

# Statistical information 2012–13

## Insured vehicles by class

(Registrations as at 30 June 2013)

| Class        | Description   | Vehicles         | %              |
|--------------|---|------------------|----------------|
| 1            | Cars and station wagons   | 2,558,488        | 67.25%         |
| 2            | Motorised homes   | 13,429           | 0.35%          |
| 3            | Taxis   | 2,698            | 0.07%          |
| 4            | Hire vehicles   | 43,751           | 1.15%          |
| 5            | Vintage, veteran, historic or street rods   | 21,724           | 0.57%          |
| 6            | Trucks, utilities and vans with a GVM of 4.5t or less                                 | 745,738          | 19.60%         |
| 7            | Trucks, prime movers and vans with a GVM > 4.5t                                       | 75,110           | 1.97%          |
| 8            | Non-commercial buses  | 5,510            | 0.14%          |
| 9            | Buses for school/health use   | 3,759            | 0.10%          |
| 10A          | Buses not in classes 8, 9 or 10B but used within 350 km of base                       | 2,709            | 0.07%          |
| 10B          | Buses under Translink service contract other than school or restricted school service | 2,218            | 0.06%          |
| 11           | Buses not in classes 8, 9, 10A or 10B   | 6,662            | 0.18%          |
| 12           | Motorcycles with driver only  | 60,339           | 1.59%          |
| 13           | Motorcycles with pillion passenger or side car  | 119,394          | 3.14%          |
| 14           | Tractors  | 25,118           | 0.66%          |
| 15           | Self-propelled machinery, fire engines  | 7,933            | 0.21%          |
| 16           | Ambulances  | 1,049            | 0.03%          |
| 17           | Motor vehicles used only for primary production                                       | 38,294           | 1.01%          |
| 19           | Limited access registration   | 41,905           | 1.10%          |
| 20           | Zone access registration  | 11,407           | 0.30%          |
| 21           | Self-propelled machinery not in classes 14, 15, 19 or 20                              | 9,228            | 0.24%          |
| 23           | Dealer plates   | 5,660            | 0.15%          |
| 24           | Trailers  | 2,532            | 0.07%          |
| <b>Total</b> |   | <b>3,804,655</b> | <b>100.00%</b> |

## Premium levy and fee collection

(1 July 2012 to 30 June 2013)

| Description                                | \$ ('000)        |
|--|------------------|
| <b>Total insurance premiums collected*</b> | <b>1,370,637</b> |
| Nominal Defendant levy                     | -46,350          |
| Statutory insurance scheme levy            | -7,082           |
| Hospital and emergency services levy       | -63,549          |
| Administration fee (Transport fee)         | -32,045          |
| <b>Insurers' premiums<sup>#</sup></b>      | <b>1,221,611</b> |

### Distribution of hospital and emergency services levy

|           | \$ ('000)      |
|-----------|----------------|
| Hospital  | -46,041        |
| Emergency | -17,508        |
|           | <b>-63,549</b> |

\* Net of cancellations

<sup>#</sup> Includes GST

Levies received for the period 1 July 2012 to 30 June 2013 are on a cash basis.

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## Scheme performance

Delivery

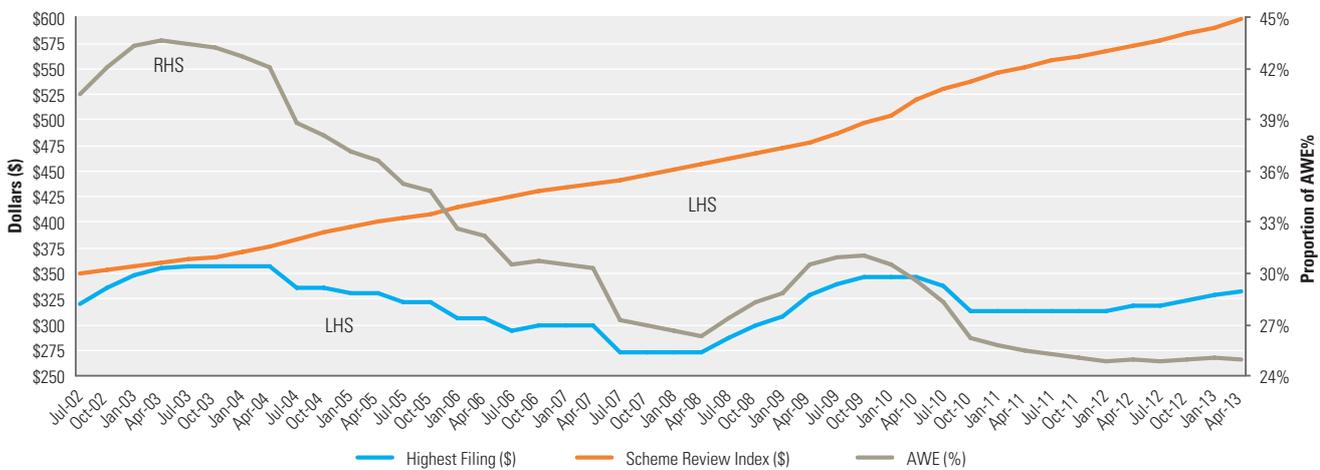
| 2.5% Super Imposed inflation scenario * | Scheme delivery |        |              |                |        |             |        |              |
|---|-----------------|--------|--------------|----------------|--------|-------------|--------|--------------|
|   | Claim benefits  |        |              | Delivery costs |        |             |        |              |
| Period                                  | Claim payments  | Levies | Total        | Claim payments | Levies | Other costs | Profit | Total        |
| Most recent 2 years                     | 66.6%           | 5.4%   | <b>72.0%</b> | 3.0%           | 3.2%   | 7.9%        | 13.8%  | <b>28.0%</b> |
| Most recent 3 years                     | 61.7%           | 5.1%   | <b>66.7%</b> | 3.1%           | 3.2%   | 9.4%        | 17.6%  | <b>33.3%</b> |
| Most recent 5 years                     | 59.0%           | 4.7%   | <b>63.8%</b> | 3.3%           | 3.2%   | 11.8%       | 17.9%  | <b>36.2%</b> |

Scheme delivery is the proportion of Class 1 collected premium that is paid back to, or in respect of claimants. Premium components can be split into claimant benefits and delivery costs.

Costs and levies can be distinguished as either contributing to claim benefits or delivery costs.

\* Super Imposed Inflation (SI): this is any inflationary factor on claims costs which results in a rate of inflation greater than general economic inflation.

## Scheme Review Index vs Highest Filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index is 45 per cent 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 Statistics (an estimate has been used in relation to the final quarter as ABS data was unavailable)

\* AWE (%) – represents the highest filed premium as a % of AWE (specifically Average Weekly Ordinary Time Earnings Full Time – Seasonally Adjusted)

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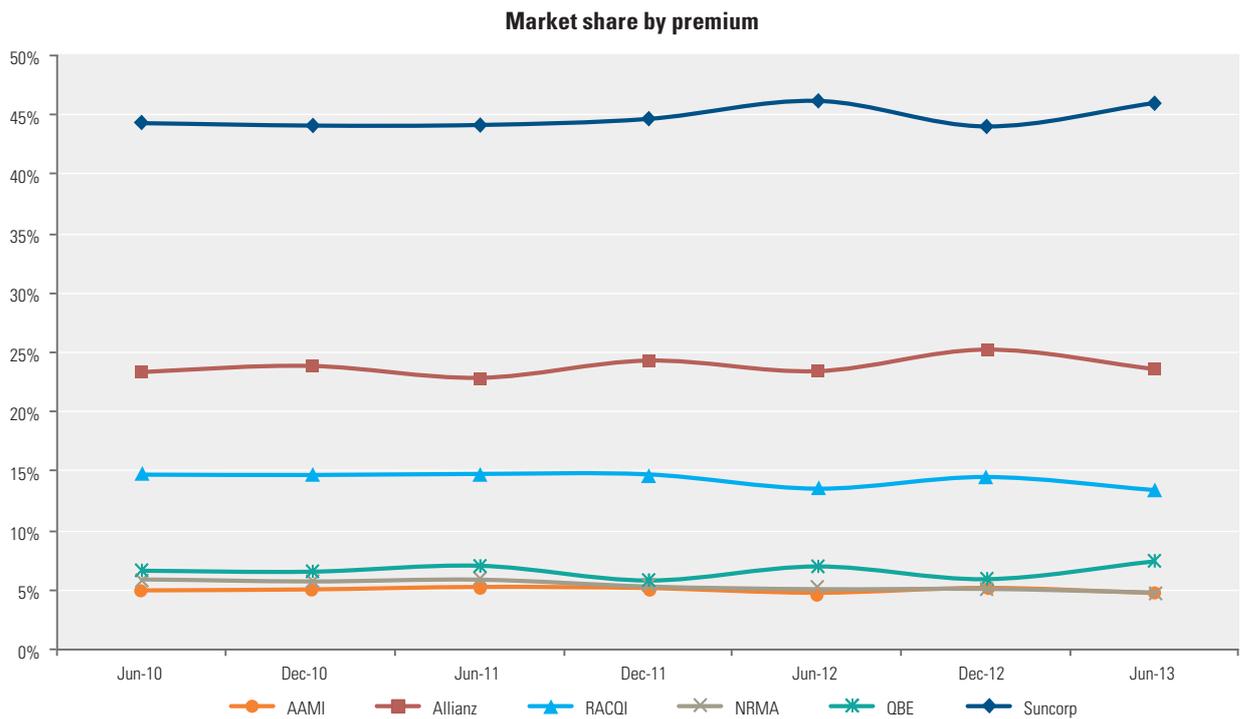
## Average Class 1 filed premium

| Insurer | 2003–04  | 2004–05  | 2005–06  | 2006–07  | 2007–08  | 2008–09  | 2009–10  | 2010–11  | 2011–12  | 2012–13  |
|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| AAMI    | \$357.00 | \$322.80 | \$301.45 | \$290.95 | \$272.00 | \$305.50 | \$344.00 | \$317.50 | \$311.25 | \$325.80 |
| Allianz | \$357.00 | \$326.05 | \$303.95 | \$292.20 | \$270.50 | \$302.50 | \$344.50 | \$315.25 | \$310.50 | \$325.80 |
| NRMA    | \$357.00 | \$320.80 | \$299.70 | \$281.90 | \$259.30 | \$300.15 | \$345.25 | \$319.00 | \$314.25 | \$325.80 |
| QBE     | \$353.25 | \$325.10 | \$301.78 | \$281.80 | \$263.80 | \$300.70 | \$345.25 | \$319.00 | \$314.25 | \$325.80 |
| RACQI   | \$357.00 | \$330.05 | \$305.70 | \$295.70 | \$272.00 | \$305.50 | \$345.25 | \$319.00 | \$314.25 | \$325.80 |
| Suncorp | \$355.75 | \$324.30 | \$303.70 | \$292.20 | \$272.00 | \$305.50 | \$345.25 | \$319.00 | \$314.25 | \$325.80 |

Note: Average Class 1 filed premiums include levies.

## Market share by premium

(Six month intervals from 2010-2013)



## Statistical information 2012–13

### Number of accidents by region

(Accidents from 1 July 2003 to 30 June 2013)

| Accident date       | 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 |               |
|---------------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|
|                     | Accidents                | %             |
| Brisbane            | 3,294                    | 51.8%         | 2,887                    | 49.9%         | 2,787                    | 50.8%         | 2,678                    | 49.8%         | 2,610                    | 49.0%         |
| Other SE QLD Region | 1,828                    | 28.8%         | 1,677                    | 29.0%         | 1,542                    | 28.1%         | 1,572                    | 29.2%         | 1,595                    | 29.9%         |
| Regional QLD Region | 959                      | 15.1%         | 958                      | 16.6%         | 886                      | 16.2%         | 879                      | 16.3%         | 849                      | 15.9%         |
| Interstate          | 273                      | 4.3%          | 260                      | 4.5%          | 271                      | 4.9%          | 250                      | 4.6%          | 273                      | 5.1%          |
| <b>Total</b>        | <b>6,354</b>             | <b>100.0%</b> | <b>5,782</b>             | <b>100.0%</b> | <b>5,486</b>             | <b>100.0%</b> | <b>5,379</b>             | <b>100.0%</b> | <b>5,327</b>             | <b>100.0%</b> |

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 1 July 2003 to 30 June 2013 where relevant details are available)

| Age group    | Male          | Female        | Total         | %             |
|--------------|---------------|---------------|---------------|---------------|
| 0-5          | 415           | 417           | 832           | 1.3%          |
| 6-15         | 1,341         | 1,412         | 2,753         | 4.2%          |
| 16-25        | 6,231         | 7,921         | 14,152        | 21.4%         |
| 26-35        | 6,761         | 7,625         | 14,386        | 21.8%         |
| 36-45        | 6,441         | 7,241         | 13,682        | 20.7%         |
| 46-55        | 4,954         | 5,873         | 10,827        | 16.4%         |
| 56-65        | 2,832         | 3,177         | 6,009         | 9.1%          |
| 66+          | 1,541         | 1,941         | 3,482         | 5.3%          |
| <b>Total</b> | <b>30,516</b> | <b>35,607</b> | <b>66,123</b> | <b>100.0%</b> |

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|  | 1 Jul 2008 –<br>30 Jun 2009 |               | 1 Jul 2009 –<br>30 Jun 2010 |               | 1 Jul 2010 –<br>30 Jun 2011 |               | 1 Jul 2011 –<br>30 Jun 2012 |               | 1 Jul 2012 –<br>30 Jun 2013 |               |
|--|-----------------------------|---------------|-----------------------------|---------------|-----------------------------|---------------|-----------------------------|---------------|-----------------------------|---------------|
|  | Accidents                   | %             |
|  | 2,868                       | 50.3%         | 2,658                       | 49.8%         | 2,796                       | 49.1%         | 2,748                       | 51.2%         | 1,899                       | 50.2%         |
|  | 1,648                       | 28.9%         | 1,519                       | 28.5%         | 1,677                       | 29.4%         | 1,476                       | 27.5%         | 1,053                       | 27.8%         |
|  | 906                         | 15.9%         | 865                         | 16.2%         | 899                         | 15.8%         | 853                         | 15.9%         | 625                         | 16.5%         |
|  | 281                         | 4.9%          | 294                         | 5.5%          | 326                         | 5.7%          | 288                         | 5.4%          | 205                         | 5.4%          |
|  | <b>5,703</b>                | <b>100.0%</b> | <b>5,336</b>                | <b>100.0%</b> | <b>5,698</b>                | <b>100.0%</b> | <b>5,365</b>                | <b>100.0%</b> | <b>3,782</b>                | <b>100.0%</b> |

### Claim severity

(Finalised claims for accidents from 1 July 2003 to 30 June 2013)

| AIS severity * | Description  | Claims        | %             |
|----------------|--------------|---------------|---------------|
| 1              | Minor        | 38,335        | 70.9%         |
| 2              | Moderate     | 7,722         | 14.3%         |
| 3              | Serious      | 3,187         | 5.9%          |
| 4              | Severe       | 380           | 0.7%          |
| 5              | Critical     | 185           | 0.3%          |
| 6              | Maximum #    | 778           | 1.4%          |
| 9              | Admin ^      | 3,460         | 6.4%          |
|                | <b>Total</b> | <b>54,047</b> | <b>100.0%</b> |

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 predominantly fatalities.

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

## Statistical information 2012–13

### Rates of legal representation and litigation

(Accidents from 1 July 2003 to 30 June 2013)

| Accident date | 1 Jul 2003 –<br>30 Jun 2004 | 1 Jul 2004 –<br>30 Jun 2005 | 1 Jul 2005 –<br>30 Jun 2006 | 1 Jul 2006 –<br>30 Jun 2007 | 1 Jul 2007 –<br>30 Jun 2008 |  |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|--|
| Claims        | 7,854                       | 7,093                       | 6,659                       | 6,511                       | 6,502                       |  |
| % Finalised   | 99.0%                       | 98.5%                       | 98.0%                       | 96.8%                       | 95.3%                       |  |
| % Legal rep   | 77.0%                       | 73.3%                       | 71.8%                       | 72.8%                       | 73.5%                       |  |
| % Litigated   | 5.8%                        | 5.0%                        | 6.2%                        | 8.1%                        | 8.8%                        |  |

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

### Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2003 to 30 June 2013 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  | 0.8   | 0.9     | 0.8     |
| Compliance date to liability decision date | 1.0  | 2.1     | 1.8  | 3.2  | 3.8   | 3.2     | 2.8     |
| Liability decision date to settlement date | 16.6 | 17.2    | 13.6 | 15.5 | 14.2  | 16.6    | 16.2    |

Note: Timeframes = Average in months

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|  | 1 Jul 2008 – 30 Jun 2009 | 1 Jul 2009 – 30 Jun 2010 | 1 Jul 2010 – 30 Jun 2011 | 1 Jul 2011 – 30 Jun 2012 | 1 Jul 2012 – 30 Jun 2013 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|  | 7,000                    | 6,536                    | 6,897                    | 6,581                    | 4,620                    |
|  | 92.0%                    | 85.0%                    | 71.3%                    | 42.3%                    | 13.2%                    |
|  | 74.5%                    | 75.4%                    | 73.7%                    | 74.5%                    | 75.8%                    |
|  | 8.8%                     | 7.7%                     | 4.6%                     | 1.3%                     | 0.0%                     |

## Heads of Damage breakdown

(Finalised claims from 1 July 2012 to 30 June 2013 for accidents from 1 July to 30 June 2013)

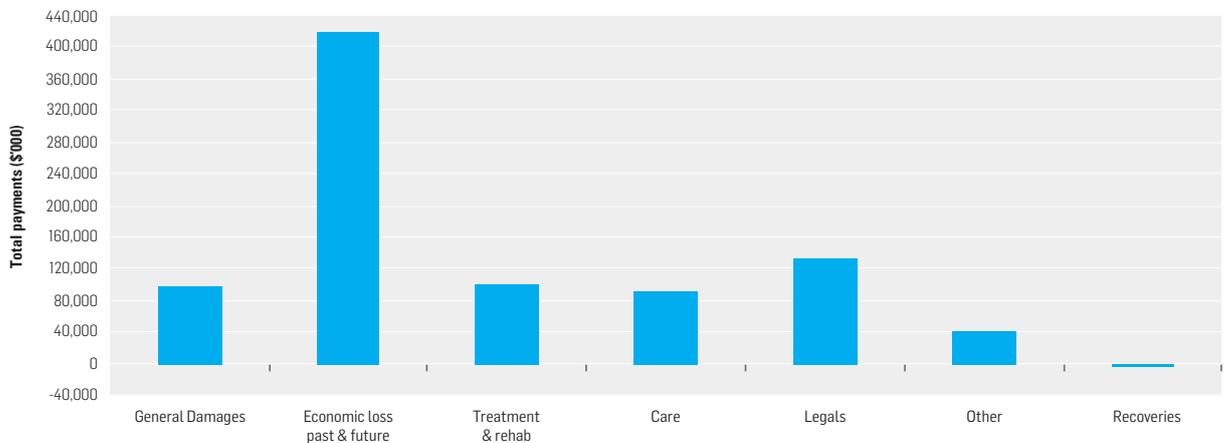
|                         | General damages | Economic loss past & future | Treatment & rehab | Care   | Legals  | Other * | Recoveries # | Total   |
|-------------------------|-----------------|-----------------------------|-------------------|--------|---------|---------|--------------|---------|
| Finalised claims ^      | 6,265           | 5,737                       | 7,242             | 1,615  | 4,772   | 6,680   | 150          | 7,849   |
| % Finalised payments    | 11.1%           | 47.7%                       | 11.4%             | 10.4%  | 15.0%   | 4.8%    | -0.3%        | 100.0%  |
| Total payments (\$'000) | 97,452          | 418,395                     | 99,731            | 91,000 | 131,646 | 41,772  | -2,841       | 877,155 |

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

# Monies recovered from the insured, other parties, uninsured driver/owners or interstate insurers

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

**Total payments by Heads of Damage for claims finalised in 2012–13**



# Statistical information 2012–13

## Injury severity costs breakdown

(Finalised claims from 1 July 2012 to 30 June 2013 for accidents from 1 July 2003 to 30 June 2013)

|                         | AIS severity description |          |         |         |           |           |         | Total   |
|-------------------------|--------------------------|----------|---------|---------|-----------|-----------|---------|---------|
|                         | Minor                    | Moderate | Serious | Severe  | Critical  | Maximum * | Admin # |         |
| Finalised claims ^      | 5,499                    | 1,203    | 563     | 85      | 37        | 121       | 340     | 7,848   |
| % Total payments        | 42.5%                    | 19.2%    | 19.3%   | 7.8%    | 8.2%      | 2.3%      | 0.6%    | 100.0%  |
| Average payment (\$)    | 67,818                   | 140,259  | 300,490 | 804,570 | 1,940,038 | 170,160   | 16,337  | 111,768 |
| Total payments (\$'000) | 372,932                  | 168,731  | 169,176 | 68,388  | 71,781    | 20,589    | 5,554   | 877,152 |

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

\* Maximum severity is predominantly 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 Injury severity for claims finalised in 2012–13**

