MOTOR ACCIDENT INSURANCE COMMISSION

STATISTICAL INFORMATION

2006-07

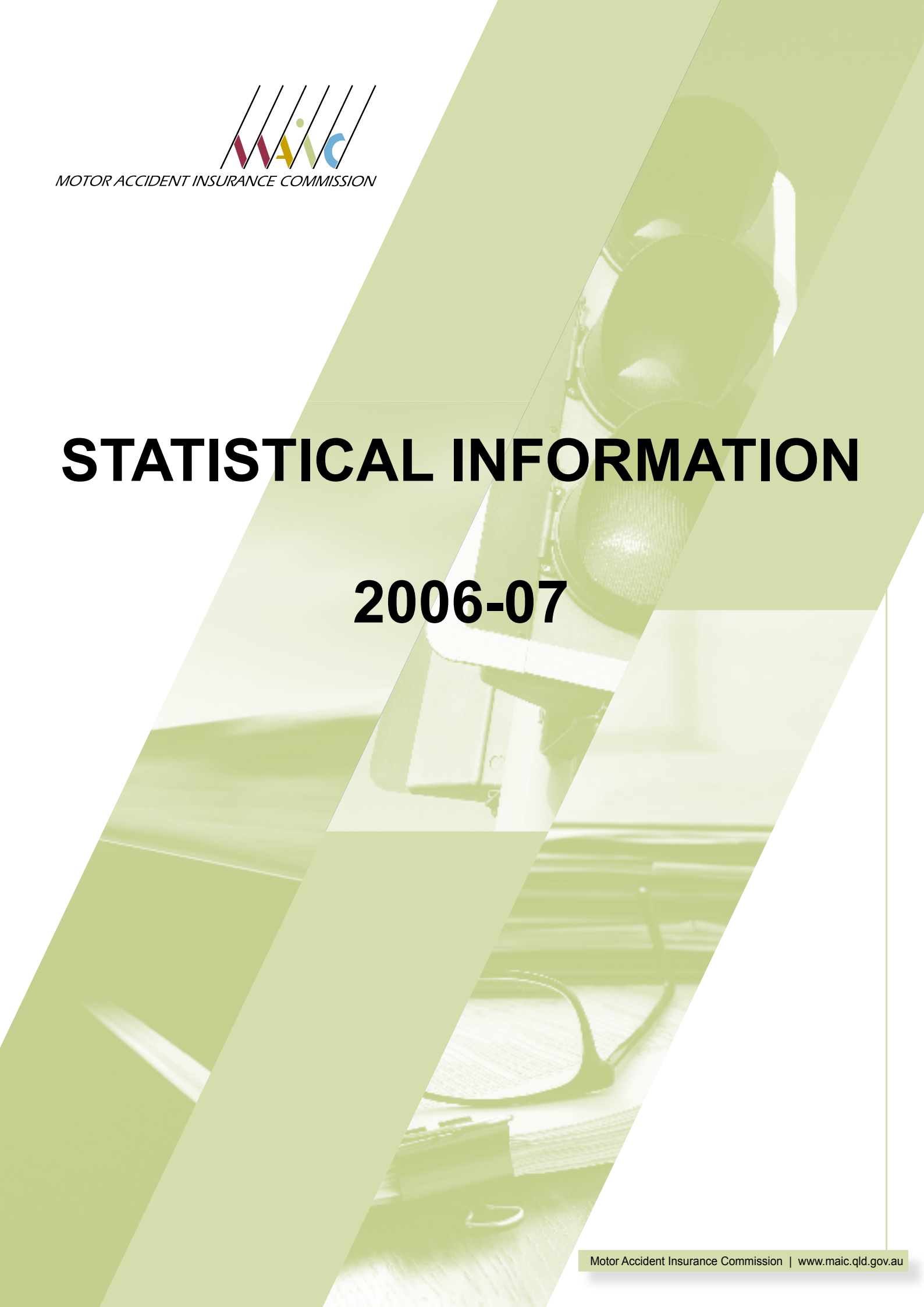


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MAJOR LEGISLATIVE CHANGES IMPACTING THE QUEENSLAND CTP SCHEME

The Queensland Compulsory Third Party 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	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
Motor Accident Insurance Amendment Act 1999	14 December 1999	Prohibited touting
Motor Accident Insurance Amendment Act 2000	1 July 2000 & 1 October 2000	Requirement to report accidents to Police 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 Compulsory pre-proceedings conference
Civil Liability Act 2003	2 December 2002	Introduction of prescribed injury scale with points values – scale from 0 to 100 resulting in consistency between assessments for general damages awarded

INSURED VEHICLES BY CLASS

(Registrations as at 30 June 2007)

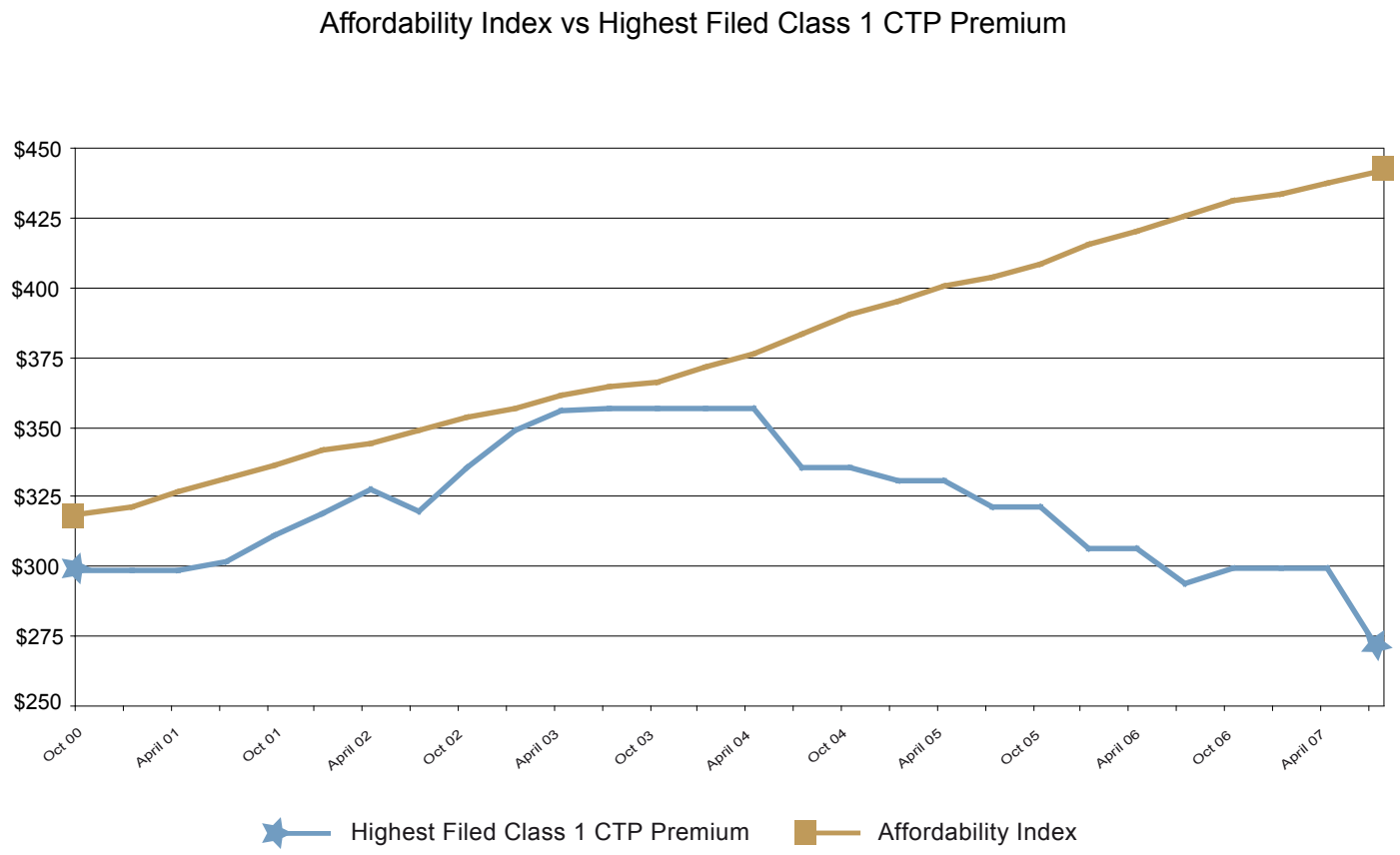
Class	Description	Vehicles	%
1	Cars and station wagons	2,215,528	69.75%
2	Motorised homes	9,315	0.29%
3	Taxis	2,629	0.08%
4	Hire vehicles	34,978	1.10%
5	Vintage, veteran, historic or street rods	12,184	0.38%
6	Trucks, utilities and vans with a GVM of 4.5t or less	569,247	17.92%
7	Trucks, prime movers and vans with a GVM > 4.5t	63,876	2.01%
8	Non-commercial buses	5,424	0.17%
9	Buses for school/health use	3,535	0.11%
10	Buses used within 350km from base	3,926	0.12%
11	Buses that are not in class 8, 9 or 10	5,486	0.17%
12	Motorcycles with driver only	46,929	1.48%
13	Motorcycles with pillion passenger or side car	82,870	2.61%
14	Tractors	24,084	0.76%
15	Self-propelled machinery, fire engines	8,611	0.27%
16	Ambulances	864	0.03%
17	Motor vehicles used only for primary production	41,045	1.29%
19	Limited access registration	24,672	0.78%
20	Zone access registration	8,968	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	5,917	0.19%
23	Dealer plates	4,965	0.16%
24	Trailers	1,330	0.04%
	Total	**3,176,383**	**100.00%**

PREMIUM, LEVY AND FEE COLLECTION

(1 July 2006 to 30 June 2007)

Description	$ ('000)
Total Premiums Collected	**1,012,723**
Nominal Defendant Levy	-56,287
Statutory Levy	-5,090
Hospital Levy	-22,782
Emergency Services Levy	-8,899
Transport Fee	-26,384
Insurers Premiums	893,280

AFFORDABILITY INDEX VS HIGHEST FILED



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	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07
AAMI	$287.00	$308.50	$339.75	$357.00	$322.80	$301.45	$290.95
Allianz	$295.33	$311.25	$339.75	$357.00	$326.05	$303.95	$292.20
NRMA	$297.33	$310.25	$339.75	$357.00	$320.80	$299.70	$281.90
QBE	$292.67	$303.50	$334.25	$353.25	$325.10	$301.78	$281.80
RACQI	$287.00	$311.00	$339.50	$357.00	$330.05	$305.70	$295.70
Suncorp	$285.00	$303.75	$337.50	$355.75	$324.30	$303.70	$292.20

Average Class 1 filed premiums include levies.

CLAIM AND ACCIDENT FREQUENCY

(Accidents from 1 September 1994 to 30 June 2007)

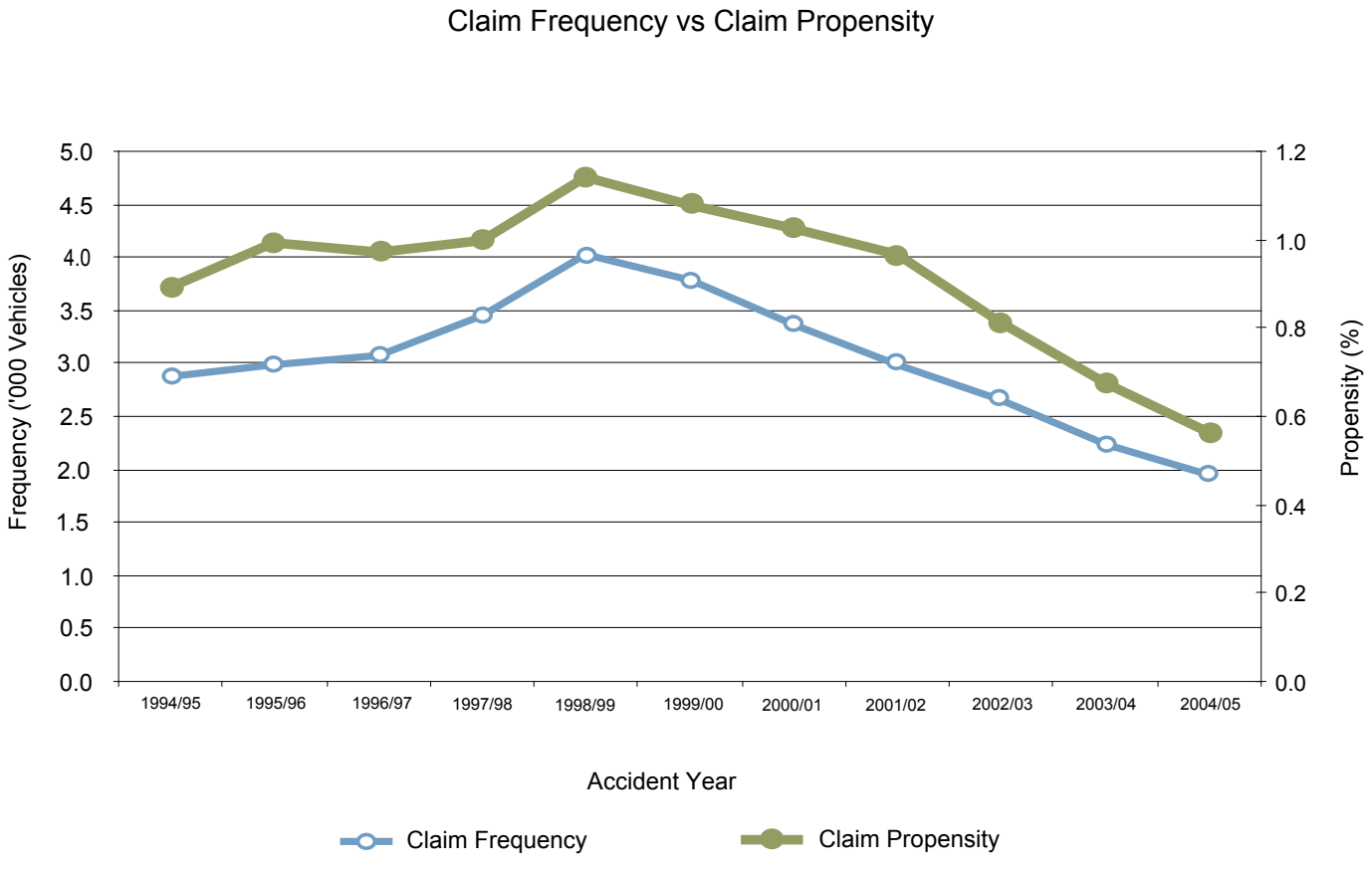
Accident Year	Registered Vehicles at 30 June 2007	Claims	Claim Frequency *	Accidents ^	Claim Propensity ~
1994/95	1,924,108	7,169	3.7	5,468	0.7%
1995/96	2,144,564	8,870	4.1	6,839	0.7%
1996/97	2,194,471	8,884	4.0	6,787	0.7%
1997/98	2,264,086	9,420	4.2	7,092	0.8%
1998/99	2,343,820	11,165	4.8	8,122	1.0%
1999/00	2,390,744	10,738	4.5	7,986	0.9%
2000/01	2,452,849	10,498	4.3	8,021	0.8%
2001/02	2,529,256	10,172	4.0	7,979	0.7%
2002/03	2,629,702	8,926	3.4	7,034	0.6%
2003/04	2,758,280	7,723	2.8	6,267	0.5%
2004/05	2,893,849	6,814	2.4	5,576	0.5%
2005/06	3,026,987	5,801		4,782	
2006/07	3,176,383	3,858		3,245	

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

* Claim Frequency is calculated using number of CTP claims per '000 registered vehicles.

^ Accidents resulting in CTP claims

~ Claim propensity is measured as the percentage of claims against the number of overall casualties (Casualty severity classification 1 to 3) recorded in Queensland as per the Webcrash statistics provided by Queensland Transport on 06/09/2007. Casualty data is immature for the recent accident years and is not included.



NUMBER OF ACCIDENTS BY REGION

(Accidents from 1 September 1994 to 30 June 2007)

Accident Date		1 SEPT 1994 - 30 SEPT 2000		1 OCT 2000 - 1 DEC 2002		2 DEC 2002 - 30 JUNE 2003		1 JULY 2003 - 30 JUNE 2004		1 JULY 2004 - 30 JUNE 2005		1 JULY 2005 - 30 JUNE 2006		1 JULY 2006 - 30 JUNE 2007	
	Postcode Range	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane City	4000-4209, 4500-4529	21,641	49.0%	8,699	51.2%	2,059	52.2%	3,279	52.4%	2,818	50.6%	2,424	50.8%	1,626	50.1%
Other SE QLD Region	4210-4349, 4550-4601, 4619-4689	13,003	29.4%	5,123	30.1%	1,163	29.5%	1,807	28.9%	1,625	29.2%	1,380	28.9%	1,002	30.9%
Regional QLD Region	4350-4499, 4602-4618, 4690-4899	7,646	17.3%	2,591	15.2%	571	14.5%	946	15.1%	918	16.5%	767	16.1%	499	15.4%
Interstate		1,878	4.3%	581	3.4%	149	3.8%	223	3.6%	207	3.7%	202	4.2%	116	3.6%
Total		**44,168**	**100.0%**	**16,994**	**100.0%**	**3,942**	**100.0%**	**6,255**	**100.0%**	**5,568**	**100.0%**	**4,773**	**100.0%**	**3,243**	**100.0%**

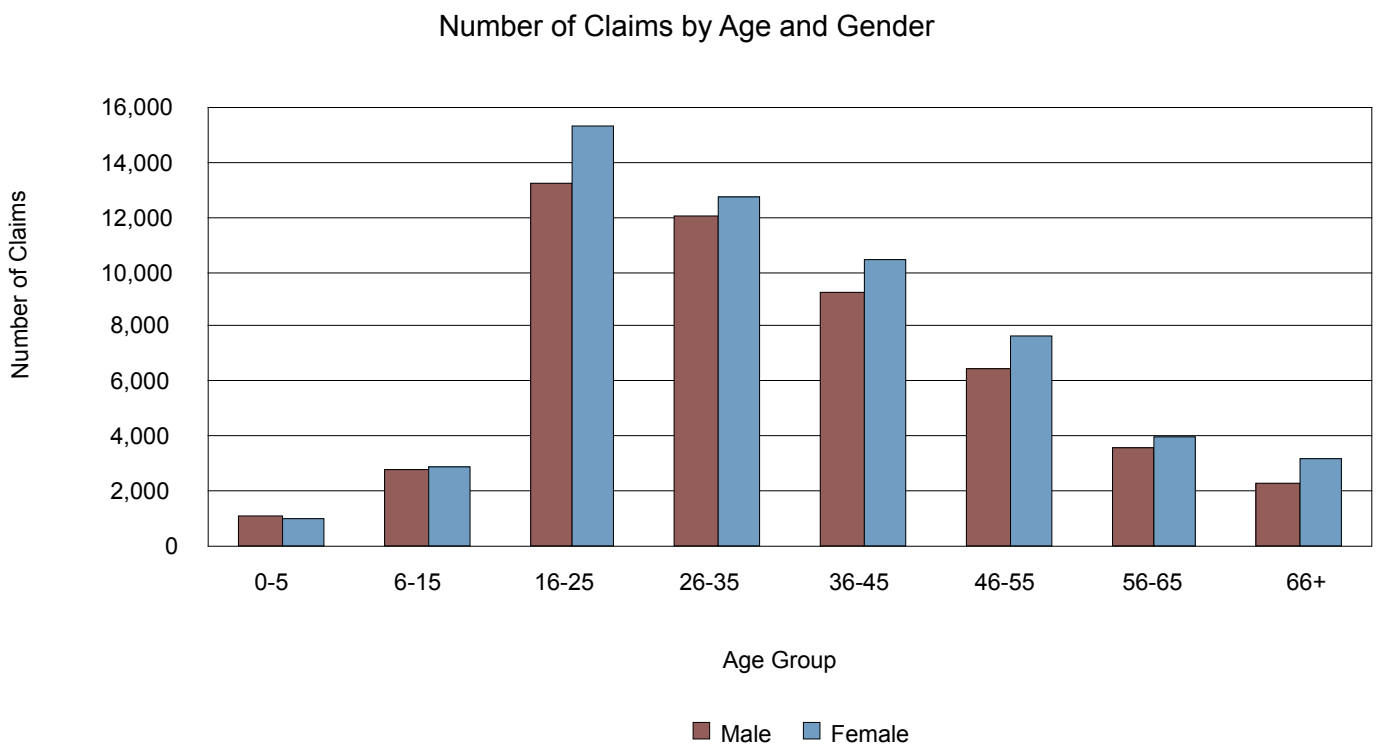
Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.
Other SE QLD Region includes Ipswich, Gold Coast, Sunshine Coast.
Regional QLD Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa & Cairns.

AGE GROUP OF CLAIMANTS

(All claims from 1 September 1994 to 30 June 2007 where relevant details are available)

Age Group	Male	Female	Total	%
0-5	1,098	1,000	2,098	1.9%
6-15	2,830	2,965	5,795	5.3%
16-25	13,343	15,501	28,844	26.5%
26-35	12,203	12,834	25,037	22.9%
36-45	9,376	10,549	19,925	18.3%
46-55	6,522	7,729	14,251	13.1%
56-65	3,570	3,994	7,564	6.9%
66+	2,347	3,236	5,583	5.1%
Total	**51,289**	**57,808**	**109,097**	**100.0%**

Note: Company claims excluded



CLAIM SEVERITY

(Finalised claims for accidents from 1 September 1994 to 30 June 2007)

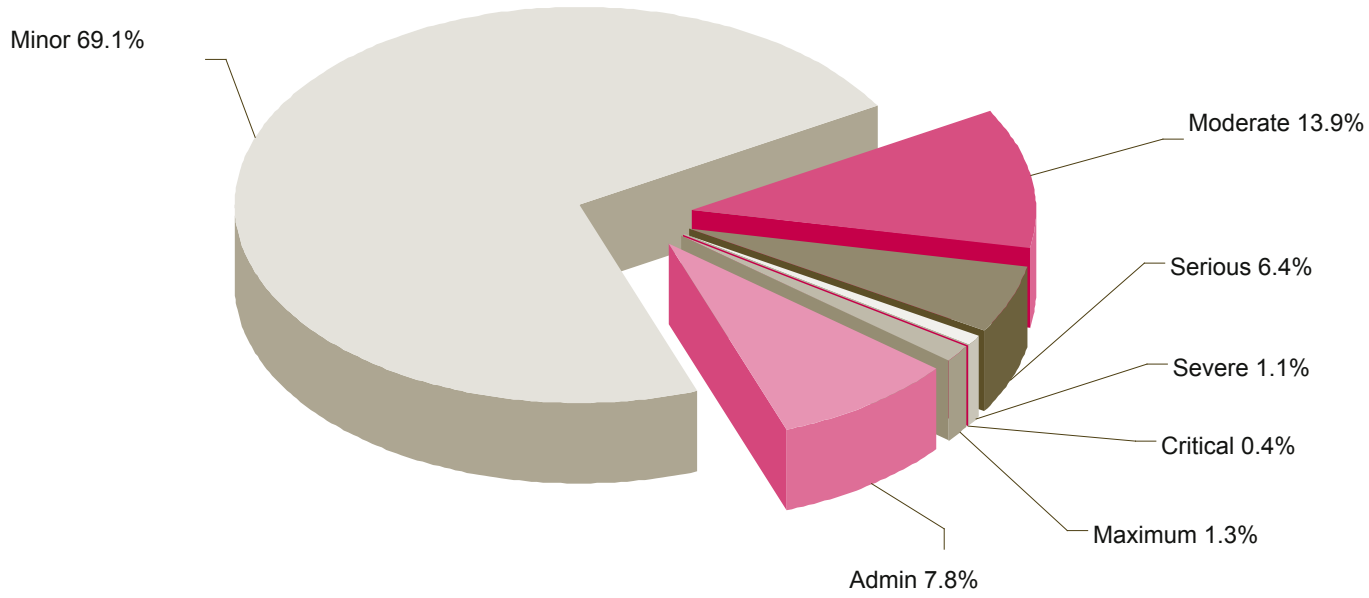
AIS Severity *	Description	Claims	%
1	Minor	65,749	69.1%
2	Moderate	13,192	13.9%
3	Serious	6,127	6.4%
4	Severe	1,022	1.1%
5	Critical	417	0.4%
6	Maximum ^	1,233	1.3%
9	Admin ~	7,442	7.8%
	Total	**95,182**	**100.0%**

Note: * The Abbreviated Injury Scale, 1985 edition (AIS 85) 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.

^ Maximum severity is predominately fatalities.

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

Severity of Claims Finalised



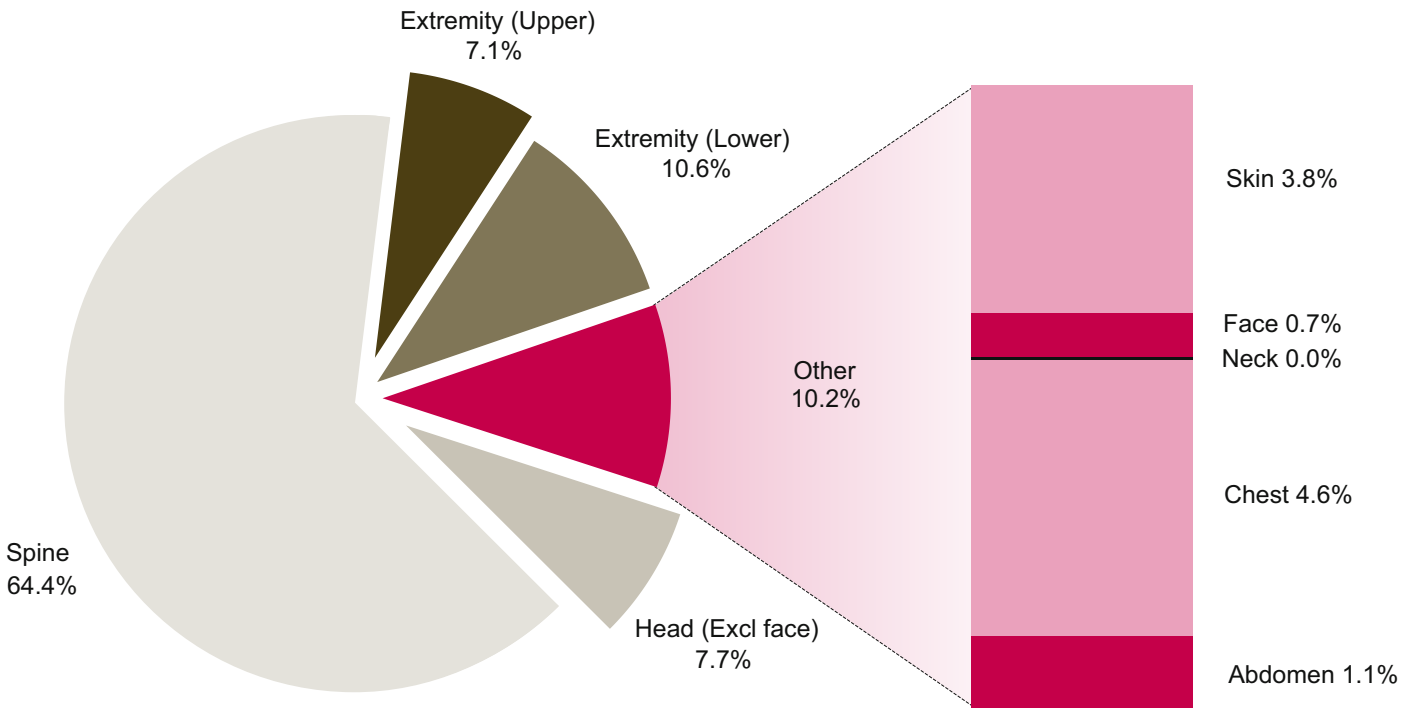
INJURY BY BODY REGION

(Finalised claims for accidents from 1 September 1994 to 30 June 2007)

Body Region	Claims	%
Skin	3,311	3.8%
Head (Excl face)	6,630	7.7%
Face	609	0.7%
Neck *	22	0.0%
Chest	3,934	4.6%
Abdomen	922	1.1%
Spine	55,623	64.4%
Extremity (Upper)	6,160	7.1%
Extremity (Lower)	9,203	10.6%
Total	**86,414**	**100.0%**

Note: Body Regions are based on AIS 85.
Excludes claims with no injuries reported and admin codes.
* Whiplash claims based on AIS 85 are reported under 'Spine'.

Injury by Body Region



NOTICE OF CLAIM LODGEMENTS - CUMULATIVE

(Accidents from 1 September 1994 to 30 June 2007)

	Development Quarter											
Accident Year	1	2	3	4	5	6	7	8	9	10	11	12+
1994/95	1,793	3,325	5,542	6,337	6,539	6,659	6,737	6,795	6,846	6,903	6,937	7,071
1995/96	2,686	4,826	7,166	8,068	8,252	8,364	8,457	8,502	8,559	8,614	8,661	8,839
1996/97	3,254	5,506	7,470	8,040	8,246	8,363	8,428	8,505	8,579	8,638	8,712	8,868
1997/98	3,988	6,247	7,998	8,607	8,804	8,921	9,021	9,110	9,175	9,239	9,283	9,417
1998/99	5,266	7,818	9,691	10,314	10,533	10,653	10,774	10,846	10,929	10,990	11,036	11,158
1999/00	5,082	7,376	9,196	9,855	10,091	10,258	10,360	10,445	10,515	10,574	10,600	10,732
2000/01	7,004	8,656	9,546	9,879	10,070	10,185	10,253	10,308	10,350	10,386	10,416	10,495
2001/02	7,375	8,709	9,297	9,559	9,670	9,760	9,882	9,979	10,047	10,076	10,105	10,170
2002/03	6,362	7,514	8,054	8,295	8,466	8,656	8,742	8,781	8,820	8,844	8,870	8,919
2003/04	5,309	6,360	6,886	7,129	7,278	7,445	7,540	7,601	7,642	7,679	7,692	7,721
2004/05	4,688	5,619	6,070	6,214	6,289	6,369	6,524	6,660	6,745	6,787	6,802	6,806
2005/06	4,299	5,113	5,542	5,699	5,758	5,788	5,796	5,801				
2006/07	3,228	3,724	3,842	3,856								

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

CLAIMS STATUS BREAKDOWN

(Accidents from 1 September 1994 to 30 June 2007)

Accident Date	1 SEP 1994 - 30 SEP 2000	1 OCT 2000 - 1 DEC 2002	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
Claims	58,733	21,928	5,008	7,721	6,806	5,801	3,856
% Finalised	98.9%	95.6%	88.1%	77.9%	58.5%	30.3%	7.1%
% Legal Rep	89.7%	89.0%	82.1%	77.7%	74.3%	75.7%	74.9%
% Litigated	28.1%	4.1%	4.6%	2.6%	1.0%	0.2%	0.0%

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

CLAIM STATUS

(Accidents from 1 September 1994 to 30 June 2007)

Accident Date	1 SEP 1994 - 30 SEP 2000			1 OCT 2000 - 1 DEC 2002			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		
	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims	Claims Received	Liability Determined	Finalised Claims
AAMI	2,143	100.0%	99.2%	1,054	99.8%	98.2%	260	100.0%	91.9%	363	99.7%	89.5%	377	99.5%	70.6%	368	100.0%	41.6%	281	92.9%	14.9%
Allianz	3,096	95.2%	99.4%	1,795	98.6%	92.6%	1,088	99.2%	84.9%	1,638	98.8%	71.4%	1,400	98.6%	53.4%	1,268	97.9%	30.0%	754	79.7%	11.8%
QBE	1,877	98.0%	99.1%	922	99.6%	97.9%	182	100.0%	91.2%	294	99.7%	89.5%	240	96.7%	65.0%	206	92.7%	25.7%	185	71.9%	13.5%
Suncorp	32,061	99.5%	98.8%	11,654	99.3%	95.6%	2,548	99.0%	88.3%	4,022	99.1%	79.1%	3,566	98.5%	59.1%	2,913	96.5%	29.3%	1,839	59.3%	3.9%
RACQI	355	99.7%	97.2%	1,854	98.4%	96.6%	651	97.4%	90.3%	1,043	97.3%	77.4%	878	96.5%	56.9%	722	94.0%	26.7%	531	57.6%	4.3%
NRMA	21	100.0%	100.0%	304	100.0%	98.7%	110	100.0%	97.3%	112	100.0%	85.7%	133	98.5%	79.7%	147	94.6%	46.9%	119	68.1%	12.6%
Nom. Defend.	2,101	98.8%	98.1%	710	96.9%	93.1%	169	95.3%	83.4%	249	94.8%	69.1%	212	93.9%	46.7%	177	85.9%	31.6%	147	44.2%	5.4%
Other *	17,079	97.6%	99.0%	3,635	98.9%	95.6%															
Total	**58,733**	**98.7%**	**98.9%**	**21,928**	**99.0%**	**95.6%**	**5,008**	**98.8%**	**88.1%**	**7,721**	**98.7%**	**77.9%**	**6,806**	**98.1%**	**58.5%**	**5,801**	**96.2%**	**30.3%**	**3,856**	**65.8%**	**7.1%**

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.
* Includes Insurers that are no longer licenced.

CLAIM PAYMENTS ON FINALISED CLAIMS

(Payments from 1 September 1994 to 30 June 2007)

Accident Date		1 SEP 1994 - 30 SEP 2000		1 OCT 2000 - 1 DEC 2002		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	
Payment Type	Code/s	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%
Aids & Appliances	A1 (inc. RJ)	11,827	0.5%	4,012	0.4%	336	0.2%	632	0.3%	65	0.1%	9	0.0%	1	0.1%
Care	C1	260,466	10.2%	79,892	8.3%	7,623	5.2%	10,570	5.6%	3,453	3.5%	749	3.0%	3	0.3%
Economic Loss - Past	E1	251,178	9.8%	90,597	9.4%	18,427	12.5%	21,646	11.5%	11,660	11.9%	2,332	9.2%	147	16.1%
Economic Loss - Future	E2	589,163	23.0%	247,618	25.7%	50,655	34.4%	67,158	35.7%	39,054	39.7%	9,271	36.7%	97	10.5%
General Damages	G1	837,985	32.7%	344,885	35.9%	31,803	21.6%	39,899	21.2%	22,247	22.6%	7,210	28.6%	444	48.4%
Home & Vehicle Modifications	H1	9,202	0.4%	1,705	0.2%	64	0.0%	77	0.0%	16	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	36,699	1.4%	22,682	2.4%	5,363	3.6%	6,352	3.4%	2,889	2.9%	644	2.6%	41	4.5%
Legal costs - Plaintiff	L2	261,962	10.2%	65,583	6.8%	10,577	7.2%	13,701	7.3%	6,593	6.7%	1,499	5.9%	3	0.3%
Legal costs - Defendant	L4, L5, L6	130,981	5.1%	36,739	3.8%	8,690	5.9%	8,276	4.4%	2,349	2.4%	308	1.2%	3	0.3%
"Hospital, Medical, Pharmaceutical & Rehabilitation"	M1, R1 (ex. RJ)	193,072	7.6%	75,155	7.8%	14,369	9.8%	20,763	11.0%	10,224	10.4%	3,280	13.0%	179	19.5%
Recoveries	V1, V2, V3	-23,561	-0.9%	-6,882	-0.7%	-586	-0.4%	-725	-0.4%	-158	-0.2%	-74	-0.3%	0	0.0%
Total		**2,558,974**	**100.0%**	**961,985**	**100.0%**	**147,322**	**100.0%**	**188,350**	**100.0%**	**98,393**	**100.0%**	**25,228**	**100.0%**	**918**	**100.0%**

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

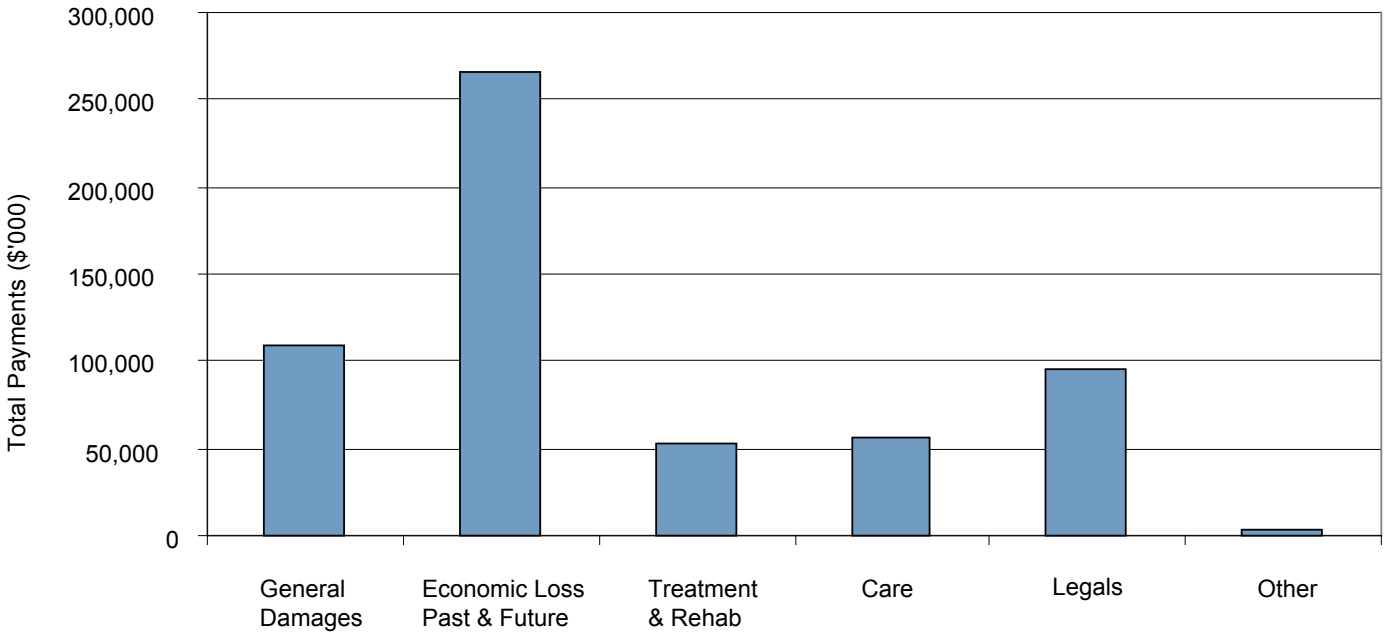
HEADS OF DAMAGES BREAKDOWN

(Finalised claims from 1 July 2006 to 30 June 2007 for accidents from 1 September 1994 to 30 June 2007)

	General Damages	Economic Loss Past & Future	Treatment & Rehab	Care	Legals	Other *	Total
Finalised Claims (excludes nil claims)	6,859	5,576	7,417	1,786	7,232	1,625	8,185
% Finalised Payments	18.7%	45.6%	9.2%	9.6%	16.4%	0.5%	100.0%
Total Payments ($'000)	108,990	265,266	53,546	55,502	95,470	3,035	581,809

Note: * 'Other' includes home and vehicle modifications, aids and appliances and any recoveries.

Total Payments for Claims Finalised in 2006/07



SEVERITY COSTS BREAKDOWN

(Finalised claims from 1 July 2006 to 30 June 2007 for accidents from 1 September 1994 to 30 June 2007)

AIS Severity Description								
	Minor	Moderate	Serious	Severe	Critical	Maximum *	Admin ^	Total
Finalised Claims	5,706	1,107	700	127	62	120	563	8,385
% Total Payments	42.0%	14.3%	22.7%	8.2%	9.7%	1.9%	1.2%	100.0%
Average Payment ($)	42,791	75,272	189,117	377,548	909,963	90,298	11,951	69,387
Total Payments ($'000)	244,170	83,326	132,382	47,949	56,418	10,836	6,728	581,809

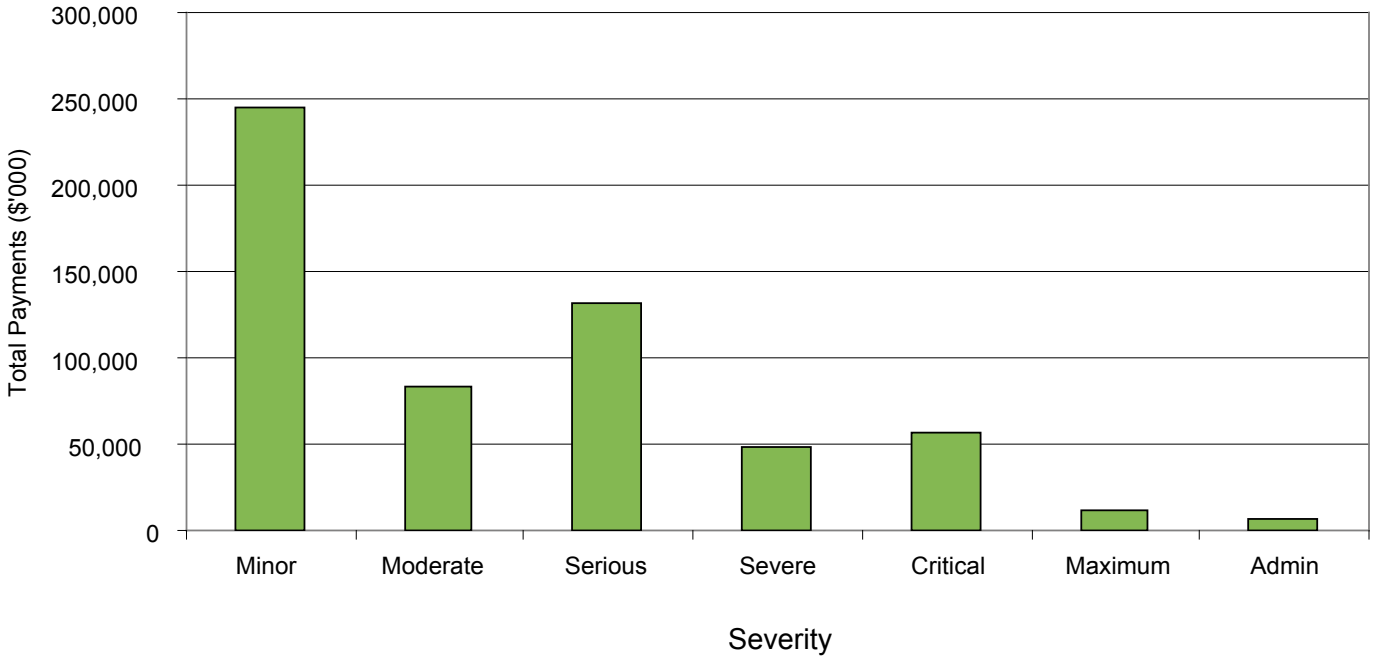
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.

Injury severities are based on AIS 85.

* Maximum severity is predominately fatalities.

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

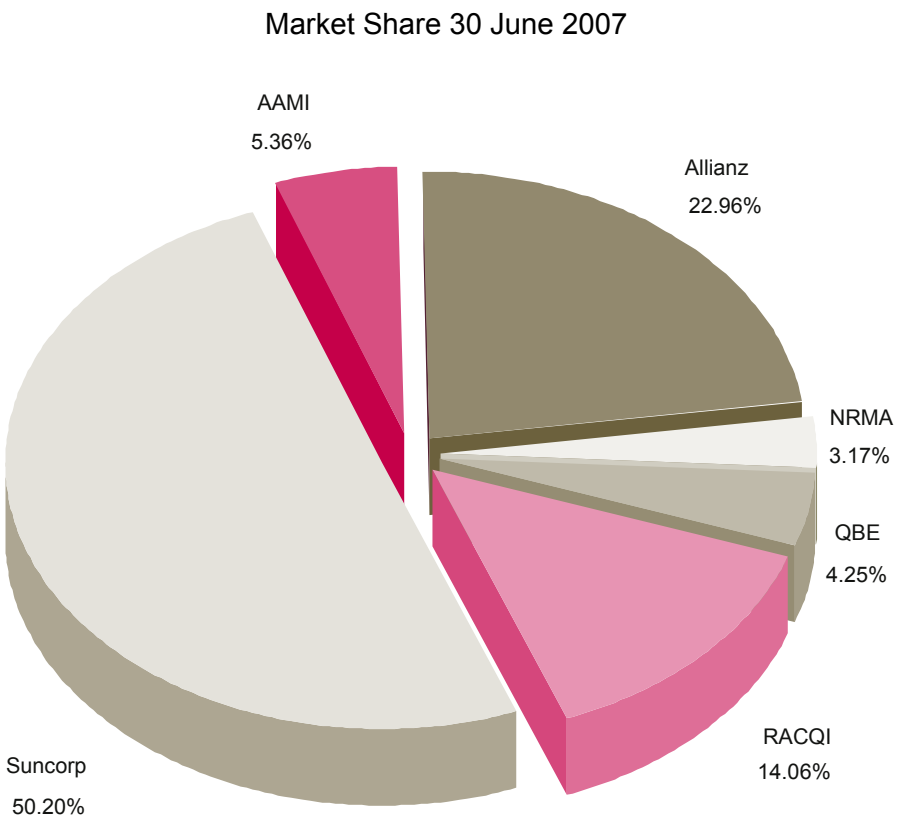
Total Payments by Severity Finalised in 2006/07



MARKET SHARE - LICENSED INSURERS

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06	30/6/07
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%
FAI	10.14%						
FAI Allianz	11.47%	18.63%					
NRMA	0.70%	1.12%	1.37%	1.82%	2.12%	2.47%	3.17%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%

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



CLAIM DURATION BY LICENSED INSURER

(Finalised claims for accidents from 2 December 2002 to 30 June 2007)

	AAMI	Allianz	QBE	Suncorp	RACQI	NRMA	Average
Notification to Compliance Date	0.6	0.6	0.5	1.0	0.6	0.7	0.8
Compliance Date to Liability Decision Date	0.5	2.9	2.2	3.7	3.1	3.1	3.2
Liability Decided Date to Settlement Date	14.8	13.0	14.5	12.8	12.5	10.8	12.9

Note: Timeframes = Average Months.