



# Statistical information

1 January to 30 June 2010



Motor Accident Insurance Commission | [www.maic.qld.gov.au](http://www.maic.qld.gov.au)

Phone: 1300 302 568  
Email: [maic@maic.qld.gov.au](mailto: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.

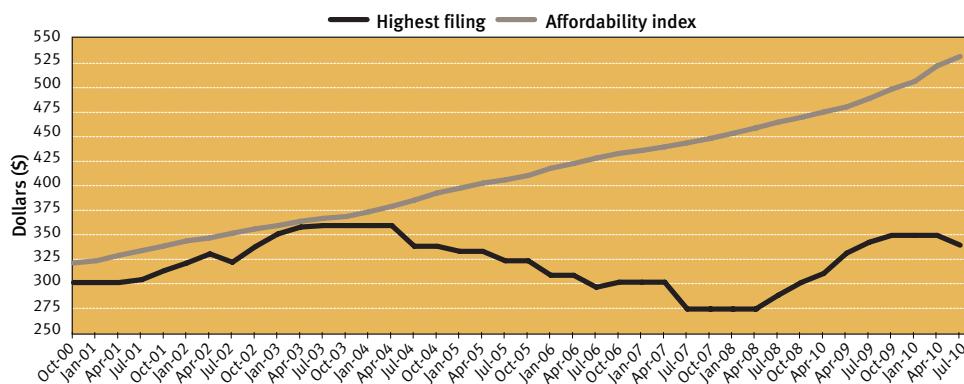
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
<i>Motor Accident Insurance Amendment Act 1999</i>	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 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 greater than 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%
<b>Total</b>		<b>3,492,388</b>	<b>100.00%</b>

### 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	2009–10
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25

Note: Average Class 1 filed premiums include levies.

## Claim frequency and claim propensity

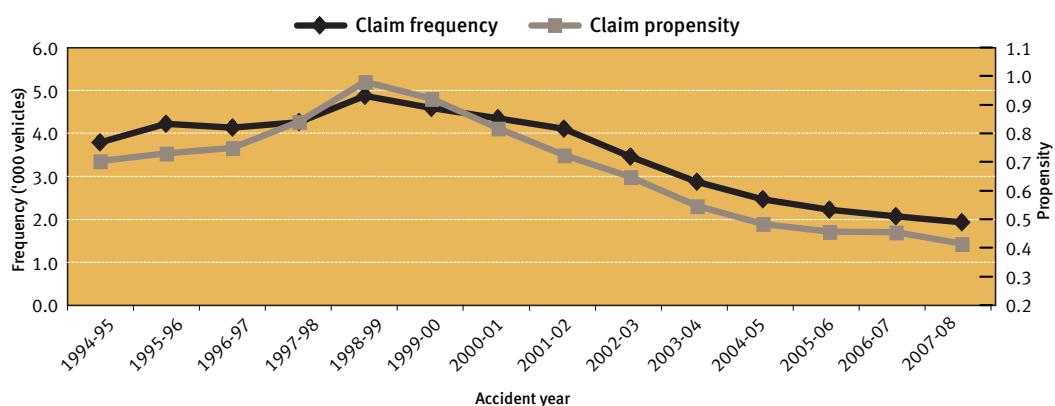
(Accidents from 1 September 1994 to 30 June 2010)

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 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.



1 January to 30 June 2010

## Number of accidents by region

(Accidents from 1 September 1994 to 30 June 2010)

Postcode range	Accidents	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 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010	
		Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	4000-4209, 4500-4529	21,781	48.6%	8,719	50.7%	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	4210-4349, 4550-4601, 4619-4689	13,137	29.3%	5,170	30.1%	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	4350-4499, 4602-4618, 4690-4899	7,705	17.2%	2,611	15.2%	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		2,167	4.8%	695	4.0%	180	4.5%	272	4.3%	256	4.4%	265	4.8%	247	4.6%	262	5.0%	255	4.7%	160	4.7%
<b>Total</b>		<b>44,790</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>3,995</b>	<b>100.0%</b>	<b>6,353</b>	<b>100.0%</b>	<b>5,770</b>	<b>100.0%</b>	<b>5,474</b>	<b>100.0%</b>	<b>5,371</b>	<b>100.0%</b>	<b>5,237</b>	<b>100.0%</b>	<b>5,452</b>	<b>100.0%</b>	<b>3,440</b>	<b>100.0%</b>

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

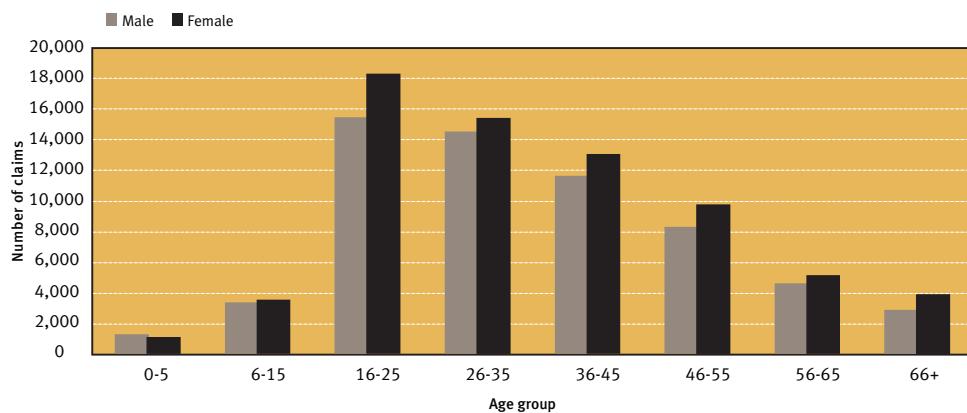
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

## Age group of claimants by gender

(All claims for accidents from 1 September 1994 to 30 June 2010 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,241	1,167	2,408	1.8%
6-15	3,319	3,509	6,828	5.2%
16-25	15,405	18,206	33,611	25.5%
26-35	14,472	15,357	29,829	22.7%
36-45	11,574	13,001	24,575	18.7%
46-55	8,270	9,694	17,964	13.7%
56-65	4,547	5,092	9,639	7.3%
66+	2,827	3,878	6,705	5.1%
Total	61,655	69,904	131,559	100.0%



## Claim severity

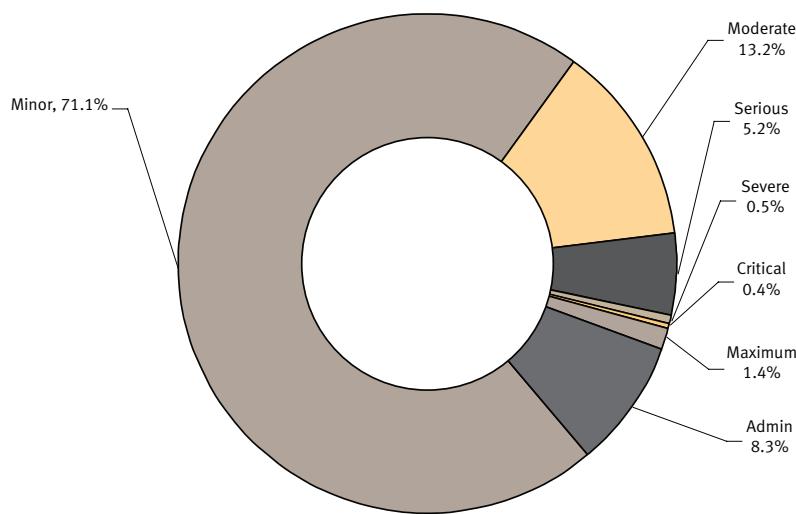
(Finalised claims for accidents from 1 September 1994 to 30 June 2010)

AIS Severity*	Description	Claims	%
1	Minor	84,246	71.1%
2	Moderate	15,607	13.2%
3	Serious	6,161	5.2%
4	Severe	579	0.5%
5	Critical	460	0.4%
6	Maximum <sup>#</sup>	1,607	1.4%
9	Admin <sup>^</sup>	9,853	8.3%
<b>Total</b>		<b>118,513</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.

<sup>#</sup> Maximum severity is predominately fatalities.

<sup>^</sup> Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.



## Injury by body region

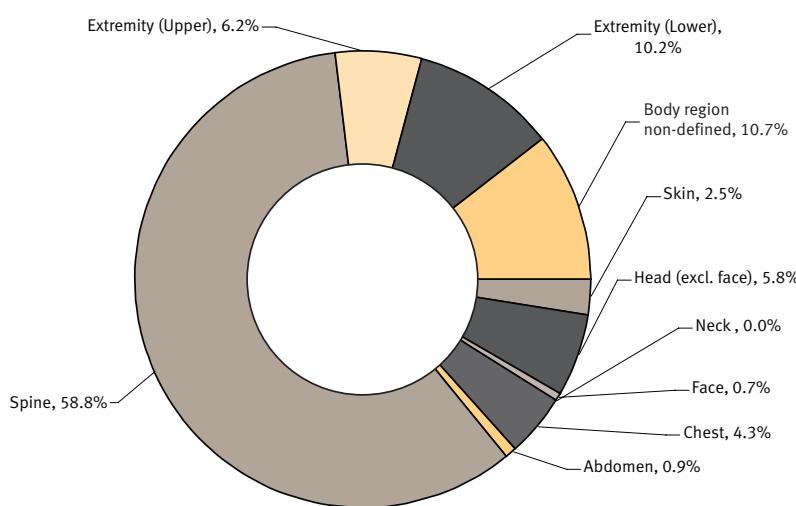
(Finalised claims for accidents from 1 September 1994 to 30 June 2010)

Body region	Claims	%
Skin	2,962	2.5%
Head (excl. face)	6,877	5.8%
Face	782	0.7%
Neck*	35	0.0%
Chest	5,063	4.3%
Abdomen	1,071	0.9%
Spine	69,635	58.8%
Extremity (Upper)	7,371	6.2%
Extremity (Lower)	12,044	10.2%
Body region non-defined <sup>#</sup>	12,673	10.7%
<b>Total</b>	<b>118,513</b>	<b>100.0%</b>

Note: The body region information reports the injury with the highest severity per claim as per AIS 2005.

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

<sup>#</sup> Includes but not limited to claims reporting admin codes, psychological conditions and fatalities.



## 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.

1 January to 30 June 2010

## Claims by insurer

(Accidents from 1 September 1994 to 30 June 2010)

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 – 30 Jun 2009	1 Jul 2009 – 30 Jun 2010
AAMI	2,144 100.0%	99.5%	1,057 99.8%	99.3%	259 100.0%	97.7%	363 99.7%	98.9%	383 100.0%	97.4%
Allianz	3,103 94.9%	99.7%	1,815 98.6%	98.1%	1,094 99.1%	98.0%	1,663 98.8%	95.7%	1,438 99.0%	94.1%
Nom. Defend.	2,101 99.8%	99.4%	711 98.3%	99.0%	170 99.4%	91.2%	249 97.6%	93.6%	202 97.0%	88.6%
NRMA	21 100.0%	100.0%	304 100.0%	100.0%	110 100.0%	100.0%	112 100.0%	98.2%	135 100.0%	99.3%
QBE	1,894 97.1%	99.6%	929 99.5%	98.8%	183 100.0%	99.5%	295 99.3%	98.6%	252 96.8%	98.0%
RACQI	355 99.7%	99.4%	1,855 98.4%	99.5%	652 97.4%	98.6%	1,044 97.7%	96.7%	898 97.6%	95.8%
Suncorp	33,059 99.2%	99.4%	11,905 99.1%	98.6%	2,604 99.1%	97.8%	4,123 99.3%	97.0%	3,773 99.4%	95.3%
Other*	17,085 97.6%	99.7%	3,639 98.7%	98.8%						
<b>Total</b>	<b>59,762 98.5%</b>	<b>99.5%</b>	<b>22,215 99.0%</b>	<b>98.8%</b>	<b>5,072 99.0%</b>	<b>97.9%</b>	<b>7,849 98.9%</b>	<b>96.7%</b>	<b>7,081 99.0%</b>	<b>95.2%</b>

Note: \*Includes insurers that are no longer licenced.

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

## Rates of legal representation and litigation

(Accidents from 1 September 1994 to 30 June 2010)

Accident date	1 Sep 1994 – 30 Sep 2000	1 Oct 2000 – 30 Jun 2002	1 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	59,762	22,215	5,072	7,849	7,081	6,645	6,500	6,350	6,625	4,150
% Finalised	99.5%	98.8%	97.9%	96.7%	95.2%	90.9%	79.8%	62.6%	36.2%	11.3%
% Legal rep	88.7%	88.1%	81.1%	77.1%	73.4%	71.8%	73.0%	72.9%	73.3%	74.9%
% Litigated	27.7%	4.4%	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 January to 30 June 2010

## Claim payments on finalised claims

(Accidents from 1 September 1994 to 30 June 2010)

	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 – 30 Jun 2009	1 Jul 2009 – 30 June 2010
Payment type	Code/s	Payments (\$'000)	Payments %	Payments (\$'000)	Payments %	Payments (\$'000)	Payments %	Payments (\$'000)	Payments %	Payments (\$'000)	Payments %
Aids & appliances	A1 (inc. R1)	12,316	0.5%	4,926	0.4%	1,491	0.6%	1,176	0.3%	1,712	0.2%
Care	C1	295,291	11.0%	124,811	10.8%	19,208	8.2%	37,445	9.2%	36,969	8.4%
Economic loss - past	E1	262,790	9.7%	110,496	9.6%	30,050	12.8%	48,366	11.9%	52,229	11.9%
Economic loss - future	E2	619,744	23.0%	298,640	25.9%	80,542	34.4%	146,535	35.9%	174,588	39.9%
General damages	G1	865,603	32.1%	376,492	32.7%	42,314	18.1%	66,988	16.4%	68,322	15.6%
Home & vehicle modifications	H1	9,564	0.4%	2,254	0.2%	215	0.1%	527	0.1%	435	0.1%
Investigation costs	I1	39,443	1.5%	26,591	2.3%	7,523	3.2%	11,875	2.9%	10,540	2.4%
Legal costs - plaintiff	L2	274,958	10.2%	84,415	7.3%	19,505	8.3%	35,863	8.8%	39,341	9.0%
Legal costs - defendant	L4, L5, L6	141,370	5.2%	49,368	4.3%	14,320	6.1%	19,294	4.7%	14,651	3.3%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. R1)	204,625	7.6%	92,483	8.0%	22,328	9.5%	41,788	10.2%	43,057	9.8%
Recoveries	V1, V2, V3, V4	-30,007	-1.1%	-17,631	-1.5%	-3,222	-1.4%	-2,140	-0.5%	-4,170	-1.0%
<b>Total</b>		<b>2,695,698</b>	<b>100.0%</b>	<b>1,152,843</b>	<b>100.0%</b>	<b>234,273</b>	<b>100.0%</b>	<b>407,717</b>	<b>100.0%</b>	<b>437,674</b>	<b>100.0%</b>
										<b>394,220</b>	<b>100.0%</b>
										<b>317,364</b>	<b>100.0%</b>
										<b>191,603</b>	<b>100.0%</b>
										<b>55,970</b>	<b>100.0%</b>
										<b>2,271</b>	<b>100.0%</b>

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

## Heads of damage breakdown

(Finalised claims from 1 January 2009 to 30 June 2010 for accidents from 1 September 1994 to 30 June 2010)

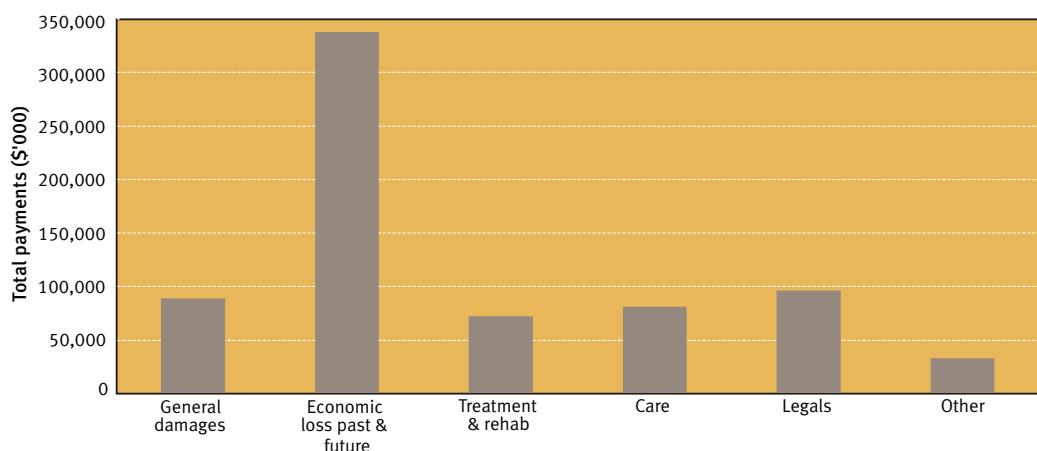
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total
Finalised claims ^	5,215	4,814	6,212	1,365	3,984	5,686	6,851
% Finalised payments	12.5%	48.2%	10.1%	11.3%	13.5%	4.4%	100.0%
Total payments (\$'000)	86,972	335,284	70,024	78,933	94,133	30,548	695,895 <sup>#</sup>

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

<sup>#</sup> Recoveries are excluded from this information.

<sup>^</sup> Nil claims (zero payments) have been excluded from the data.

## Total payments by heads of damage for claims finalised in 2009-10



## Injury severity costs breakdown

(Finalised claims from 1 July 2009 to 30 June 2010 for accidents from 1 September 1994 to 30 June 2010)

	AIS severity description							
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	Total
Finalised claims <sup>^</sup>	4,692	1,095	450	82	32	103	395	6,849
% Total payments	40.0%	22.4%	20.0%	7.4%	6.3%	2.7%	1.1%	100.0%
Average payment (\$)	57,836	138,876	301,577	614,149	1,341,168	178,564	18,388	99,004
<b>Total payments (\$'000)</b>	<b>271,365</b>	<b>152,070</b>	<b>135,709</b>	<b>50,360</b>	<b>42,917</b>	<b>18,392</b>	<b>7,263</b>	<b>678,077</b>

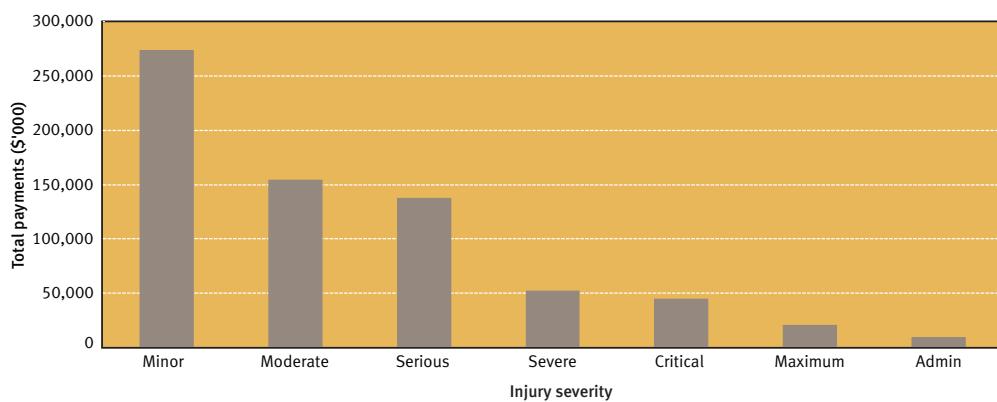
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.  
 Injury severities are based on AIS 2005.

\* Maximum severity is predominately fatalities.

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

<sup>^</sup> Nil claims (zero payments) and claims without injuries codesw have been excluded from the data.

## Total payments by severity for claims finalised in 2009-10



## Claim duration by licensed insurer

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

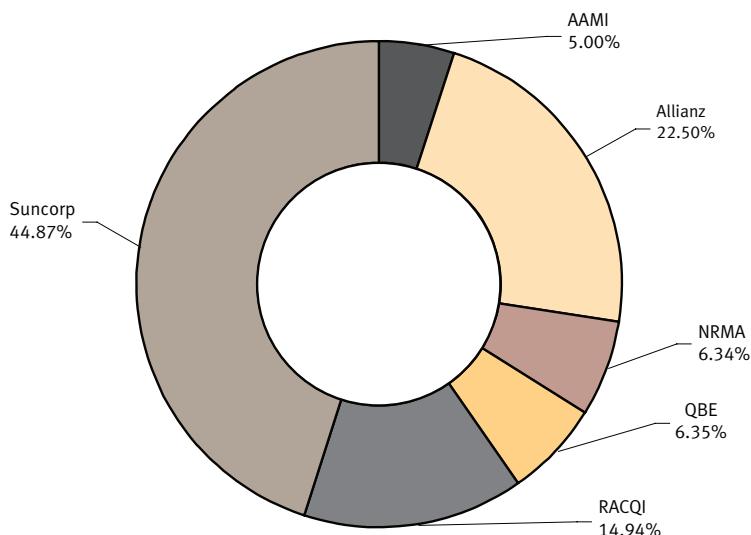
	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.6	2.4	2.2	2.7	3.6	3.8	3.2
Liability decision date to settlement date	16.3	17.0	11.8	16.1	14.0	15.8	15.7

Note: Timeframes = Average in months

### Market share – licensed insurers by premium collected

Insurer	2000–01	2001–02	2002–03	2003–04	2004–05	2005–06	2006–07	2007–08	2008–09	2009–10
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%
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%	6.45%	6.34%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%

### Market share 2009-10



### Market share – licensed insurers by number of policies

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	30/6/09	30/6/10
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.40%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.92%
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%	6.72%	6.33%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.76%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.97%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.62%

### Market share at 30 June 2010

