

1 **Transcript Reference: Nov. 18, 2014, Pages 55-56, Lines 24-25 and 1-9**

2

3 Undertake to verify that Oliver Wyman never relied upon the percentage change approach for
4 reports prepared for Nova Scotia.

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6 **Amended Response:**

7

8 It is confirmed that Oliver Wyman has never used the percentage change approach for exclusions
9 in the Nova Scotia commercial vehicle loss trend reports. The percentage change approach was
10 used in the Nova Scotia private passenger loss trend reports.