



Statistical information

2008–09

(1 July to 31 December 2008)



Motor Accident Insurance Commission | www.maic.qld.gov.au

Phone: 1300 302 568
Email: maic@maic.qld.gov.au



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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.

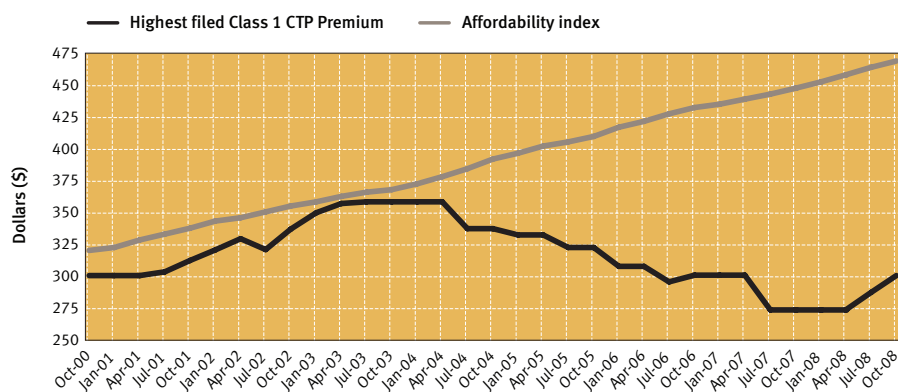
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	Prohibited touting
<i>Motor Accident Insurance Amendment Act 2000</i>	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
<i>Civil Liability Act 2003</i>	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 31 December 2008)

Class	Description	Vehicles	%
1	Cars and station wagons	2,325,611	68.78%
2	Motorised homes	10,396	0.31%
3	Taxis	2,688	0.08%
4	Hire vehicles	36,529	1.08%
5	Vintage, veteran, historic or street rods	13,773	0.41%
6	Trucks, utilities and vans with a GVM of 4.5t or less	622,811	18.42%
7	Trucks, prime movers and vans with a GVM > 4.5t	69,809	2.06%
8	Non-commercial buses	5,477	0.16%
9	Buses for school/health use	3,593	0.11%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,571	0.08%
10B	Buses under Translink service contract other than school or restricted school service	1,730	0.05%
11	Buses not in class 8, 9, 10A or 10B	5,929	0.18%
12	Motorcycles with driver only	51,902	1.54%
13	Motorcycles with pillion passenger or side car	99,317	2.94%
14	Tractors	24,171	0.71%
15	Self-propelled machinery, fire engines	8,899	0.26%
16	Ambulances	940	0.03%
17	Motor vehicles used only for primary production	39,882	1.18%
19	Limited access registration	31,350	0.93%
20	Zone access registration	9,639	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	7,023	0.21%
23	Dealer plates	5,300	0.16%
24	Trailers	1,708	0.05%
Total		3,381,048	100.00%

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 Statistics.

Average class 1 filed premium

Insurer	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$292.50
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$289.50
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$284.80
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$284.90
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$292.50
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$292.50

Note: Average Class 1 filed premiums include levies.

Claim and accident frequency

(Accidents from 1 September 1994 to 31 December 2008)

Accident year	Registered vehicles at 30 June	Claims	Claim frequency [^]	Accidents [*]	Claim propensity [#]
1994-95	1,924,108	7,113	3.7	5,456	0.7
1995-96	2,144,564	8,856	4.1	6,768	0.8
1996-97	2,194,471	8,893	4.1	6,781	0.8
1997-98	2,264,086	9,448	4.2	7,100	0.9
1998-99	2,343,820	11,167	4.8	8,125	1.0
1999-00	2,390,744	10,740	4.5	7,988	0.9
2000-01	2,452,849	10,498	4.3	8,023	0.8
2001-02	2,529,256	10,188	4.0	7,985	0.7
2002-03	2,629,702	8,930	3.4	7,035	0.7
2003-04	2,758,280	7,736	2.8	6,266	0.6
2004-05	2,893,849	6,968	2.4	5,701	0.5
2005-06	3,026,987	6,518	2.2	5,392	0.5
2006-07	3,176,383	6,230	2.0	5,188	0.5
2007-08	3,324,485	5,613		4,664	
2008-09 [~]	3,381,048	1,552		1,317	

Note: ^{*}Accidents resulting in CTP claims

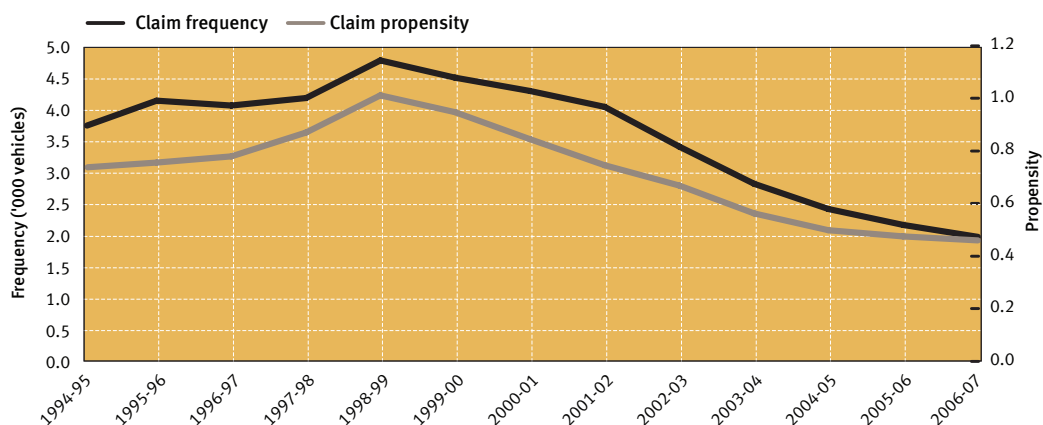
[#]Claim propensity is measured as the ratio of claims against the number of overall casualties (casualty severity classification 1 to 3) recorded in Queensland as per the Webcrash statistics, provided by Queensland Transport on 18 May 2009. Casualty data is immature for the recent accident years and is not included.

[^]Claim Frequency is calculated using number of CTP claims per '000 registered vehicles.

[~]Registered vehicles at 31 December 2008

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

Claim frequency and claim propensity



Number of accidents by region (Accidents from 1 September 1994 to 31 December 2008)

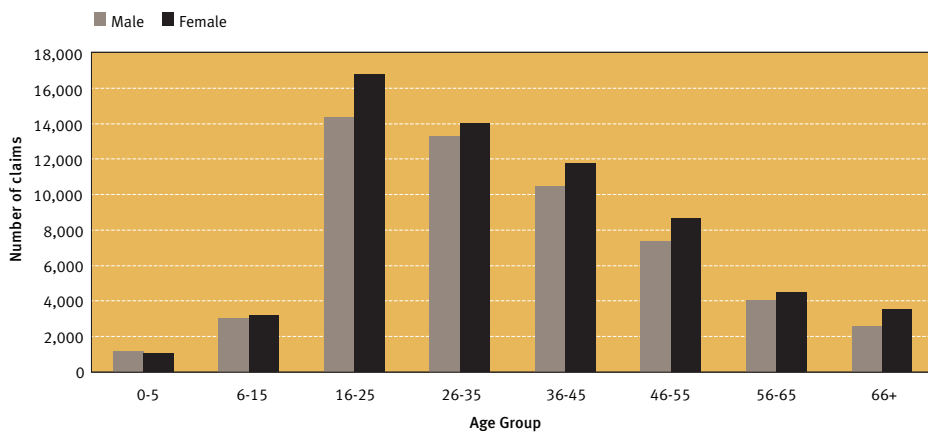
Accident date	Postcode range	1 Sep 1994 - 30 Sep 2000	%	1 Oct 2000 - 1 Dec 2002	%	2 Dec 2002 - 30 Jun 2003	%	1 Jul 2003 - 30 Jun 2004	%	1 Jul 2004 - 30 Jun 2005	%	1 Jul 2005 - 30 Jun 2006	%	1 Jul 2006 - 30 Jun 2007	%	1 Jul 2007 - 30 Jun 2008	%	1 Jul 2008 - 31 Dec 2008	%
		Accidents		Accidents		Accidents		Accidents		Accidents		Accidents		Accidents		Accidents		Accidents	
Brisbane City	4000-4209, 4500-4529	21,658	49.0%	8,702	51.1%	2,052	52.1%	3,281	52.4%	2,868	50.3%	2,765	51.3%	2,623	50.6%	2,301	49.3%	670	50.9%
Other SE QLD Region	4210-4349, 4550-4601, 4619-4689	13,010	29.4%	5,123	30.1%	1,165	29.6%	1,803	28.8%	1,663	29.2%	1,525	28.3%	1,525	29.4%	1,426	30.6%	400	30.4%
Regional QLD Region	4350-4499, 4602-4618, 4690-4899	7,651	17.3%	2,599	15.3%	571	14.5%	946	15.1%	954	16.7%	874	16.2%	841	16.2%	733	15.7%	208	15.8%
Interstate		1,889	4.3%	591	3.5%	151	3.8%	226	3.6%	213	3.7%	226	4.2%	199	3.8%	204	4.4%	39	3.0%
Total		44,208	100.0%	17,015	100.0%	3,939	100.0%	6,256	100.0%	5,698	100.0%	5,390	100.0%	5,188	100.0%	4,664	100.0%	1,317	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 by gender

(All claims for accidents from 1 September 1994 to 31 December 2008 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,154	1,057	2,211	1.8%
6-15	3,050	3,199	6,249	5.2%
16-25	14,351	16,784	31,135	26.0%
26-35	13,301	14,030	27,331	22.8%
36-45	10,474	11,757	22,231	18.6%
46-55	7,375	8,676	16,051	13.4%
56-65	4,035	4,482	8,517	7.1%
66+	2,556	3,510	6,066	5.1%
Total	56,296	63,495	119,791	100.0%



Claim severity

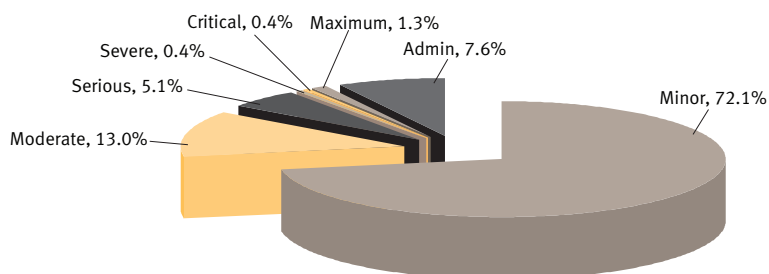
(Finalised claims for accidents from 1 September 1994 to 31 December 2008)

AIS Severity*	Description	Claims	%
1	Minor	77,206	72.1%
2	Moderate	13,942	13.0%
3	Serious	5,466	5.1%
4	Severe	466	0.4%
5	Critical	417	0.4%
6	Maximum [#]	1,405	1.3%
9	Admin [^]	8,186	7.6%
Total		107,088	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 cause 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.

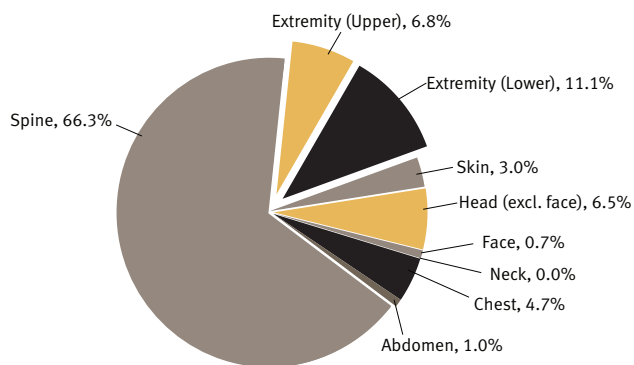


Injury by body region

(Finalised claims for accidents from 1 September 1994 to 31 December 2008)

Body region	Claims	%
Skin	2,864	3.0%
Head (excl. face)	6,266	6.5%
Face	669	0.7%
Neck*	23	0.0%
Chest	4,541	4.7%
Abdomen	952	1.0%
Spine	63,820	66.3%
Extremity (Upper)	6,538	6.8%
Extremity (Lower)	10,649	11.1%
Total	96,322	100.0%

Note: The body region information reports the injury with the highest severity per claim as per AIS 2005. Conversion of reported injury codes from AIS 1985 to AIS 2005 in 2008 may cause changes to the number of claims in some body regions.
Excludes claims with no injuries reported and admin codes.
*Whiplash claims based on AIS 2005 are reported under 'Spine'.



Number of claim lodgements – cumulative

(Accidents from 1 September 1994 to 31 December 2008)

Accident year	Development quarter											
	1	2	3	4	5	6	7	8	9	10	11	12+
1994-95	1,824	3,362	5,584	6,378	6,581	6,699	6,777	6,835	6,886	6,941	6,975	7,113
1995-96	2,698	4,839	7,180	8,081	8,266	8,378	8,471	8,517	8,575	8,630	8,677	8,856
1996-97	3,275	5,527	7,491	8,060	8,266	8,385	8,450	8,528	8,602	8,661	8,735	8,893
1997-98	4,008	6,272	8,026	8,635	8,833	8,950	9,050	9,139	9,204	9,269	9,313	9,448
1998-99	5,273	7,824	9,693	10,316	10,535	10,658	10,779	10,851	10,934	10,997	11,043	11,167
1999-00	5,091	7,386	9,204	9,862	10,097	10,264	10,364	10,449	10,519	10,578	10,604	10,740
2000-01	7,003	8,655	9,546	9,880	10,071	10,186	10,254	10,309	10,351	10,387	10,417	10,498
2001-02	7,382	8,717	9,309	9,571	9,682	9,772	9,894	9,992	10,060	10,089	10,118	10,188
2002-03	6,361	7,511	8,052	8,293	8,463	8,654	8,739	8,778	8,817	8,842	8,868	8,930
2003-04	5,303	6,350	6,876	7,120	7,269	7,436	7,531	7,592	7,634	7,671	7,686	7,736
2004-05	4,679	5,607	6,064	6,206	6,281	6,362	6,523	6,668	6,810	6,883	6,920	6,968
2005-06	4,324	5,149	5,594	5,773	5,864	5,931	6,077	6,295	6,445	6,475	6,493	6,518
2006-07	4,080	5,001	5,482	5,684	5,836	6,025	6,192	6,221	6,226	6,230		
2007-08	4,049	4,854	5,381	5,545	5,605	5,613						
2008-09	1,475	1,552										

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 31 December 2008)

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			1 Jul 2007 – 30 Jun 2008			1 Jul 2008 – 31 Dec 2008		
	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	Claims received	Liability determined	Finalised claims			
	2,143	100.0%	99.3%	1,057	99.8%	99.1%	260	100.0%	94.2%	363	99.7%	97.2%	382	100.0%	92.1%	401	99.5%	78.6%	390	98.7%	53.3%	314	97.5%	24.8%	78	89.7%	3.8%
AAMI	3,092	95.2%	99.7%	1,796	98.6%	97.2%	1,085	99.2%	95.0%	1,641	98.8%	89.8%	1,420	99.2%	84.7%	1,426	99.0%	69.1%	1,204	98.7%	46.4%	1,150	94.0%	19.9%	287	58.9%	6.3%
Nom. Defend.	2,100	99.8%	98.9%	711	98.3%	98.2%	171	99.4%	88.9%	249	97.6%	88.8%	200	97.5%	76.5%	174	98.9%	66.7%	207	97.1%	32.4%	199	87.4%	12.6%	40	22.5%	2.5%
NRMA	21	100.0%	100.0%	304	100.0%	99.7%	110	100.0%	100.0%	112	100.0%	95.5%	135	100.0%	95.6%	170	100.0%	85.3%	183	100.0%	49.7%	272	96.0%	22.1%	91	61.5%	7.7%
QBE	1,878	98.0%	99.5%	923	99.6%	98.5%	182	100.0%	98.4%	294	99.7%	98.0%	243	97.5%	93.0%	229	98.7%	75.5%	289	98.3%	52.6%	292	89.0%	28.4%	87	47.1%	3.4%
RACQI	355	99.7%	98.6%	1,855	98.4%	98.6%	652	97.4%	96.6%	1,044	97.6%	91.5%	896	97.4%	86.6%	822	97.6%	73.2%	844	96.8%	53.0%	820	85.2%	19.0%	229	20.1%	2.2%
Suncorp	32,196	99.4%	99.3%	11,670	99.2%	98.1%	2,548	99.1%	96.4%	4,033	99.3%	93.6%	3,692	99.4%	88.3%	3,296	98.5%	74.3%	3,113	97.8%	53.3%	2,566	91.3%	22.3%	740	66.4%	5.4%
Other*	17,085	97.6%	99.4%	3,639	98.7%	98.1%																					
TOTAL	58,870	98.6%	99.3%	21,955	99.0%	98.1%	5,008	99.0%	95.9%	7,736	99.0%	92.7%	6,968	99.1%	87.5%	6,518	98.6%	73.4%	6,230	97.9%	51.1%	5,613	91.3%	21.5%	1,552	56.8%	5.0%

Note: *includes insurers that are no longer licenced.
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 31 December 2008)

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	1 Jul 2007 – 30 Jun 2008	1 Jul 2008 – 31 Dec 2008
Claims	58,870	21,955	5,008	7,736	6,968	6,518	6,230	5,613	1,552
% Finalised	99.3%	98.1%	95.9%	92.7%	87.5%	73.4%	51.1%	21.5%	5.0%
% Legal Rep	89.7%	89.0%	82.0%	78.0%	74.4%	72.5%	72.9%	72.9%	73.3%
% Litigated	28.0%	4.3%	5.6%	4.3%	2.9%	1.7%	0.8%	0.0%	0.0%

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

Claim payments on finalised claims (Accidents from 1 September 1994 to 31 December 2008)

Payment Type	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		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 31 Dec 2008	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (inc. R)	12,128	0.5%	4,607	0.4%	1,290	0.6%	1,085	0.3%	593	0.2%	205	0.1%	39	0.0%	16	0.1%	1	0.8%
Care	C1	277,018	10.5%	118,490	10.6%	17,121	8.1%	23,582	7.0%	19,831	6.2%	10,331	4.9%	3,643	3.6%	212	1.8%	5	3.8%
Economic loss - past	E1	259,234	9.9%	106,456	9.6%	26,645	12.6%	40,197	11.9%	38,482	12.1%	23,076	10.9%	9,342	9.1%	1,320	11.3%	23	17.4%
Economic loss - future	E2	607,348	23.1%	286,765	25.7%	72,931	34.4%	125,768	37.2%	131,314	41.2%	90,850	43.0%	45,981	44.8%	4,226	36.3%	0	0.0%
General damages	G1	848,763	32.3%	369,180	33.1%	39,575	18.7%	60,355	17.8%	54,916	17.2%	37,492	17.8%	19,412	18.9%	3,210	27.6%	62	47.0%
Home & vehicle modifications	H1	9,423	0.4%	2,254	0.2%	191	0.1%	234	0.1%	217	0.1%	65	0.0%	0	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	38,441	1.5%	25,675	2.3%	7,011	3.3%	10,283	3.0%	7,951	2.5%	5,855	2.8%	2,479	2.4%	257	2.2%	2	1.5%
Legal costs - Plaintiff	L2	269,331	10.2%	79,771	7.2%	17,439	8.2%	28,710	8.5%	27,393	8.6%	19,011	9.0%	10,190	9.9%	683	5.9%	0	0.0%
Legal costs - Defendant	L4, L5, L6	137,747	5.2%	46,382	4.2%	12,856	6.1%	15,792	4.7%	9,182	2.9%	4,867	2.3%	1,942	1.9%	76	0.7%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. R)	199,578	7.6%	88,695	8.0%	20,053	9.5%	33,932	10.0%	31,329	9.8%	20,262	9.6%	9,696	9.5%	1,659	14.3%	39	29.5%
Recoveries	V1, V2, V3	-28,474	-1.1%	-13,811	-1.2%	-3,088	-1.5%	-1,808	-0.5%	-2,284	-0.7%	-853	-0.4%	-167	-0.2%	-19	-0.2%	0	0.0%
Total		2,630,537	100.0%	1,114,464	100.0%	212,024	100.0%	338,130	100.0%	318,924	100.0%	211,161	100.0%	102,557	100.0%	11,640	100.0%	132	100.0%

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

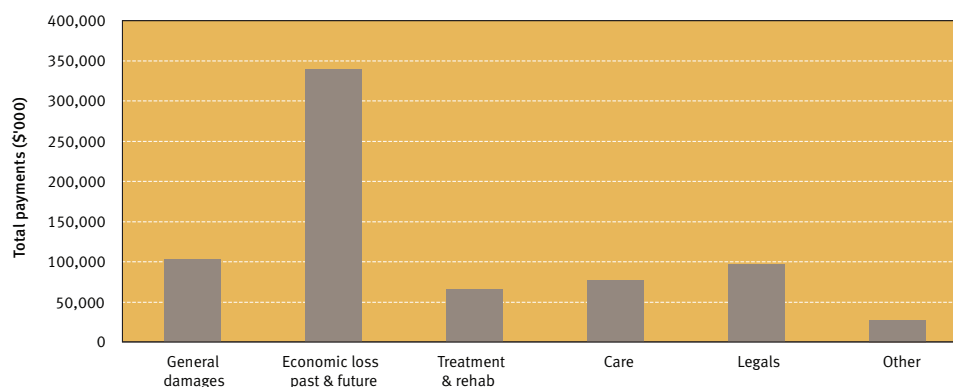
Heads of damages breakdown

(Finalised claims from 1 January 2008 to 31 December 2008 for accidents from 1 September 1994 to 31 December 2008)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total [#]
Finalised Claims (excludes nil claims)	5,963	5,490	7,198	1,531	4,487	6,430	7,836
% Finalised Payments	14.5%	47.9%	9.2%	10.8%	13.6%	3.9%	100.0%
Total Payments (\$'000)	102,780	338,983	65,217	76,740	96,473	27,382	707,576

Note: **Other* includes home and vehicle modifications, aids and appliances and investigation costs.
*Recoveries are excluded from this information

Total payments by heads of damages for claims finalised in 2008



Severity costs breakdown

(Finalised claims from 1 January 2008 to 31 December 2008 for accidents from 1 September 1994 to 31 December 2008)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum [#]	Admin [*]	
Finalised claims	5,712	1,135	552	55	46	94	487	8,081
% Total payments	43.0%	20.4%	22.0%	4.9%	7.3%	1.9%	0.5%	100.0%
Average payment (\$)	52,556	125,721	278,243	618,386	1,105,645	137,961	7,744	86,387
Total payments (\$'000)	300,198	142,694	153,590	34,011	50,860	12,968	3,771	698,092

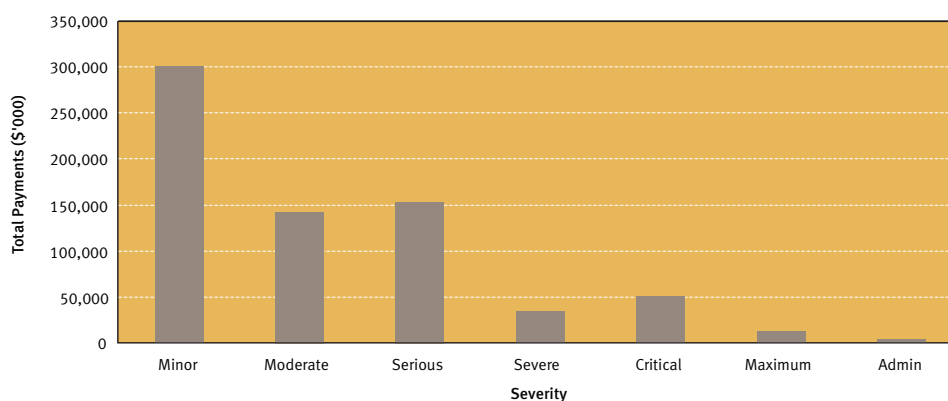
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.

Injury severities are based on AIS 2005.

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

[#]Maximum Severity is predominately fatalities.

Total payments by severity for claims finalised in 2008

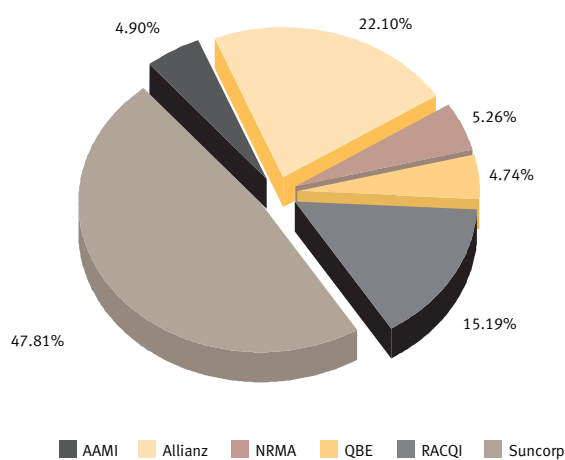


Market share (premiums) – licensed insurers

Insurer	2000–01	2001–02	2002–03	2003–04	2004–05	2005–06	2006–07	2007–08
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%
FAI	10.14%							
FAI Allianz	11.47%	18.63%						
NRMA	0.70%	1.12%	1.37%	1.82%	2.12%	2.47%	3.17%	5.26%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%

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

Market share at 30 June 2008

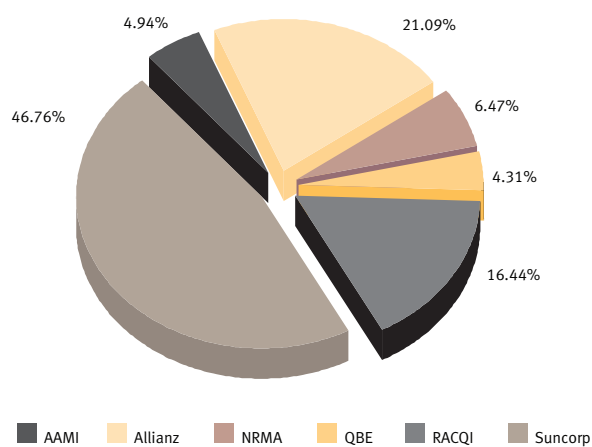


Market share (policies) – licensed insurers

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06	30/6/07	30/6/08	31/12/08
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.94%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.09%
FAI	7.50%								
FAI Allianz	13.72%	18.82%							
NRMA	0.49%	0.97%	1.48%	1.94%	2.27%	2.72%	3.53%	5.73%	6.47%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.31%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.44%
Suncorp	55.30%	54.72%	54.46%	53.69%	52.99%	51.81%	50.32%	47.85%	46.76%

Note: The market share figures are based on total number of policies.

Market share at 31 December 2008



Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 31 December 2008)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification to compliance date	0.6	0.6	0.7	0.6	0.6	1.0	0.8
Compliance date to liability decision date	0.5	2.6	2.6	2.4	3.5	3.9	3.3
Liability decided date to settlement date	15.3	15.6	12.0	15.8	13.7	14.7	14.8

Note: Timeframes = Average in months