

# STATISTICS - Insurance

## VEHICLES INSURED AS AT 30 JUNE 1996 \*





INSURANCE CLASS	NUMBER OF VEHICLES		PERCENTAGE	
	1996	1995	1996	1995
1	1,540,110	1,374,287	71.82	71.42
2	4,306	3,788	0.20	0.20
3	2,729	3,053	0.13	0.16
4	14,648	11,644	0.68	0.61
5	3,224	2,661	0.15	0.14
6	357,140	322,829	16.65	16.78
7	44,758	41,983	2.09	2.18
8	4,585	3,863	0.21	0.20
9	2,437	2,413	0.11	0.13
10	2,154	1,637	0.10	0.08
11	2,866	2,233	0.13	0.12
12	25,609	24,061	1.20	1.25
13	42,673	39,280	1.99	2.04
14	27,405	25,045	1.28	1.30
15	8,616	8,116	0.40	0.42
16	726	746	0.04	0.04
17	55,946	52,426	2.61	2.72
19	438	148	0.02	0.01
20	397	310	0.02	0.02
21	55	55	0.00	0.00
23	3,689	3,483	0.17	0.18
24	53	47	0.00	0.00
<b>Totals</b>	<b>2,144,564</b>	<b>1,924,108</b>	<b>100.00</b>	<b>100.00</b>

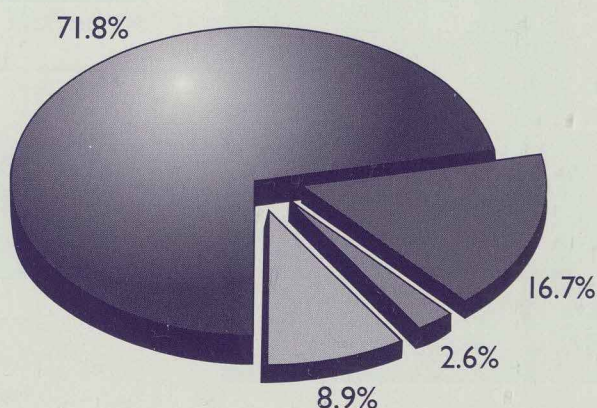
► \*Classes 18, 22 and 25 are not relevant to this data.

## VEHICLE CLASSES

### Percent Insured by Class

Vehicle classes are divided into 25 categories for differentiation. The major classes by number of units are Classes 1, 6 and 17.

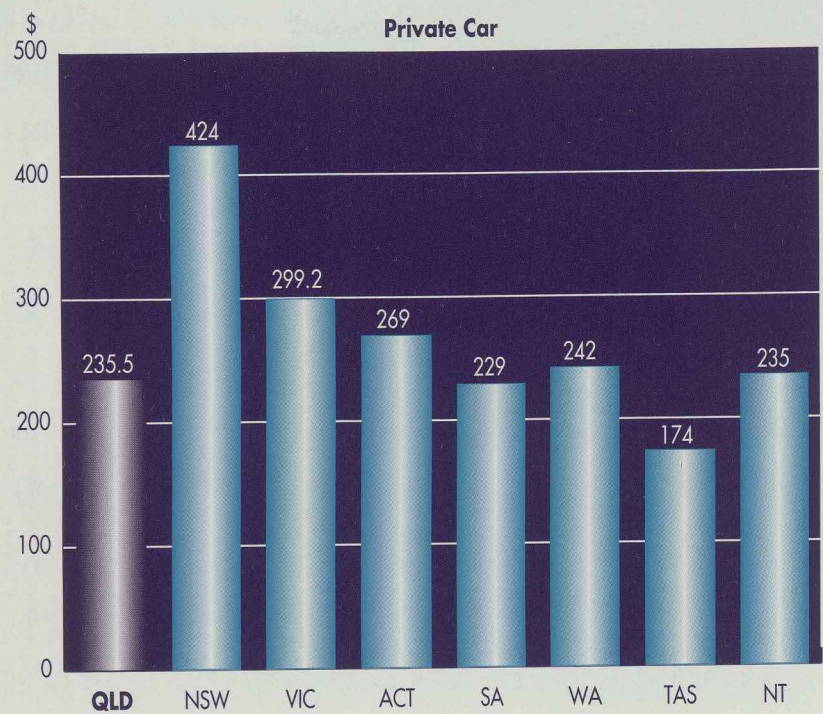
-  Class 1 (Cars and station wagons)
-  Class 6 (Trucks, Utilities and vans 4.5 t or less)
-  Class 17 (Primary production use only)
-  Others





# STATISTICS - Insurance

## CTP PREMIUM COMPARISON BY STATE - 1 JULY 1996



Premium figures include applicable stamp duty in each State.

NSW = Estimated Average Market Rate

Where States have different rates by regions comparison is on metropolitan rates.

## CTP AFFORDABILITY (as % of full-time adults' total weekly earnings - Queensland)

Class I Vehicle (cars and station wagons)		
1 September 1994	1 July 1995	1 July 1996
27.20%	26.20%	35.97%



# STATISTICS - Insurance

## PREMIUM, LEVY AND FEE COLLECTION PERIOD 1 JULY 1995 TO 30 JUNE 1996

	\$
Gross Premium	391,025,924
Hospital Levy *	(6,842,953)
Ambulance Levy *	(1,368,591)
Department of Transport Fee	(7,214,456)
Nominal Defendant Levy *	(11,730,778)
MAIC (Statutory Insurance Scheme) Levy *	(2,923,820)
<b>Net Premium</b>	<b>360,945,326</b>

\* Includes June 1996 levies payable by 14 July 1996

## INSURERS' NET PREMIUM COLLECTION PERIOD 1 JULY 1995 TO 30 JUNE 1996

Insurer	\$
AAMI	11,493,376
CIC	277,883
Commercial Union	5,977,732
FAI	95,769,203
GIO	1,465,471
Mercantile Mutual	3,312,830
MMI	14,864,295
QBE	898,476
Suncorp	203,814,932
VACC	22,392,447
Zurich	678,681
<b>Total</b>	<b>360,945,326</b>



# STATISTICS - Insurance

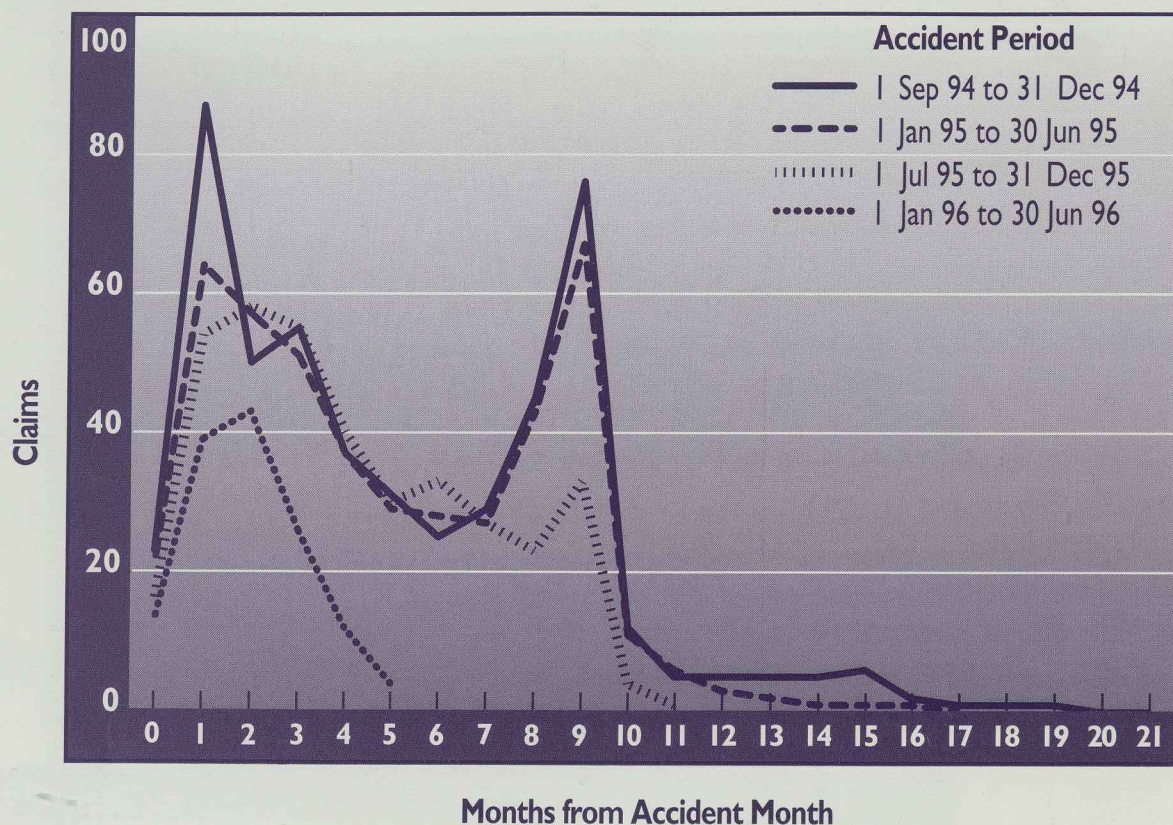
## MARKET SHARE - LICENSED INSURERS (BASED ON UNITS)

INSURER	% 1/9/94	% 30/6/95	% 30/6/96
AAMI	2.27	2.74	3.36
CIC (Licence withdrawn 22/1/96)	0.02	0.11	0.08
Commercial Union	1.27	1.57	1.63
FAI	30.62	29.45	27.21
GIO (Licence withdrawn 30/6/96)	0.12	0.28	0.43
Mercantile Mutual	0.79	0.82	0.84
MMI	2.28	2.96	3.38
QBE	0.01	0.09	0.22
Suncorp	57.15	56.1	56.4
VACC	5.13	5.73	6.28
Zurich	0	0.08	0.17



# STATISTICS - Claims

## NOTICE OF CLAIM - REPORTING PATTERN



## NOTICE OF CLAIM LODGMENTS TO 30 JUNE 1996

(All Insurers) Accidents 1 September 1994 to 30 June 1996

Injury Quarter	Development Quarter							Total
	1	2	3	4	5	6	7	
Dec 94 *	858	368	596	87	61	16	5	1,991
Mar 95	550	281	414	56	22	4		1,327
Jun 95	610	279	408	64	5			1,366
Sep 95	593	287	414	25				1,319
Dec 95	503	327	84					914
Mar 96	572	94						666
Jun 96	145							145

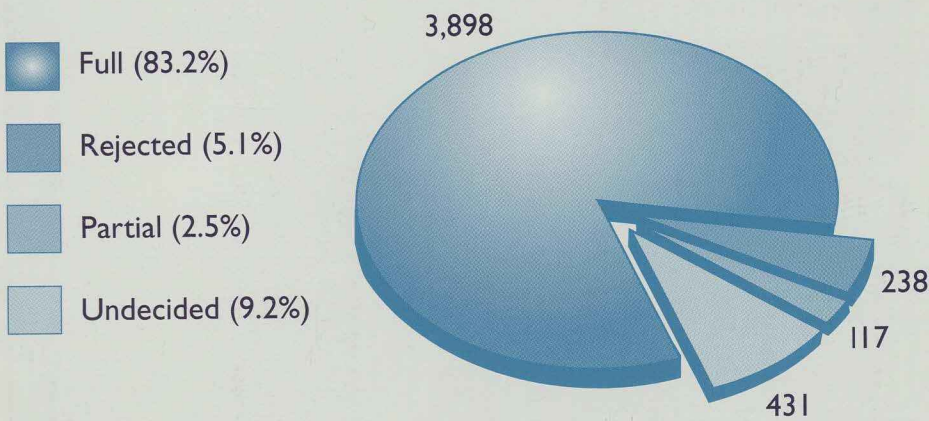
\* This period includes the four months September - December 1994



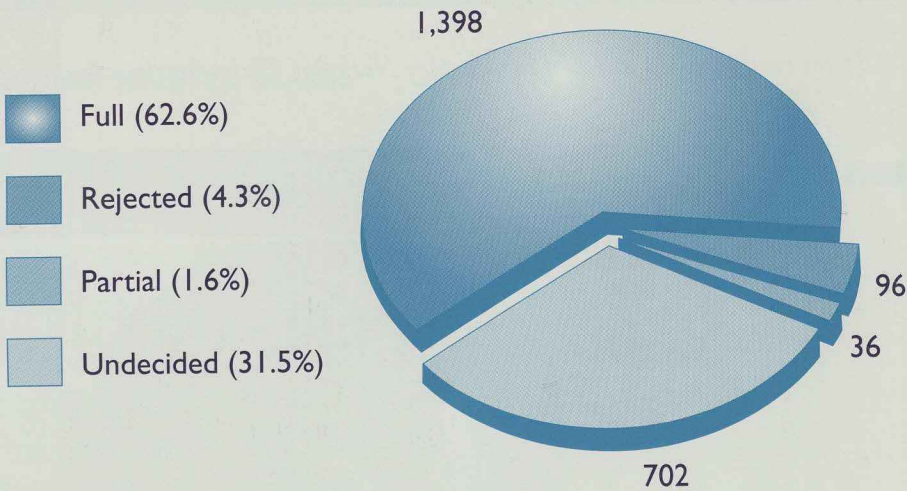
# STATISTICS - Claims

## LIABILITY DETERMINATIONS

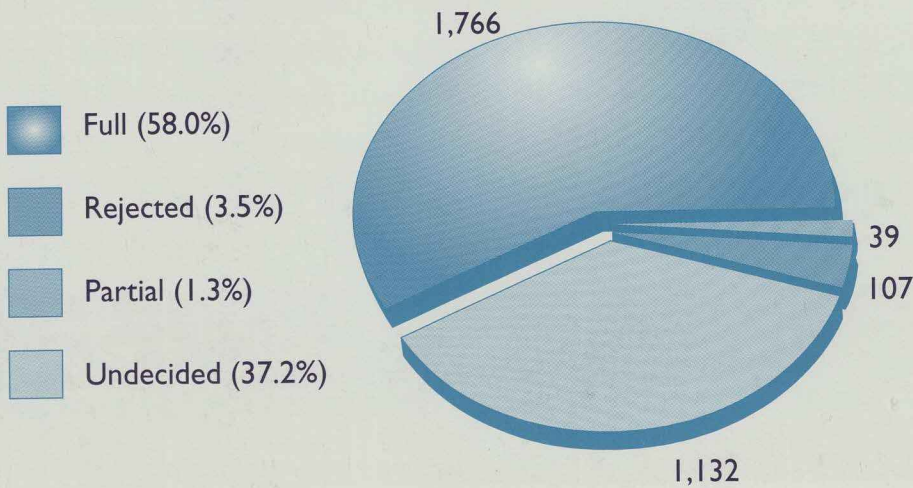
Accidents 1 September 1994 to 30 June 1995



Accidents 1 July 1995 to 31 December 1995



Accidents 1 July 1995 to 30 June 1996





# STATISTICS - Claims

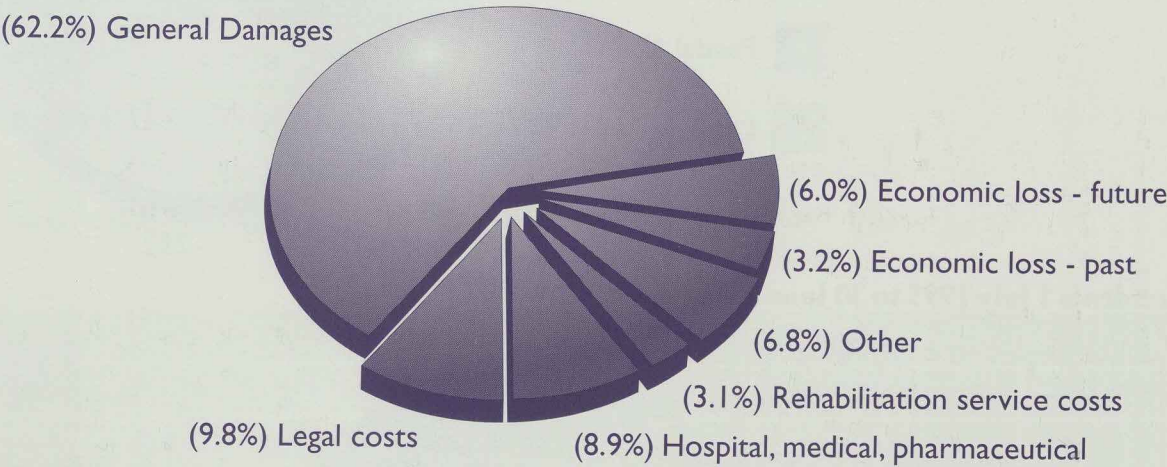
## CLAIMS RECEIVED, LIABILITY DETERMINED, CLAIMS FINALISED

Accidents 1 September 1994 to 30 June 1996

Insurer	AAMI	CIC	Com. Union	FAI	GIO	MMI	Merc. Mutual	QBE	Zurich	Suncorp	Nom. Defendant	VACC	TOTAL
Claims Received *	217	11	156	1,619	37	511	86	7	7	3,977	479	621	7,728
Liability Determined	199	5	143	1,214	18	353	75	6	0	3,376	383	393	6,165
(%) Determined	(92)	(45)	(92)	(75)	(49)	(69)	(87)	(86)	(-)	(85)	(80)	(63)	(80)

\* Claims received only includes satisfactory Notice of Claim lodgments.

## CLAIMS PAYMENT DISSECTION FROM 1 SEPTEMBER 1994 TO 30 JUNE 1996



## NOMINAL DEFENDANT CLAIM ACTIVITY UNDER FORMER ACT (since 1 July 1995)

Carried Forward	Received	Reopened	Settled	Withdrawn	Under Attention
853	62	21	157	227	552



# STATISTICS - Claims

## AGE GROUPS OF CLAIMANTS AT 30 JUNE 1996\*

Age	Male	Female	Unknown	Total
Unknown	30	29	10	69
0 - 5 years	72	68		140
6 - 15 years	193	214	2	409
16 - 25 years	1,040	1,206	8	2,254
26 - 35 years	843	923	5	1,771
36 - 45 years	573	680	4	1,257
46 - 55 years	374	512	2	888
56 - 65 years	208	276	1	485
66 +	183	272		455
Total	3,516	4,180	32	7,728

\* Relates to claims made since 1 September 1994.

## ACCIDENT LOCATIONS INVOLVING NOTIFIED CLAIMS

Div. No.*	Location	Postcode No.	No. of Accidents** 1996
1	Brisbane Area	4000 - 4072	495
		4500 - 4549	101
		4073 - 4209	667
4	Gold Coast Region	4210 - 4299	346
5	Ipswich Region	4300 - 4349	101
6	Toowoomba Region	4350 - 4499	89
		4602 - 4618	13
7	Mt Isa Region	4825 - 4834	6
8	Sunshine Coast Region	4550 - 4601	156
		4619 - 4689	101
9	Rockhampton Region	4690 - 4736	47
10	Mackay Region	4737 - 4805	69
11	Townsville Region	4806 - 4824	82
		4835 - 4850	6
12	Cairns Region	4851 - 4899	121
Total			2,400

\* Australia Post Postcode Divisions (modified)

\*\* Refers to accidents occurring in the period 1 July 1995 to 30 June 1996.



# STATISTICS - Claims

## PREMIUM RECEIVED - CORRESPONDING PAYMENTS

Premium Year - 1 September 1994 to 30 June 1995. Accident Date - 1 September 1994 to 30 June 1995.

Insurer	AAMI	CIC	Com. Union	FAI	GIO
Premium Received	\$6,968,485	\$348,370	\$4,534,729	\$78,430,912	\$821,986
Payments Made	\$370,897	\$7,014	\$494,114	\$7,117,848	\$25,254
Number of Claims Open	103	2	70	770	12

*This table does not take account of claims yet to be made (incurred but not reported) and appropriately illustrates the "long tail" liability feature of Compulsory Third Party business.*

## PAYMENT DISSECTION BY INSURER - ALL NEW ACT CLAIMS (PAYMENTS 1 SEPTEMBER 1994 - 30 JUNE 1996)

Payment Type	AAMI	CIC	Com. Un	FAI	GIO	MMI
Aids and appliances	3,647			47,878		6,169
Long-term care and home care	8,032			26,450		19,213
Economic loss - past	21,100			82,577	402	72,601
Economic loss - future	29,173			145,997		2,000
General damages	245,610	6,333	519,154	6,156,981	18,110	406,442
Home and vehicle modifications				72,395		245,432
Investigation costs	15,609	5,238	1,173	106,795	841	106,944
Legal costs	78,396	240	25,918	312,497	7,103	112,069
Hospital, medical, pharmaceutical	120,089	6,574		725,091	2,903	62,294
Other	5,480			16,868	625	13,778
Rehabilitation service costs	16,330	2,786		320,235		32,487
TOTAL	543,466	21,171	546,245	8,013,764	29,984	1,079,429



# STATISTICS - Claims

MMI	Merc. Mutual	QBE	SUNCORP	VACC	Zurich	TOTAL
\$10,052,125	\$2,395,119	\$306,779	\$151,494,730	\$15,671,830	\$297,367	\$271,322,432
\$701,370	\$259,870	\$5,899	\$10,750,938	\$1,282,942	\$2,897	\$21,019,043
188	37	1	1,304	293	5	2,785

Merc.	QBE	Zurich	Suncorp	Nom Def	VACC	TOTAL	%
			119,959		40	177,693	0.70
2,155			221,490	9,430	5,100	291,870	1.15
2,086			576,411	56,501	6,146	817,824	3.24
			1,313,015	20,504		1,510,689	5.98
235,851	5,899		6,793,331	449,691	885,738	15,723,140	62.18
			32,943			350,770	1.39
12,850		2,937	184,987	143,511	74,712	655,597	2.59
64,712			1,504,659	174,688	185,232	2,465,514	9.75
13,137			1,133,806	54,550	141,344	2,259,788	8.94
6,559			190,874	3,113	18,533	255,830	1.01
436			259,740	57,606	87,413	777,033	3.07
337,786	5,899	2,937	12,331,215	969,594	1,404,258	25,285,748	100.00