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Cheryl Blundon, Board Secretary  
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April 19, 2018

**Subject: Closed Claim Study Summary – Private Passenger Automobiles - Bodily Injury**

Dear Ms. Blundon:

The Board has asked for a closed claim study to be conducted on Third Party Liability – Bodily Injury claims arising from the use of private passenger automobiles in Newfoundland and Labrador. In this report we present Oliver, Wyman Limited's (Oliver Wyman's) overview and summary of the data collected for this closed claim study (CCS).

The CCS includes data on 1,977 claimants from 20 insurers whose claims were closed during the period from January 1, 2016 to November 30, 2017. This report includes:

- A description of the data that was collected;
- Statistics regarding the number and distribution of claimants and associated paid claimant costs, summarized by various attributes such as:
  - Claimant attributes (age, gender, employment status, etc.)
  - Insured Vehicle attributes (primary location, rating class, etc.)
  - Amount of payment by head of damage
  - Injuries of the claimant

- Other data (such as: impairment assessment, Section B Accident Benefits, “minor injury” definition in other jurisdictions)

The information we present in this report is based on the actual individual claimant data collected, without any adjustments or modifications to the individual claimant data. Due to reporting problems of two insurers, their claimant data was excluded. As a result, the total number of claimant files included in this study was reduced from 1,977 to 1,741.

We are available at your convenience to discuss this report.

Sincerely,



Paula Elliott FCAS, FCIA

# CLOSED CLAIM STUDY SUMMARY- PRIVATE PASSENGER AUTOMOBILES

## NEWFOUNDLAND AND LABRADOR INSURANCE INDUSTRY

19 APRIL 2018

## Contents

<b>1.</b>	<b>Introduction .....</b>	<b>1</b>
<b>2.</b>	<b>Claimant Attributes .....</b>	<b>3</b>
<b>3.</b>	<b>Amounts Paid .....</b>	<b>5</b>
<b>4.</b>	<b>Claimant Injuries .....</b>	<b>8</b>
<b>5.</b>	<b>Other Data .....</b>	<b>12</b>
<b>6.</b>	<b>Final Comments .....</b>	<b>15</b>
<b>7.</b>	<b>Distribution and Use .....</b>	<b>16</b>
<b>8.</b>	<b>Consideration of Limitations.....</b>	<b>17</b>

# 1. Introduction

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The Board of Commissioners of Public Utilities of Newfoundland and Labrador (“The Board”) has been directed:

- To review the impact on rates of a monetary cap on claims for non-economic loss of minor/mild injuries and the implications of such a cap for claimants; and
- To review the impact on rates of continuing with the current deductible or increasing the deductible.<sup>1</sup>

The Board has engaged Oliver Wyman to assist with this review. In order to support this analysis, Oliver Wyman collaborated with the Insurance Bureau of Canada (IBC) to design a detailed Bodily Injury (BI) claimant Closed Claim Study (CCS).

IBC managed the collection of data (including providing instructions to insurers and responding to questions from insurers). Then IBC compiled and validated the data submitted by the insurers. A copy of the survey instructions provided to the insurers, which includes a detailed description of each data elements collected can be found on the Board’s website.

The collection and validation of the data took place from October 2017 through February 2018. The six insurer groups<sup>2</sup> with the highest market share of private passenger automobiles in Newfoundland and Labrador (representing 86.7%<sup>3</sup> provincial market share in total) participated in the study. The initial target was 2,000 claimant data files that closed during the twelve-month period from July 1, 2016 to June 30, 2017; this target total was allocated proportionately amongst the insurers based on market share. In the course of the data collection process, IBC found that this initial twelve-month time period was insufficient to reach the target of 2,000 claimant files. Therefore, IBC directed each insurer to expand the time period by adding months immediately before or after the twelve-month time period as necessary to meet the target.

In March 2018, IBC provided Oliver Wyman a copy of the master data file which includes the validated data on each claimant. We refer to this database as the “NL 2018 CCS.”

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<sup>1</sup> As summarized in the Board’s letter dated 11 August 2017.

<sup>2</sup> These insurer groups are: TD Insurance, Aviva Insurance, Intact Insurance, Co-operators Insurance, Royal SunAlliance Insurance, and Travelers Insurance. Some of these insurer groups have more than one insurance company in the Province, and some insurers also separately reported claimant data from their Facility Association servicing carrier entity. In total, there are twenty individual companies who submitted data, but the data from two of these individual companies were excluded.

<sup>3</sup> This estimate is provided by IBC based on the complete dataset (prior to removal of the data from two insurers).

The NL 2018 CCS database includes data on 1,977 claimants whose claim closed during the period January 1, 2016 to November 30, 2017, regardless of the date when the accident that gave rise to the claim occurred. If there is more than one claimant in a claim, all claimants under that claim must be closed to be included in the NL 2018 CCS.

Based upon our review of the claimant data and discussions with IBC, the data submitted by two insurers was identified as possibly biased due to its higher distribution of claimants with more recent accident dates. This was caused by system issues that prevented the reporting of claims with older accident dates. As a result, all of the claimant data for these two insurers (236 claimants) was excluded from our review. Our review and discussion in this report is based on the remaining 1,741 claimants.

Any reference in this report to the NL 2018 CCS is meant to represent the data of these 1,741 claimants (representing 74.2% provincial market share in total).

The 1,741 claimants in the NL 2018 CCS were involved in 1,425 claims, which implies an average of approximately 1.22 claimants per claim.<sup>4</sup> The total settlement costs associated with the 1,741 claimants is \$68.9 million, which implies an average total settlement cost of \$39,580 per claimant. In addition, the total allocated loss adjustment expense (ALAE) costs for these claimants is \$3.9 million, which implies an average ALAE cost of \$2,227 per claimant.

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<sup>4</sup> In general, "claim" refers to the incident (automobile accident) that resulted in injuries; "claimant" refers to the individual (or individuals) injured.

## 2. Claimant Attributes

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In addition to data on the injuries suffered by each claimant and costs paid under the heads of damage for the claimant, descriptive information<sup>5</sup> for each claimant (third party) and insured vehicle/policy (first party) was also collected. This data includes:

- claimant year of birth
- gender of claimant
- marital status of claimant
- employment status of claimant
- primary location of insured vehicle
- rating class of the insured vehicle
- date of accident
- date claimant gave notice of claim
- date of first payment
- degree of innocence of claimant
- accident location (in or out of province)
- requirement of medical examination
- claimant legal representation
- method of settlement

This claimant information is summarized in Appendix A, including the associated average paid claim costs for (i) non-pecuniary damages, (ii) total settlement amount<sup>6</sup> and (iii) external adjustment costs.

We highlight some of the detailed information we present in Appendix A on these 1,741 claimants<sup>7</sup>:

- Slightly more than half of the claimants (52%) were between the age of 30 and 60 years at the time of the accident, 30% of the claimants were under the age of 30, 15% were over the age of 60, and 2% were unknown.

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<sup>5</sup> No personally identifying information for any claimant was included in the data collected.

<sup>6</sup> The total settlement amount includes the non-pecuniary costs.

<sup>7</sup> In some cases our distribution percentages do not add to 100% as the information was “unknown” for some claimants.

- 42% of the claimants were male, and 58% were female.
- The claimants were approximately equally split between married and not married.
- 69% of the claimants were employed, and 30% not employed.
- 79% of the first party (insured) drivers were categorized as principal operators for personal pleasure use (i.e., Type of Use or rating class 1 to 3) licensed 9 or more years.
- 77% of the first party (insured) drivers were rated for Statistical Territory 004<sup>8</sup>.
- For 90% of the claimants, their accident occurred during one of the five years 2012 to 2016; with 7%, 15%, 28%, 30% and 10% of the claimants with accident occurrence dates in the years 2012 to 2016, respectively.
- Virtually all of the claimants (99.8%) were involved in accidents that occurred in Newfoundland and Labrador.
- 73% of the claimants gave notice of a claim within the first 30 days of the accident occurrence, and 5% of the claimants gave notice one year or later after the accident occurrence.
- 90% of the claimants were deemed 100% not at fault for the accident event.
- The claimants were mainly from third party vehicles involved in the accident event. 66% of all claimants were the driver of the third party vehicle, and 23% of all claimants were passengers of the third party vehicle. Passengers of the insured car represent 7% of the claimants, and the remaining claimants were pedestrians or bicyclists.
- For 98% of the claimants, the insurer did not request an independent medical exam.
- Nearly all the claimants (98.4%) settled their claim between the parties. The remainder either settled through mediation or at a pre-trial settlement conference. No claims were settled via binding arbitration or court trial.
- 82% of the claimants had legal representation for their claim settlement.
- 49% of the claimants received their first payment within one year from the date the accident occurred, 27% received their first payment between the first and second year following the date accident occurred, and the balance (24%) received their first payment in the third year (or later) following the date accident occurred.

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<sup>8</sup> This is the statistical territory for the metropolitan area of St. John's and the surrounding Avalon district as defined in the Automobile Statistical Plan.



### 3. Amounts Paid

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The NL 2018 CCS includes paid costs for each claimant under the following main head of damage categories. The total amount paid for all claimants is presented below:

Special Damages	\$8.5 million
General Damages	\$57.3 million
Punitive Damages	\$0
Pre-judgment Interest	\$2.4 million
Post-judgment Interest	\$0.01 million
Party & Party Costs	\$0.6 million
No-fault Section B Off-Set	\$0.1 million

There were no costs paid for Punitive Damages for any claimant.

Costs associated with external claim handling costs (Allocated Loss Adjustment Expense) were also collected. The costs for Special Damages, General Damages and Allocated Loss Adjustment Expenses were collected in additional detail as follows:

Costs for Special Damages were sub-categorized as follows:

- Past Loss of Employment Income \$3.9 million
- Past Loss of Other Income \$0.3 million
- Past Medical / Rehabilitation / Care \$0.9 million
- Past Replacement Services \$2.6 million
- Funeral Expense \$0.1 million
- Other \$0.8 million

Costs for General Damages were sub-categorized as follows:

- Non-Pecuniary- net of \$2,500 deductible<sup>9</sup> \$43.9 million
- Future Loss of Employment Income \$7.6 million
- Future Medical / Rehabilitation / Care \$2.9 million
- Future Replacement Services \$2.9 million
- Other \$0.1 million

Costs for Allocated Loss Adjustment Expenses were sub-categorized as follows:

- Legal Fees (Internal/External) \$2.4 million
- Independent (External) Adjuster Fees \$0.7 million
- Expert Fees (including Medical) \$0.6 million
- Other \$0.2 million

In Appendices A1 through A8, we present the average paid non-pecuniary cost, the average paid total settlement cost (which includes the non-pecuniary cost) and the average paid cost of the adjustment expenses for settling the claimant file across various attributes (e.g., age, gender, marital status, etc.) collected in the CCS. We separately identify the non-pecuniary average paid costs, since the total non-pecuniary costs for all 1,741 claimants (\$43.9) million is the largest head of damage category and represents 64% of the total settlement amount of \$68.9 million for all claimants combined.

In total, for these 1,741 claimants combined, the non-pecuniary average paid cost was \$25,208; the total settlement average paid cost was \$39,580 and the average paid cost for adjustment expenses was \$2,227. The total settlement average amount paid for each claimant varies widely depending upon many factors, most notably the types of injuries of the claimant.

In Newfoundland and Labrador, all non-pecuniary settlement amounts are subject to a \$2,500 deductible. The amounts in this report for the non-pecuniary amounts paid are all net of the \$2,500 deductible. Of the 1,741 claimants, only 11 claimants did not receive a non-pecuniary award.

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<sup>9</sup> Non-pecuniary costs, often commonly referred to as “pain & suffering,” were also provided on a gross of deductible basis.

In the following table, we split the claimants into 5 equal percentile ranges based on the total settlement paid costs. The first 349 claimants (1<sup>st</sup> to 20<sup>th</sup> percentile) have the smallest total settlement paid costs, the next 348 claimants (21<sup>st</sup> to 40<sup>th</sup> percentile) have the next smallest total settlement paid costs, etc.

Percentile Range	Number of Claimants	Average Non-Pecuniary	Average Total Settlement	Average Adjustment Expense
1% to 20%	349	\$ 4,519	\$ 5,055	\$ 618
21% to 40%	348	15,242	18,506	1,462
41% to 60%	348	23,725	30,410	1,185
61% to 80%	348	32,380	43,976	1,624
81% to 100%	348	50,234	100,051	6,254
Total	1,741	\$ 25,208	\$ 39,580	\$ 2,228

The 349 claimants (lowest 20%) with the smallest average total settlement had an average paid non-pecuniary amount of \$4,519 and average paid total settlement of \$5,055. The non-pecuniary amount was 89% of the total settlement amount. In contrast to this, the 348 claimants (top 20%) with the largest average total settlement had an average paid non-pecuniary amount of \$50,234 and average paid total settlement of \$100,051. The non-pecuniary cost for this group was 50% of the total settlement amount. In general, on average, the non-pecuniary paid costs as a percentage of the total settlement paid costs decreases as the total settlement paid cost increases.

## 4. Claimant Injuries

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The NL 2018 CCS collected data on the injuries suffered by each claimant upon which settlement amounts were paid.

The instructions to insurers included 35 injury types with a full description of each injury. To complete the survey for each claimant, insurers selected amongst the 35 injury types and identified the injury type(s) that best reflected the injuries suffered by the claimant and were the basis of the settlement amounts paid. Many claimants suffered more than one injury; the 1,741 claimants reported a total of 4,029 injuries, implying that on average, each claimant suffered 2.3 injuries. Of the 1,741 claimants, 26% claimants suffered (only) one injury, 35% two injuries, 26% three injuries and 13% suffered 4 or more injuries.<sup>10</sup>

These 35 injury types were categorized (by IBC) into 3 groups: Class 1, 2 and 3. Class 1 includes the least serious injuries and Class 3 includes the most serious injuries. Additional details are provided below.

In this section of the report, we discuss the distribution of the claimant data and the associated average paid claim costs across these three Classes (1, 2 and 3). In Appendix B1 to B7, we present a summary of the distribution of claimants and associated average paid claim cost for each of the 35 injury types.

### **Class 1 Injuries**

As defined by IBC, the following 8 injury types comprise the Class 1 group. We display in brackets the number of claimants that reported each injury in the NL 2018 CCS:

1. Neck Injury - WAD<sup>11</sup> I (489)
2. Neck Injury - WAD II (750)
3. Back Injury - Grade 1 (440)
4. Back Injury - Grade 2 (520)
5. Knee Injury – Minor (97)
6. Shoulder Injury – Minor (665)
7. Other Joint Injury – Minor (87)
8. Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up" (124)

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<sup>10</sup> For 3 claimants, no injury type was reported.

<sup>11</sup> WAD stands for whiplash associated disorder.

Of the 1,741 claimants, 66% of the claimants reported having suffered one or more of these Class 1 injury types. The Class 1 injuries are the most common injuries that are reported; the Class 1 injuries were reported 3,172 times in the NL 2018 CCS. The most common injury type reported is Neck Injury WAD II; 750 of the 1,741 claimants (43%) reported this injury type. The next most common is Shoulder Injury- Minor at 665 claimants (38%), Back Injury Grade 2 at 520 (30%), Neck Injury WAD I at 489 claimants (28%), then Back Injury Grade 1 at 440 claimants (25%).

### **Class 2 Injuries**

As defined by IBC, the following 6 injury types comprise the Class 2 group, which are reported less frequently than Class 1 injuries. We display in brackets the number of times a claimant reported each injury in the NL 2018 CCS:

1. Fracture - Other (51)
2. Temporomandibular joint (TMJ) dysfunction without jaw fracture (32)
3. Chronic pain syndrome (104)
4. Psychological/emotional injury (101)
5. Concussion and/or Mild Traumatic Brain Injury (50)
6. All other injuries (195)

The Class 2 injuries were reported 533 times in the NL 2018 CCS.

### **Class 3 Injuries**

As defined by IBC, the following 21 injuries comprise the Class 3 group. These are the most serious injuries and are the least commonly reported in the NL 2018 CCS. We display in brackets the number of times a claimant reported each injury in the NL 2018 CCS:

1. Neck Injury - WAD III (88)
2. Neck Injury – WAD IV (6)
3. Deceased (10)
4. Spinal Cord Injury (SCI) Quadriplegia (0)
5. Spinal Cord Injury (SCI) Paraplegia or Hemiplegia (0)
6. Amputation- Major Member (1)
7. Amputation- Other (0)
8. Permanent Loss of a Sense (1)
9. Internal Organ Injury (11)
10. Fracture - Significant Weight-bearing (20)
11. Permanent Disfigurement or Scarring (6)
12. Post-Concussion Syndrome (8)

- 13. Serious Lacerations (7)
- 14. Serious Burns (1)
- 15. Permanent Brain Injury (3)
- 16. Back Injury Grade 3 (68)
- 17. Back Injury Grade 4 (19)
- 18. Knee Injury – non-minor (16)
- 19. Shoulder Injury – non-minor (50)
- 20. Other Joint Injury – non-minor (9)
- 21. Temporomandibular joint (TMJ) dysfunction with jaw fracture (0)

The Class 3 injury types were reported 324 times in the NL 2018 CCS; which is less frequently than both the Class 1 and Class 2 injury types. The most frequently reported injury of the Class 3 group injury types was the Neck Injury- WAD III; 88 claimants reported this injury in the NL 2018 CCS. No claimant reported to have suffered from Quadriplegia, Paraplegia and Amputation-Other injuries in the NL 2018 CCS.

It is important to note that paid amounts in the NL 2018 CCS are not itemized by injury or injury class; they are only itemized by claimant and type of payment. The following chart summarizes the average paid costs for claimants with various combinations of Class 1, 2, and 3 type injuries:

Injury Group	Number of Claimants	Average Non-Pecuniary	Average Total Settlement	Average Adjustment Expense
Class 1 only	1,145	\$ 20,066	\$ 26,954	\$ 1,209
Class 2 only	39	19,817	28,616	3,524
Class 3 only	54	44,332	81,164	5,309
Class 1 or 2 only	1,492	21,895	31,461	1,590
Class 2 or 3 only	135	42,337	80,595	5,725
All Combinations	1,741	\$ 25,208	\$ 39,580	\$ 2,227

As can be seen by the table above, the majority of claimants (1,145 or 66%) suffered one or more of the Class 1 injury types; 1,492 (86%) suffered a combination of any Class 1 or 2 injury types and 135 (8%) suffered a combination of any Class 2 or 3 injury types. The total settlement average paid cost is highest for those claimants that suffered a combination of Class 2 and 3 injuries and those claimants that suffered only Class 3 injuries.

### **35 Individual Injury Types**

In Appendix B1 to B7 we present a summary for each of the 35 injury types. This summary lists the number of claimants that reported (i) this injury only, (ii) this injury and other injuries and (iii) not this injury. For each injury, for each of these three categories (i), (ii) and (iii), we present the total and average costs paid to claimants under the following cost categories:

- Special Damages
- Non-Pecuniary
- General Damages excluding Non-Pecuniary
- All Other costs
- Allocated Loss Adjustment Expenses (ALAE)
- Total Settlement and ALAE.

## 5. Other Data

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The insurers participating in the NL 2018 CCS were instructed to submit the following other data on each claimant if the information was known:

1. Whether an impairment assessment was completed.
2. Whether the impairment assessment determined the impairment was serious.
3. Amount paid to claimant for Section B (Accident Benefits) - Medical and Rehabilitation costs
4. Amount paid to claimant for Section B (Accident Benefits) - Disability Income costs
5. Whether the claimant's injuries would have been considered "Minor" under the New Brunswick definition of minor injury.
6. Whether the claimant's injuries would have been considered "Minor" under the Nova Scotia definition of minor injury.

We discuss each of these issues below.

### **Impairment Assessment**

In the province of Newfoundland and Labrador, an impairment assessment to determine if the injuries resulted in a serious impairment is not required; nor is "serious impairment" defined in Newfoundland and Labrador legislation. The definition of "serious" provided by IBC to the insurers for the purpose of this survey was:

*Serious Impairment means an impairment of a physical or cognitive function that:*

*(a) Results in a substantial inability to perform:*

- (i) The essential tasks of the plaintiffs regular employment, occupation or profession, despite the plaintiff's reasonable efforts to use any accommodation provided to assist the plaintiff in performing those tasks,*
- (ii) The essential tasks of the plaintiff's training or education in a program or course in which the plaintiff was enrolled or had been accepted for enrollment at the time of the accident, despite the plaintiff's reasonable efforts to use any accommodation provided to assist the plaintiff to perform those tasks, or*
- (iii) The plaintiff's normal activities of daily living.*



*(b) Has been ongoing since the accident, and*

*(c) Is not expected to improve substantially.*

Of the 1,741 claimants, 22 assessments were conducted to determine if there was a serious impairment. Of those 22 assessments that were conducted, 4 (or 18%) were found to have a serious impairment.

### **Payments under Section B (Accident Benefits)**

Insurers were asked to report Medical Rehabilitation Costs and Disability Income Costs pertaining to Auto No-Fault (Section B). For the majority of claimants (87%), these items were reported as “unknown.” For the 235 claimants that had reported Medical and Rehabilitation Costs, the average Medical and Rehabilitation Costs were \$3,058. For the 234 claimants that had reported Disability Income Costs, the average paid Disability Income Costs were \$462.

### **Minor Injury in New Brunswick and Nova Scotia**

The Insurance Act in Newfoundland and Labrador does not define a minor injury nor provide any other description of injuries. In the Board’s letter to Government dated August 11, 2017, the Board stated that it would consider the minor injury definition(s) in the other Atlantic Provinces (Nova Scotia, New Brunswick and Prince Edward Island), and stated that the definitions appear to be substantively similar. Given this, and the larger volume and experience with claims from Nova Scotia and New Brunswick, insurers were asked to assess if the claimant’s injuries would have been considered “Minor” in New Brunswick or Nova Scotia, and respond: (1) minor, (2) unknown or (3) not-minor. We provide the following summary of the responses (which were not verified by IBC).

In the assessment for New Brunswick’s definition, of the 1,741 claimants, 940 (54%) had injuries that would be considered “minor,” 347 claimants (20%) had injuries that would not be considered “minor,” and 454 claimants (26%) were reported as “unknown.”

In the assessment for Nova Scotia’s definition, of the 1,741 claimants, 942 (54%) had injuries that would be considered “minor,” 347 claimants (20%) had injuries that would not be considered “minor,” and 452 claimants (26%) were reported as “unknown.”

All but 2 claimants were classified identically on the survey for assessment of New Brunswick's definition and assessment of Nova Scotia's definition.

## 6. Final Comments

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In this report we present summary averages and distributions, based on a database of 1,741 claimants whose claim file was closed during the time period January 1, 2016 to November 30, 2017. We have relied upon the IBC for the validation and accuracy of this database of 1,741 claimants. As discussed earlier, the claimant data of two insurers was excluded from the original sample of 1,977 claimant files due to the possibility of bias in their sample of claimants.

The mix of high cost claims (more severe injuries) and lower cost claims (less severe injuries) that are closed in any period can vary over time due to (i) the random nature of the occurrence of claims, (ii) the random nature of the severity of injuries that result from an accident, and (iii) the changing nature of claim settlement practices. As this NL 2018 CCS sample of claimant data includes essentially all claims closed over this noted period from eighteen insurers representing 74% market share, we expect that in aggregate, it fairly represents the current distribution of injury types and of costs of claims closed in the province. However, we note that some of the segments presented in this report include a very small number of claimants; thus, we caution against placing undue reliance on the various averages and statistics presented in this report.

## 7. Distribution and Use

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- This report was prepared for the sole use of the Newfoundland and Labrador Board of Commissioners of Public Utilities (Board). All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the Board.
- Oliver Wyman's consent to any distribution of this report (whether herein or in the written agreement pursuant to which this report has been issued) to parties other than the Board does not constitute advice by Oliver Wyman to any such third parties and shall be solely for informational purposes and not for purposes of reliance by any such third parties. Oliver Wyman assumes no liability related to third party use of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. This report should not replace the due diligence on behalf of any such third party.

## 8. Consideration of Limitations

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- For our review, we relied on data and information available from IBC without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. It should also be noted that our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions may need to be revised.
- The data underlying this report is subject to random variation, particularly due to the small number of claimants in certain categories. Users of this report should exercise caution in drawing conclusions based on the data presented herein.

Appendix A (1)

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Year of Loss</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
2002	1	0.1%	50,000	0.1%	76,638	0.1%	31,419	0.8%	50,000	76,638	31,419	108,057
2005	3	0.2%	201,500	0.5%	434,000	0.6%	41,555	1.1%	67,167	144,667	13,852	158,518
2006	3	0.2%	97,272	0.2%	158,375	0.2%	26,728	0.7%	32,424	52,792	8,909	61,701
2007	6	0.3%	262,068	0.6%	1,301,250	1.9%	160,532	4.1%	43,678	216,875	26,755	243,630
2008	5	0.3%	247,000	0.6%	444,626	0.6%	73,258	1.9%	49,400	88,925	14,652	103,577
2009	15	0.9%	573,013	1.3%	1,224,935	1.8%	272,884	7.0%	38,201	81,662	18,192	99,855
2010	44	2.5%	1,423,187	3.2%	2,839,626	4.1%	381,244	9.8%	32,345	64,537	8,665	73,202
2011	84	4.8%	2,928,669	6.7%	6,999,835	10.2%	791,365	20.4%	34,865	83,331	9,421	92,752
2012	129	7.4%	3,941,978	9.0%	6,056,118	8.8%	553,427	14.3%	30,558	46,947	4,290	51,237
2013	263	15.1%	8,094,266	18.4%	13,422,534	19.5%	615,448	15.9%	30,777	51,036	2,340	53,376
2014	483	27.7%	13,052,813	29.7%	18,449,602	26.8%	496,178	12.8%	27,024	38,198	1,027	39,225
2015	518	29.8%	11,091,032	25.3%	15,087,217	21.9%	354,823	9.2%	21,411	29,126	685	29,811
2016	175	10.1%	1,888,404	4.3%	2,375,043	3.4%	74,291	1.9%	10,791	13,572	425	13,996
2017	12	0.7%	35,650	0.1%	38,630	0.1%	4,493	0.1%	2,971	3,219	374	3,594
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
<b>Total</b>	<b>1,741</b>	<b>100.0%</b>	<b>43,886,852</b>	<b>100.0%</b>	<b>68,908,429</b>	<b>100.0%</b>	<b>3,877,645</b>	<b>100.0%</b>	<b>25,208</b>	<b>39,580</b>	<b>2,227</b>	<b>41,807</b>
<b>Accident Location</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
NL	1,738	99.8%	43,755,352	99.7%	68,634,204	99.6%	3,809,773	98.2%	25,176	39,490	2,192	41,682
CA	1	0.1%	2,500	0.0%	3,015	0.0%	0	0.0%	2,500	3,015	0	3,015
US	2	0.1%	129,000	0.3%	271,210	0.4%	67,872	1.8%	64,500	135,605	33,936	169,541
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
<b>Total</b>	<b>1,741</b>	<b>100.0%</b>	<b>43,886,852</b>	<b>100.0%</b>	<b>68,908,429</b>	<b>100.0%</b>	<b>3,877,645</b>	<b>100.0%</b>	<b>25,208</b>	<b>39,580</b>	<b>2,227</b>	<b>41,807</b>
<b>Claimant Notice Lag (Days)</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
0-5	648	37.2%	16,686,527	38.0%	27,536,769	40.0%	1,650,049	42.6%	25,751	42,495	2,546	45,041
5-15	402	23.1%	10,166,523	23.2%	15,216,130	22.1%	808,087	20.8%	25,290	37,851	2,010	39,861
15-30	218	12.5%	5,561,292	12.7%	8,035,128	11.7%	426,081	11.0%	25,511	36,858	1,955	38,813
30-60	170	9.8%	4,410,103	10.0%	7,940,768	11.5%	373,846	9.6%	25,942	46,710	2,199	48,909
60-90	64	3.7%	1,469,557	3.3%	2,190,094	3.2%	87,854	2.3%	22,962	34,220	1,373	35,593
90-180	87	5.0%	1,891,994	4.3%	2,731,191	4.0%	201,355	5.2%	21,747	31,393	2,314	33,707
180-365	65	3.7%	1,591,845	3.6%	2,341,336	3.4%	102,391	2.6%	24,490	36,021	1,575	37,596
365+	86	4.9%	2,071,511	4.7%	2,857,378	4.1%	227,982	5.9%	24,087	33,225	2,651	35,876
Unkown	1	0.1%	37,500	0.1%	59,635	0.1%	0	0.0%	37,500	59,635	0	59,635
<b>Total</b>	<b>1,741</b>	<b>100.0%</b>	<b>43,886,852</b>	<b>100.0%</b>	<b>68,908,429</b>	<b>100.0%</b>	<b>3,877,645</b>	<b>100.0%</b>	<b>25,208</b>	<b>39,580</b>	<b>2,227</b>	<b>41,807</b>

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Claimant Age</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
less than 15	53	3.0%	693,740	1.6%	904,116	1.3%	68,239	1.8%	13,089	17,059	1,288	18,346
15-20	123	7.1%	2,730,262	6.2%	3,956,144	5.7%	264,610	6.8%	22,197	32,164	2,151	34,315
20-25	197	11.3%	4,809,578	11.0%	6,998,119	10.2%	407,636	10.5%	24,414	35,523	2,069	37,593
25-30	156	9.0%	3,961,433	9.0%	6,361,273	9.2%	198,394	5.1%	25,394	40,777	1,272	42,049
30-35	189	10.9%	4,588,993	10.5%	7,650,528	11.1%	411,558	10.6%	24,280	40,479	2,178	42,657
35-40	145	8.3%	3,680,709	8.4%	5,829,232	8.5%	360,207	9.3%	25,384	40,202	2,484	42,686
40-45	161	9.2%	4,916,607	11.2%	8,388,414	12.2%	581,930	15.0%	30,538	52,102	3,614	55,716
45-50	153	8.8%	4,105,840	9.4%	7,050,563	10.2%	490,093	12.6%	26,836	46,082	3,203	49,285
50-55	153	8.8%	4,257,188	9.7%	6,349,342	9.2%	371,149	9.6%	27,825	41,499	2,426	43,925
55-60	108	6.2%	2,889,677	6.6%	4,734,750	6.9%	274,317	7.1%	26,756	43,840	2,540	46,380
60-65	109	6.3%	3,013,295	6.9%	4,727,094	6.9%	189,363	4.9%	27,645	43,368	1,737	45,105
65-70	85	4.9%	2,216,647	5.1%	3,057,685	4.4%	131,699	3.4%	26,078	35,973	1,549	37,522
70-75	38	2.2%	932,416	2.1%	1,158,396	1.7%	27,536	0.7%	24,537	30,484	725	31,209
75-80	15	0.9%	326,650	0.7%	435,701	0.6%	17,777	0.5%	21,777	29,047	1,185	30,232
80-85	12	0.7%	247,000	0.6%	403,988	0.6%	6,036	0.2%	20,583	33,666	503	34,169
85-90	5	0.3%	92,500	0.2%	126,850	0.2%	870	0.0%	18,500	25,370	174	25,544
90+	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Unkown	39	2.2%	424,317	1.0%	776,234	1.1%	76,231	2.0%	10,880	19,903	1,955	21,858
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Claimant Gender</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
M	733	42.1%	17,467,555	39.8%	28,695,140	41.6%	1,631,608	42.1%	23,830	39,148	2,226	41,373
F	1,007	57.8%	26,416,797	60.2%	40,210,789	58.4%	2,245,062	57.9%	26,233	39,931	2,229	42,161
Unkown	1	0.1%	2,500	0.0%	2,500	0.0%	975	0.0%	2,500	2,500	975	3,475
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Claimant Marital Status</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Y	842	48.4%	22,517,942	51.3%	36,700,508	53.3%	2,053,057	52.9%	26,743	43,587	2,438	46,026
N	846	48.6%	20,601,837	46.9%	31,053,339	45.1%	1,748,845	45.1%	24,352	36,706	2,067	38,773
Unkown	53	3.0%	767,073	1.7%	1,154,582	1.7%	75,743	2.0%	14,473	21,785	1,429	23,214
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Claimant Employment Status</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Y	1,197	68.8%	31,712,314	72.3%	52,143,692	75.7%	2,918,000	75.3%	26,493	43,562	2,438	46,000
N	530	30.4%	12,145,788	27.7%	16,732,987	24.3%	944,364	24.4%	22,917	31,572	1,782	33,353
Unkown	14	0.8%	28,750	0.1%	31,750	0.0%	15,281	0.4%	2,054	2,268	1,092	3,359
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Claimant % Degree of Innocence</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
0% - 9%	4	0.2%	1,000	0.0%	1,000	0.0%	21,105	0.5%	250	250	5,276	5,526
10% - 19%	1	0.1%	19,000	0.0%	19,000	0.0%	2,739	0.1%	19,000	19,000	2,739	21,739
20% - 29%	7	0.4%	125,050	0.3%	279,783	0.4%	72,219	1.9%	17,864	39,969	10,317	50,286
30% - 39%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
40% - 49%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
50% - 59%	68	3.9%	1,076,571	2.5%	1,589,100	2.3%	222,013	5.7%	15,832	23,369	3,265	26,634
60% - 69%	3	0.2%	52,000	0.1%	70,090	0.1%	3,283	0.1%	17,333	23,363	1,094	24,458
70% - 79%	92	5.3%	2,298,708	5.2%	3,469,135	5.0%	199,589	5.1%	24,986	37,708	2,169	39,877
80% - 89%	3	0.2%	179,500	0.4%	390,000	0.6%	36,748	0.9%	59,833	130,000	12,249	142,249
90% - 99%	2	0.1%	95,000	0.2%	175,000	0.3%	54,503	1.4%	47,500	87,500	27,252	114,752
100%	1,561	89.7%	40,040,023	91.2%	62,915,321	91.3%	3,265,446	84.2%	25,650	40,304	2,092	42,396
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Claimant Involvement</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Driver of Third Party Vehicle	1,148	65.9%	29,894,030	68.1%	48,309,060	70.1%	2,757,755	71.1%	26,040	42,081	2,402	44,483
Passenger of Third Party Vehicle	396	22.7%	8,158,093	18.6%	11,311,990	16.4%	515,808	13.3%	20,601	28,566	1,303	29,868
Passenger of Insured Vehicle	113	6.5%	3,146,946	7.2%	5,290,394	7.7%	313,227	8.1%	27,849	46,818	2,772	49,590
Pedestrian	73	4.2%	2,450,225	5.6%	3,680,474	5.3%	274,727	7.1%	33,565	50,417	3,763	54,181
Bicyclist	8	0.5%	135,500	0.3%	172,435	0.3%	15,311	0.4%	16,938	21,554	1,914	23,468
Others	3	0.2%	102,058	0.2%	144,076	0.2%	817	0.0%	34,019	48,025	272	48,298
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807



Appendix A (4)

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>1st Party Vehicle Territory</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Metropolitan St. John's including Avalon district	1,333	76.6%	33,622,056	76.6%	52,303,516	75.9%	2,944,162	75.9%	25,223	39,237	2,209	41,446
Bonavista and Burin	87	5.0%	2,285,804	5.2%	3,767,647	5.5%	205,019	5.3%	26,274	43,306	2,357	45,663
Labrador District	23	1.3%	448,651	1.0%	734,861	1.1%	74,054	1.9%	19,507	31,950	3,220	35,170
Remainder of province of Newfoundland and Labrador	298	17.1%	7,530,341	17.2%	12,102,405	17.6%	654,410	16.9%	25,270	40,612	2,196	42,808
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807

**1st Party Vehicle Type of Use Class**

Refer to GISA Auto Statistical Plan  
[https://www.gisa.ca/Publications\\_Bulletins](https://www.gisa.ca/Publications_Bulletins)

	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
1	685	39.3%	17,026,738	38.8%	26,910,195	39.1%	1,374,493	35.4%	24,857	39,285	2,007	41,292
2	442	25.4%	11,974,140	27.3%	18,972,732	27.5%	1,231,231	31.8%	27,091	42,925	2,786	45,710
3	249	14.3%	6,255,320	14.3%	9,510,303	13.8%	504,531	13.0%	25,122	38,194	2,026	40,220
4	1	0.1%	92,500	0.2%	125,000	0.2%	0	0.0%	92,500	125,000	0	125,000
5	53	3.0%	1,214,743	2.8%	2,146,793	3.1%	163,870	4.2%	22,920	40,506	3,092	43,597
6	10	0.6%	272,730	0.6%	387,967	0.6%	17,296	0.4%	27,273	38,797	1,730	40,526
7	69	4.0%	1,571,180	3.6%	2,687,162	3.9%	214,988	5.5%	22,771	38,944	3,116	42,060
8	2	0.1%	57,500	0.1%	152,500	0.2%	6,620	0.2%	28,750	76,250	3,310	79,560
9	2	0.1%	36,500	0.1%	41,500	0.1%	1,150	0.0%	18,250	20,750	575	21,325
10	45	2.6%	1,145,835	2.6%	1,811,383	2.6%	76,942	2.0%	25,463	40,253	1,710	41,963
11	61	3.5%	1,655,391	3.8%	2,515,727	3.7%	94,146	2.4%	27,138	41,241	1,543	42,785
12	42	2.4%	915,869	2.1%	1,312,986	1.9%	61,633	1.6%	21,806	31,262	1,467	32,729
13	43	2.5%	986,331	2.2%	1,392,002	2.0%	66,788	1.7%	22,938	32,372	1,553	33,925
18	9	0.5%	112,000	0.3%	140,445	0.2%	2,553	0.1%	12,444	15,605	284	15,889
19	10	0.6%	125,575	0.3%	177,016	0.3%	5,109	0.1%	12,558	17,702	511	18,213
Unkown	18	1.0%	444,500	1.0%	624,718	0.9%	56,295	1.5%	24,694	34,707	3,128	37,834
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807

**Independent Medical Exam**

	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Not Requested	1,709	98.2%	42,373,222	96.6%	65,267,969	94.7%	3,258,034	84.0%	24,794	38,191	1,906	40,097
Requested but Not Conducted	3	0.2%	98,000	0.2%	137,250	0.2%	10,938	0.3%	32,667	45,750	3,646	49,396
Requested and Conducted	29	1.7%	1,415,630	3.2%	3,503,210	5.1%	608,673	15.7%	48,815	120,800	20,989	141,789
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Claimant Legal Representation</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Y	1,426	81.9%	41,220,113	93.9%	65,600,909	95.2%	3,699,586	95.4%	28,906	46,003	2,594	48,598
N	315	18.1%	2,666,739	6.1%	3,307,520	4.8%	178,059	4.6%	8,466	10,500	565	11,065
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Lag Between Accident Year and Year of First Indemnity Payment</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Payment made within one year	856	49.2%	19,706,528	44.9%	32,338,496	46.9%	1,536,755	39.6%	23,022	37,779	1,795	39,574
Payment made between one and two years	461	26.5%	11,837,607	27.0%	17,488,146	25.4%	718,802	18.5%	25,678	37,935	1,559	39,494
Payment made after two years	420	24.1%	12,305,217	28.0%	19,022,152	27.6%	1,617,639	41.7%	29,298	45,291	3,852	49,142
Unkown	4	0.2%	37,500	0.1%	59,635	0.1%	4,449	0.1%	9,375	14,909	1,112	16,021
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807
<b>Method of Settlement</b>												
	Claim Count	Distribution	Non-Pecuniary	Distribution	Total Settlement	Distribution	All External Adjustment Costs	Distribution	Average Non-Pecuniary	Average Total Settlement	Average All External Adjustment Costs	Average Total Settlement and Adjustment
Settled by parites	1,713	98.4%	42,343,586	96.5%	63,816,287	92.6%	3,124,885	80.6%	24,719	37,254	1,824	39,078
Settled by mediation	21	1.2%	1,280,766	2.9%	4,558,004	6.6%	612,801	15.8%	60,989	217,048	29,181	246,229
Settled by binding arbitration	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Settled at pre-trial settlement conference	7	0.4%	262,500	0.6%	534,138	0.8%	139,959	3.6%	37,500	76,305	19,994	96,300
Settled by court trial, no appeal	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Settled by court trial, after claimant appeal	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Settled by court trial after insurer appeal	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Unkown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	NA	NA	NA	NA
Total	1,741	100.0%	43,886,852	100.0%	68,908,429	100.0%	3,877,645	100.0%	25,208	39,580	2,227	41,807

Newfoundland and Labrador  
 Private Passenger Auto  
 Third Party Liability Bodily Injury - Closed Claims Study

Summary of Data by Categorical Variable (Matrices)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Claimant Age x Gender</b>						
	<b>Gender</b>			<b>Distribution</b>		
<b>Age</b>	M	F	Unkown	M	F	Unkown
less than 15	29	24	0	2%	1%	0%
15-20	53	70	0	3%	4%	0%
20-25	83	114	0	5%	7%	0%
25-30	61	95	0	4%	5%	0%
30-35	89	100	0	5%	6%	0%
35-40	64	81	0	4%	5%	0%
40-45	62	99	0	4%	6%	0%
45-50	56	97	0	3%	6%	0%
50-55	64	89	0	4%	5%	0%
55-60	42	66	0	2%	4%	0%
60-65	48	61	0	3%	4%	0%
65-70	35	50	0	2%	3%	0%
70-75	16	22	0	1%	1%	0%
75-80	7	8	0	0%	0%	0%
80-85	4	8	0	0%	0%	0%
85-90	2	3	0	0%	0%	0%
90+	0	0	0	0%	0%	0%
Unkown	18	20	1	1%	1%	0%
Total	733	1,007	1	42%	58%	0%

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Claimant Age x Marital Status</b>						
	<b>Marital Status</b>			<b>Distribution</b>		
<b>Age</b>	Y	N	Unkown	Y	N	Unkown
less than 15	0	53	0	0%	3%	0%
15-20	4	118	1	0%	7%	0%
20-25	15	177	5	1%	10%	0%
25-30	52	101	3	3%	6%	0%
30-35	97	85	7	6%	5%	0%
35-40	96	44	5	6%	3%	0%
40-45	97	62	2	6%	4%	0%
45-50	96	54	3	6%	3%	0%
50-55	111	40	2	6%	2%	0%
55-60	75	32	1	4%	2%	0%
60-65	84	22	3	5%	1%	0%
65-70	63	19	3	4%	1%	0%
70-75	23	15	0	1%	1%	0%
75-80	10	5	0	1%	0%	0%
80-85	5	6	1	0%	0%	0%
85-90	2	2	1	0%	0%	0%
90+	0	0	0	0%	0%	0%
Unkown	12	11	16	1%	1%	1%
Total	842	846	53	48%	49%	3%

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

**Summary of Data by Categorical Variable (Matrices)**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Claimant Age x Employment Status</b>							
		<b>Employment Status</b>			<b>Distribution</b>		
		Y	N	Unkown	Y	N	Unkown
<b>Age</b>							
less than 15		1	52	0	0%	3%	0%
15-20		61	62	0	4%	4%	0%
20-25		151	46	0	9%	3%	0%
25-30		127	29	0	7%	2%	0%
30-35		165	24	0	9%	1%	0%
35-40		131	14	0	8%	1%	0%
40-45		141	20	0	8%	1%	0%
45-50		126	27	0	7%	2%	0%
50-55		127	26	0	7%	1%	0%
55-60		71	37	0	4%	2%	0%
60-65		57	52	0	3%	3%	0%
65-70		17	68	0	1%	4%	0%
70-75		4	34	0	0%	2%	0%
75-80		2	13	0	0%	1%	0%
80-85		0	12	0	0%	1%	0%
85-90		0	5	0	0%	0%	0%
90+		0	0	0	0%	0%	0%
Unkown		16	9	14	1%	1%	1%
Total		1,197	530	14	69%	30%	1%

		<b>Marital Status</b>			<b>Distribution</b>		
		Y	N	Unkown	Y	N	Unkown
<b>Gender</b>							
M		355	347	31	20%	20%	2%
F		487	499	21	28%	29%	1%
Unkown		0	0	1	0%	0%	0%
Total		842	846	53	48%	49%	3%

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

**Summary of Data by Categorical Variable (Matrices)**

(1)                      (2)                      (3)                      (4)                      (5)                      (6)                      (7)

**Claimant Gender x Employment Status**

	Employment Status			Distribution		
	Y	N	Unkown	Y	N	Unkown
<b>Gender</b>						
M	527	201	5	30%	12%	0%
F	670	329	8	38%	19%	0%
Unkown	0	0	1	0%	0%	0%
Total	1,197	530	14	69%	30%	1%

**Claimant Employment Status x Marital Status**

	Employment Status			Distribution		
	Y	N	Unkown	Y	N	Unkown
<b>Marital Status</b>						
Y	624	215	3	36%	12%	0%
N	544	301	1	31%	17%	0%
Unkown	29	14	10	2%	1%	1%
Total	1,197	530	14	69%	30%	1%

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Claimant Injury Profile - Claim Count

(1) Injury	(2) Claim Count				(3) Distribution				Average Number of Injuries
	(4) This Injury Only	(5) This and at least one other Injury	(6) Not this Injury	(7) Total	(8) This Injury Only	(9) This and another injury	(10) Not this Injury	(11) Total	
Deceased	9	1	1,731	1,741	1%	0%	99%	100%	
Quadriplegia, complete or incomplete	0	0	1,741	1,741	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	1,741	1,741	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	1	1,740	1,741	0%	0%	100%	100%	
Amputation of or permanent loss of use of any other body part	0	0	1,741	1,741	0%	0%	100%	100%	
Permanent loss of a sense	1	0	1,740	1,741	0%	0%	100%	100%	
Internal organ injury	1	10	1,730	1,741	0%	1%	99%	100%	
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	4	16	1,721	1,741	0%	1%	99%	100%	
Other fracture(s)	8	43	1,690	1,741	0%	2%	97%	100%	
Permanent disfigurement or scarring	1	5	1,735	1,741	0%	0%	100%	100%	
Serious laceration(s)	0	7	1,734	1,741	0%	0%	100%	100%	
Serious burn(s)	0	1	1,740	1,741	0%	0%	100%	100%	
Neck Injury - WAD I	117	372	1,252	1,741	7%	21%	72%	100%	
Neck Injury - WAD II	96	654	991	1,741	6%	38%	57%	100%	
Neck injury - WAD III	6	82	1,653	1,741	0%	5%	95%	100%	
Neck injury - WAD IV	0	6	1,735	1,741	0%	0%	100%	100%	
Back injury - Grade 1	52	388	1,301	1,741	3%	22%	75%	100%	
Back Injury - Grade 2	55	465	1,221	1,741	3%	27%	70%	100%	
Back injury - Grade 3	10	58	1,673	1,741	1%	3%	96%	100%	
Back injury - Grade 4	4	15	1,722	1,741	0%	1%	99%	100%	
Knee injury - Minor	11	86	1,644	1,741	1%	5%	94%	100%	
Knee injury - Non-Minor	1	15	1,725	1,741	0%	1%	99%	100%	
Shoulder injury - Minor	34	631	1,076	1,741	2%	36%	62%	100%	
Shoulder injury - Non-Minor	2	48	1,691	1,741	0%	3%	97%	100%	
Other Joint Injury - Minor	4	83	1,654	1,741	0%	5%	95%	100%	
Other joint injury - Non-Minor	0	9	1,732	1,741	0%	1%	99%	100%	
(TMJ) dysfunction with Jaw Fracture	0	0	1,741	1,741	0%	0%	100%	100%	
(TMJ) dysfunction without Jaw Fracture	1	31	1,709	1,741	0%	2%	98%	100%	
Chronic pain syndrome	2	102	1,637	1,741	0%	6%	94%	100%	
Psychological/emotional injury	4	97	1,640	1,741	0%	6%	94%	100%	
Concussion	0	50	1,691	1,741	0%	3%	97%	100%	
Post concussion syndrome	0	8	1,733	1,741	0%	0%	100%	100%	
Permanent brain injury	1	2	1,738	1,741	0%	0%	100%	100%	
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	11	113	1,617	1,741	1%	6%	93%	100%	
All other injuries	18	177	1,546	1,741	1%	10%	89%	100%	
									Total: 2.31

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

**Summary of Claimant Injury Profile - Special Damages**

(1) Injury	(2) Special Damages				(3) Distribution				Average Special Damages
	(4) This Injury Only	(5) This and another injury	(6) Not this Injury	(7) Total	(8) This Injury Only	(9) This and another injury	(10) Not this Injury	(11) Total	
Deceased	194,731	12,326	8,310,601	8,517,658	2%	0%	98%	100%	20,706
Quadriplegia, complete or incomplete	0	0	8,517,658	8,517,658	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	8,517,658	8,517,658	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	5,000	8,512,658	8,517,658	0%	0%	100%	100%	5,000
Amputation of or permanent loss of use of any other body part	0	0	8,517,658	8,517,658	0%	0%	100%	100%	
Permanent loss of a sense	100	0	8,517,558	8,517,658	0%	0%	100%	100%	100
Internal organ injury	0	165,651	8,352,007	8,517,658	0%	2%	98%	100%	15,059
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	54,400	357,891	8,105,367	8,517,658	1%	4%	95%	100%	20,615
Other fracture(s)	6,350	385,648	8,125,660	8,517,658	0%	5%	95%	100%	7,686
Permanent disfigurement or scarring	1,200	70,294	8,446,164	8,517,658	0%	1%	99%	100%	11,916
Serious laceration(s)	0	70,312	8,447,346	8,517,658	0%	1%	99%	100%	10,045
Serious burn(s)	0	5,000	8,512,658	8,517,658	0%	0%	100%	100%	5,000
Neck Injury - WAD I	39,883	1,224,007	7,253,768	8,517,658	0%	14%	85%	100%	2,585
Neck Injury - WAD II	214,622	3,886,404	4,416,632	8,517,658	3%	46%	52%	100%	5,468
Neck injury - WAD III	27,591	1,238,702	7,251,365	8,517,658	0%	15%	85%	100%	14,390
Neck injury - WAD IV	0	138,631	8,379,027	8,517,658	0%	2%	98%	100%	23,105
Back injury - Grade 1	44,222	1,114,051	7,359,385	8,517,658	1%	13%	86%	100%	2,632
Back Injury - Grade 2	138,624	2,877,898	5,501,136	8,517,658	2%	34%	65%	100%	5,801
Back injury - Grade 3	104,970	1,450,528	6,962,160	8,517,658	1%	17%	82%	100%	22,875
Back injury - Grade 4	50,692	284,273	8,182,693	8,517,658	1%	3%	96%	100%	17,630
Knee injury - Minor	2,675	310,182	8,204,801	8,517,658	0%	4%	96%	100%	3,225
Knee injury - Non-Minor	6,000	163,145	8,348,513	8,517,658	0%	2%	98%	100%	10,572
Shoulder injury - Minor	35,100	3,068,202	5,414,356	8,517,658	0%	36%	64%	100%	4,667
Shoulder injury - Non-Minor	8,700	715,844	7,793,114	8,517,658	0%	8%	91%	100%	14,491
Other Joint Injury - Minor	1,757	486,437	8,029,464	8,517,658	0%	6%	94%	100%	5,611
Other joint injury - Non-Minor	0	45,805	8,471,853	8,517,658	0%	1%	99%	100%	5,089
(TMJ) dysfunction with Jaw Fracture	0	0	8,517,658	8,517,658	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	9,672	137,656	8,370,330	8,517,658	0%	2%	98%	100%	4,604
Chronic pain syndrome	55,980	2,534,592	5,927,086	8,517,658	1%	30%	70%	100%	24,909
Psychological/emotional injury	46,825	1,520,717	6,950,116	8,517,658	1%	18%	82%	100%	15,520
Concussion	0	311,042	8,206,616	8,517,658	0%	4%	96%	100%	6,221
Post concussion syndrome	0	399,608	8,118,050	8,517,658	0%	5%	95%	100%	49,951
Permanent brain injury	15,015	30,000	8,472,643	8,517,658	0%	0%	99%	100%	15,005
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	3,700	465,015	8,048,943	8,517,658	0%	5%	94%	100%	3,780
All other injuries	18,643	1,170,251	7,328,764	8,517,658	0%	14%	86%	100%	6,097
								Total:	4,892.39

Note

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study  
Summary of Claimant Injury Profile - Non-Pecuniary Net Paid

(1) Injury	(2) Non-Pecuniary Net Paid				(3) Distribution				Average Non-Pecuniary Net Paid
	(4) This Injury Only	(5) This and another injury	(6) Not this Injury	(7) Total	(8) This Injury Only	(9) This and another injury	(10) Not this Injury	(11) Total	
Deceased	490,394	10,000	43,386,458	43,886,852	1%	0%	99%	100%	50,039
Quadriplegia, complete or incomplete	0	0	43,886,852	43,886,852	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	43,886,852	43,886,852	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	120,000	43,766,852	43,886,852	0%	0%	100%	100%	120,000
Amputation of or permanent loss of use of any other body part	0	0	43,886,852	43,886,852	0%	0%	100%	100%	
Permanent loss of a sense	38,000	0	43,848,852	43,886,852	0%	0%	100%	100%	38,000
Internal organ injury	2,300	638,000	43,246,552	43,886,852	0%	1%	99%	100%	58,209
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	195,400	1,163,073	42,528,379	43,886,852	0%	3%	97%	100%	67,924
Other fracture(s)	121,800	2,182,031	41,583,021	43,886,852	0%	5%	95%	100%	45,173
Permanent disfigurement or scarring	10,000	365,355	43,511,497	43,886,852	0%	1%	99%	100%	62,559
Serious laceration(s)	0	461,282	43,425,570	43,886,852	0%	1%	99%	100%	65,897
Serious burn(s)	0	67,500	43,819,352	43,886,852	0%	0%	100%	100%	67,500
Neck Injury - WAD I	866,051	7,366,795	35,654,006	43,886,852	2%	17%	81%	100%	16,836
Neck Injury - WAD II	2,179,524	19,500,683	22,206,645	43,886,852	5%	44%	51%	100%	28,907
Neck injury - WAD III	194,384	3,627,247	40,065,221	43,886,852	0%	8%	91%	100%	43,428
Neck injury - WAD IV	0	452,000	43,434,852	43,886,852	0%	1%	99%	100%	75,333
Back injury - Grade 1	478,030	8,271,029	35,137,793	43,886,852	1%	19%	80%	100%	19,884
Back Injury - Grade 2	1,218,660	14,450,857	28,217,335	43,886,852	3%	33%	64%	100%	30,134
Back injury - Grade 3	402,000	2,776,158	40,708,694	43,886,852	1%	6%	93%	100%	46,738
Back injury - Grade 4	204,375	1,008,996	42,673,481	43,886,852	0%	2%	97%	100%	63,862
Knee injury - Minor	118,000	2,112,543	41,656,309	43,886,852	0%	5%	95%	100%	22,995
Knee injury - Non-Minor	41,000	663,334	43,182,518	43,886,852	0%	2%	98%	100%	44,021
Shoulder injury - Minor	358,600	17,090,148	26,438,104	43,886,852	1%	39%	60%	100%	26,239
Shoulder injury - Non-Minor	100,200	1,963,899	41,822,753	43,886,852	0%	4%	95%	100%	41,282
Other Joint Injury - Minor	18,000	2,142,561	41,726,291	43,886,852	0%	5%	95%	100%	24,834
Other joint injury - Non-Minor	0	465,400	43,421,452	43,886,852	0%	1%	99%	100%	51,711
(TMJ) dysfunction with Jaw Fracture	0	0	43,886,852	43,886,852	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	53,500	973,384	42,859,968	43,886,852	0%	2%	98%	100%	32,090
Chronic pain syndrome	107,500	4,873,574	38,905,778	43,886,852	0%	11%	89%	100%	47,895
Psychological/emotional injury	109,500	4,296,513	39,480,839	43,886,852	0%	10%	90%	100%	43,624
Concussion	0	1,408,740	42,478,112	43,886,852	0%	3%	97%	100%	28,175
Post concussion syndrome	0	327,500	43,559,352	43,886,852	0%	1%	99%	100%	40,938
Permanent brain injury	100,000	300,000	43,486,852	43,886,852	0%	1%	99%	100%	133,333
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	43,800	3,320,432	40,522,620	43,886,852	0%	8%	92%	100%	27,131
All other injuries	224,050	4,693,220	38,969,582	43,886,852	1%	11%	89%	100%	25,217
								<u>Total:</u>	<u>25,207.84</u>



Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

**Summary of Claimant Injury Profile - General Damages excluding Non-Pecuniary**

(1) Injury	(2) General Damages excluding Non-Pecuniary				(3) Distribution				Average General Damages excluding Non-Pecuniary
	(4) This Injury Only	(5) This and another injury	(6) Not this Injury	(7) Total	(8) This Injury Only	(9) This and another injury	(10) Not this Injury	(11) Total	
Deceased	343,870	0	13,072,681	13,416,551	3%	0%	97%	100%	34,387
Quadriplegia, complete or incomplete	0	0	13,416,551	13,416,551	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	13,416,551	13,416,551	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	130,000	13,286,551	13,416,551	0%	1%	99%	100%	130,000
Amputation of or permanent loss of use of any other body part	0	0	13,416,551	13,416,551	0%	0%	100%	100%	
Permanent loss of a sense	12,500	0	13,404,051	13,416,551	0%	0%	100%	100%	12,500
Internal organ injury	0	274,934	13,141,617	13,416,551	0%	2%	98%	100%	24,994
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	47,750	745,886	12,622,915	13,416,551	0%	6%	94%	100%	39,682
Other fracture(s)	11,920	1,046,387	12,358,244	13,416,551	0%	8%	92%	100%	20,751
Permanent disfigurement or scarring	0	291,587	13,124,964	13,416,551	0%	2%	98%	100%	48,598
Serious laceration(s)	0	337,087	13,079,464	13,416,551	0%	3%	97%	100%	48,155
Serious burn(s)	0	4,587	13,411,964	13,416,551	0%	0%	100%	100%	4,587
Neck Injury - WAD I	67,450	1,307,081	12,042,020	13,416,551	1%	10%	90%	100%	2,811
Neck Injury - WAD II	323,977	6,176,850	6,915,724	13,416,551	2%	46%	52%	100%	8,668
Neck injury - WAD III	38,000	1,901,504	11,477,047	13,416,551	0%	14%	86%	100%	22,040
Neck injury - WAD IV	0	517,889	12,898,662	13,416,551	0%	4%	96%	100%	86,315
Back injury - Grade 1	45,910	1,373,714	11,996,927	13,416,551	0%	10%	89%	100%	3,226
Back Injury - Grade 2	206,065	4,464,806	8,745,680	13,416,551	2%	33%	65%	100%	8,982
Back injury - Grade 3	111,700	1,957,958	11,346,893	13,416,551	1%	15%	85%	100%	30,436
Back injury - Grade 4	158,487	1,104,864	12,153,200	13,416,551	1%	8%	91%	100%	66,492
Knee injury - Minor	0	504,356	12,912,195	13,416,551	0%	4%	96%	100%	5,200
Knee injury - Non-Minor	6,500	493,100	12,916,951	13,416,551	0%	4%	96%	100%	31,225
Shoulder injury - Minor	33,480	4,709,245	8,673,826	13,416,551	0%	35%	65%	100%	7,132
Shoulder injury - Non-Minor	10,000	1,260,581	12,145,970	13,416,551	0%	9%	91%	100%	25,412
Other Joint Injury - Minor	1,100	854,453	12,560,998	13,416,551	0%	6%	94%	100%	9,834
Other joint injury - Non-Minor	0	137,000	13,279,551	13,416,551	0%	1%	99%	100%	15,222
(TMJ) dysfunction with Jaw Fracture	0	0	13,416,551	13,416,551	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	5,000	253,496	13,158,055	13,416,551	0%	2%	98%	100%	8,078
Chronic pain syndrome	55,000	4,358,709	9,002,842	13,416,551	0%	32%	67%	100%	42,440
Psychological/emotional injury	4,000	3,136,197	10,276,354	13,416,551	0%	23%	77%	100%	31,091
Concussion	0	364,283	13,052,268	13,416,551	0%	3%	97%	100%	7,286
Post concussion syndrome	0	167,030	13,249,521	13,416,551	0%	1%	99%	100%	20,879
Permanent brain injury	108,575	260,000	13,047,976	13,416,551	1%	2%	97%	100%	122,858
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	2,000	999,470	12,415,081	13,416,551	0%	7%	93%	100%	8,076
All other injuries	32,585	1,660,515	11,723,451	13,416,551	0%	12%	87%	100%	8,683
								Total:	7,706.23

Note

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Claimant Injury Profile - All Other

(1) Injury	(2) All Other				(3) Distribution				(5) Average All Other
	(2) This Injury Only	(3) This and another injury	(4) Not this Injury	(5) Total	(6) This Injury Only	(7) This and another injury	(8) Not this Injury	(9) Total	
Deceased	30,105	0	3,057,263	3,087,368	1%	0%	99%	100%	3,011
Quadriplegia, complete or incomplete	0	0	3,087,368	3,087,368	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	3,087,368	3,087,368	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	5,000	3,082,368	3,087,368	0%	0%	100%	100%	5,000
Amputation of or permanent loss of use of any other body part	0	0	3,087,368	3,087,368	0%	0%	100%	100%	
Permanent loss of a sense	1,900	0	3,085,468	3,087,368	0%	0%	100%	100%	1,900
Internal organ injury	200	45,223	3,041,945	3,087,368	0%	1%	99%	100%	4,129
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	7,450	98,096	2,981,822	3,087,368	0%	3%	97%	100%	5,277
Other fracture(s)	3,030	140,884	2,943,454	3,087,368	0%	5%	95%	100%	2,822
Permanent disfigurement or scarring	0	27,001	3,060,367	3,087,368	0%	1%	99%	100%	4,500
Serious laceration(s)	0	45,301	3,042,067	3,087,368	0%	1%	99%	100%	6,472
Serious burn(s)	0	4,413	3,082,955	3,087,368	0%	0%	100%	100%	4,413
Neck Injury - WAD I	35,445	469,875	2,582,048	3,087,368	1%	15%	84%	100%	1,033
Neck Injury - WAD II	94,316	1,469,311	1,523,741	3,087,368	3%	48%	49%	100%	2,085
Neck injury - WAD III	10,723	310,934	2,765,711	3,087,368	0%	10%	90%	100%	3,655
Neck injury - WAD IV	0	36,480	3,050,888	3,087,368	0%	1%	99%	100%	6,080
Back injury - Grade 1	23,463	529,061	2,534,844	3,087,368	1%	17%	82%	100%	1,256
Back Injury - Grade 2	58,188	1,102,086	1,927,094	3,087,368	2%	36%	62%	100%	2,231
Back injury - Grade 3	38,128	282,192	2,767,048	3,087,368	1%	9%	90%	100%	4,711
Back injury - Grade 4	41,324	96,739	2,949,305	3,087,368	1%	3%	96%	100%	7,266
Knee injury - Minor	7,231	153,793	2,926,344	3,087,368	0%	5%	95%	100%	1,660
Knee injury - Non-Minor	1,500	66,348	3,019,520	3,087,368	0%	2%	98%	100%	4,241
Shoulder injury - Minor	25,422	1,219,095	1,842,851	3,087,368	1%	39%	60%	100%	1,871
Shoulder injury - Non-Minor	6,100	186,628	2,894,640	3,087,368	0%	6%	94%	100%	3,855
Other Joint Injury - Minor	550	153,582	2,933,236	3,087,368	0%	5%	95%	100%	1,772
Other joint injury - Non-Minor	0	40,176	3,047,192	3,087,368	0%	1%	99%	100%	4,464
(TMJ) dysfunction with Jaw Fracture	0	0	3,087,368	3,087,368	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	6,000	76,016	3,005,352	3,087,368	0%	2%	97%	100%	2,563
Chronic pain syndrome	22,752	463,039	2,601,577	3,087,368	1%	15%	84%	100%	4,671
Psychological/emotional injury	12,000	314,879	2,760,489	3,087,368	0%	10%	89%	100%	3,236
Concussion	0	107,757	2,979,611	3,087,368	0%	3%	97%	100%	2,155
Post concussion syndrome	0	40,884	3,046,484	3,087,368	0%	1%	99%	100%	5,111
Permanent brain injury	1,410	10,000	3,075,958	3,087,368	0%	0%	100%	100%	3,803
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	1,950	219,073	2,866,345	3,087,368	0%	7%	93%	100%	1,782
All other injuries	12,120	374,345	2,700,903	3,087,368	0%	12%	87%	100%	1,982
								Total:	1,773.33

Note

All Other includes punitive damages, prejudgment interest, post-judgment interest, party and party costs, and auto no-fault (Section B) offset

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study

Summary of Claimant Injury Profile - ALAE

(1) Injury	(2) Allocated Loss Adjustment Expenses (ALAE)				(3) Distribution				Average Allocated Loss Adjustment Expenses (ALAE)
	(4) This Injury Only	(5) This and another injury	(6) Not this Injury	(7) Total	(8) This Injury Only	(9) This and another injury	(10) Not this Injury	(11) Total	
Deceased	104,876	1,396	3,771,373	3,877,645	3%	0%	97%	100%	10,627
Quadriplegia, complete or incomplete	0	0	3,877,645	3,877,645	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	3,877,645	3,877,645	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	0	3,877,645	3,877,645	0%	0%	100%	100%	0
Amputation of or permanent loss of use of any other body part	0	0	3,877,645	3,877,645	0%	0%	100%	100%	
Permanent loss of a sense	0	0	3,877,645	3,877,645	0%	0%	100%	100%	0
Internal organ injury	0	78,139	3,799,506	3,877,645	0%	2%	98%	100%	7,104
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	38,798	120,959	3,717,888	3,877,645	1%	3%	96%	100%	7,988
Other fracture(s)	30,917	153,161	3,693,567	3,877,645	1%	4%	95%	100%	3,609
Permanent disfigurement or scarring	0	6,859	3,870,786	3,877,645	0%	0%	100%	100%	1,143
Serious laceration(s)	0	21,638	3,856,007	3,877,645	0%	1%	99%	100%	3,091
Serious burn(s)	0	480	3,877,165	3,877,645	0%	0%	100%	100%	480
Neck Injury - WAD I	81,838	484,368	3,311,439	3,877,645	2%	12%	85%	100%	1,158
Neck Injury - WAD II	107,641	1,728,305	2,041,699	3,877,645	3%	45%	53%	100%	2,448
Neck injury - WAD III	3,500	541,310	3,332,835	3,877,645	0%	14%	86%	100%	6,191
Neck injury - WAD IV	0	23,480	3,854,165	3,877,645	0%	1%	99%	100%	3,913
Back injury - Grade 1	25,202	597,788	3,254,655	3,877,645	1%	15%	84%	100%	1,416
Back Injury - Grade 2	31,407	1,439,929	2,406,309	3,877,645	1%	37%	62%	100%	2,829
Back injury - Grade 3	22,490	465,327	3,389,828	3,877,645	1%	12%	87%	100%	7,174
Back injury - Grade 4	77,538	126,031	3,674,076	3,877,645	2%	3%	95%	100%	10,714
Knee injury - Minor	13,035	200,851	3,663,759	3,877,645	0%	5%	94%	100%	2,205
Knee injury - Non-Minor	0	23,473	3,854,172	3,877,645	0%	1%	99%	100%	1,467
Shoulder injury - Minor	26,118	1,240,241	2,611,286	3,877,645	1%	32%	67%	100%	1,904
Shoulder injury - Non-Minor	4,684	326,732	3,546,229	3,877,645	0%	8%	91%	100%	6,628
Other Joint Injury - Minor	45	160,534	3,717,066	3,877,645	0%	4%	96%	100%	1,846
Other joint injury - Non-Minor	0	74,411	3,803,234	3,877,645	0%	2%	98%	100%	8,268
(TMJ) dysfunction with Jaw Fracture	0	0	3,877,645	3,877,645	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	17,750	39,862	3,820,033	3,877,645	0%	1%	99%	100%	1,800
Chronic pain syndrome	50,343	857,900	2,969,402	3,877,645	1%	22%	77%	100%	8,733
Psychological/emotional injury	18,111	427,214	3,432,320	3,877,645	0%	11%	89%	100%	4,409
Concussion	0	145,325	3,732,320	3,877,645	0%	4%	96%	100%	2,907
Post concussion syndrome	0	53,290	3,824,355	3,877,645	0%	1%	99%	100%	6,661
Permanent brain injury	0	0	3,877,645	3,877,645	0%	0%	100%	100%	0
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	3,901	225,257	3,648,487	3,877,645	0%	6%	94%	100%	1,848
All other injuries	18,415	402,722	3,456,508	3,877,645	0%	10%	89%	100%	2,160
								Total:	2,227.25

Note

Newfoundland and Labrador  
Private Passenger Auto  
Third Party Liability Bodily Injury - Closed Claims Study  
Summary of Claimant Injury Profile - Total Indemnity and ALAE

(1) Injury	(2) Total Indemnity and ALAE				(3) Distribution				(5) Average Total Indemnity and ALAE
	(4) This Injury Only	(4) This and another injury	(4) Not this Injury	(4) Total	(4) This Injury Only	(4) This and another injury	(4) Not this Injury	(4) Total	
Deceased	1,163,976	23,722	71,598,376	72,786,074	2%	0%	98%	100%	118,770
Quadriplegia, complete or incomplete	0	0	72,786,074	72,786,074	0%	0%	100%	100%	
Paraplegia or hemiplegia, complete or incomplete	0	0	72,786,074	72,786,074	0%	0%	100%	100%	
Amputation of or permanent loss of use of a major member	0	260,000	72,526,074	72,786,074	0%	0%	100%	100%	260,000
Amputation of or permanent loss of use of any other body part	0	0	72,786,074	72,786,074	0%	0%	100%	100%	
Permanent loss of a sense	52,500	0	72,733,574	72,786,074	0%	0%	100%	100%	52,500
Internal organ injury	2,500	1,201,947	71,581,627	72,786,074	0%	2%	98%	100%	109,495
Fracture of significant weight-bearing leg/foot bone(s) & pelvis.	343,798	2,485,905	69,956,371	72,786,074	0%	3%	96%	100%	141,485
Other fracture(s)	174,017	3,908,111	68,703,946	72,786,074	0%	5%	94%	100%	80,042
Permanent disfigurement or scarring	11,200	761,096	72,013,778	72,786,074	0%	1%	99%	100%	128,716
Serious laceration(s)	0	935,620	71,850,454	72,786,074	0%	1%	99%	100%	133,660
Serious burn(s)	0	81,980	72,704,094	72,786,074	0%	0%	100%	100%	81,980
Neck Injury - WAD I	1,090,667	10,852,126	60,843,281	72,786,074	1%	15%	84%	100%	24,423
Neck Injury - WAD II	2,920,080	32,761,553	37,104,441	72,786,074	4%	45%	51%	100%	47,576
Neck injury - WAD III	274,198	7,619,697	64,892,179	72,786,074	0%	10%	89%	100%	89,703
Neck injury - WAD IV	0	1,168,480	71,617,594	72,786,074	0%	2%	98%	100%	194,747
Back injury - Grade 1	616,827	11,885,643	60,283,604	72,786,074	1%	16%	83%	100%	28,415
Back Injury - Grade 2	1,652,944	24,335,576	46,797,554	72,786,074	2%	33%	64%	100%	49,978
Back injury - Grade 3	679,288	6,932,163	65,174,623	72,786,074	1%	10%	90%	100%	111,933
Back injury - Grade 4	532,416	2,620,903	69,632,755	72,786,074	1%	4%	96%	100%	165,964
Knee injury - Minor	140,941	3,281,725	69,363,408	72,786,074	0%	5%	95%	100%	35,285
Knee injury - Non-Minor	55,000	1,409,400	71,321,674	72,786,074	0%	2%	98%	100%	91,525
Shoulder injury - Minor	478,720	27,326,931	44,980,423	72,786,074	1%	38%	62%	100%	41,813
Shoulder injury - Non-Minor	129,684	4,453,684	68,202,706	72,786,074	0%	6%	94%	100%	91,667
Other Joint Injury - Minor	21,452	3,797,567	68,967,055	72,786,074	0%	5%	95%	100%	43,897
Other joint injury - Non-Minor	0	762,792	72,023,282	72,786,074	0%	1%	99%	100%	84,755
(TMJ) dysfunction with Jaw Fracture	0	0	72,786,074	72,786,074	0%	0%	100%	100%	#DIV/0!
(TMJ) dysfunction without Jaw Fracture	91,922	1,480,414	71,213,738	72,786,074	0%	2%	98%	100%	49,136
Chronic pain syndrome	291,575	13,087,814	59,406,685	72,786,074	0%	18%	82%	100%	128,648
Psychological/emotional injury	190,436	9,695,520	62,900,118	72,786,074	0%	13%	86%	100%	97,881
Concussion	0	2,337,147	70,448,927	72,786,074	0%	3%	97%	100%	46,743
Post concussion syndrome	0	988,312	71,797,762	72,786,074	0%	1%	99%	100%	123,539
Permanent brain injury	225,000	600,000	71,961,074	72,786,074	0%	1%	99%	100%	275,000
Minor laceration(s), contusion(s) or bruise(s), burn(s), or just "shaken up"	55,351	5,229,247	67,501,476	72,786,074	0%	7%	93%	100%	42,618
All other injuries	305,813	8,301,053	64,179,208	72,786,074	0%	11%	88%	100%	44,138
								Total:	41,807.05



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