

Statistical information  
**2005-06**

Motor Accident Insurance Commission



## Statistical information 2005-06

### Insured vehicles by Class as at 30 June 2006

Class	Total vehicles	Percentage
01	2,132,427	70.45
02	8,302	0.27
03	2,563	0.08
04	29,961	0.99
05	11,180	0.37
06	535,845	17.70
07	59,200	1.96
08	5,360	0.18
09	3,477	0.11
10	3,744	0.12
11	5,038	0.17
12	42,668	1.41
13	72,094	2.38
14	23,857	0.79
15	8,503	0.28
16	821	0.03
17	41,839	1.38
19	20,290	0.67
20	8,514	0.28
21	5,240	0.17
23	4,729	0.16
24	1,335	0.04
<b>Total</b>	<b>3,026,987</b>	<b>100.00</b>

### Premium, levy and fee collection

1 July 2005 to 30 June 2006	Dollars ('000)
Insurance Premiums	980,732
Nominal Defendant Levy	-53,549
Statutory Levy	-4,757
Hospital Levy	-19,120
Emergency Services Levy	-8,575
Transport Fee	-24,903
Insurers Premiums	869,828

### Market share – licensed insurers

Insurer	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06
AAMI	5.14	4.94	4.65	5.13	5.69
Allianz	4.64	22.89	22.76	23.24	23.02
FAI Allianz	18.63	–	–	–	–
NRMA	1.12	1.37	1.82	2.12	2.47
QBE	4.16	3.80	3.60	3.49	3.62
RACQ	11.99	12.65	13.63	13.22	13.51
Suncorp	54.32	54.35	53.54	52.80	51.69

Method: The market share figures are based on annual aggregate premium collection rather than on the number of policies.  
Note: FAI Allianz business transferred to Allianz on 1 July 2002.

## Notice of claim lodgements – cumulative

(All Insurers) Accidents 1 July 1995 to 30 June 2006

Injury Year	Development Quarter											
	1	2	3	4	5	6	7	8	9	10	11	12+
July 95 – June 96	2,691	4,825	7,162	8,064	8,247	8,359	8,452	8,496	8,552	8,607	8,653	8,829
July 96 – June 97	3,253	5,503	7,465	8,035	8,240	8,356	8,421	8,498	8,572	8,631	8,705	8,855
July 97 – June 98	3,985	6,241	7,992	8,600	8,796	8,913	9,013	9,102	9,167	9,231	9,275	9,404
July 98 – June 99	5,261	7,811	9,681	10,302	10,521	10,641	10,761	10,833	10,916	10,977	11,023	11,140
July 99 – June 00	5,073	7,358	9,172	9,826	10,058	10,224	10,325	10,410	10,479	10,537	10,563	10,689
July 00 – June 01	6,984	8,627	9,515	9,845	10,035	10,150	10,218	10,273	10,313	10,347	10,375	10,444
July 01 – June 02	7,361	8,684	9,269	9,529	9,639	9,717	9,809	9,892	9,943	9,966	9,993	10,040
July 02 – June 03	6,341	7,490	8,020	8,234	8,370	8,508	8,573	8,602	8,638	8,661	8,683	8,716
July 03 – June 04	5,280	6,299	6,772	6,964	7,077	7,183	7,250	7,296	7,323	7,332	7,336	7,336
July 04 – June 05	4,632	5,534	5,965	6,098	6,145	6,169	6,199	6,206				

Accident Year data for 2005–2006 is still immature and is not included.

# Statistical information 2005-06

## Claim status

Accident Year	JULY 1995 – JUNE 1996			JULY 1996 – JUNE 1997			JULY 1997 – JUNE 1998			JULY 1998 – JUNE 1999			JULY 1999 – JUNE 2000			JULY 2000 – JUNE 2001			
Insurer	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	227	100	99.1	288	100	99.7	327	100	99.1	478	100	98.5	572	100	97.7	515	100	97.5	
Allianz	435	87.4	98.9	444	93.9	98.9	484	95.5	99.4	668	96.4	99.6	619	98.9	98.4	630	98.9	96	
QBE	14	100	100	29	100	100	320	94.1	99.1	727	97.8	99	654	99.5	98.0	507	99.4	95.1	
Suncorp	4,695	99.6	99.2	4,787	99.6	99	5,278	99.7	98.6	6,189	99.6	97.8	5,809	99.4	97	5,600	99.4	94.8	
Nom. Defend.	358	99.7	98.3	323	99.4	96.9	358	99.4	97.8	362	97.8	97.5	349	97.7	96.6	370	97.3	94.1	
RACQ Insurance										13	100	100	236	100	95.3	511	98.8	95.9	
NRMA													1	100	100	92	98.9	96.7	
Unlicensed as at 30/06/2006																			
FAI Allianz													172	95.9	97.1	1,685	98.7	94.7	
FAI	2,275	98.9	99.6	2,125	99.1	99.2	2,248	98.7	98.7	2,661	98.9	98.1	2,277	97.3	97.4	534	97.8	96.1	
Fortis	549	93.6	99.5	628	88.4	99	345	89.3	98.8	37	86.5	100							
Zurich	10	100	100	23	100	100	24	95.8	100	5	100	100							
Com. Union	134	100	95.5	129	99.2	99.2	17	100	100										
Merc. Mutual	94	98.9	100	64	100	98.4	3	100	100										
GIO	30	96.7	100	15	100	100													
CIC	8	62.5	100																
<b>TOTAL</b>	<b>8,829</b>	<b>98.4</b>	<b>99.2</b>	<b>8,855</b>	<b>98.4</b>	<b>99</b>	<b>9,404</b>	<b>98.6</b>	<b>98.7</b>	<b>11,140</b>	<b>99</b>	<b>98.1</b>	<b>10,689</b>	<b>98.9</b>	<b>97.2</b>	<b>10,444</b>	<b>99.1</b>	<b>95.1</b>	

N.B. The data for 2005-2006 is incomplete due to claim reporting time frames

	JULY 2001 – JUNE 2002			JULY 2002 – JUNE 2003			JULY 2003 – JUNE 2004			JULY 2004 – JUNE 2005			JULY 2005 – JUNE 2006			Accident Year
	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 (%)	Insurer
	484	99.6	95.5	413	100	83.1	360	99.7	66.4	358	99.7	38.5	276	95.7	14.9	AAMI
	461	98.7	86.3	1,957	98.6	74.5	1,623	98.5	51.1	1,300	98.2	30.2	949	82.4	13.2	Allianz
	373	100	96.2	354	99.4	81.6	292	99	57.9	225	93.8	26.7	139	72.7	7.2	QBE
	5,232	99.2	90.3	4,444	99.2	77	3,685	98.9	52.5	3,214	96.8	27.9	1,936	60.8	8.8	Suncorp
	308	95.8	87.7	274	96.7	67.9	230	94.8	44.8	188	88.3	28.2	131	48.9	9.2	Nom. Defend.
	1,014	98.9	93.1	1,083	97.3	77.8	1,034	96.4	56	803	95.4	26.9	496	62.3	9.3	RACQ Insurance
	151	100	98.0	191	99	90.6	112	96.4	67.9	118	98.3	46.6	103	75.7	19.4	NRMA
																Unlicensed as at 30/06/2006
	2,017	98.7	89.3													FAI Allianz
																FAI
																Fortis
																Zurich
																Com. Union
																Merc Mutual
																GIO
																CIC
	10,040	99	90.7	8,716	98.8	77	7,336	98.3	53.6	6,206	96.8	29.2	4,030	68.9	10.5	TOTAL

# Statistical information 2005-06

## Claim payments on finalised claims

(Payments 1 July 1995 to 30 June 2006)

Accident Period		JULY 1995 – JUNE 1996		JULY 1996 – JUNE 1997		JULY 1997 – JUNE 1998		JULY 1998 – JUNE 1999		JULY 1999 – JUNE 2000		
Code	Payment Type	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	
A1	Aids and appliances	1,081	0.3%	1,890	0.5%	1,445	0.4%	2,068	0.4%	1,784	0.4%	
C1	Long term care and home care	41,475	11.4%	53,390	13.6%	32,918	8.7%	42,308	9.0%	40,187	8.6%	
E1	Economic loss – past	36,604	10.1%	36,505	9.3%	35,671	9.4%	43,083	9.2%	44,125	9.4%	
E2	Economic loss – future	78,078	21.5%	85,181	21.7%	87,891	23.1%	109,316	23.3%	110,322	23.5%	
G1	General damages	117,428	32.4%	122,871	31.3%	129,178	34.0%	156,230	33.3%	157,175	33.5%	
H1	Home and vehicle modifications	1,707	0.5%	1,462	0.4%	1,714	0.5%	1,376	0.3%	554	0.1%	
L1	Investigation costs	4,249	1.2%	4,876	1.2%	5,857	1.5%	7,376	1.6%	7,520	1.6%	
L2	Legal costs – plaintiffs	34,858	9.6%	36,941	9.4%	39,930	10.5%	51,548	11.0%	50,317	10.7%	
L4	Legal costs – defendants (solicitors)	13,740	3.8%	13,030	3.3%	13,882	3.7%	18,218	3.9%	18,848	4.0%	
L5	Legal costs – defendants (barristers)	1,907	0.5%	2,073	0.5%	2,355	0.6%	2,769	0.6%	2,594	0.6%	
L6	Legal costs – defendants (other outlays)	2,527	0.7%	2,690	0.7%	2,455	0.6%	2,744	0.6%	2,624	0.6%	
M1	Hospital, medical, pharmaceutical	25,604	7.1%	27,047	6.9%	25,242	6.6%	28,051	6.0%	26,818	5.7%	
N1	Payments to interstate and non CTP insurers	311	0.1%	161	0.0%	170	0.0%	31	0.0%	1	0.0%	
P1	Other	2,228	0.6%	3,090	0.8%	2,646	0.7%	2,783	0.6%	2,916	0.6%	
R1	Rehabilitation service costs	2,927	0.8%	4,048	1.0%	3,796	1.0%	5,140	1.1%	5,742	1.2%	
V1	Recoveries from insured	-59	0.0%	-118	0.0%	-391	-0.1%	-154	0.0%	-143	0.0%	
V2	Other party (other than through sharing)	-2,172	-0.6%	-2,558	-0.7%	-4,411	-1.2%	-3,764	-0.8%	-2,581	-0.6%	
V3	Nominal Defendant recovery	-140	0.0%	-228	-0.1%	-251	-0.1%	-353	-0.1%	-89	0.0%	
Total		362,355	100.0%	392,350	100.0%	380,097	100.0%	468,769	100.0%	468,715	100.0%	

N.B. This table illustrates the “long tail” nature of CTP insurance. Premium collected by insurers in any one financial year may take a number of years to distribute to claimants as compensation. The dissection of claims payment types will also change as the largest value claims are finalised. In addition to payments made on finalised claims shown in this table, insurers have also made significant payments on claims that are still open.

	JULY 2000 – JUNE 2001		JULY 2001 – JUNE 2002		JULY 2002 – JUNE 2003		JULY 2003 – JUNE 2004		JULY 2004 – JUNE 2005		JULY 2005 – JUNE 2006		Accident Period	
	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Payment Type	Code
	934	0.2%	1,057	0.3%	242	0.1%	14	0.0%	5	0.0%	1	0.1%	Aids and appliances	A1
	32,653	6.6%	24,903	6.6%	14,534	7.0%	2,660	4.0%	352	2.3%	5	0.4%	Long term care and home care	C1
	40,474	9.4%	34,487	9.2%	20,382	9.8%	7,397	11.0%	1,571	10.4%	171	12.4%	Economic loss – past	E1
	106,347	24.8%	95,821	25.4%	54,168	26.2%	21,011	31.3%	3,592	23.7%	65	4.7%	Economic loss – future	E2
	155,810	36.3%	145,864	38.7%	72,355	35.0%	18,828	28.0%	5,888	38.9%	703	50.9%	General damages	G1
	624	0.1%	403	0.1%	152	0.1%	2	0.0%	2	0.0%		0.0%	Home and vehicle modifications	H1
	8,933	2.1%	8,779	2.3%	6,351	3.1%	2,763	4.1%	620	4.1%	38	2.8%	Investigation costs	L1
	32,603	7.6%	24,155	6.4%	12,394	6.0%	3,356	5.0%	445	2.9%	7	0.5%	Legal costs – plaintiffs	L2
	12,907	3.0%	10,024	2.7%	6,853	3.3%	2,260	3.4%	226	1.5%	2	0.1%	Legal costs – defendants (solicitors)	L4
	1,994	0.5%	1,151	0.3%	542	0.3%	88	0.1%		0.0%		0.0%	Legal costs - defendants (barristers)	L5
	1,690	0.4%	1,470	0.4%	619	0.3%	179	0.3%	32	0.2%	2	0.2%	Legal costs - defendants (other outlays)	L6
	27,319	6.4%	24,071	6.4%	14,736	7.1%	6,911	10.3%	1,742	11.5%	239	17.3%	Hospital, medical, pharmaceutical	M1
	1	0.0%		0.0%	13	0.0%		0.0%		0.0%		0.0%	Payments to interstate and non CTP insurers	N1
	1,806	0.4%	1,373	0.4%	967	0.5%	341	0.5%	132	0.9%	59	4.3%	Other	P1
	6,010	1.4%	5,265	1.4%	3,551	1.7%	1,523	2.3%	553	3.6%	95	6.9%	Rehabilitation service costs	R1
	-117	0.0%	-248	-0.1%	-83	0.0%	-6	0.0%	-2	0.0%		0.0%	Recoveries from insured	V1
	-1,308	-0.3%	-1,365	-0.4%	-666	-0.3%	-122	-0.2%	-14	-0.1%	-6	-0.4%	Other party (other than through sharing)	V2
	-13	0.0%	-490	0.1%	-111	-0.1%	-3	0.0%	-1	0.0%		0.0%	Nominal Defendant recovery	V3
	428,667	100.0%	376,720	100.0%	207,001	100.0%	67,201	100.0%	15,142	100.0%	1,382	100.0%	Total	

## Number of accidents by postcode division

1 September 1994 to 30 June 2006

Location	Postcode	Number of Accidents
Brisbane City	4000–4072	15,129
	4073–4209	20,903
	4500–4549	3,638
Gold Coast Region	4210–4299	11,305
Ipswich Region	4300–4349	3,720
Toowoomba Region	4350–4499	2,902
	4602–4618	239
Sunshine Coast Region	4550–4601	5,197
	4619–4689	3,270
Rockhampton Region	4690–4736	1,664
Mackay Region	4737–4805	2,165
Townsville Region	4806–4824	2,484
	4835–4850	160
Mt Isa Region	4825–4834	215
Cairns Region	4851–4899	3,197
Unknown		223
Non Queensland		3,003
<b>Total</b>		<b>79,414</b>

## Age group of claimants

1 September 1994 to 30 June 2006

Age Group	Male	Female	Unknown	Total	Percentage
Unknown*	120	127	324	571	0.6
0–5 years	1,046	969	2	2,017	2.0
6–15 years	2,677	2,823	5	5,505	5.4
16–25 years	12,647	14,638	25	27,310	26.6
26–35 years	11,464	12,059	22	23,545	22.9
36–45 years	8,674	9,787	27	18,488	18.0
46–55 years	6,018	7,086	30	13,134	12.8
56–65 years	3,294	3,672	6	6,972	6.8
66+	2,172	3,041	4	5,217	5.1
<b>Total</b>	<b>48,112</b>	<b>54,202</b>	<b>445</b>	<b>102,759</b>	<b>100</b>

\* This figure includes company claims



