

1 **Transcript Reference: Nov. 18, 2014, Page 71, Lines 1-7**

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3 Undertake to review the report Oliver Wyman produced to verify the expected proportion of
4 claims that would have fallen under the deductible amount of \$2,500.

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6 **Response:**

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8 In the 2004 Closed Claims Study 17.8% of the claimants had pain and suffering (P&S) awards
9 less than \$2500; and for these claimants, their P&S award was 2% of the total P&S award for all
10 claimants. Even with the elimination of the P&S award, these 17.8% of the claimants would still
11 be eligible for recovery under other heads of damages such as lost wages.

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*Source: Public Utilities Board Automobile Insurance Review, Report to Government, March 31,
2005, Page 20 - Comparison of Closed Claims Study Results – 1996 and 2004*