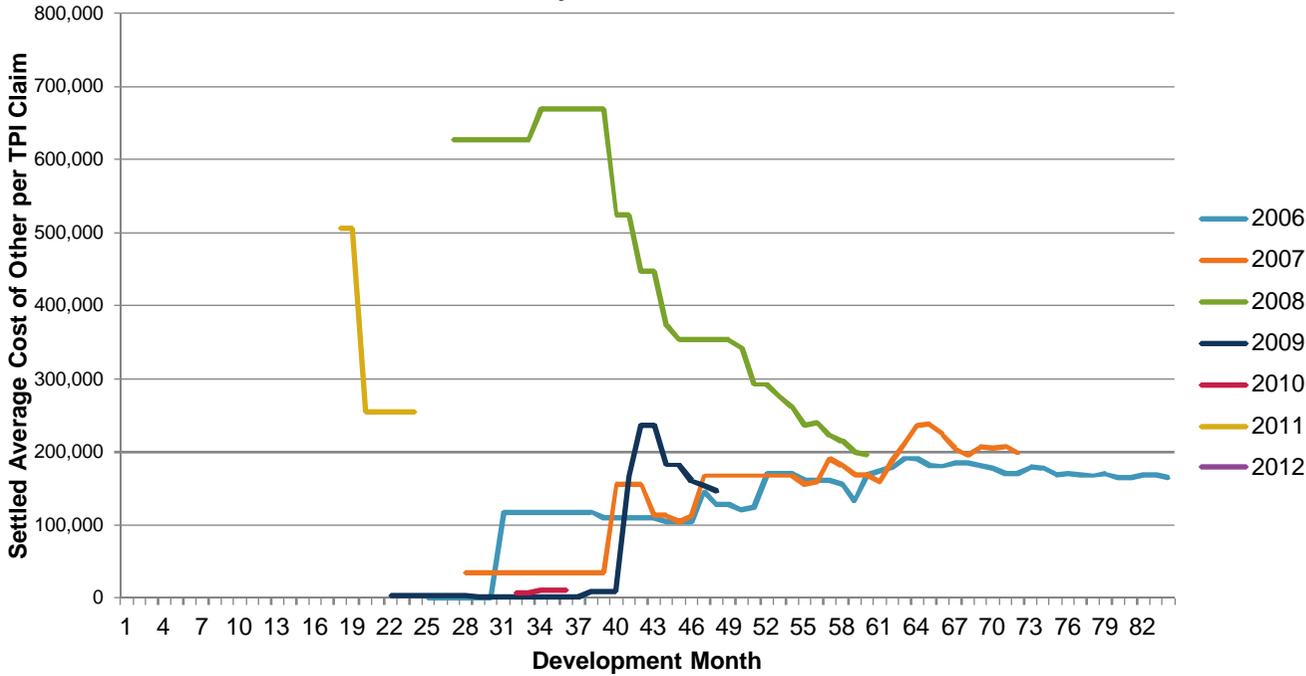
**Annual Percentage Change**  
09-10: 0% 08-09: 11.1% 07-08: -3.3% 06-07: -2.2%



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# TPI - 500k to 1m

**Settled Average Cost of Other per TPI Claim**  
Layer 500k to 1m



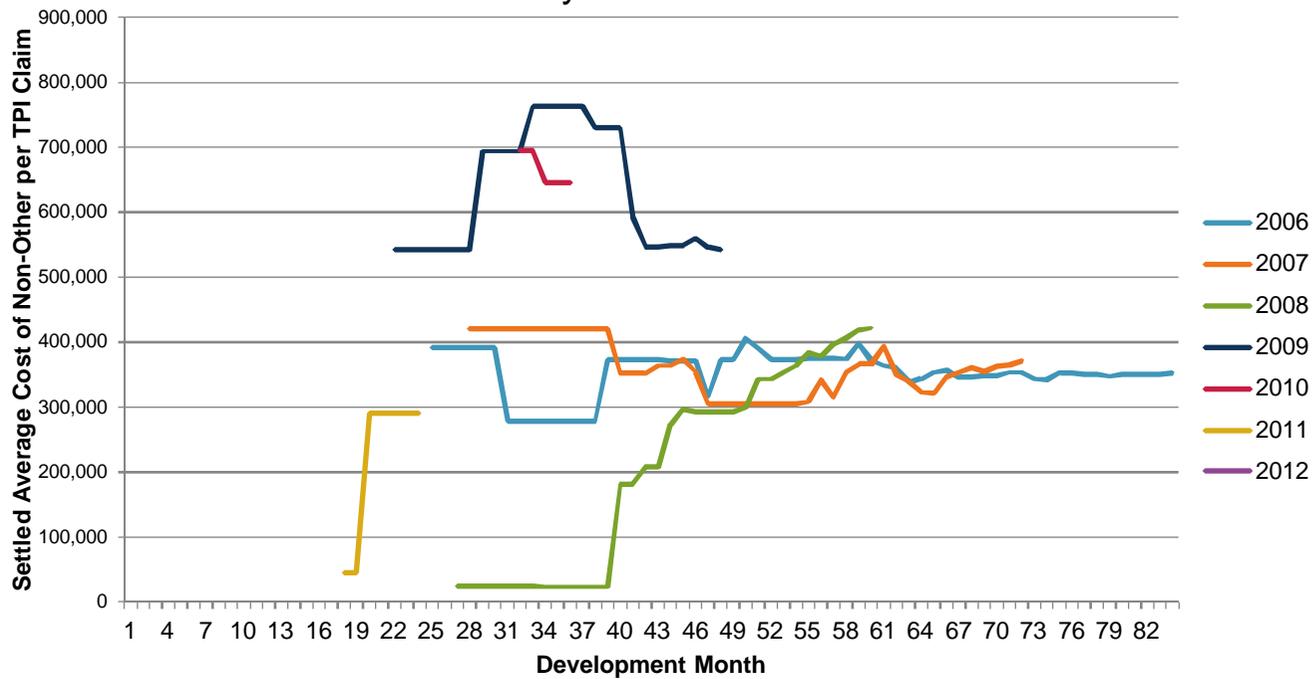
**Annual Percentage Change**  
09-10: 598.2% 08-09: -58.4% 07-08: 16.3% 06-07: 16.6%



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# TPI - 500k to 1m

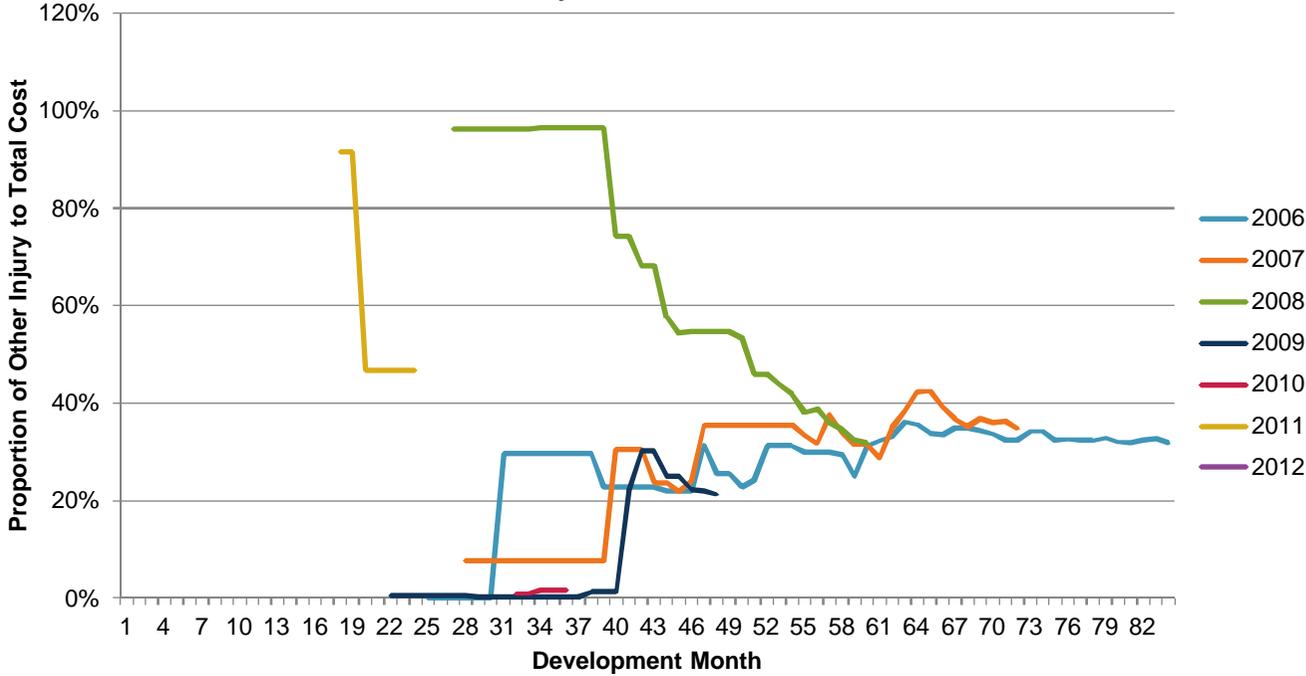
**Settled Average Cost of Non-Other per TPI Claim**  
Layer 500k to 1m



**Annual Percentage Change**  
09-10: -15.2% 08-09: 85.7% 07-08: 15.2% 06-07: 5%

# TPI - 500k to 1m

**Proportion of Other Injury to Total Cost**  
Layer 500k to 1m



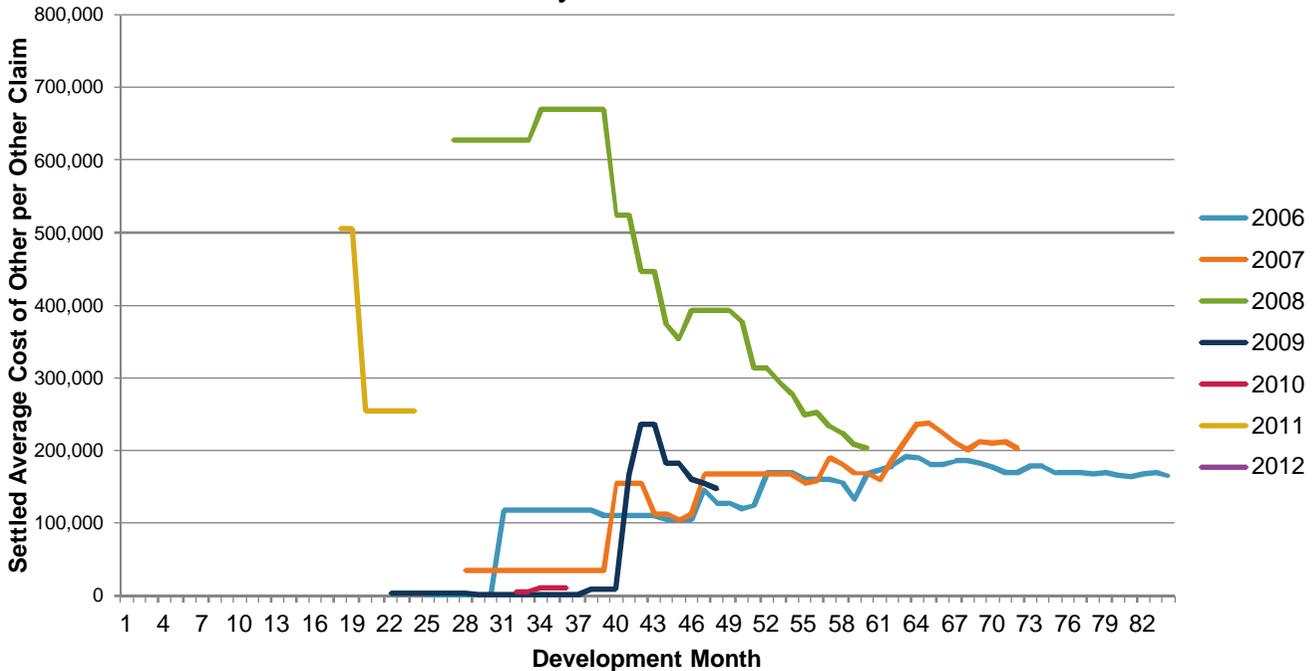
**Annual Percentage Change**  
09-10: 711.5% 08-09: -61.1% 07-08: 0.7% 06-07: 7.2%



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# TPI - 500k to 1m

**Settled Average Cost of Other per Other Claim**  
Layer 500k to 1m



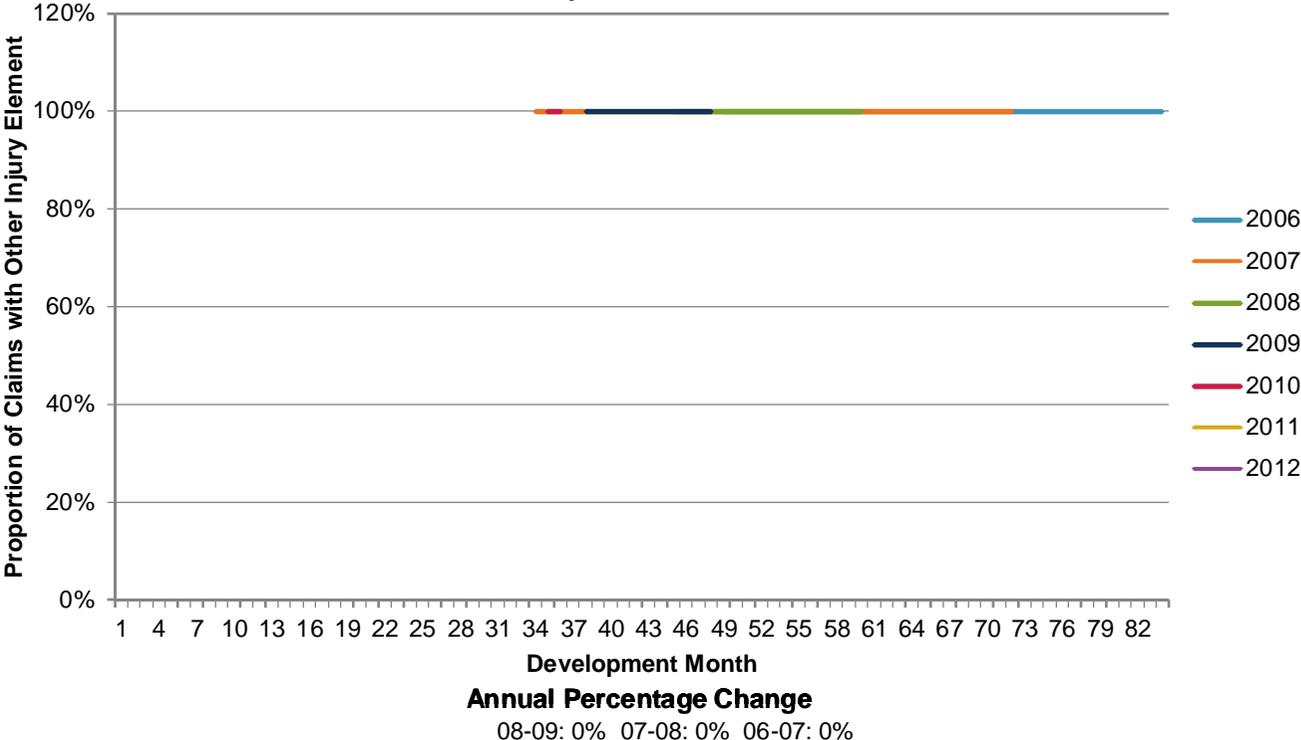
**Annual Percentage Change**  
09-10: 598.2% 08-09: -62.6% 07-08: 20.3% 06-07: 19.3%



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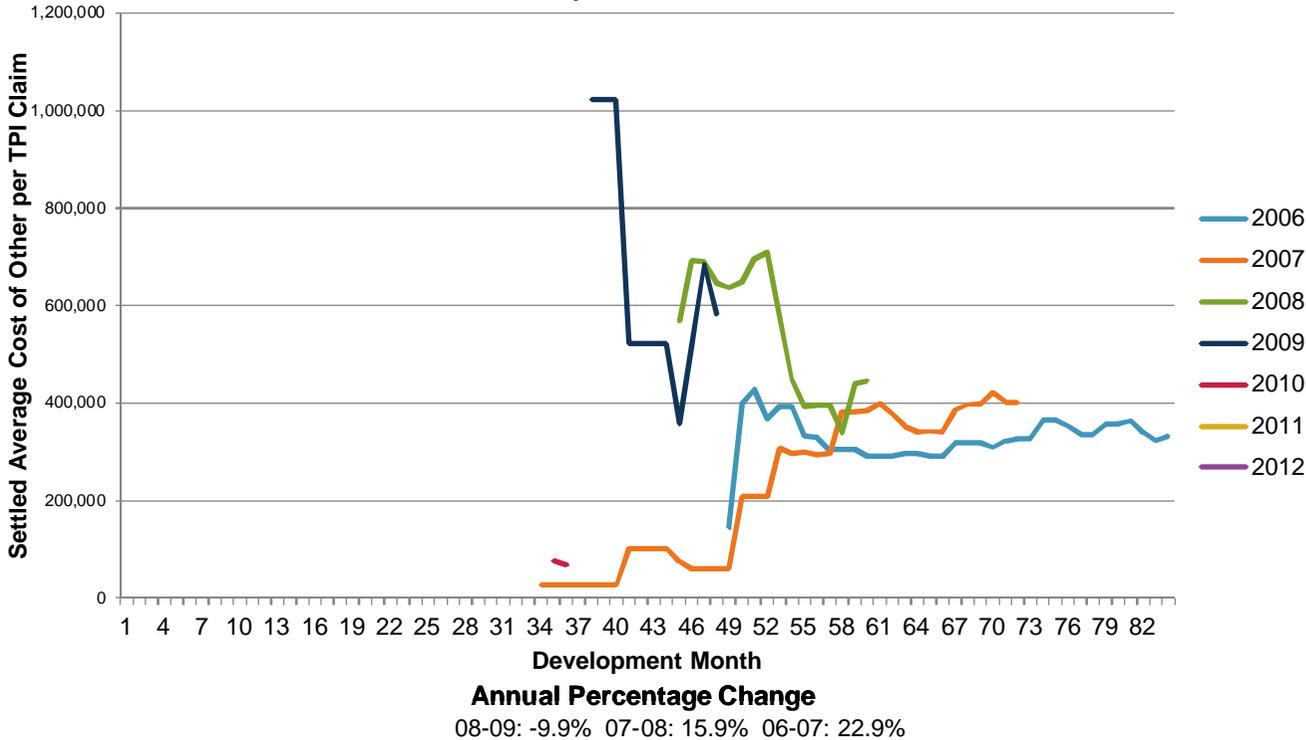
# TPI - 1m to 2m

**Proportion of Claims with Other Injury Element  
Layer 1m to 2m**



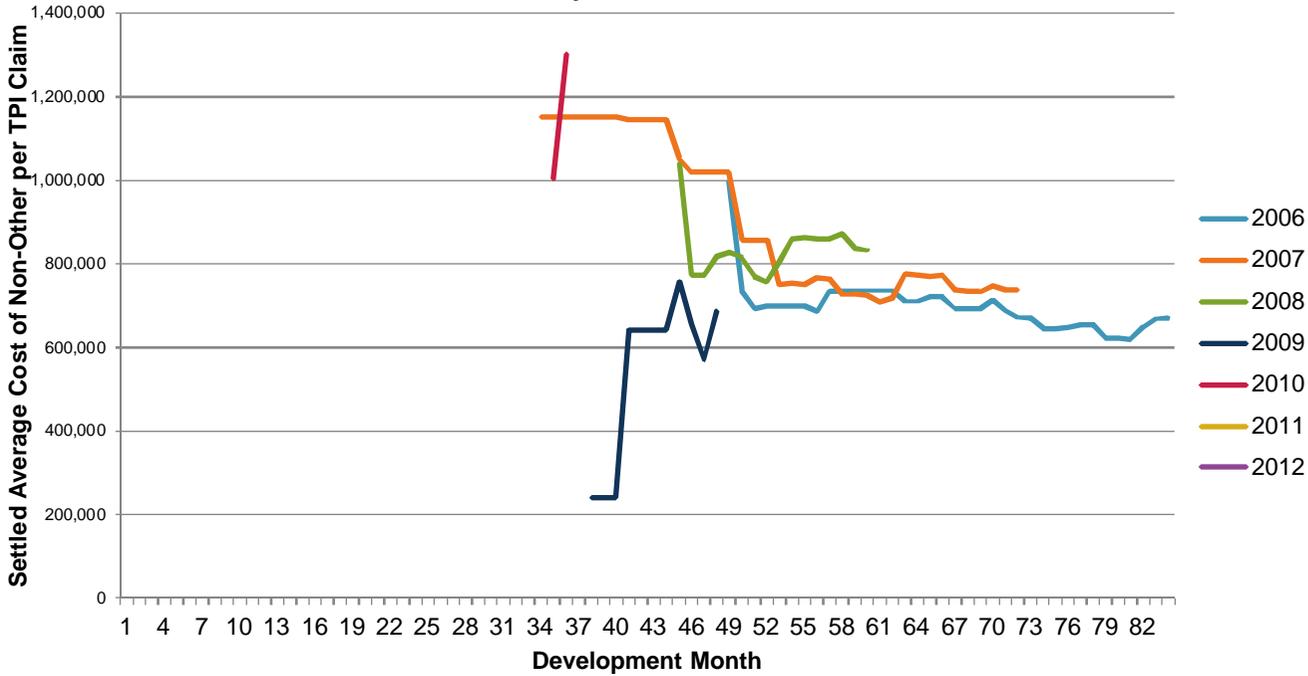
# TPI - 1m to 2m

**Settled Average Cost of Other per TPI Claim**  
Layer 1m to 2m



# TPI - 1m to 2m

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 1m to 2m



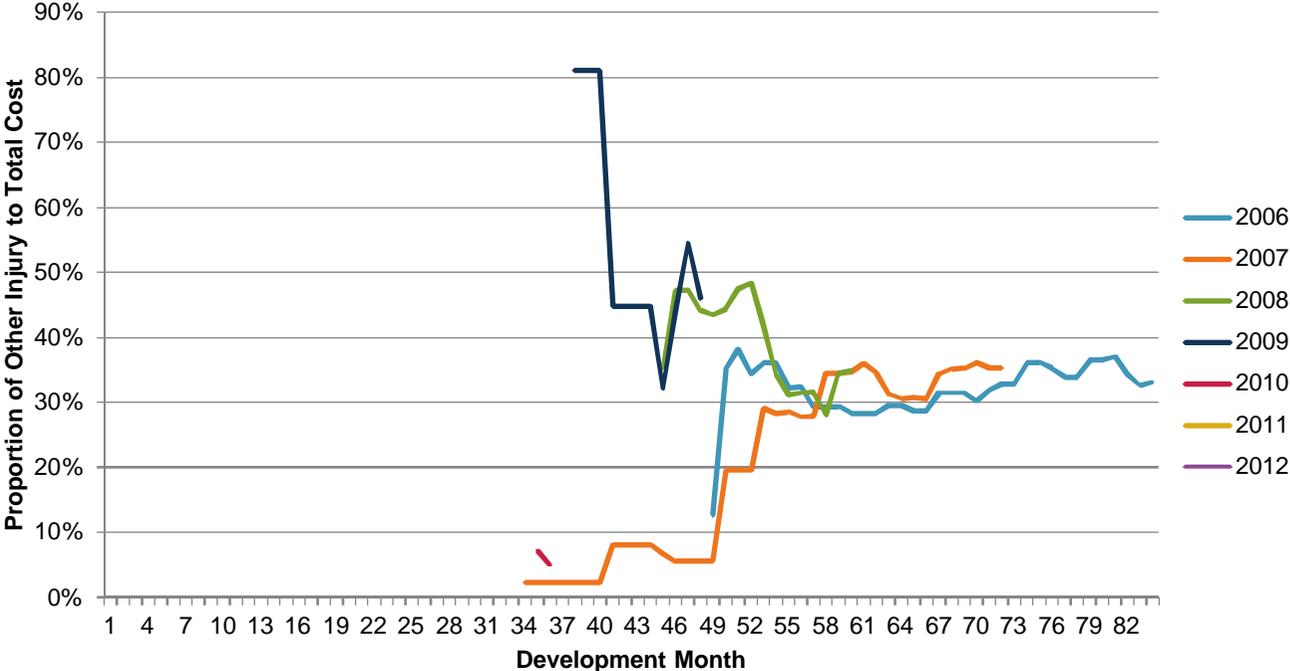
**Annual Percentage Change**  
08-09: -16.1% 07-08: 14.8% 06-07: 9.7%



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# TPI - 1m to 2m

**Proportion of Other Injury to Total Cost**  
Layer 1m to 2m



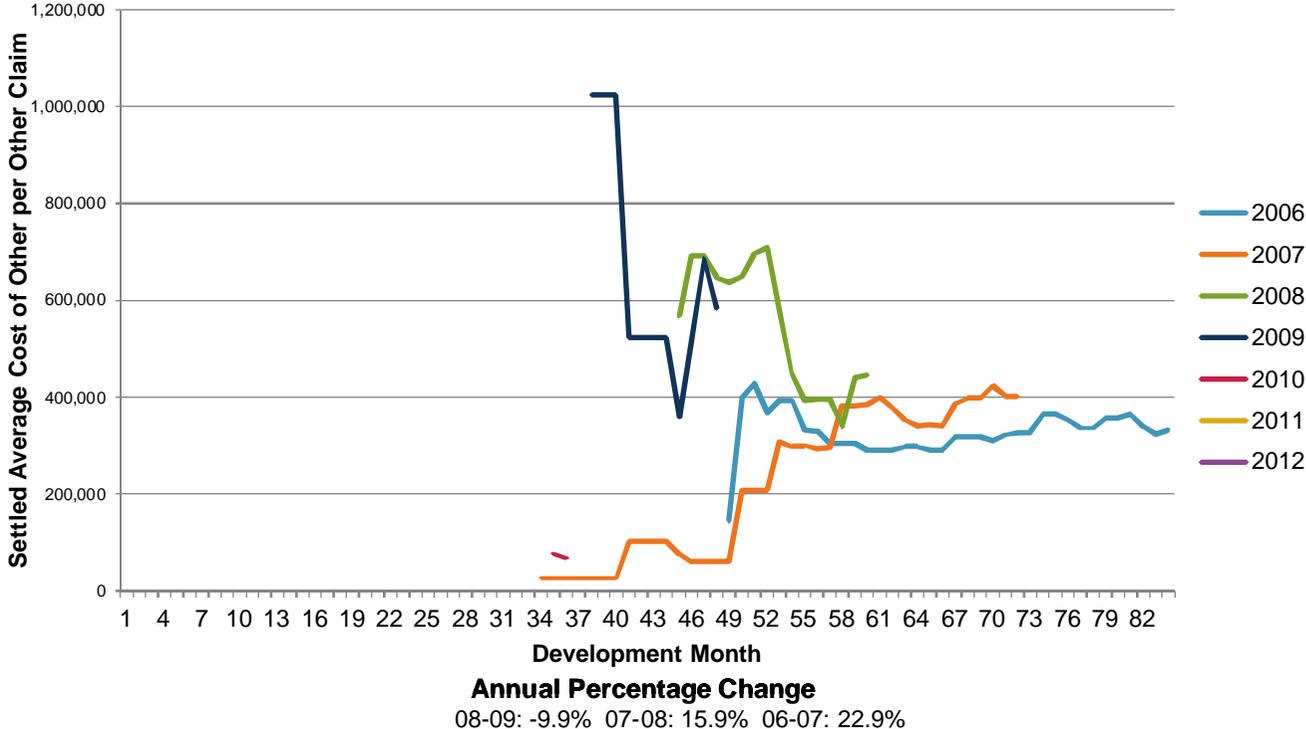
**Annual Percentage Change**  
08-09: 4% 07-08: 0.6% 06-07: 7.8%



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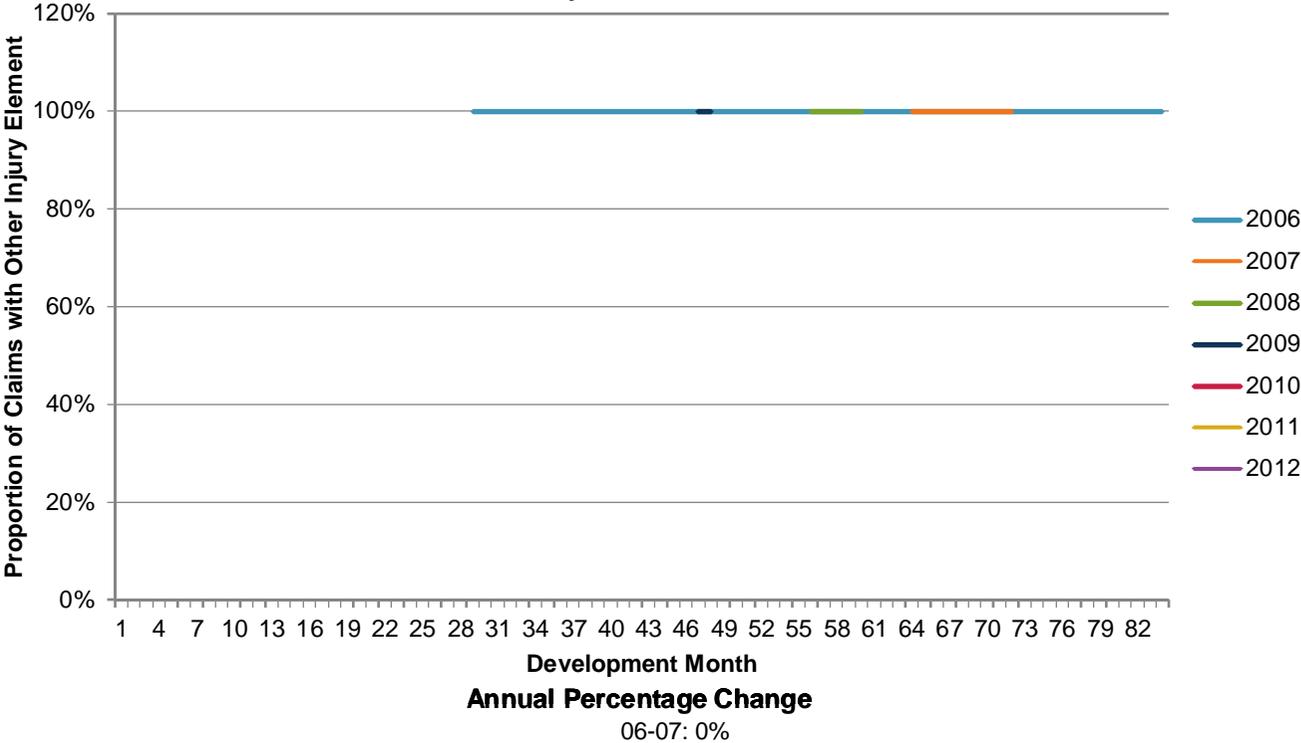
# TPI - 1m to 2m

**Settled Average Cost of Other per Other Claim**  
Layer 1m to 2m



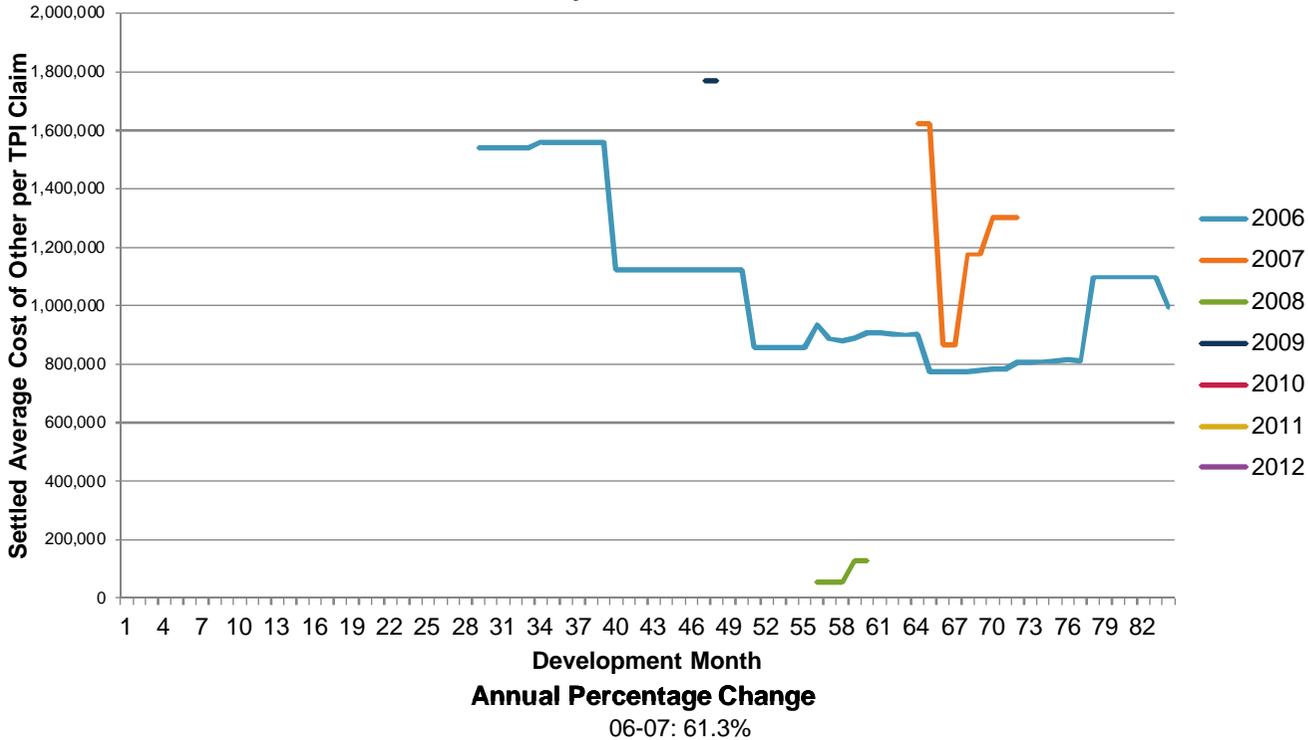
# TPI - 2m to 5m

**Proportion of Claims with Other Injury Element  
Layer 2m to 5m**



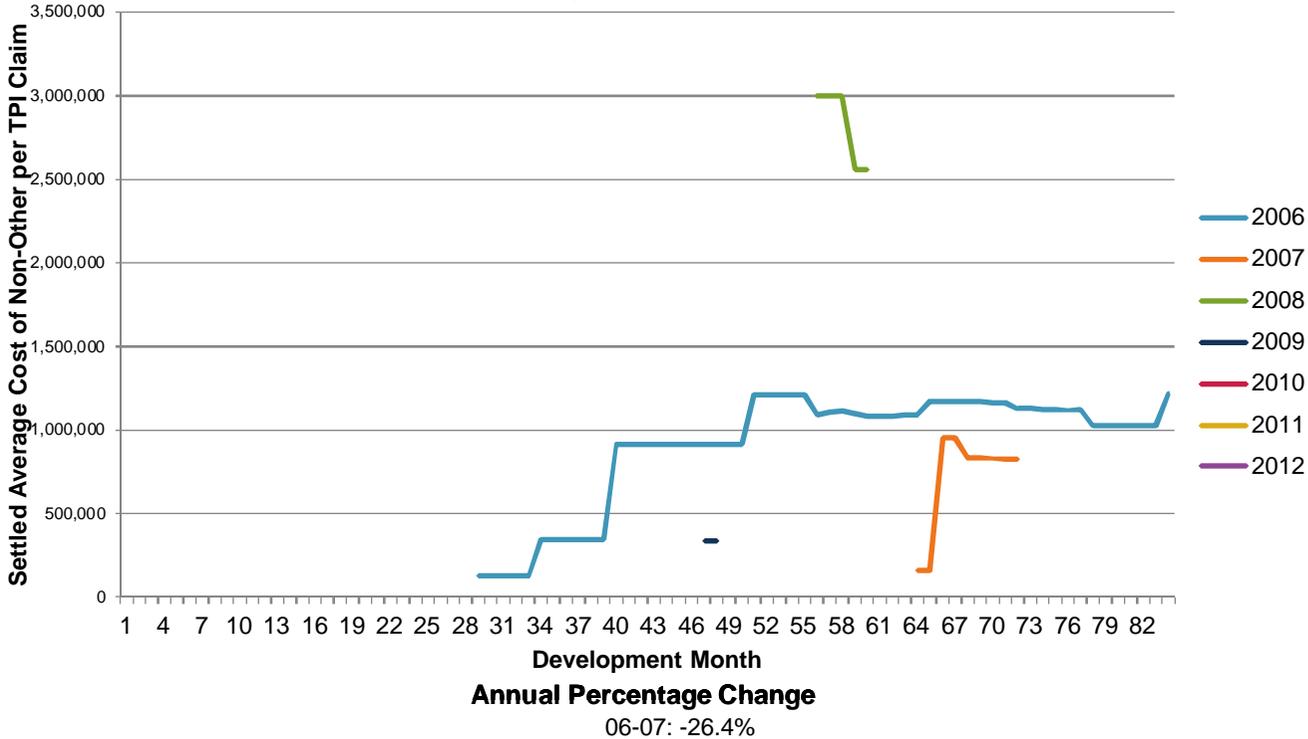
# TPI - 2m to 5m

**Settled Average Cost of Other per TPI Claim**  
Layer 2m to 5m

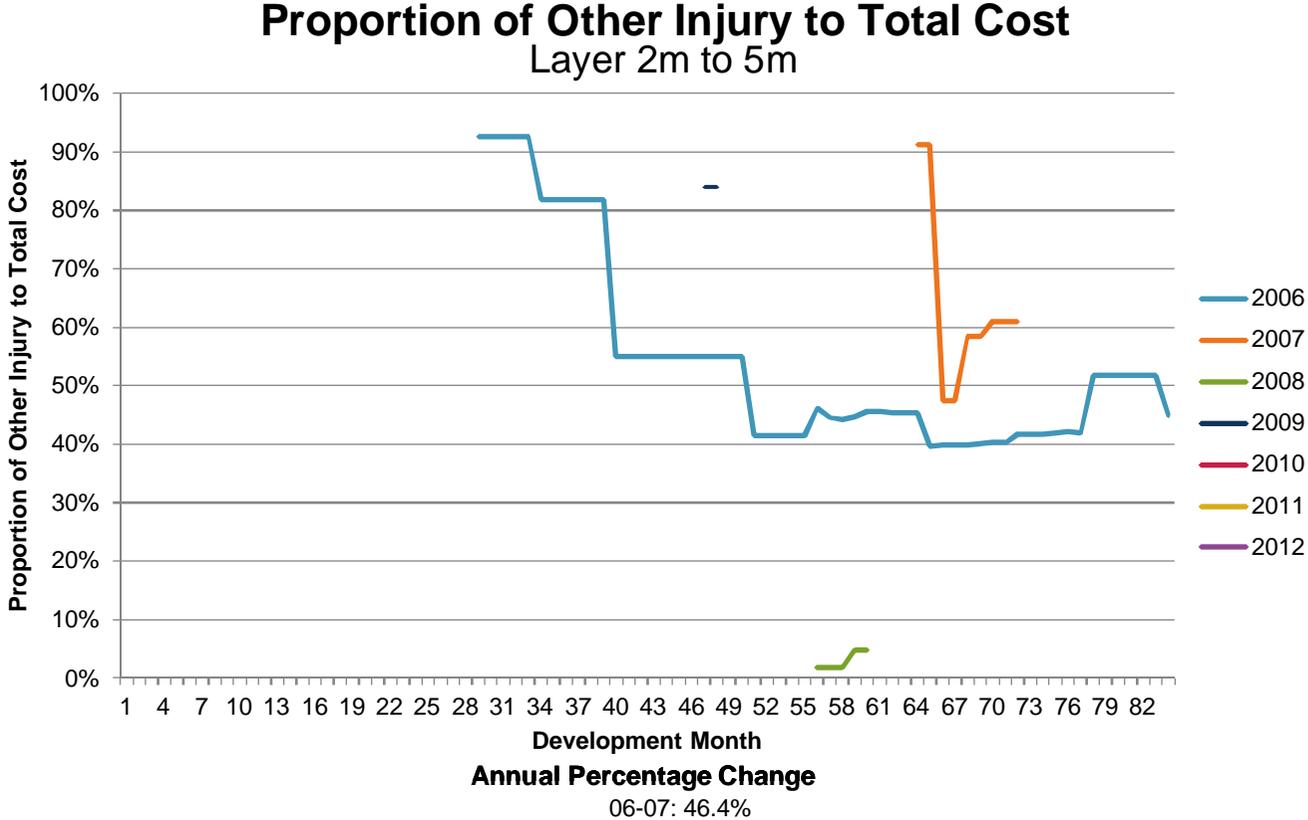


# TPI - 2m to 5m

**Settled Average Cost of Non-Other per TPI Claim**  
Layer 2m to 5m

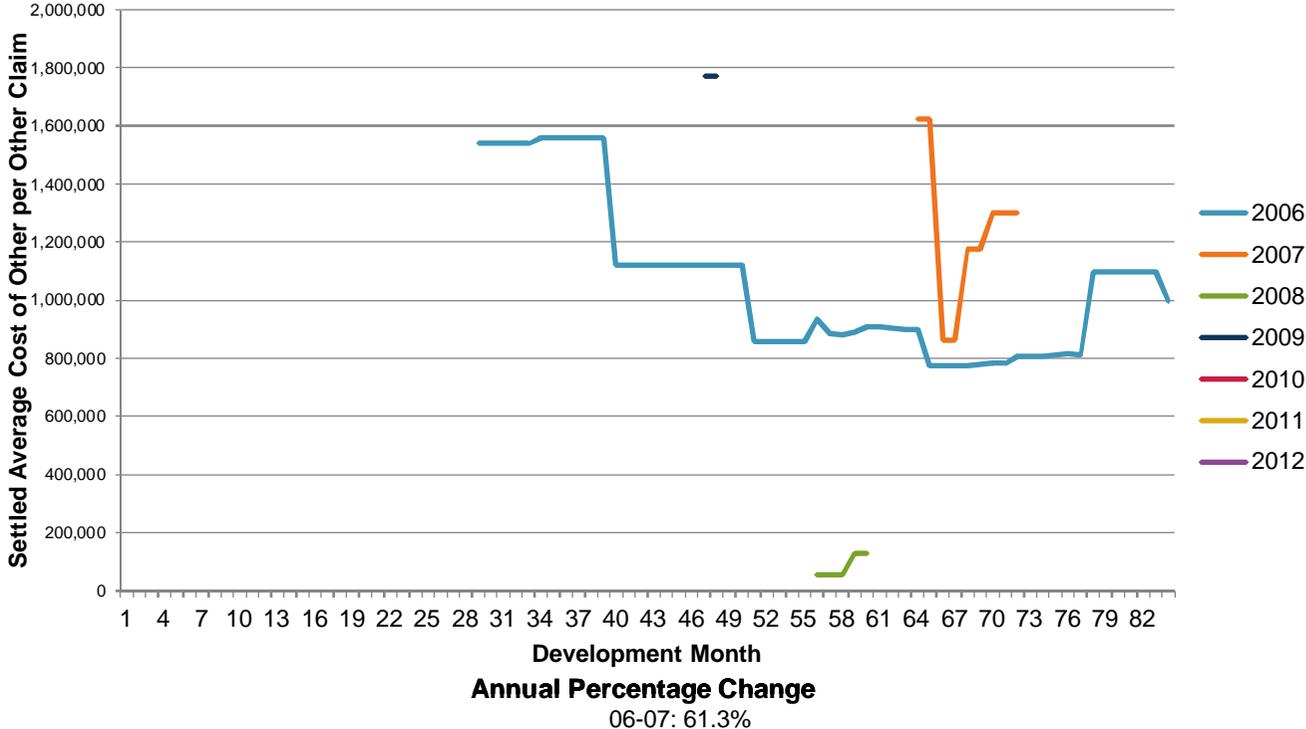


# TPI - 2m to 5m



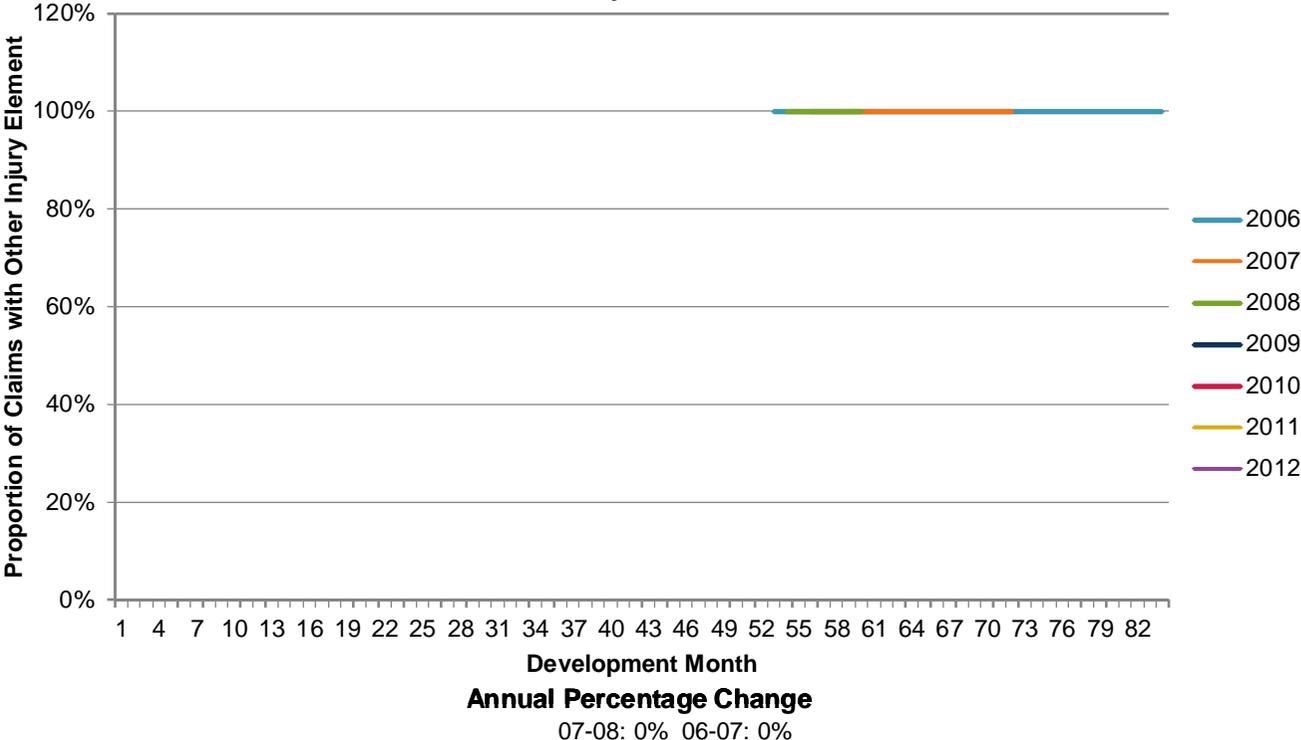
# TPI - 2m to 5m

**Settled Average Cost of Other per Other Claim**  
Layer 2m to 5m



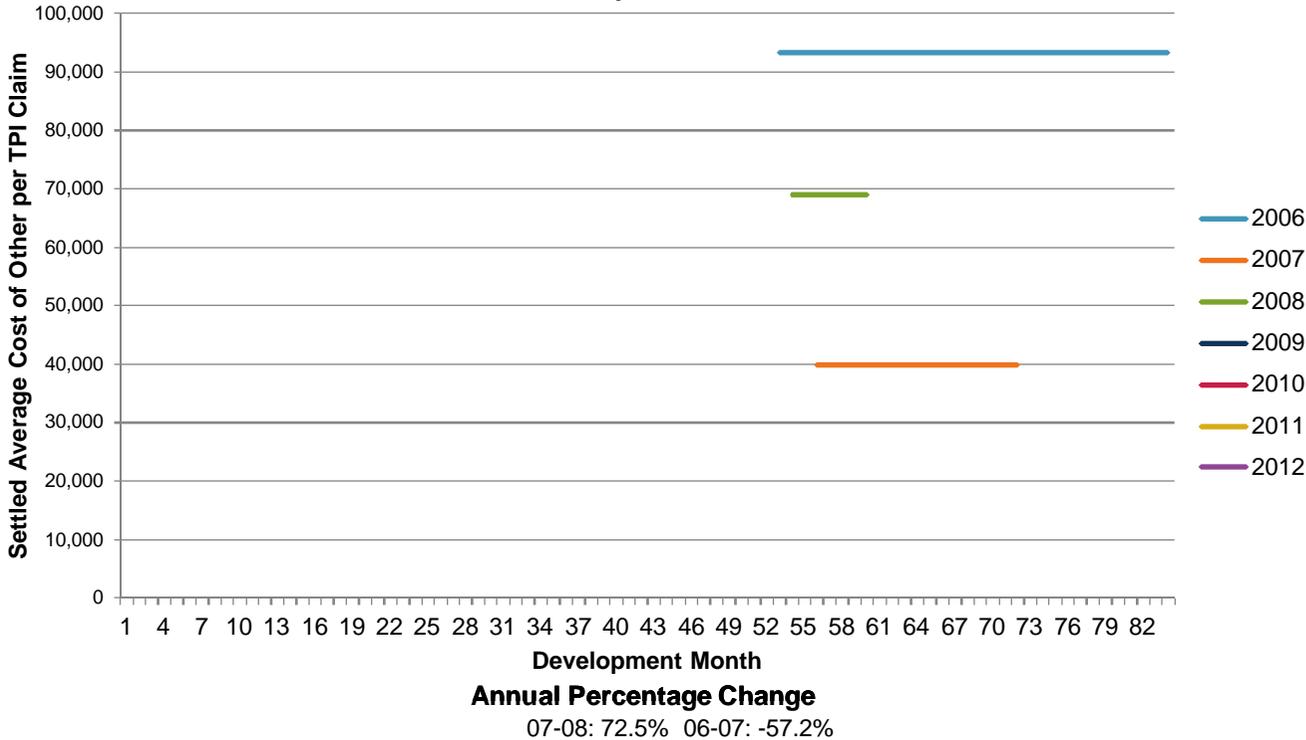
# TPI - 5m+

**Proportion of Claims with Other Injury Element  
Layer 5m+**



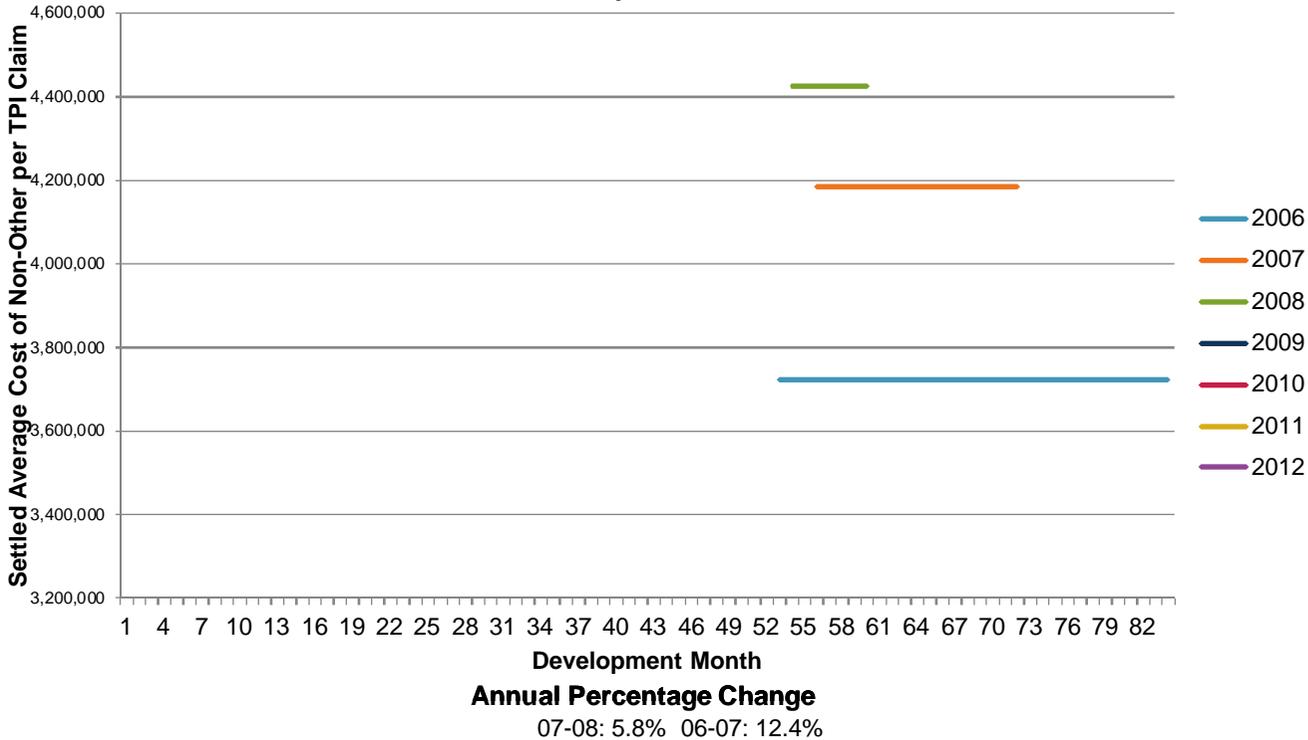
# TPI - 5m+

**Settled Average Cost of Other per TPI Claim  
Layer 5m+**



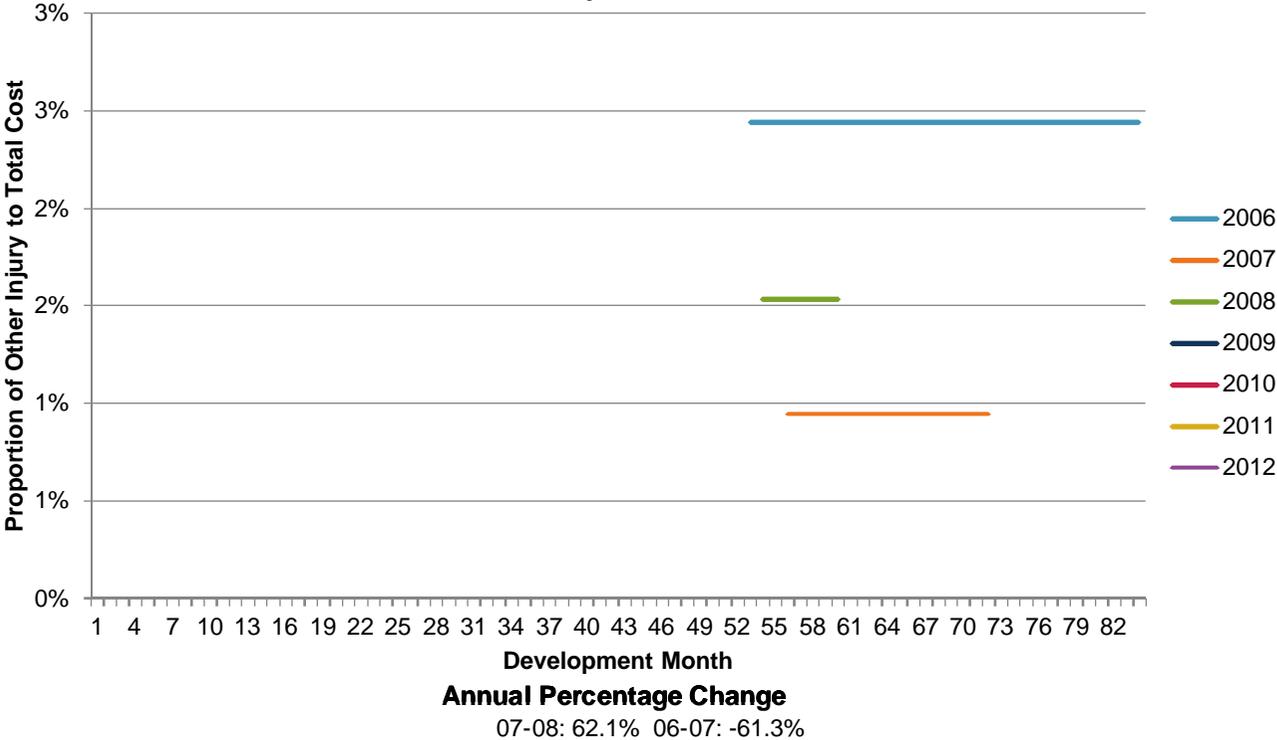
# TPI - 5m+

**Settled Average Cost of Non-Other per TPI Claim  
Layer 5m+**



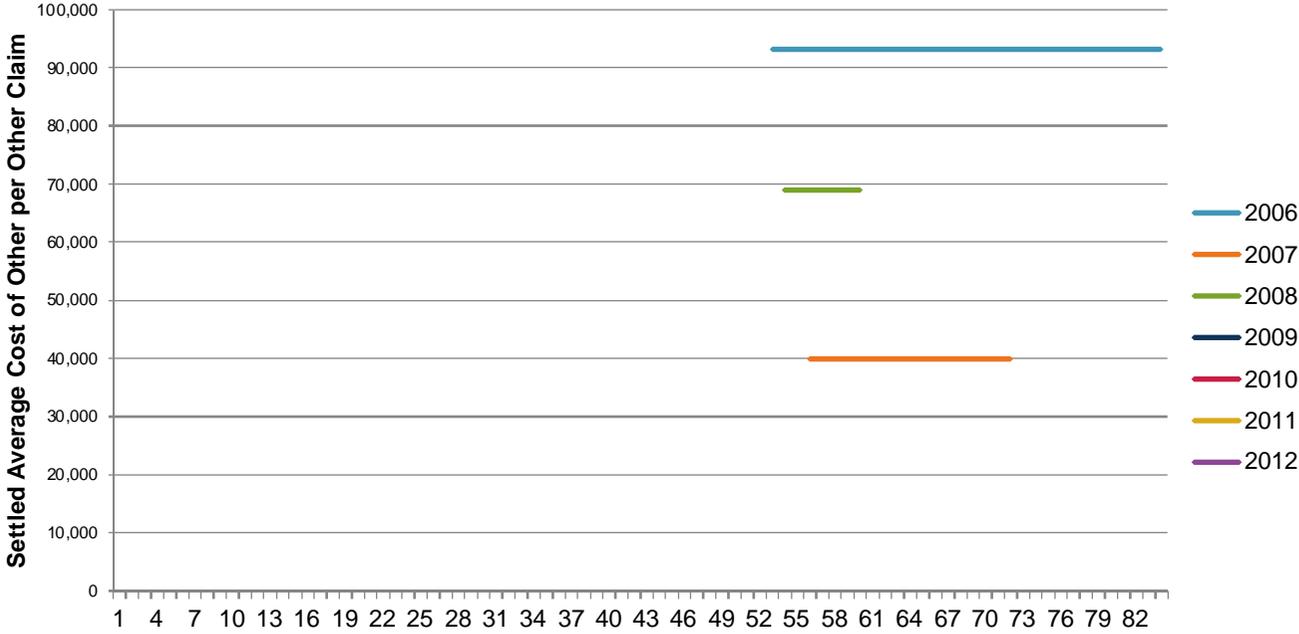
# TPI - 5m+

**Proportion of Other Injury to Total Cost  
Layer 5m+**



# TPI - 5m+

**Settled Average Cost of Other per Other Claim  
Layer 5m+**



**Annual Percentage Change**  
07-08: 72.5% 06-07: -57.2%



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