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## Appendix A – Transactional Trends

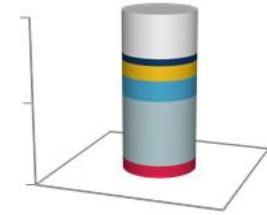


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- 1. TPI Capped**
- 2. TPI Excess**
- 3. TPD**

# Capped bodily injury

## Projected Results (Type 1)

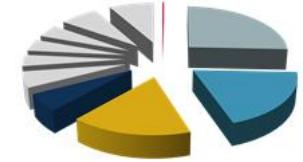


Private Car Comprehensive TPI Capped Results in Layer (all layers given in 2010 money, indexed at 7% pa)

Accident Year	£0 - 1k	£1k - 10k	£10k - 20k	£20k - 50k	£50k - £100k	<100k
<b>Frequency exc Nils (in layer and above) (claims per million vehicle years)</b>						
2004	8,887	7,883	2,789	961	240	8,887
2005	8,797	7,731	2,500	874	215	8,797
2006	8,997	7,981	2,551	880	203	8,997
2007	9,868	8,770	2,677	915	211	9,868
2008	10,366	9,407	2,908	1,010	208	10,366
2009	11,207	10,337	3,299	1,170	219	11,207
2010	11,796	10,992	3,188	1,083	199	11,796
2011	12,017	11,231	3,152	1,065	196	12,017
2012	12,419	11,654	3,152	1,040	195	12,419
<b>Average Cost (£)</b>						
2004	621	4,114	3,945	9,510	21,317	7,112
2005	659	4,186	4,214	10,070	22,850	7,094
2006	708	4,436	4,493	10,524	24,206	7,493
2007	759	4,608	4,786	11,157	25,528	7,733
2008	822	4,933	5,179	11,427	27,124	8,411
2009	889	5,316	5,620	11,715	28,583	9,228
2010	964	5,503	5,857	12,414	30,239	9,326
2011	1,042	5,808	6,301	13,362	32,973	9,845
2012	1,125	6,233	6,715	14,100	35,367	10,415
<b>Burning Cost (£)</b>						
2004	5.5	32.4	11.0	9.1	5.1	63.2
2005	5.8	32.4	10.5	8.8	4.9	62.4
2006	6.4	35.4	11.5	9.3	4.9	67.4
2007	7.5	40.4	12.8	10.2	5.4	76.3
2008	8.5	46.4	15.1	11.5	5.6	87.2
2009	10.0	54.9	18.5	13.7	6.3	103.4
2010	11.4	60.5	18.7	13.4	6.0	110.0
2011	12.5	65.2	19.9	14.2	6.5	118.3
2012	14.0	72.6	21.2	14.7	6.9	129.3



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# Capped bodily injury

## Projected Results (Type 2)

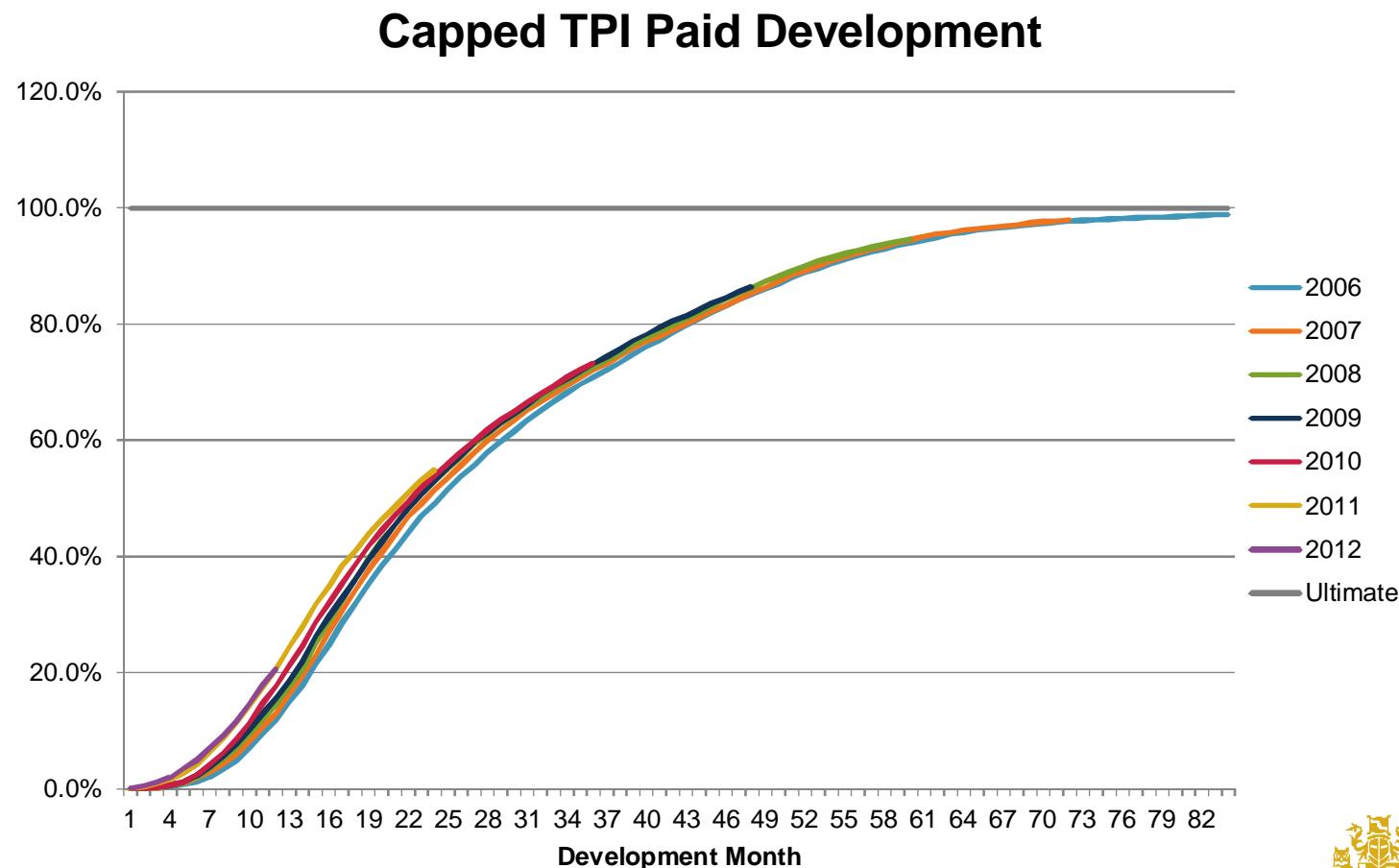
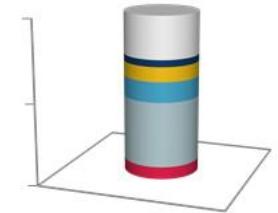
Private Car Comprehensive Capped TPI Type 2 Layered Results (all layers given in 2010 money, indexed at 7% pa)

Accident Year	£0 - 1k	£1k - 10k	£10k - 20k	£20k - 50k	£50k to £100k
<b>Frequency exc Nils (finishing in layer) (claims per million policy years)</b>					
2004	1,003	5,094	1,828	721	135
2005	1,066	5,231	1,625	659	119
2006	1,016	5,430	1,671	677	116
2007	1,098	6,093	1,762	704	122
2008	959	6,499	1,898	802	121
2009	870	7,038	2,129	950	131
2010	803	7,804	2,106	883	122
2011	786	8,079	2,087	869	119
2012	765	8,502	2,112	844	118
<b>Average Cost (£)</b>					
2004	267	3,749	9,179	19,355	45,297
2005	270	3,832	9,776	20,640	48,149
2006	280	4,057	10,471	22,069	51,790
2007	304	4,220	11,197	23,482	55,279
2008	322	4,496	12,021	25,059	58,931
2009	349	4,799	12,919	26,639	62,972
2010	470	5,075	13,726	28,443	67,733
2011	644	5,387	14,758	30,537	73,318
2012	828	5,869	15,833	32,316	78,229
<b>Burning Cost (£)</b>					
2004	0.3	19.1	16.8	14.0	6.1
2005	0.3	20.0	15.9	13.6	5.7
2006	0.3	22.0	17.5	14.9	6.0
2007	0.3	25.7	19.7	16.5	6.8
2008	0.3	29.2	22.8	20.1	7.1
2009	0.3	33.8	27.5	25.3	8.2
2010	0.4	39.6	28.9	25.1	8.3
2011	0.5	43.5	30.8	26.5	8.8
2012	0.6	49.9	33.4	27.3	9.2

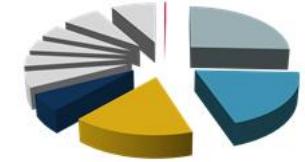


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# Capped bodily injury Paid Development (Type 1)

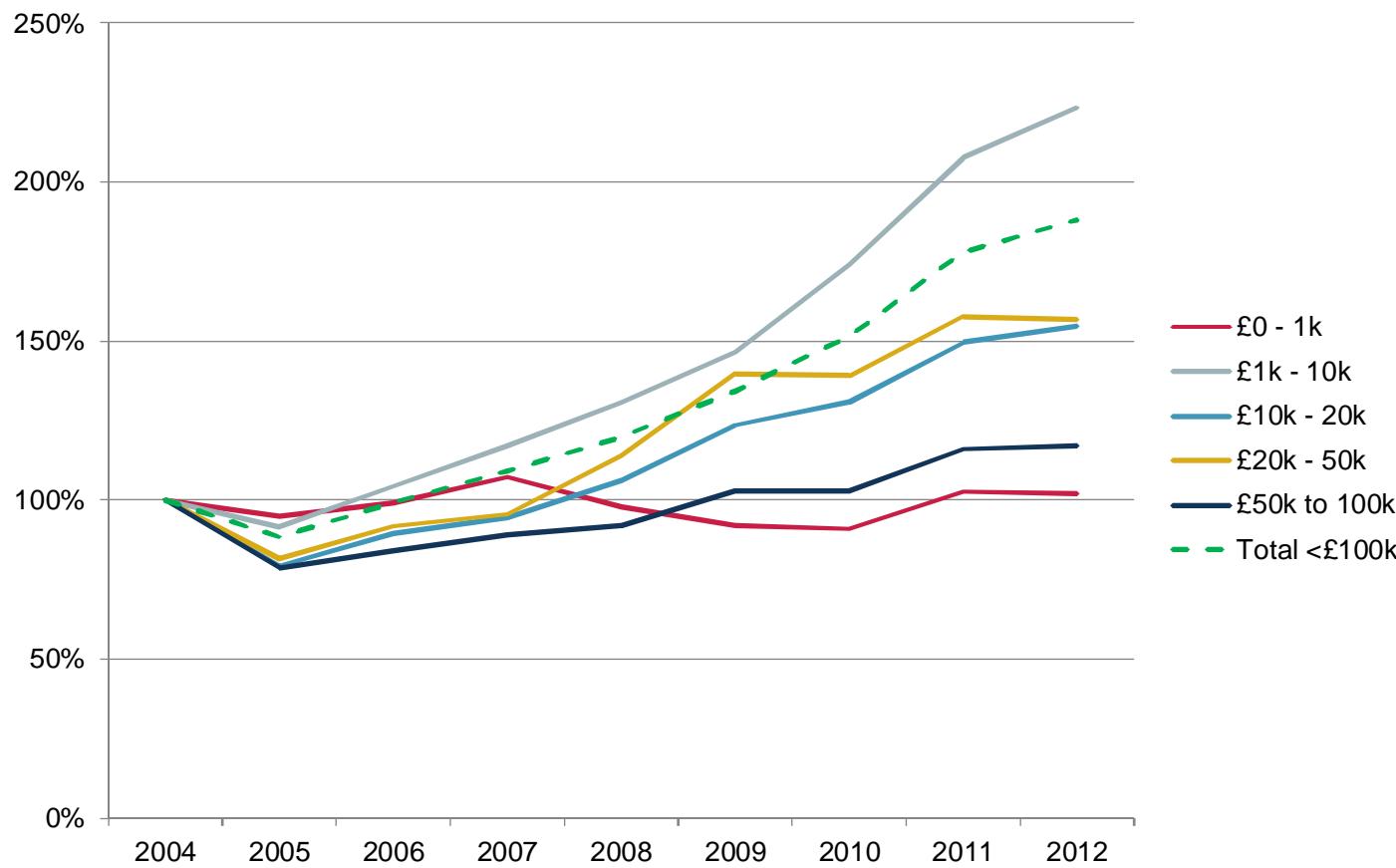


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# Capped bodily injury Projected Results (Type 2)

Change in Proportion of TPI claims by layer per Total TPD claims



- The increase in the proportion of TPI/TPD since 2004 is much large for £1k to £10k claims than for other claim sizes.



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# Capped bodily injury

## Reporting Delay

	2009 Year of Accident		
Reported Claims	Claims Reported After Six Months	% Claims Reported After Six Months	
£1k to £10k	115,967	9,856	8.5%
£10k to £20k	28,826	2,114	7.3%
£20k to £50k	11,383	770	6.8%
£50k to £100k	1,664	133	8.0%
Total	157,840	12,873	8.2%

	2010 Year of Accident		
Reported Claims	Claims Reported After Six Months	% Claims Reported After Six Months	
£1k to £10k	123,103	13,350	10.8%
£10k to £20k	32,862	2,895	8.8%
£20k to £50k	12,907	888	6.9%
£50k to £100k	1,823	136	7.5%
Total	170,695	17,269	10.1%

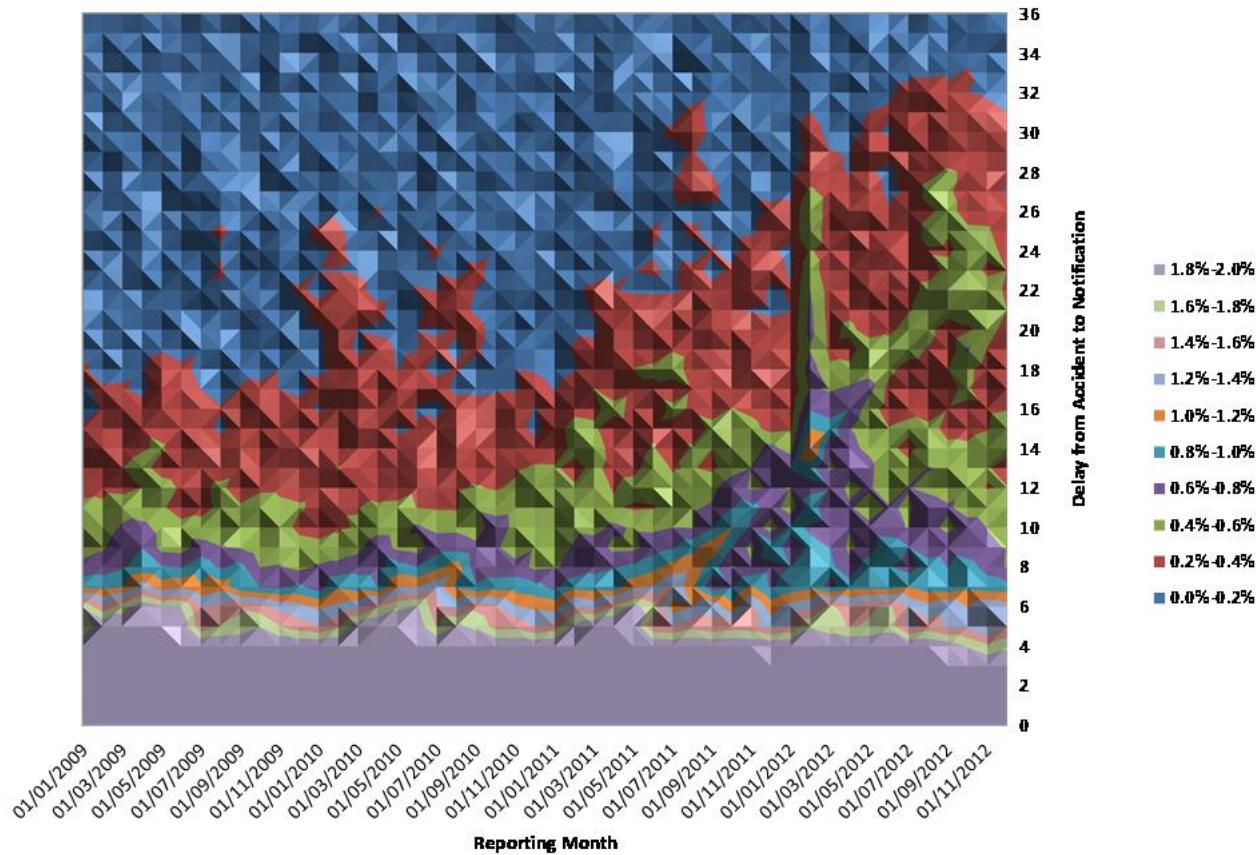
- Recent MoJ consultations have proposed reducing the statute of limitation for whiplash claims to six months.
- We estimate in 2009 that 8.2% of capped bodily injury claims >£1k were notified after this point and in 2010 the figure is 10.1%.
- The proportions in the £1k to £10k band which will be dominated by whiplash claims are higher at 8.5% in 2009 and 10.8% in 2010.
- The proportion of claims notified after six months in 2011 and 2012 have increased compared to 2010 at similar points in development.



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# Capped bodily injury Reporting Delay

Proportion of Claims by Delay from Accident to Notification by Reporting Month

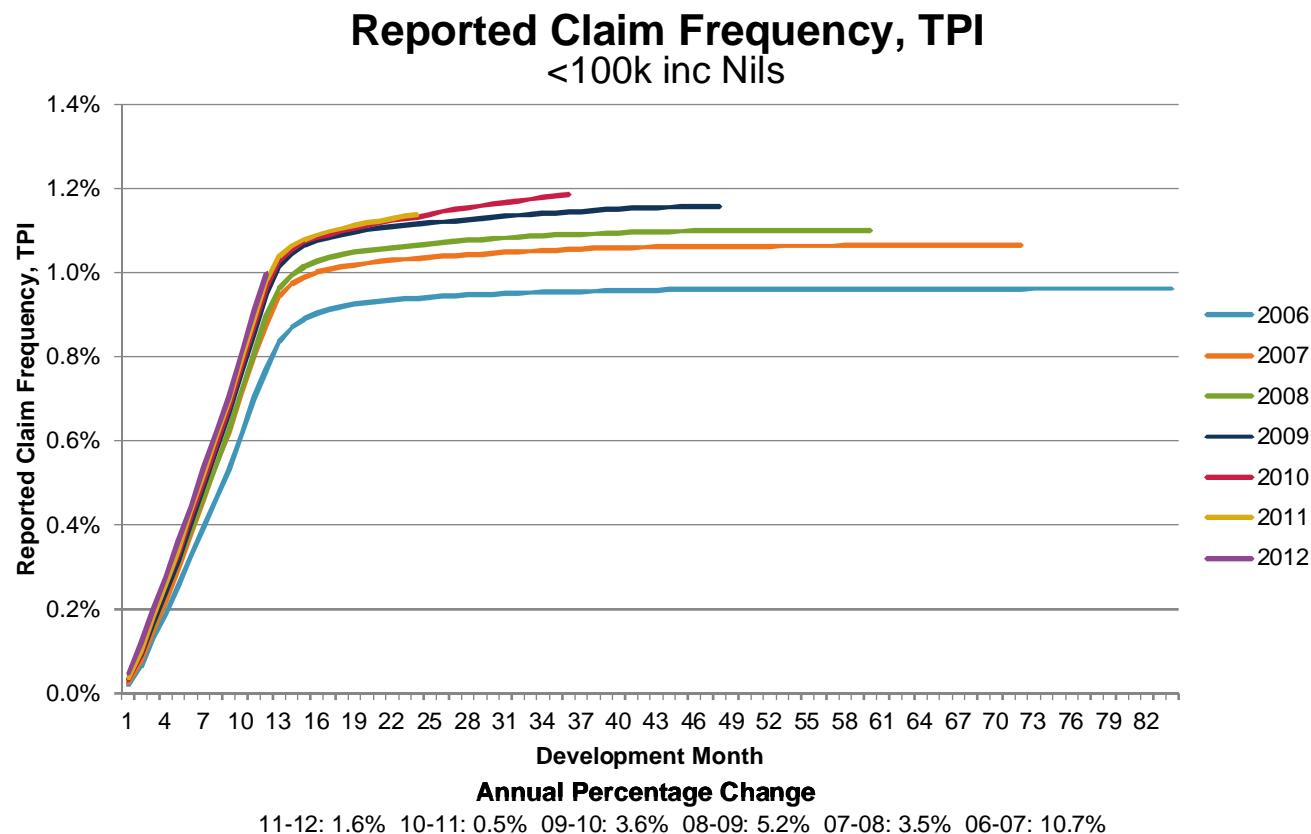


- The graph shows that reporting delays have increased from 2009 to 2012 with a larger proportion of claims notified in 2012 relating to earlier accident periods.



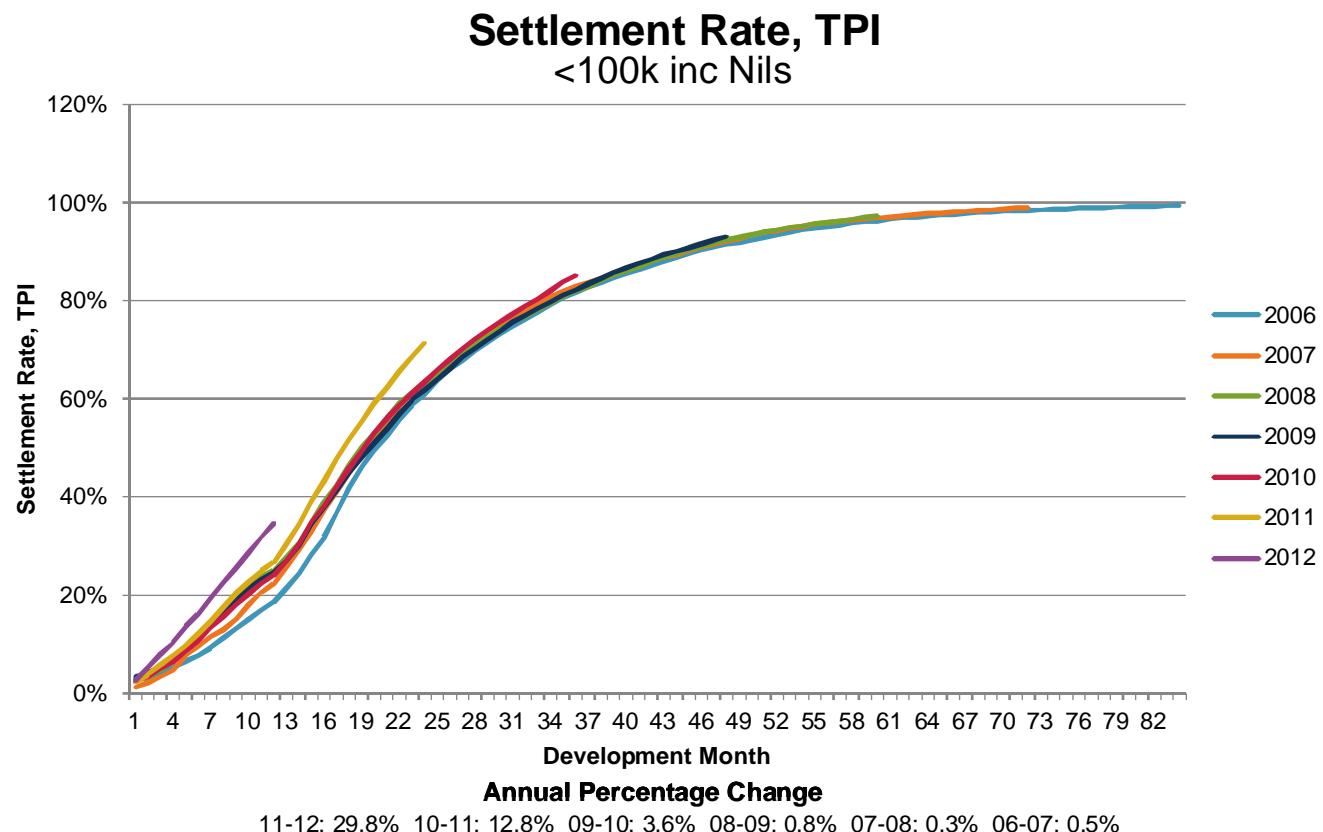
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# TPI Capped - <100k inc Nils

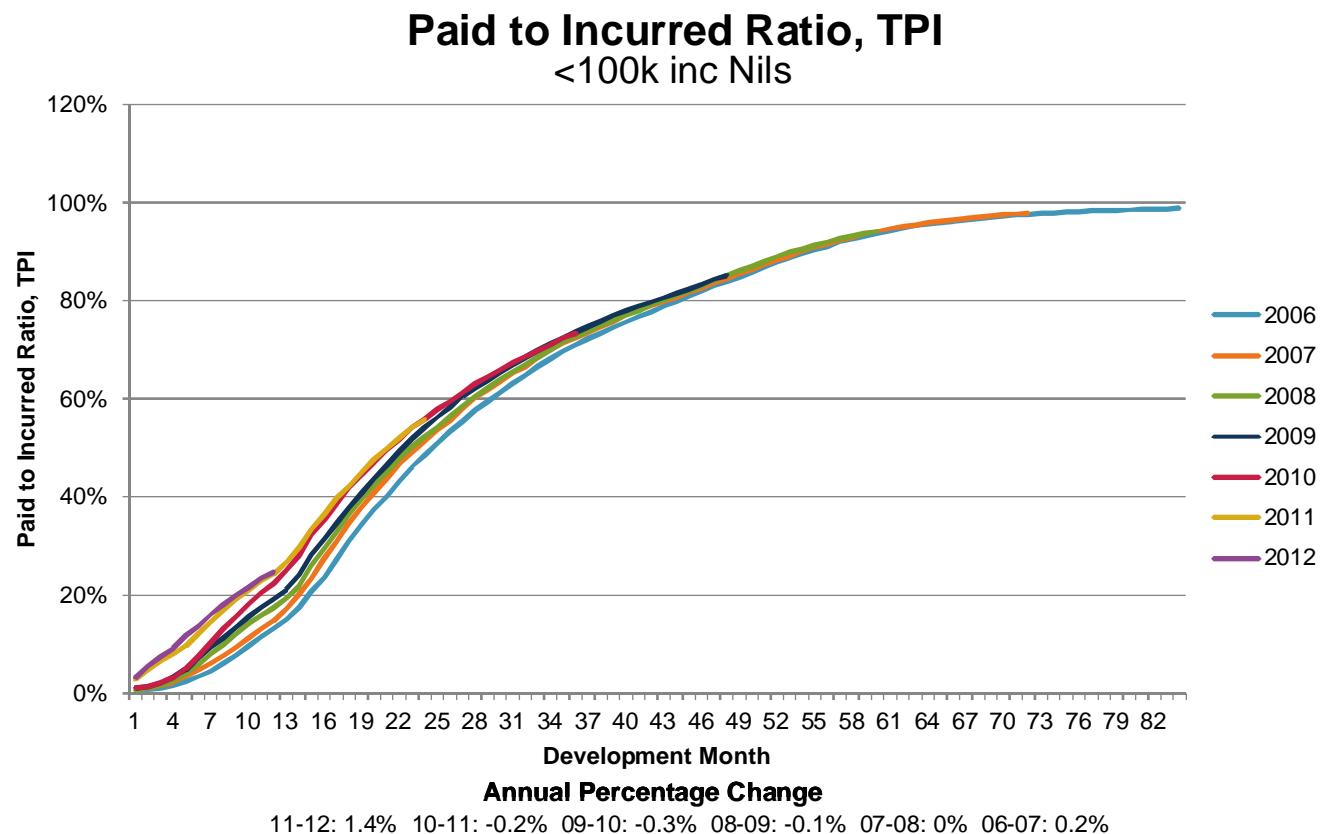


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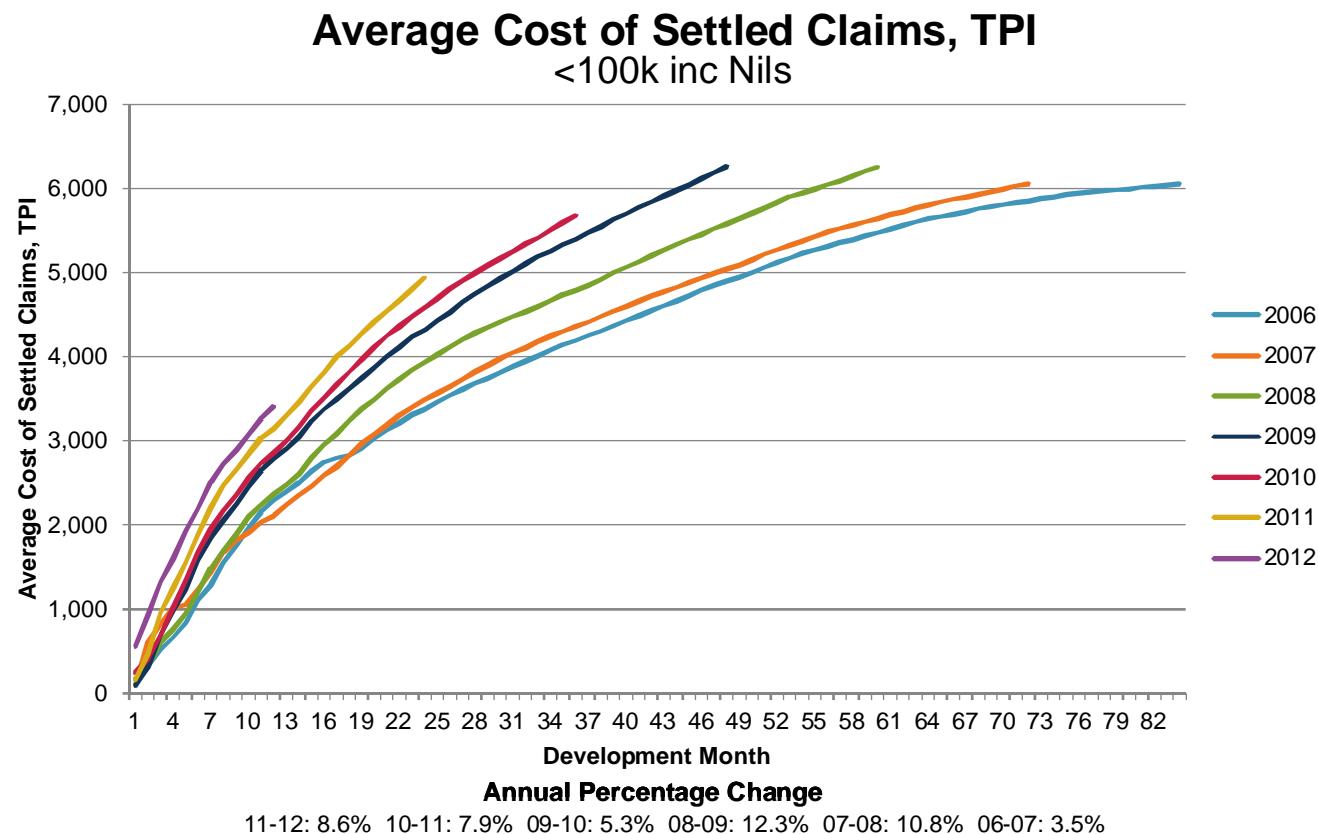
# TPI Capped - <100k inc Nils



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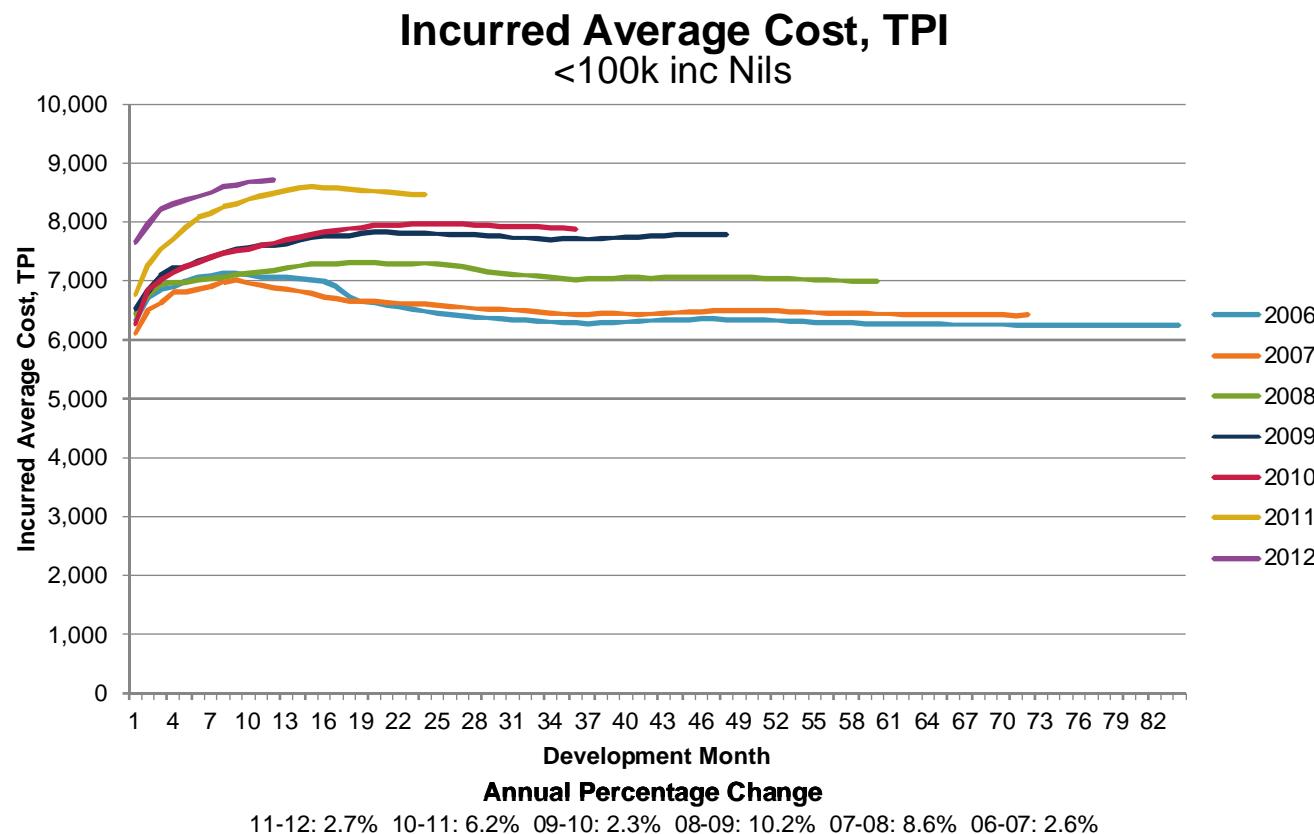


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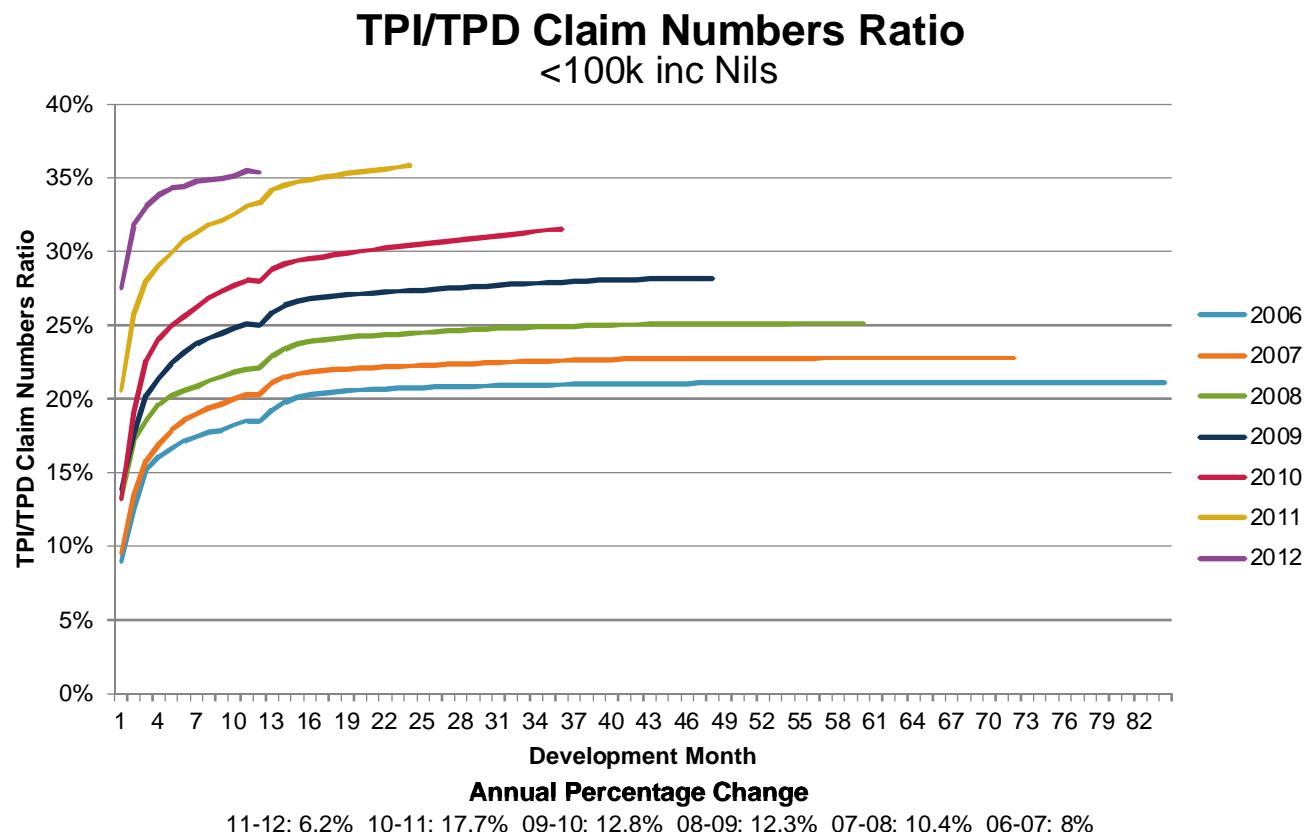


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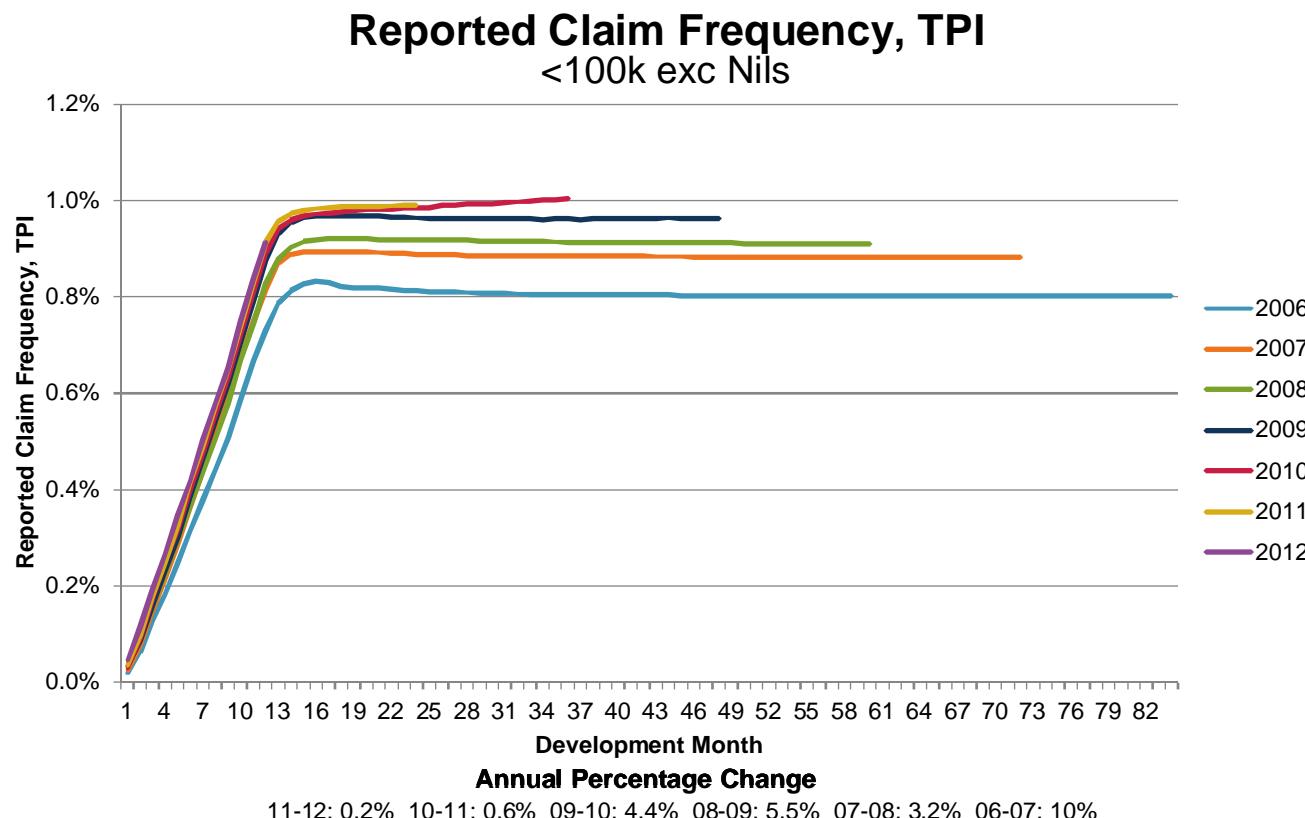


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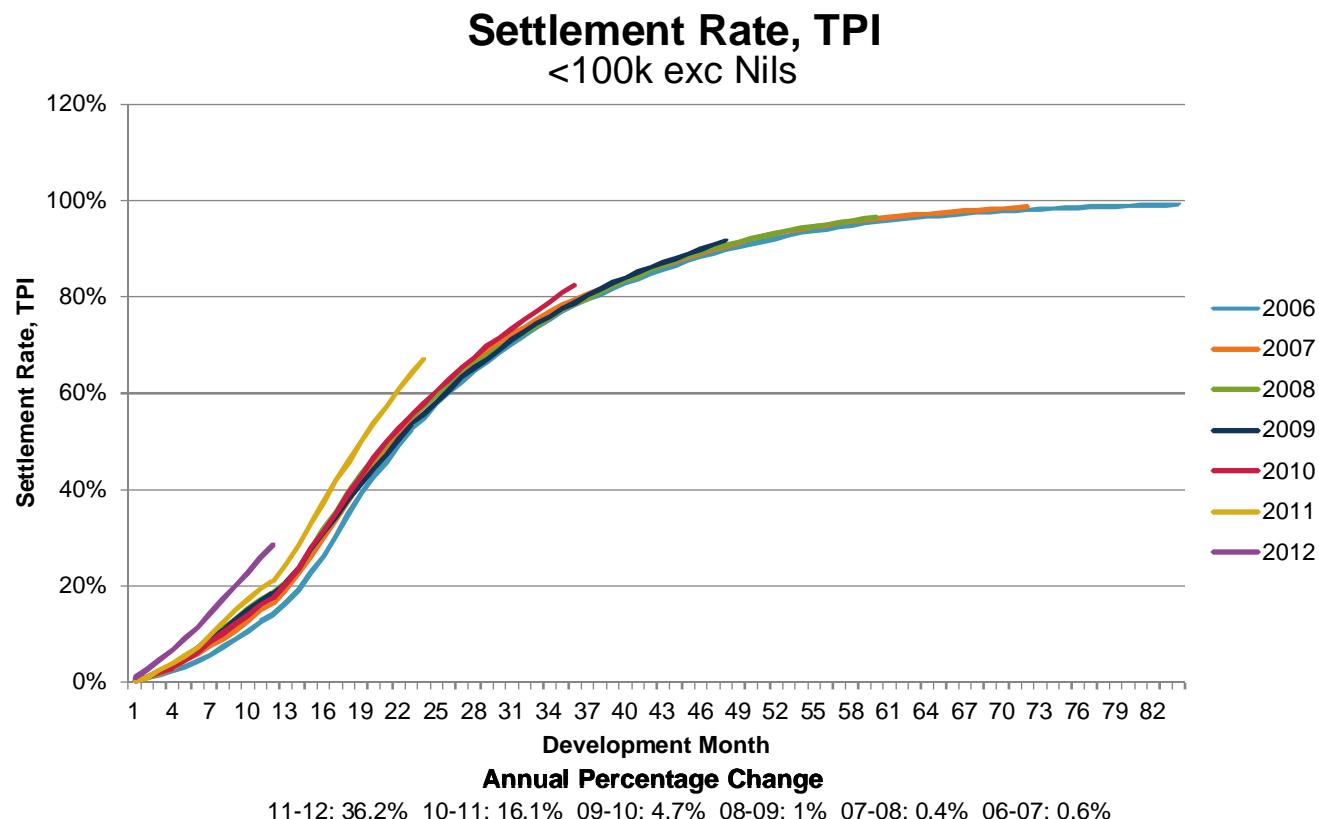
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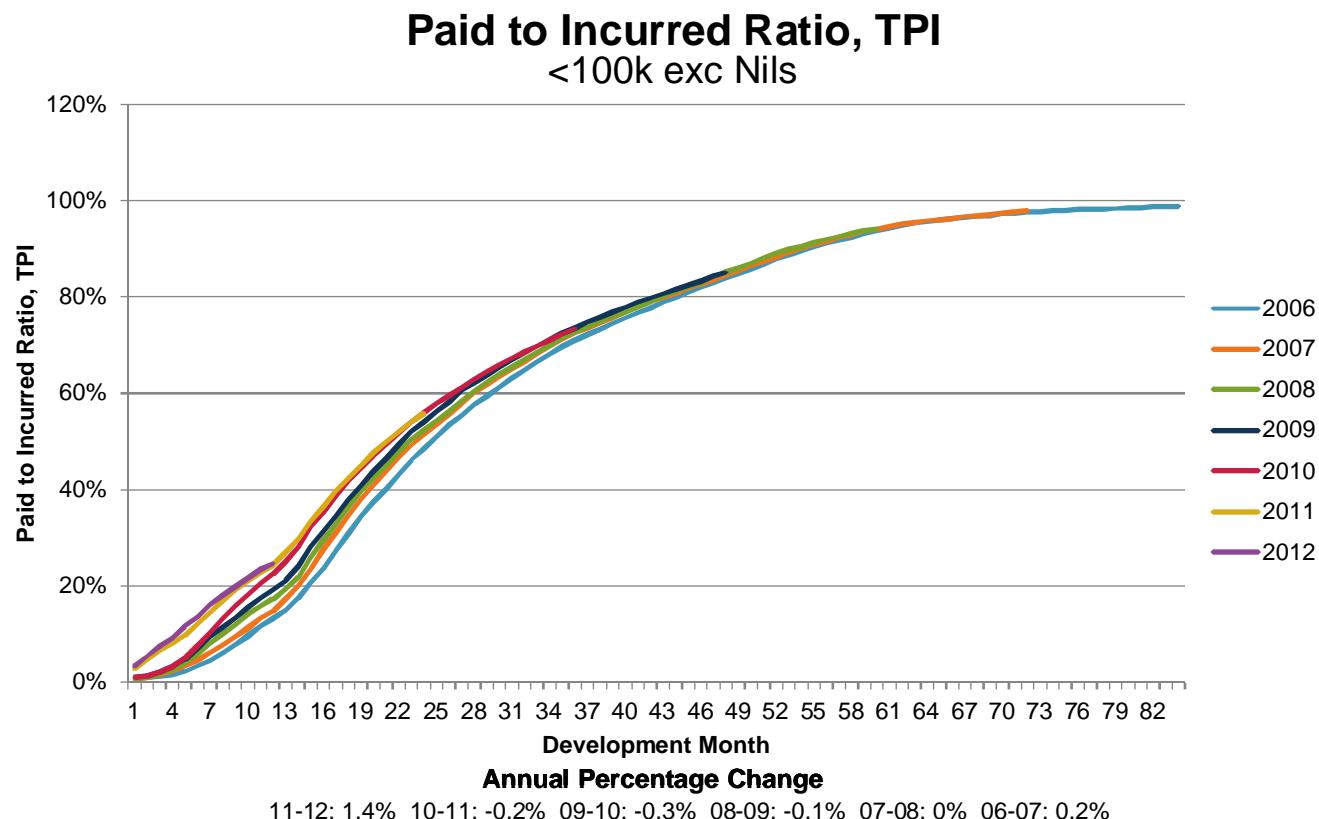


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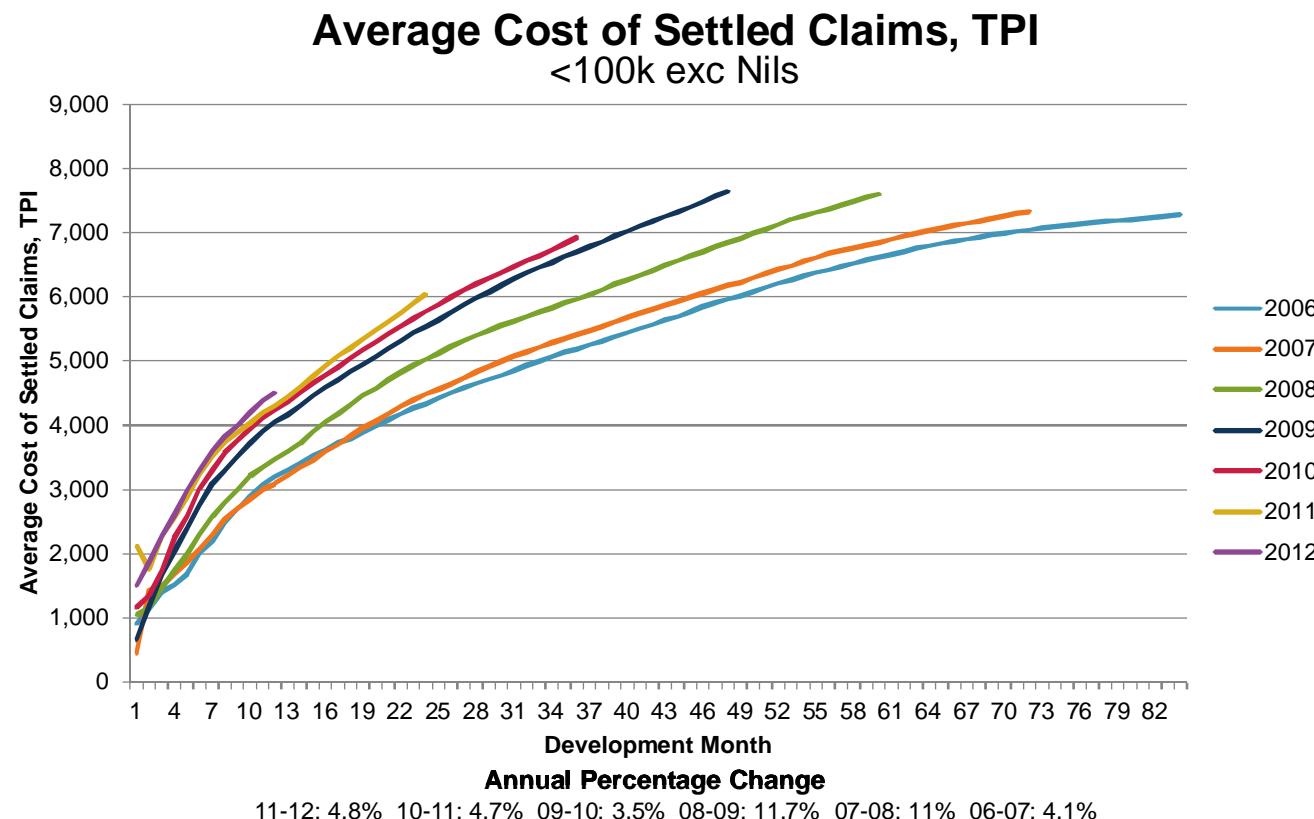
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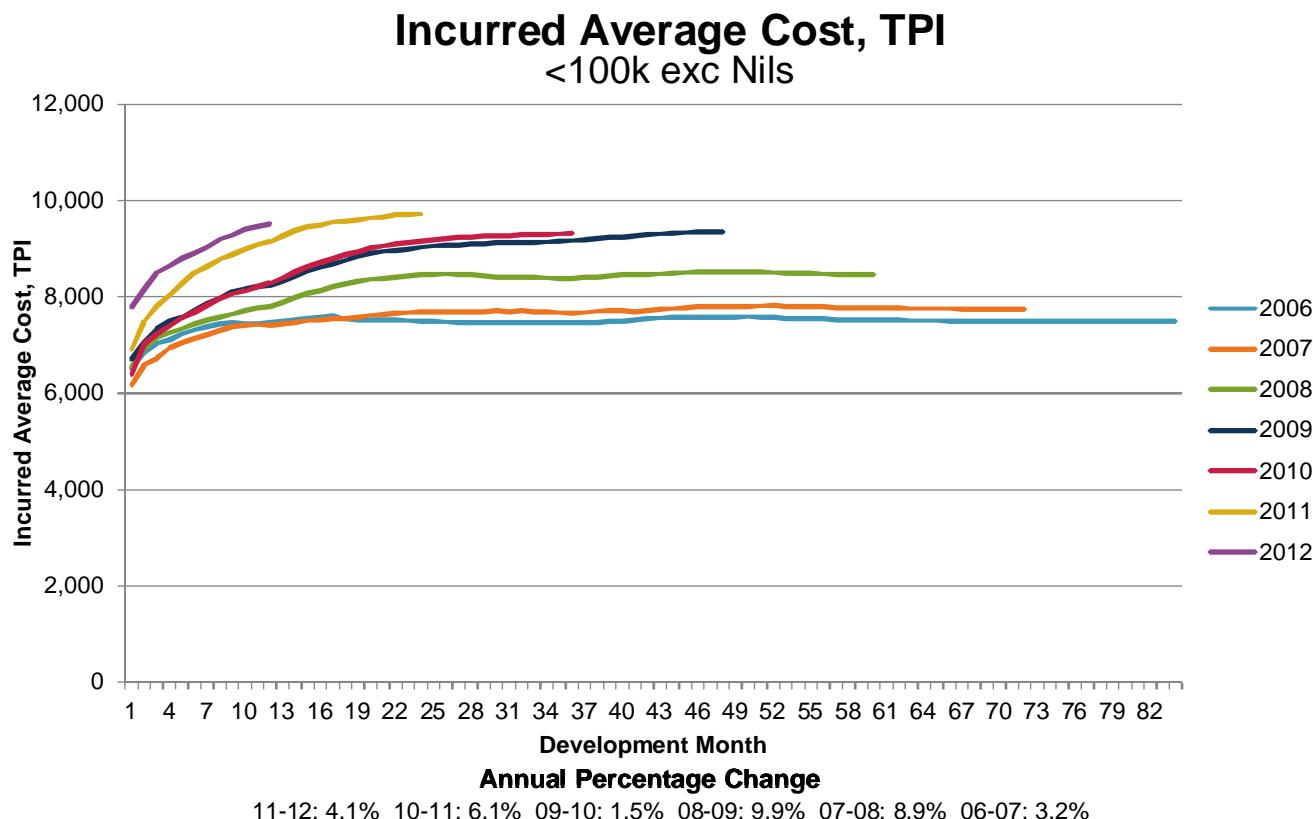
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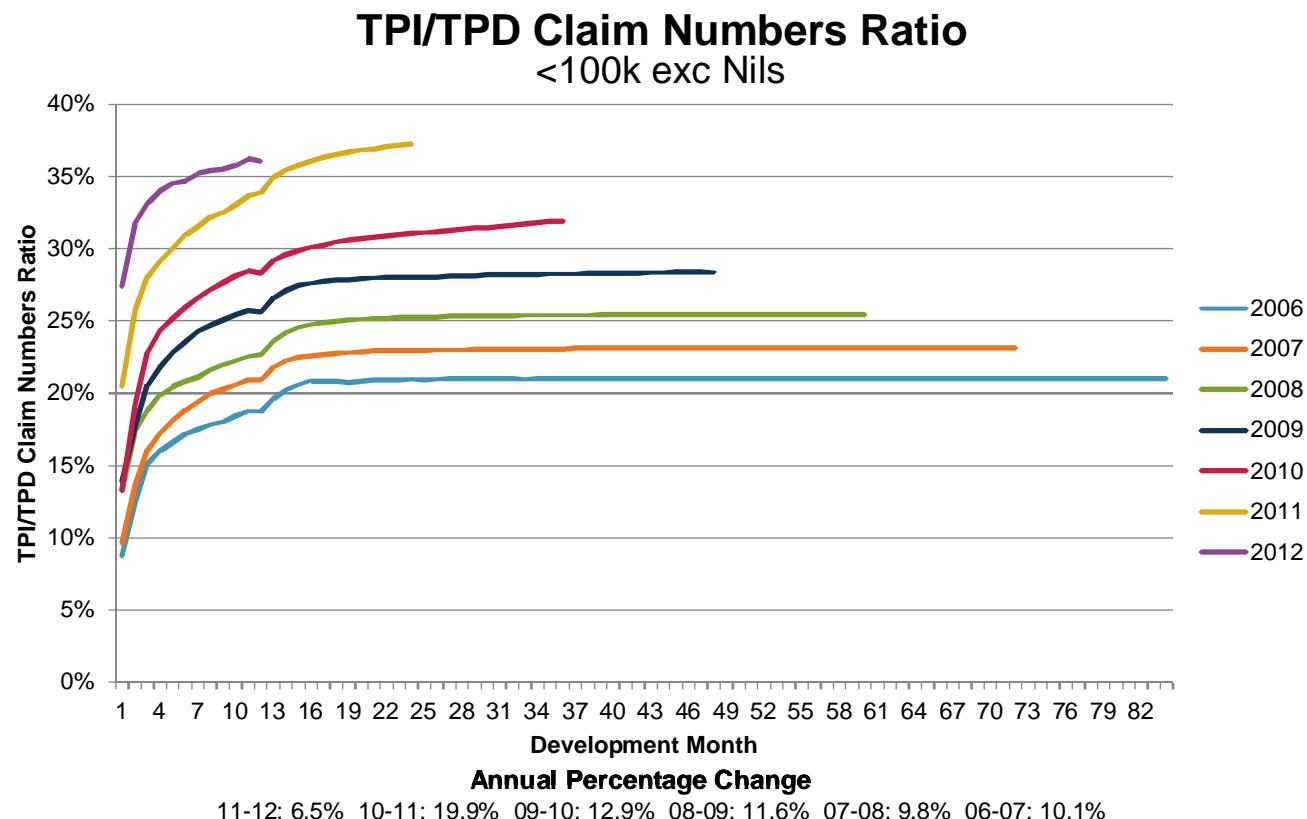
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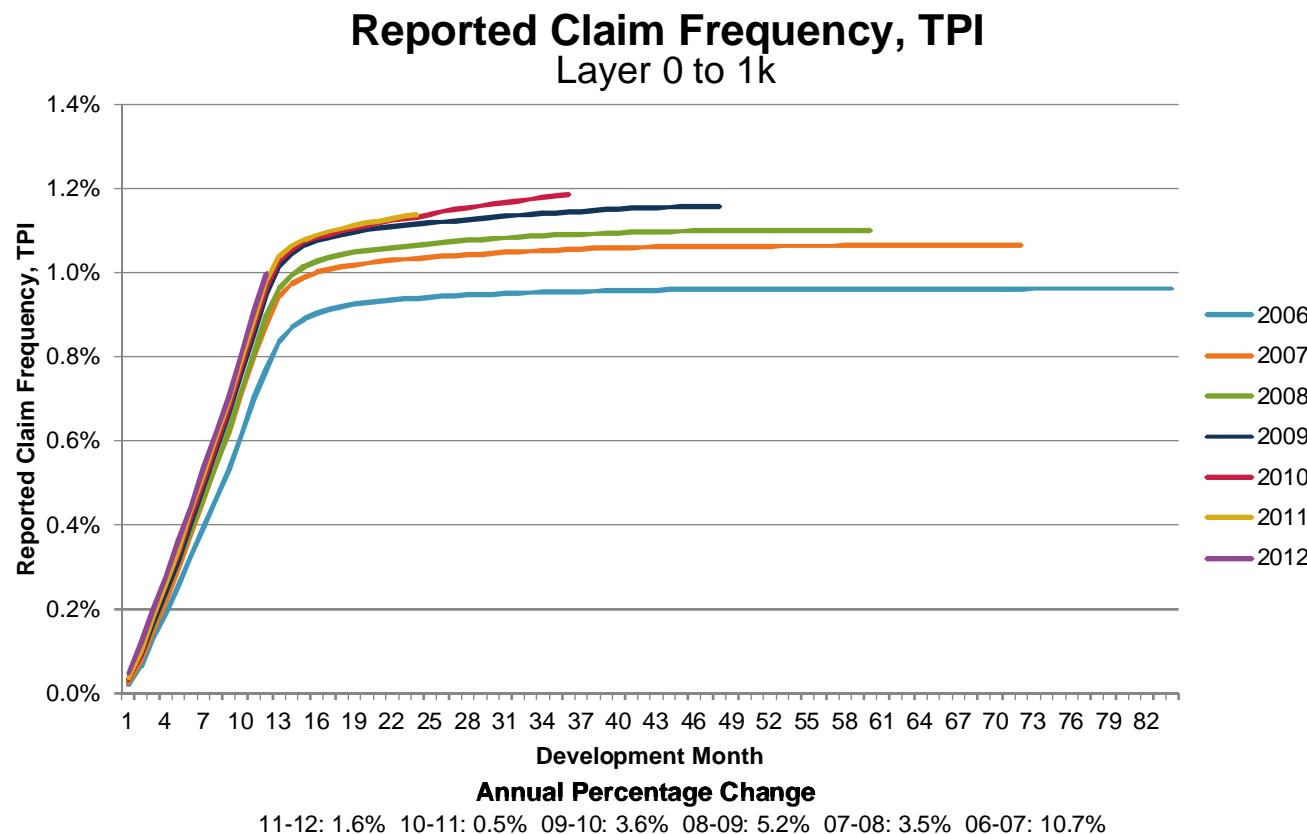
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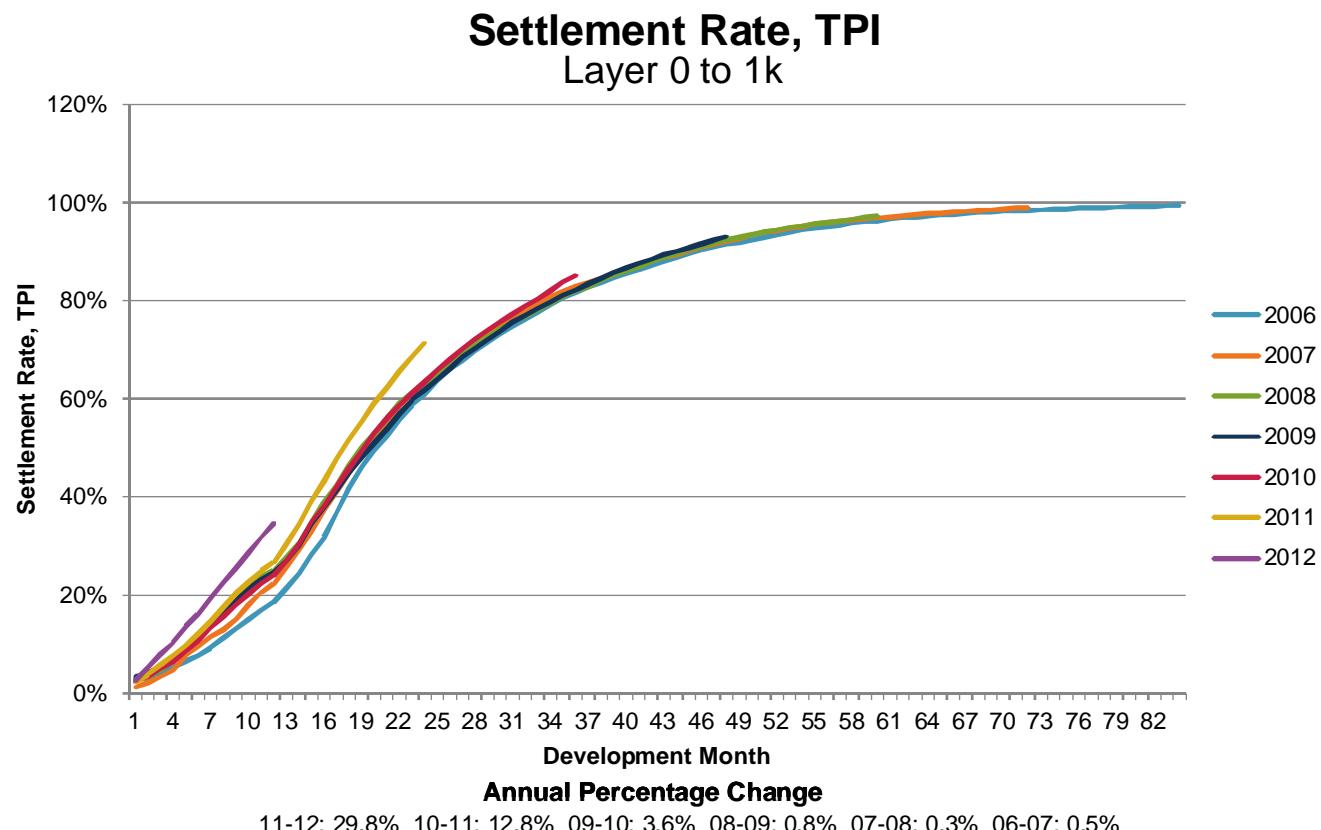


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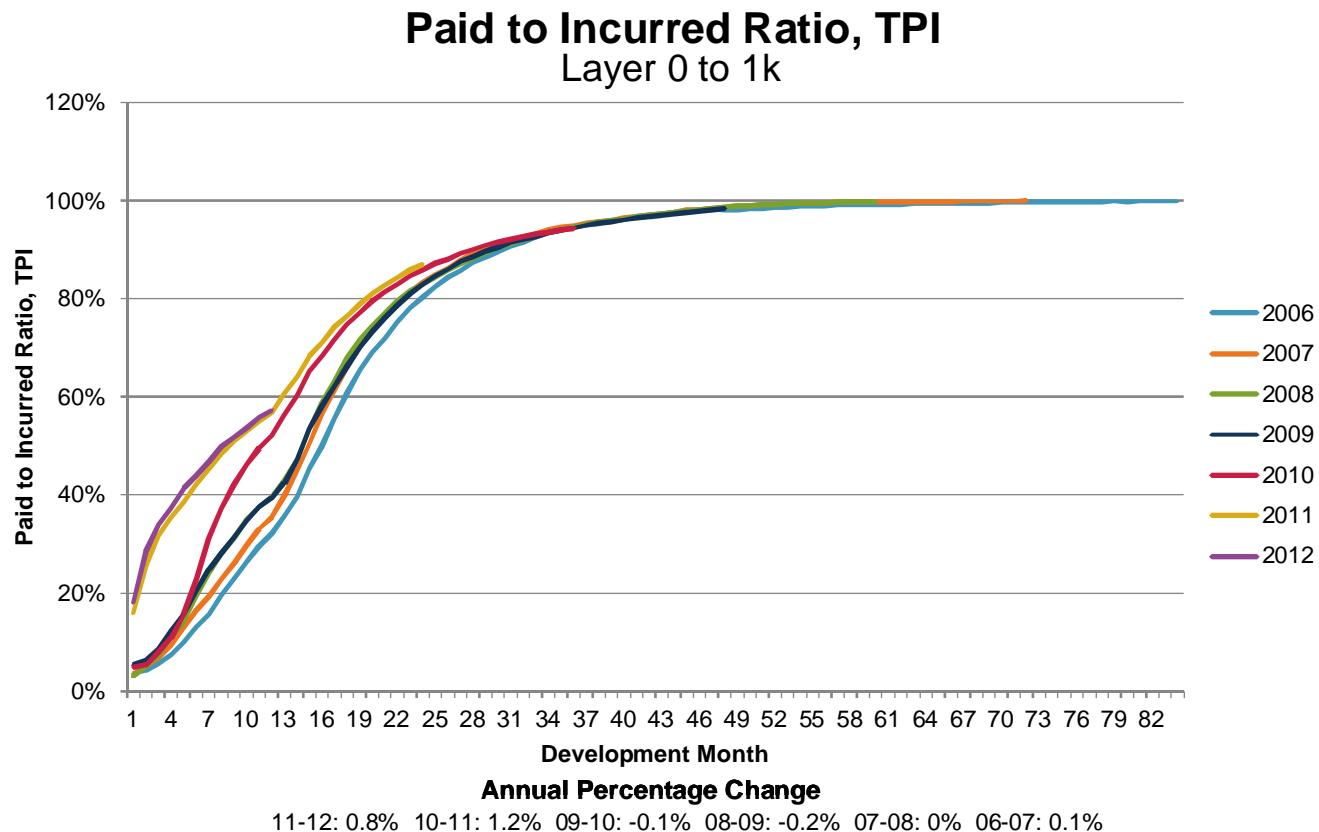
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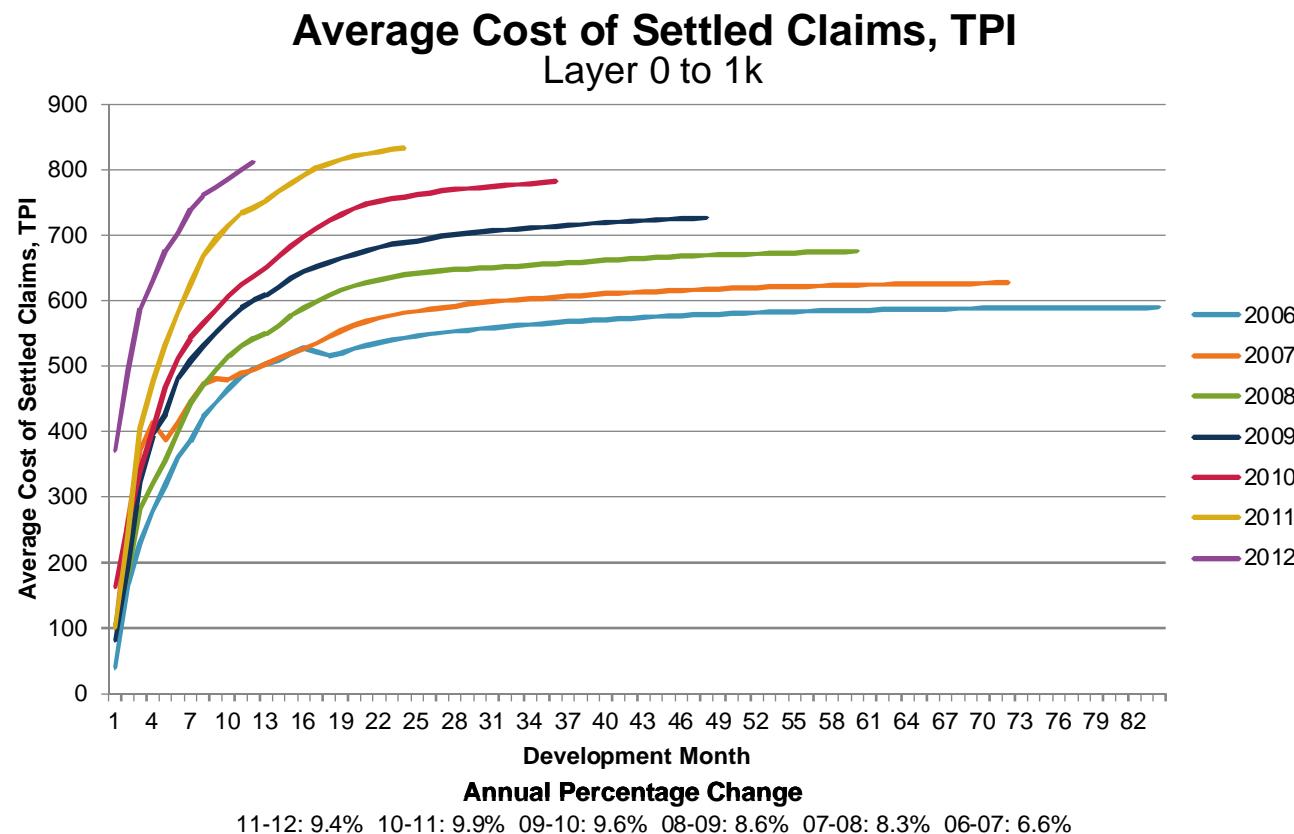


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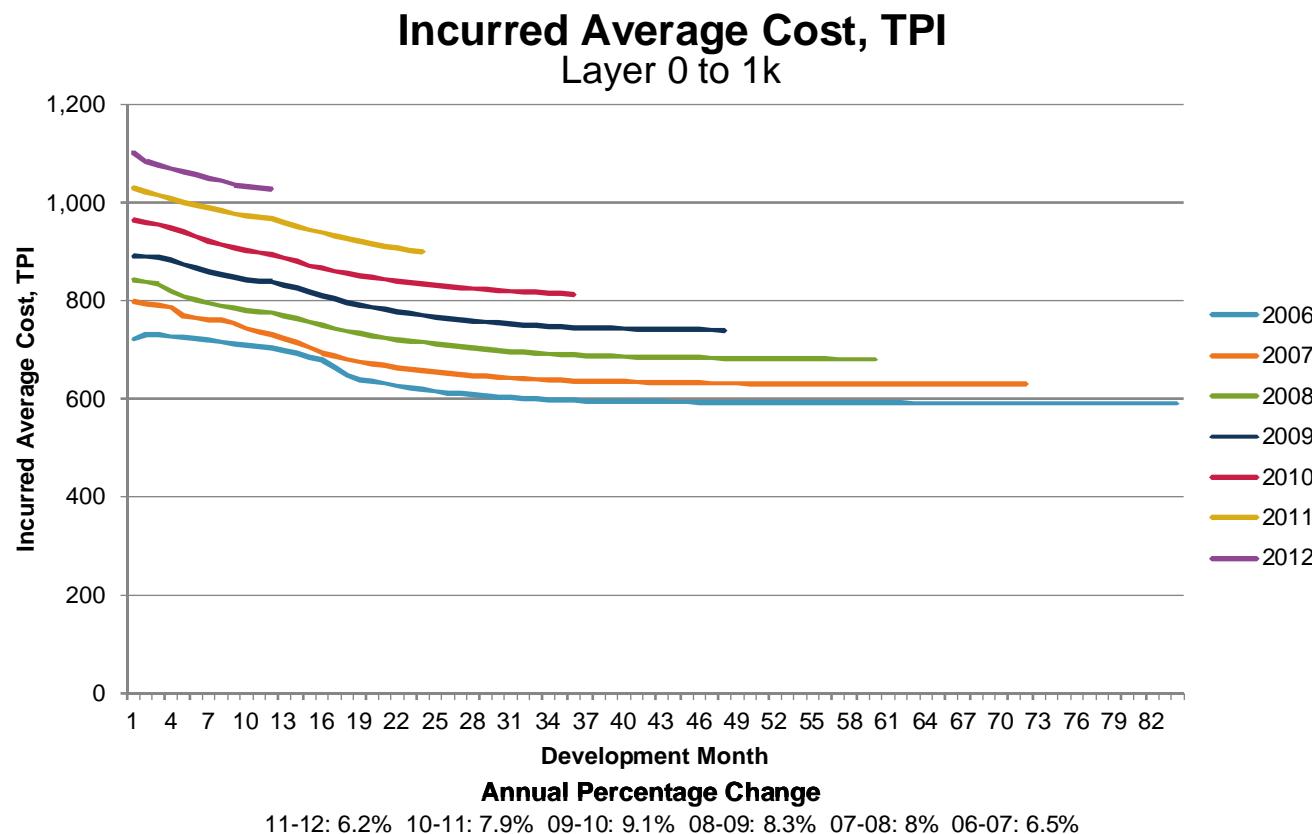


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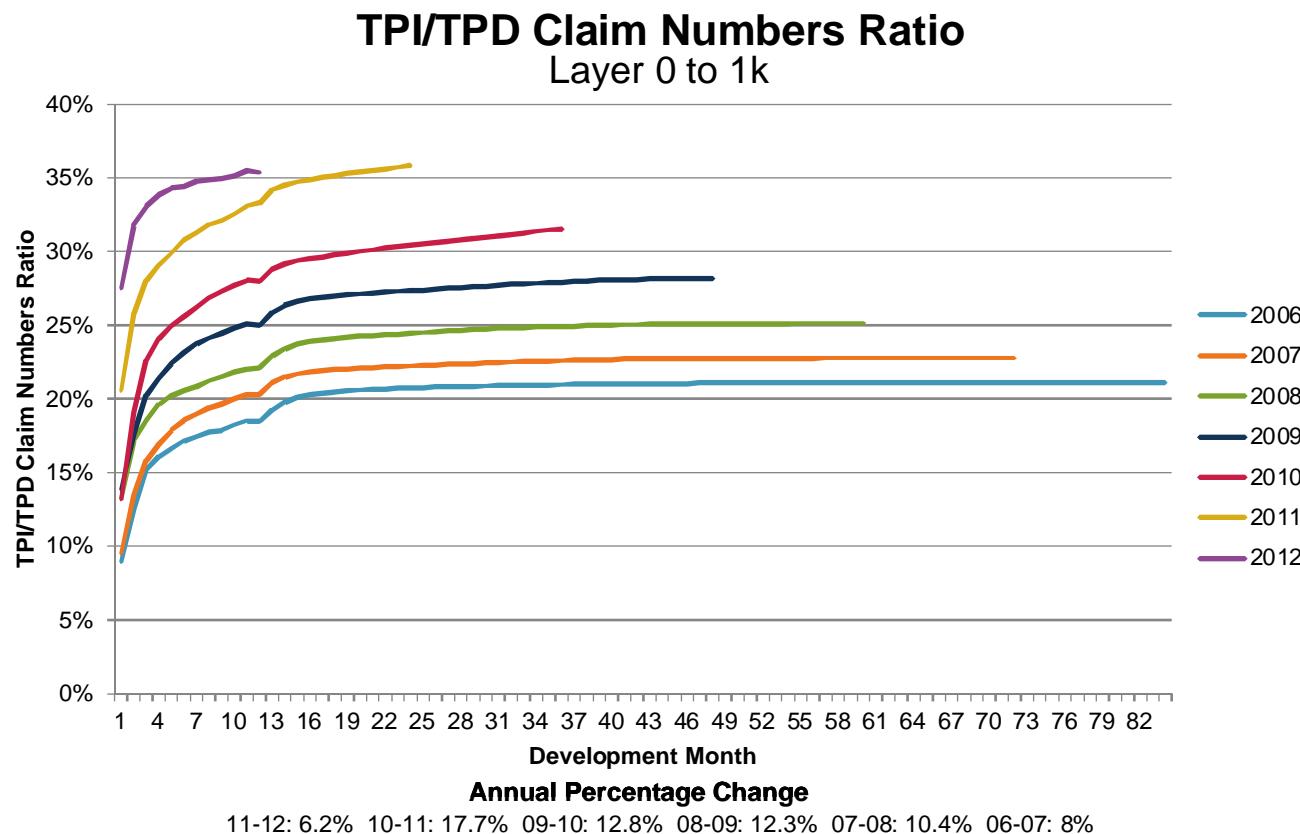
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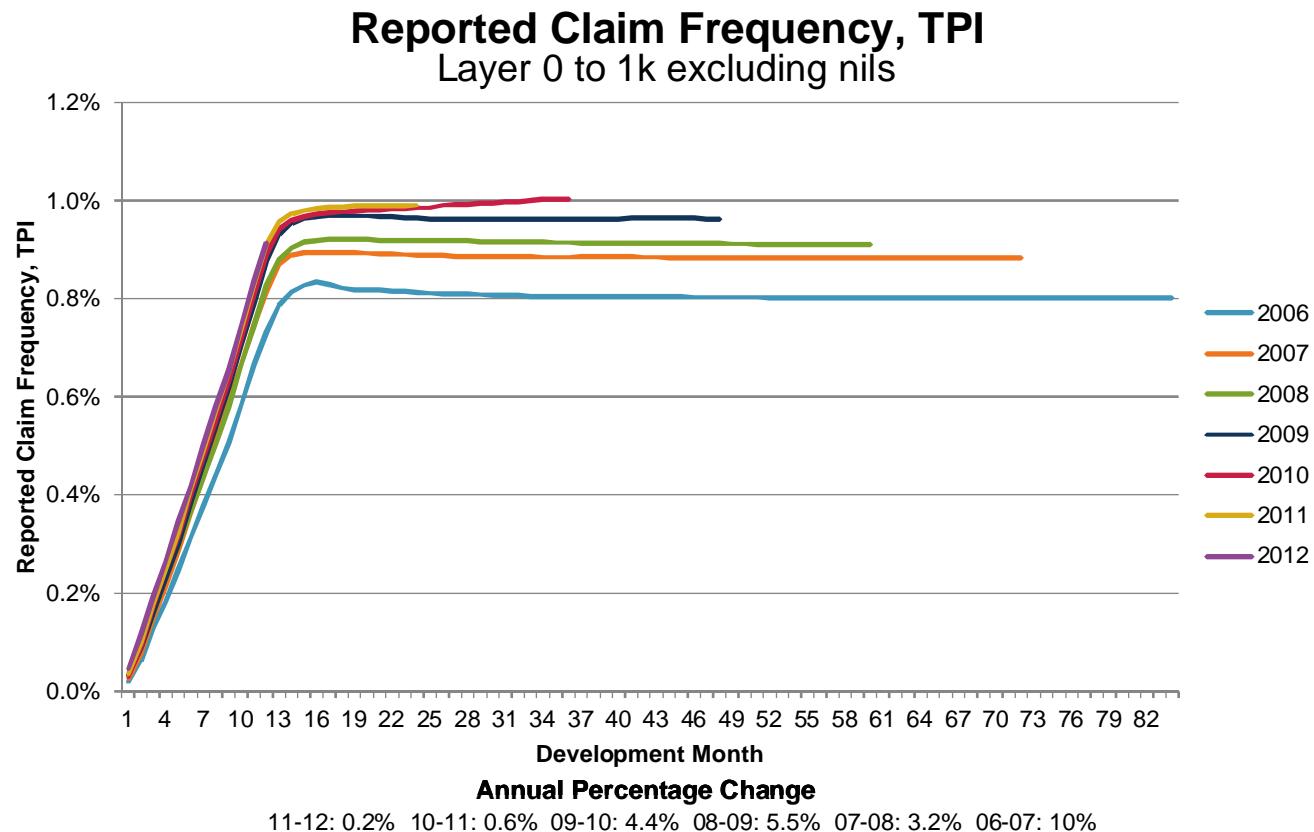
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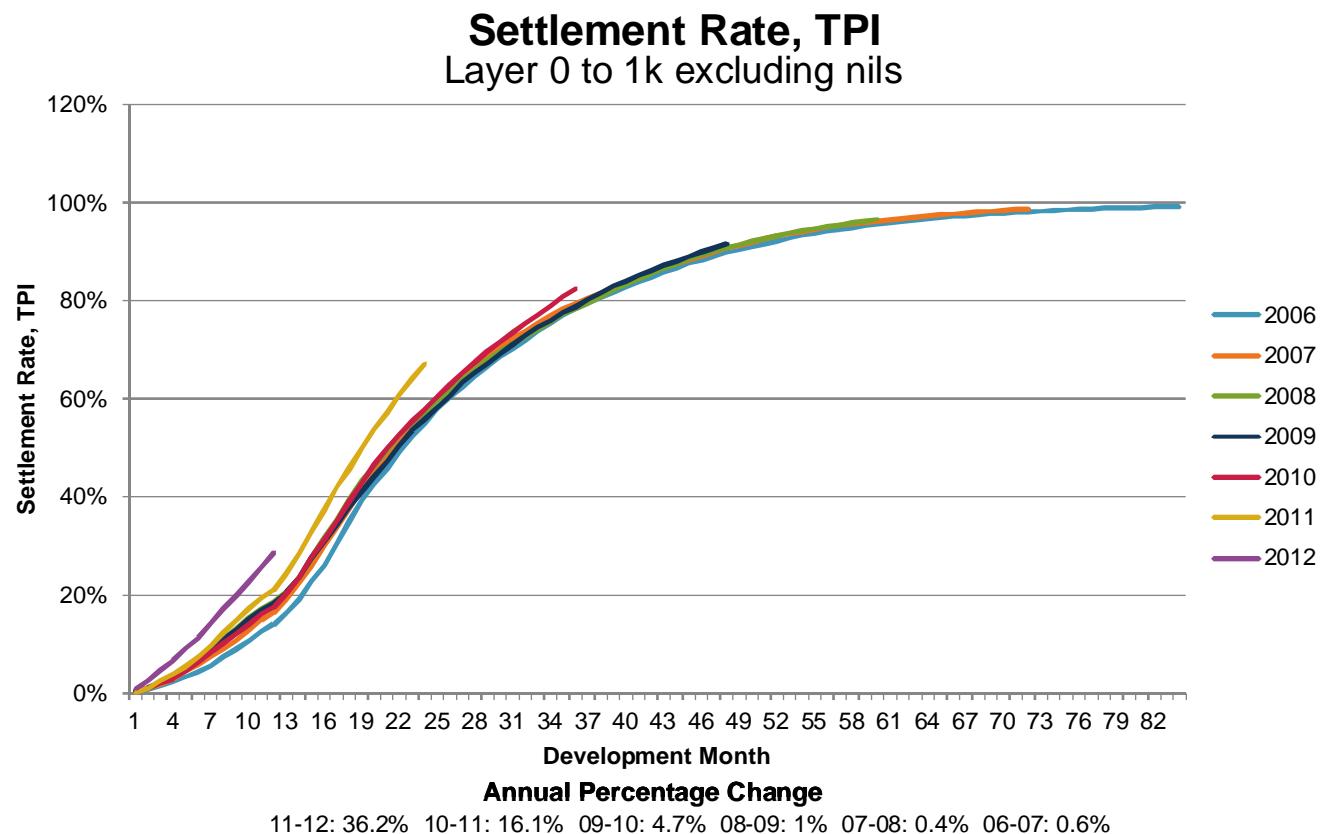


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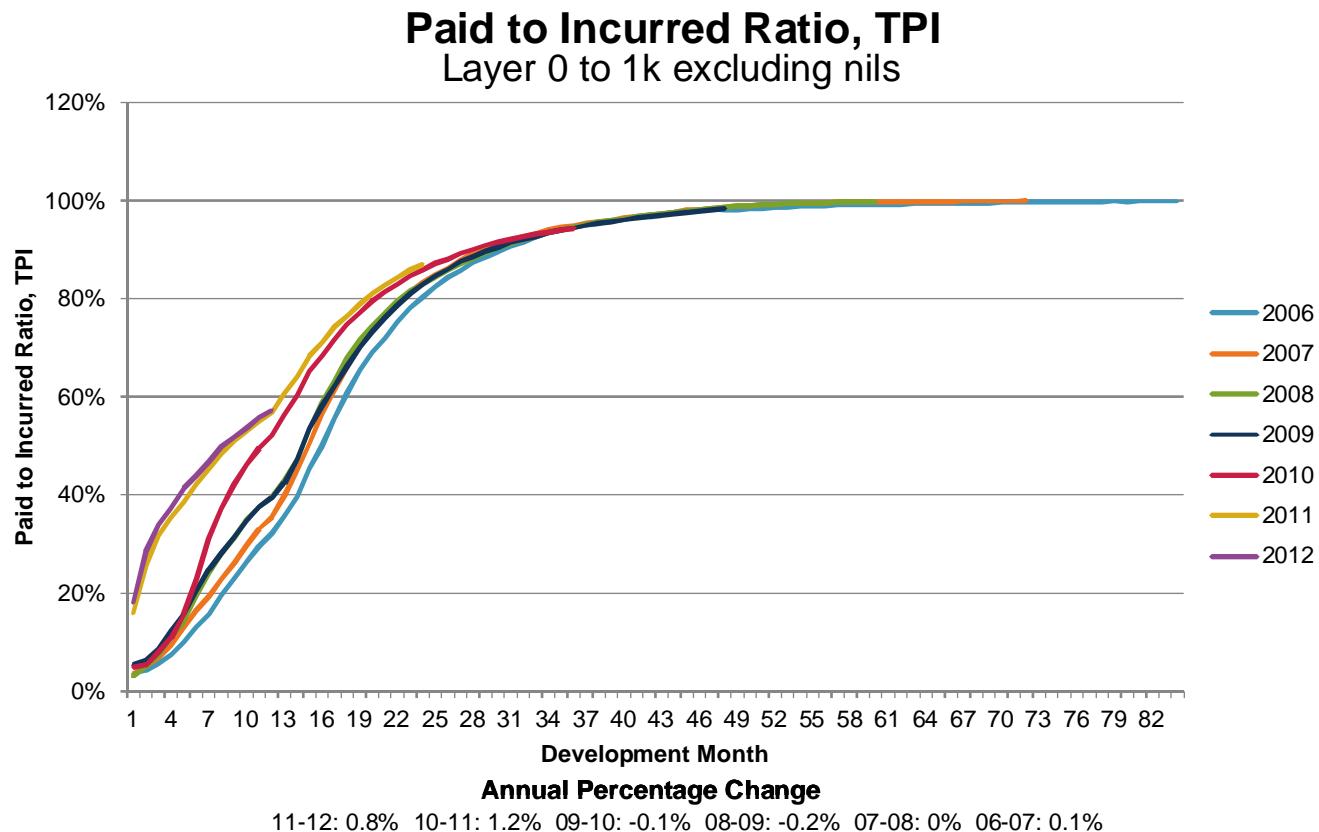


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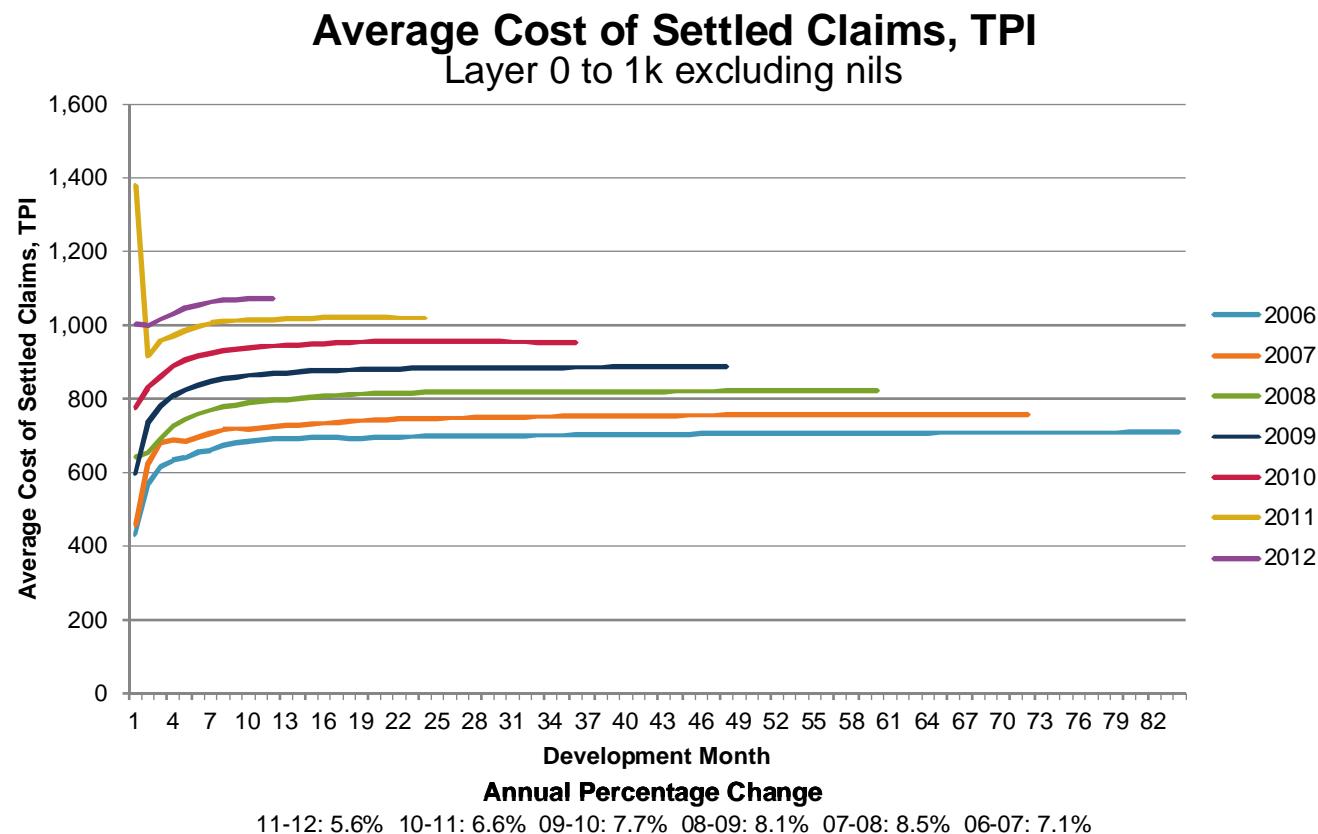


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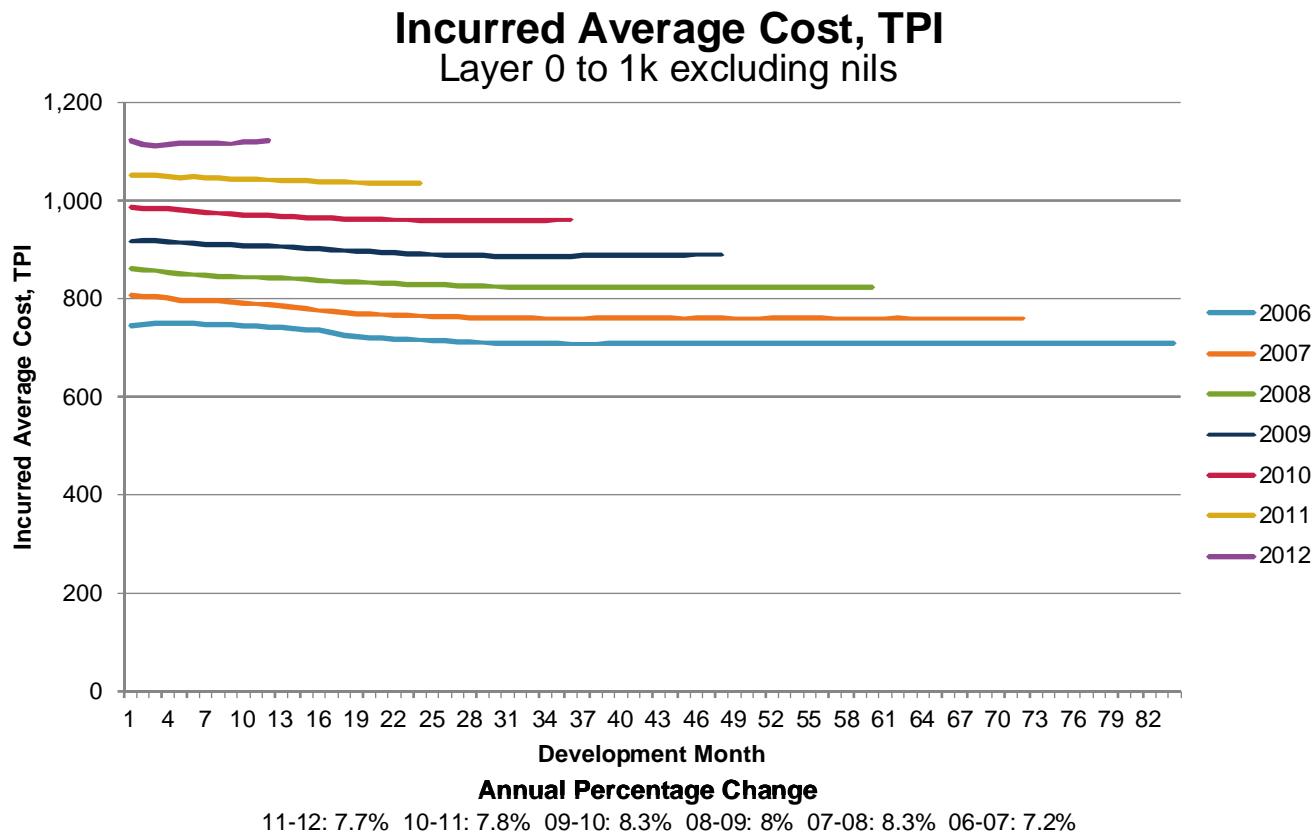


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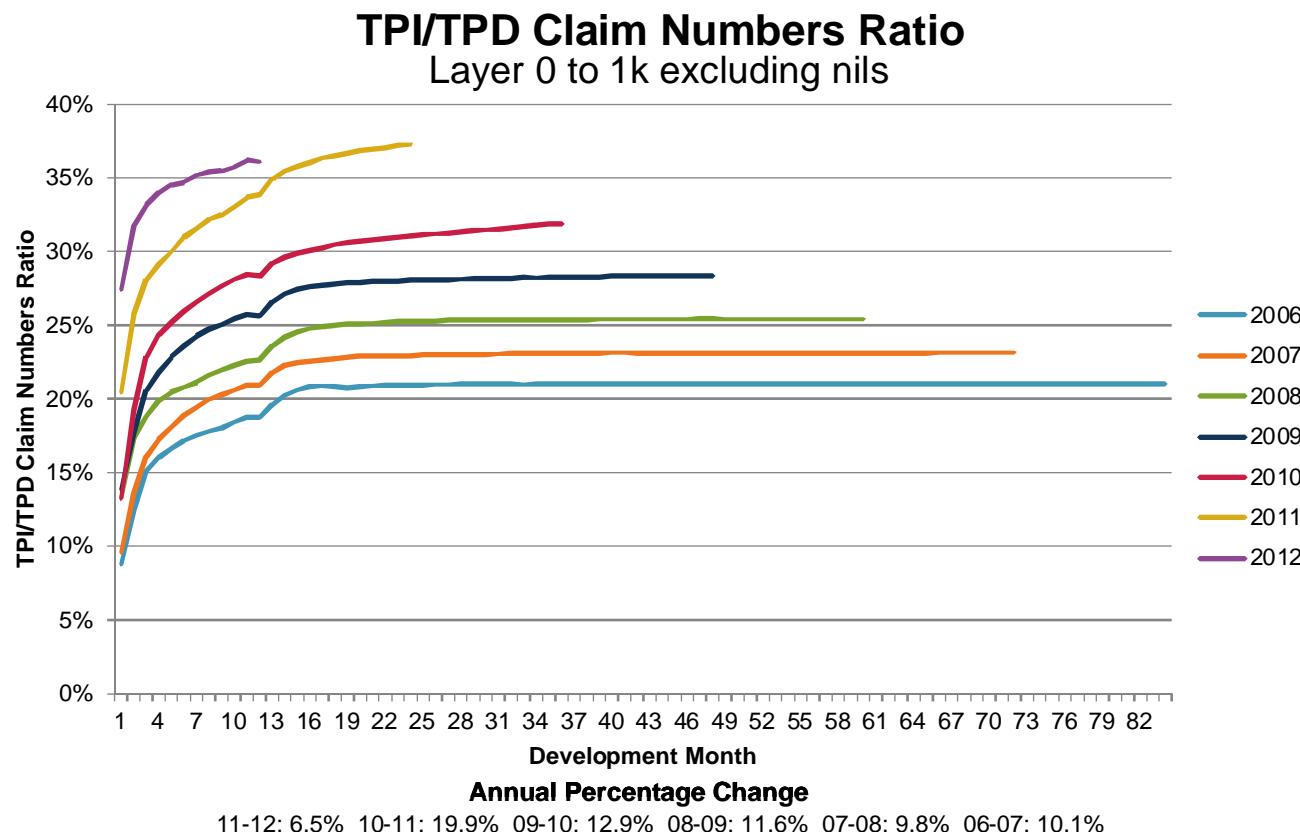


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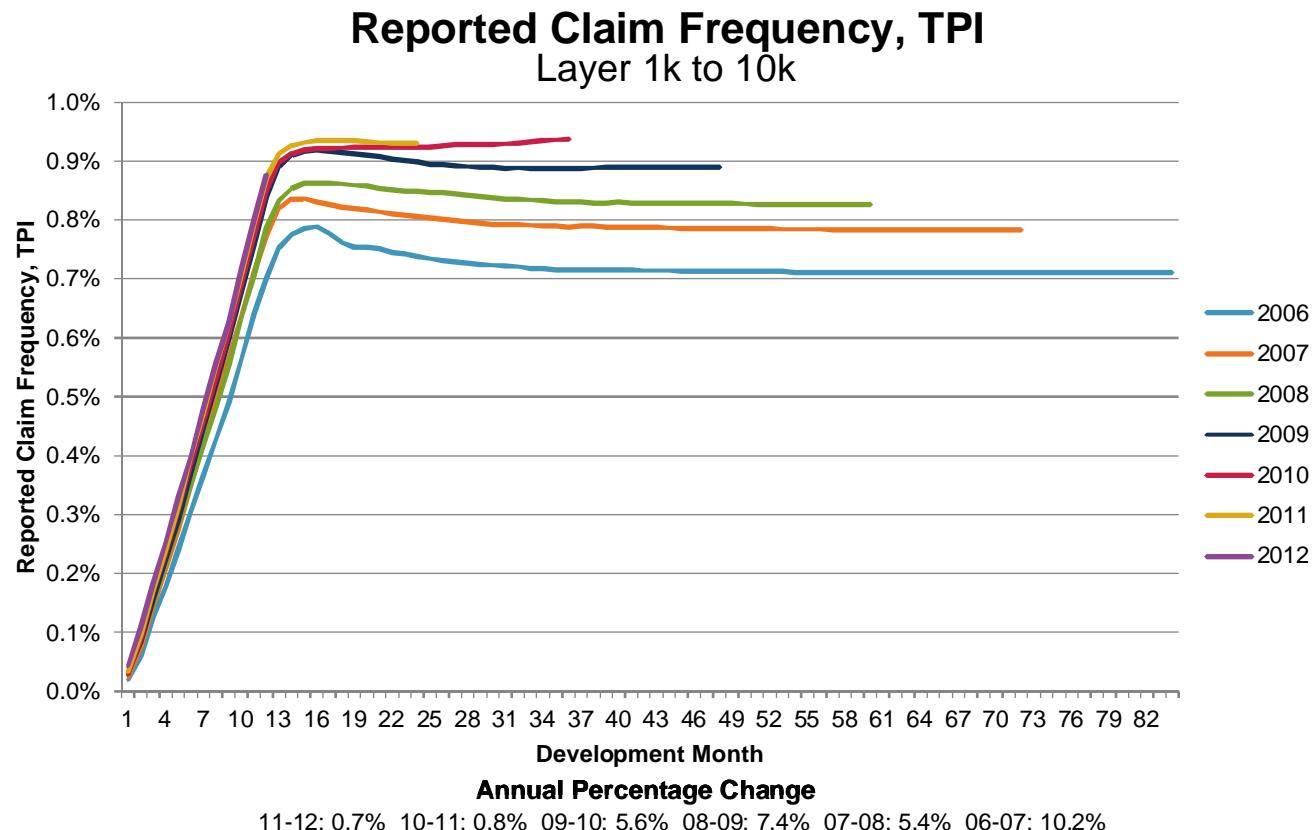


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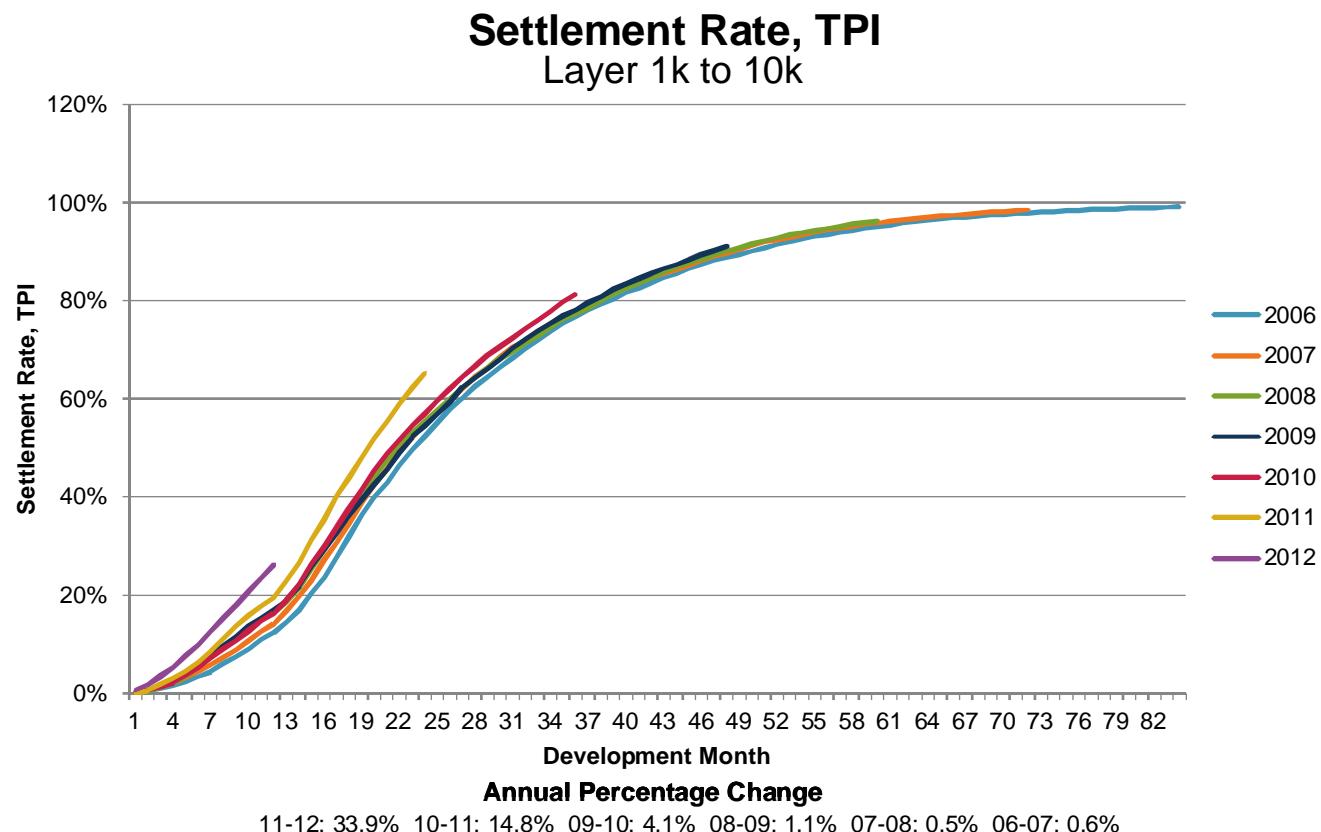
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# TPI - 1k to 10k



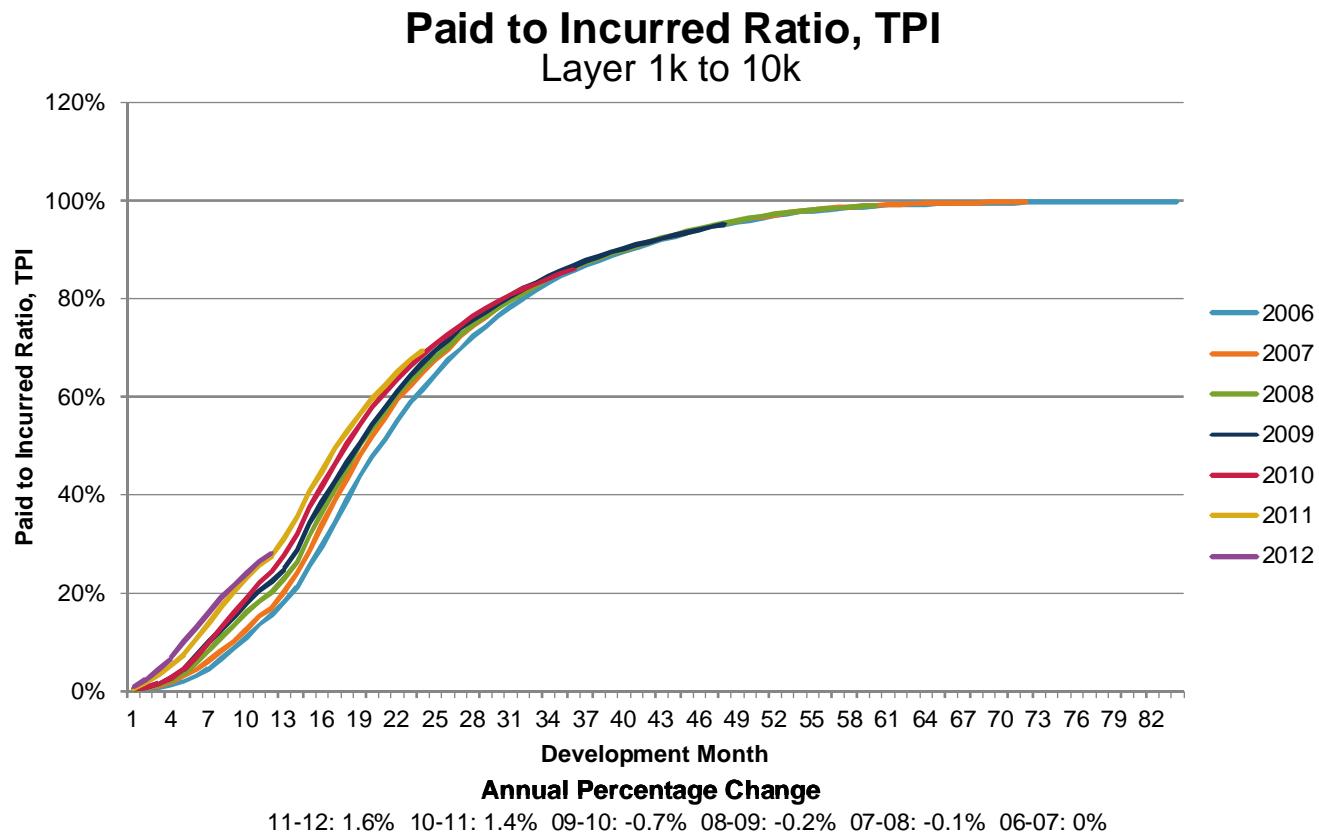
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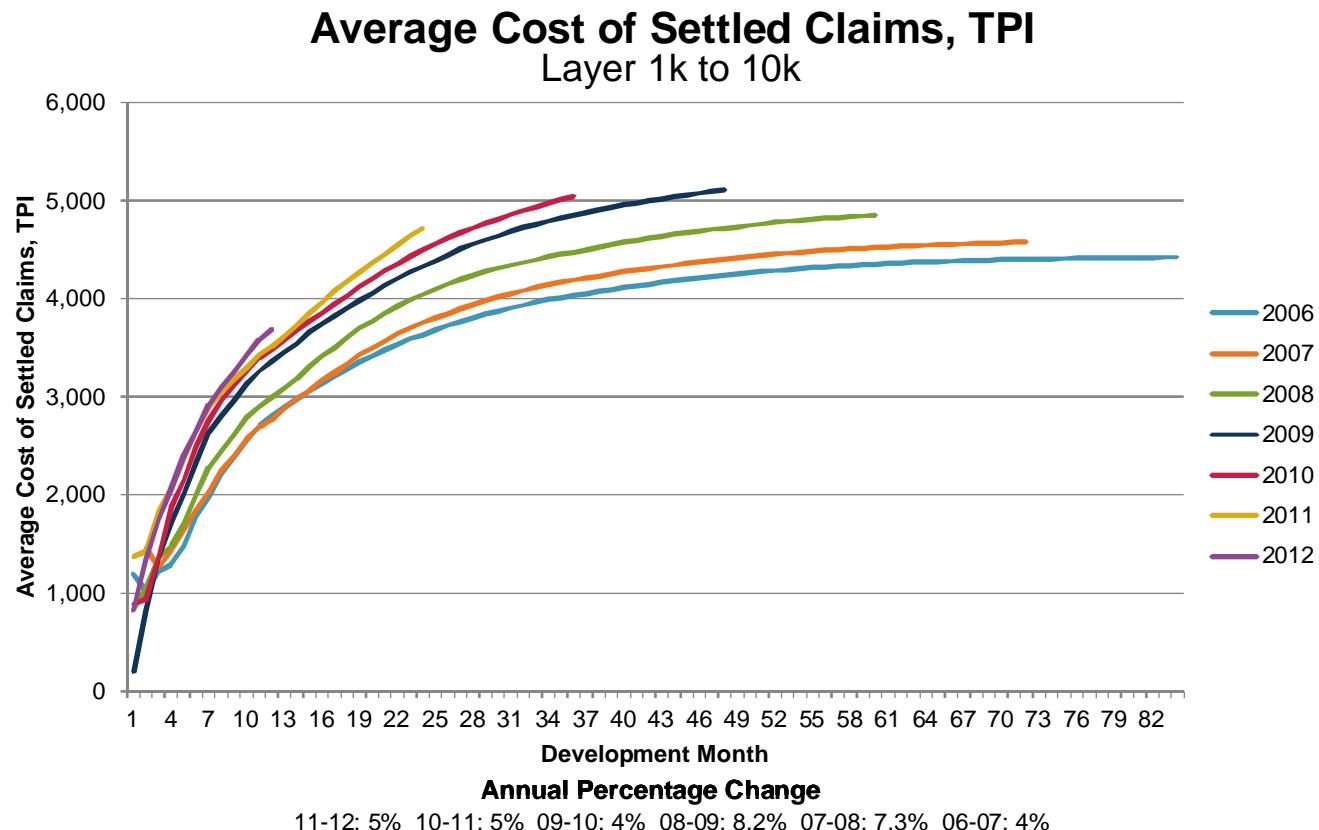


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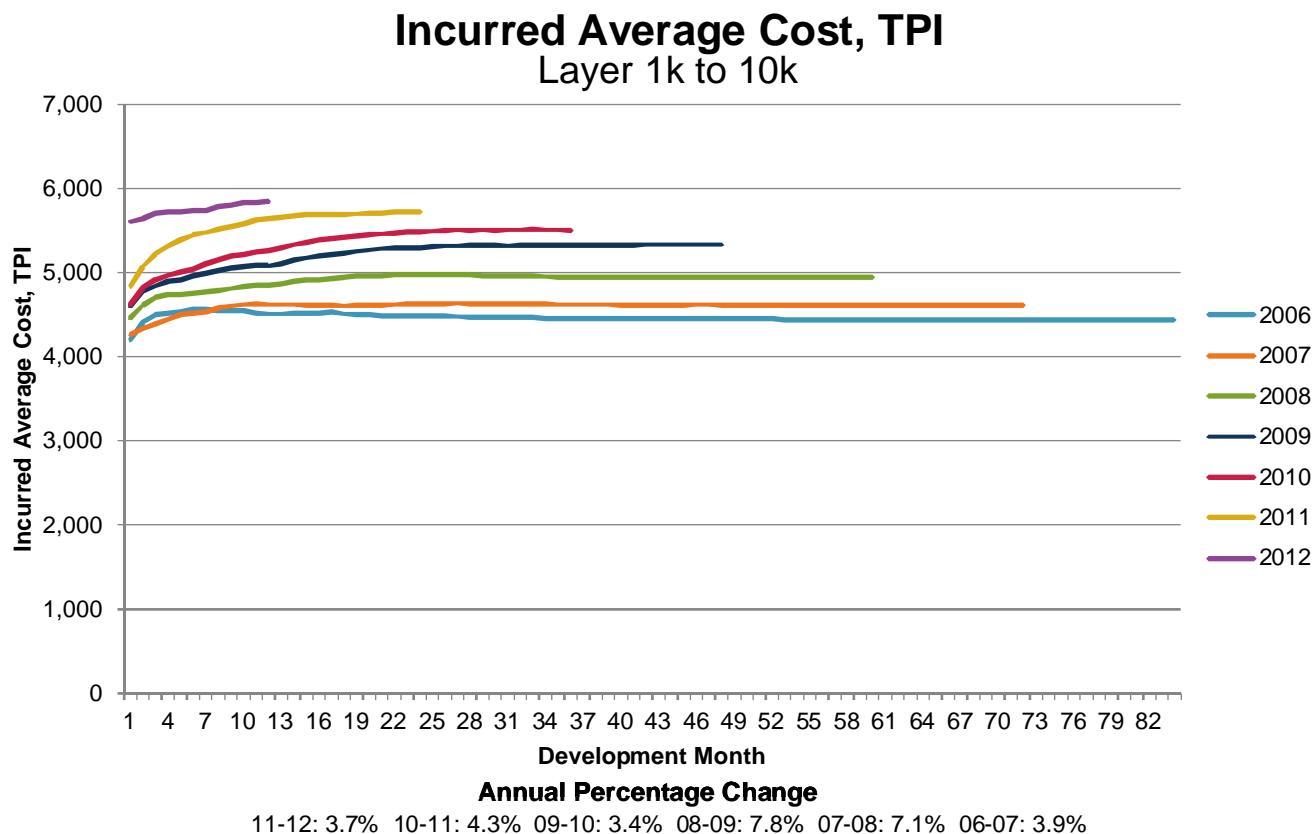
# TPI - 1k to 10k



# TPI - 1k to 10k

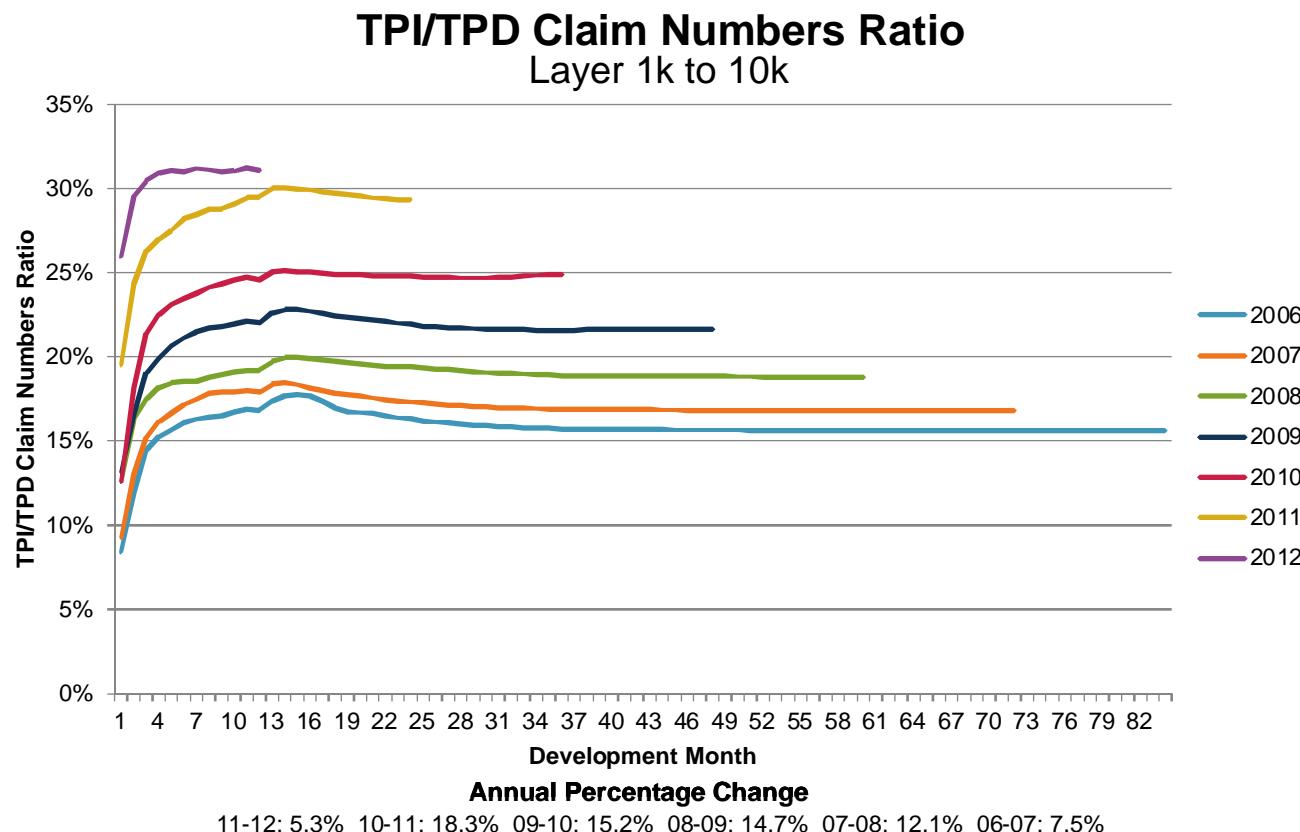


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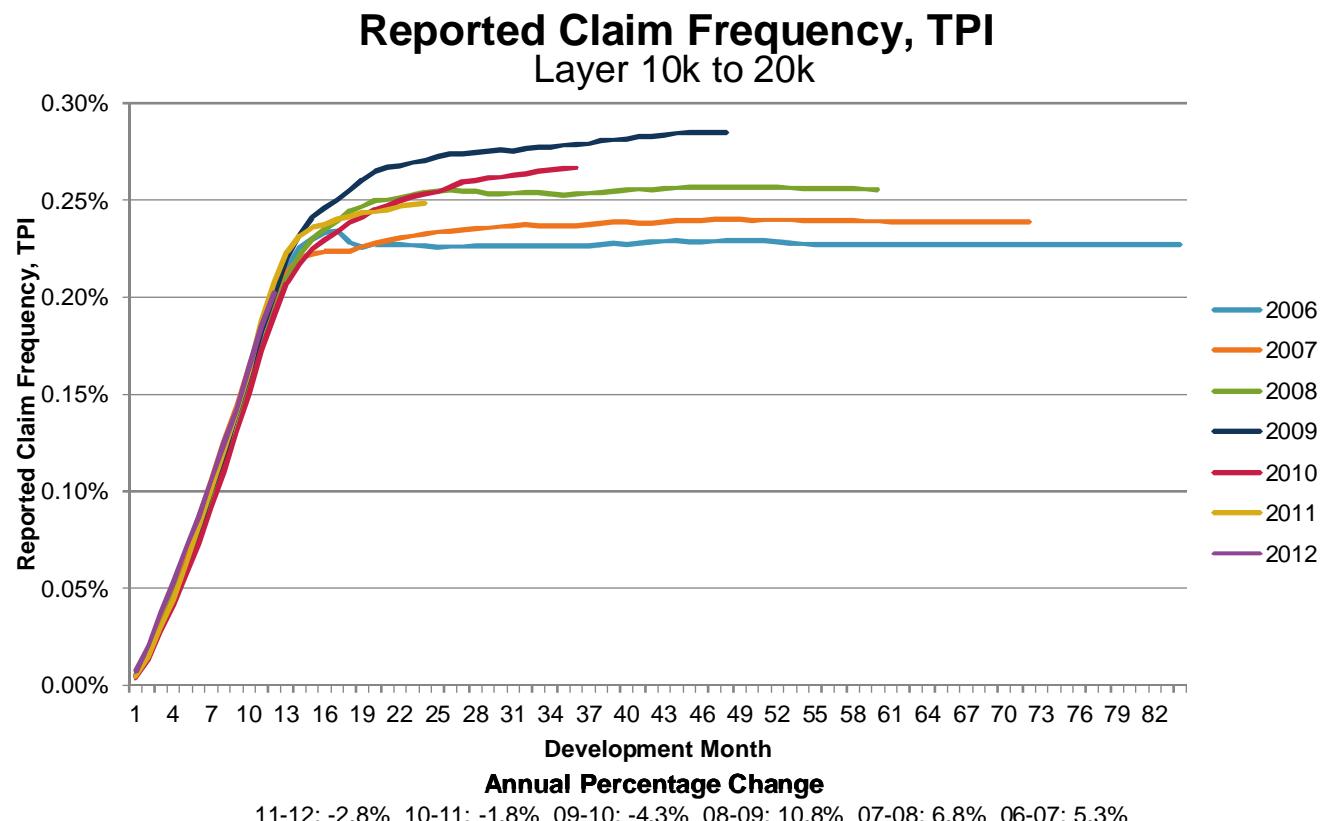


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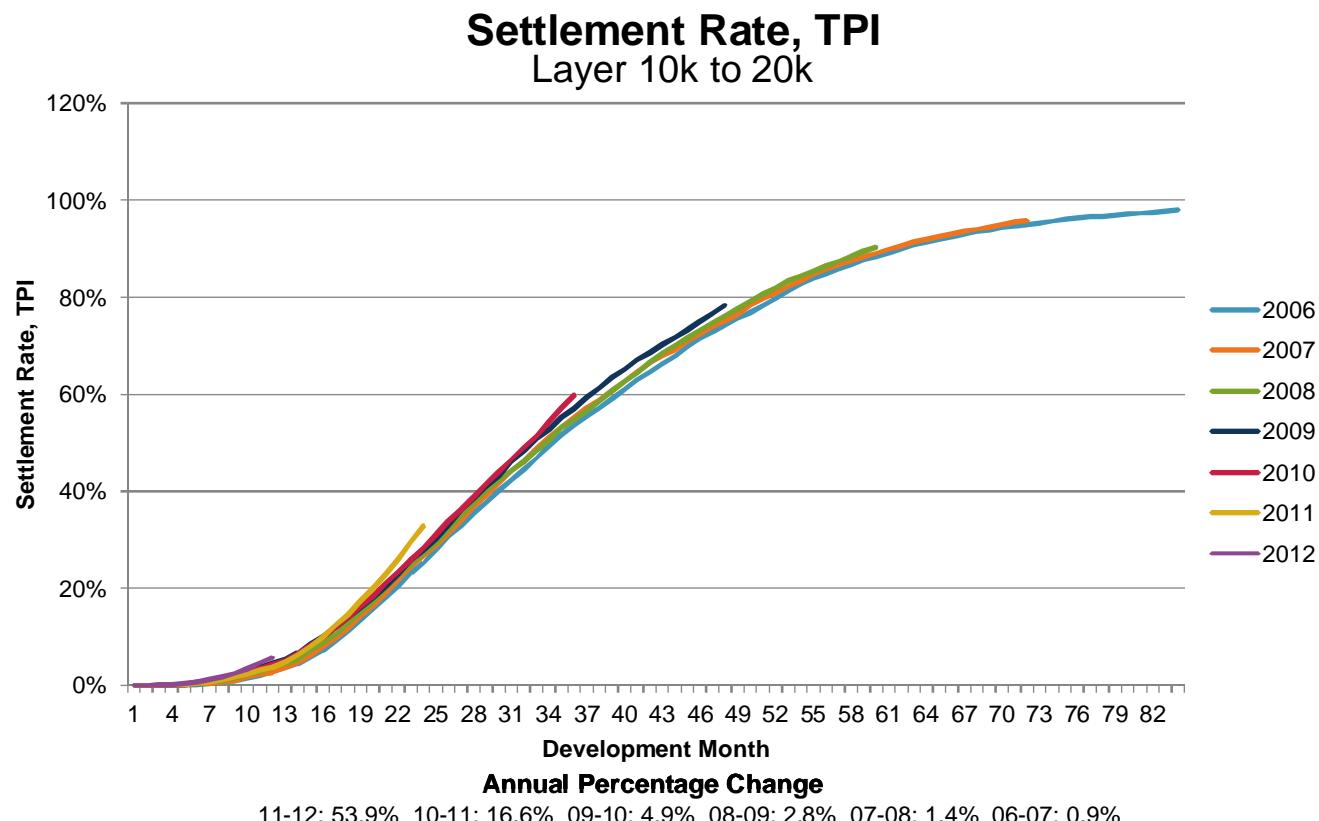
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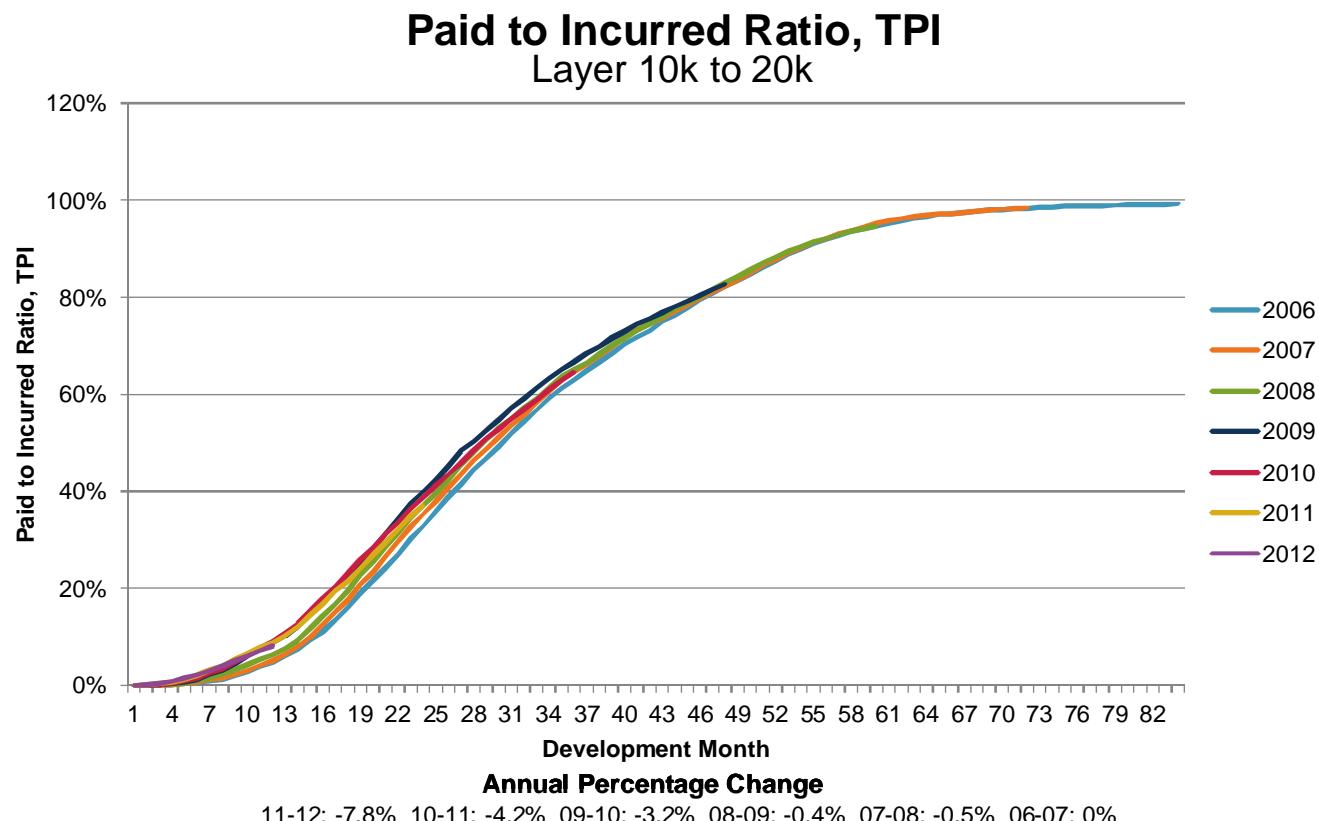
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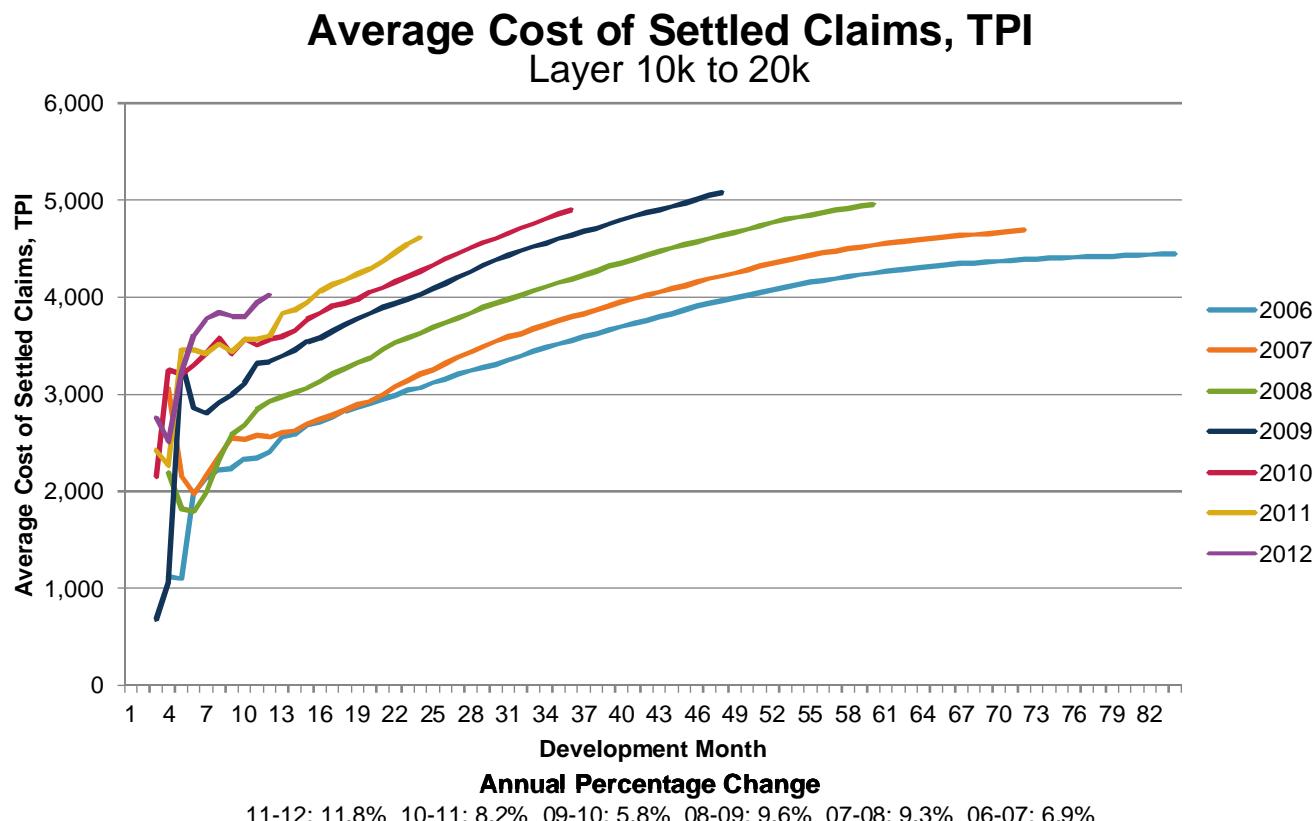
# TPI - 10k to 20k



# TPI - 10k to 20k

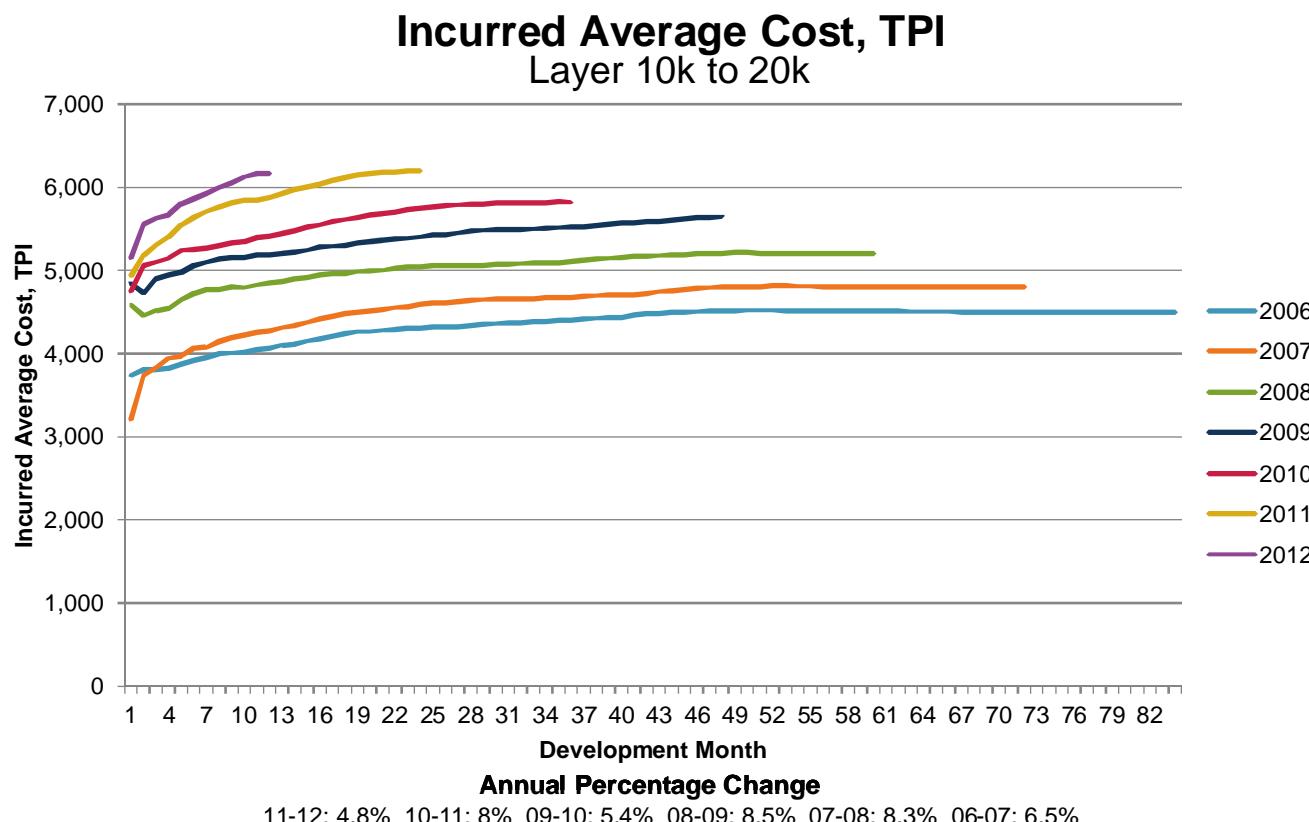


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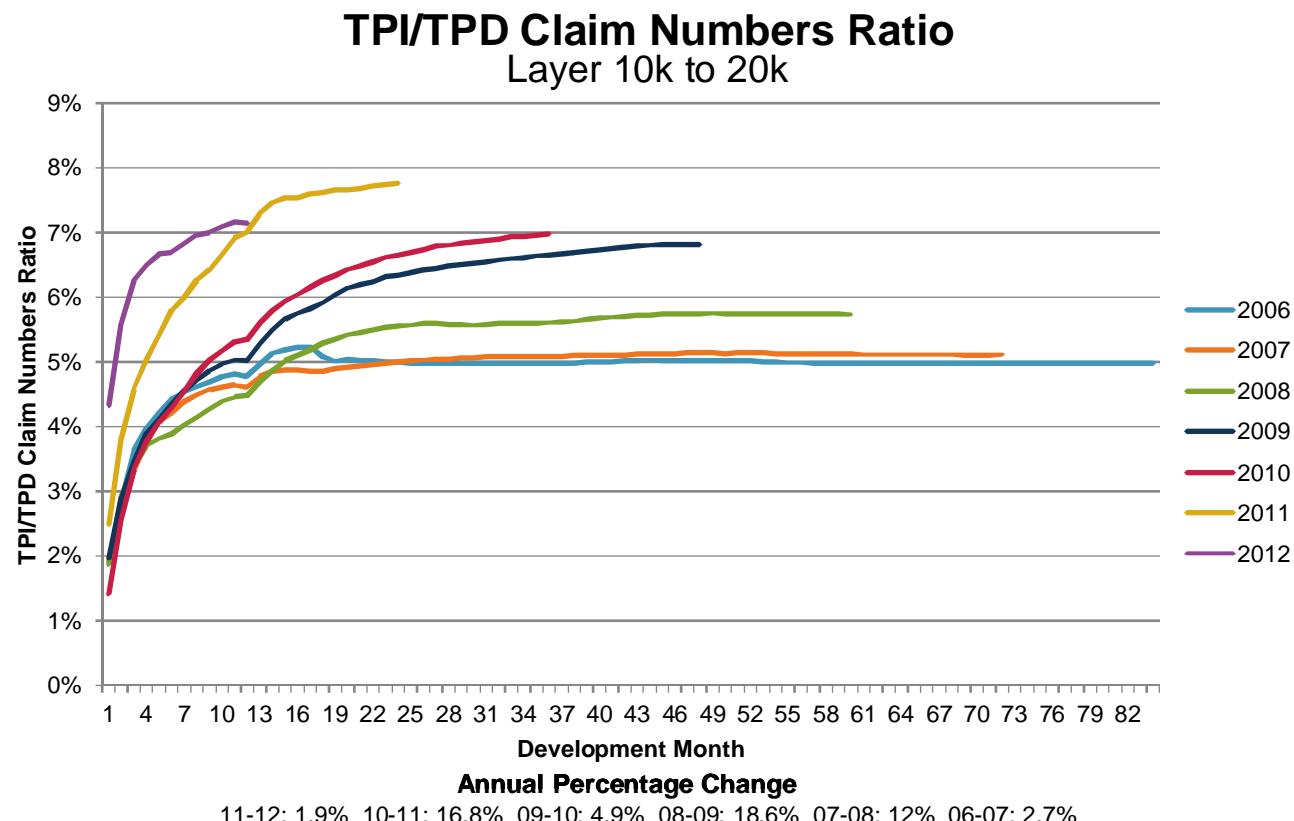
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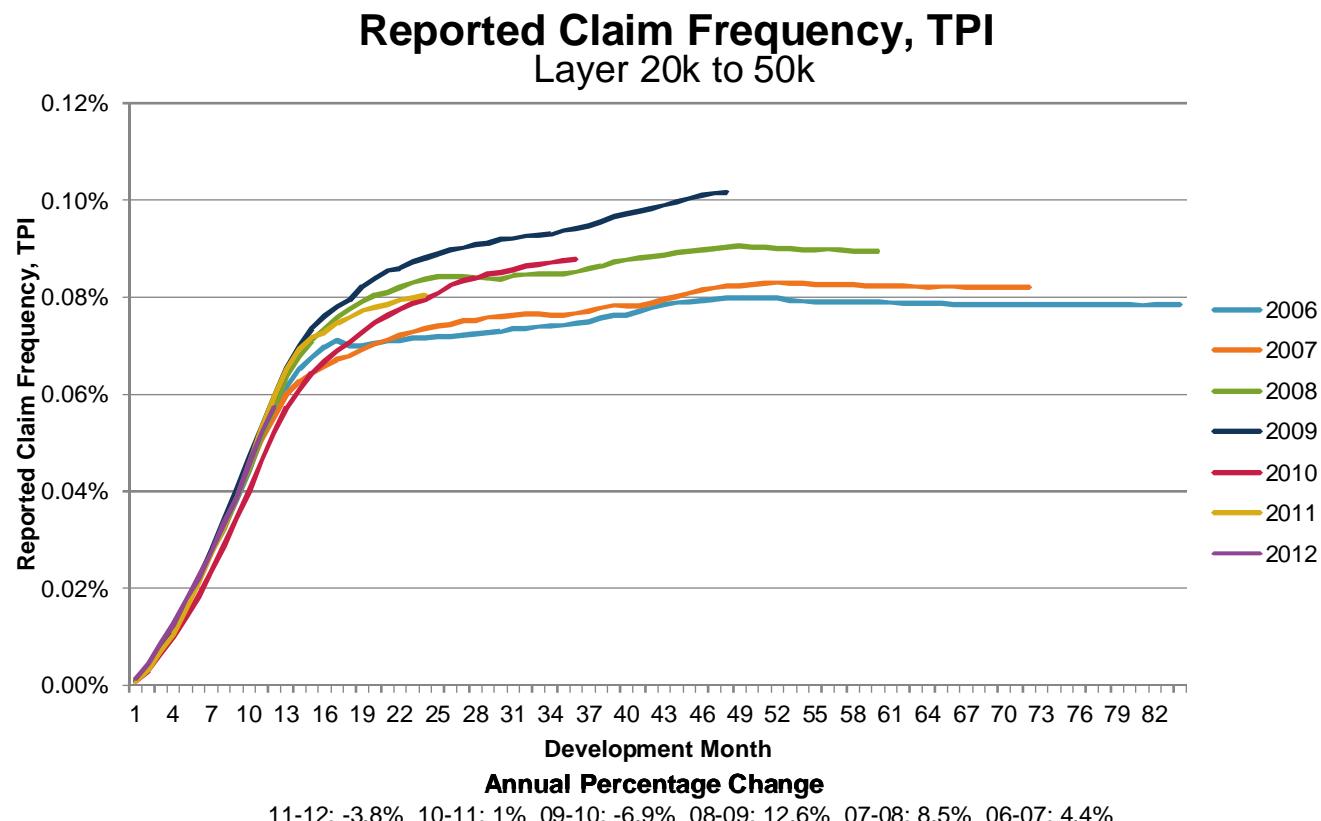


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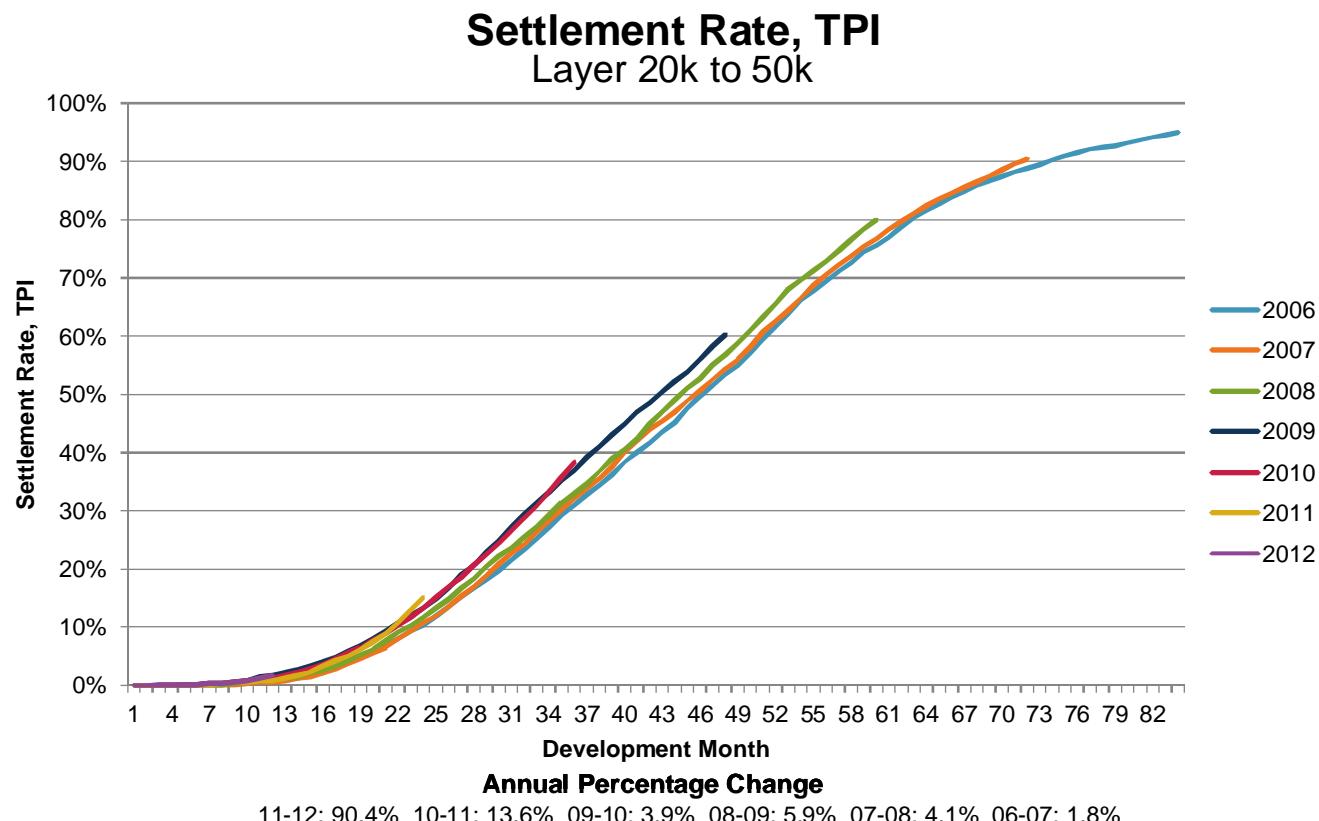
# TPI - 10k to 20k



# TPI - 20k to 50k

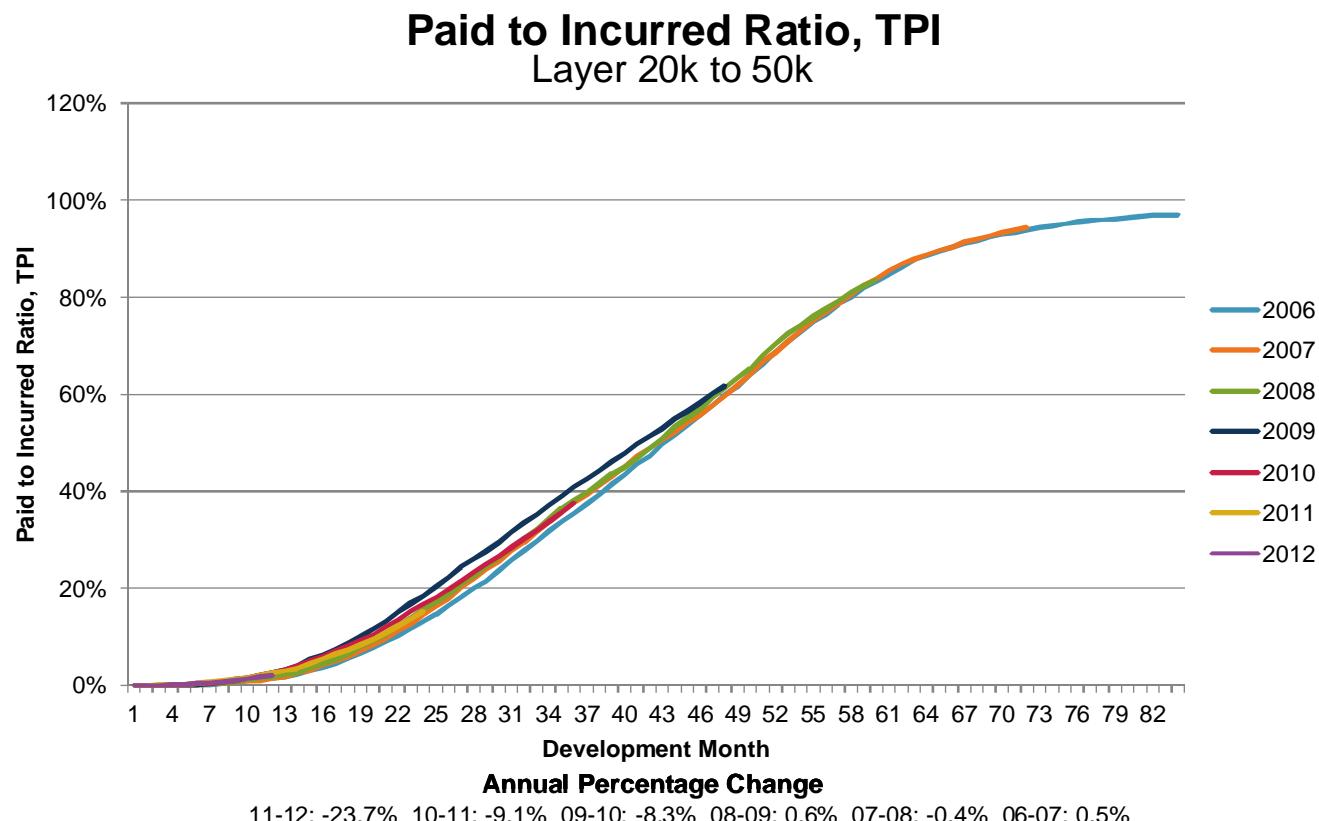


# TPI - 20k to 50k

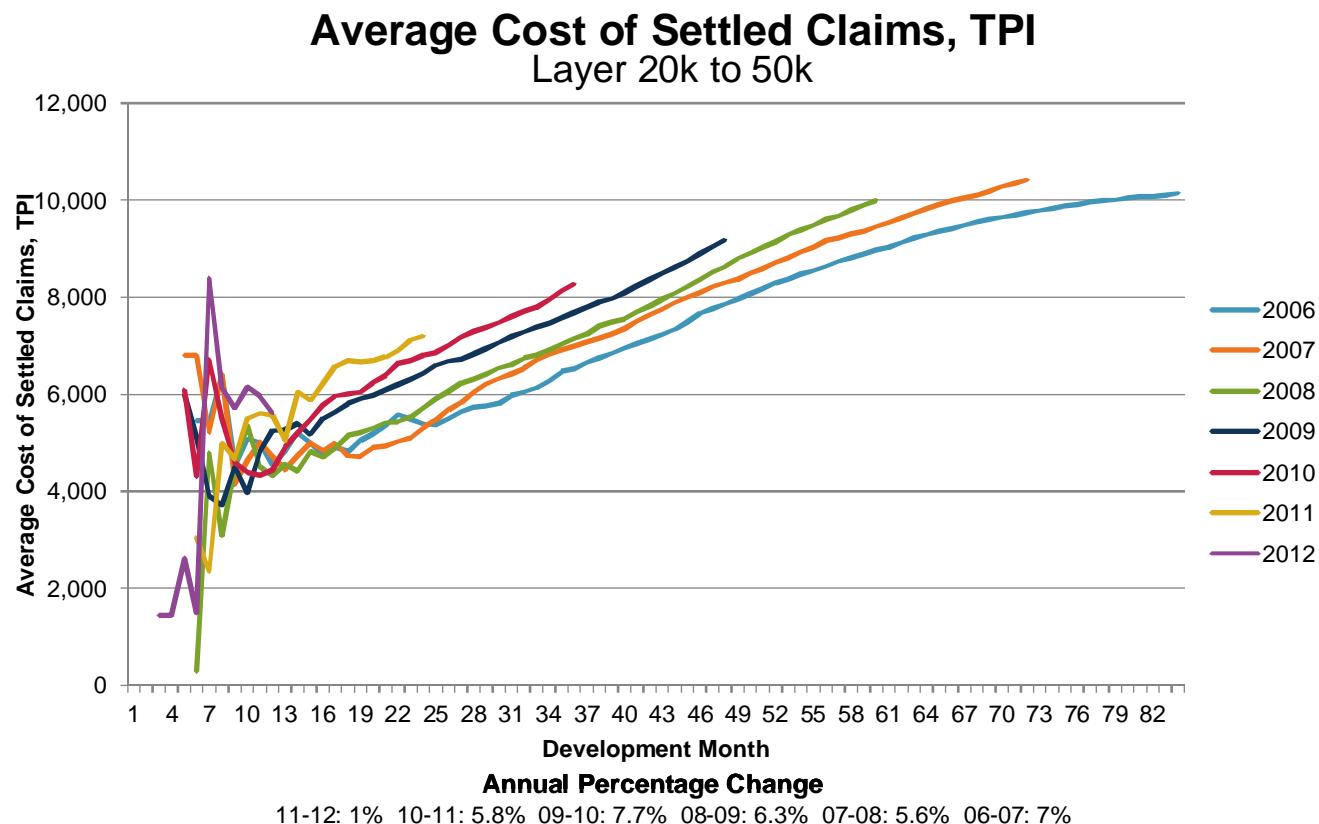


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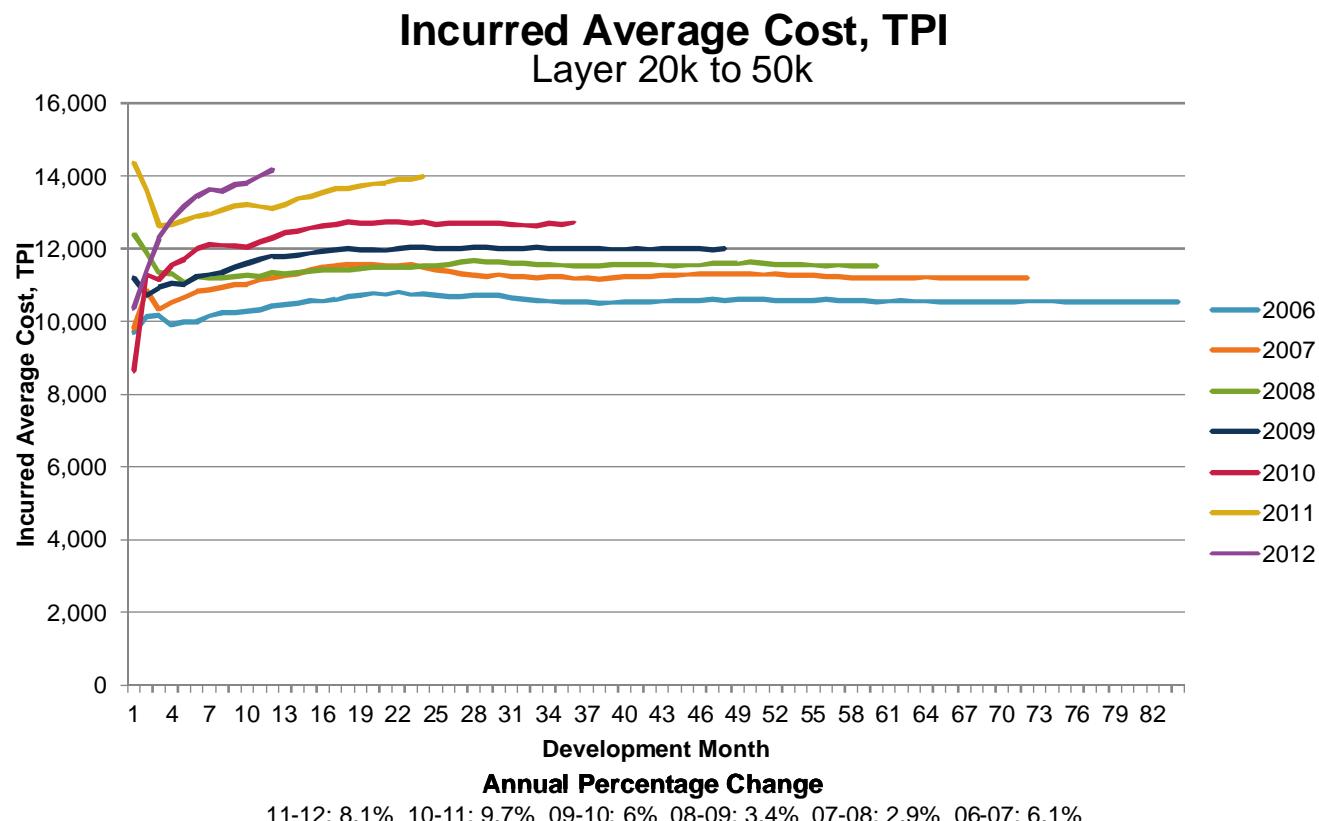
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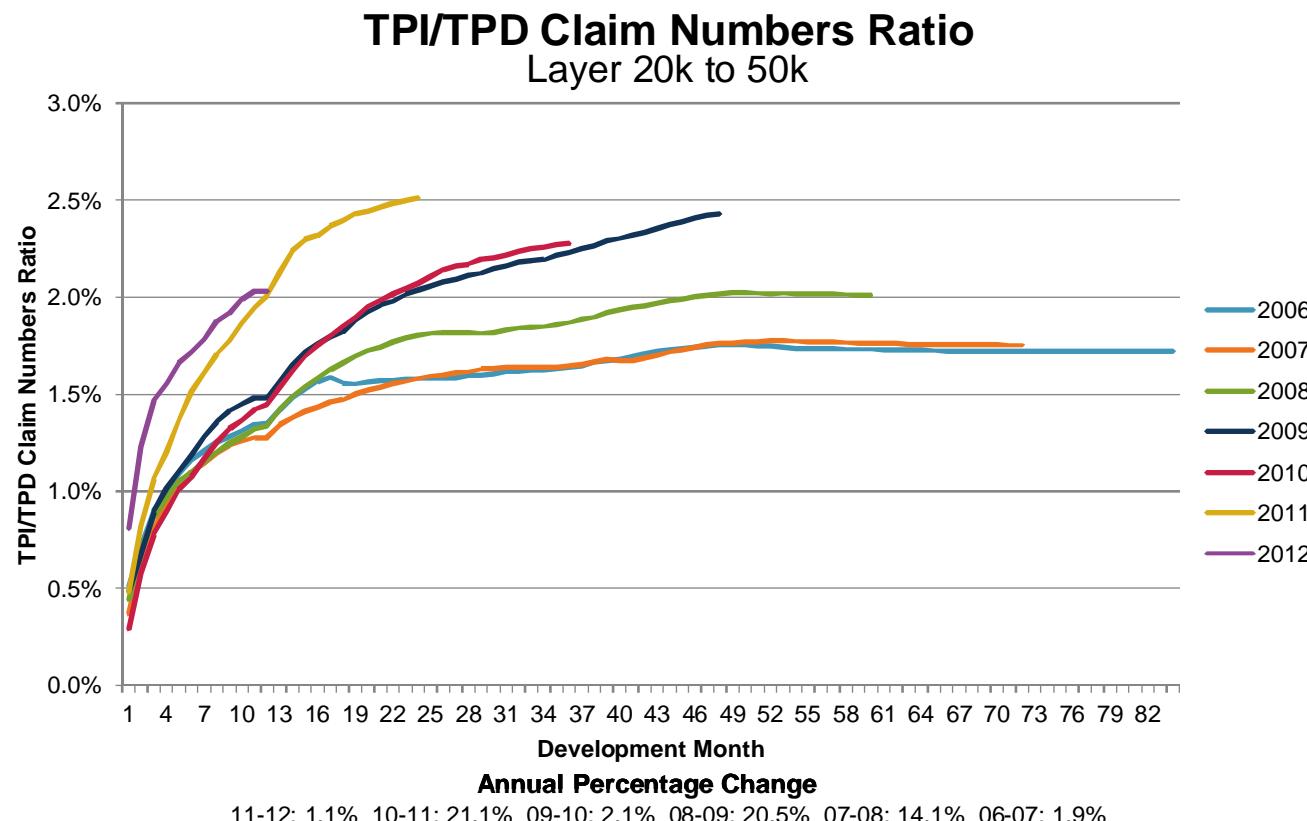
# TPI - 20k to 50k



# TPI - 20k to 50k

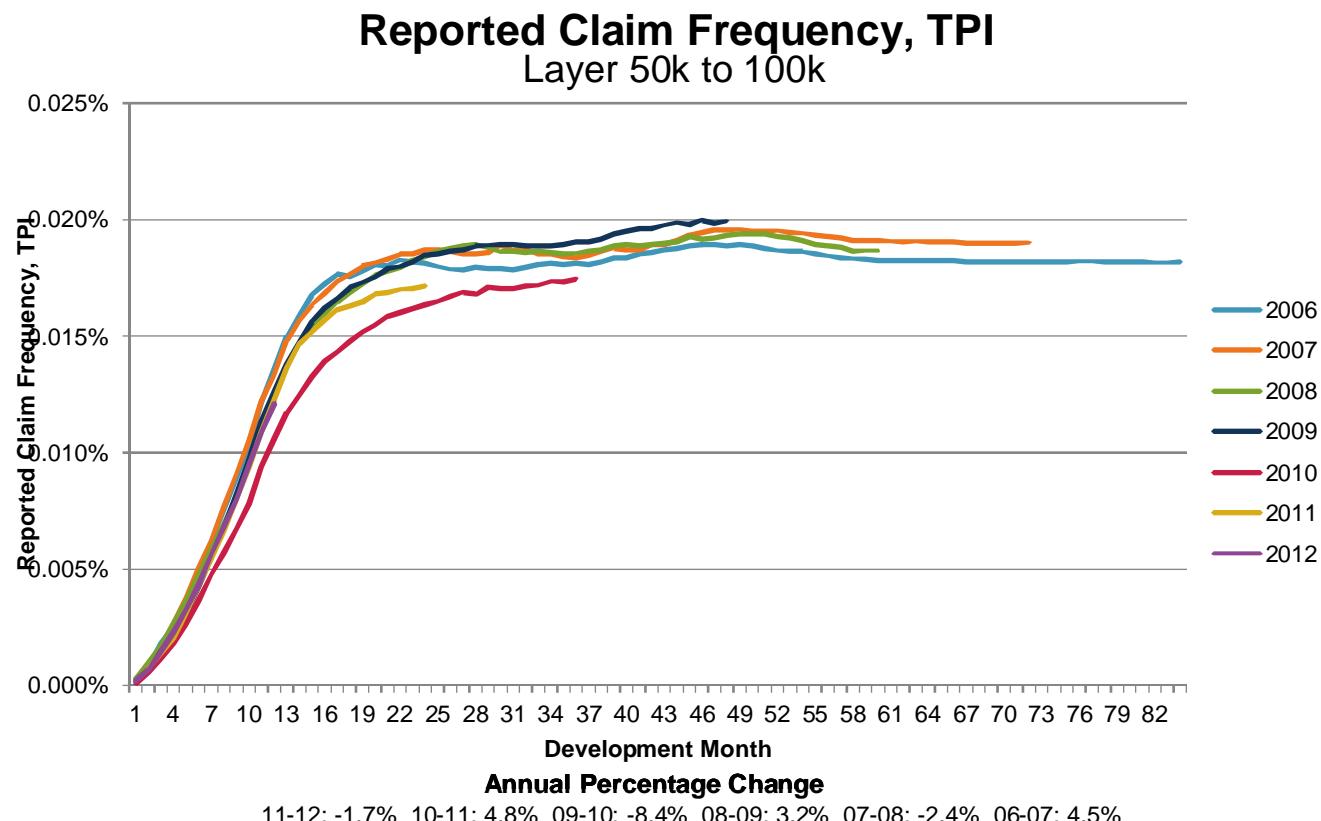


# TPI - 20k to 50k



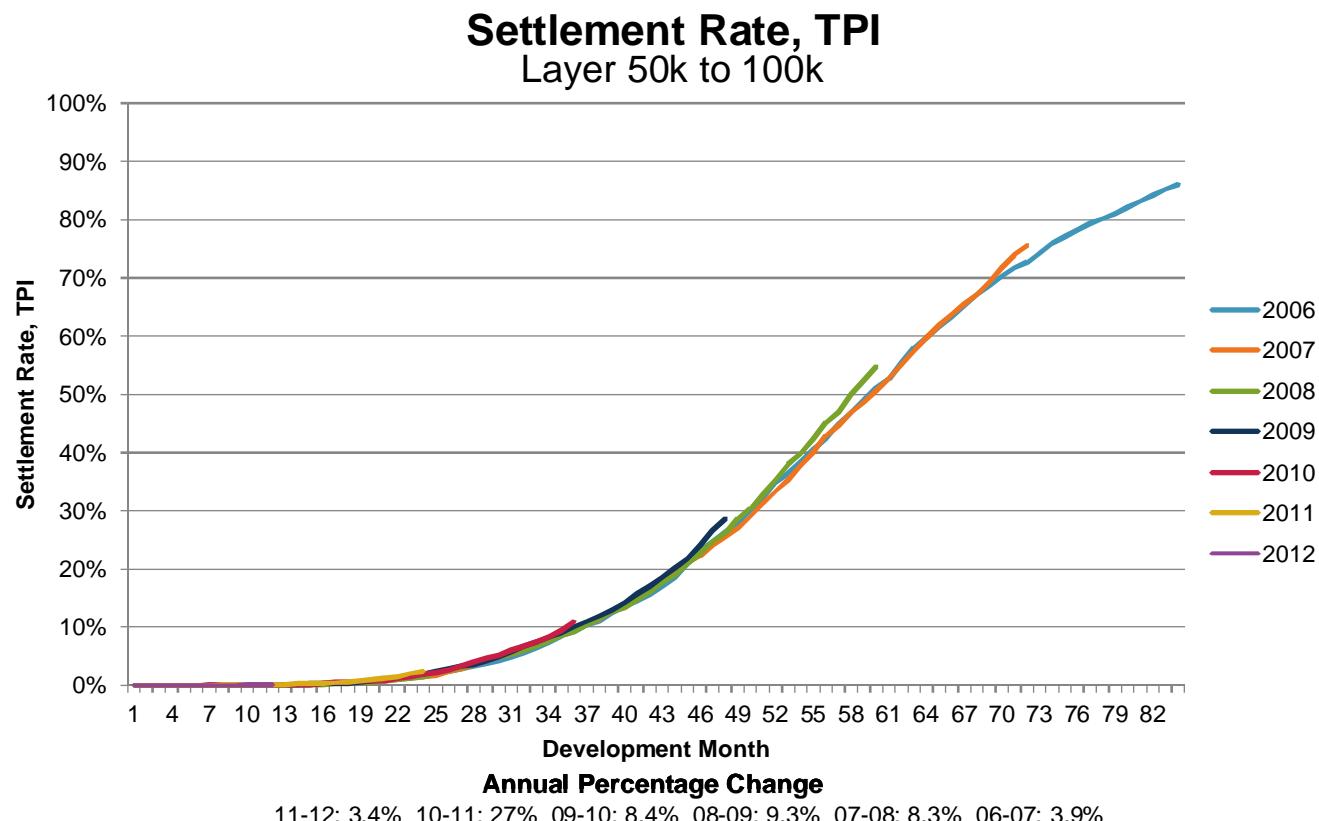
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# TPI - 50k to 100k

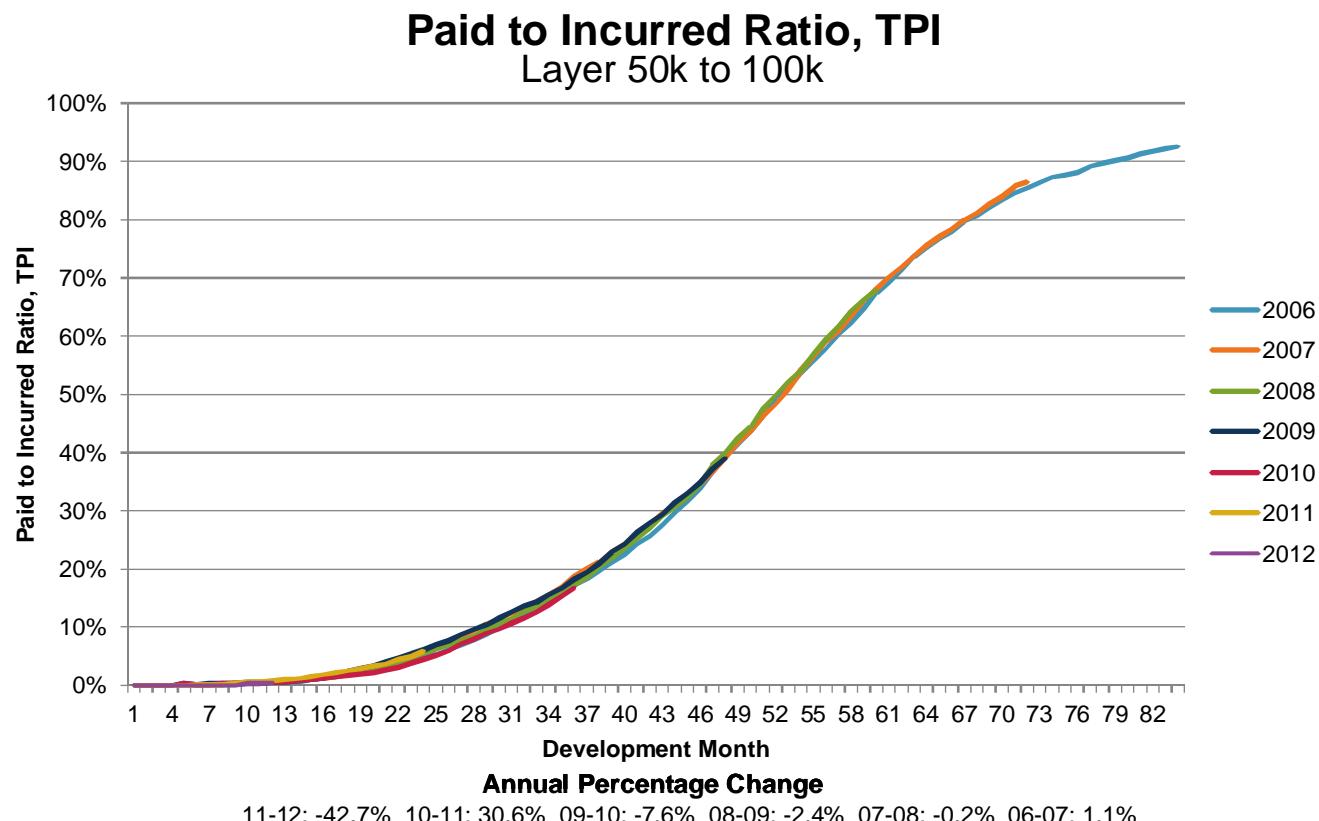


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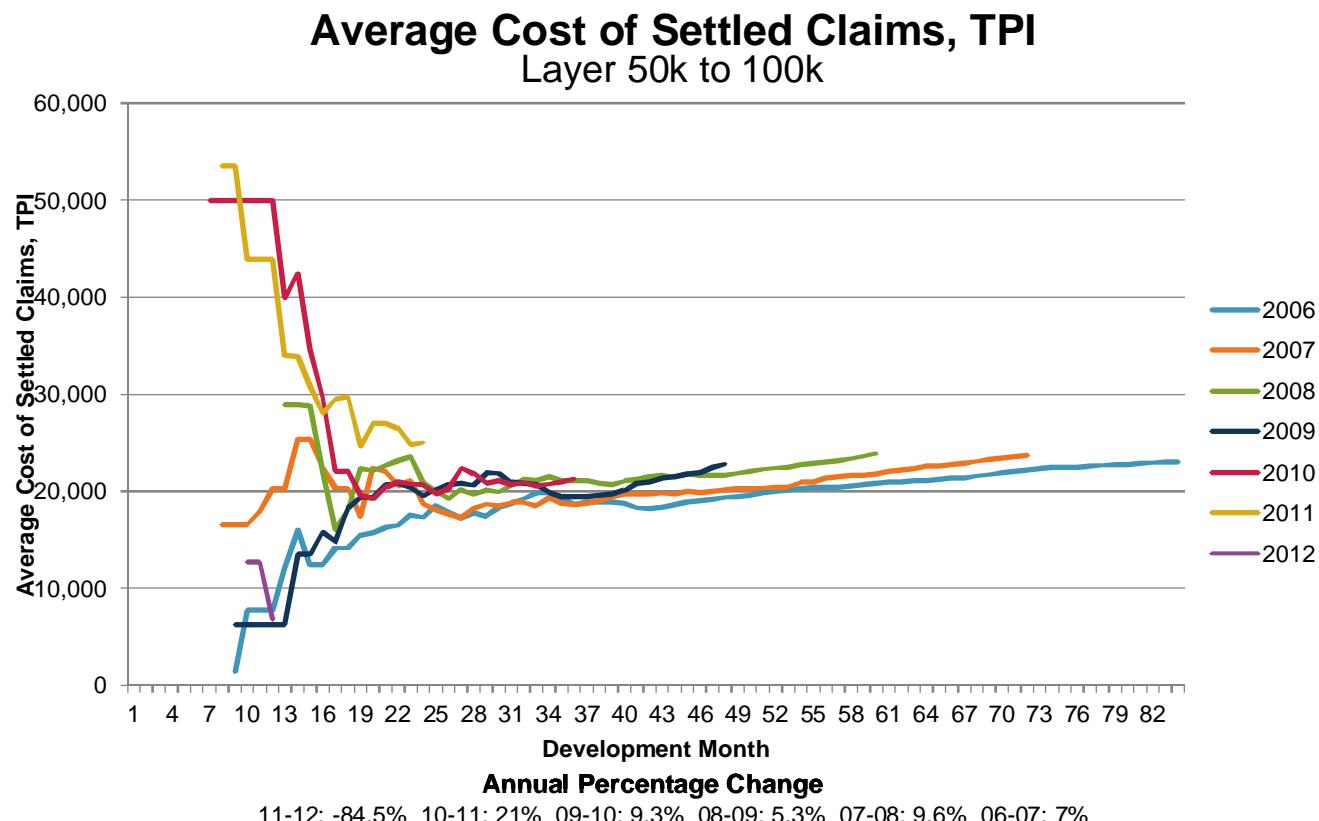
# TPI - 50k to 100k



# TPI - 50k to 100k

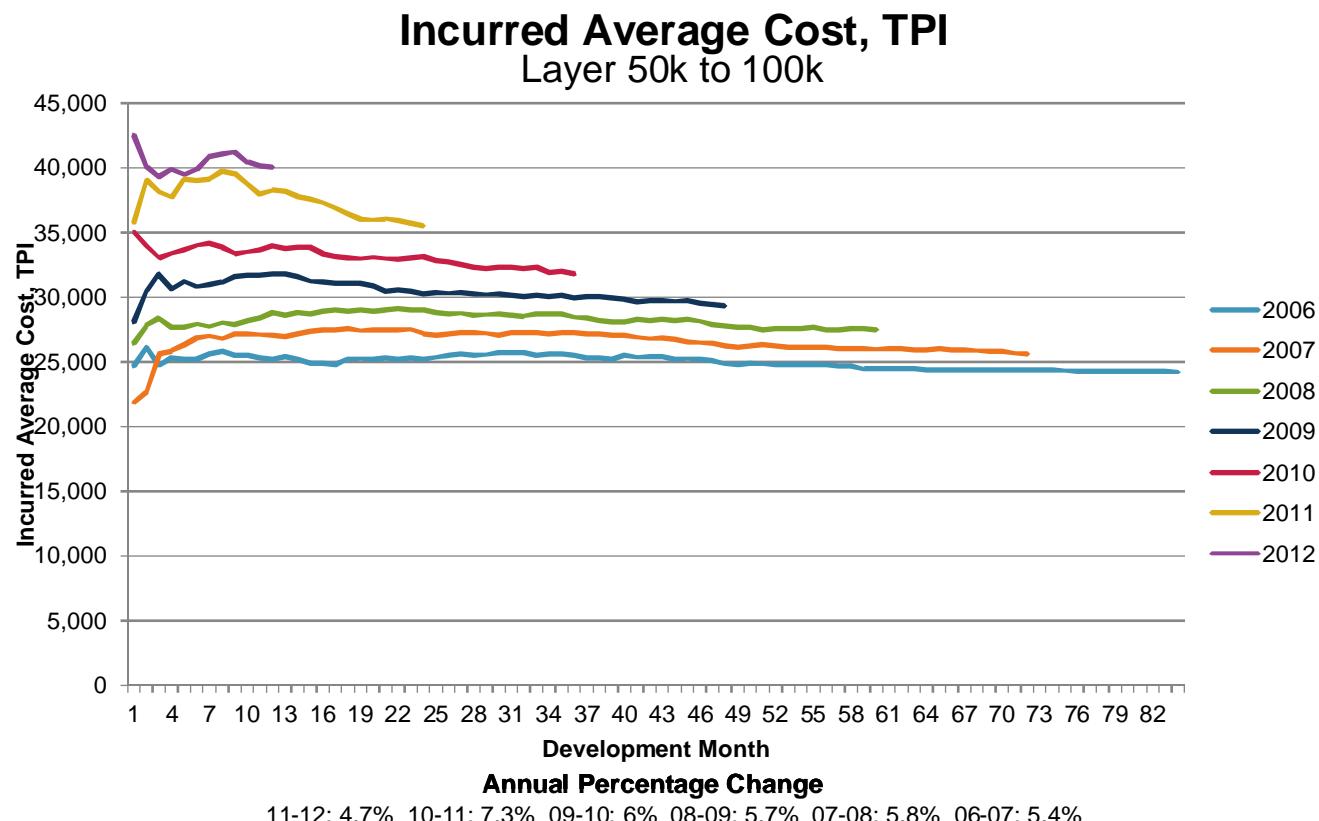


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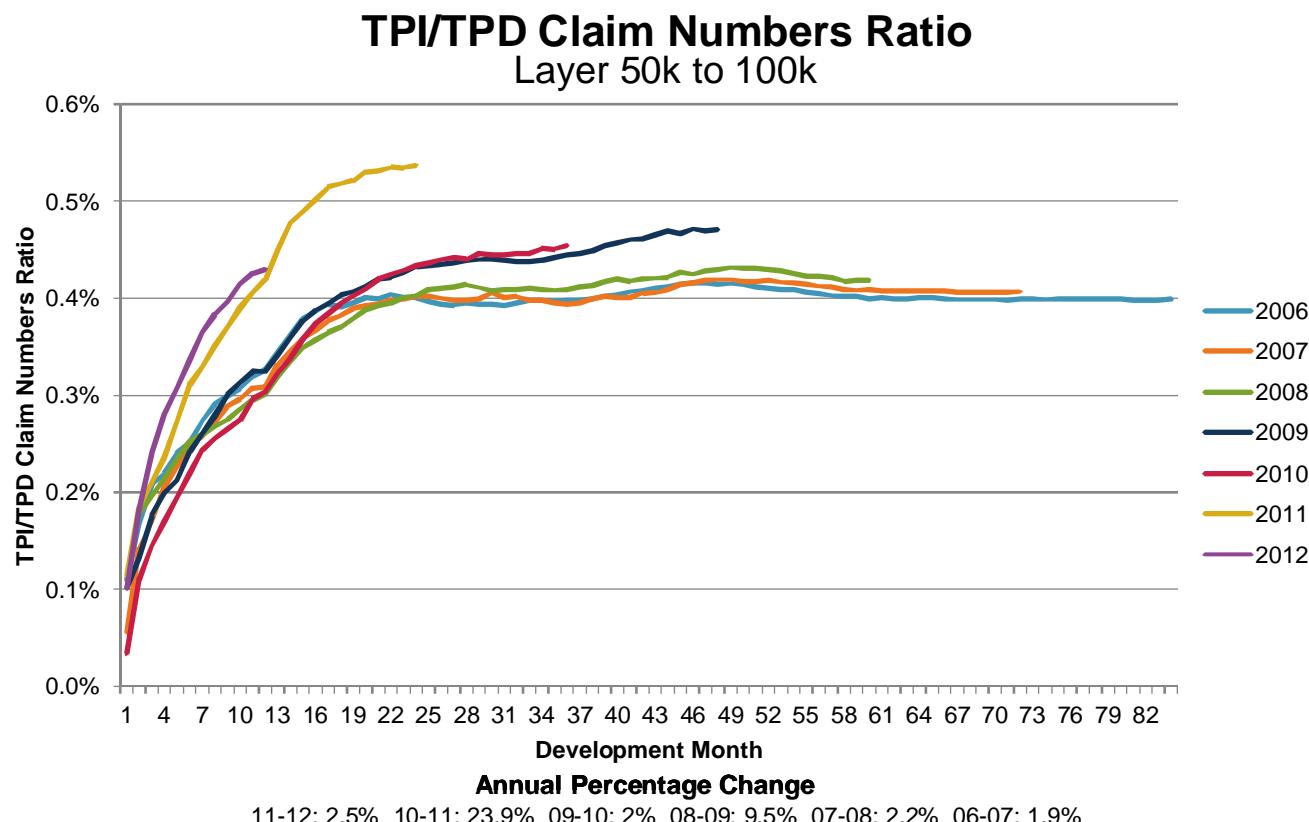


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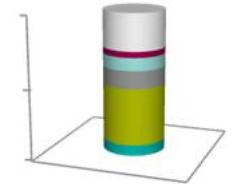
# TPI - 50k to 100k



# TPI - 50k to 100k

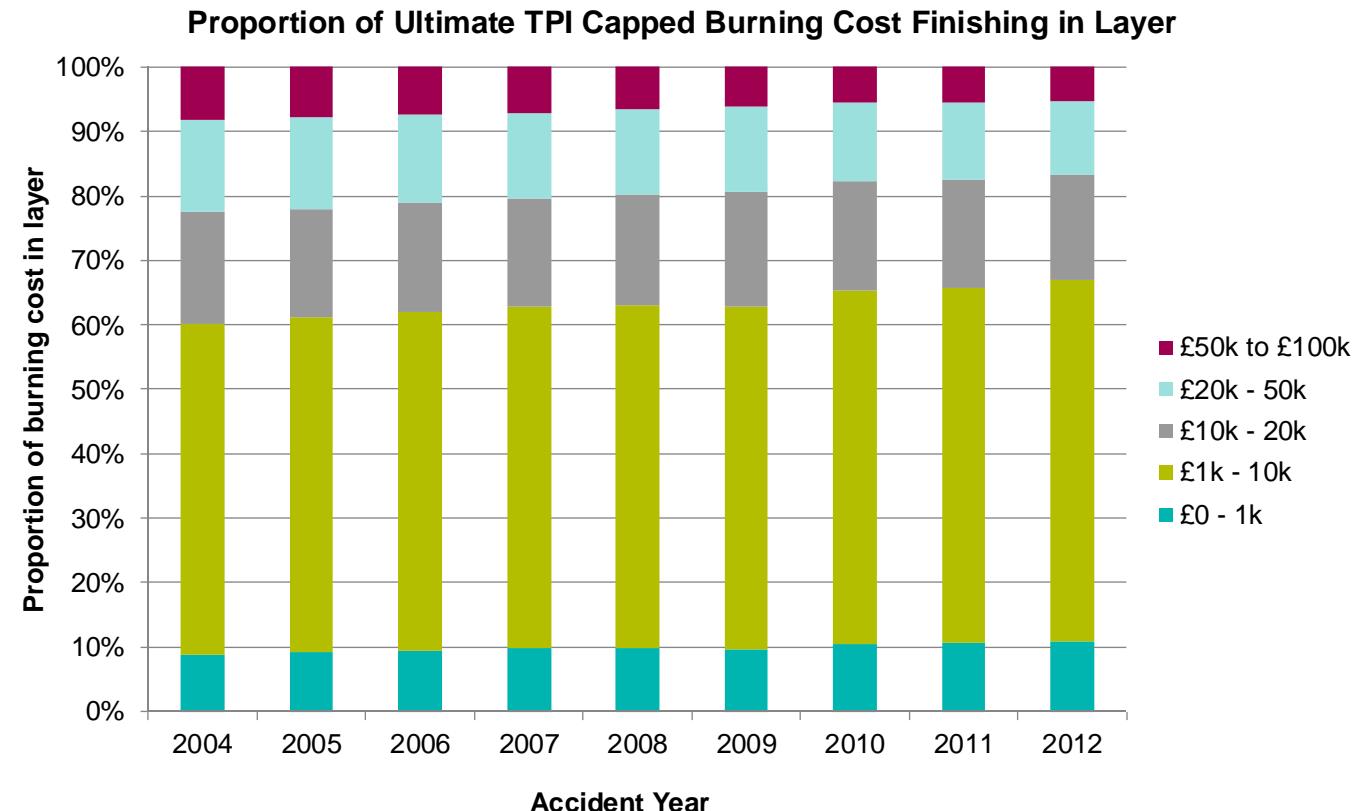


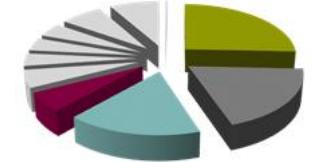
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# Capped bodily injury

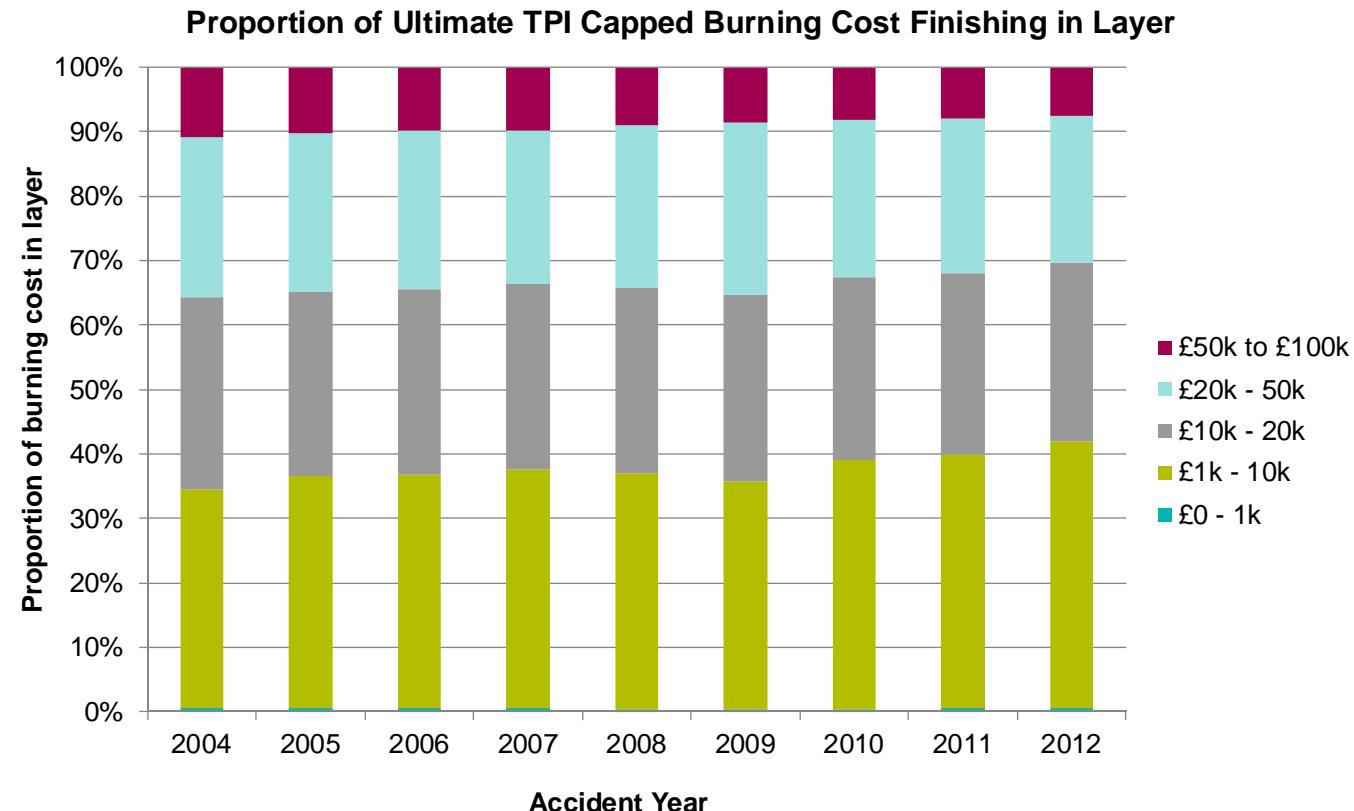
## Projected Results (Type 1)

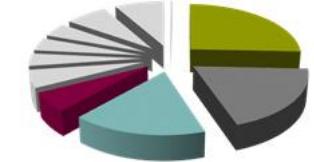




# Capped bodily injury

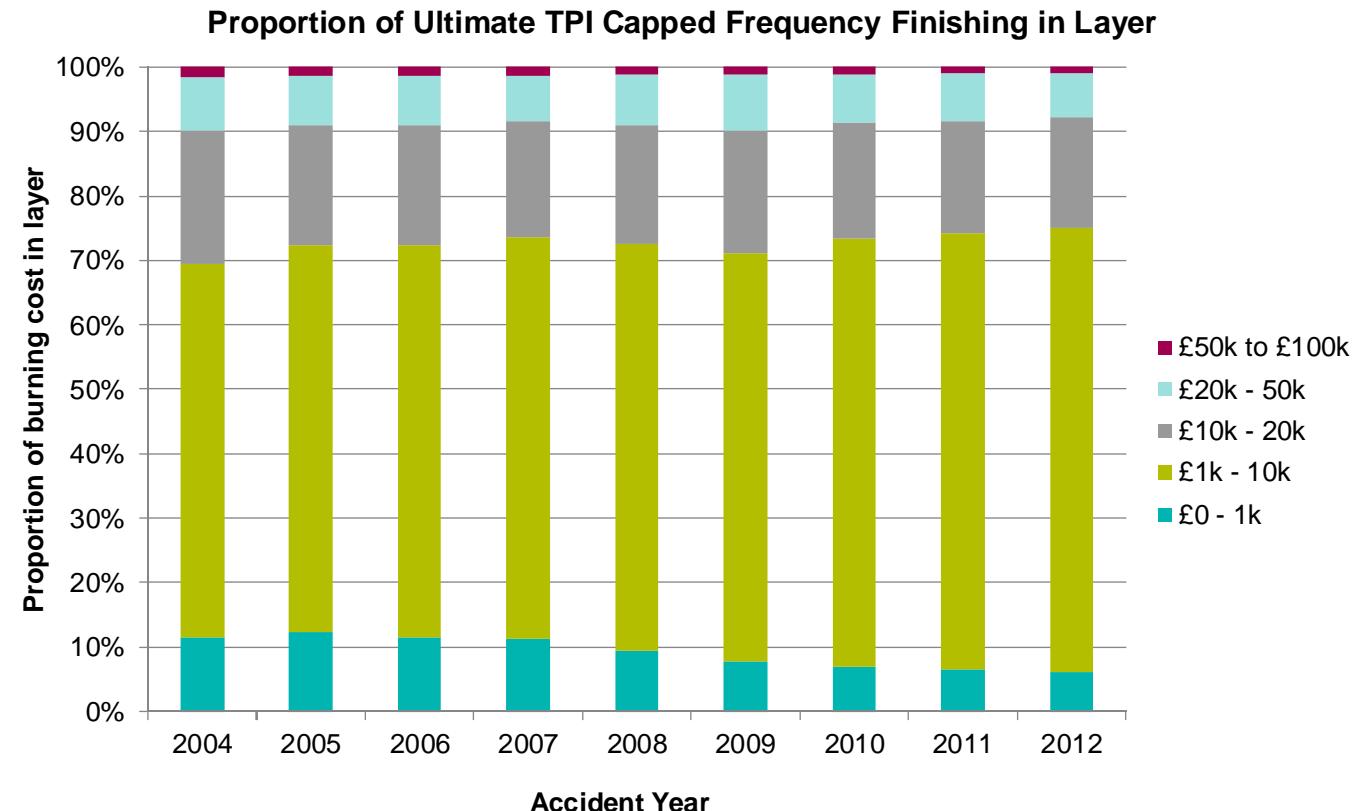
## Projected Results (Type 2)





# Capped bodily injury

## Projected Results (Type 2)

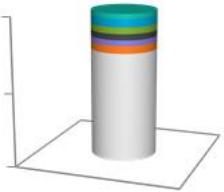


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- 1. TPI Capped**
- 2. TPI Excess**
- 3. TPD**



# Excess bodily injury

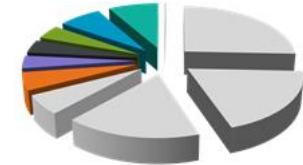
## Projected Results (Type 1)

Private Car Comprehensive TPI Excess Results in Layer (all layers given in 2010 money, indexed at 7% pa)

Accident Year	£100k - 250k	£250k - 500k	£500k - 1m	£1m - 2m	£2m to 5m	> £5m	Total
<b>Frequency exc Nils (in layer and above) (claims per million vehicle years)</b>							
2004	105	43	20	9	5	2	105
2005	96	38	19	9	4	1	96
2006	88	33	16	9	4	2	88
2007	89	36	18	10	4	1	89
2008	87	33	16	7	4	1	87
2009	89	36	20	10	6	2	89
2010	77	31	16	8	4	1	77
2011	77	32	17	9	5	1	77
2012	77	32	19	10	5	1	77
<b>Average Cost  (£'000s)</b>							
2004	61	112	217	486	1,134	2,087	285
2005	64	126	239	516	1,181	3,007	292
2006	67	130	264	532	1,468	3,330	349
2007	75	144	296	537	1,377	2,573	355
2008	78	145	299	615	1,582	3,412	367
2009	84	165	319	656	1,698	3,281	467
2010	92	167	327	722	1,707	4,016	459
2011	103	185	390	758	1,784	3,045	524
2012	112	202	424	810	2,036	3,635	595
<b>Burning Cost  (£)</b>							
2004	6.4	4.8	4.4	4.5	6.1	3.7	29.9
2005	6.2	4.7	4.4	4.4	4.9	3.4	28.1
2006	5.9	4.3	4.3	4.6	6.3	5.2	30.6
2007	6.7	5.2	5.4	5.2	5.8	3.2	31.5
2008	6.8	4.8	4.8	4.6	6.6	4.5	31.9
2009	7.4	6.0	6.2	6.5	9.5	5.8	41.5
2010	7.1	5.1	5.2	5.8	7.2	5.1	35.5
2011	7.9	5.9	6.6	7.2	8.3	4.2	40.1
2012	8.7	6.6	7.9	8.0	9.6	5.3	46.1



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# Excess bodily injury

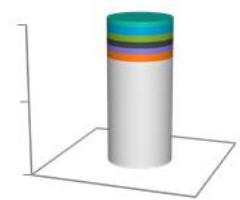
## Projected Results (Type 2)

Private Car Comprehensive Excess TPI Type 2 Layered Results (all layers given in 2010 money, indexed at 7% pa)

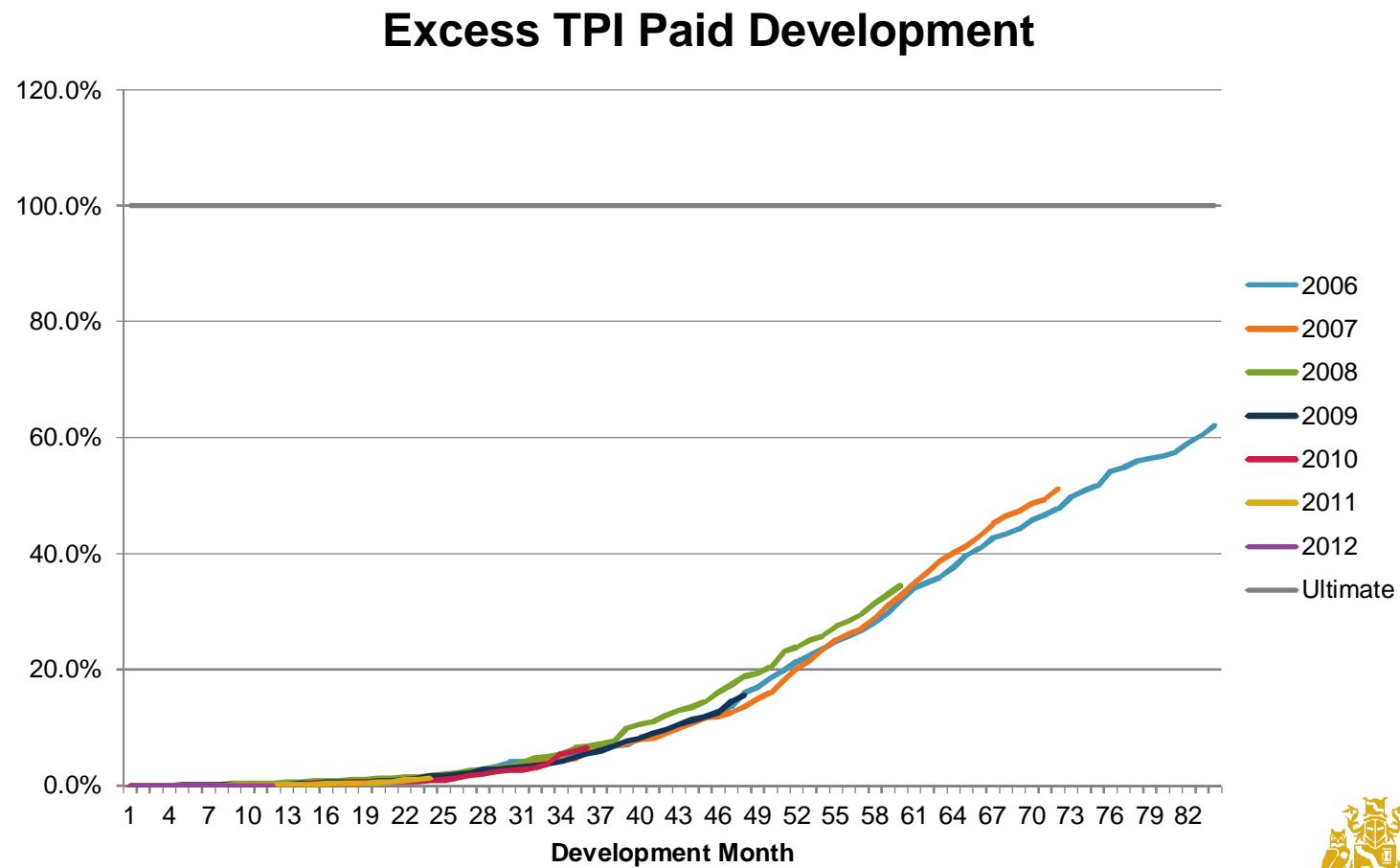
Accident Year	£100k - 250k	£250k - 500k	£500k - 1m	£1m - 2m	£2m to 5m	> £5m
<b>Frequency (finishing in layer) (claims per million policy years)</b>						
2004	62	23	11	4	4	2
2005	58	19	10	4	3	1
2006	55	17	8	4	3	2
2007	53	17	9	6	3	1
2008	54	17	8	3	3	1
2009	53	17	10	4	4	2
2010	47	15	8	4	3	1
2011	45	15	7	5	3	1
2012	45	14	9	5	3	1
<b>Average Cost (£000s)</b>						
2004	101	230	453	904	2,034	5,419
2005	108	253	494	1,045	2,243	6,572
2006	115	262	513	1,066	2,528	7,145
2007	125	285	577	1,139	2,567	6,655
2008	133	295	614	1,167	2,847	7,779
2009	138	319	634	1,227	3,056	7,954
2010	154	330	649	1,409	3,158	9,016
2011	170	360	740	1,523	3,327	8,395
2012	183	376	826	1,649	3,694	9,359
<b>Burning Cost (£)</b>						
2004	6	5	5	4	7	10
2005	6	5	5	5	7	7
2006	6	4	4	5	7	11
2007	7	5	5	6	8	8
2008	7	5	5	4	8	10
2009	7	5	6	5	12	14
2010	7	5	5	5	9	11
2011	8	5	6	7	11	12
2012	8	5	7	9	12	14



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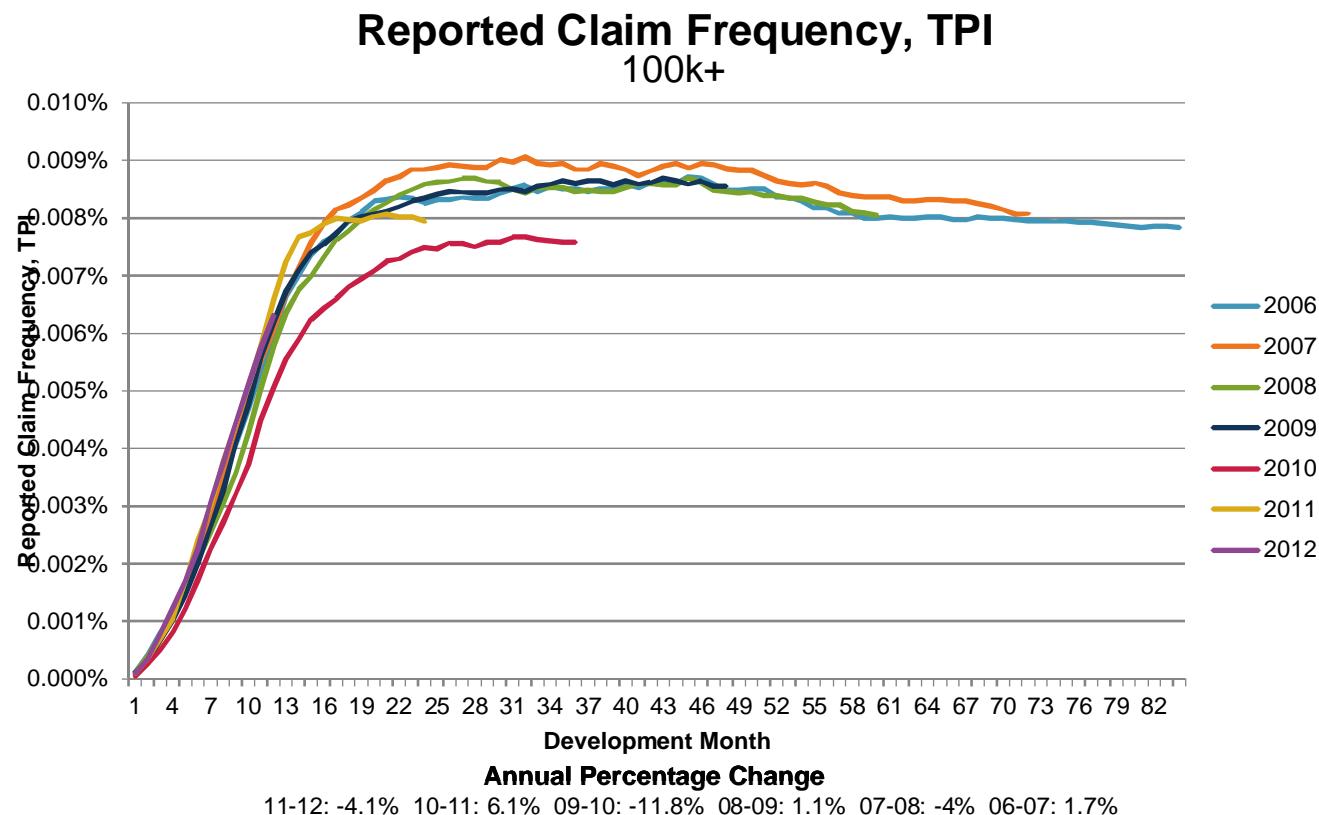


# Excess bodily injury Paid Development (Type 1)

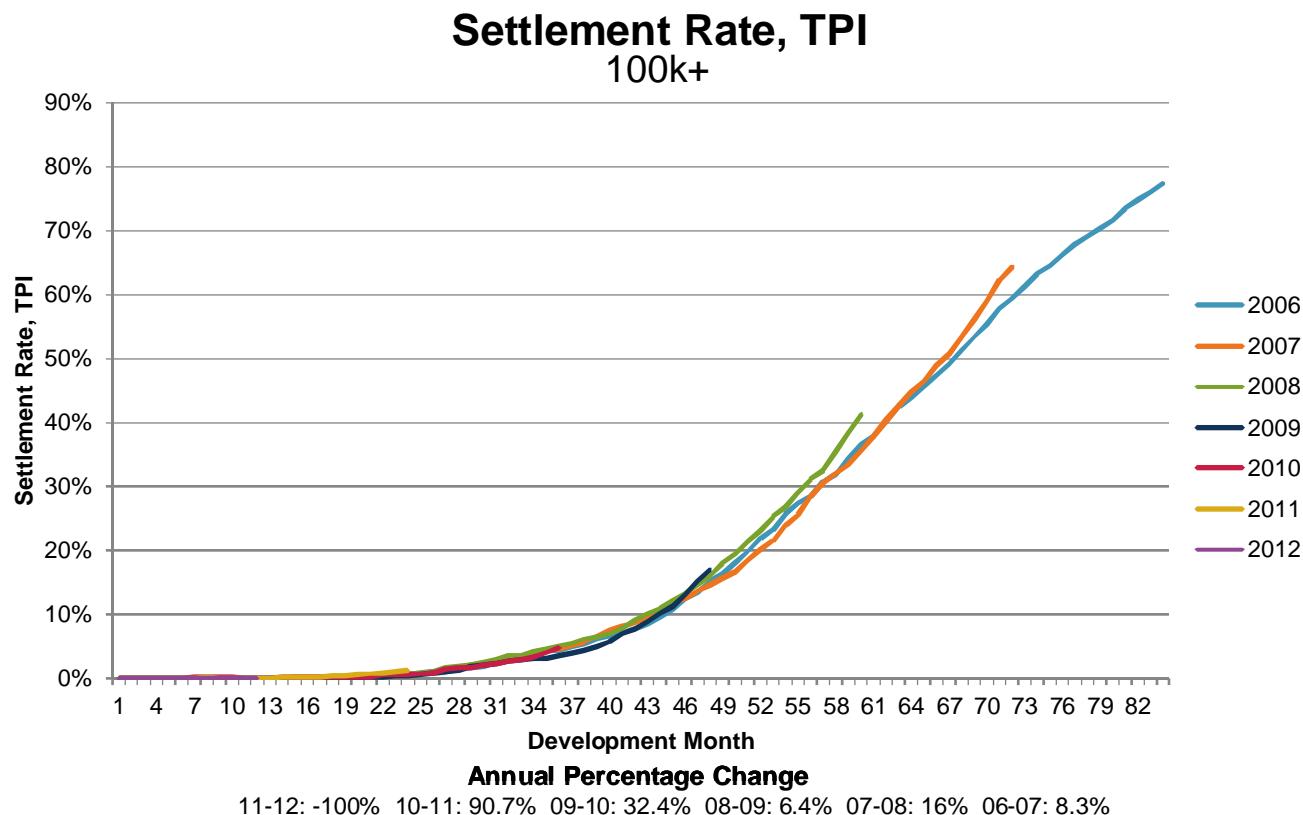


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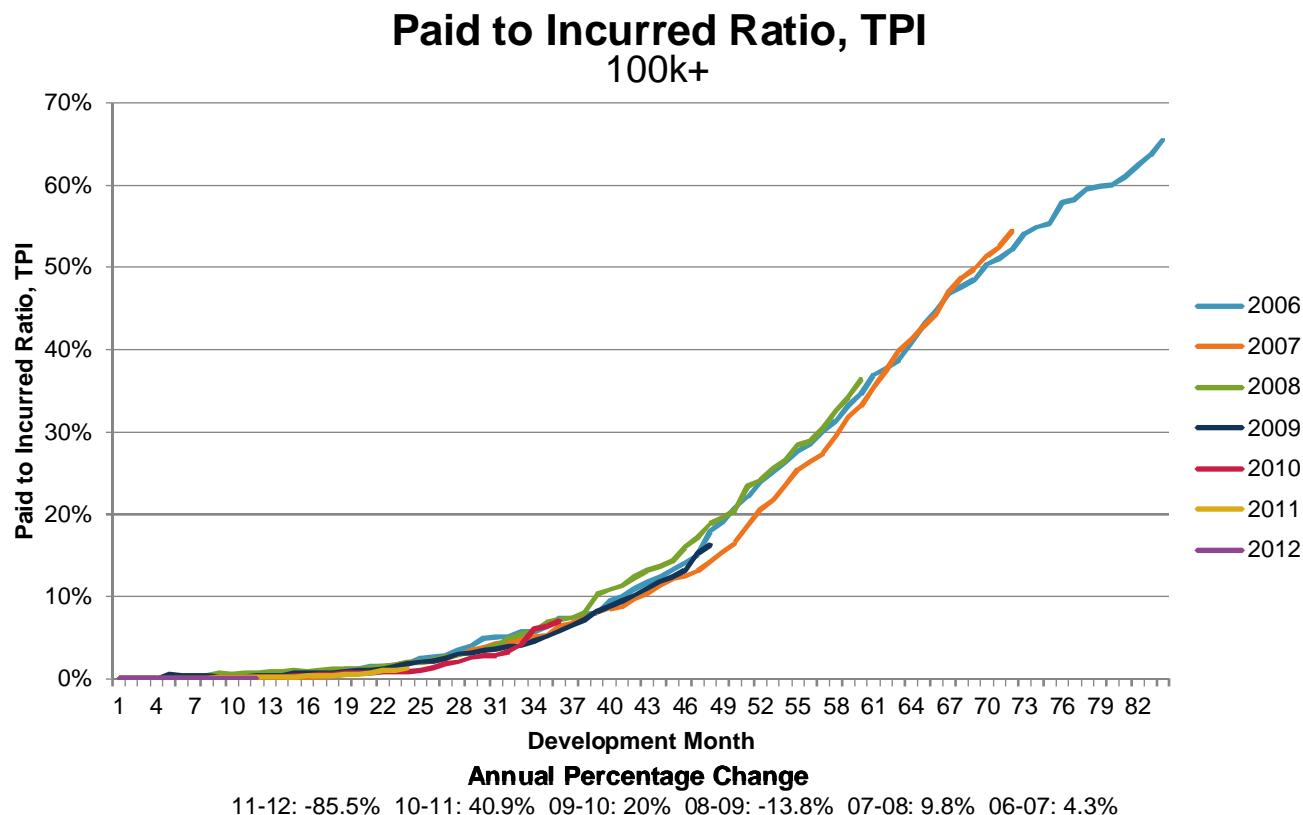
# TPI Excess - 100k+



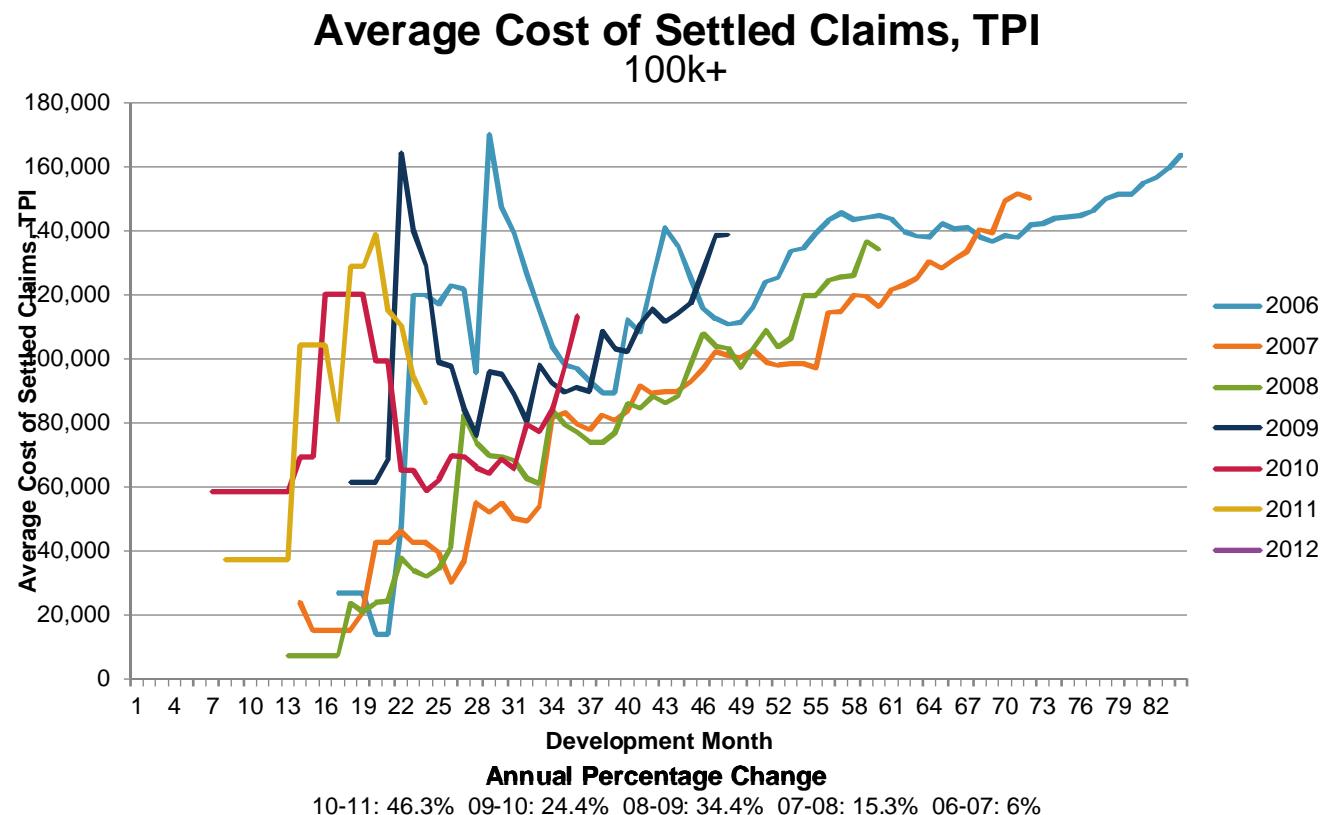
# TPI Excess - 100k+



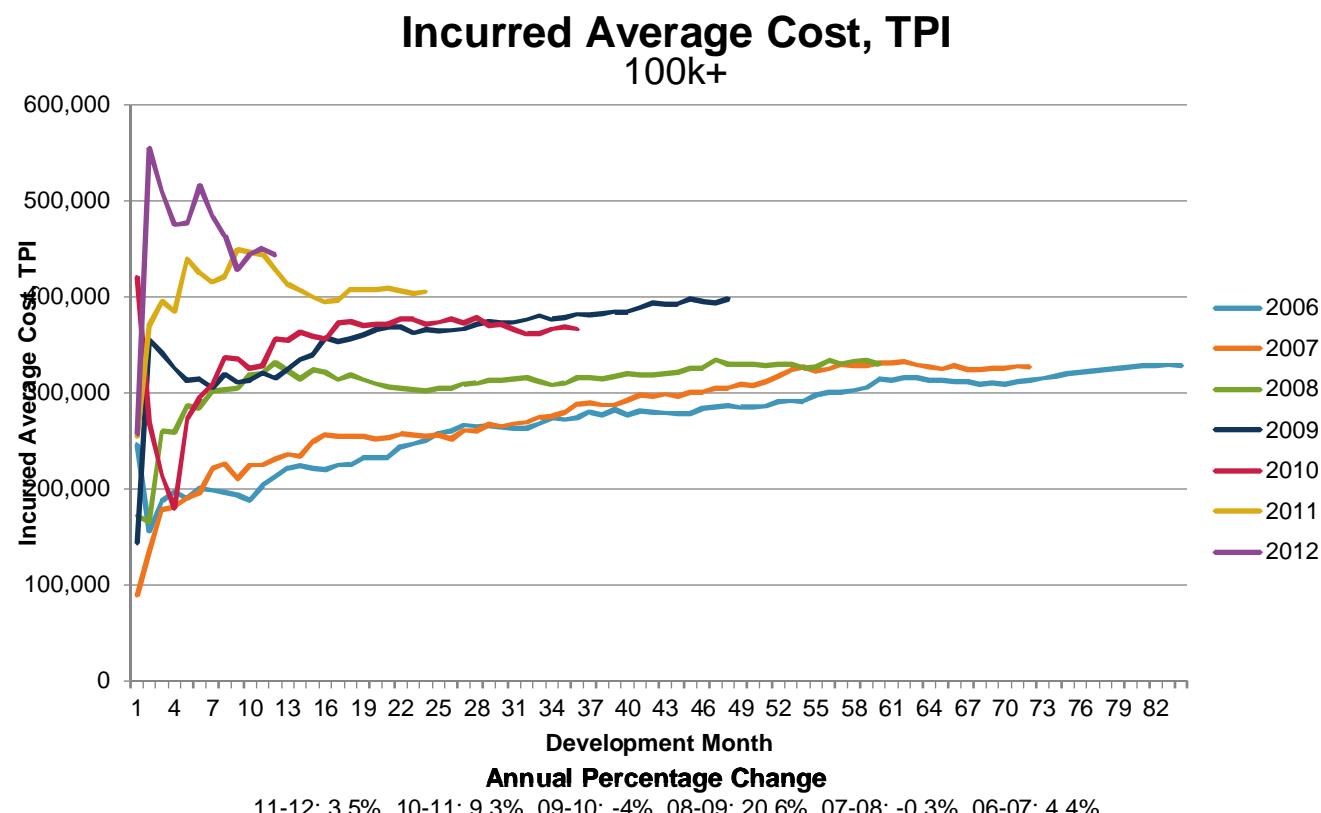
# TPI Excess - 100k+



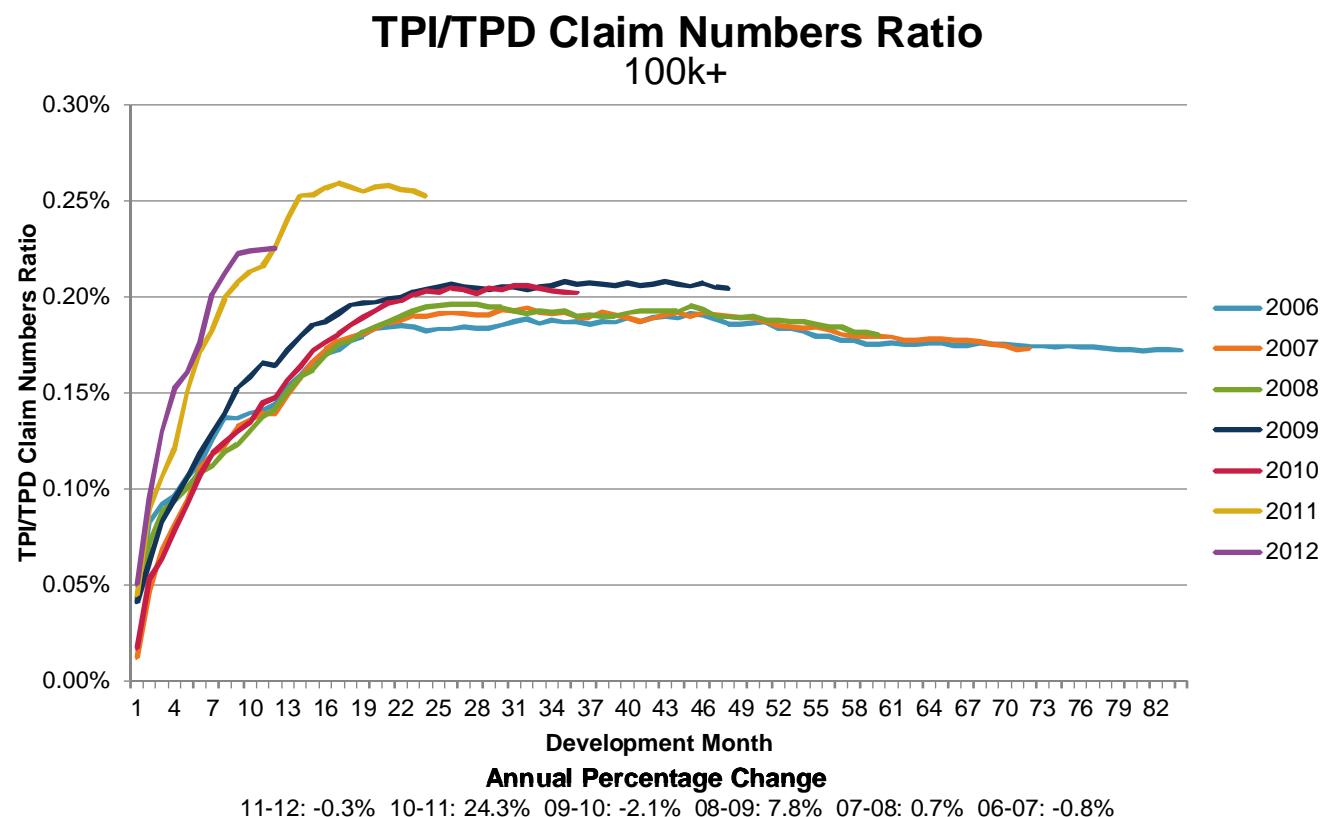
# TPI Excess - 100k+



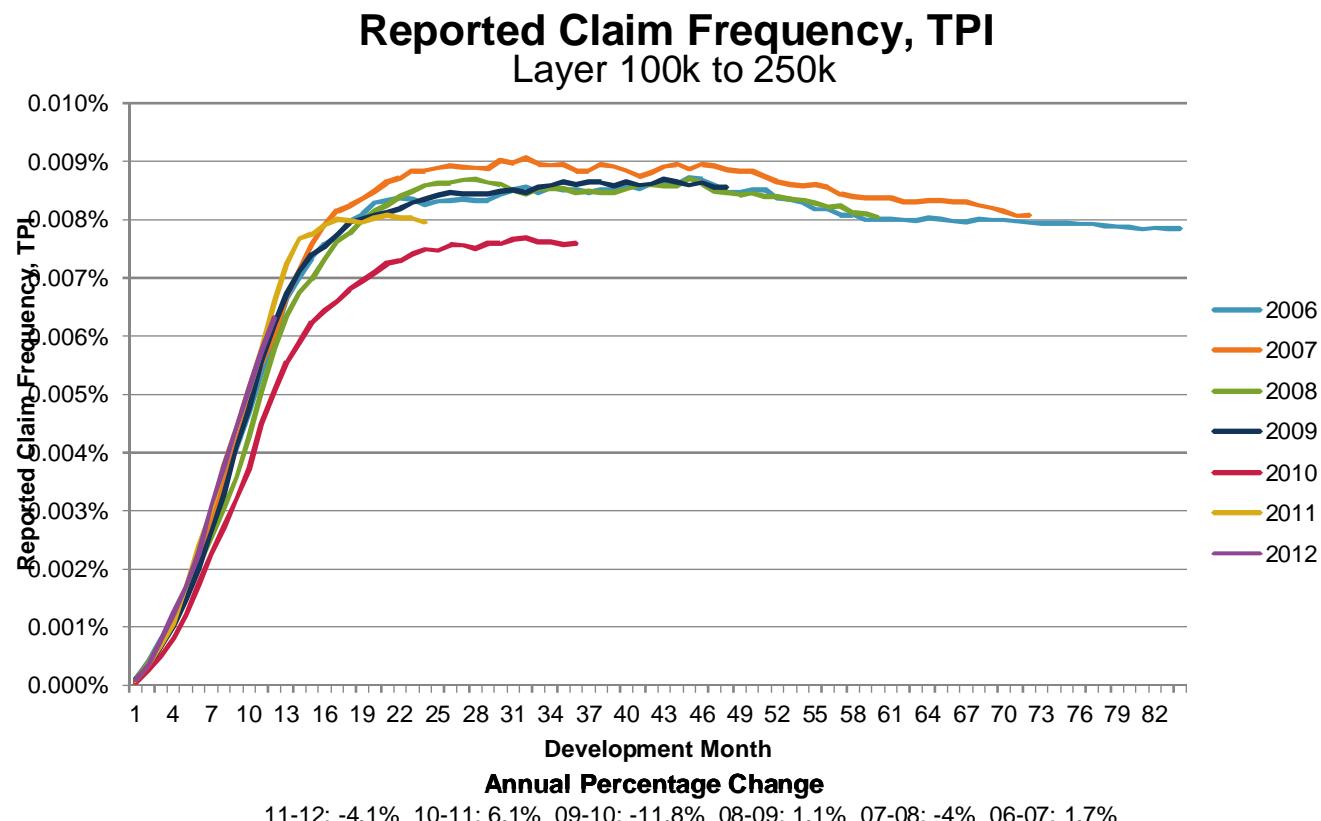
# TPI Excess - 100k+



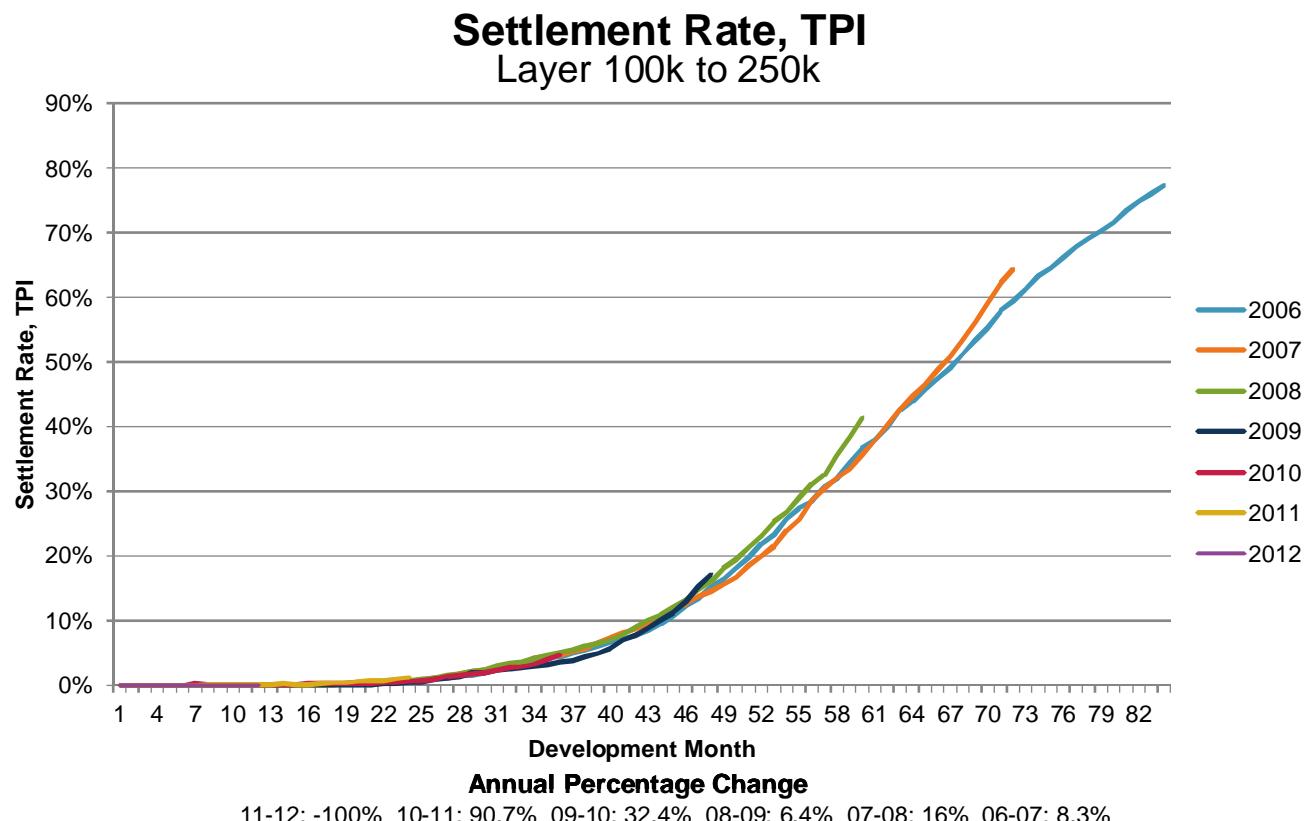
# TPI Excess - 100k+



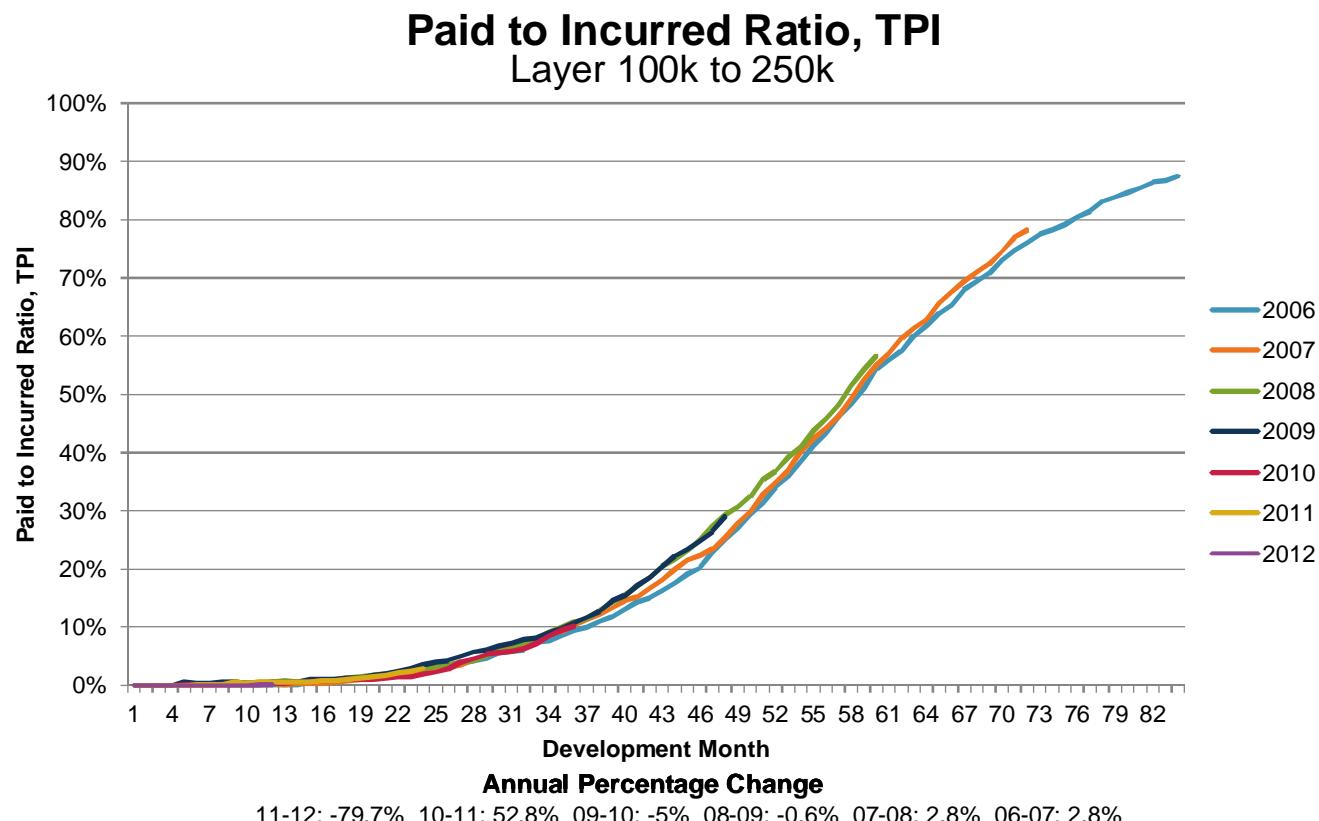
# TPI - 100k to 250k



# TPI - 100k to 250k

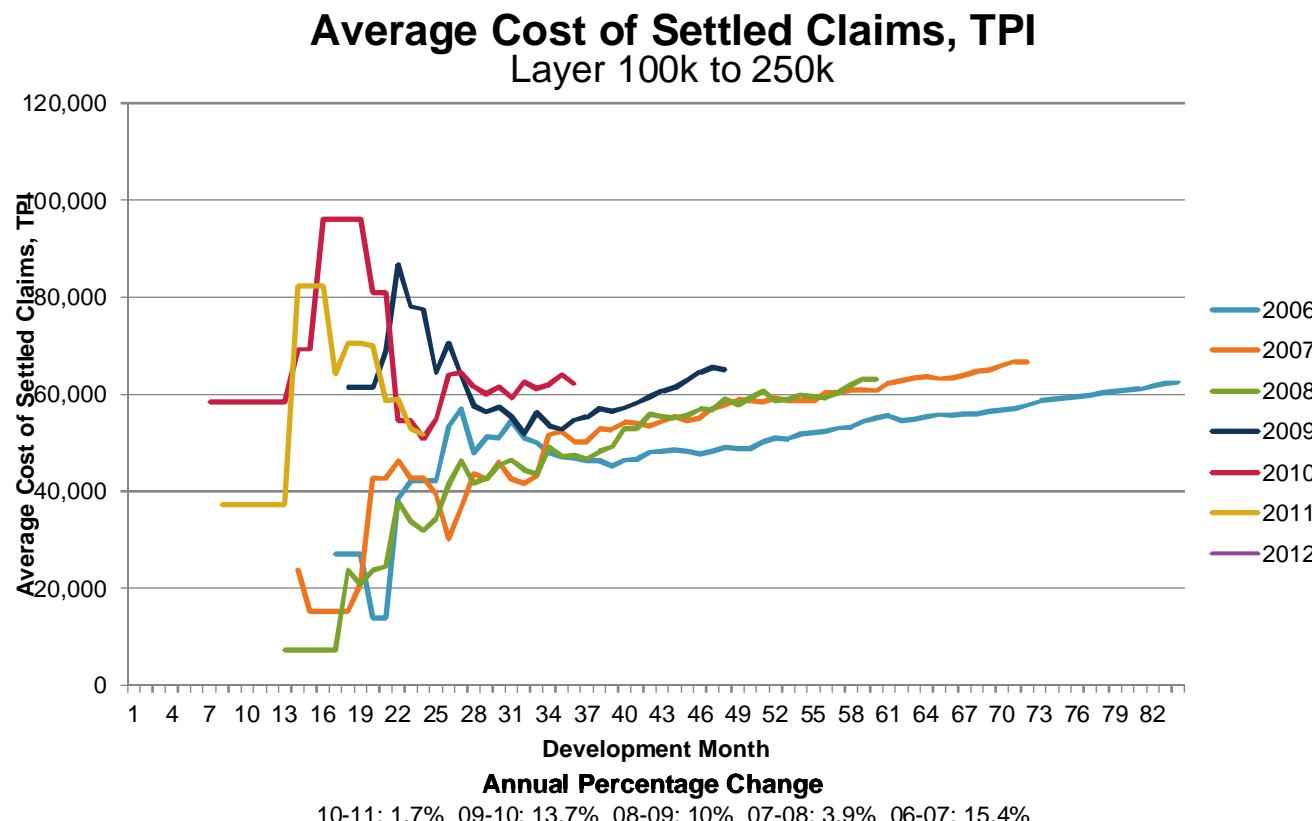


# TPI - 100k to 250k

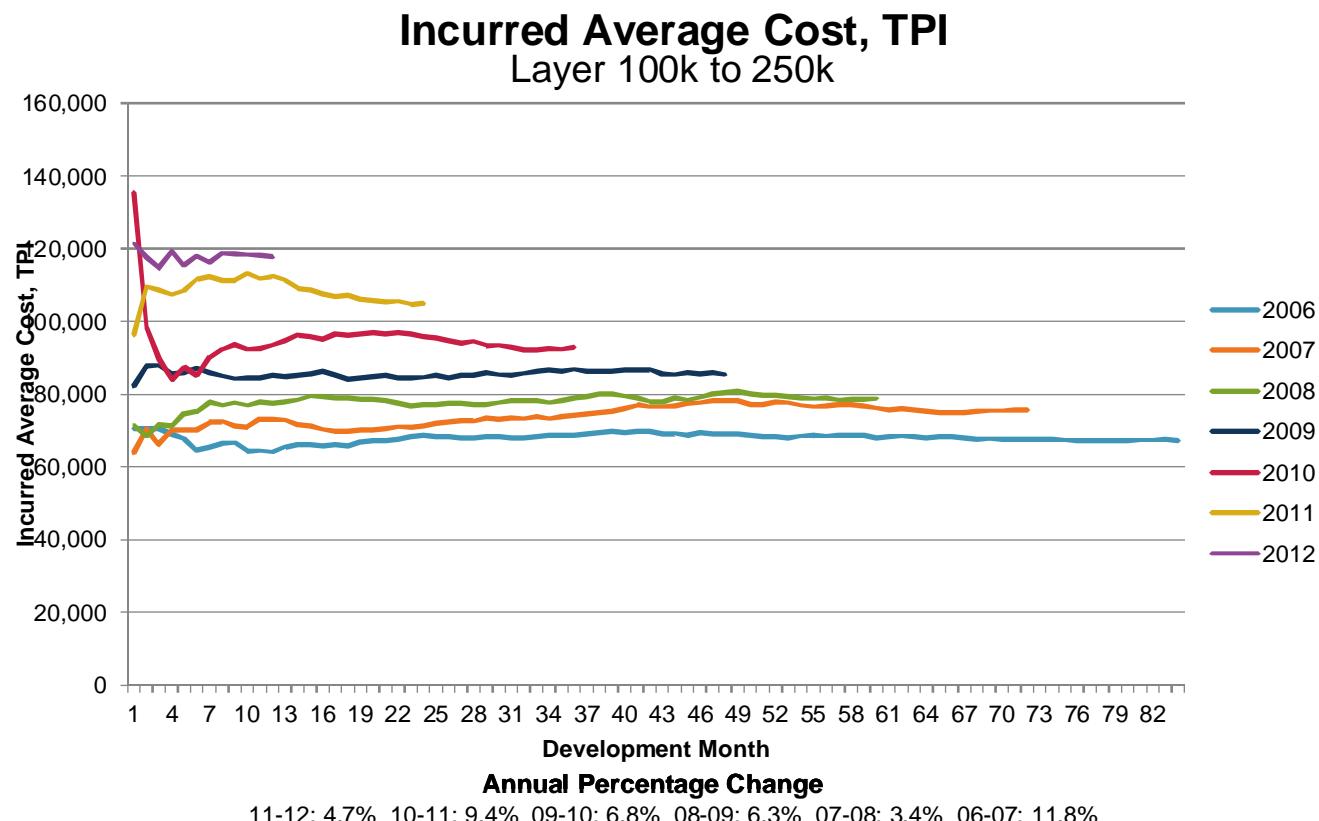


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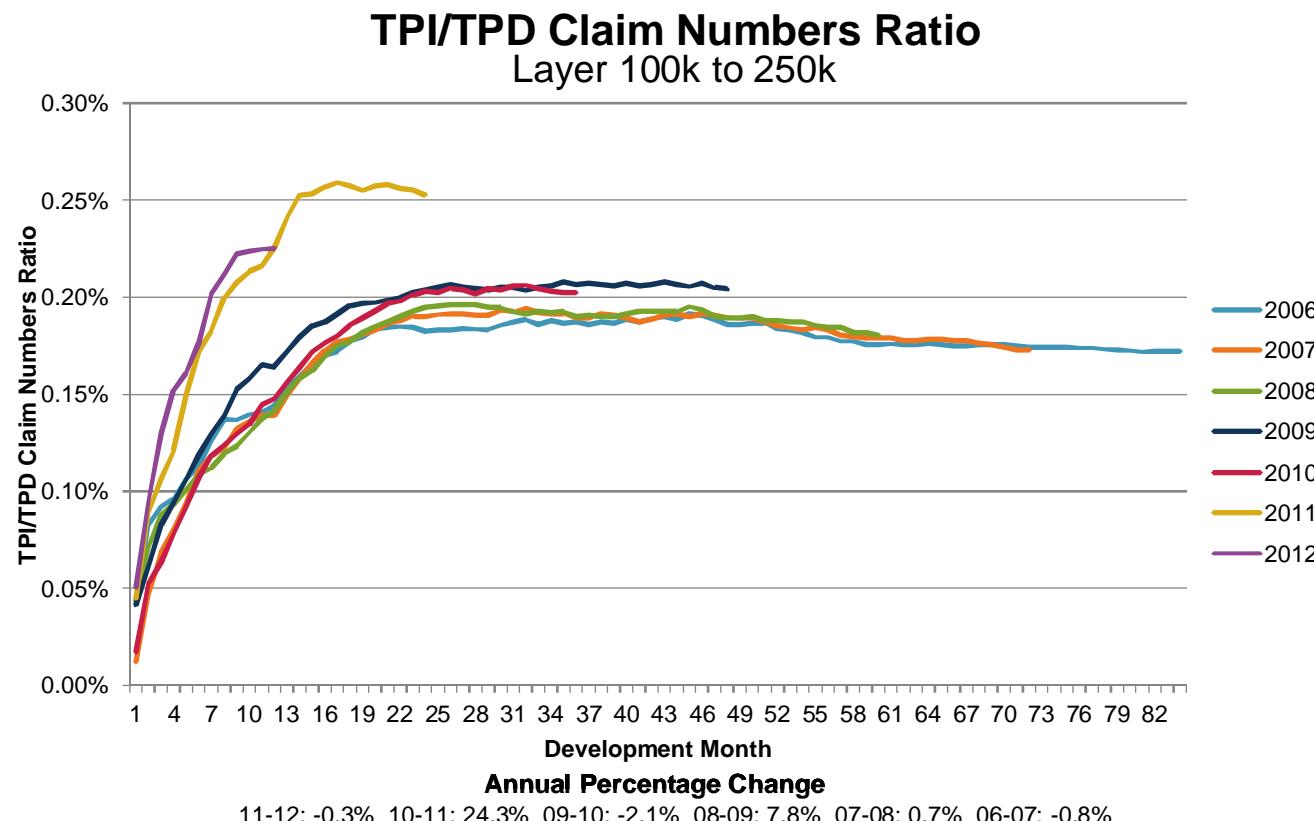
# TPI - 100k to 250k



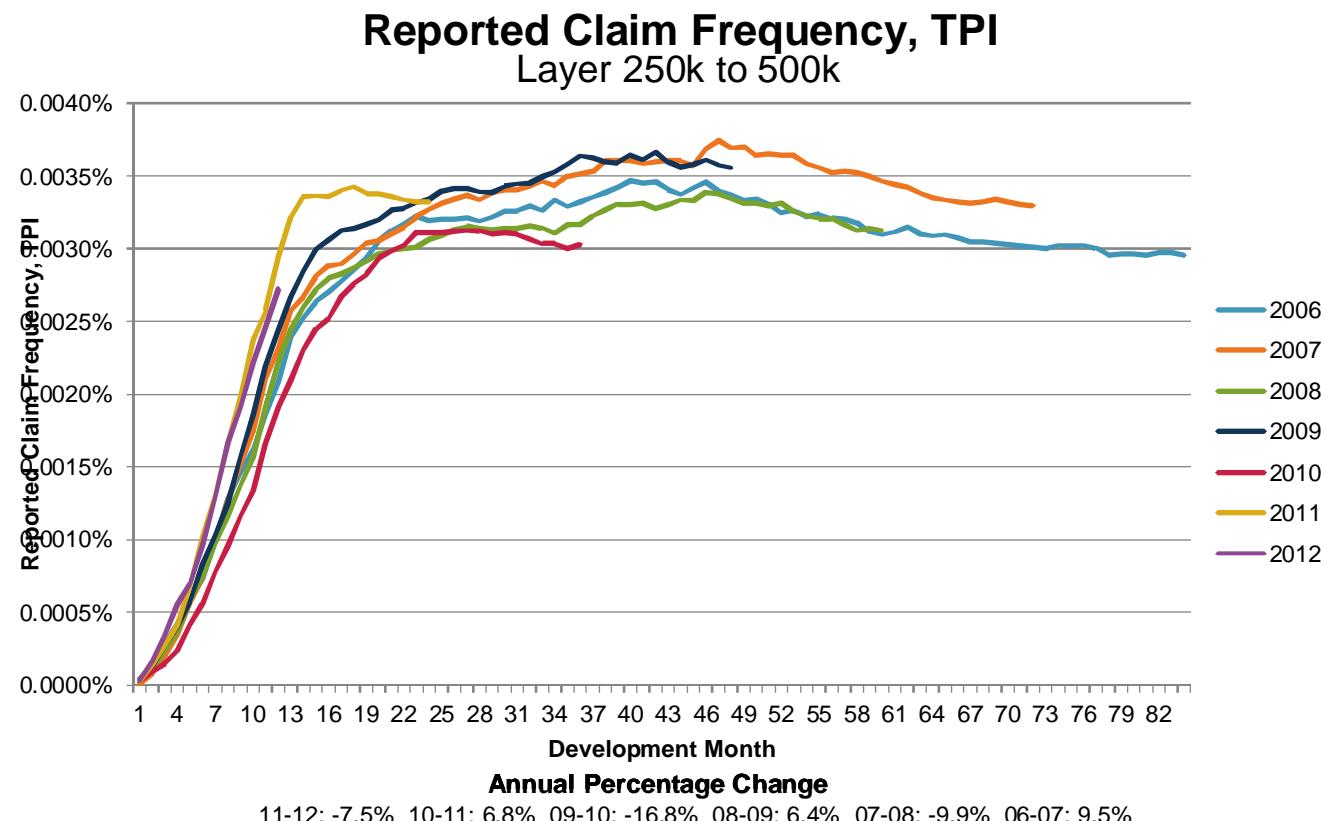
# TPI - 100k to 250k



# TPI - 100k to 250k

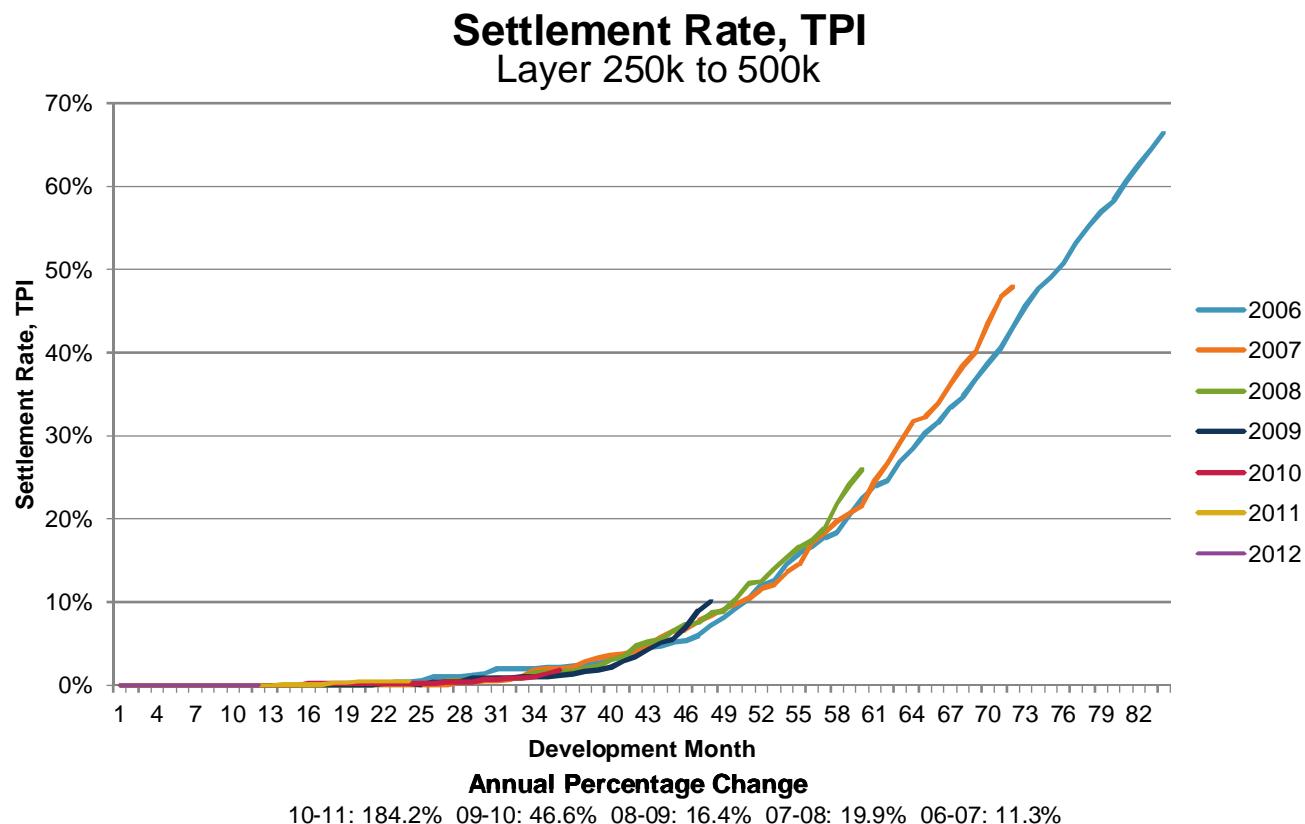


# TPI - 250k to 500k

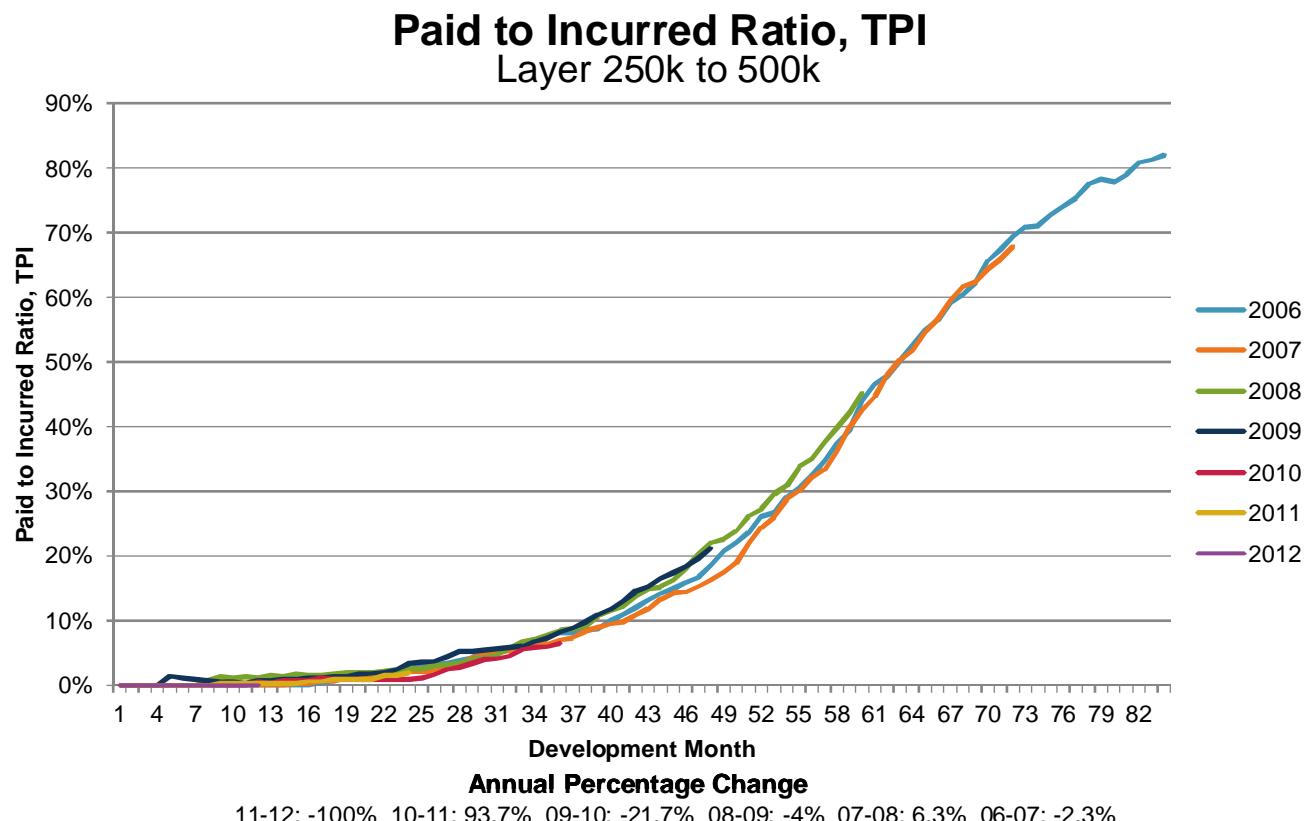


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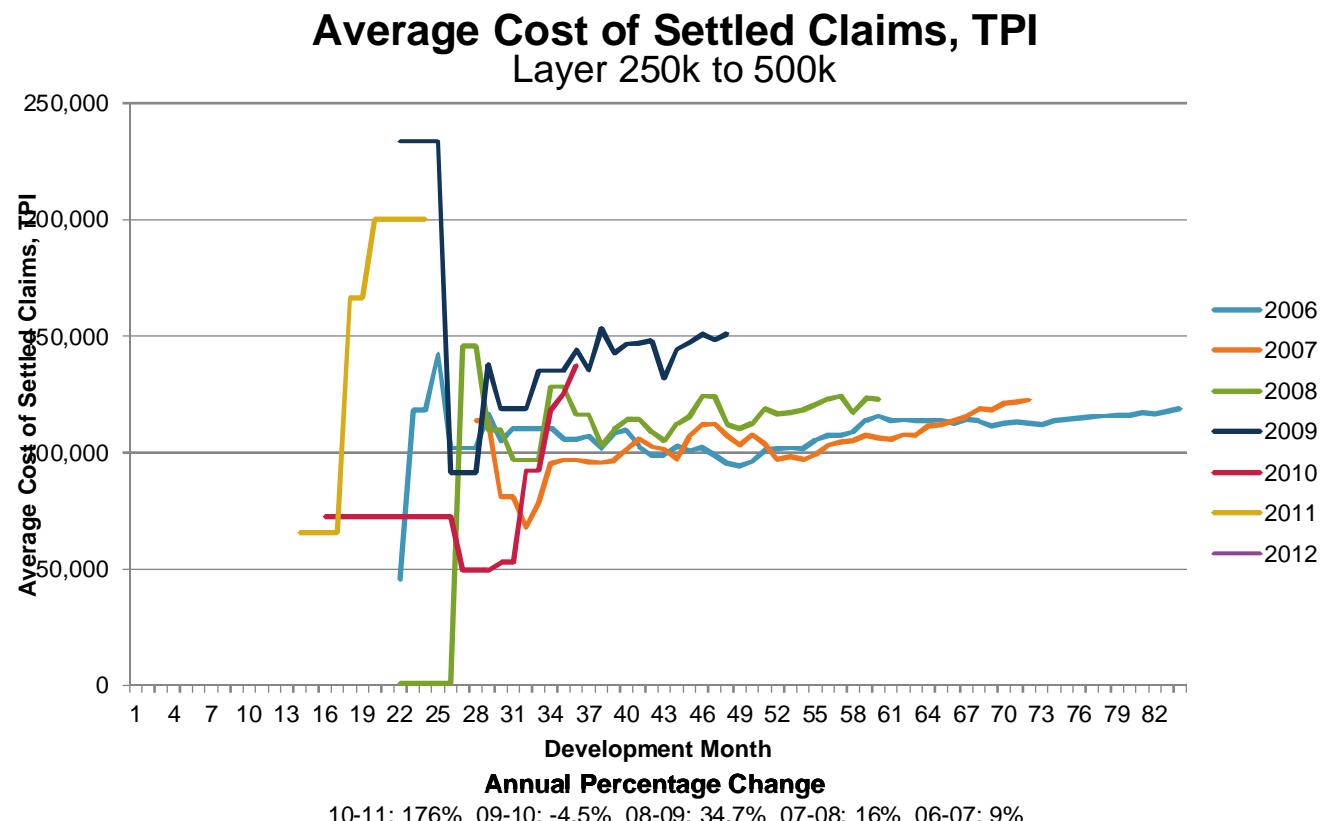
# TPI - 250k to 500k



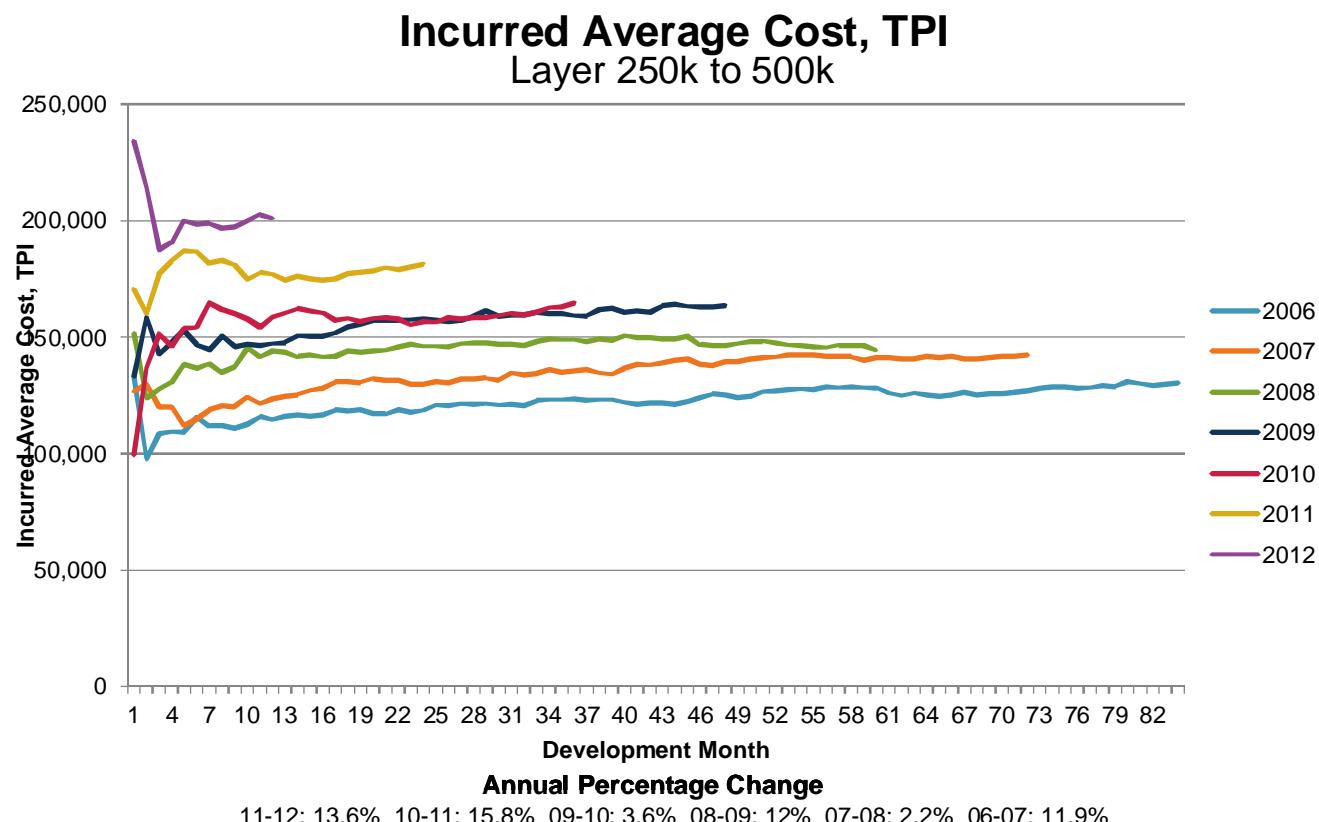
# TPI - 250k to 500k



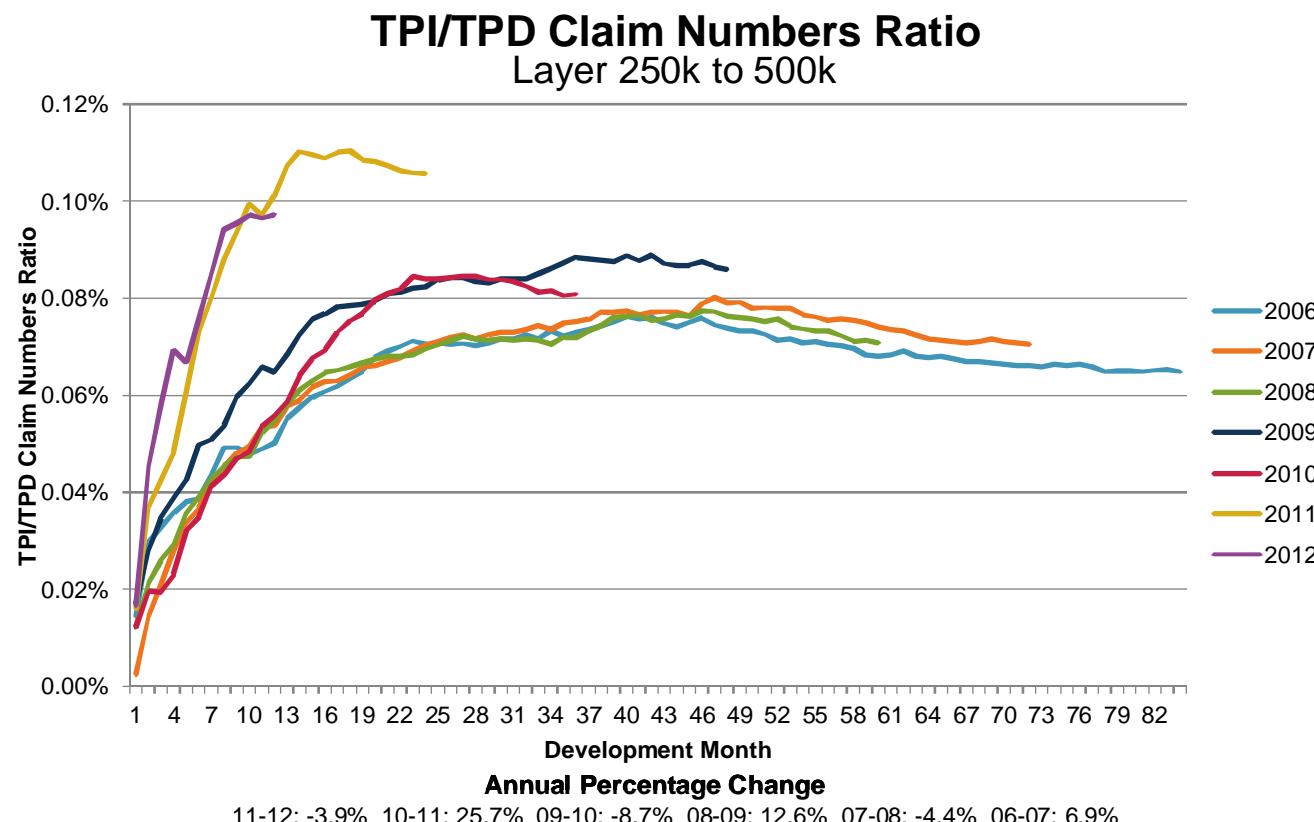
# TPI - 250k to 500k



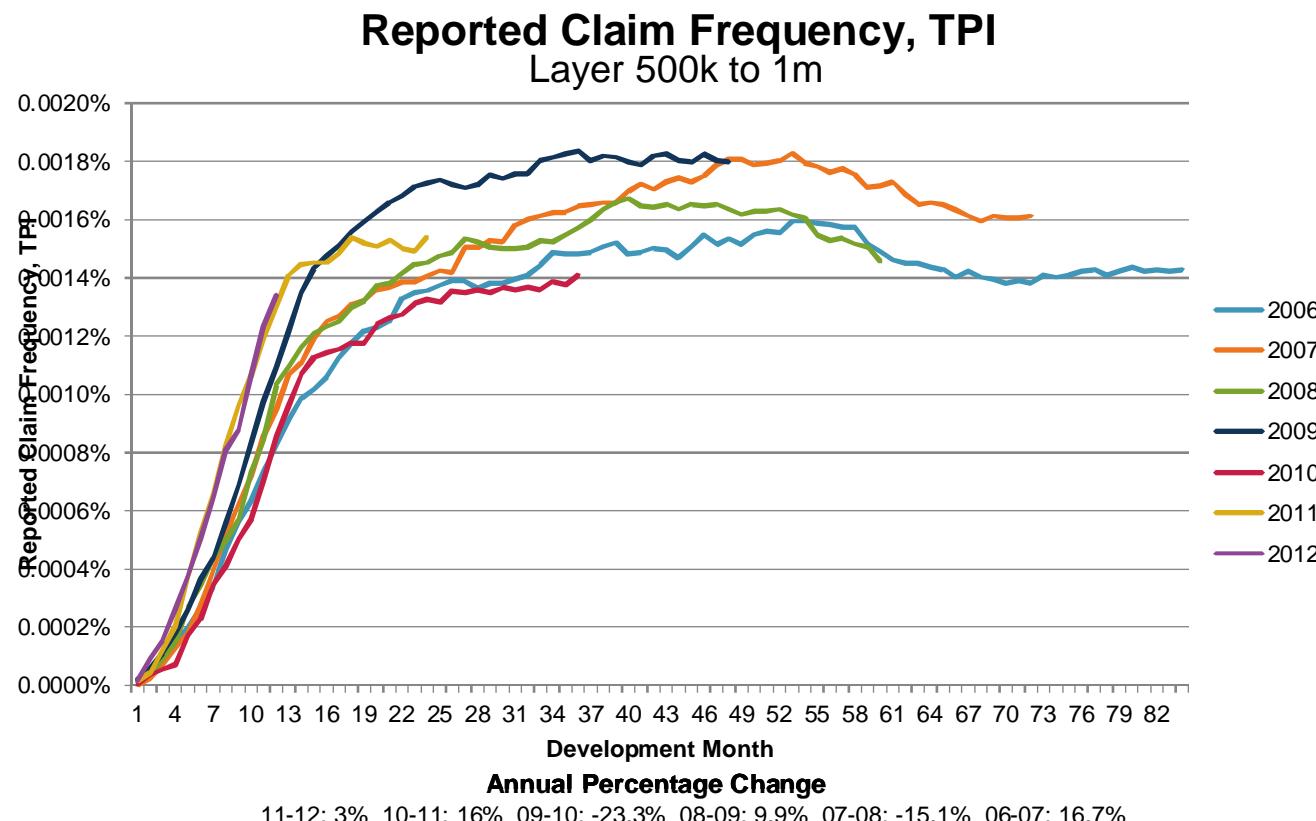
# TPI - 250k to 500k



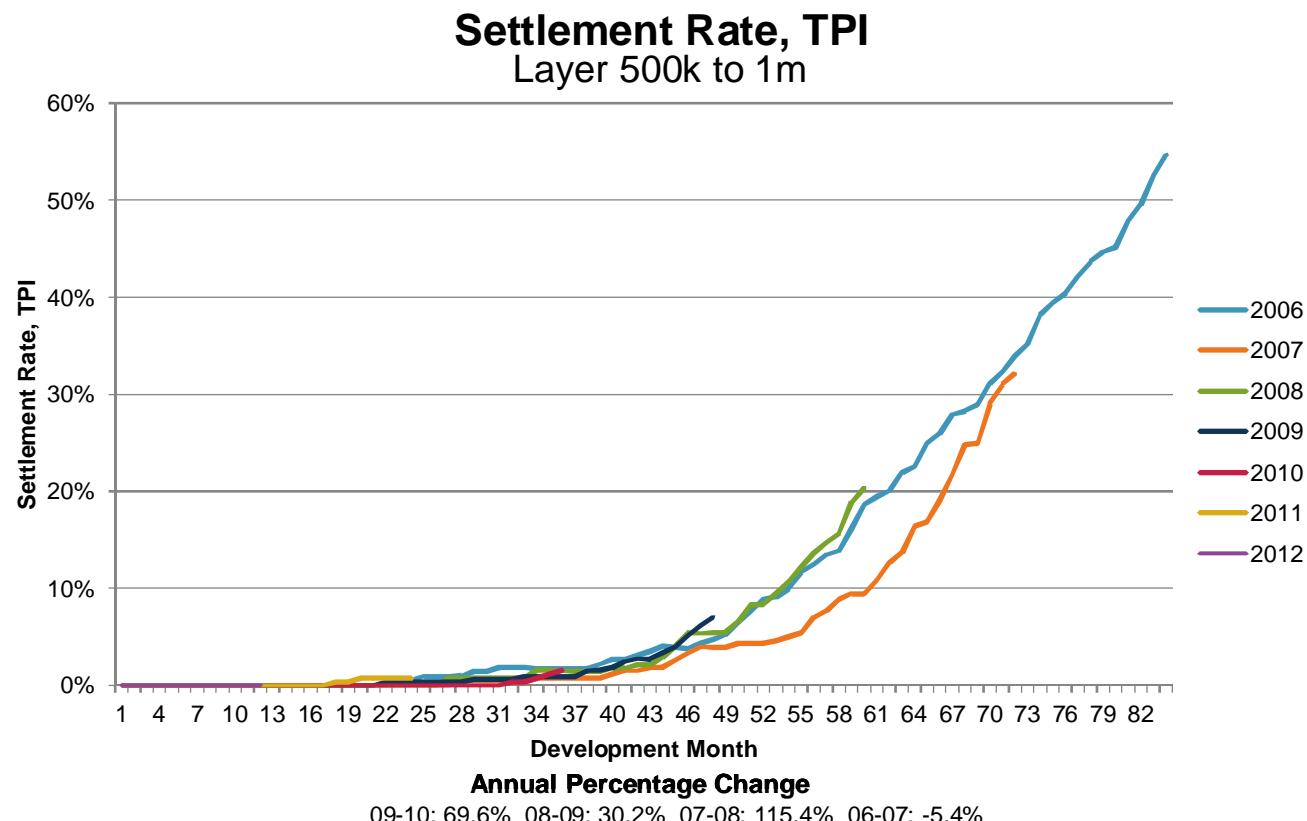
# TPI - 250k to 500k



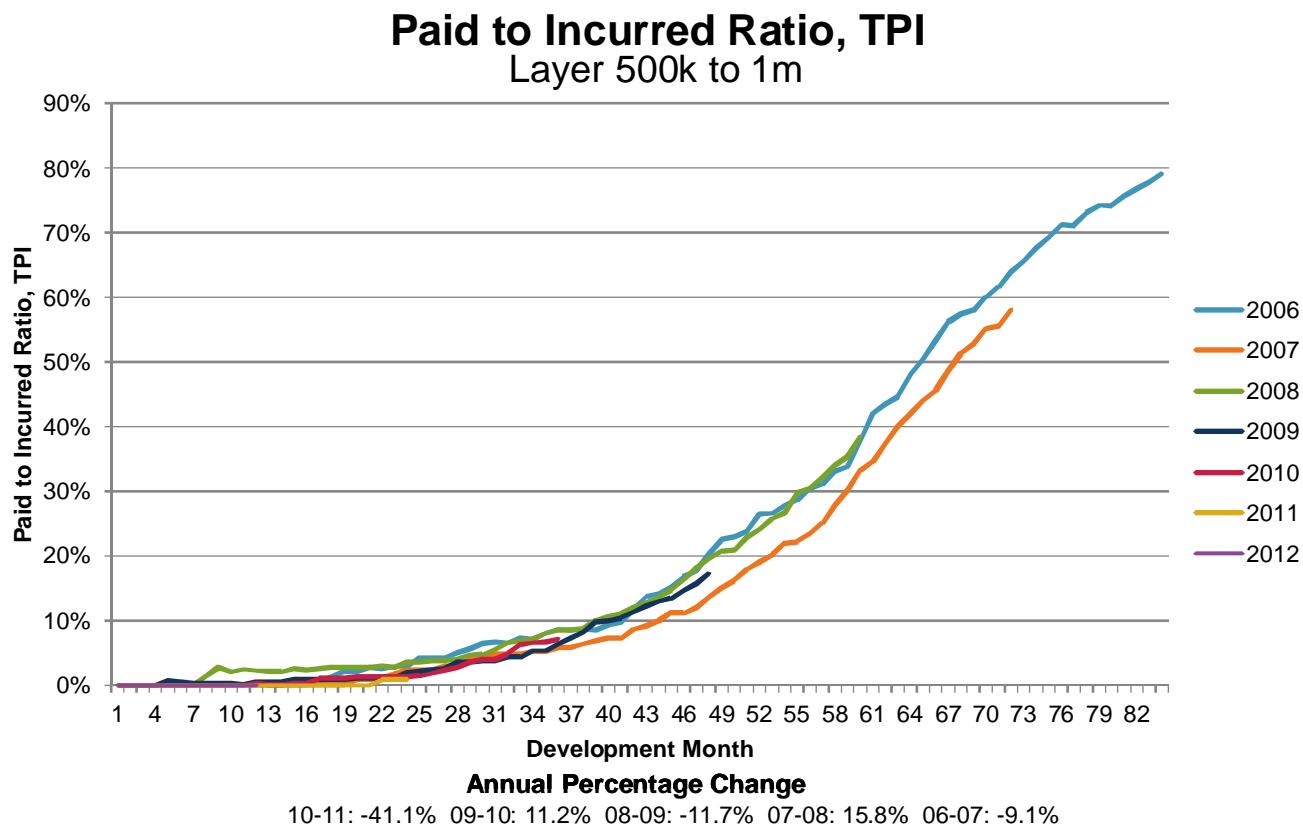
# TPI - 500k to 1m



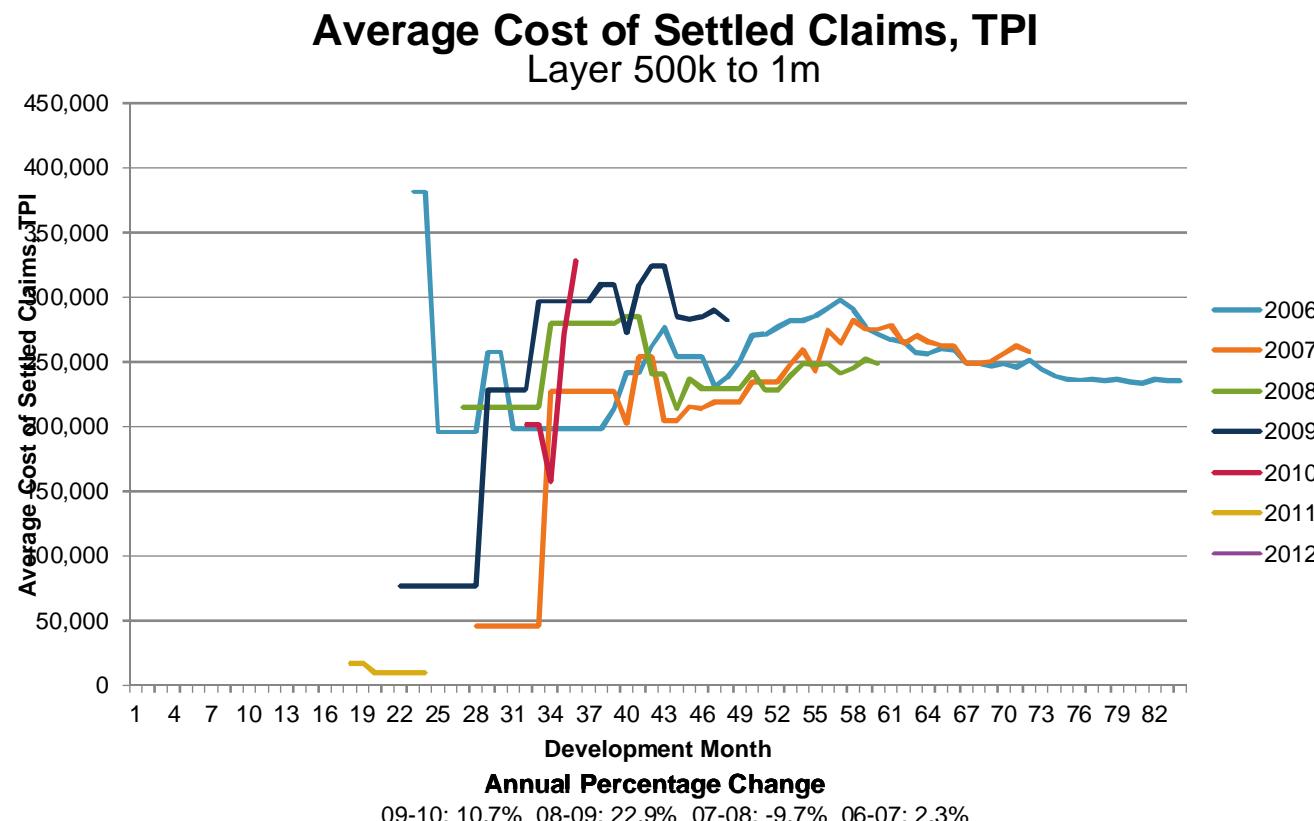
# TPI - 500k to 1m



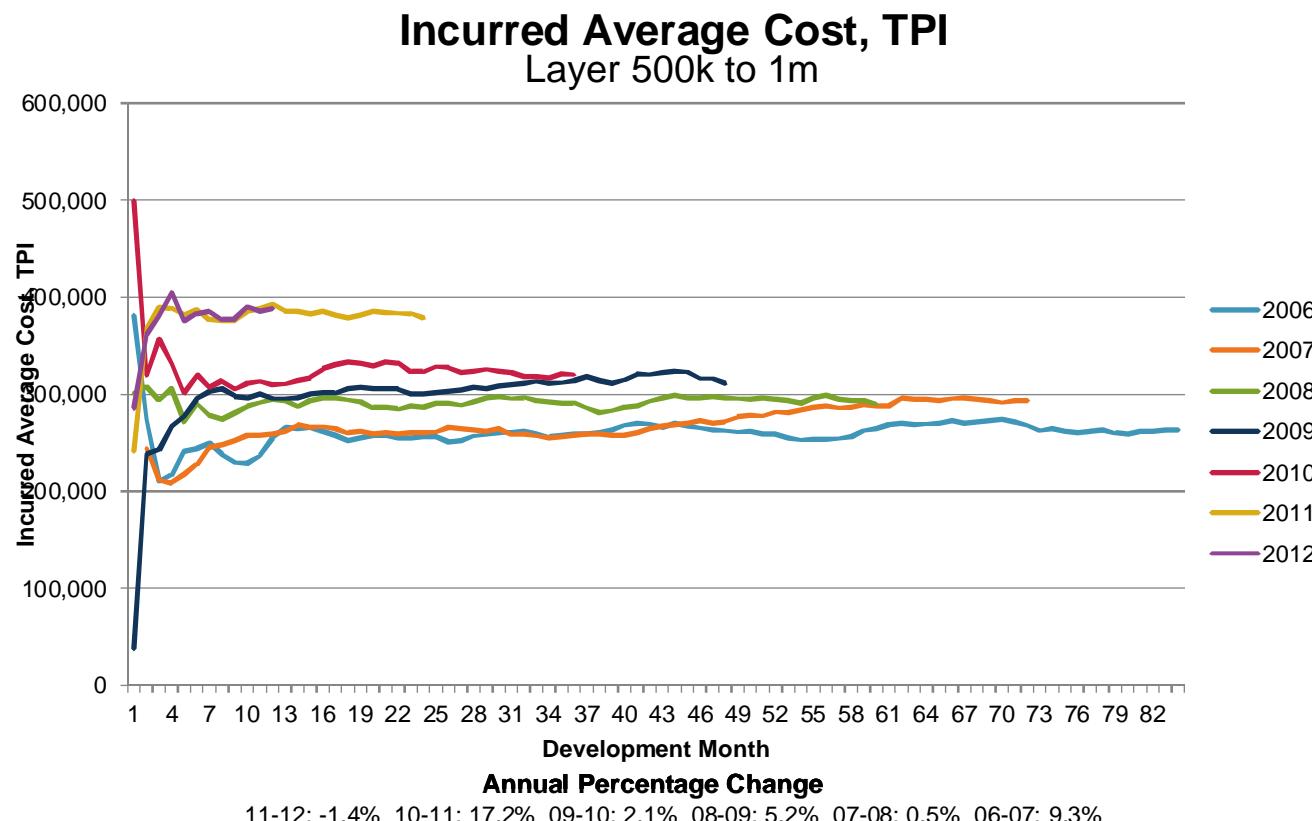
# TPI - 500k to 1m



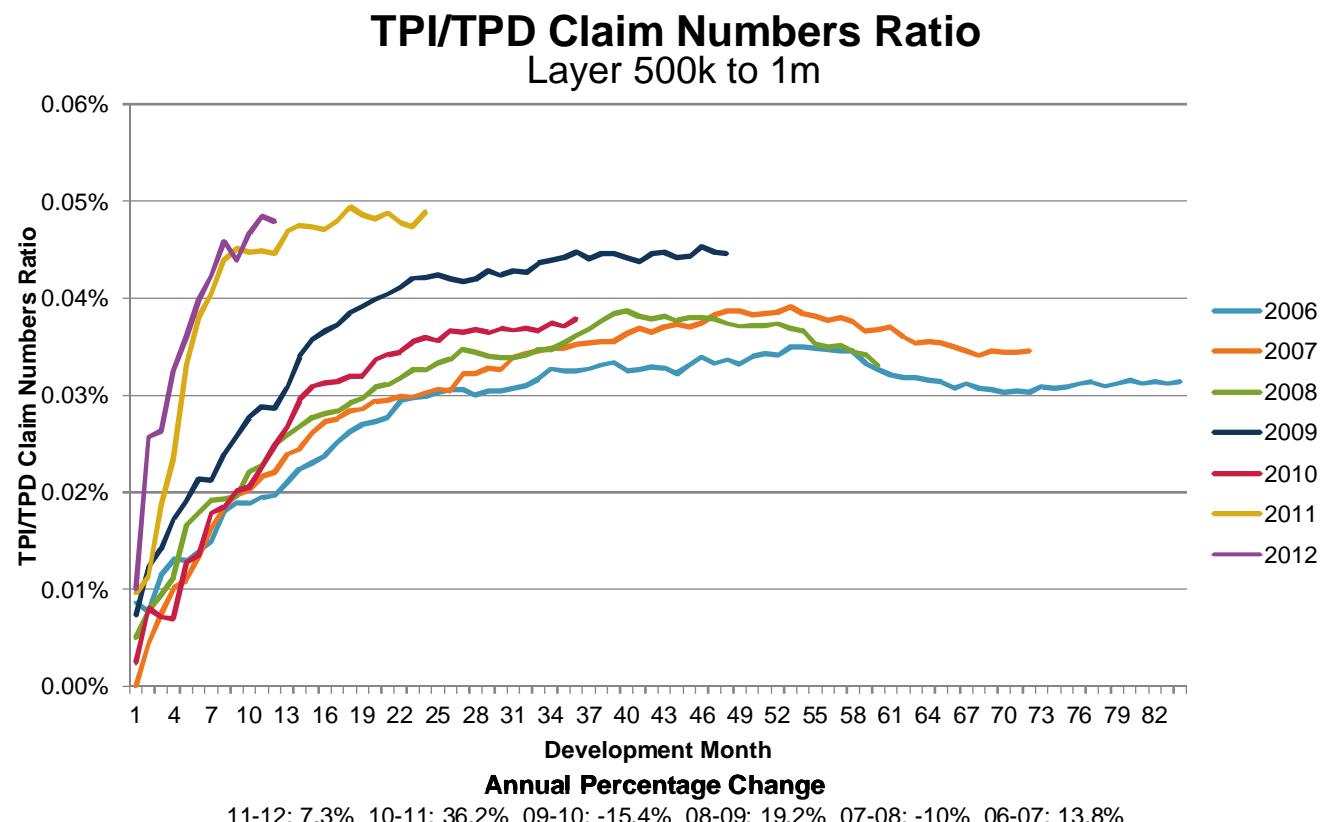
# TPI - 500k to 1m



# TPI - 500k to 1m

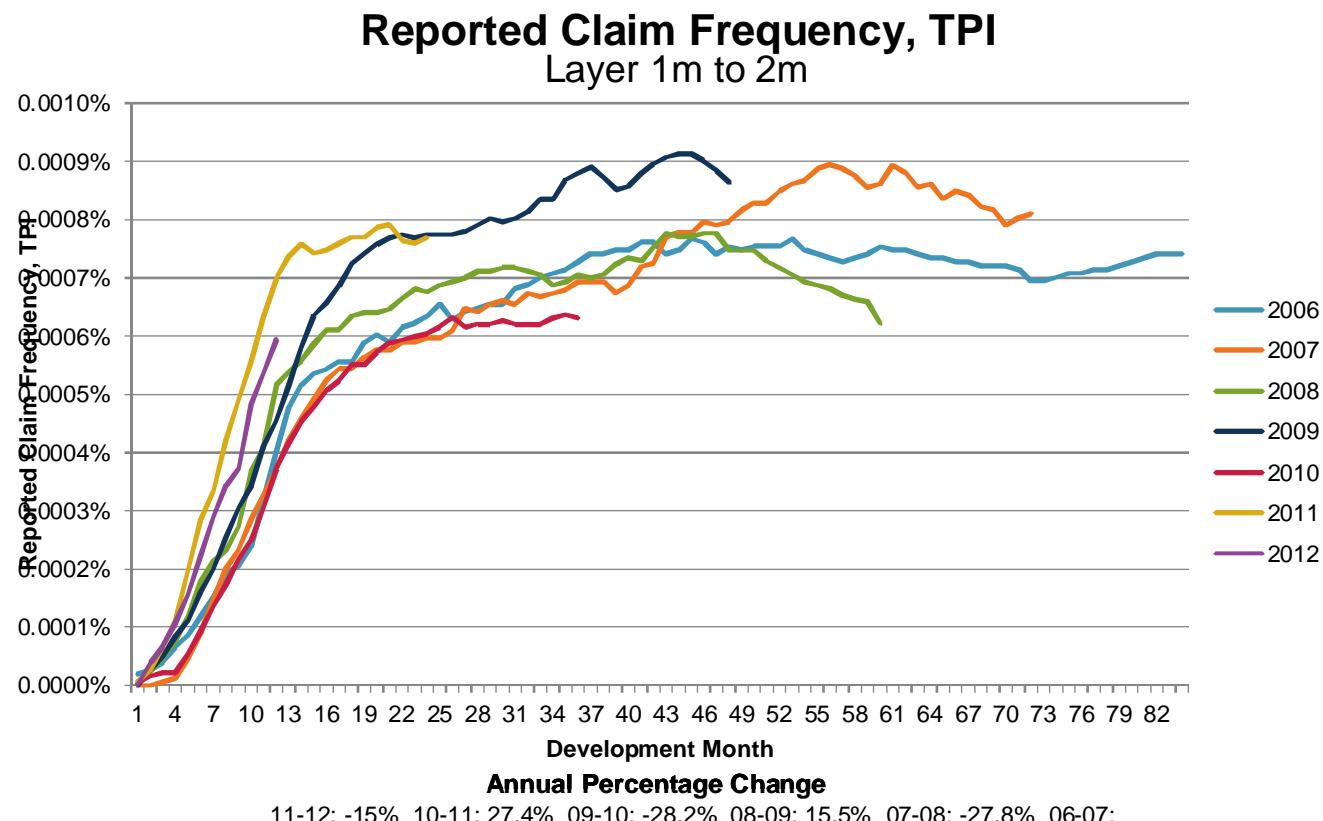


# TPI - 500k to 1m

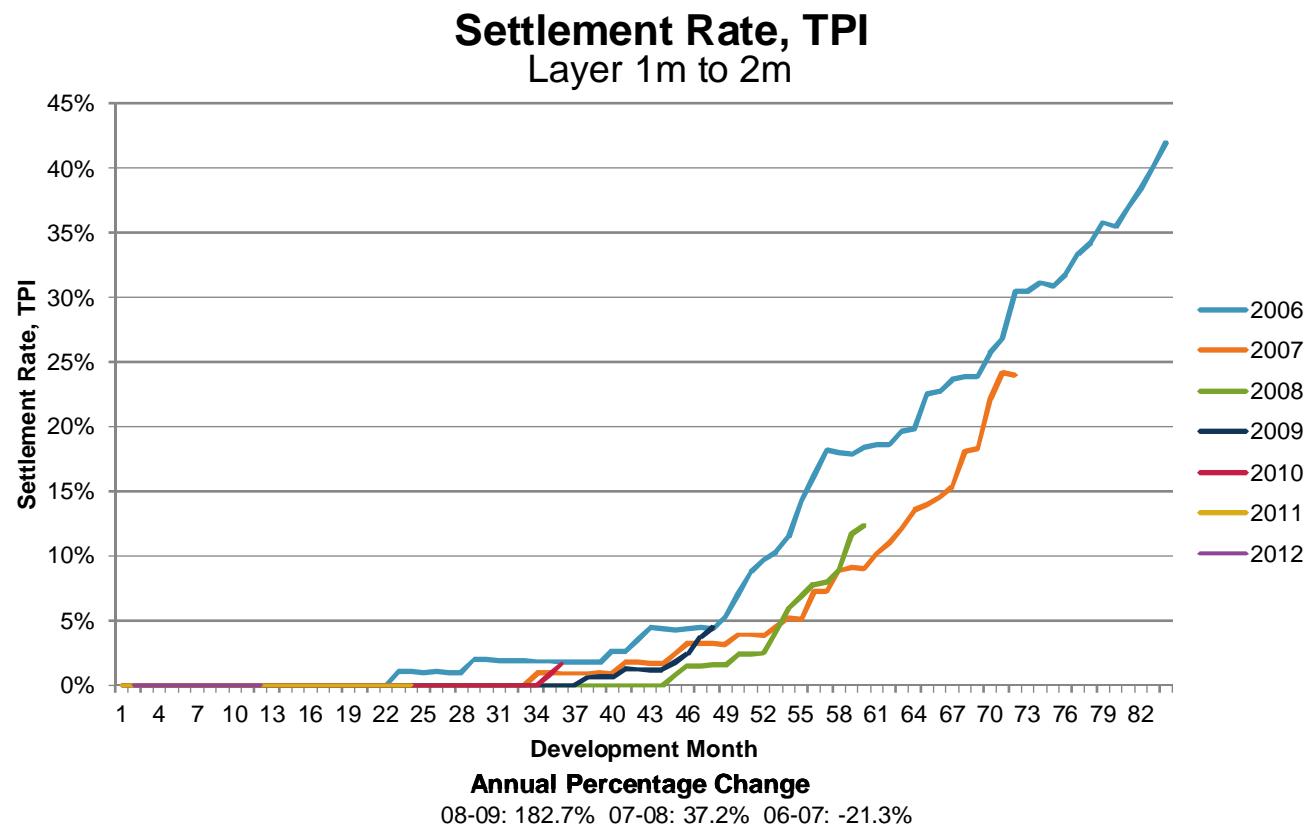


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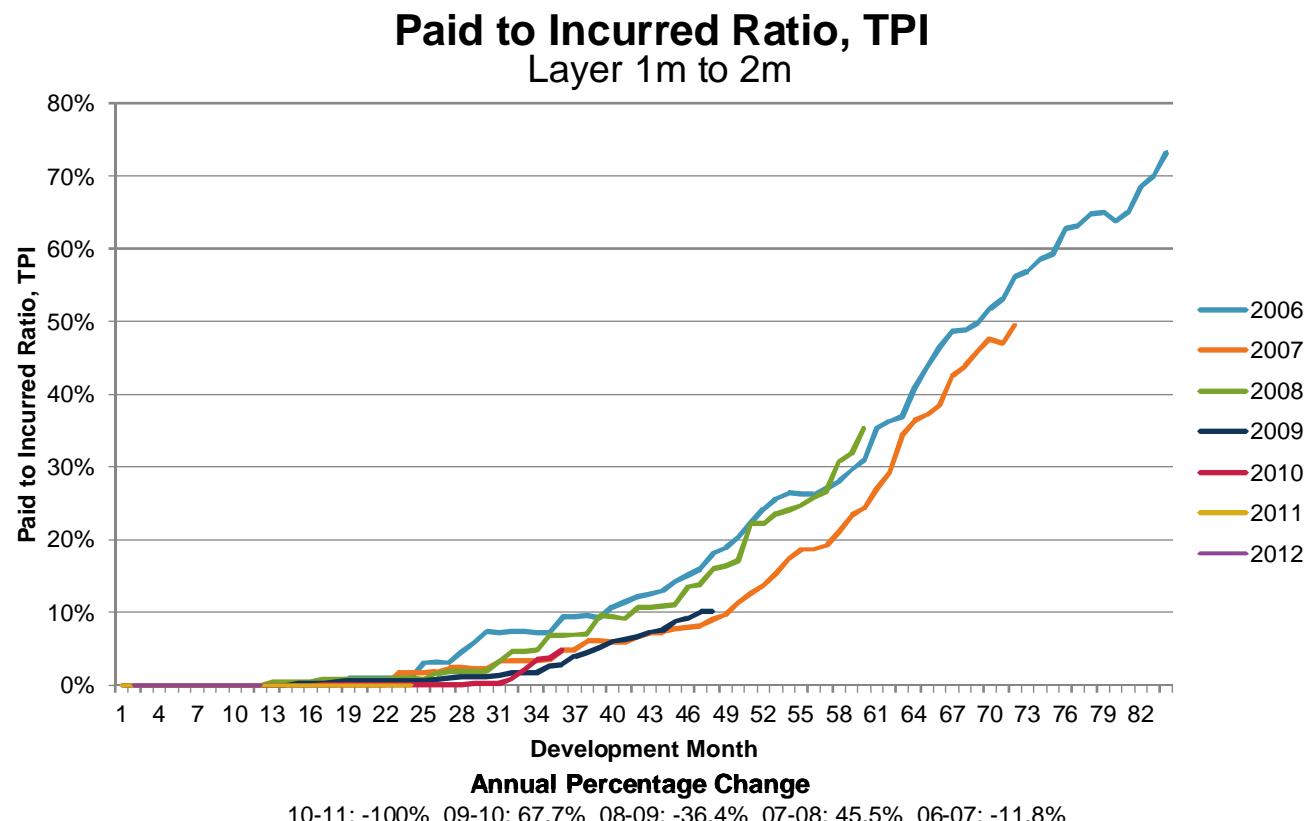
# TPI - 1m to 2m



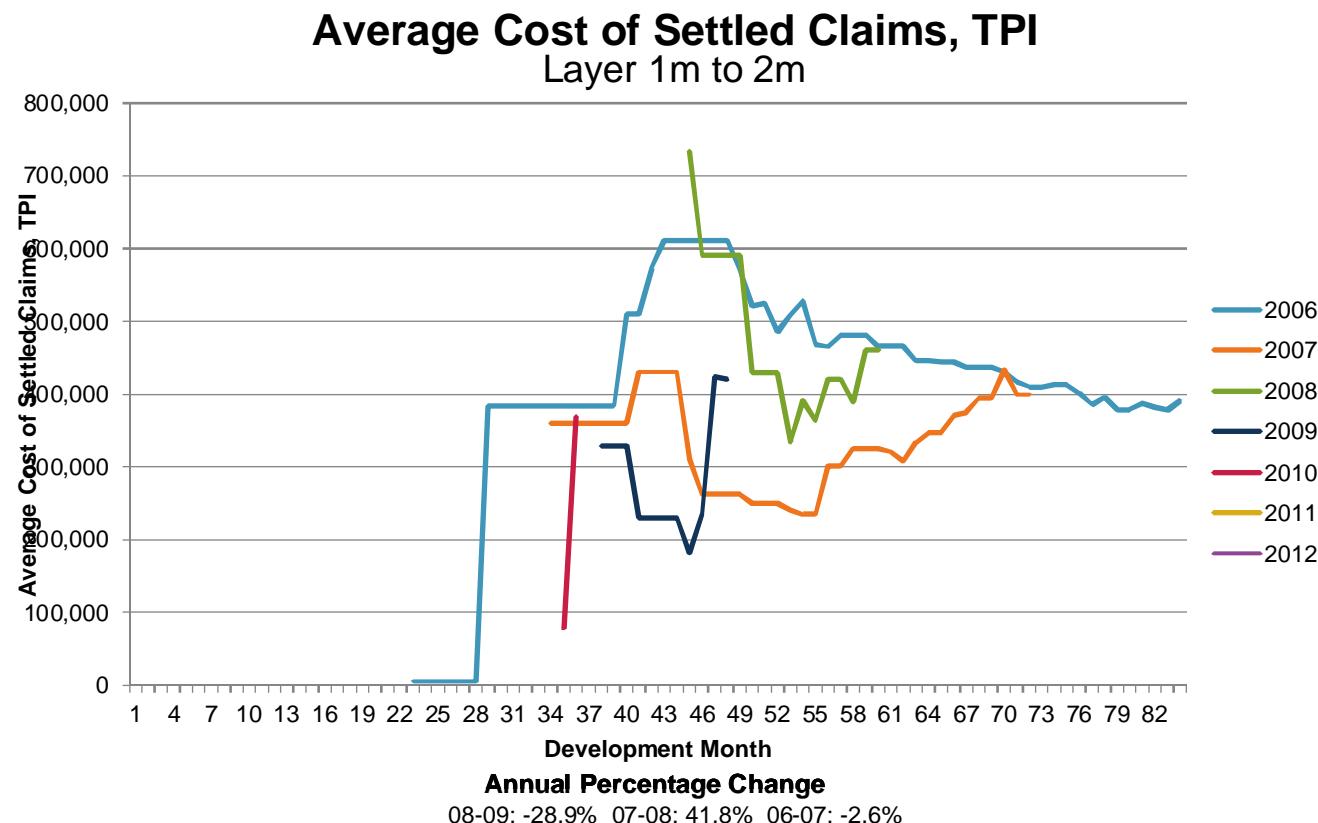
# TPI - 1m to 2m



# TPI - 1m to 2m

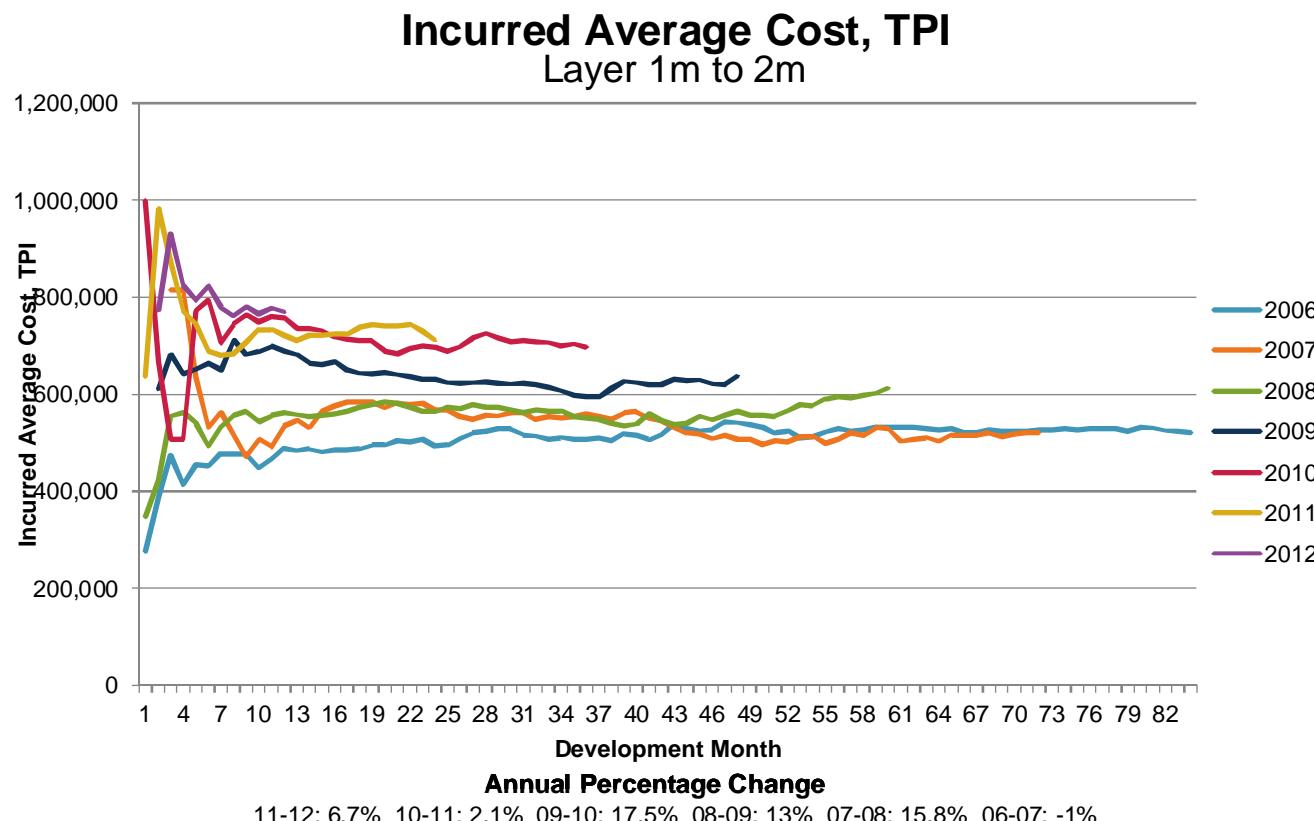


# TPI - 1m to 2m

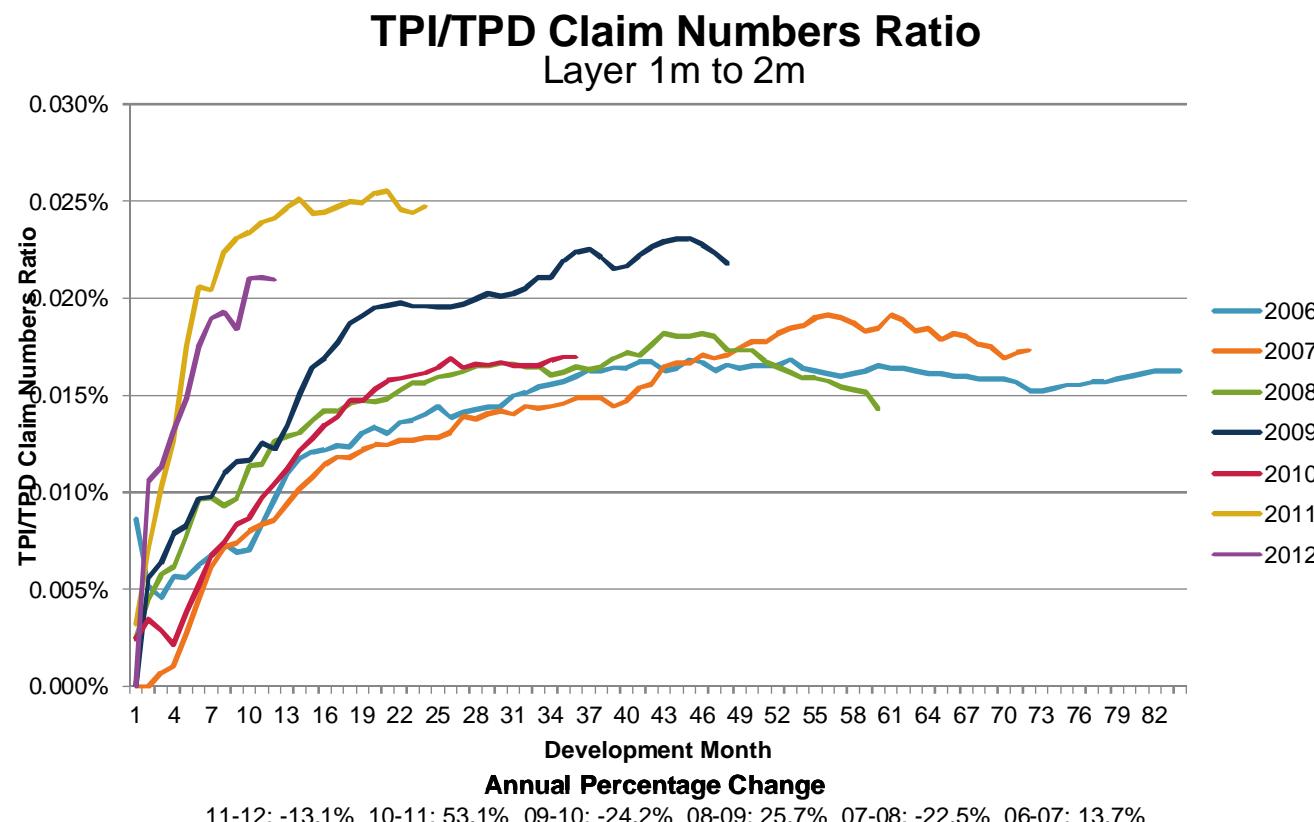


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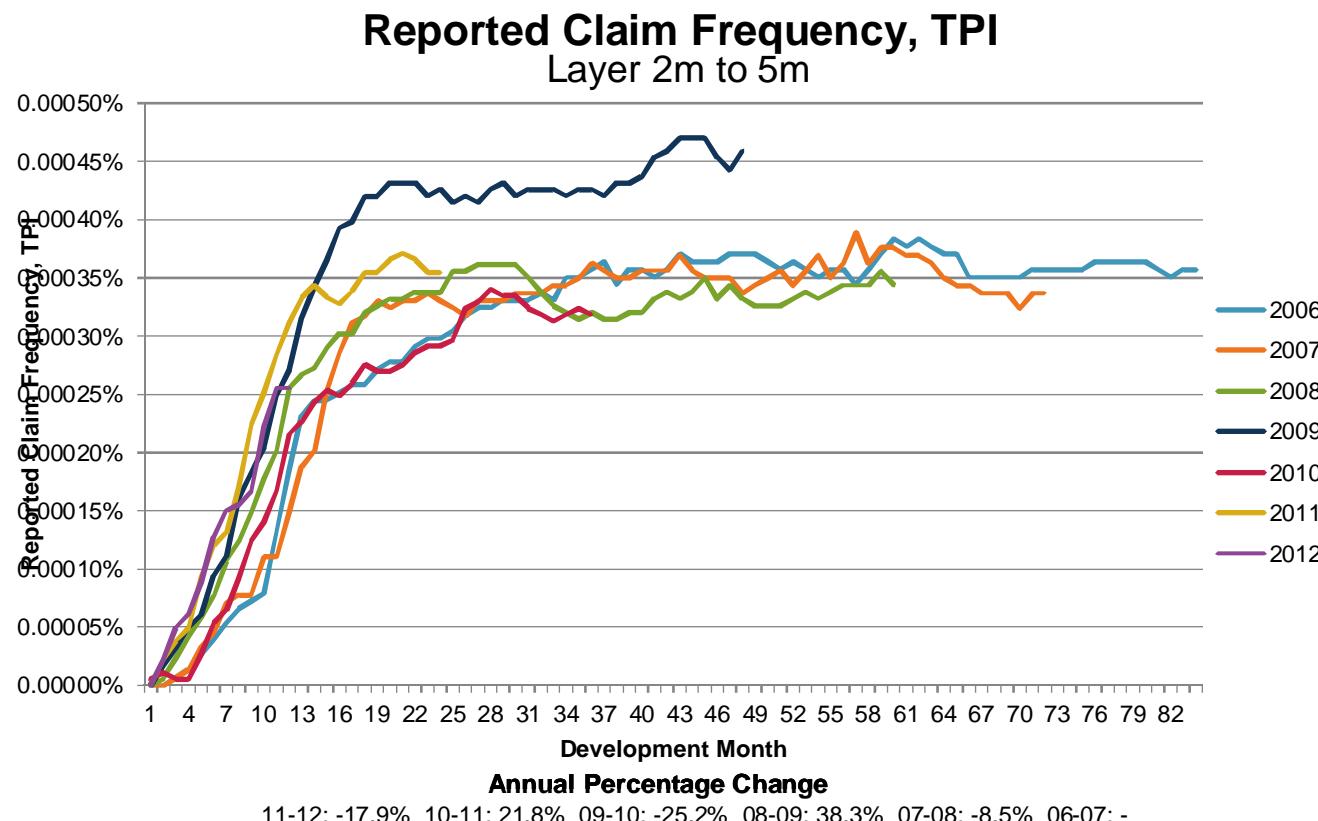
# TPI - 1m to 2m



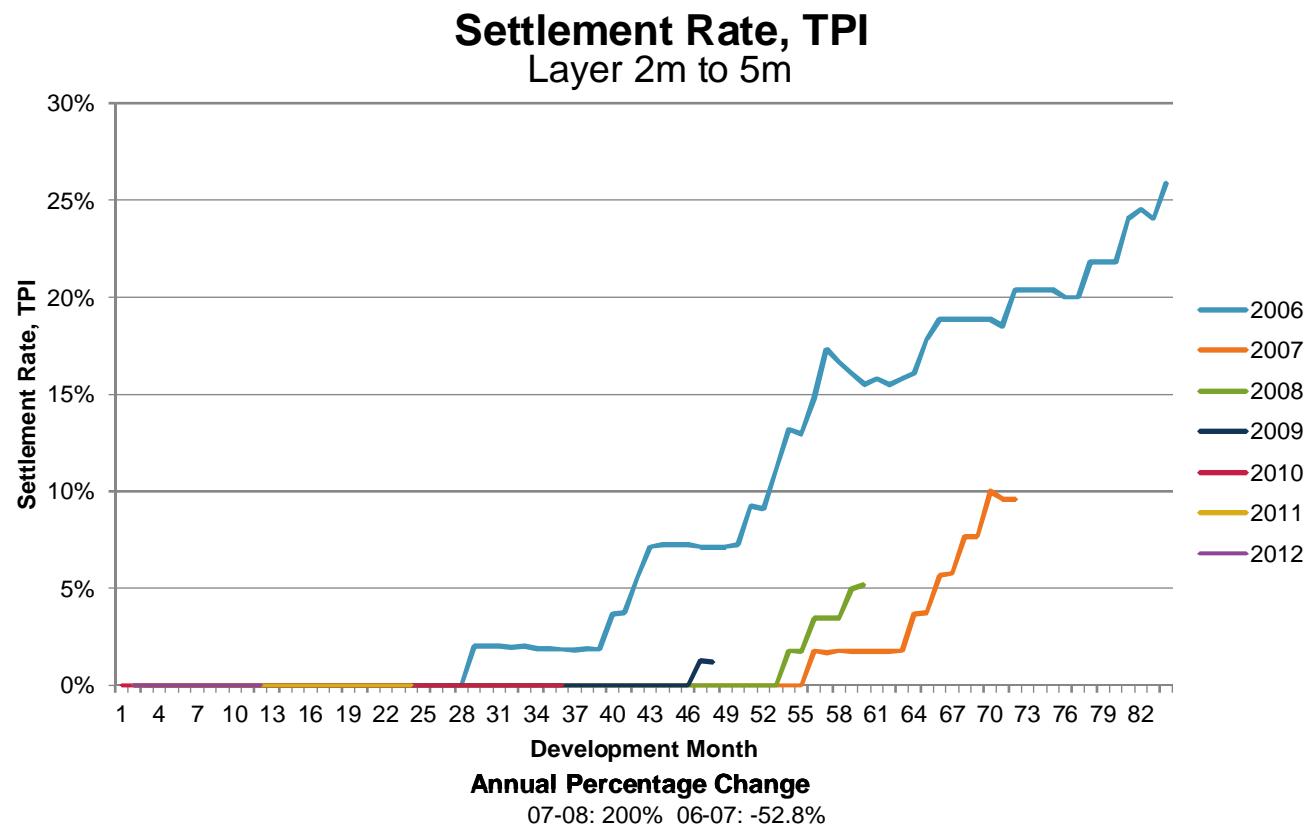
# TPI - 1m to 2m



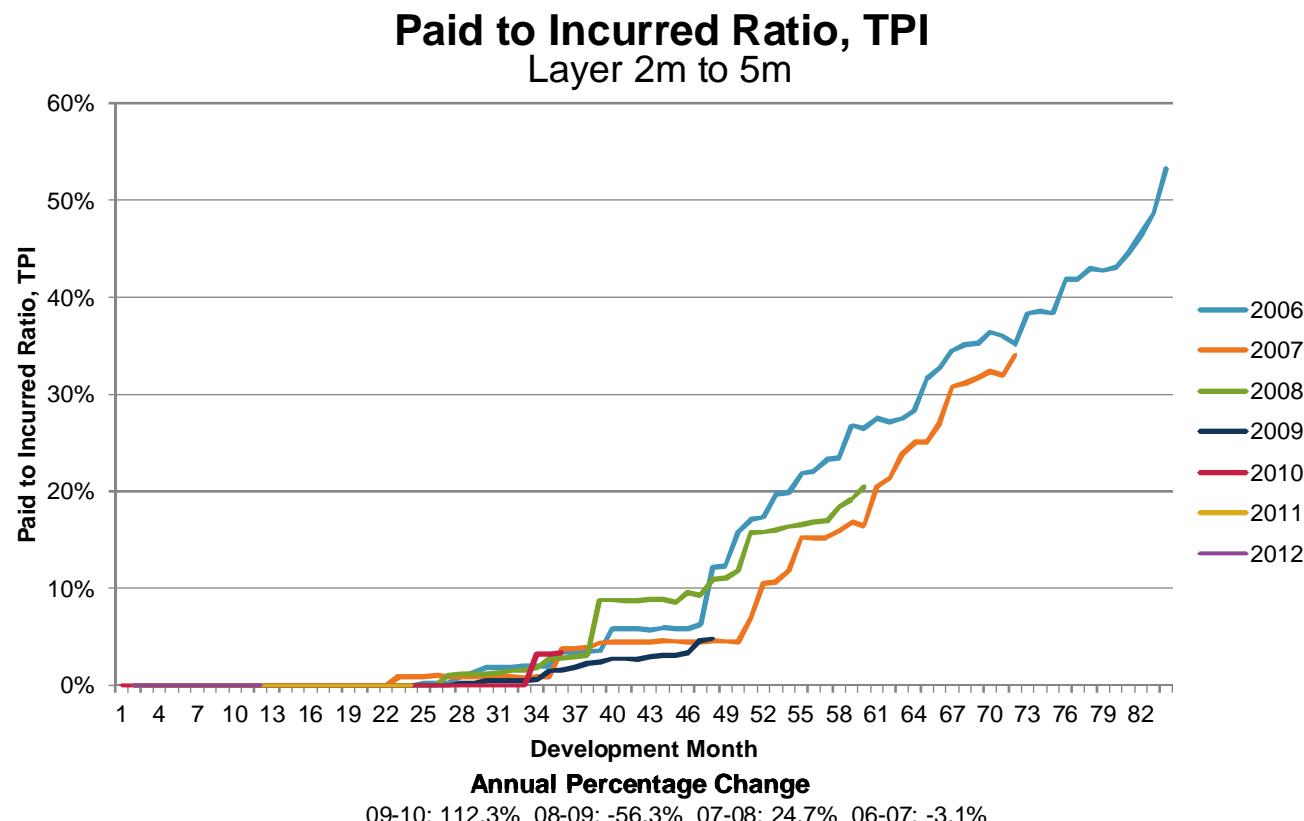
# TPI - 2m to 5m



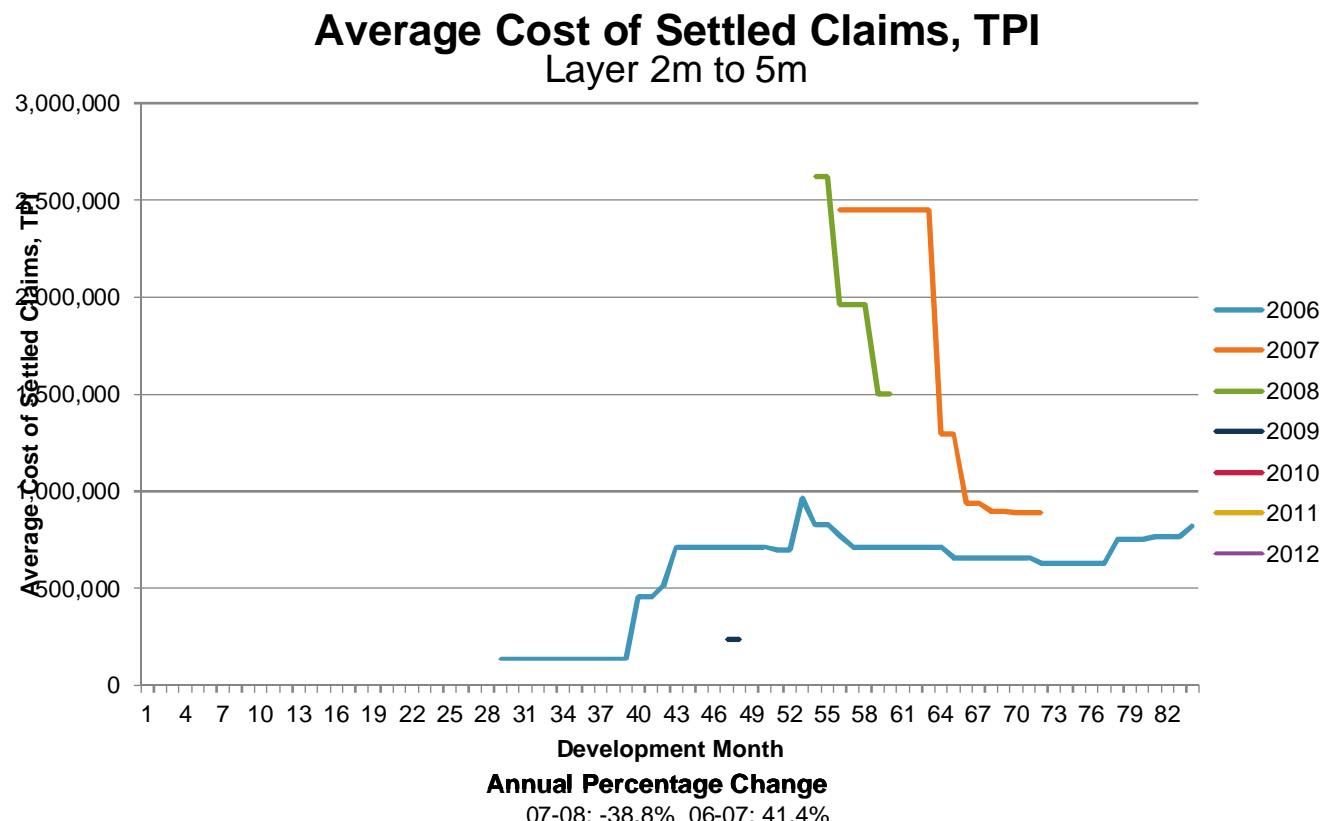
# TPI - 2m to 5m



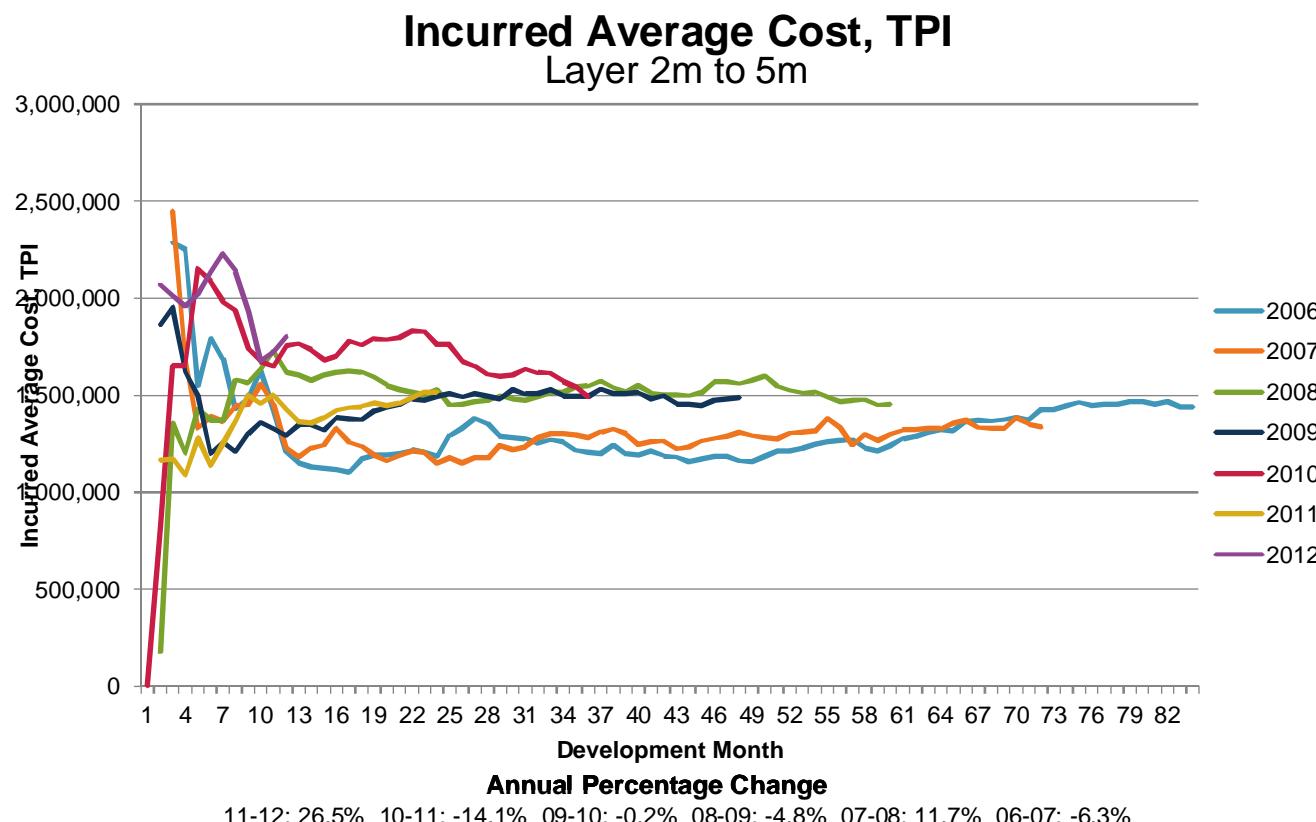
# TPI - 2m to 5m



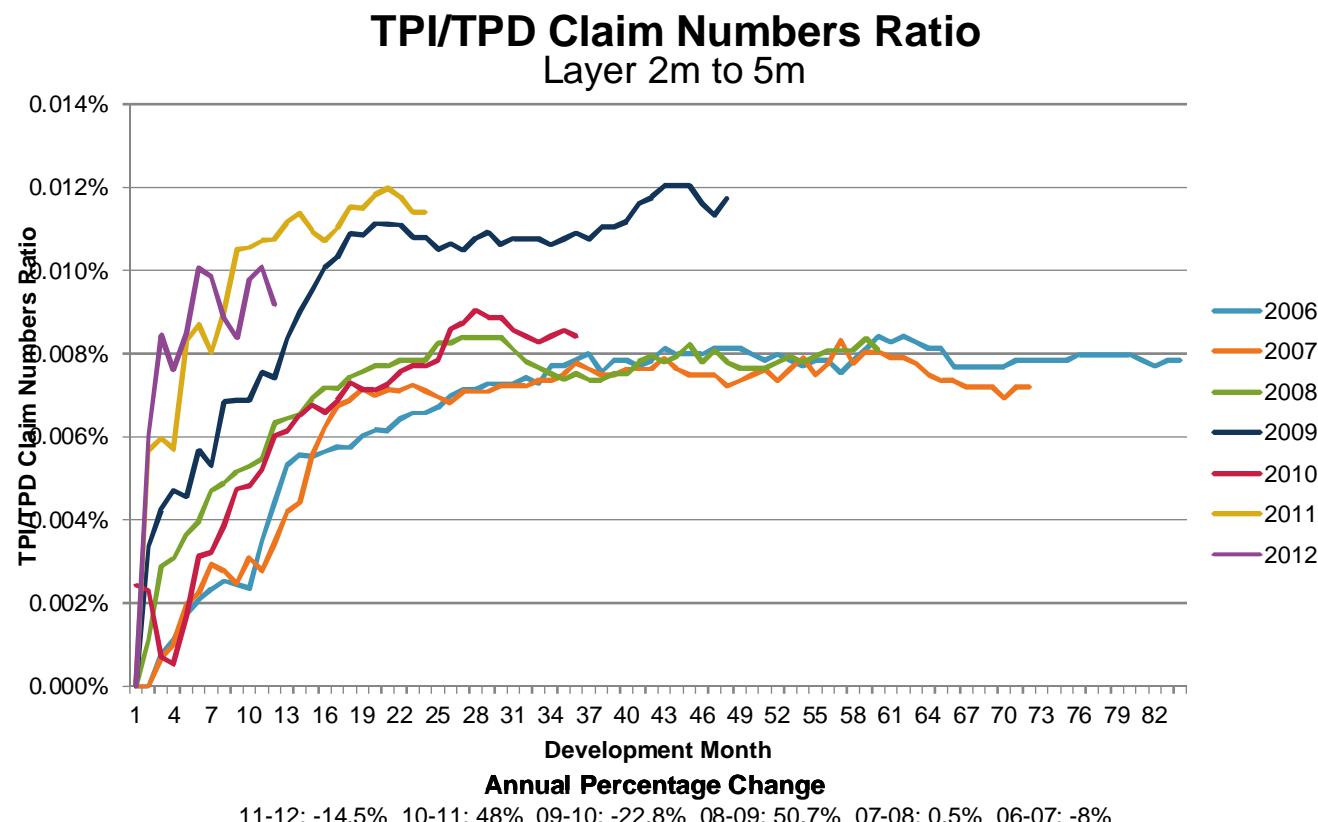
# TPI - 2m to 5m



# TPI - 2m to 5m

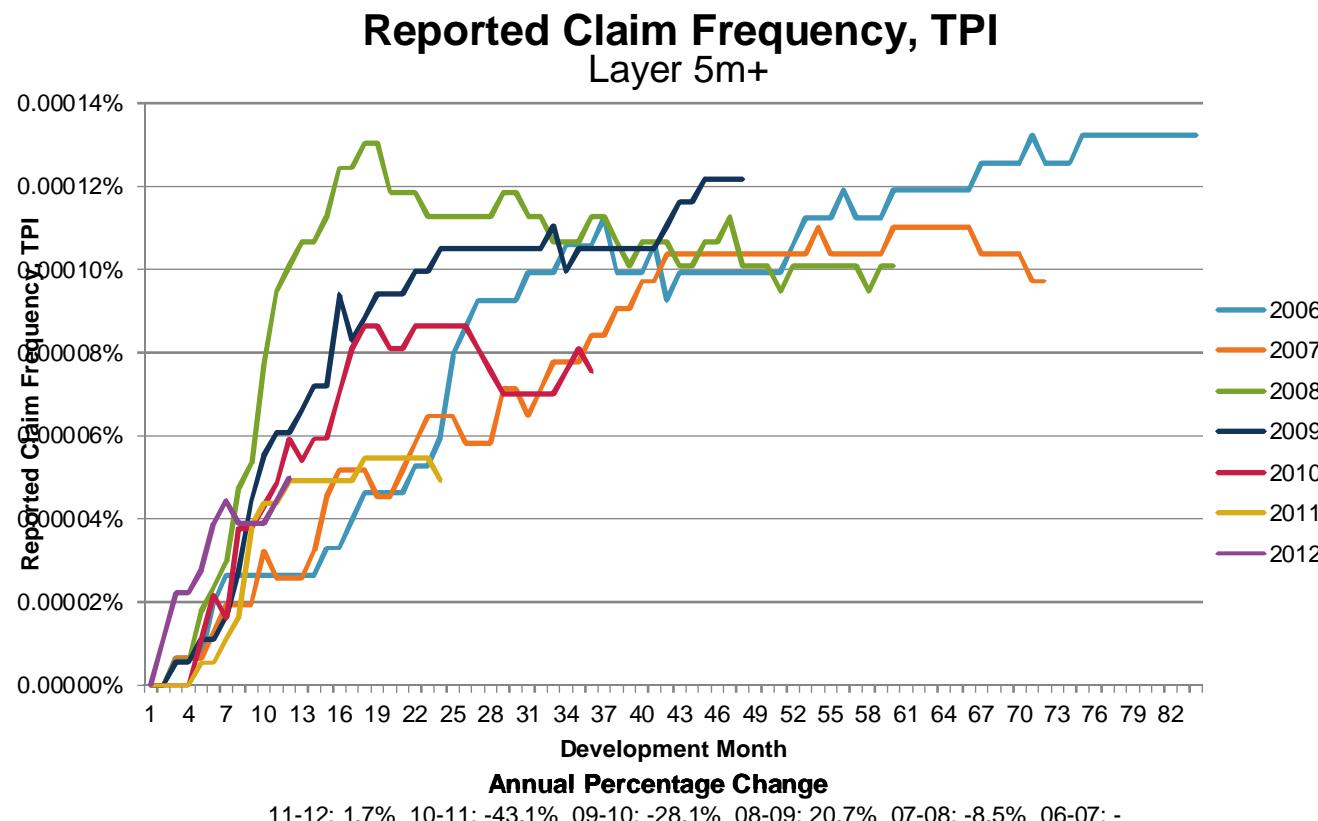


# TPI - 2m to 5m

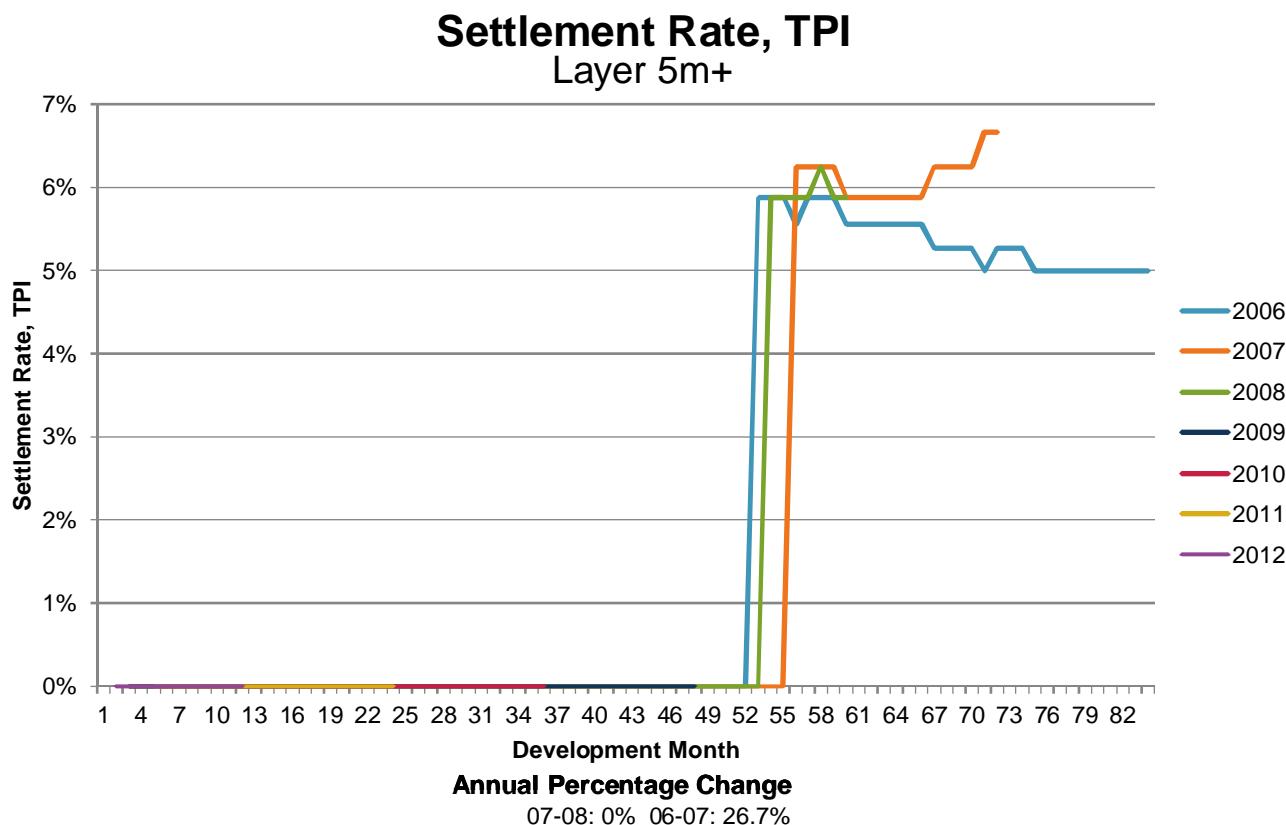


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# TPI - 5m+

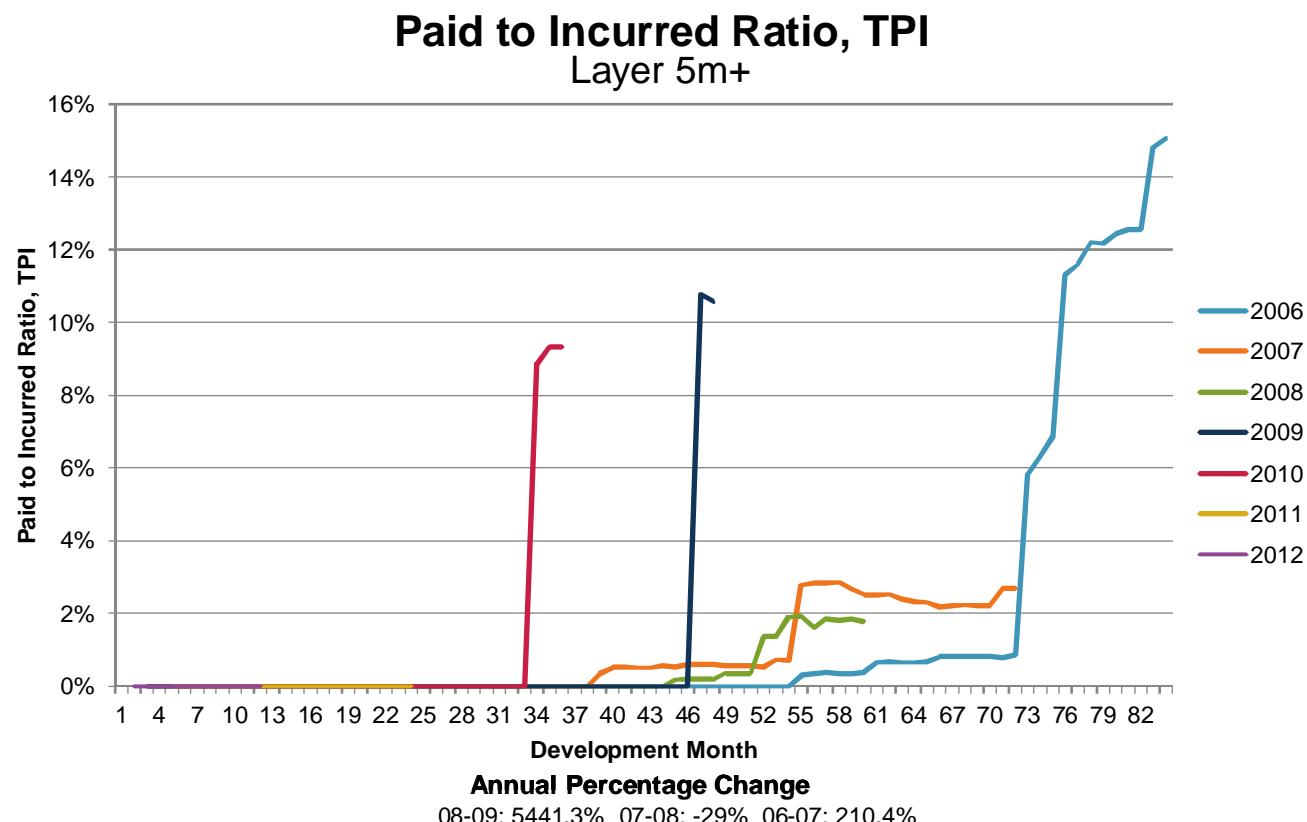


# TPI - 5m+



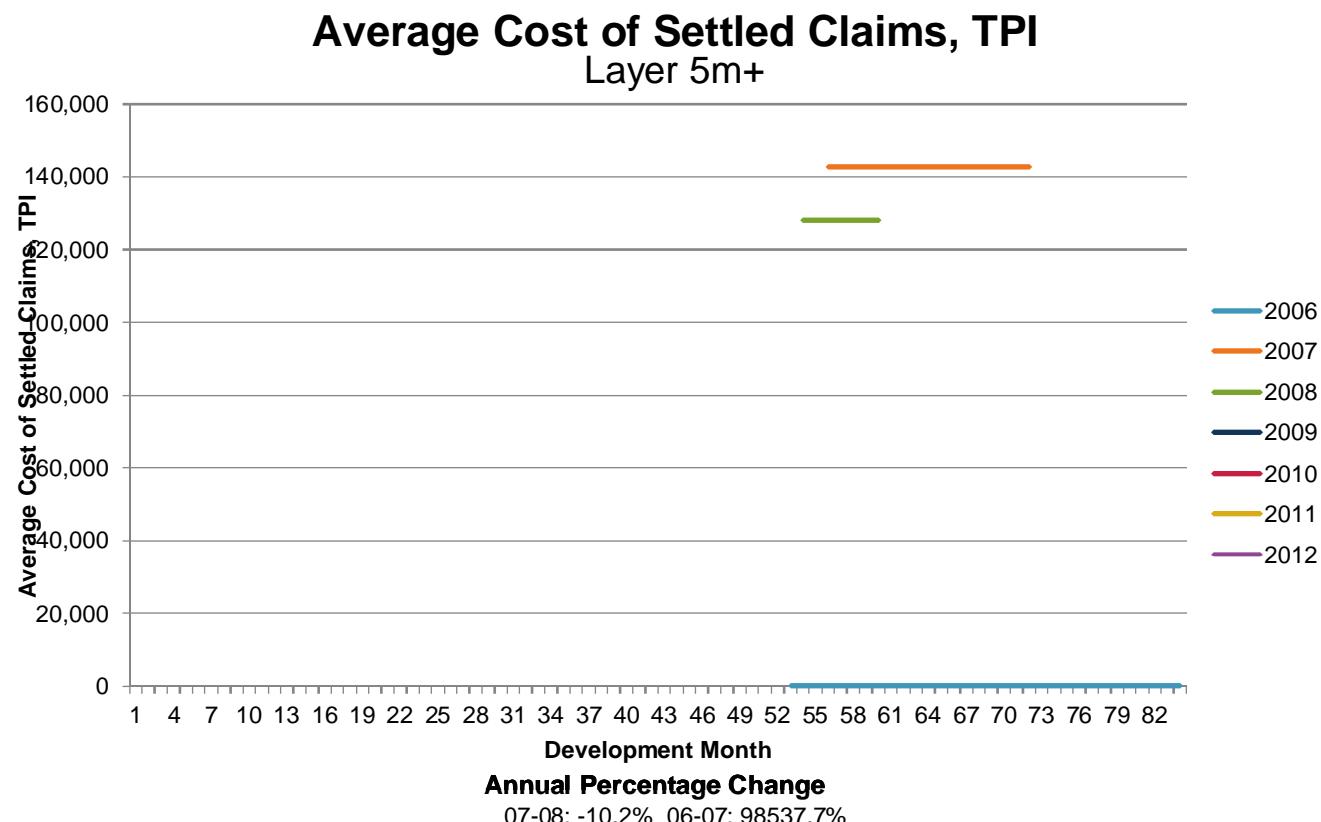
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# TPI - 5m+

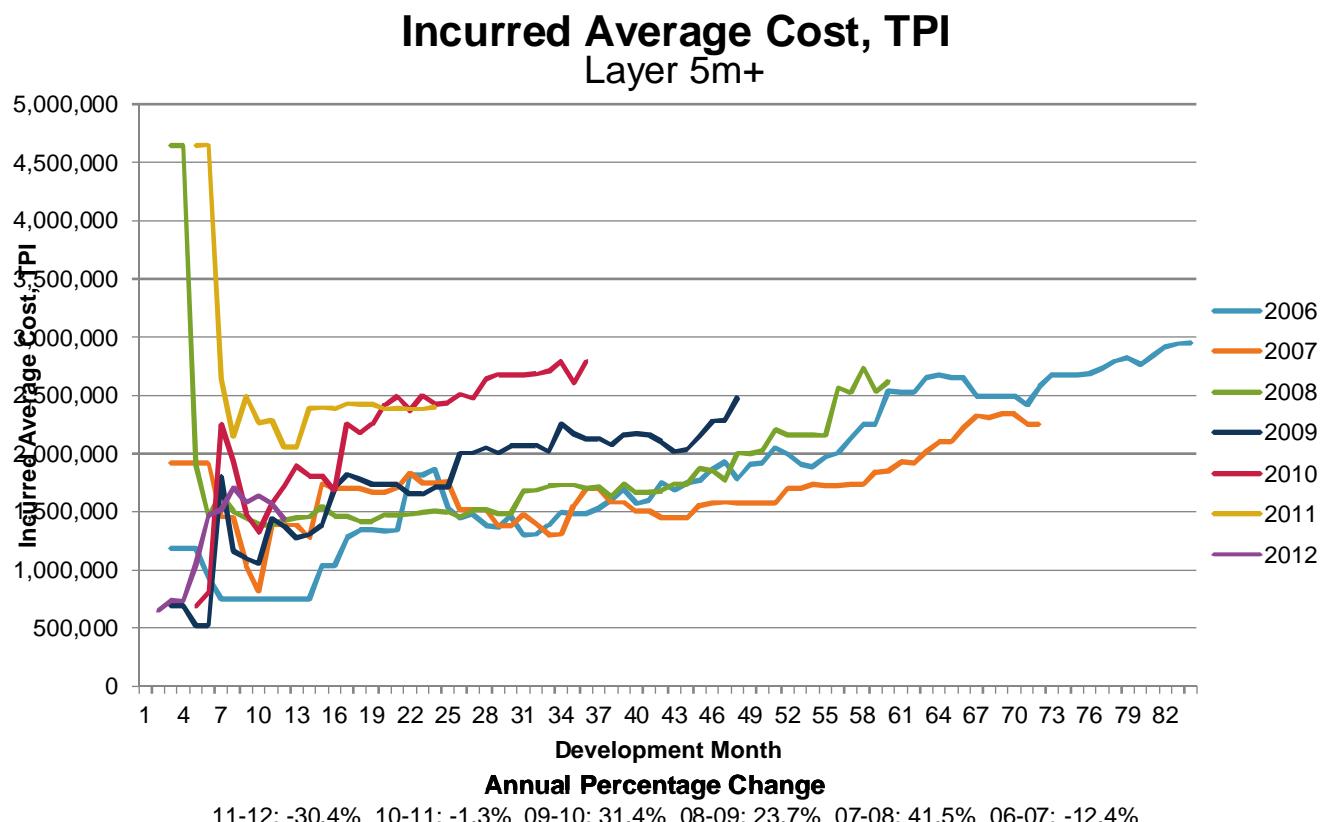


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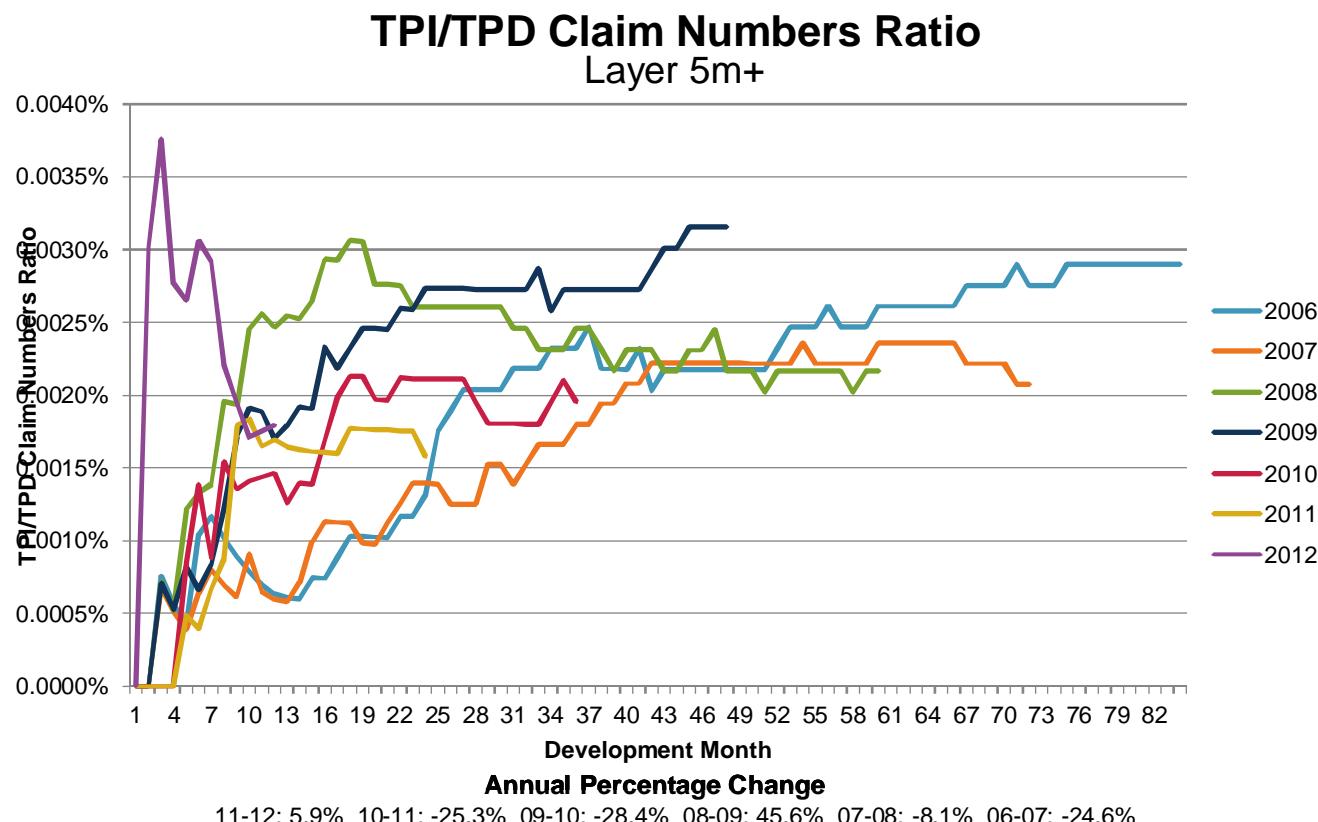
# TPI - 5m+

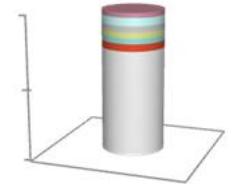


# TPI - 5m+



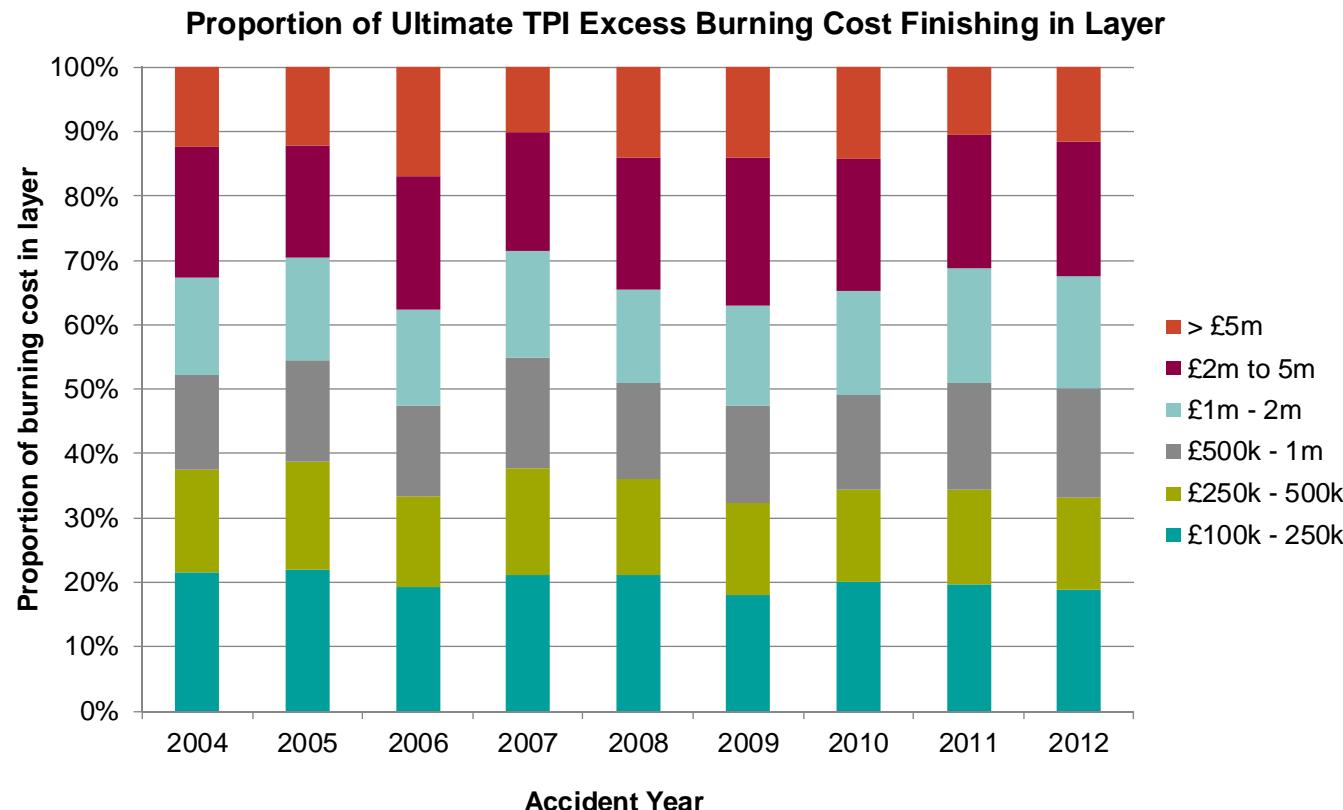
# TPI - 5m+





# Excess bodily injury

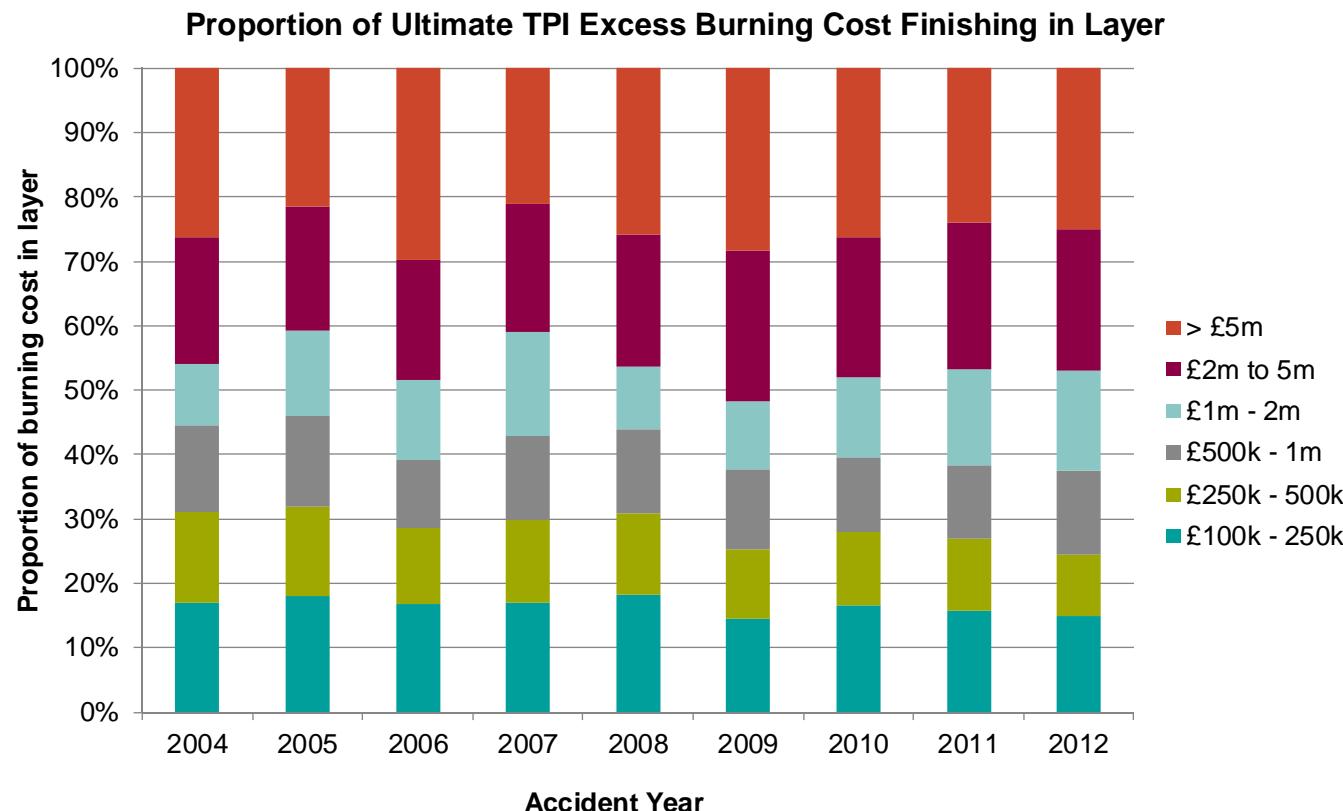
## Projected Results (Type 1)





# Excess bodily injury

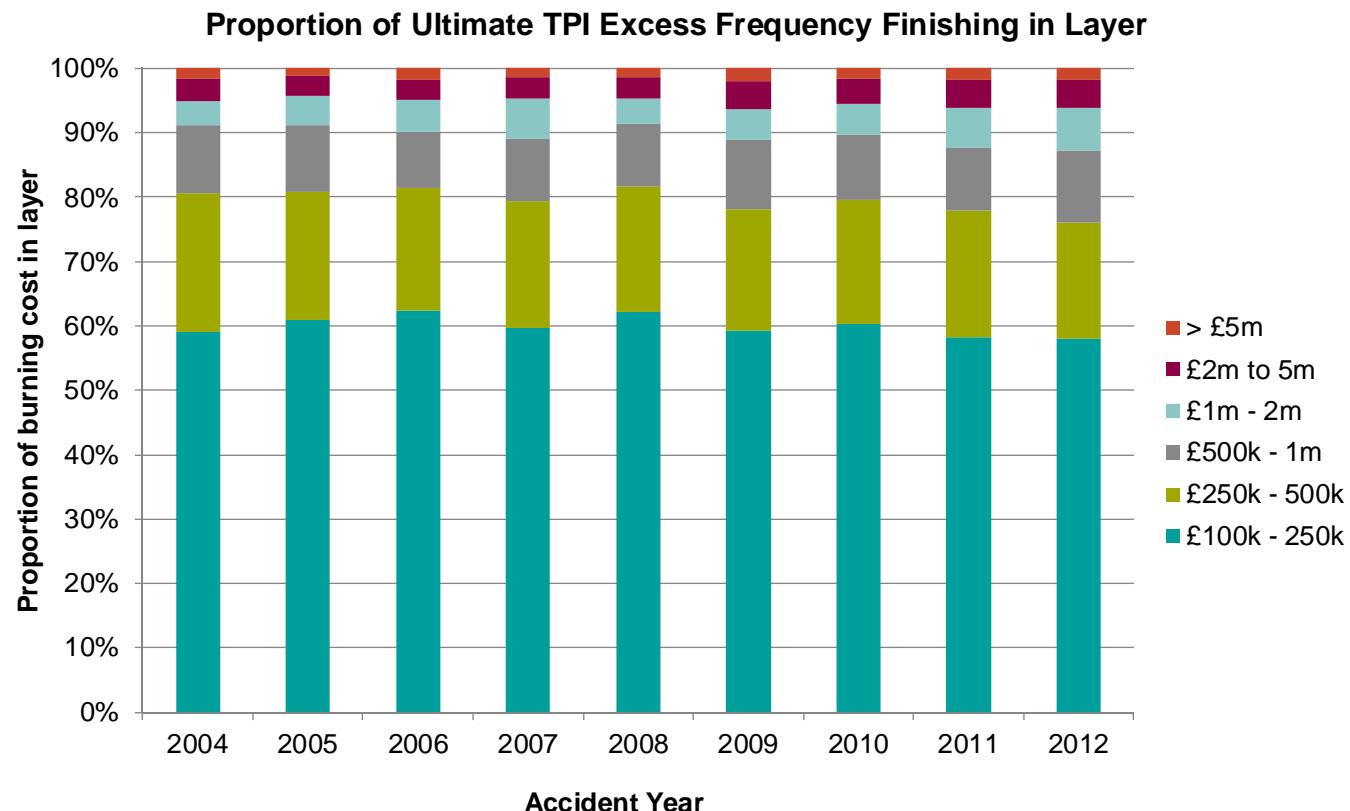
## Projected Results (Type 2)





# Excess bodily injury

## Projected Results (Type 2)

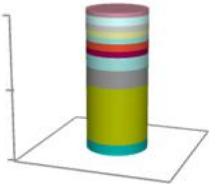


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- 1. TPI Capped**
- 2. TPI Excess**
- 3. TPD**



# Property Damage

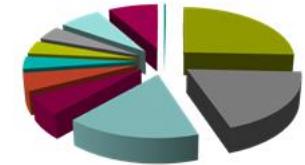
## Projected Results (Type 1)

Private Car Comprehensive TPD Results in Layer (all layers given in 2010 money, indexed at 7% pa)

Accident Year	£0 - 1k	£1k - 10k	£10k - 20k	£20k - 50k	> £50k	Total
<b>Frequency exc Nils (in layer and above) (claims per million vehicle years)</b>						
<b>2004</b>	43,126	21,239	995	193	22	43,126
<b>2005</b>	48,332	22,675	1,009	194	20	48,332
<b>2006</b>	44,086	21,654	1,025	202	16	44,086
<b>2007</b>	44,032	22,745	1,085	216	18	44,032
<b>2008</b>	42,132	22,374	990	182	16	42,132
<b>2009</b>	40,657	21,827	863	153	12	40,657
<b>2010</b>	37,968	20,835	749	127	8	37,968
<b>2011</b>	32,932	18,797	648	112	8	32,932
<b>2012</b>	32,227	19,110	626	104	8	32,227
<b>Average Cost (£)</b>						
<b>2004</b>	424	1,394	3,098	6,442	29,065	1,225
<b>2005</b>	448	1,455	3,272	6,816	18,338	1,234
<b>2006</b>	498	1,607	3,551	6,866	32,865	1,413
<b>2007</b>	552	1,753	3,811	7,638	20,250	1,597
<b>2008</b>	604	1,826	3,968	7,700	22,376	1,708
<b>2009</b>	659	1,855	4,212	7,986	20,192	1,779
<b>2010</b>	722	1,912	4,439	7,912	20,031	1,890
<b>2011</b>	808	1,980	4,737	8,414	23,403	2,066
<b>2012</b>	890	2,049	4,971	8,687	24,328	2,236
<b>Burning Cost (£)</b>						
<b>2004</b>	18.3	29.6	3.1	1.2	0.6	52.8
<b>2005</b>	21.7	33.0	3.3	1.3	0.4	59.6
<b>2006</b>	22.0	34.8	3.6	1.4	0.5	62.3
<b>2007</b>	24.3	39.9	4.1	1.6	0.4	70.3
<b>2008</b>	25.4	40.9	3.9	1.4	0.3	72.0
<b>2009</b>	26.8	40.5	3.6	1.2	0.2	72.3
<b>2010</b>	27.4	39.8	3.3	1.0	0.2	71.7
<b>2011</b>	26.6	37.2	3.1	0.9	0.2	68.1
<b>2012</b>	28.7	39.2	3.1	0.9	0.2	72.1



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# Property Damage

## Projected Results (Type 2)

Private Car Comprehensive TPD Type 2 Layered Results (all layers given in 2010 money, indexed at 7% pa)

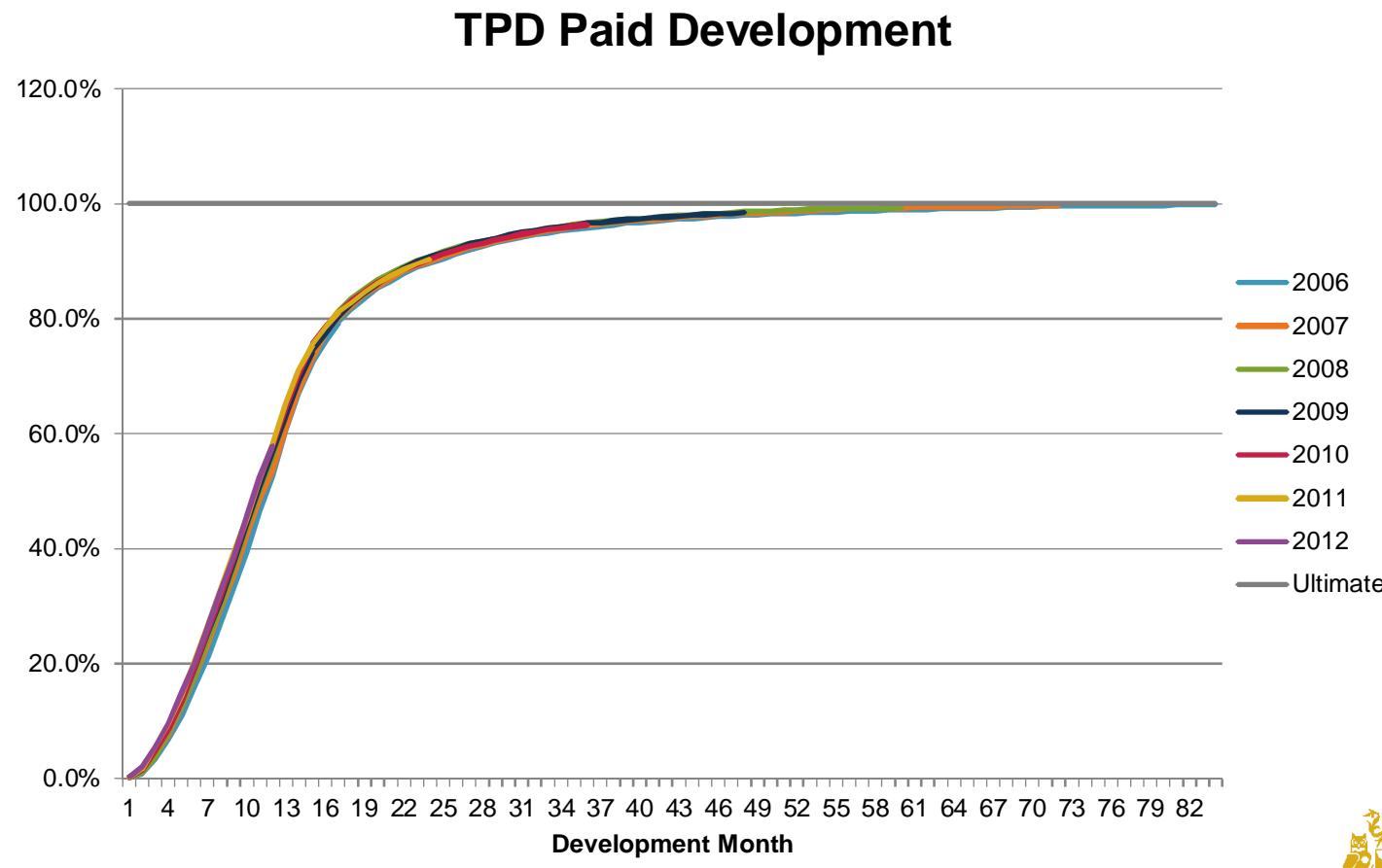
Accident Year	£0 - 1k	£1k - 10k	£10k - 20k	£20k - 50k	> £50k
<b>Frequency exc Nils (finishing in layer) (claims per million policy years)</b>					
2004	21,886	20,245	802	172	22
2005	25,657	21,665	815	174	20
2006	22,432	20,629	822	186	16
2007	21,288	21,660	869	198	18
2008	19,758	21,384	808	166	16
2009	18,830	20,965	710	141	12
2010	17,132	20,086	622	119	8
2011	14,135	18,149	536	104	8
2012	13,117	18,484	522	97	8
<b>Average Cost (£)</b>					
2004	188	1,834	8,901	18,040	62,382
2005	214	1,936	9,484	19,404	53,988
2006	242	2,109	10,178	20,751	71,010
2007	269	2,289	10,892	22,404	61,065
2008	298	2,420	11,631	23,440	66,048
2009	339	2,519	12,453	25,014	66,921
2010	384	2,647	13,301	26,365	70,031
2011	461	2,777	14,192	27,948	76,903
2012	519	2,914	15,128	29,572	81,573
<b>Burning Cost (£)</b>					
2004	4.1	37.1	7.1	3.1	1.4
2005	5.5	42.0	7.7	3.4	1.1
2006	5.4	43.5	8.4	3.9	1.1
2007	5.7	49.6	9.5	4.4	1.1
2008	5.9	51.7	9.4	3.9	1.0
2009	6.4	52.8	8.8	3.5	0.8
2010	6.6	53.2	8.3	3.1	0.6
2011	6.5	50.4	7.6	2.9	0.6
2012	6.8	53.9	7.9	2.9	0.6



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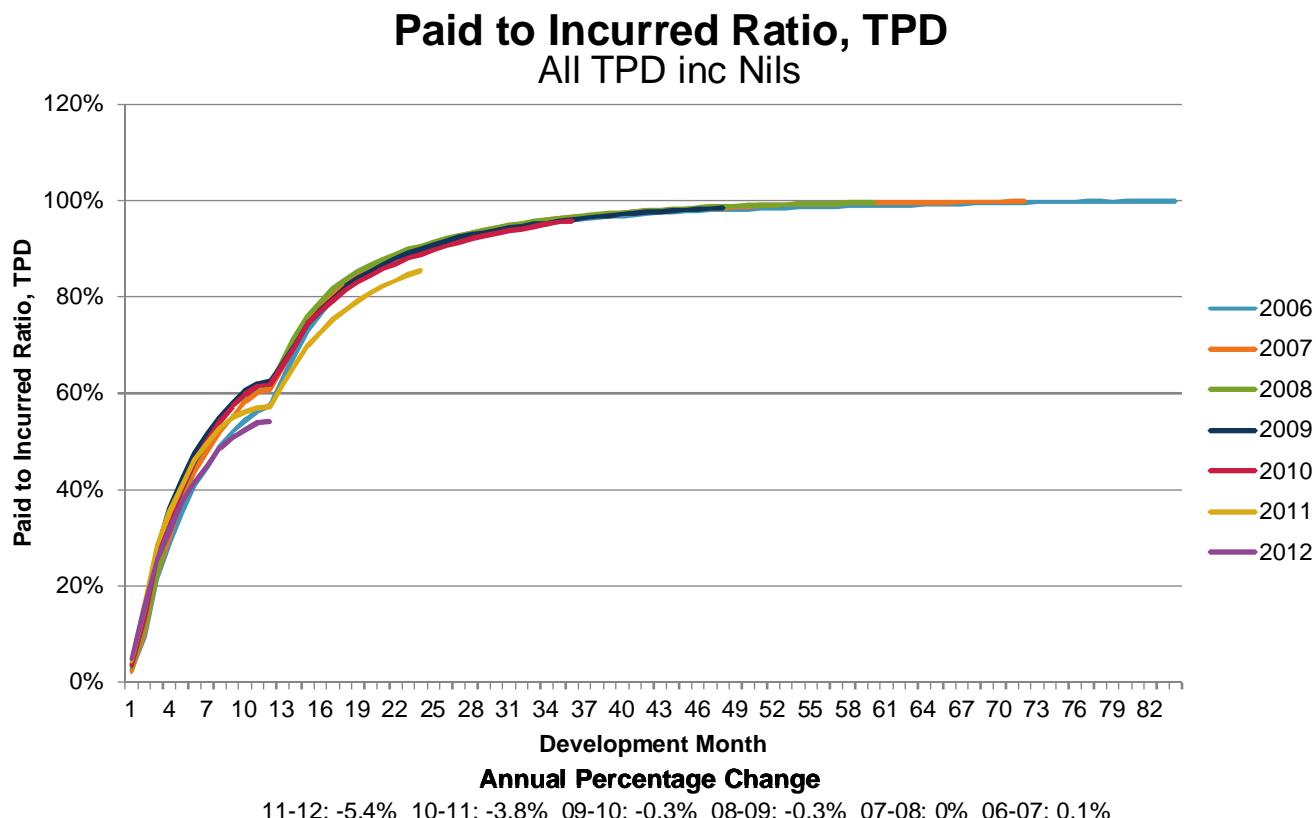
# Property Damage

## Paid Development

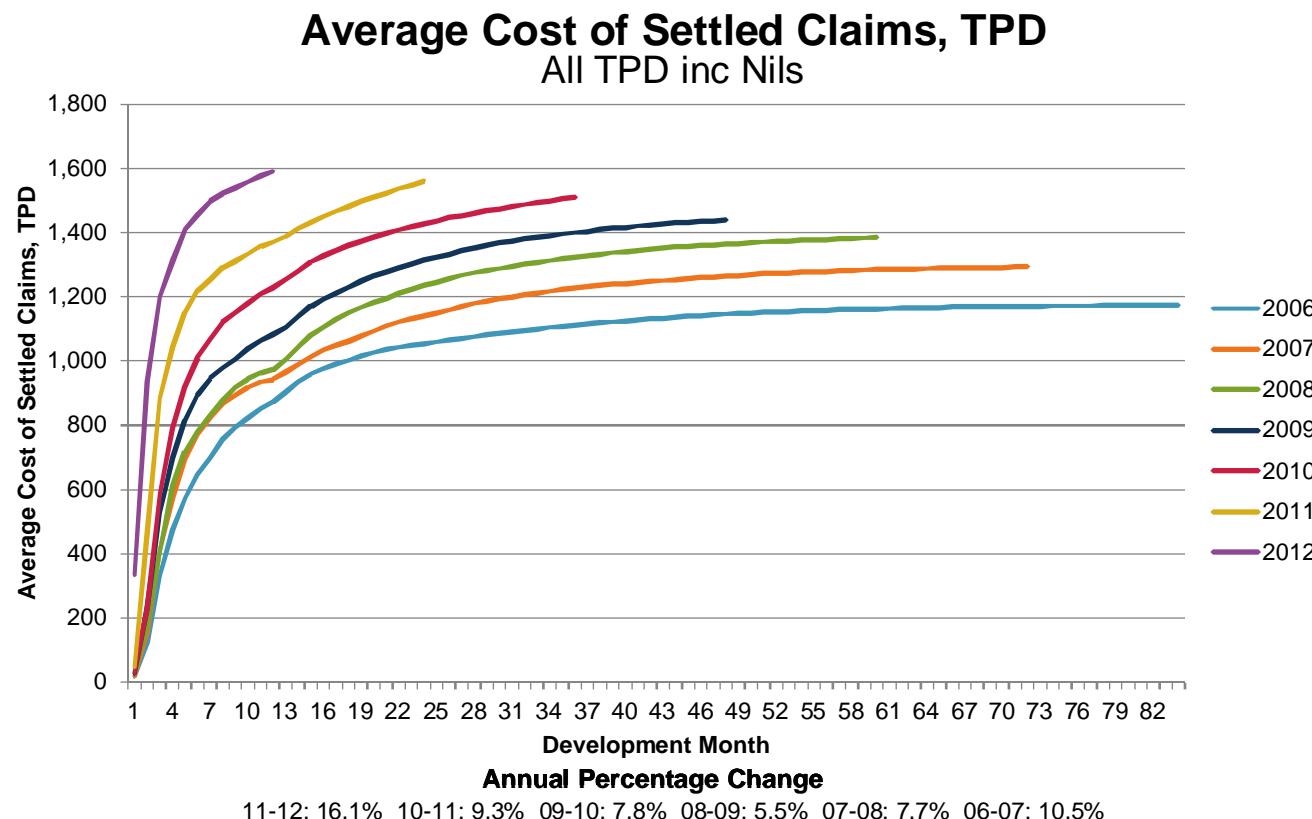


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# TPD - All inc Nils

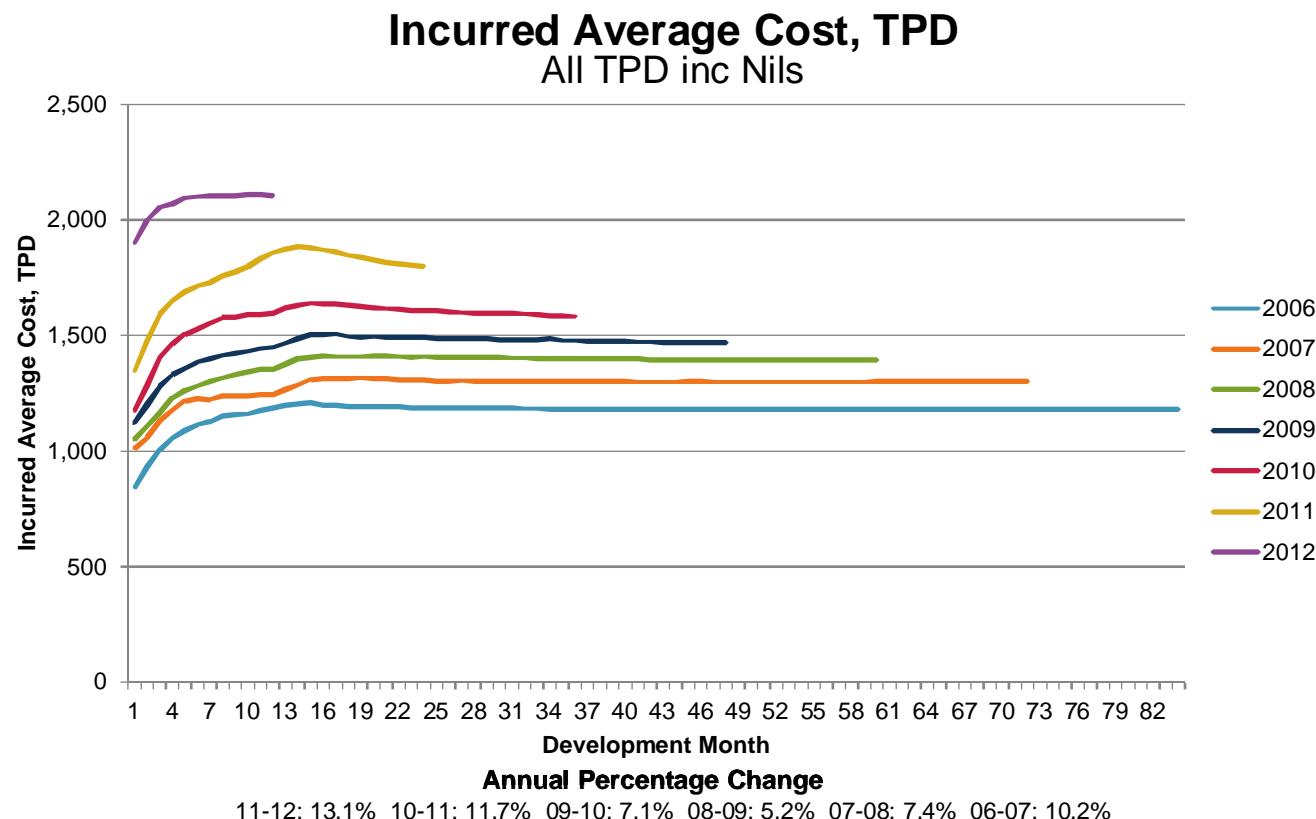


# TPD - All inc Nils

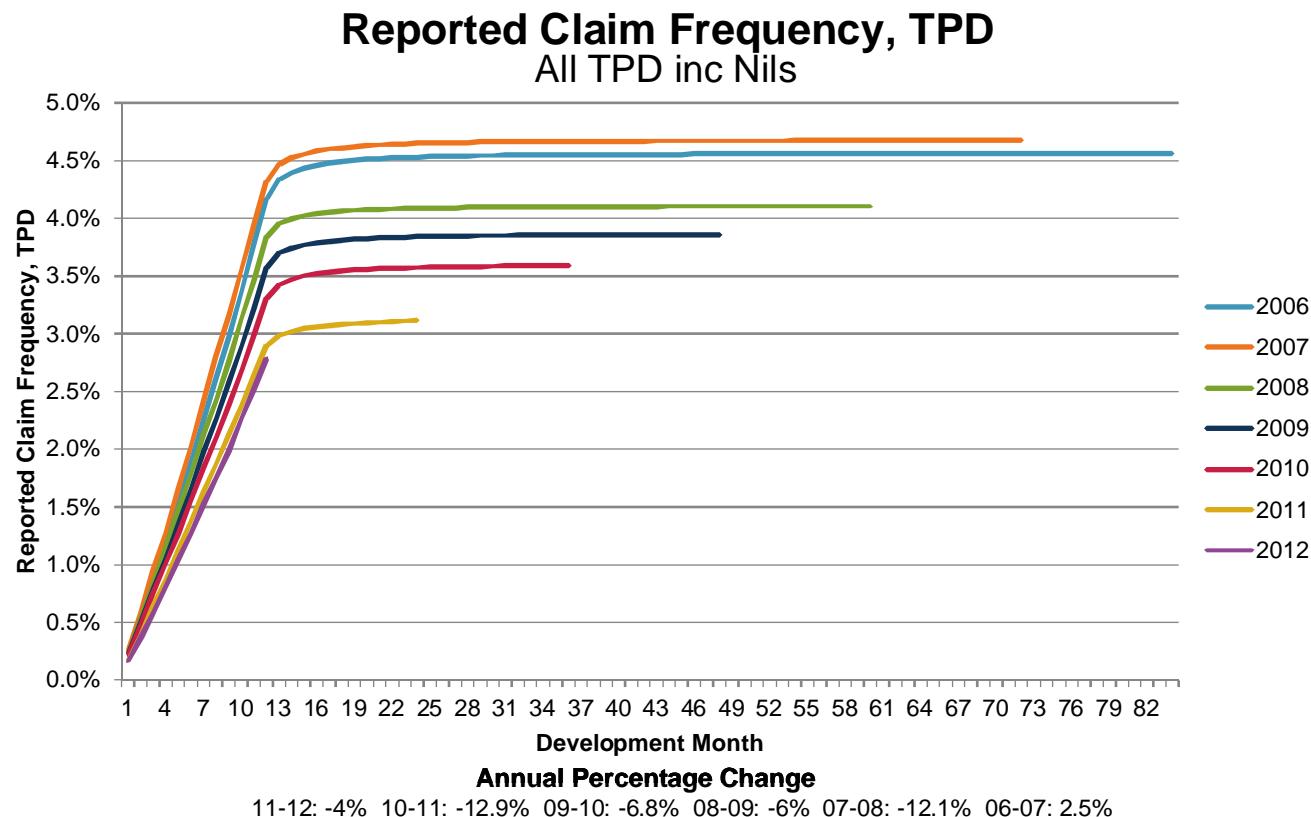


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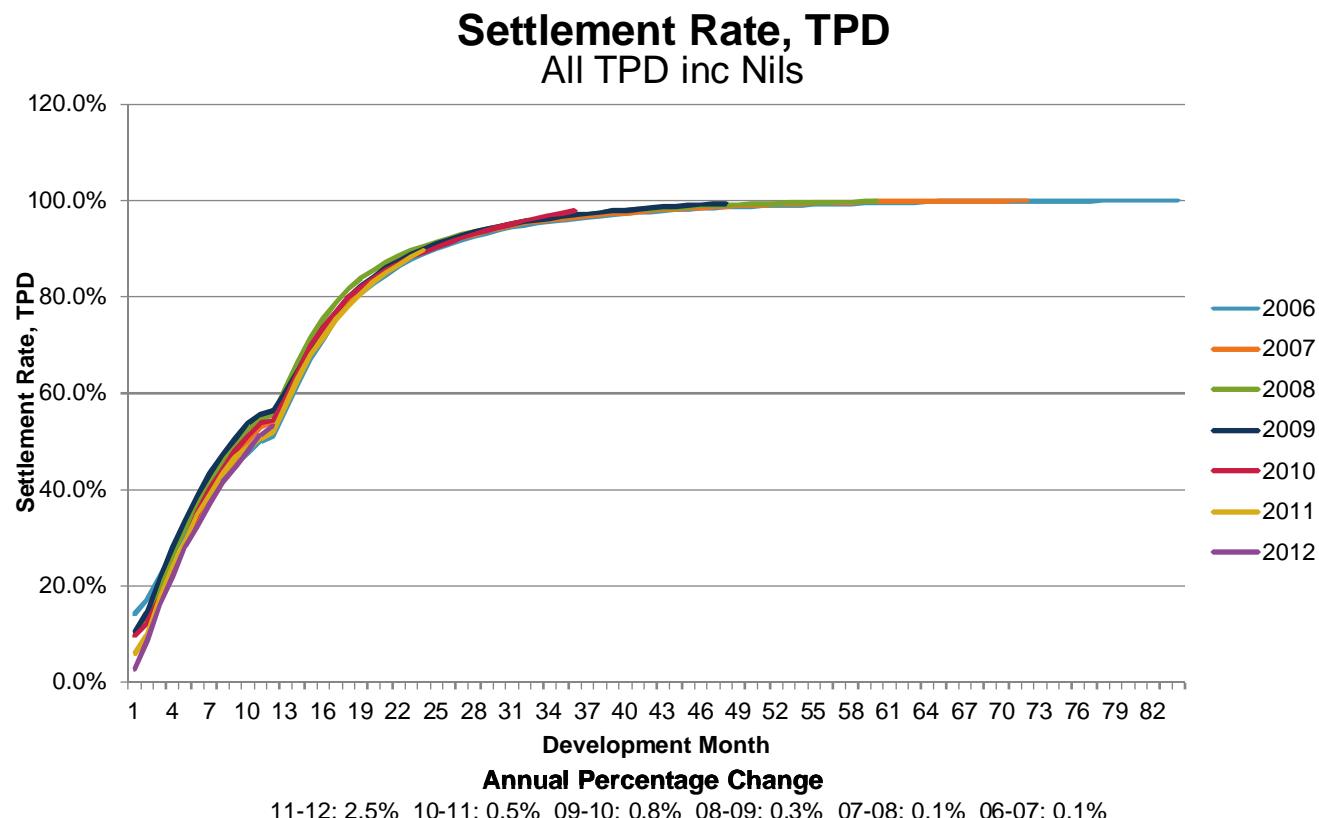
# TPD - All inc Nils



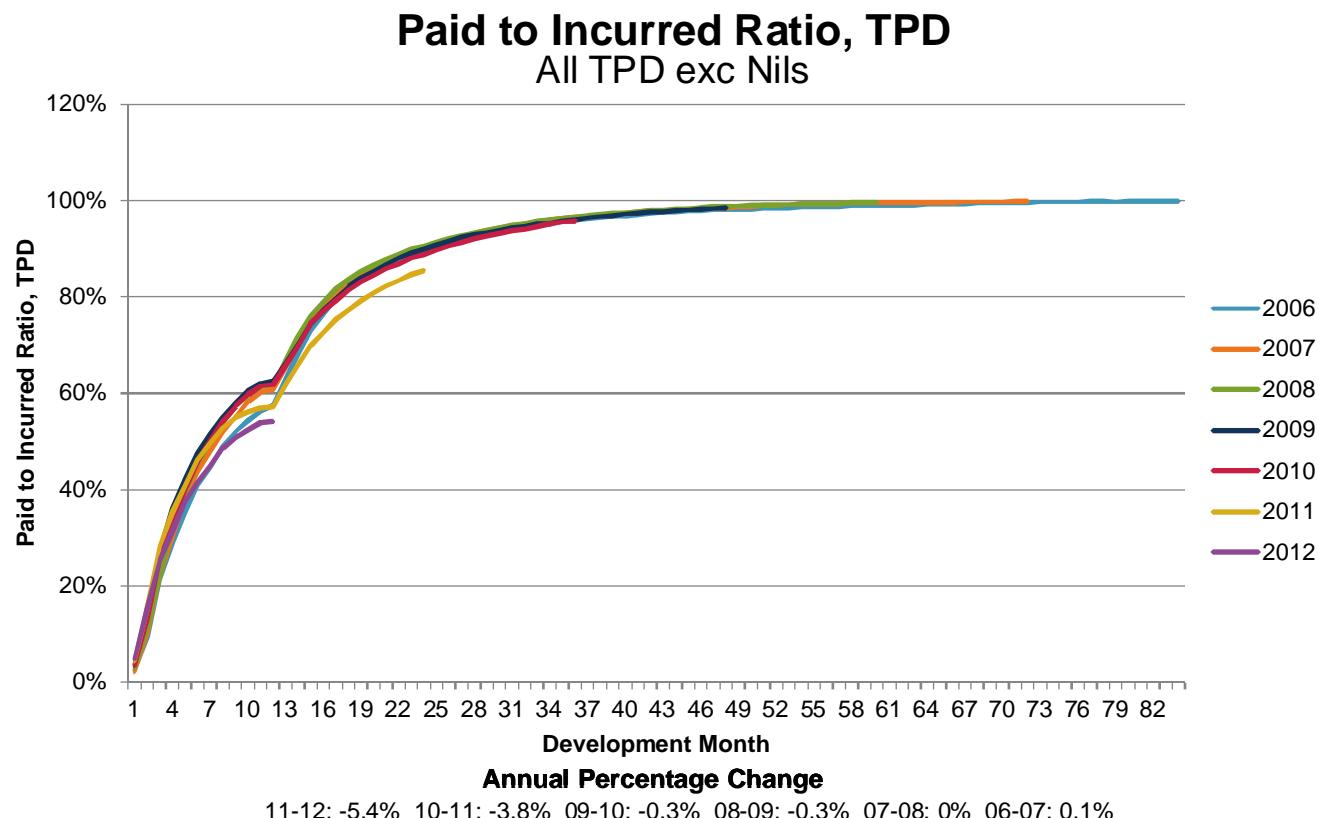
# TPD - All inc Nils



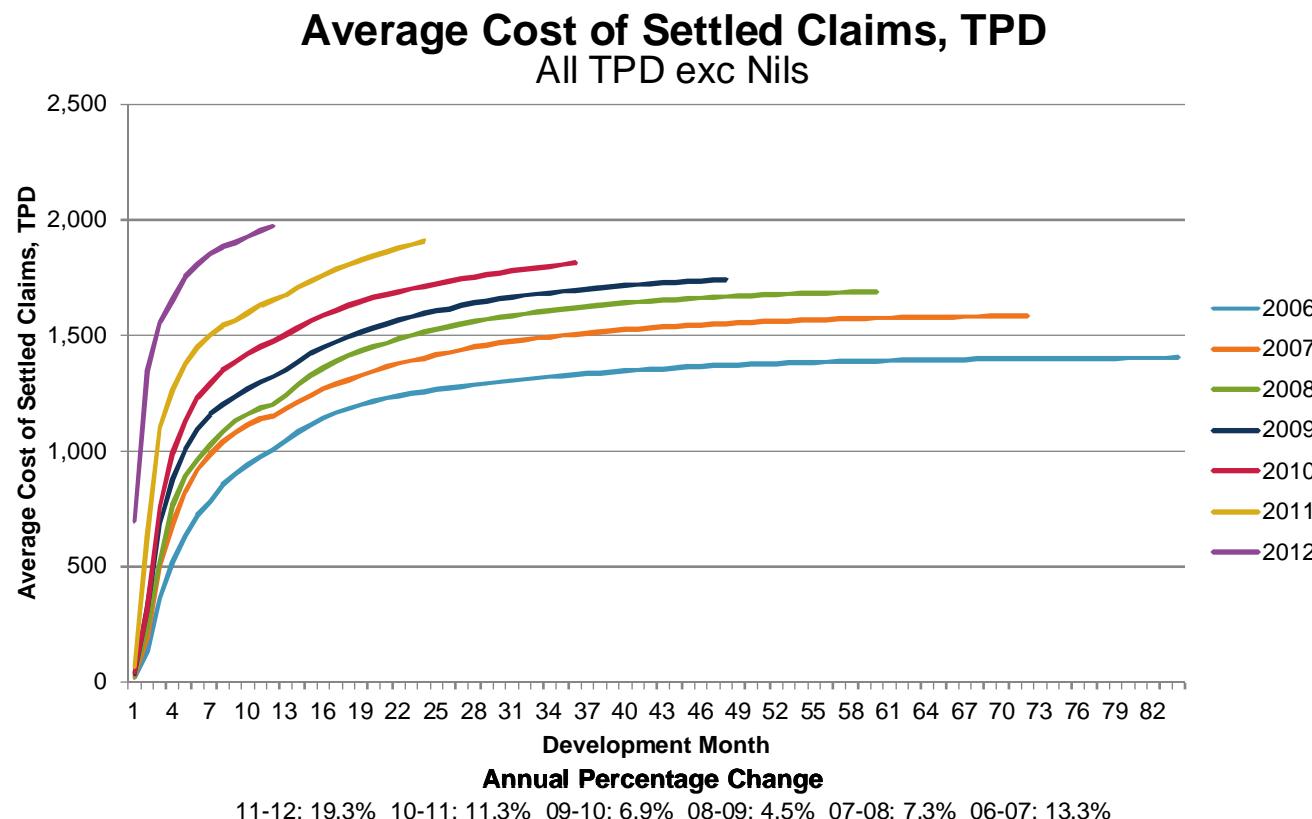
# TPD - All inc Nils



# TPD - All exc Nils

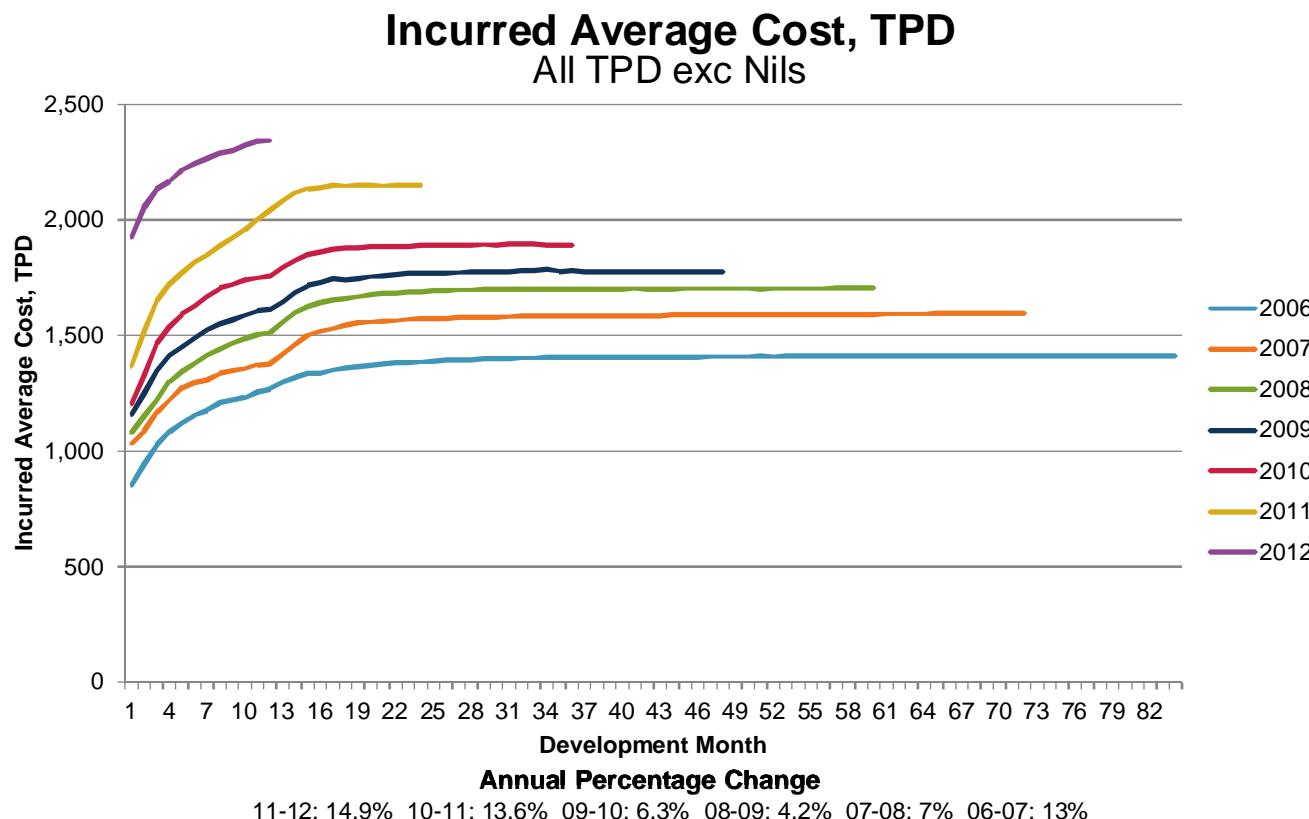


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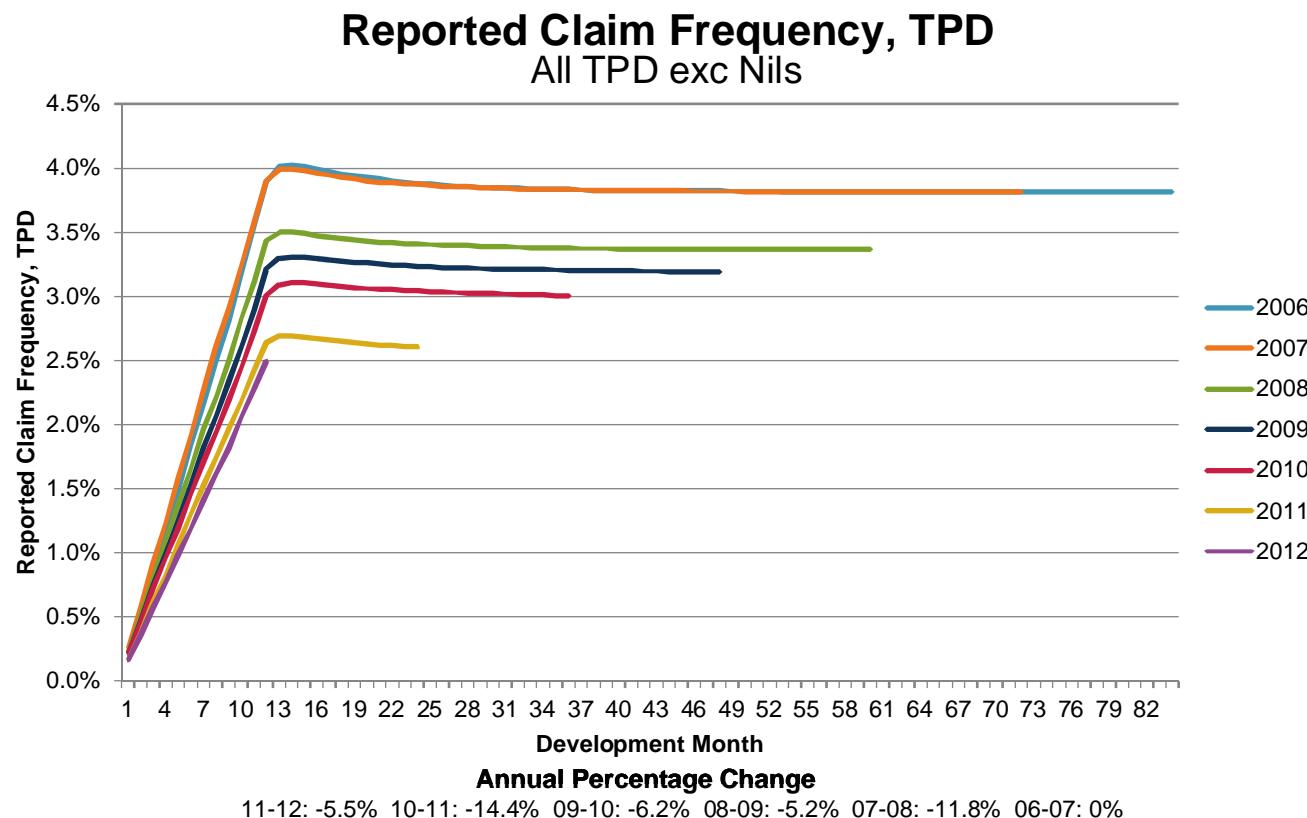
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# TPD - All exc Nils

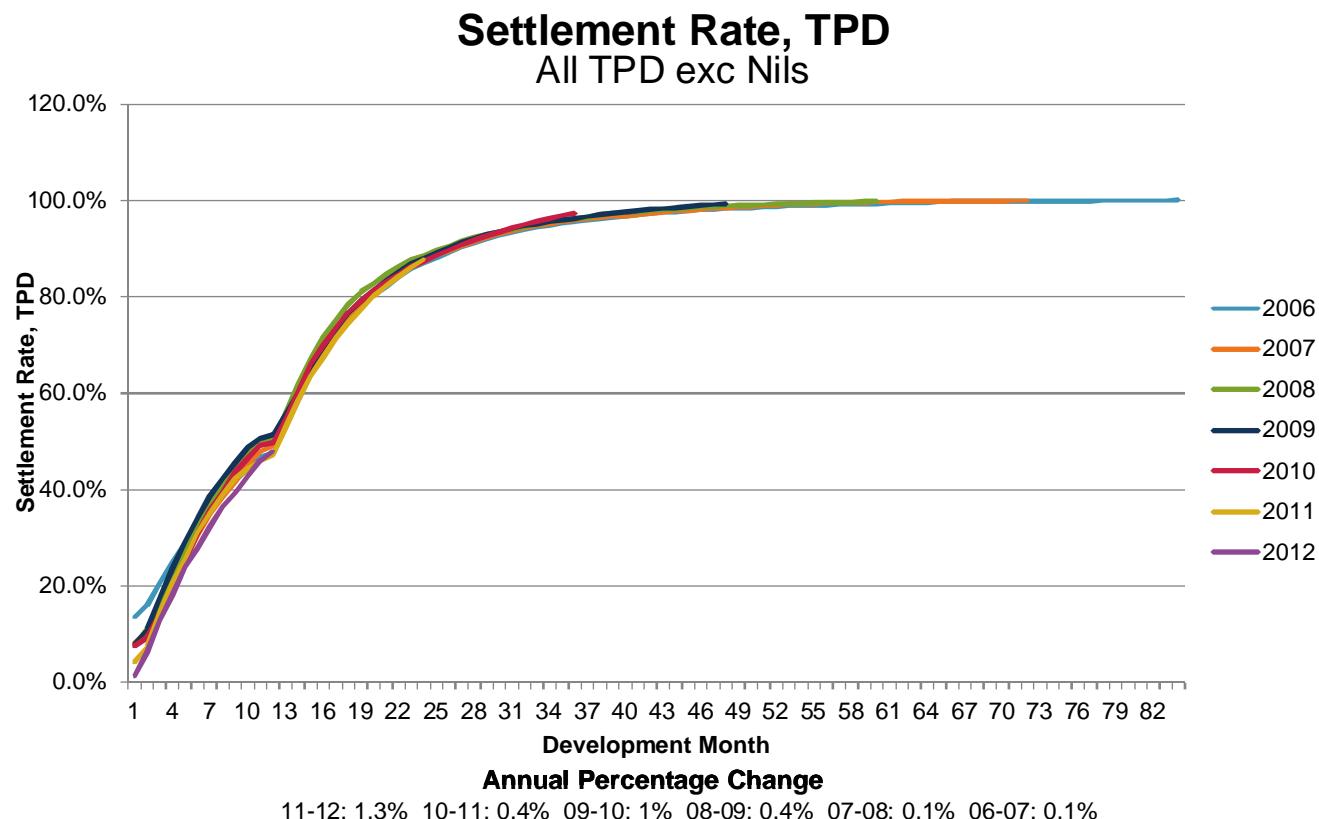


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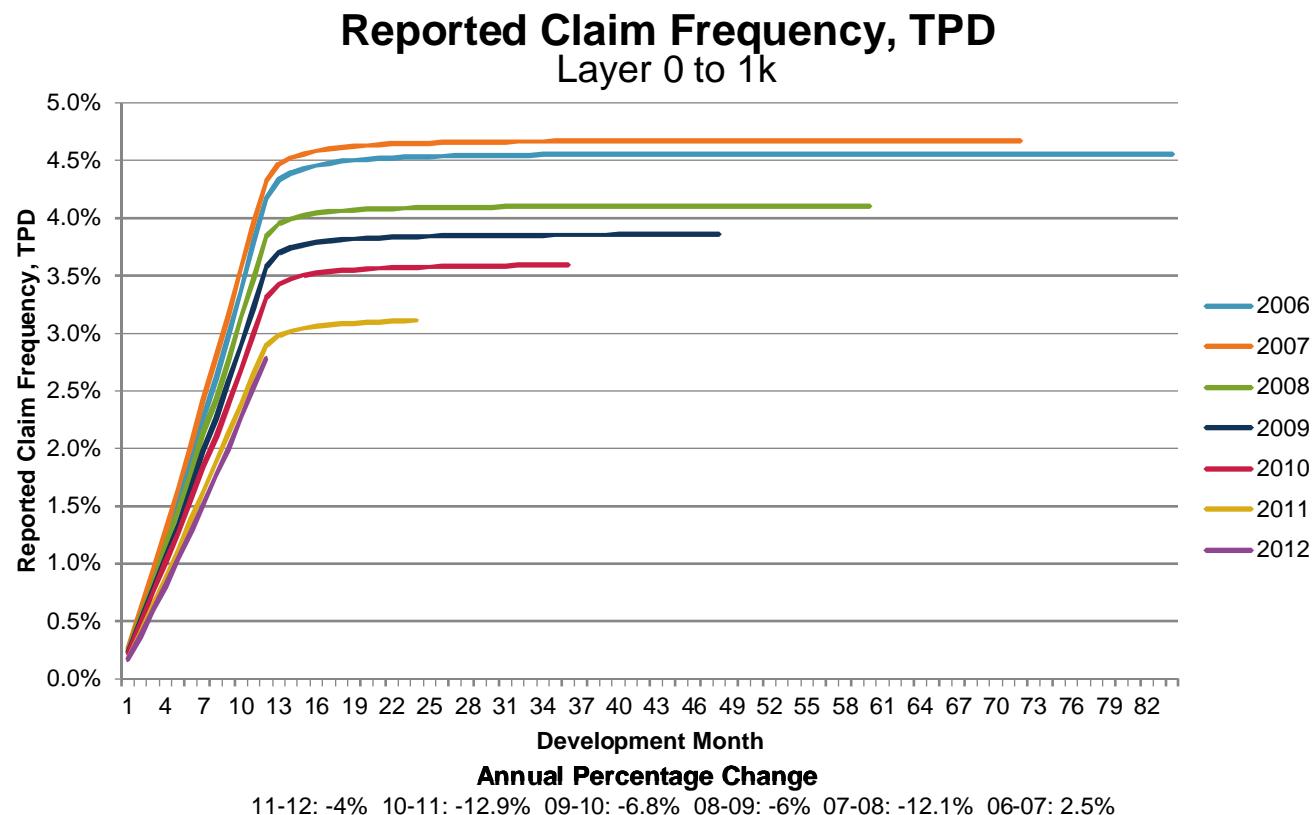
# TPD - All exc Nils



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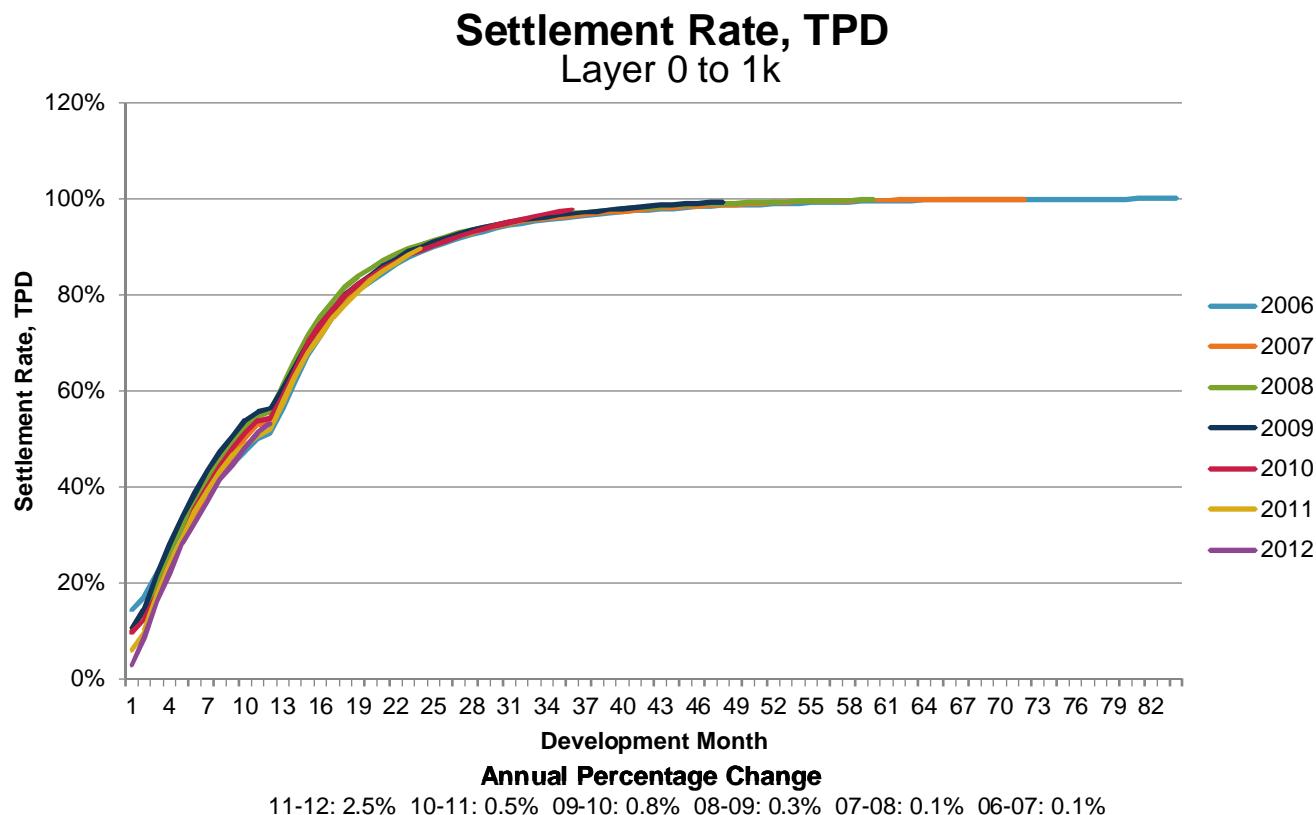


# TPD - 0 to 1k inc Nils



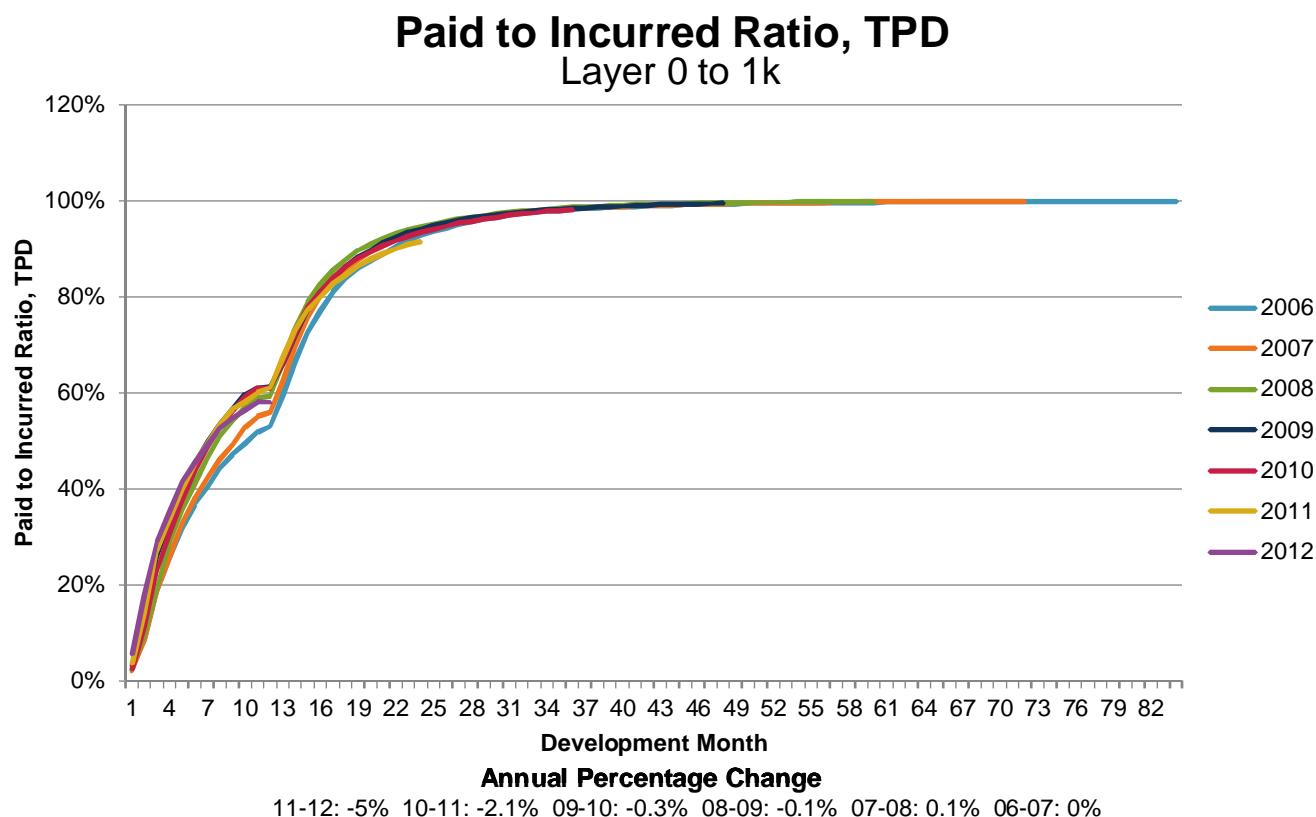
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# TPD - 0 to 1k inc Nils

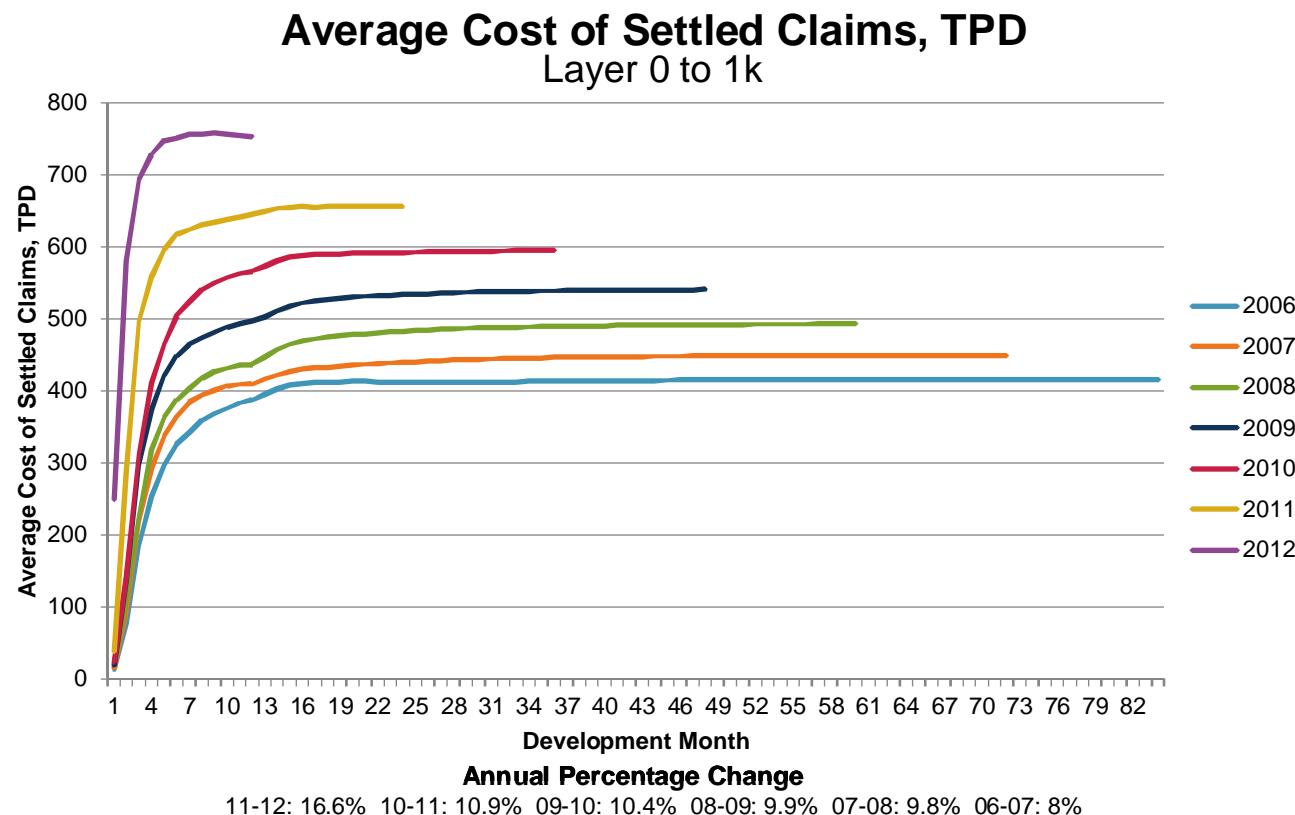


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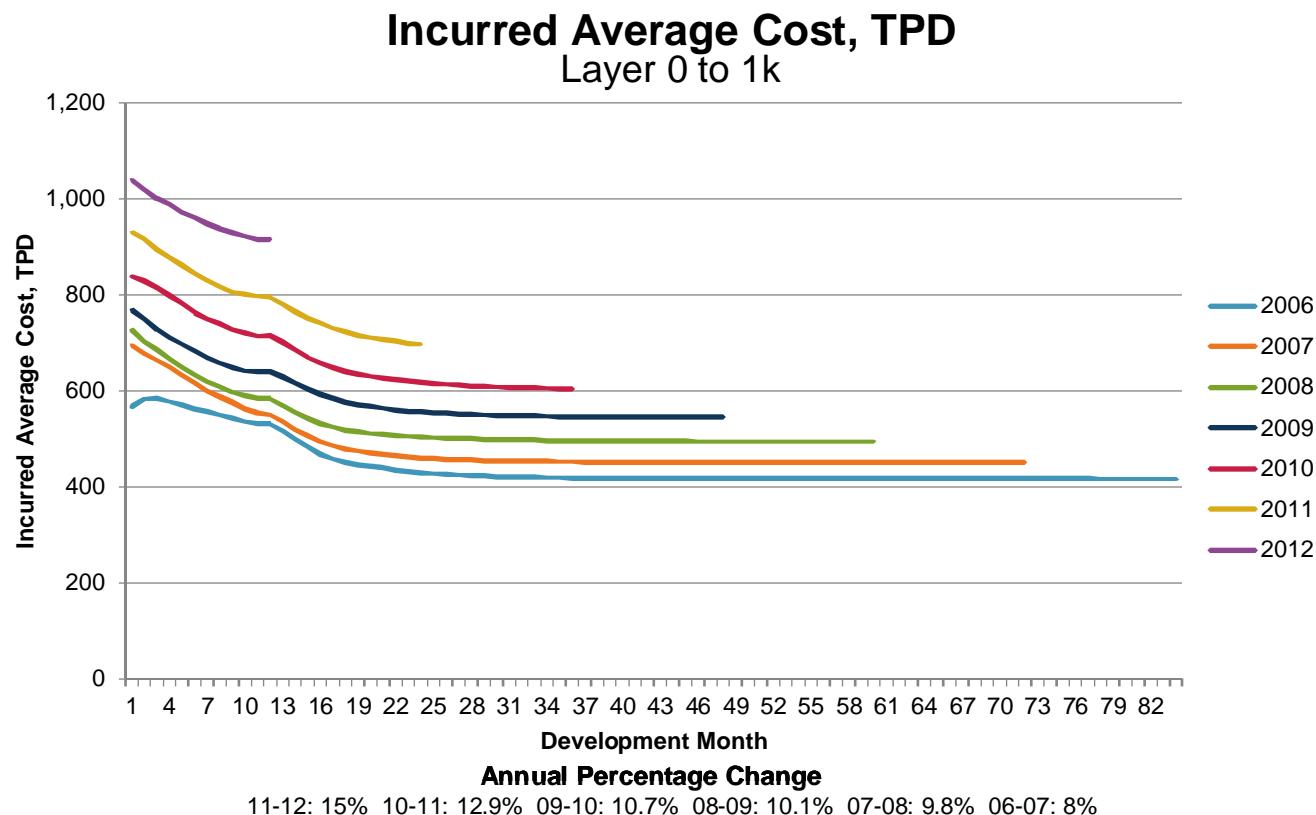
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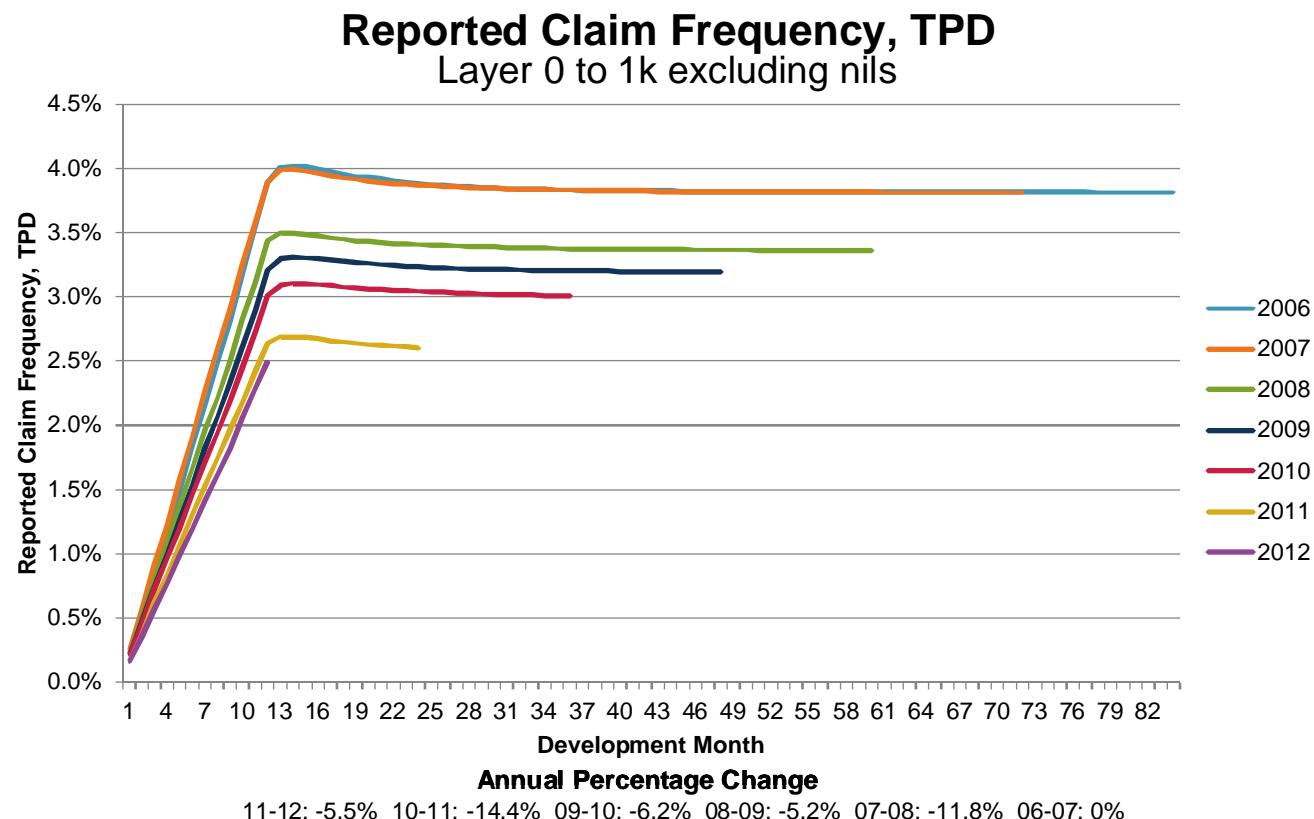
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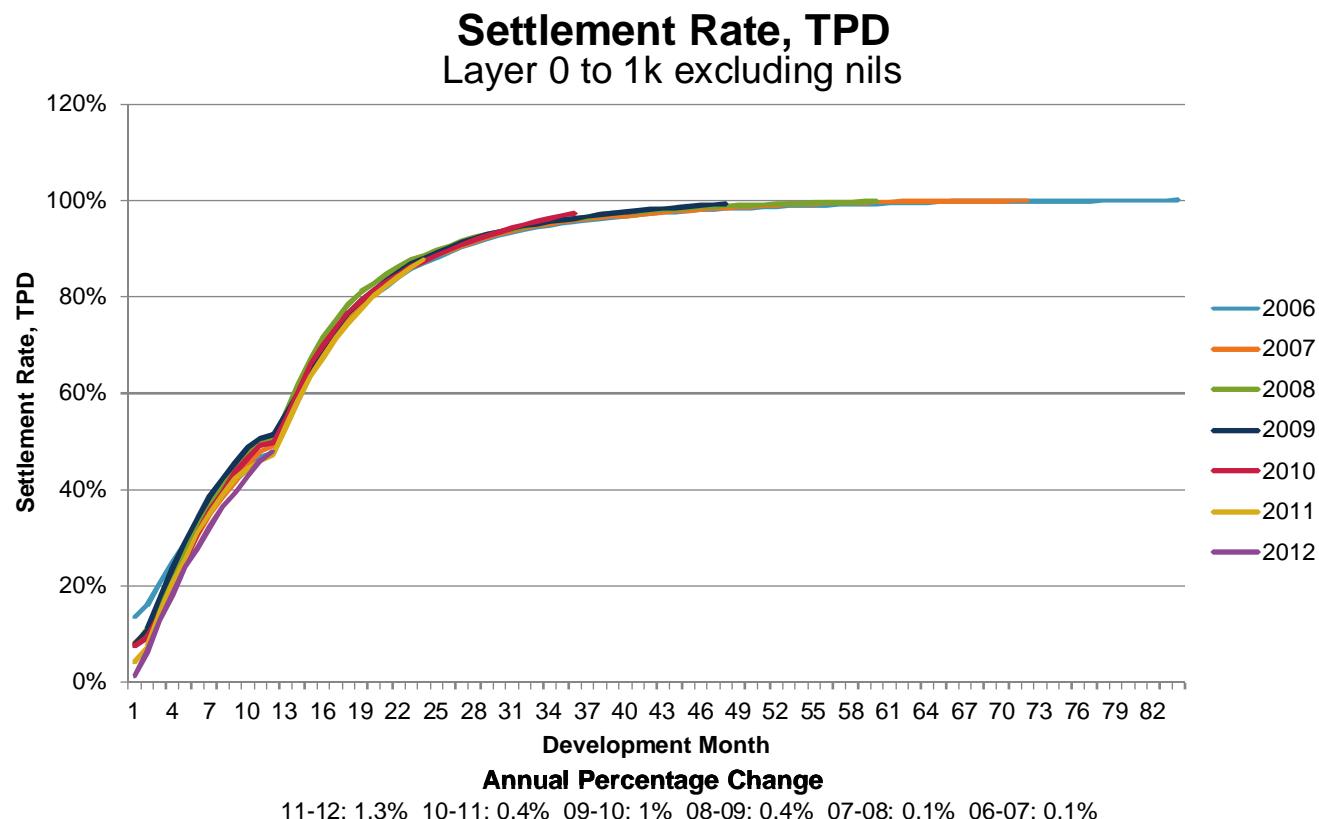
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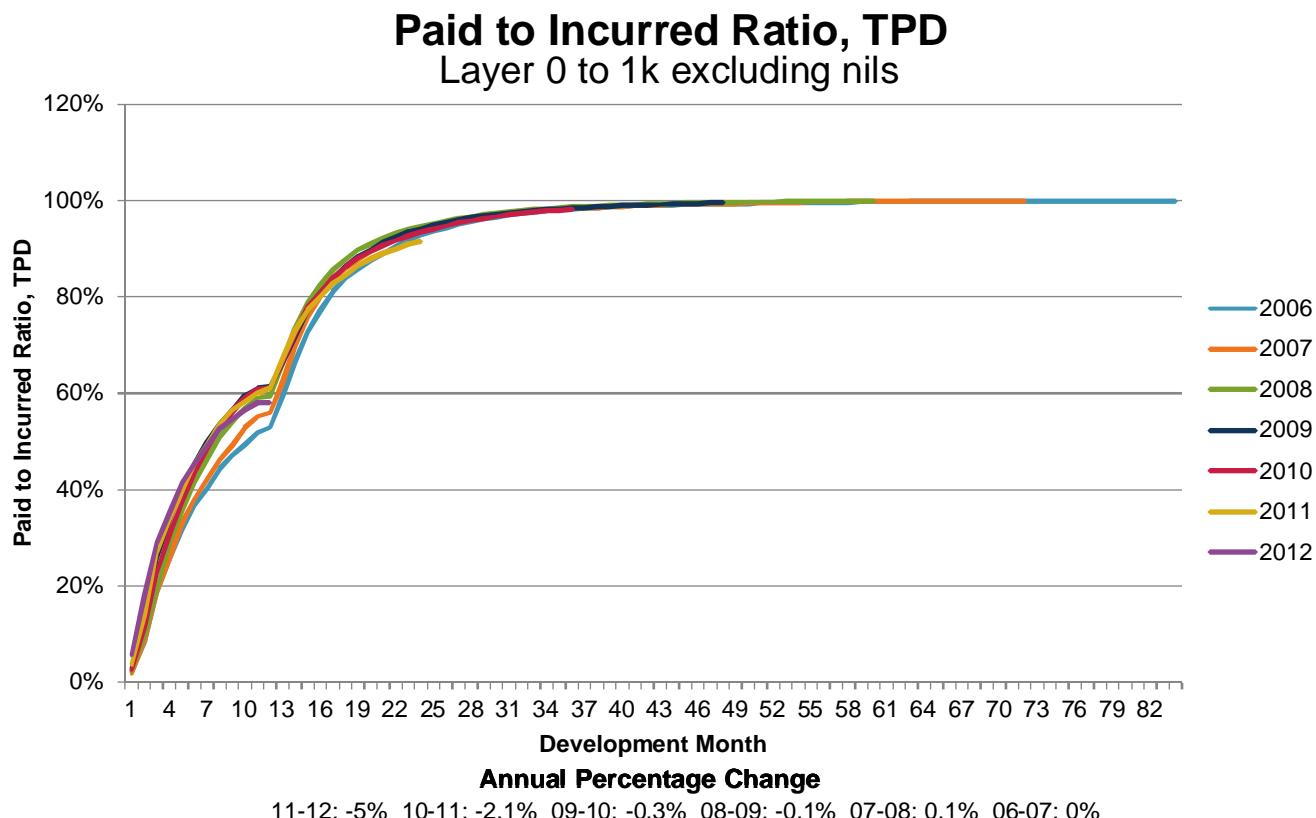
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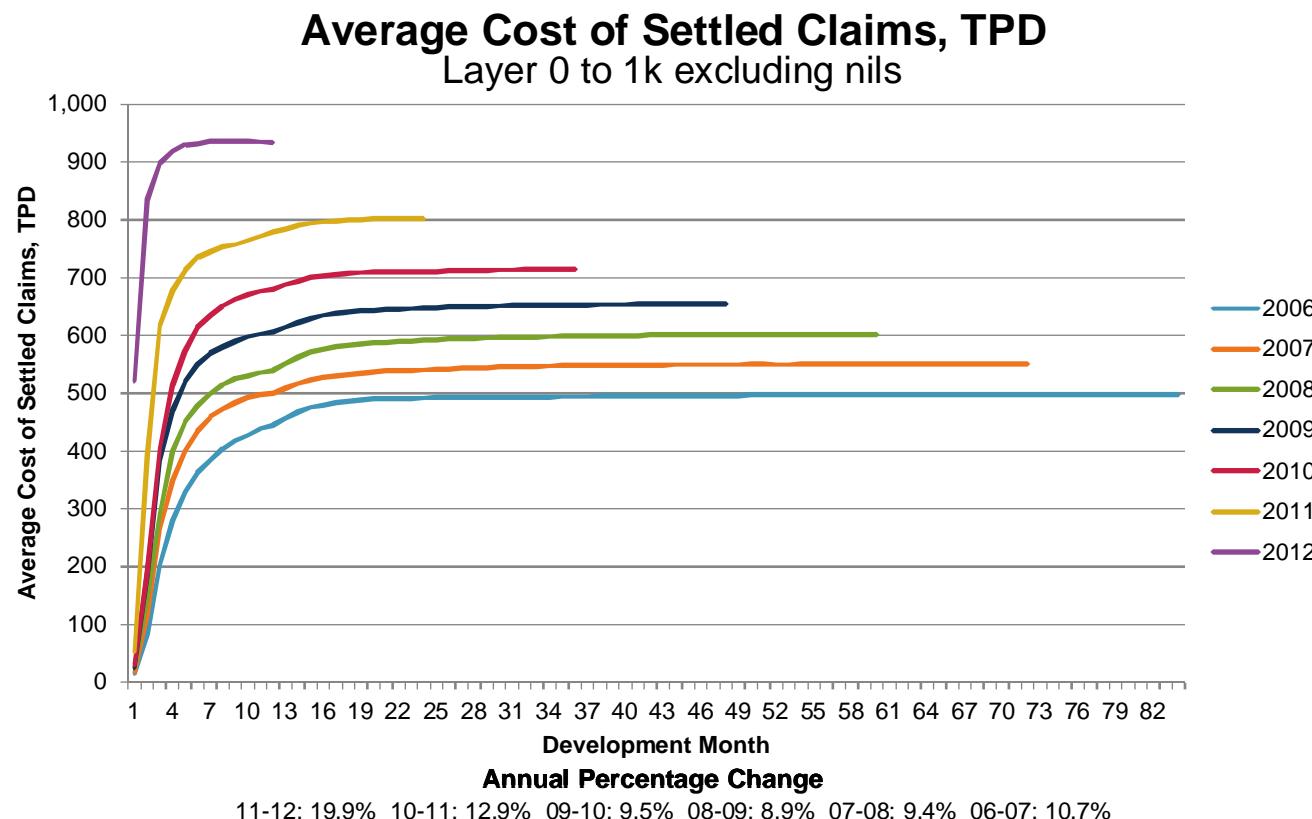
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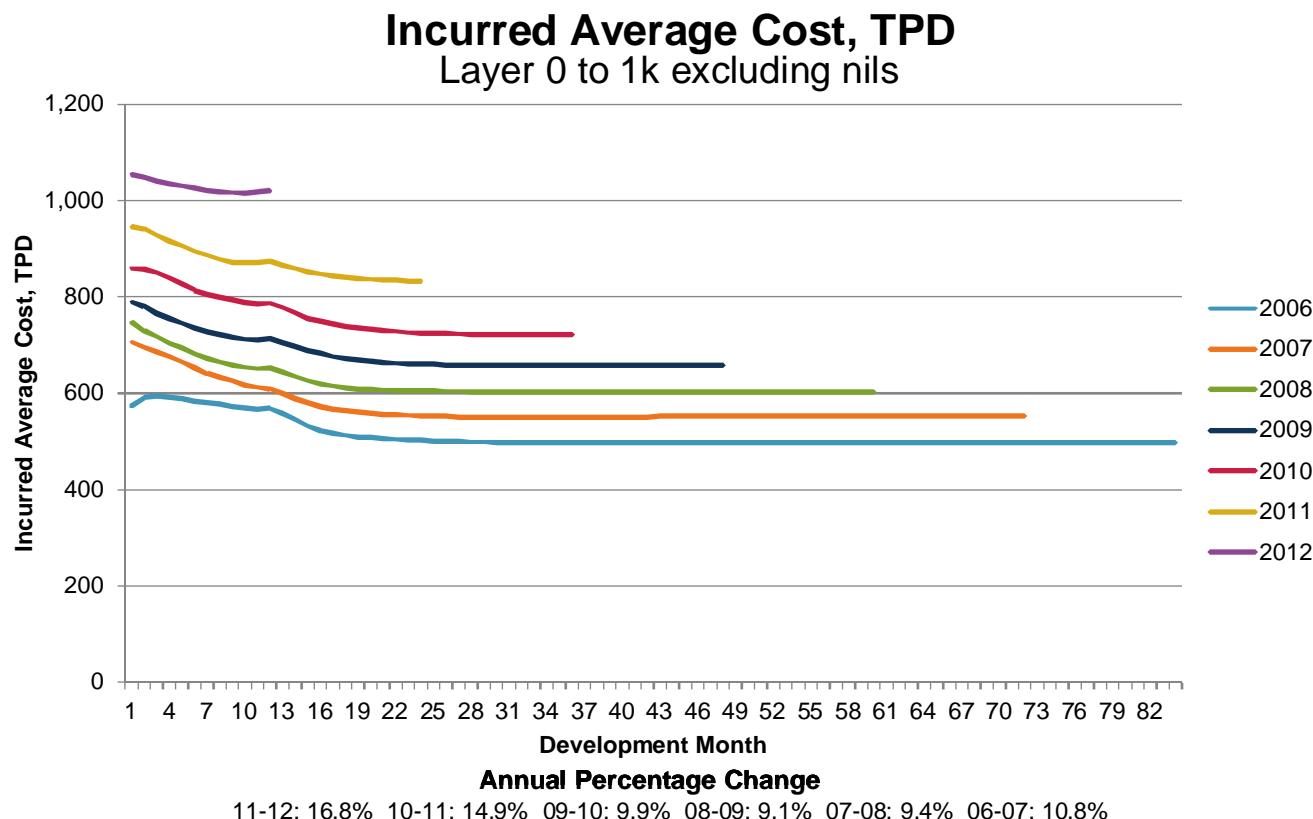
# TPD - 0 to 1k exc Nils



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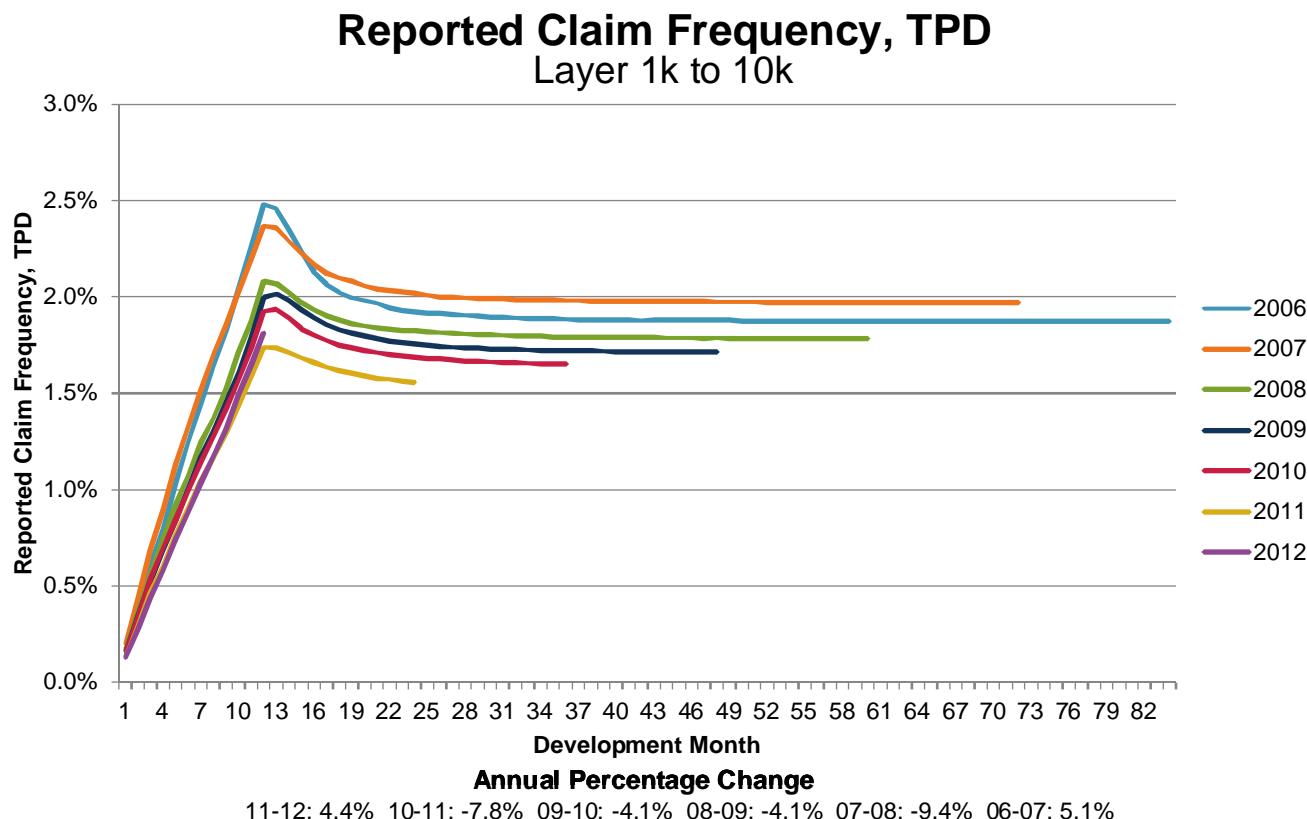


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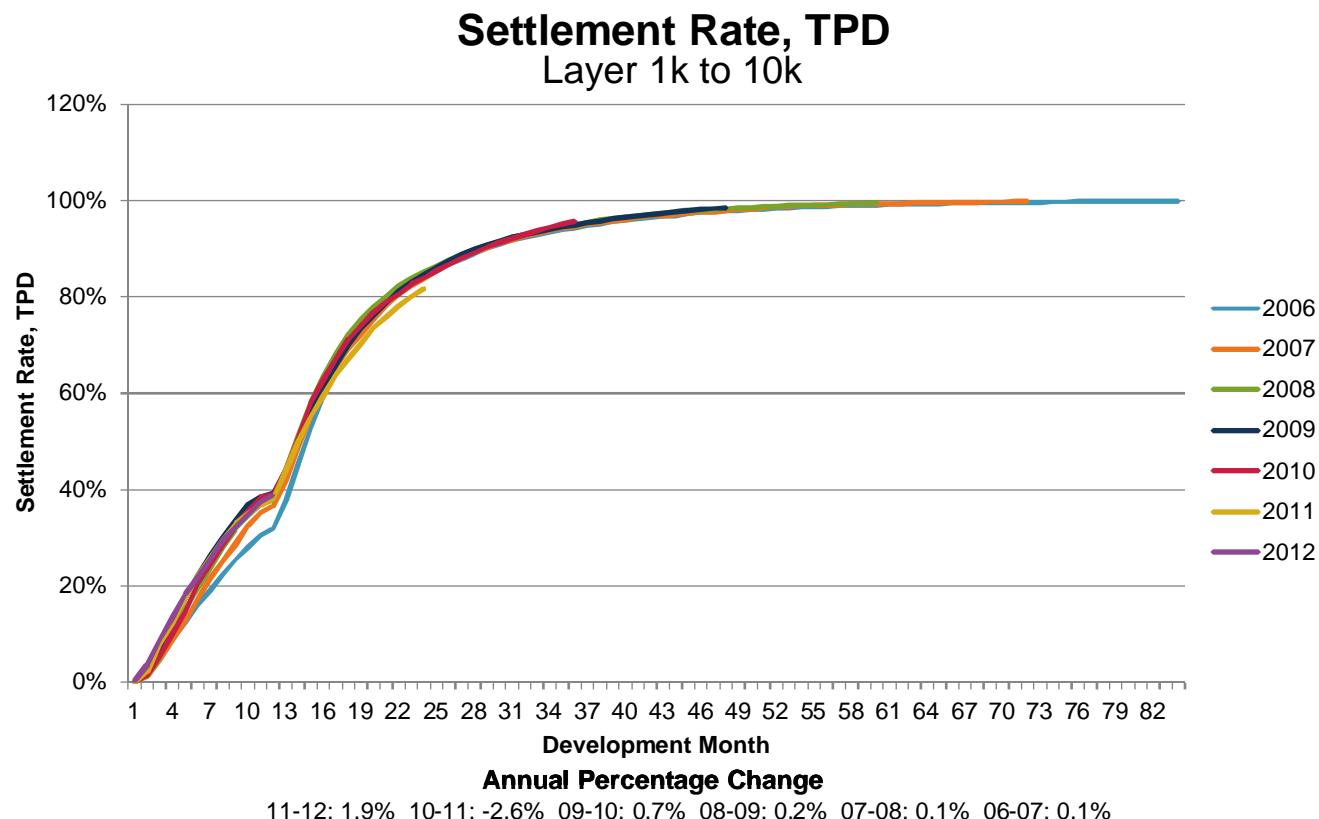
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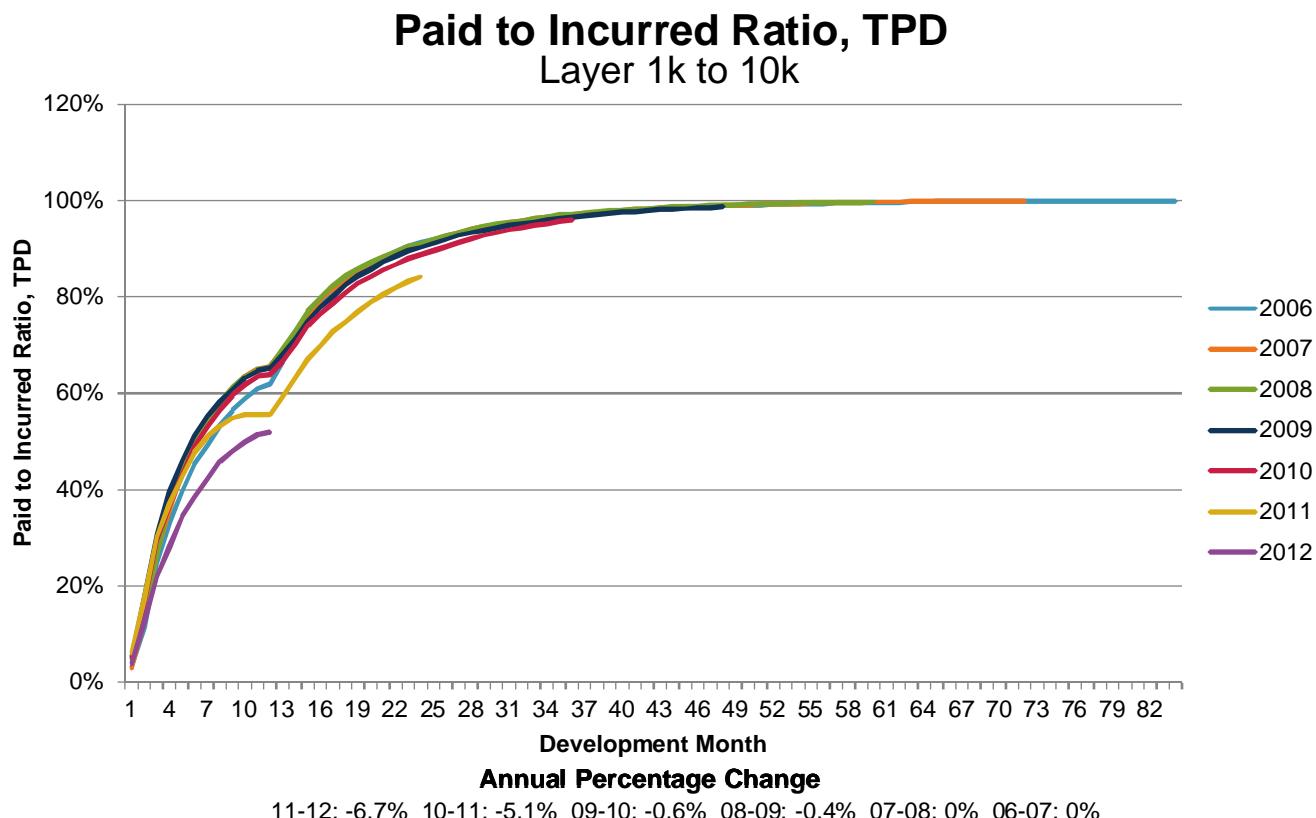


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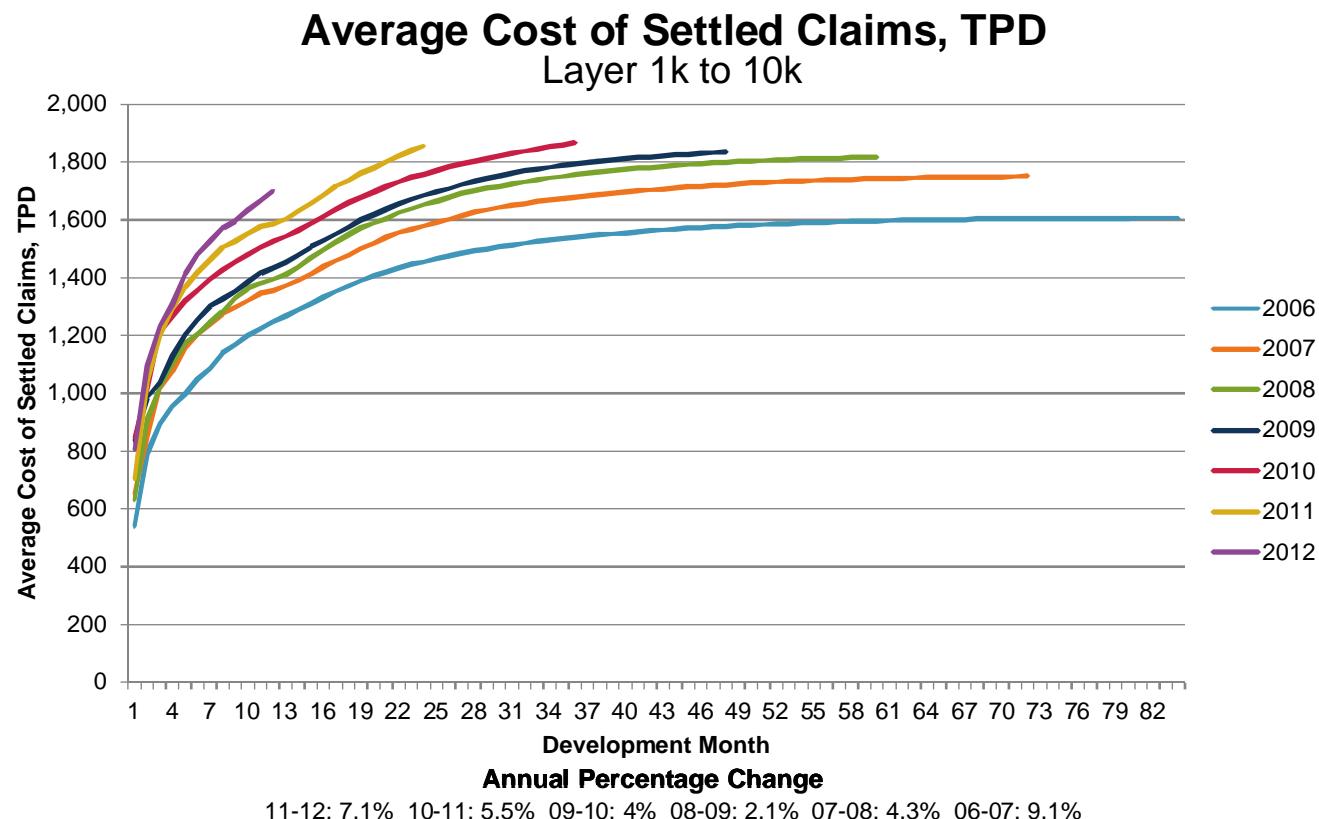
# TPD - 1k to 10k



# TPD - 1k to 10k

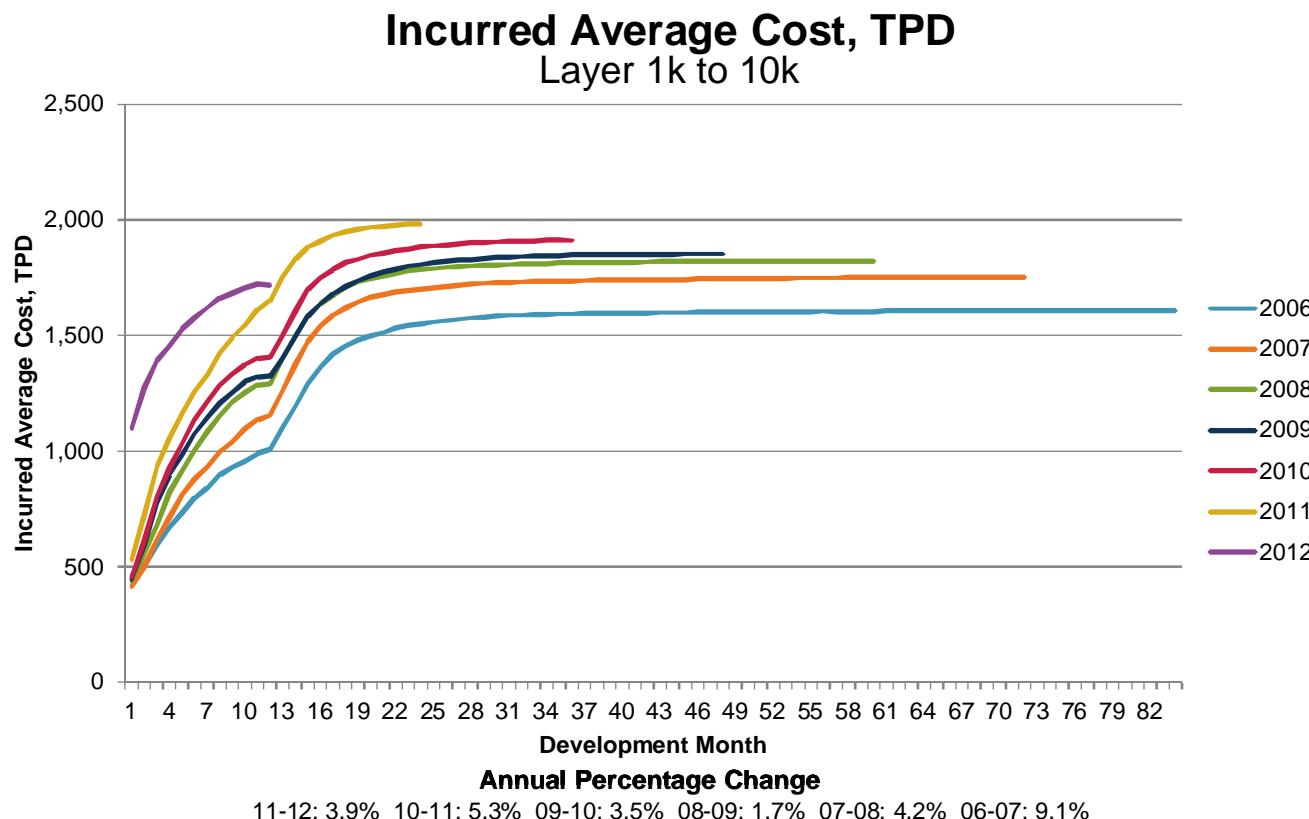


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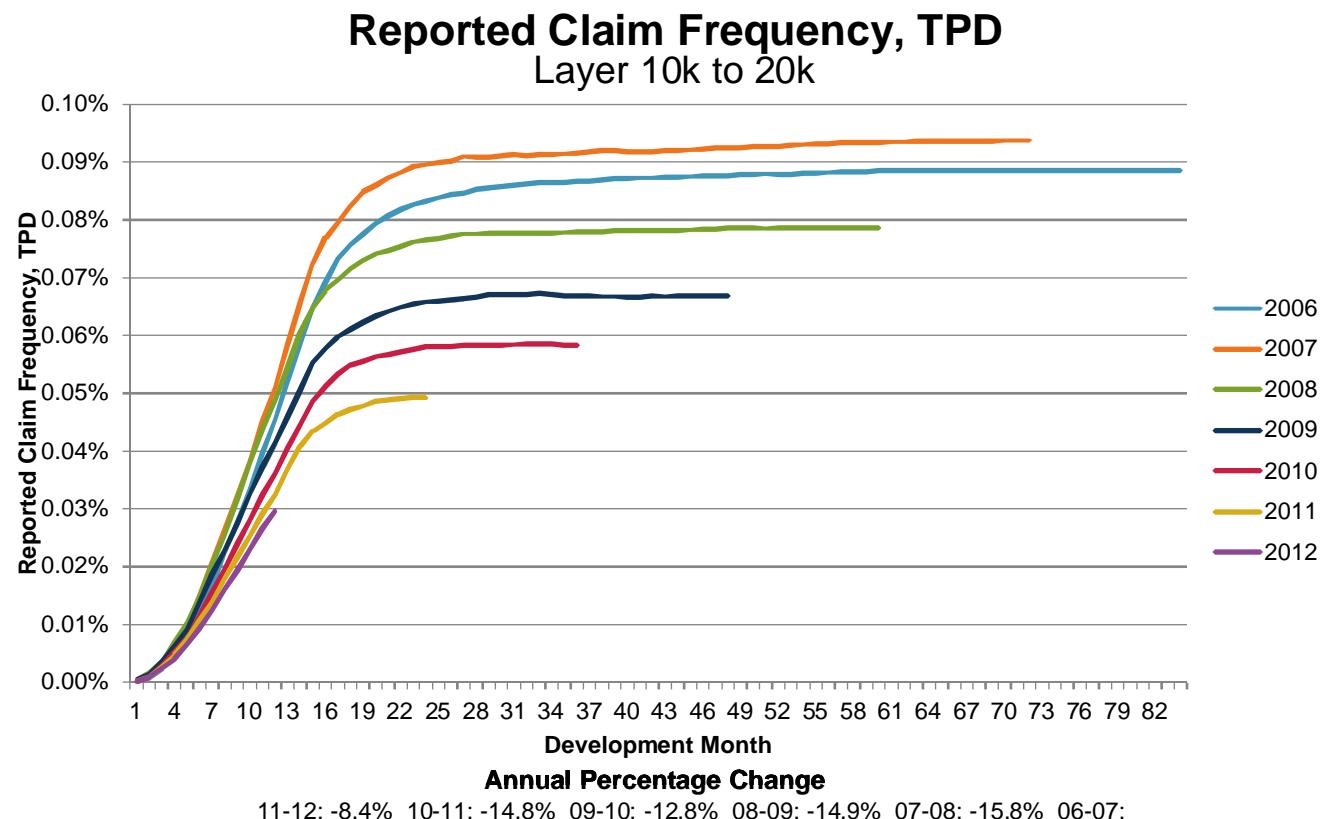


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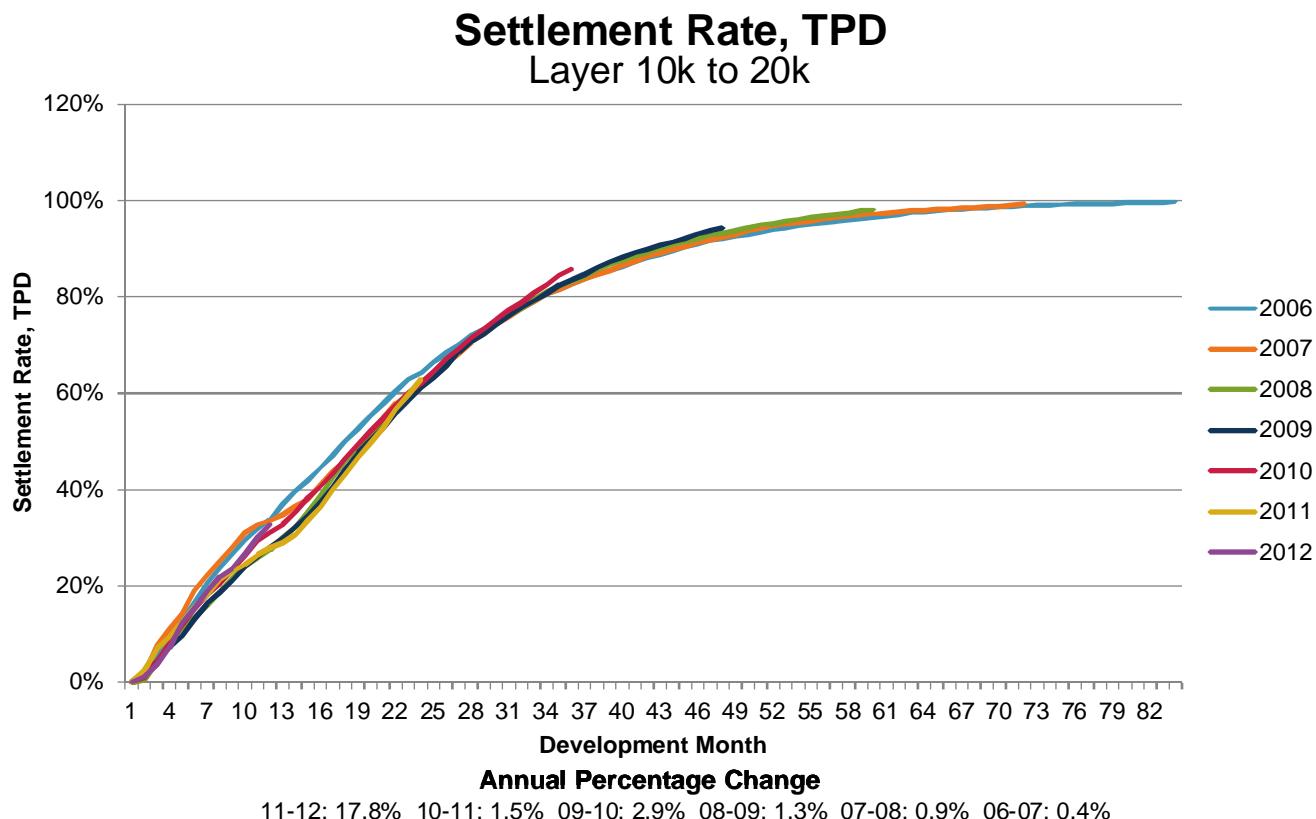


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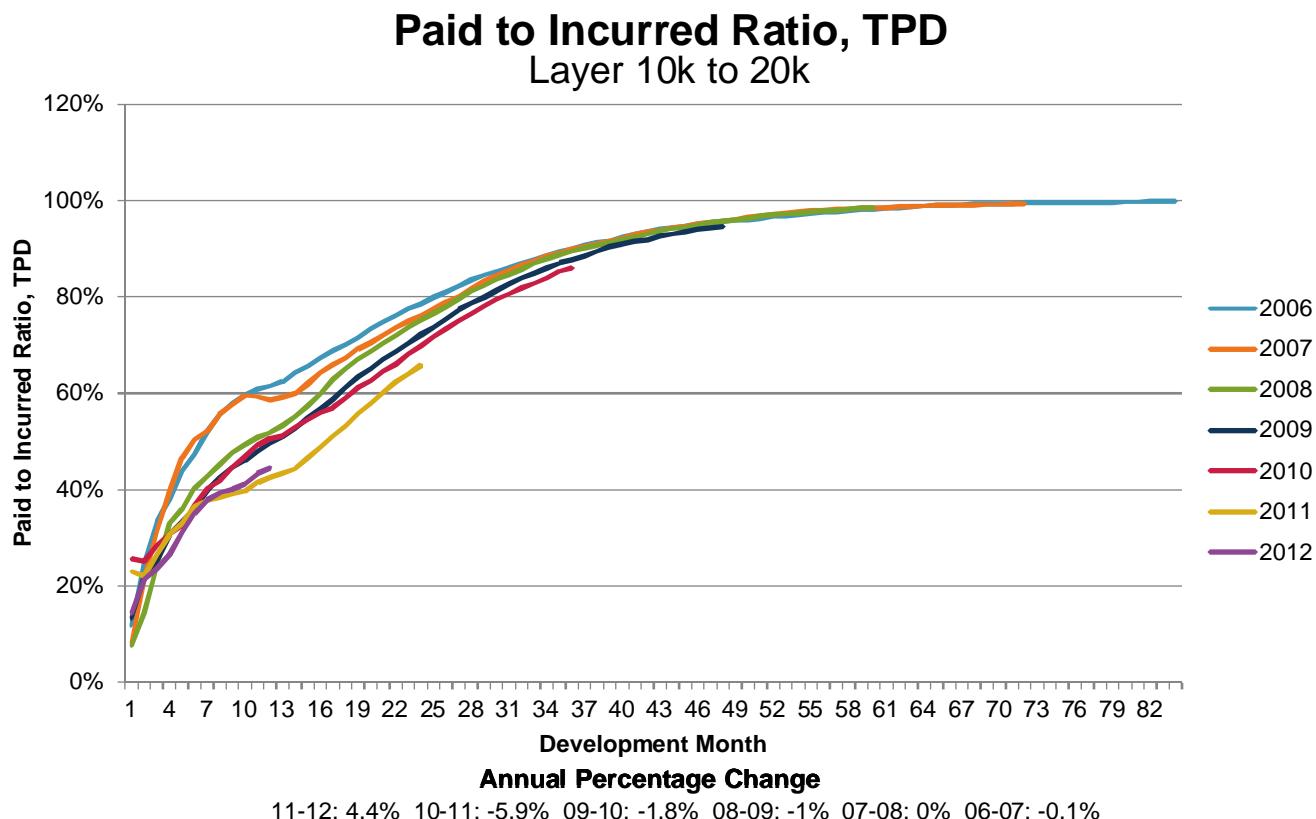
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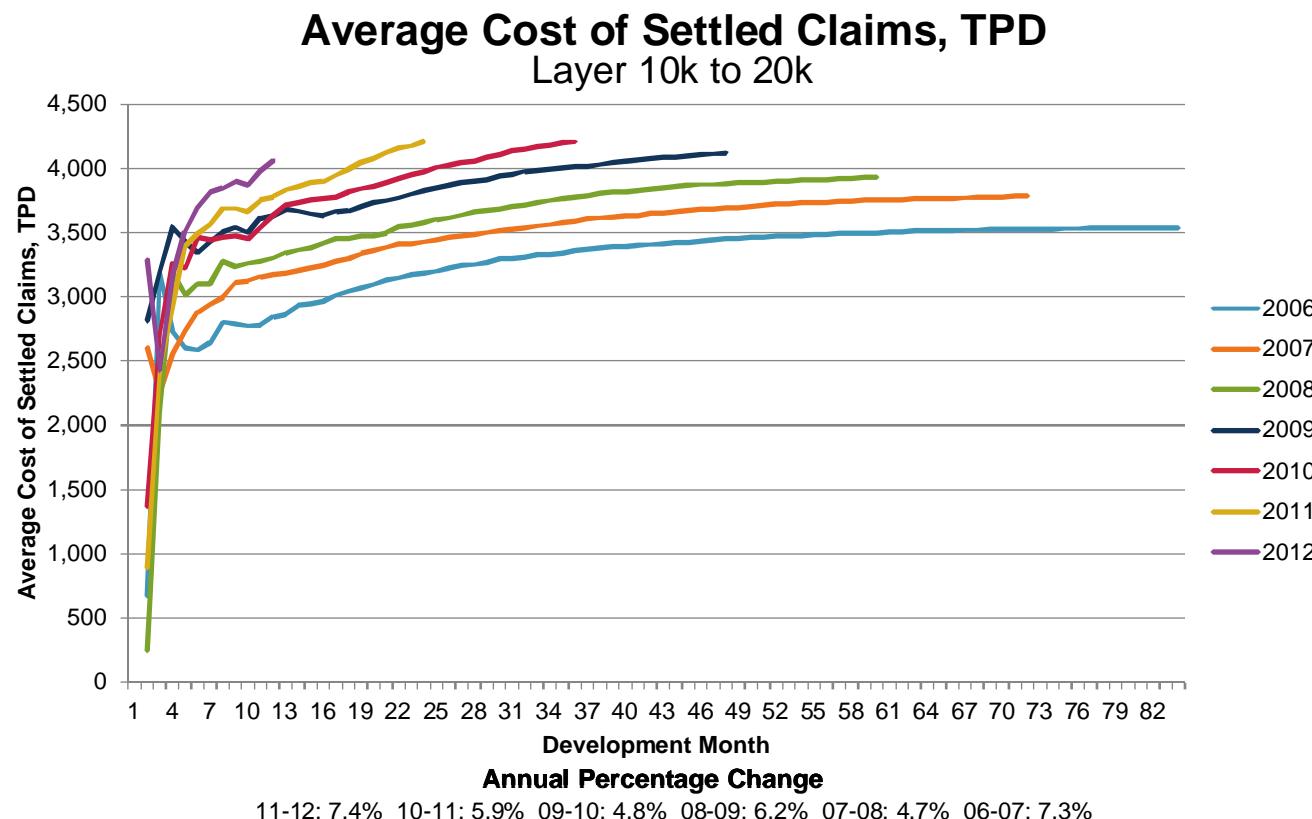


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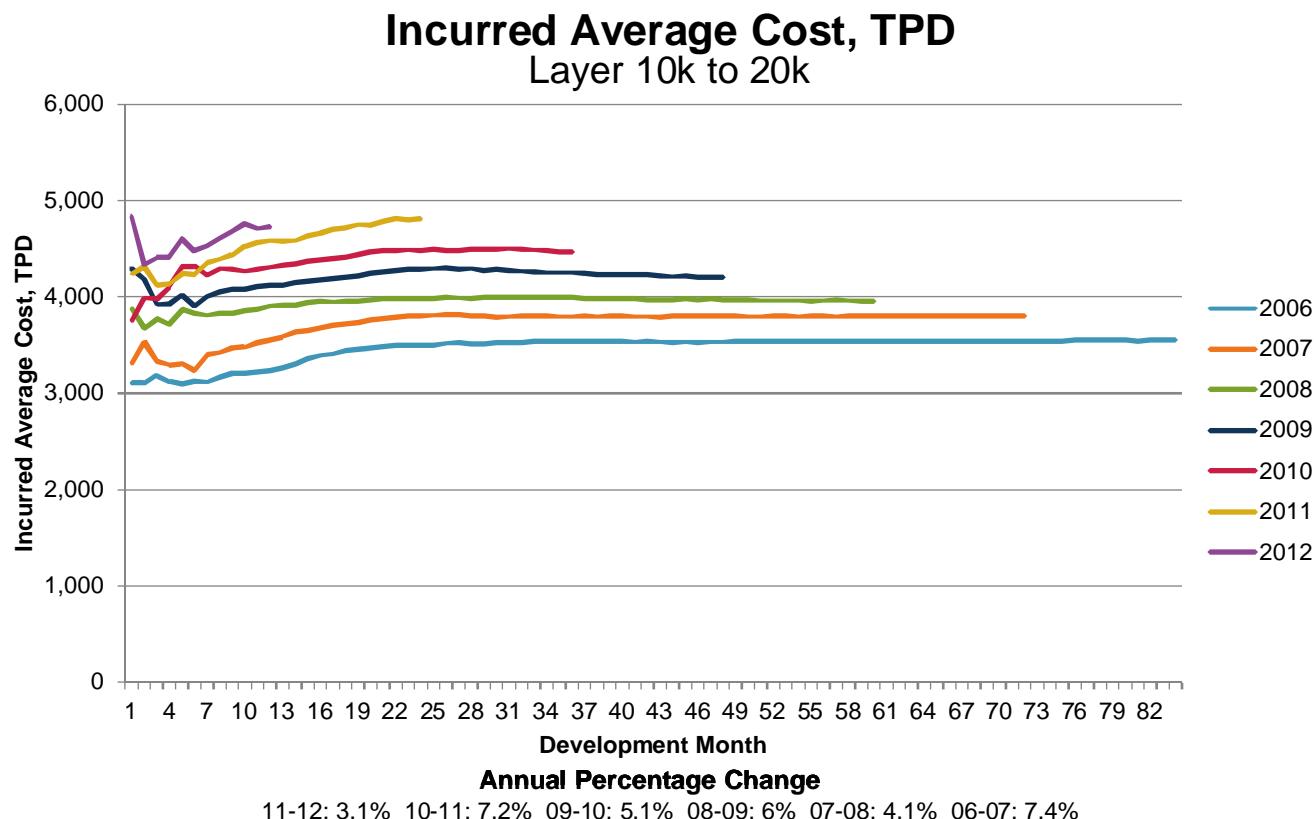
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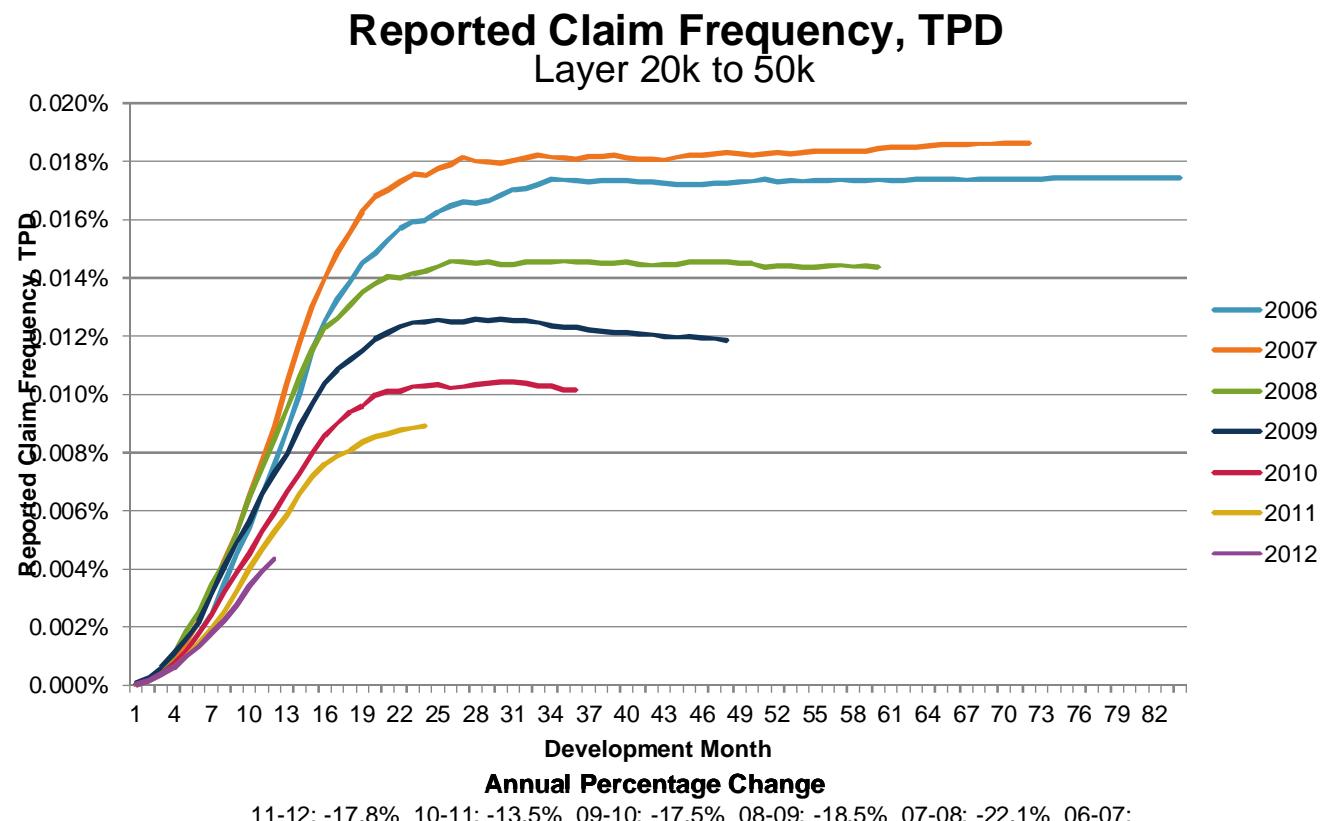
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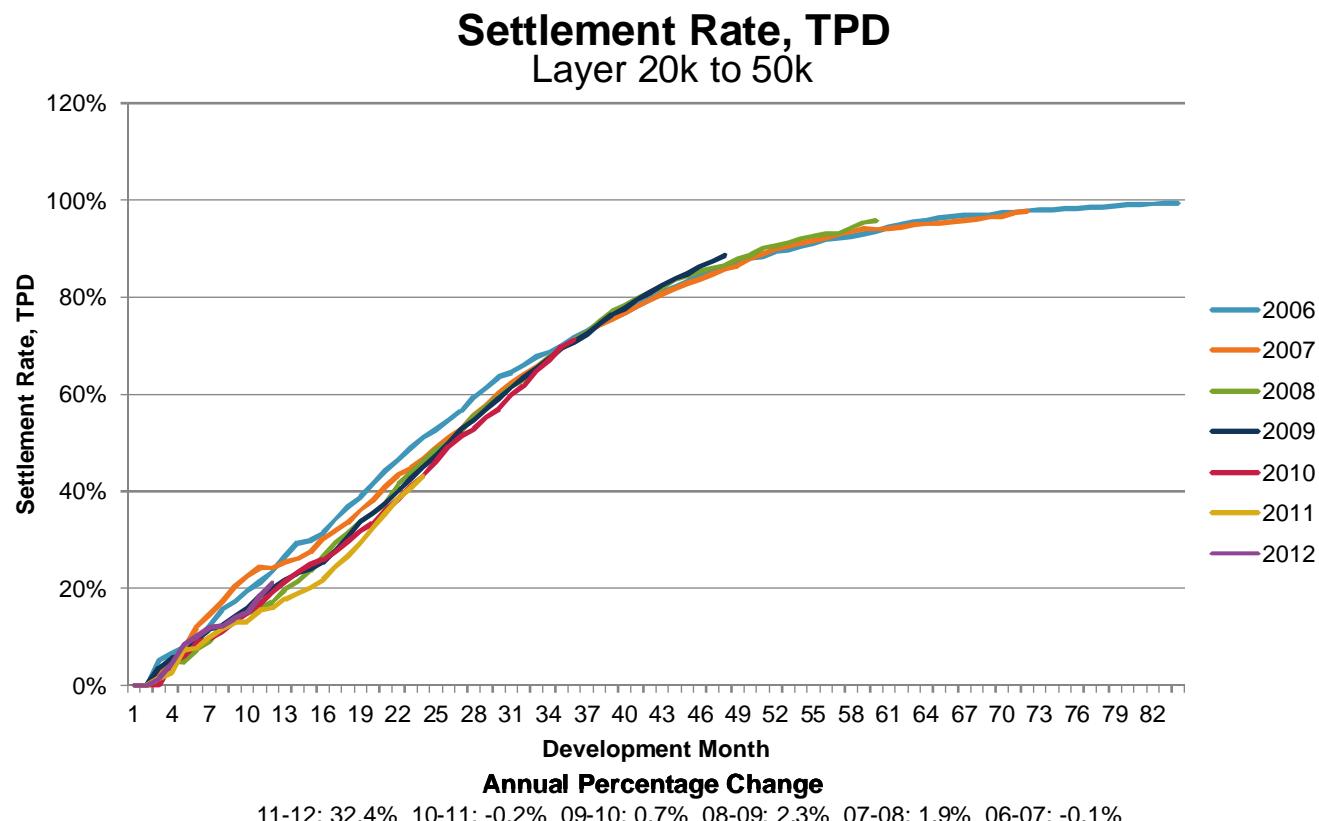
# TPD - 10k to 20k



# TPD - 20k to 50k

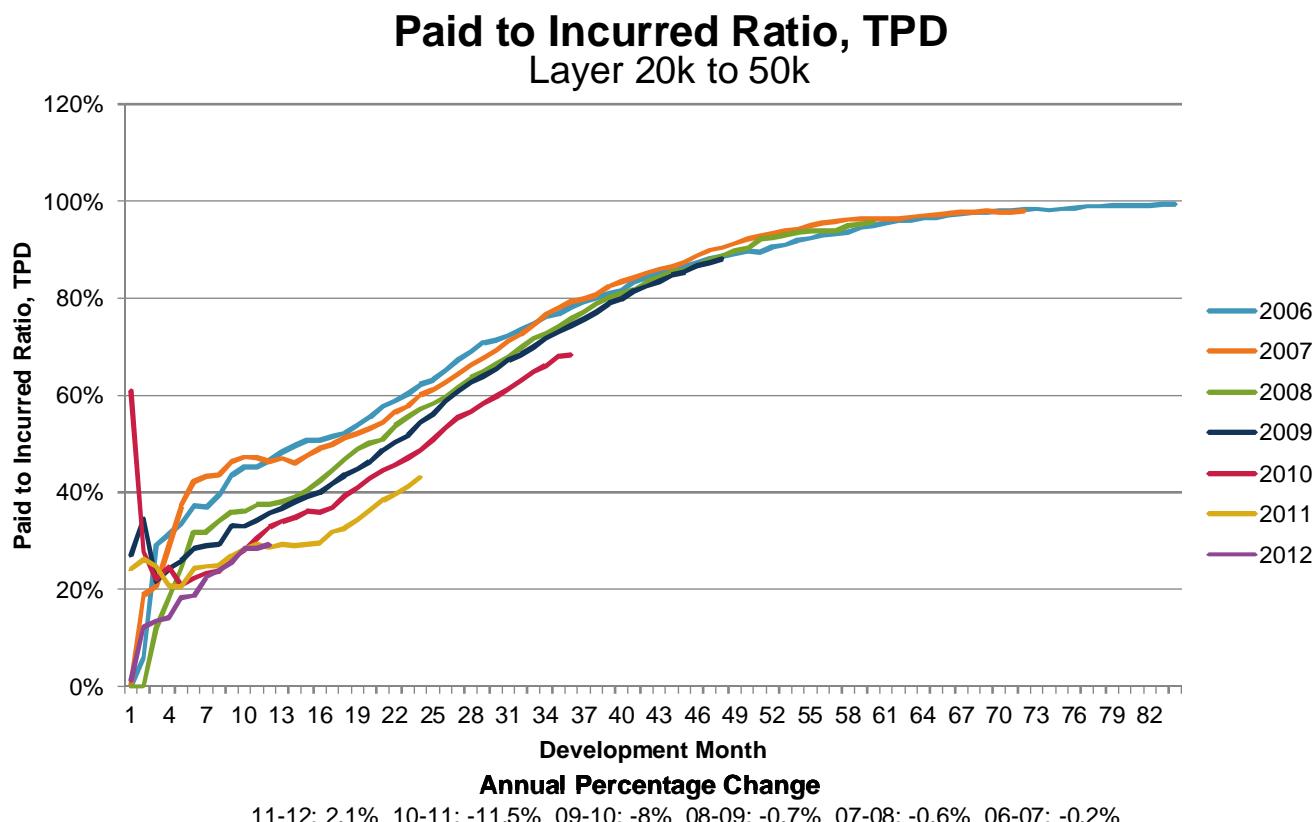


# TPD - 20k to 50k



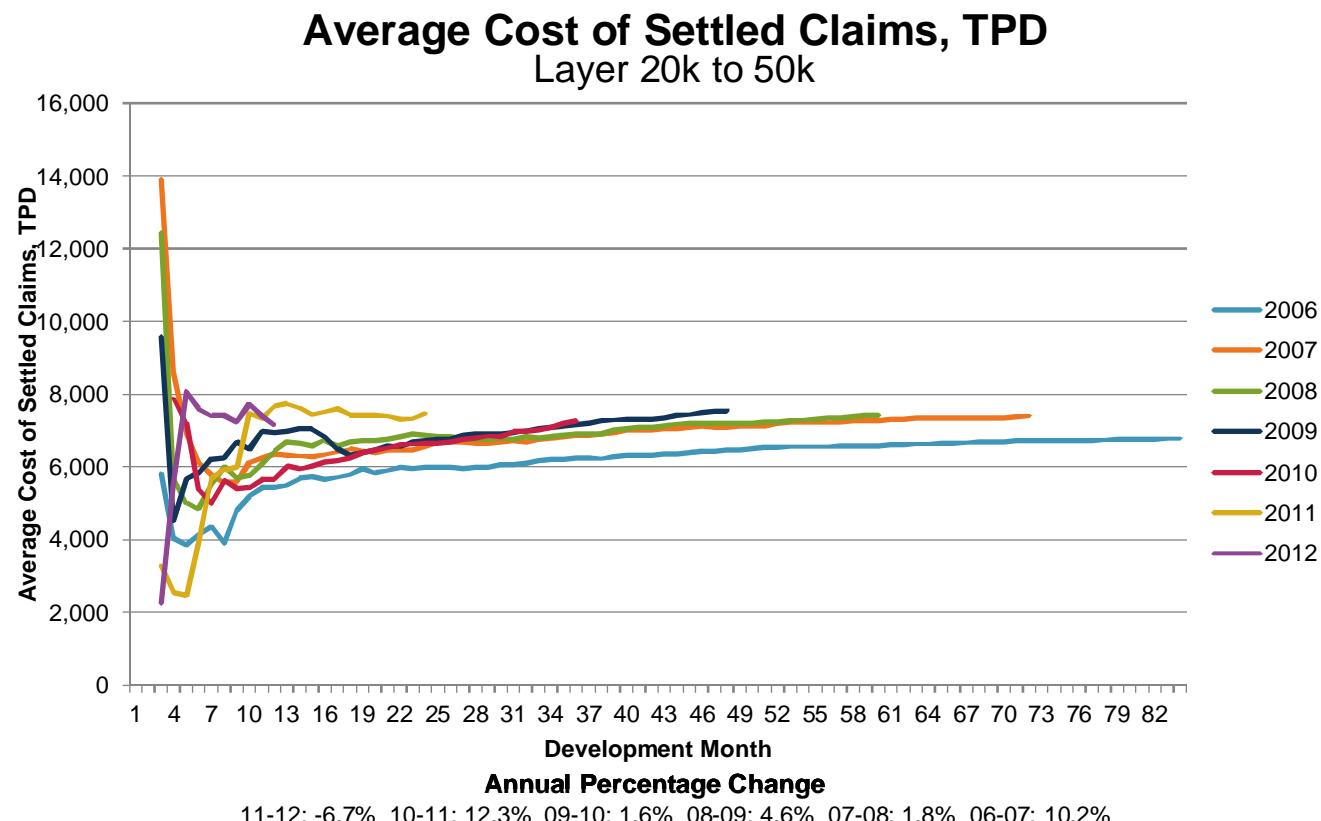
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# TPD - 20k to 50k

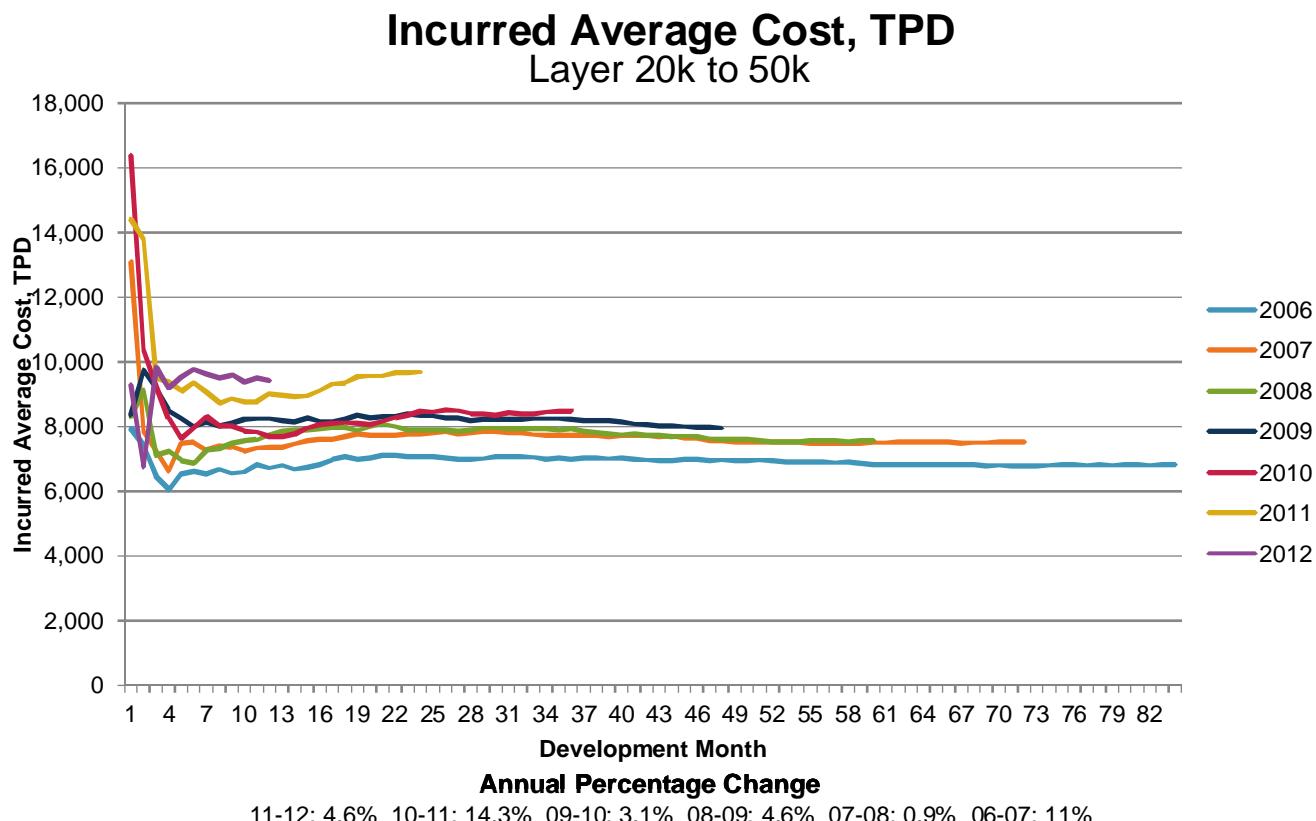


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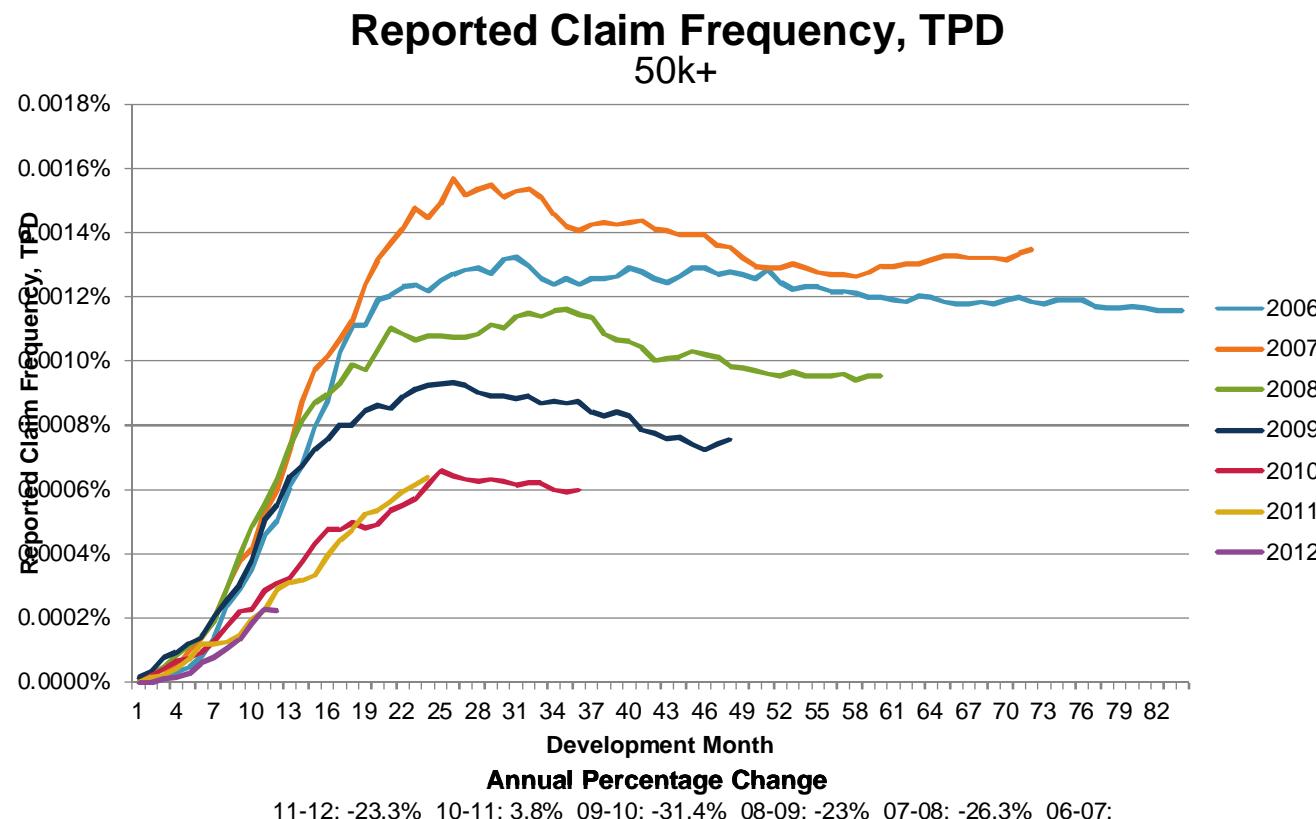
# TPD - 20k to 50k



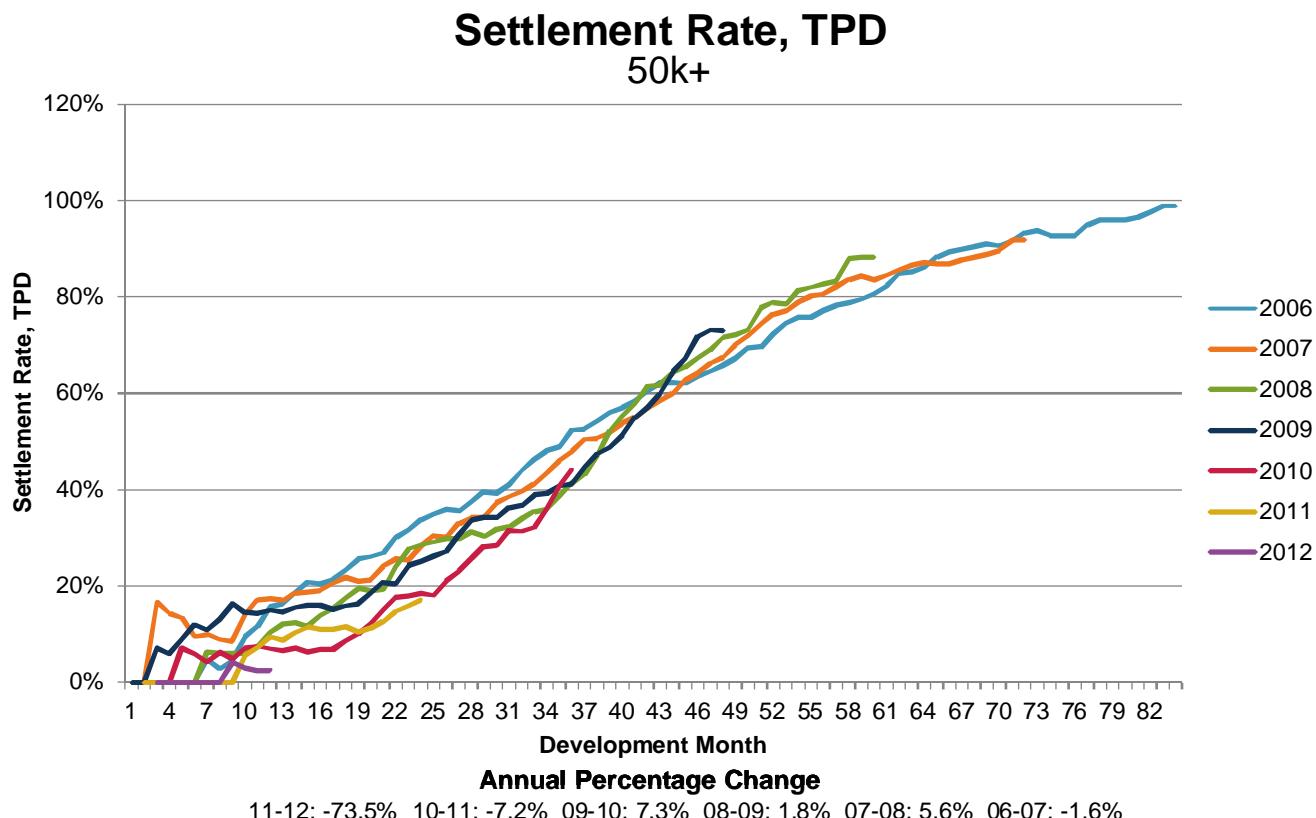
# TPD - 20k to 50k



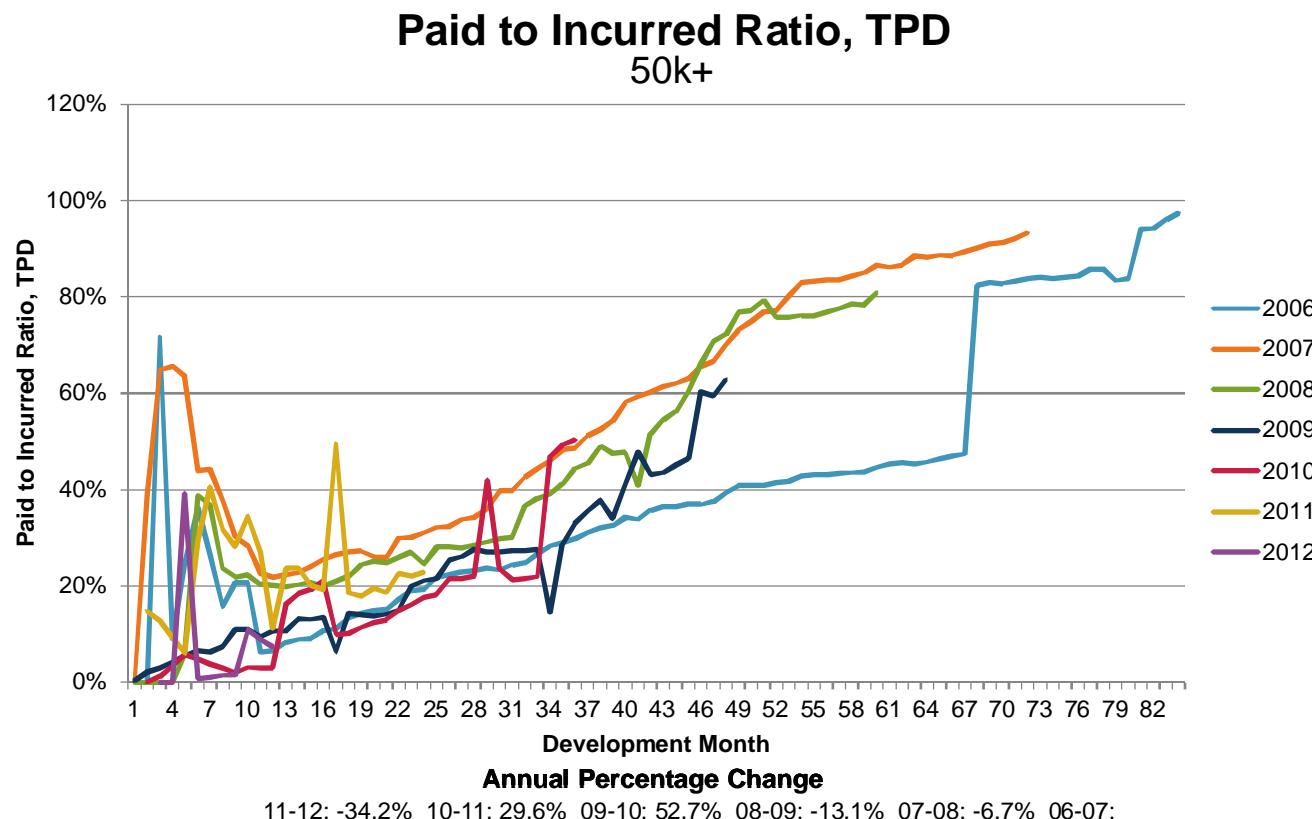
# TPD - 50k+



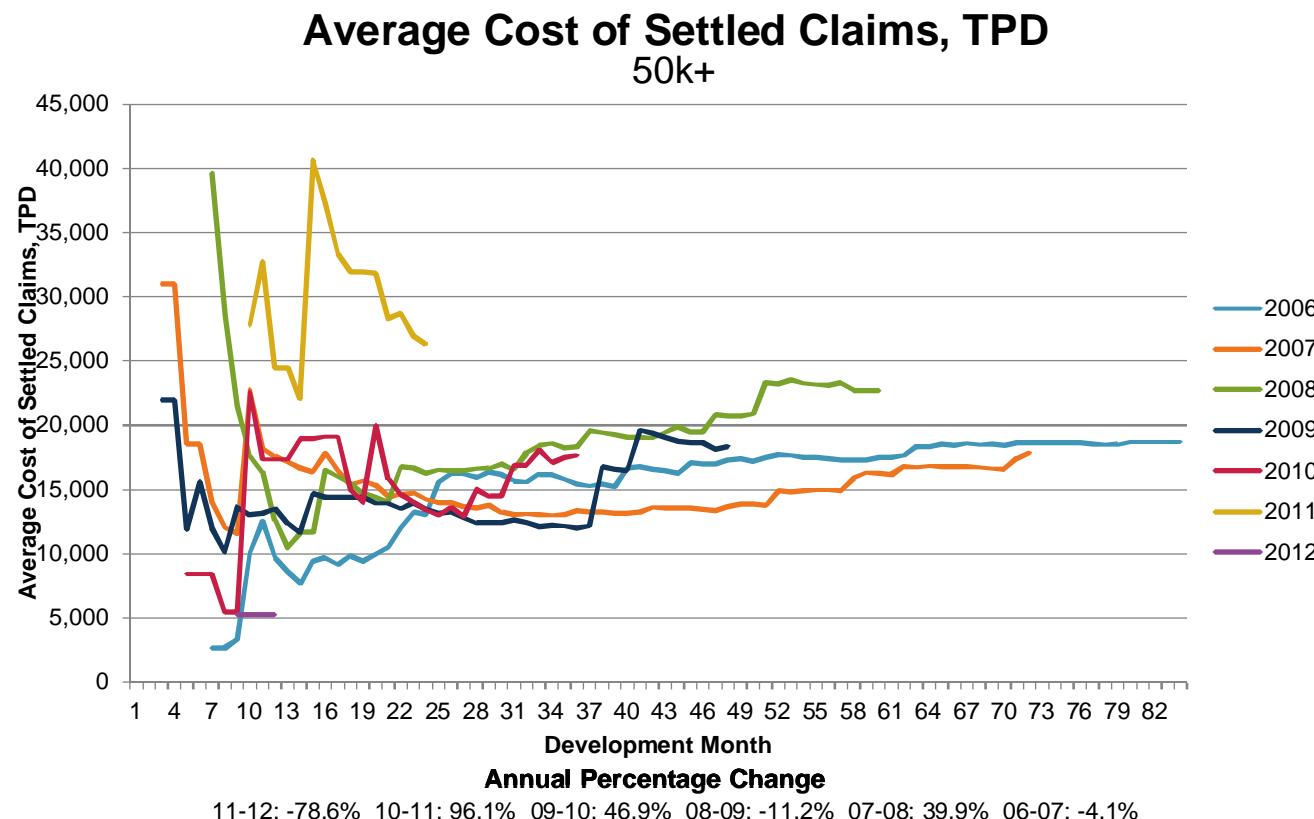
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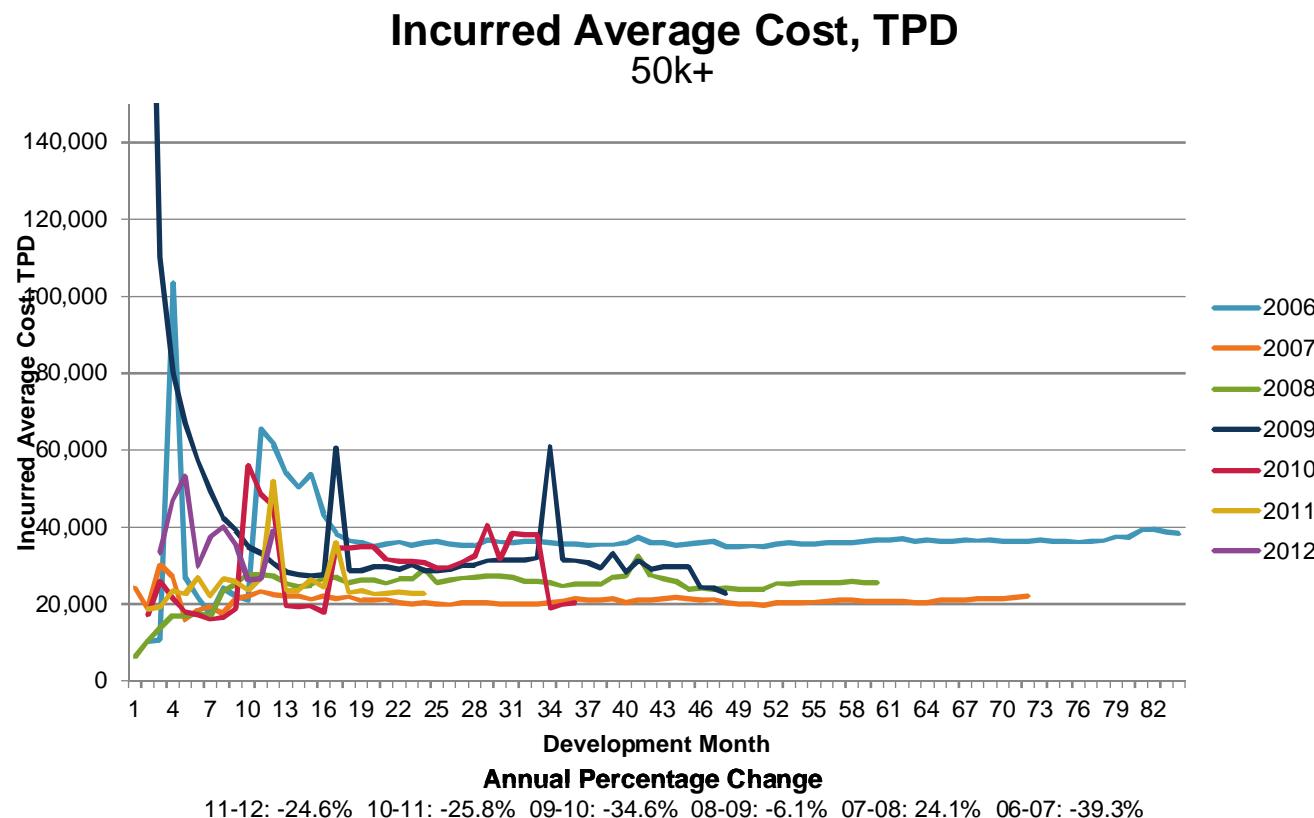
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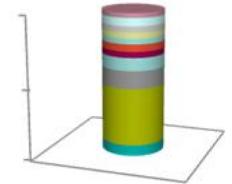


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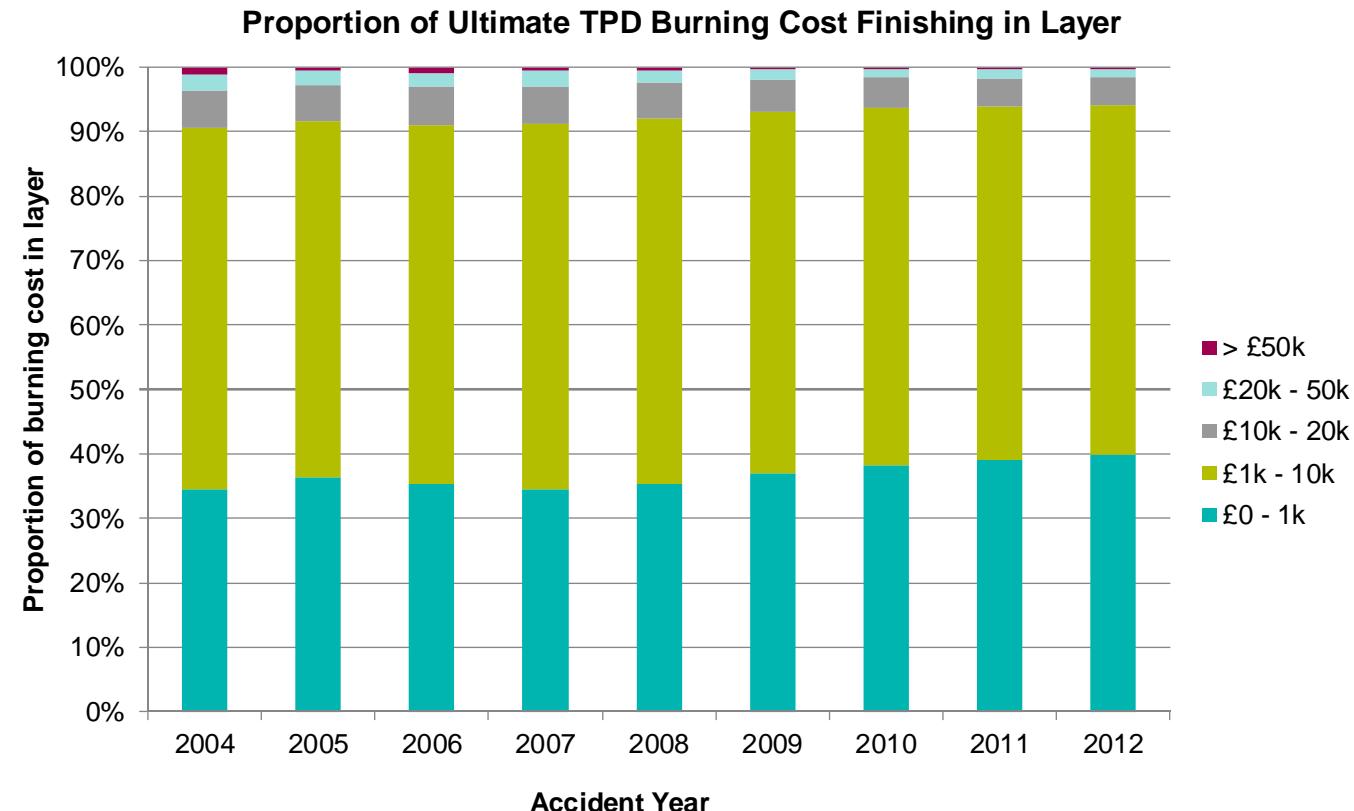
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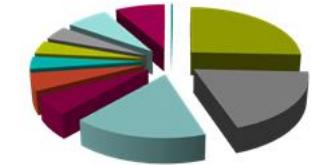




# Third Party Damage

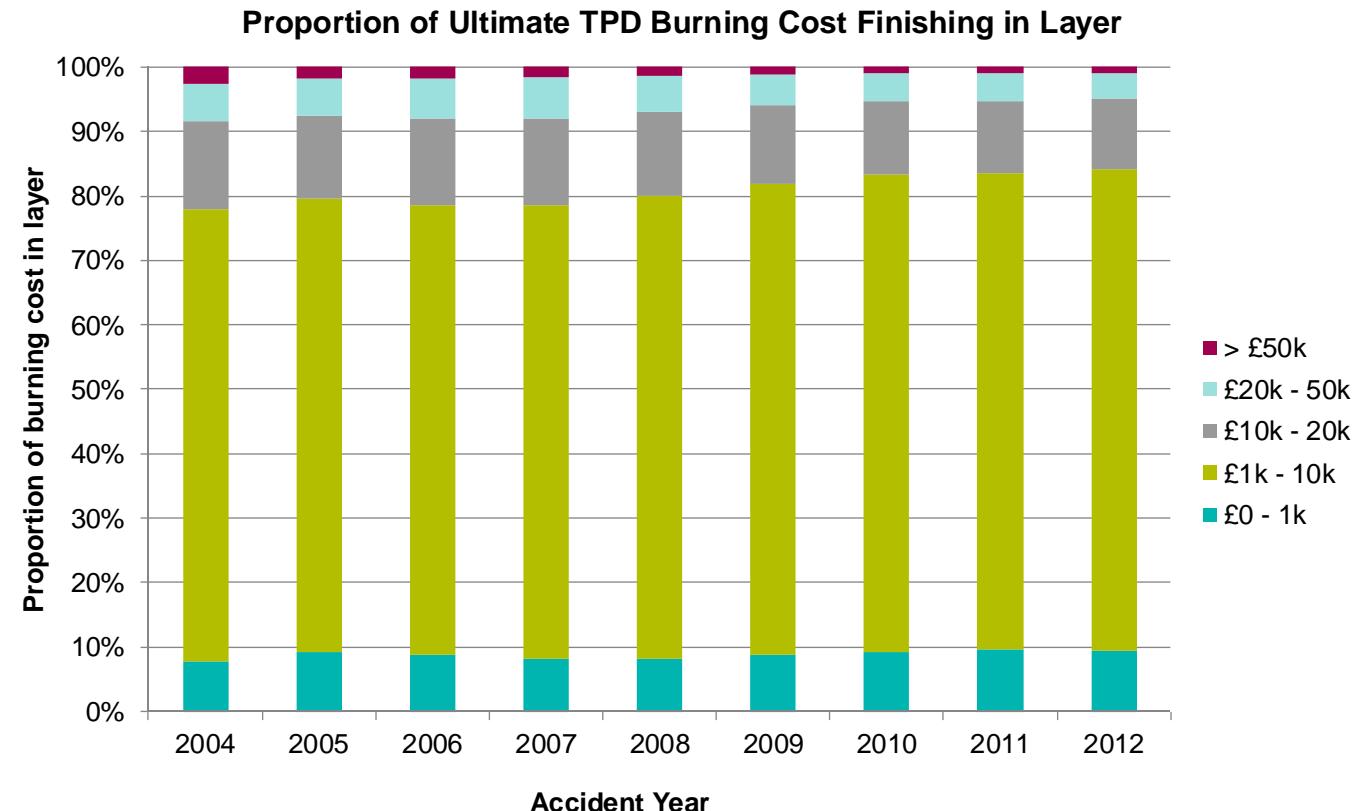
## Projected Results (Type 1)

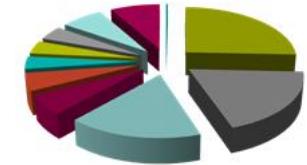




# Third Party Damage

## Projected Results (Type 2)





# Third Party Damage

## Projected Results (Type 2)

