Our statistics

Statistical information 2009-10

Major legislative changes impacting on the Queensland CTP scheme

The Queensland CTP scheme has undergone a number of legislative changes since 1994. When considering the statistics provided by the Commission in this report, reference should be made to how these amendments to legislation may have impacted on the data.

Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	• Provided a legislative framework around the existing common law process. • Key objectives: - Provide for the licensing and supervision of CTP motor vehicle insurers - Encourage the speedy resolution of claims - Promote and encourage the rehabilitation of injured persons - Establish and keep a register of claims to help administer the statutory insurance scheme.
Motor Accident Insurance Amendment Act 1999	14 December 1999	• Prohibited touting
Motor Accident Insurance Amendment Act 2000	1 July 2000 & 1 October 2000	• Competitive premium filing model • Simplified Notice of Accident Claim form • Introduction of a medical certificate • Requirement for insurers to make early decision on rehabilitation • Thresholds for recovery of legal costs • A mediation process for rehabilitation disputes • Requirement to report accidents to Police • Compulsory pre-proceedings conference
Civil Liability Act 2003	2 December 2002	• Introduction of prescribed injury scale value – from 0-100 points with corresponding amounts for general damages • Consistency between assessments for general damages awarded

The majority of the data represented in the statistical section is based on accidents from 2 December 2002 to 30 June 2010. Further data is available on the Commission's website. This information is updated on a regular basis.

Statistical information 2009-10

Insured vehicles by class

(Registrations as at 30 June 2010)

Class	Description	Vehicles	%
1	Cars and station wagons	2,385,163	68.30%
2	Motorised homes	11,191	0.32%
3	Taxis	2,720	0.08%
4	Hire vehicles	37,002	1.06%
5	Vintage, veteran, historic or street rods	16,356	0.47%
6	Trucks, utilities and vans with a GVM of 4.5t or less	661,211	18.93%
7	Trucks, prime movers and vans with a GVM > 4.5t	70,189	2.01%
8	Non-commercial buses	5,507	0.16%
9	Buses for school/health use	3,710	0.11%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,622	0.08%
10B	Buses under Translink service contract other than school or restricted school service	1,950	0.06%
11	Buses not in class 8, 9, 10A or 10B	5,766	0.17%
12	Motorcycles with driver only	53,208	1.52%
13	Motorcycles with pillion passenger or side car	103,605	2.97%
14	Tractors	24,622	0.71%
15	Self-propelled machinery, fire engines	8,625	0.25%
16	Ambulances	991	0.03%
17	Motor vehicles used only for primary production	39,380	1.13%
19	Limited access registration	33,903	0.97%
20	Zone access registration	10,039	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	7,494	0.21%
23	Dealer plates	5,160	0.15%
24	Trailers	1,974	0.06%
Total		**3,492,388**	**100.00%**

Premium levy and fee collection

(1 July 2009 to 30 June 2010)

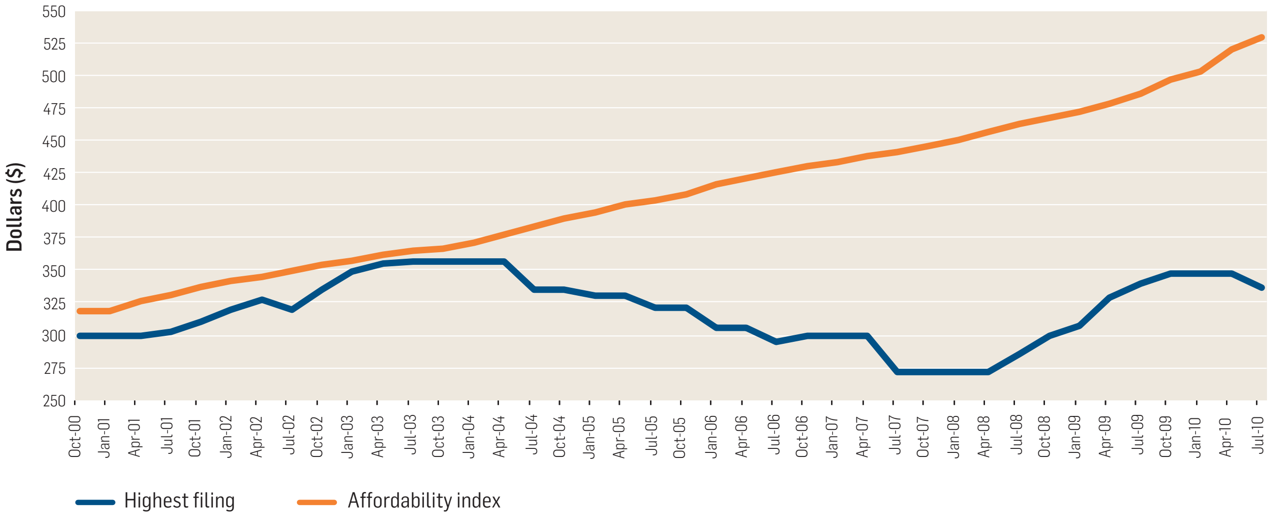
Description	$ ('000)
Total insurance premiums collected *	**1,295,774**
Nominal Defendant levy	-59,301
Statutory insurance scheme levy	-6,128
Hospital and emergency services levy ^	-45,551
Administration fee (Transport fee)	-28,903
Insurers premiums #	**1,155,891**

	$ ('000)
Hospital	-33,002
Emergency	-12,549
	-45,551

Note: * Net of cancellations
Include GST
^ Distribution of hospital and emergency services levy

Statistical information 2009-10

Affordability index vs highest filed Class 1 CTP premium



Note: The affordability index is 45% of the seasonally adjusted amount of Queensland full-time adult persons ordinary time weekly earnings averaged over the last four quarters as declared by the Australian Bureau of Statistics.

Average Class 1 filed premium

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
AAMI	$339.75	$357.00	$322.80	$301.45	$290.95	$272.00	$305.50	$344.00
Allianz	$339.75	$357.00	$326.05	$303.95	$292.20	$270.50	$302.50	$344.50
NRMA	$339.75	$357.00	$320.80	$299.70	$281.90	$259.30	$300.15	$345.25
QBE	$334.25	$353.25	$325.10	$301.78	$281.80	$263.80	$300.70	$345.25
RACQI	$339.50	$357.00	$330.05	$305.70	$295.70	$272.00	$305.50	$345.25
Suncorp	$337.50	$355.75	$324.30	$303.70	$292.20	$272.00	$305.50	$345.25

Note: Average Class 1 filed premiums include levies.

Statistical information 2009-10

Claim frequency and claim propensity

(Accidents from 1 September 1994 to 30 June 2010)

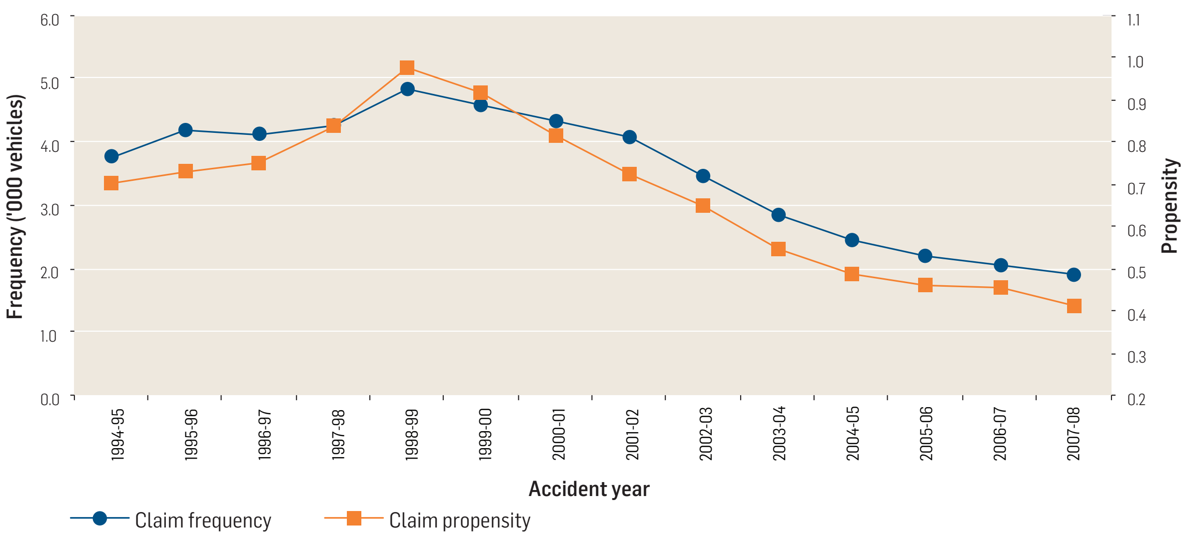
Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency *	Claim propensity # (QLD accident claims only)
1994-95	1,924,108	7,233	3.8	0.7
1995-96	2,144,564	8,988	4.2	0.7
1996-97	2,194,471	9,017	4.1	0.7
1997-98	2,264,086	9,592	4.2	0.8
1998-99	2,343,820	11,346	4.8	1.0
1999-00	2,390,744	10,903	4.6	0.9
2000-01	2,452,849	10,610	4.3	0.8
2001-02	2,529,256	10,318	4.1	0.7
2002-03	2,629,702	9,042	3.4	0.6
2003-04	2,758,280	7,849	2.8	0.5
2004-05	2,893,849	7,081	2.4	0.5
2005-06	3,026,987	6,645	2.2	0.5
2006-07	3,176,383	6,500	2.0	0.5
2007-08	3,324,485	6,350	1.9	0.4
2008-09	3,422,572	6,625		
2009-10	3,492,388	4,150		

Note: * Claim frequency is calculated using number of CTP claims per '000 registered vehicles.

Claim propensity is measured as the ratio of claims (Queensland accident claims) against the number of overall casualties (casualty severity classification 1 to 3) recorded in Queensland as per the Webcrash statistics, provided by the Department of Transport and Main Roads on 21 July 2010. Casualty data is immature for the recent accident years and is not included.

The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

Claim frequency and claim propensity



Statistical information 2009-10

Number of accidents by region

(Accidents from 2 December 2002 to 30 June 2010)

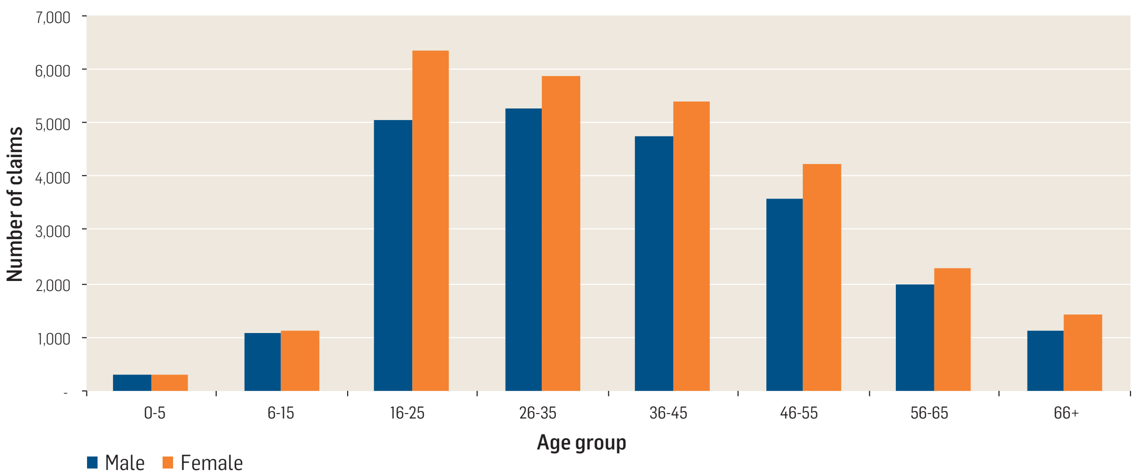
Accident date	2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005		1 Jul 2005 - 30 Jun 2006		1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,064	51.7%	3,295	51.9%	2,883	50.0%	2,785	50.9%	2,676	49.8%	2,575	49.2%	2,776	50.9%	1,770	51.5%
Other SE QLD Region	1,179	29.5%	1,828	28.8%	1,674	29.0%	1,542	28.2%	1,570	29.2%	1,566	29.9%	1,581	29.0%	996	29.0%
Regional QLD Region	572	14.3%	958	15.1%	957	16.6%	882	16.1%	878	16.3%	834	15.9%	840	15.4%	514	14.9%
Interstate	180	4.5%	272	4.3%	256	4.4%	265	4.8%	247	4.6%	262	5.0%	255	4.7%	160	4.7%
Total	**3,995**	**100.0%**	**6,353**	**100.0%**	**5,770**	**100.0%**	**5,474**	**100.0%**	**5,371**	**100.0%**	**5,237**	**100.0%**	**5,452**	**100.0%**	**3,440**	**100.0%**

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.
Regional QLD Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 2 December 2002 to 30 June 2010 where relevant details are available)

Age group	Male	Female	Total	%
0-5	325	325	650	1.3%
6-15	1,063	1,120	2,183	4.4%
16-25	5,061	6,332	11,393	22.7%
26-35	5,262	5,861	11,123	22.2%
36-45	4,748	5,389	10,137	20.2%
46-55	3,582	4,245	7,827	15.6%
56-65	2,001	2,291	4,292	8.6%
66+	1,130	1,442	2,572	5.1%
Total	**23,172**	**27,005**	**50,177**	**100.0%**

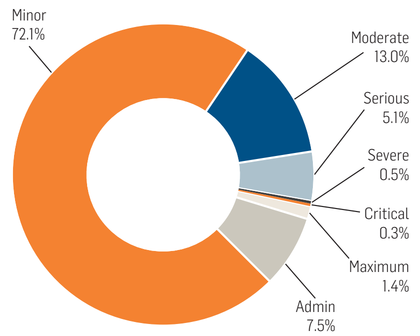


Statistical information 2009-10

Claim severity

(Finalised claims for accidents from 2 December 2002 to 30 June 2010)

AIS severity *	Description	Claims	%
1	Minor	26,921	72.1%
2	Moderate	4,862	13.0%
3	Serious	1,894	5.1%
4	Severe	199	0.5%
5	Critical	117	0.3%
6	Maximum #	516	1.4%
9	Admin ^	2,812	7.5%
	Total	**37,321**	**100.0%**



Note: * The Abbreviated Injury Scale, 2005 edition (AIS 2005) is an anatomically-based global severity scoring system that classifies each injury by body region according to its relative importance on a 6-point ordinal scale. This classification represents the 'threat to life' associated with each injury. Conversion of reported injury codes from AIS 1985 to AIS 2005 in July 2008 may have caused changes to severity level of some claims.

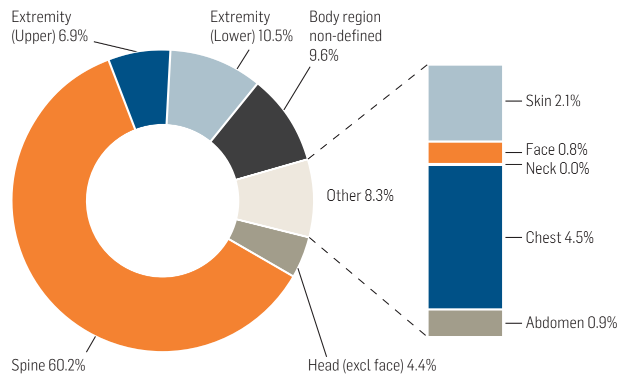
Maximum severity is predominately fatalities.

^ Admin severity includes but is not limited to unconfirmed injuries, nervous shock and business claims.

Injury by body region

(Finalised claims for accidents from 2 December 2002 to 30 June 2010)

Body region	Claims	%
Skin	797	2.1%
Head (excl. face)	1,637	4.4%
Face	284	0.8%
Neck *	17	0.0%
Chest	1,690	4.5%
Abdomen	336	0.9%
Spine	22,481	60.2%
Extremity (Upper)	2,585	6.9%
Extremity (Lower)	3,906	10.5%
Body region non-defined #	3,588	9.6%
Total	**37,321**	**100.0%**



Note: Body Regions are based on AIS 2005

* Whiplash claims based on AIS 2005 are reported under Spine.

\# Includes but not limited to claims reporting admin codes, psychological conditions and fatalities.

Statistical information 2009-10

Notice of claim lodgements – cumulative

(Accidents from 1 September 1994 to 30 June 2010)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
1994-95	1,851	3,404	5,646	6,449	6,663	6,787	6,871	6,936	6,989	7,045	7,079	7,233
1995-96	2,734	4,891	7,254	8,175	8,364	8,488	8,586	8,634	8,692	8,750	8,798	8,988
1996-97	3,294	5,558	7,545	8,137	8,351	8,475	8,547	8,634	8,710	8,773	8,848	9,017
1997-98	4,026	6,306	8,091	8,719	8,922	9,046	9,157	9,254	9,321	9,391	9,436	9,592
1998-99	5,287	7,866	9,763	10,404	10,632	10,760	10,889	10,968	11,058	11,137	11,187	11,346
1999-00	5,105	7,427	9,272	9,956	10,200	10,378	10,484	10,574	10,644	10,705	10,736	10,903
2000-01	7,019	8,685	9,602	9,948	10,148	10,265	10,340	10,398	10,440	10,478	10,509	10,610
2001-02	7,403	8,773	9,384	9,653	9,769	9,861	9,987	10,090	10,160	10,191	10,220	10,318
2002-03	6,385	7,547	8,102	8,359	8,536	8,730	8,817	8,861	8,905	8,935	8,961	9,042
2003-04	5,314	6,379	6,920	7,174	7,330	7,501	7,603	7,668	7,719	7,760	7,783	7,849
2004-05	4,698	5,654	6,119	6,269	6,346	6,432	6,599	6,749	6,896	6,972	7,011	7,081
2005-06	4,345	5,184	5,643	5,835	5,930	6,000	6,152	6,374	6,528	6,564	6,590	6,645
2006-07	4,099	5,044	5,551	5,761	5,922	6,121	6,298	6,360	6,389	6,430	6,442	6,500
2007-08	4,103	4,953	5,639	5,900	6,036	6,127	6,186	6,254	6,300	6,332	6,347	6,350
2008-09	4,600	5,541	6,119	6,405	6,543	6,595	6,624	6,625				
2009-10	3,349	3,869	4,124	4,150								

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

Claims by insurer

(Accidents from 2 December 2002 to 30 June 2010)

Accident date	2 Dec 2002 - 30 Jun 2003			1 Jul 2003 - 30 Jun 2004			1 Jul 2004 - 30 Jun 2005			1 Jul 2005 - 30 Jun 2006		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
AAMI	259	100.0%	97.7%	363	99.7%	98.9%	383	100.0%	97.4%	404	100.0%	94.3%
Allianz	1,094	99.1%	98.0%	1,663	98.8%	95.7%	1,438	99.0%	94.1%	1,444	99.3%	88.7%
Nom. Defend.	170	99.4%	91.2%	249	97.6%	93.6%	202	97.0%	88.6%	173	98.8%	90.2%
NRMA	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	99.3%	171	100.0%	97.7%
QBE	183	100.0%	99.5%	295	99.3%	98.6%	252	96.8%	98.0%	232	99.1%	96.1%
RACQI	652	97.4%	98.6%	1,044	97.7%	96.7%	898	97.6%	95.8%	827	97.5%	89.5%
Suncorp	2,604	99.1%	97.8%	4,123	99.3%	97.0%	3,773	99.4%	95.3%	3,394	99.0%	91.0%
Total	**5,072**	**99.0%**	**97.9%**	**7,849**	**98.9%**	**96.7%**	**7,081**	**99.0%**	**95.2%**	**6,645**	**99.0%**	**90.9%**

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

Statistical information 2009-10

Rates of legal representation and litigation

(Accidents from 2 December 2002 to 30 June 2010)

Accident date	2 Dec 2002 - 30 Jun 2003	1 Jul 2003 - 30 Jun 2004	1 Jul 2004 - 30 Jun 2005	1 Jul 2005 - 30 Jun 2006	1 Jul 2006 - 30 Jun 2007	1 Jul 2007 - 30 Jun 2008	1 Jul 2008 - 30 Jun 2009	1 Jul 2009 - 30 Jun 2010
Claims	5,072	7,849	7,081	6,645	6,500	6,350	6,625	4,150
% Finalised	97.9%	96.7%	95.2%	90.9%	79.8%	62.6%	36.2%	11.3%
% Legal rep	81.1%	77.1%	73.4%	71.8%	73.0%	72.9%	73.3%	74.9%
% Litigated	6.1%	5.4%	4.6%	5.1%	5.3%	3.0%	0.6%	0.0%

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

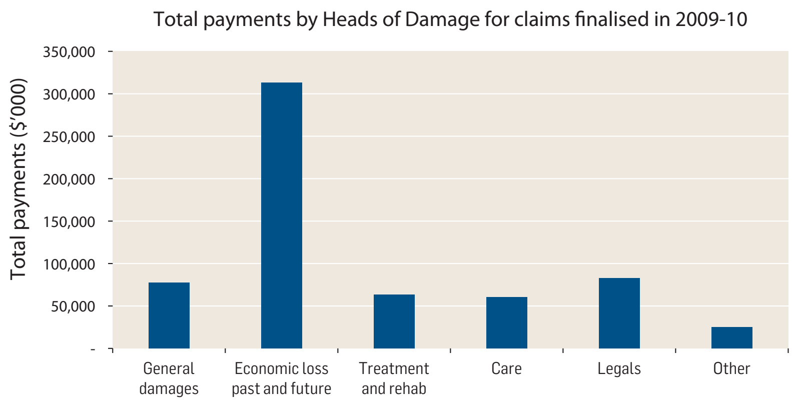
	1 Jul 2006 - 30 Jun 2007			1 Jul 2007 - 30 Jun 2008			1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
	394	99.2%	82.0%	341	99.7%	57.5%	342	99.1%	34.5%	197	79.2%	11.7%
	1,262	99.3%	77.3%	1,302	98.5%	59.4%	1,274	97.5%	35.6%	813	72.4%	12.1%
	209	98.1%	72.2%	215	99.1%	55.3%	192	96.9%	27.1%	164	62.8%	4.3%
	186	100.0%	85.5%	307	100.0%	70.0%	423	99.1%	42.8%	293	82.9%	19.1%
	308	99.0%	85.1%	333	100.0%	71.2%	420	98.6%	43.3%	331	69.5%	16.0%
	866	98.0%	76.1%	930	96.9%	62.3%	979	95.9%	31.9%	597	64.5%	8.5%
	3,275	98.6%	81.2%	2,922	98.0%	63.6%	2,995	97.2%	36.7%	1,755	77.4%	10.4%
	6,500	**98.8%**	**79.8%**	**6,350**	**98.3%**	**62.6%**	**6,625**	**97.4%**	**36.2%**	**4,150**	**73.9%**	**11.3%**

Statistical information 2009-10

Heads of damage breakdown

(Finalised claims from 1 July 2009 to 30 June 2010 for accidents from 2 December 2002 to 30 June 2010)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other *	Total
Finalised claims ^	5,038	4,663	6,032	1,249	3,794	5,479	**6,633**
% Finalised payments	12.5%	50.3%	10.2%	9.7%	13.3%	4.1%	**100.0%**
Total payments ($'000)	77,530	313,186	63,228	60,099	82,900	25,301	**622,244** #



Note: * Other includes home and vehicle modifications, aids and appliances and investigation costs.

Recoveries are excluded from this information.

^ Nil claims (zero payments) have been excluded from the data.

Claim payments on finalised claims

(Accidents from 2 December 2002 to 30 June 2010)

	Accident date	2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005	
Payment type	**Code/s**	**Payments ($'000)**	**%**	**Payments ($'000)**	**%**	**Payments ($'000)**	**%**
Aids & appliances	A1 (incl. RJ)	1,491	0.6%	1,176	0.3%	1,712	0.4%
Care	C1	19,208	8.2%	37,445	9.2%	36,969	8.4%
Economic loss - past	E1	30,050	12.8%	48,366	11.9%	52,229	11.9%
Economic loss - future	E2	80,542	34.4%	146,535	35.9%	174,588	39.9%
General damages	G1	42,314	18.1%	66,988	16.4%	68,322	15.6%
Home & vehicle modifications	H1	215	0.1%	527	0.1%	435	0.1%
Investigation costs	L1	7,523	3.2%	11,875	2.9%	10,540	2.4%
Legal costs - plaintiff	L2	19,505	8.3%	35,863	8.8%	39,341	9.0%
Legal costs - defendant	L4, L5, L6	14,320	6.1%	19,294	4.7%	14,651	3.3%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	22,328	9.5%	41,788	10.2%	43,057	9.8%
Recoveries	V1, V2, V3, V4	-3,222	-1.4%	-2,140	-0.5%	-4,170	-1.0%
Total		**234,273**	**100.0%**	**407,717**	**100.0%**	**437,674**	**100.0%**

Note: The recent accident year's data is immature due to the 'long tail' nature of CTP claims.

Statistical information 2009-10

Injury severity costs breakdown

(Finalised claims from 1 July 2009 to 30 June 2010 for accidents from 2 December 2002 to 30 June 2010)

	AIS severity description							
	Minor	**Moderate**	**Serious**	**Severe**	**Critical**	**Maximum ***	**Admin #**	**Total**
Finalised claims ^	4,575	1,057	425	70	27	99	378	**6,631**
% Total payments	42.4%	23.1%	20.5%	5.4%	4.9%	2.8%	1.0%	**100.0%**
Average payments ($)	56,044	132,004	291,590	464,280	1,100,888	172,011	15,994	**91,262**
Total payments ($'000)	256,403	139,529	123,926	32,500	29,724	17,029	6,046	**605,156**

Note: Due to minor claims generally setting in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.

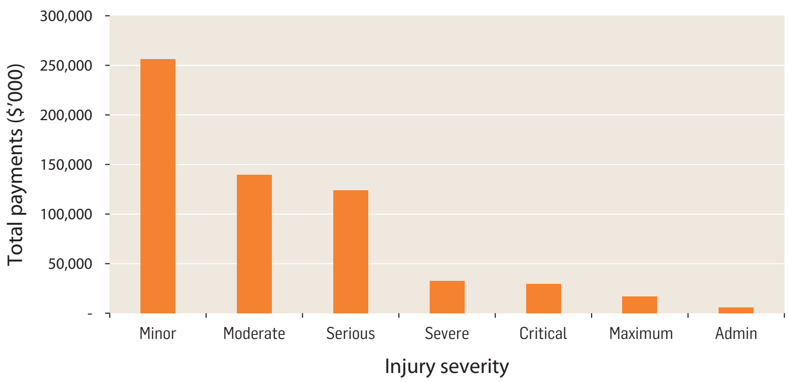
* Maximum severity is predominately fatalities.

Admin severity includes but is not limited to unconfirmed injuries, nervous shock and business claims.

^ Nil claims (zero payments) and claims without injury codes have been excluded from the data.

Injury severities are based on AIS 2005.

Total payments by severity for claims finalised in 2009-10



	1 Jul 2005 - 30 Jun 2006		1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010	
	Payments ($'000)	**%**	**Payments ($'000)**	**%**	**Payments ($'000)**	**%**	**Payments ($'000)**	**%**	**Payments ($'000)**	**%**
	712	0.2%	342	0.1%	1,385	0.7%	26	0.0%	0	0.0%
	37,385	9.5%	21,087	6.6%	8,474	4.4%	1,396	2.5%	54	2.4%
	45,139	11.5%	31,605	10.0%	21,141	11.0%	5,029	9.0%	330	14.5%
	164,256	41.7%	138,284	43.6%	83,894	43.8%	25,938	46.3%	527	23.2%
	61,042	15.5%	47,669	15.0%	28,331	14.8%	10,088	18.0%	823	36.2%
	1,032	0.3%	10	0.0%	86	0.0%	1	0.0%	0	0.0%
	10,060	2.6%	7,664	2.4%	4,475	2.3%	1,231	2.2%	28	1.2%
	37,915	9.6%	33,250	10.5%	20,581	10.7%	5,736	10.2%	55	2.4%
	12,199	3.1%	8,481	2.7%	4,351	2.3%	685	1.2%	8	0.3%
	40,875	10.4%	30,021	9.5%	19,682	10.3%	5,968	10.7%	446	19.6%
	-16,395	-4.2%	-1,051	-0.3%	-798	-0.4%	-126	-0.2%	0	0.0%
	394,220	**100.0%**	**317,364**	**100.0%**	**191,603**	**100.0%**	**55,970**	**100.0%**	**2,271**	**100.0%**

Statistical information 2009-10

Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 30 June 2010 where relevant details are available)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.6	2.4	2.2	2.7	3.6	3.8	3.2
Liability decision date to settlement date	16.3	17.0	11.8	16.1	14.0	15.8	15.7

Note: Timeframes = Average in months

Market share – licensed insurers

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
AAMI	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%
Allianz	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%
NRMA	1.37%	1.82%	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%
QBE	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%
RACQI	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%
Suncorp	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%

Note: The market share figures are based on annual aggregate premium collection.

Market share 2009-10