

Statistical Information 2001-2002

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Notice of Claim Lodgements

(All Insurers) Accidents 1 July 1995 to 30 June 2002

Injury Quarter	Development Quarter												Grand Total
	1	2	3	4	5	6	7	8	9	10	11	12+	
Jul 95 - Sep 95	655	494	675	204	54	42	33	13	19	14	9	48	2,260
Oct 95 - Dec 95	552	590	665	192	46	29	24	9	11	9	11	34	2,172
Jan 96 - Mar 96	696	562	602	145	39	21	12	15	11	15	11	42	2,171
Apr 96 - Jun 96	785	517	509	224	44	21	21	7	16	16	15	44	2,219
Jul 96 - Sep 96	841	543	524	139	75	22	14	14	23	18	28	43	2,284
Oct 96 - Dec 96	737	602	554	138	34	25	21	24	7	15	23	31	2,211
Jan 97 - Mar 97	759	570	520	101	45	36	14	16	26	19	12	26	2,144
Apr 97 - Jun 97	908	554	411	130	47	32	14	22	18	7	9	29	2,181
Jul 97 - Sep 97	941	539	466	139	55	19	25	28	19	21	14	32	2,298
Oct 97 - Dec 97	906	613	485	128	46	31	19	20	14	16	11	33	2,322
Jan 98 - Mar 98	945	539	406	126	40	26	27	10	15	18	12	24	2,188
Apr 98 - Jun 98	1,188	588	407	168	55	41	24	31	16	12	5	23	2,558
Jul 98 - Sep 98	1,208	633	561	140	50	26	32	27	30	15	13	19	2,754
Oct 98 - Dec 98	1,318	703	522	107	50	30	26	13	13	12	10	19	2,823
Jan 99 - Mar 99	1,376	627	463	130	52	32	34	11	16	14	9	19	2,783
Apr 99 - Jun 99	1,342	614	360	170	64	34	25	18	19	15	11	14	2,686
Jul 99 - Sep 99	1,259	540	510	160	53	36	32	26	8	10	4	4	2,642
Oct 99 - Dec 99	1,281	636	496	151	54	38	26	18	21	6	2		2,729
Jan 00 - Mar 00	1,183	521	456	141	60	39	24	17	17	3			2,461
Apr 00 - Jun 00	1,331	595	391	120	61	40	12	11	6				2,567
Jul 00 - Sep 00	1,373	539	398	110	47	39	13	4					2,523
Oct 00 - Dec 00	1,692	414	185	54	29	17	2						2,393
Jan 01 - Mar 01	1,909	330	170	64	47	5							2,525
Apr 01 - Jun 01	1,947	361	125	47	8								2,488
Jul 01 - Sep 01^	1,927	274	127	11									2,339
Oct 01 - Dec 01^	1,810	327	41										2,178
Jan 02 - Mar 02^	1,557	91											1,648
Apr 02 - Jun 02^	599												599

^ Accident quarter data from July 2001 are still immature

Age Group of Claimants

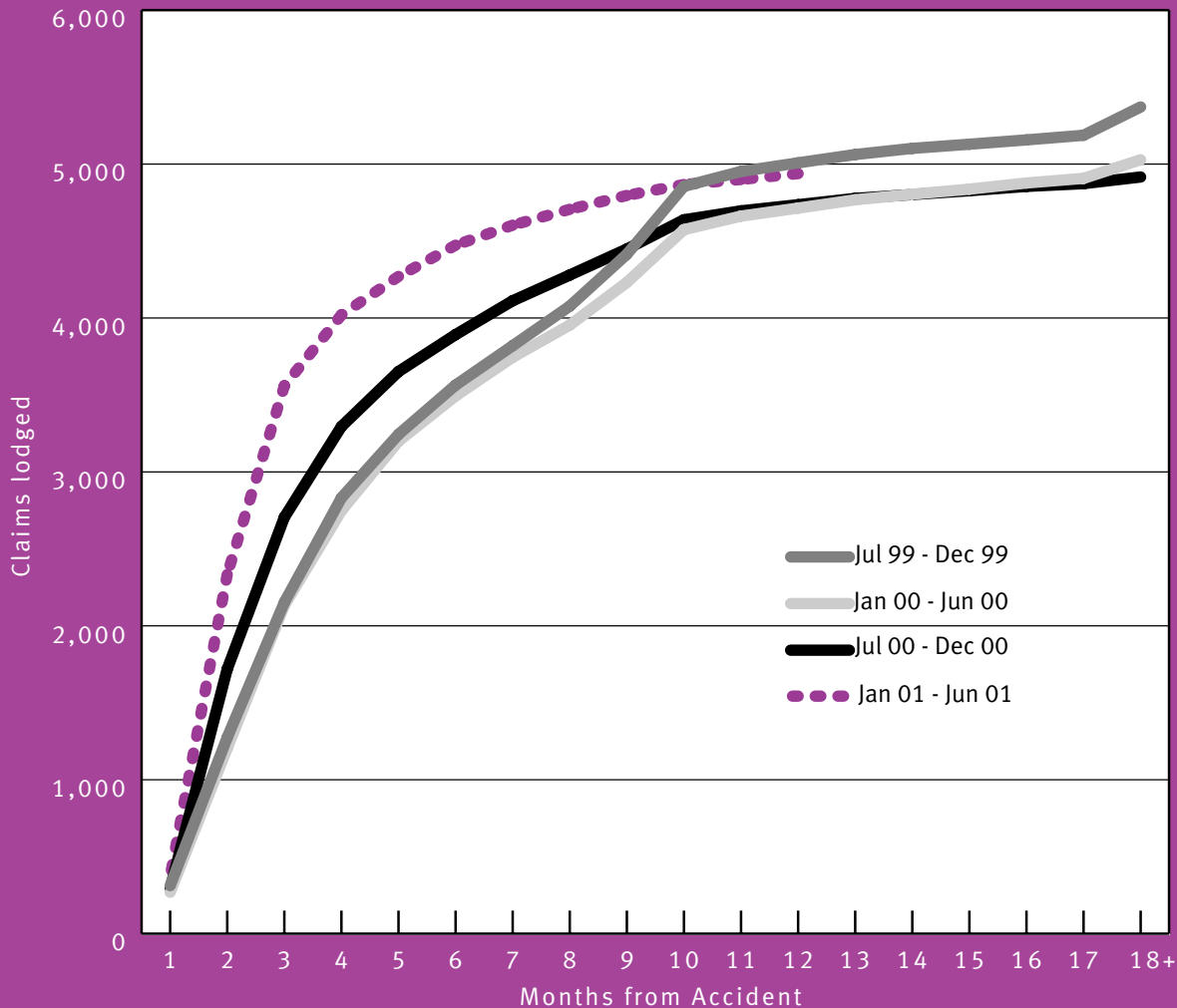
1 September 1994 to 30 June 2002

Age Group	Male	Female	Unknown	Total	Percentage
Unknown *	120	120	170	410	0.6%
0 - 5 years	631	581	2	1,214	1.7%
6 - 15 years	1,814	1,802	3	3,619	5.0%
16 - 25 years	8,611	9,875	28	18,514	25.6%
26 - 35 years	8,368	8,686	22	17,076	23.6%
36 - 45 years	6,183	6,908	7	13,098	18.1%
46 - 55 years	4,281	4,970	35	9,286	12.9%
56 - 65 years	2,362	2,608	4	4,974	6.9%
66+	1,667	2,343	4	4,014	5.6%
	34,037	37,893	275	72,205	100.0%

* The figures include Company claims

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Cumulative Claim Lodgements by Accident Period



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Motor Accident Insurance Commission
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Number of Accidents by Postcode Division

1 September 1994 to 30 June 2002

Location	Postcode	Number of Accidents
Brisbane City	4000 - 4072	10,518
	4500 - 4549	2,406
	4073 - 4209	14,291
Gold Coast Region	4210 - 4299	8,007
Ipswich Region	4300 - 4349	2,591
Toowoomba Region	4350 - 4499	2,089
	4602 - 4618	172
Sunshine Coast Region	4550 - 4601	3,537
	4619 - 4689	2,261
Rockhampton Region	4690 - 4736	1,148
Mackay Region	4737 - 4805	1,532
Townsville Region	4806 - 4824	1,709
	4835 - 4850	112
Mt Isa Region	4825 - 4834	157
Cairns Region	4851 - 4899	2,279
Invalid Postcodes		171
Interstate		2,229
		55,209

N.B. The average number of claims per accident is 1.31.

In previous years, interstate accidents were not included in this ratio. The comparable ratio to last year's ratio is unchanged at 1.37.

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Claim Status

Accident Year	1 SEPTEMBER 1994 - 30 JUNE 1995*			1 JULY 1995 - 30 JUNE 1996			1 JULY 1996 - 30 JUNE 1997			1 JULY 1997 - 30 JUNE 1998			
	Claims Received	Liability Determined %	Finalised Claims %	Claims Received	Liability Determined %	Finalised Claims %	Claims Received	Liability Determined %	Finalised Claims %	Claims Received	Liability Determined %	Finalised Claims %	
Suncorp Metway	3,781	99	98	4,690	99	97	4,773	99	96	5,265	99	91	
QBE	2	100	100	14	100	100	30	100	90	320	94	88	
AAMI	153	100	96	227	100	96	288	100	98	327	100	93	
Allianz^	283	95	96	436	86	96	443	93	94	484	95	89	
RACQ Insurance													
NRMA													
FAI Allianz													
FAI	1,900	99	98	2,273	99	97	2,116	99	93	2,230	99	88	
Fortis~	469	97	97	549	95	96	626	89	95	342	90	93	
CIC	5	60	100	8	63	100							
Com. Union	111	100	95	131	100	87	128	100	90	17	100	88	
GIO	15	100	100	30	97	97	15	100	100				
Merc Mutual	75	100	93	94	99	95	63	100	87	3	100	100	
Zurich	5	100	100	10	70	100	23	35	100	24	4	92	
Nom. Defend.	260	100	98	358	99	95	315	100	87	353	99	87	
Total	7,059	99	98	8,820	98	97	8,820	98	95	9,365	98	90	

N.B. The column for 2001 – 2002 claims is incomplete
due to claim reporting timeframes

^ Formerly MMI

~ Formerly VACC

* Only covers 10 months

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1 JULY 1998 - 30 JUNE 1999				1 JULY 1999 - 30 JUNE 2000			1 JULY 2000 - 30 JUNE 2001			1 JULY 2001 - 30 JUNE 2002		
Claims Received	Liability Determined %	Finalised Claims %		Claims Received	Liability Determined %	Finalised Claims %	Claims Received	Liability Determined %	Finalised Claims %	Claims Received	Liability Determined %	Finalised Claims %
6,147	99	83		5,647	98	69	5,321	96	39	3,500	59	10
723	97	85		641	99	72	487	98	46	267	75	15
475	99	83		563	99	68	498	100	39	329	92	12
661	95	81		612	98	66	598	93	34	325	70	12
13	100	62		234	99	46	495	95	21	689	82	4
							79	99	56	88	52	9
				165	92	58	1,608	90	33	1,376	62	7
2,642	99	79		2,206	97	65	500	96	40			
37	86	89										
4	0	75										
344	97	76		329	98	55	340	97	35	190	53	14
11,046	99	82		10,397	98	67	9,926	95	37	6,764	65	9

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Claim Payments on Finalised Claims

(Payments 1 September 1994 to 30 June 2002)
(\$,000)

Code	A1	C1	E1	E2	G1	H1	L1	L2	
Payment Type	Aids and Appliances	Long term care and home care	Economic Loss - past	Economic Loss - future	General Damages	Home and vehicle modifications	Investigation costs	Legal costs - plaintiffs	
<i>Accident Period: 1 September 1994 - 30 June 1995 (10 months)</i>									
Total Dollars	1,080	24,009	27,593	56,831	96,038	1,124	2,923	25,232	
(%)Total Dollars	0.4%	8.9%	10.3%	21.2%	35.8%	0.4%	1.1%	9.4%	
<i>Accident Year: 1 July 1995 - 30 June 1996</i>									
Total Dollars	758	28,753	31,932	67,182	110,040	1,212	3,495	31,067	
(%)Total Dollars	0.2%	9.1%	10.1%	21.3%	34.9%	0.4%	1.1%	9.9%	
<i>Accident Year: 1 July 1996 - 30 June 1997</i>									
Total Dollars	1,128	26,856	26,964	65,853	108,663	795	3,846	30,425	
(%)Total Dollars	0.4%	8.9%	9.0%	21.9%	36.1%	0.3%	1.3%	10.1%	
<i>Accident Year: 1 July 1997 - 30 June 1998</i>									
Total Dollars	924	18,409	23,348	58,337	106,683	1,270	3,722	28,845	
(%)Total Dollars	0.3%	6.8%	8.6%	21.4%	39.1%	0.5%	1.4%	10.6%	
<i>Accident Year: 1 July 1998 - 30 June 1999</i>									
Total Dollars	851	17,553	20,043	55,020	106,661	364	3,385	29,844	
(%)Total Dollars	0.3%	6.7%	7.7%	21.0%	40.7%	0.1%	1.3%	11.4%	
<i>Accident Year: 1 July 1999 - 30 June 2000</i>									
Total Dollars	250	8,642	11,242	33,350	76,314	3	2,172	20,490	
(%)Total Dollars	0.1%	5.1%	6.6%	19.6%	44.9%	0.0%	1.3%	12.1%	
<i>Accident Year: 1 July 2000 - 30 June 2001</i>									
Total Dollars	16	2,251	3,310	9,221	30,685	7	871	4,130	
(%)Total Dollars	0.0%	4.0%	5.9%	16.6%	55.1%	0.0%	1.6%	7.4%	
<i>Accident Year: 1 July 2001 - 30 June 2002</i>									
Total Dollars		112	184	366	2,445	0	79	46	
(%)Total Dollars	0.0%	3.0%	5.0%	10.0%	66.6%	0.0%	2.1%	1.3%	

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 claim payment types will also change as the largest value claims are finalised. In addition to the payments made on finalised claims shown in this table, insurers have also made significant payments on claims that are still open.

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	L4	L5	L6	M1	N1	P1	R1	V1	V2	V3	Total
	Legal costs - defendants (solicitors)	Legal costs - defendants (barristers)	Legal costs - defendants (other outlays)	Hospital, medical, pharmaceutical	Payments to interstate and non CTP insurers	Other	Rehabilitation service costs	Recoveries from insured	Other party (other than through sharing)	Nominal Defendant recovery	Total
	9,928 3.7%	1,337 0.5%	1,843 0.7%	19,042 7.1%	407 0.2%	1,010 0.4%	2,160 0.8%	0 0.0%	-2,085 -0.8%	-33 0.0%	268,440 100.0%
	11,730 3.7%	1,328 0.4%	2,109 0.7%	22,591 7.2%	275 0.1%	1,423 0.5%	2,636 0.8%	-6 0.0%	-1,356 -0.4%	-54 0.0%	315,114 100.0%
	9,973 3.3%	1,294 0.4%	1,712 0.6%	21,291 7.1%	125 0.0%	1,742 0.6%	2,065 0.7%	-11 0.0%	-1,708 -0.6%	-99 0.0%	300,915 100.0%
	8,505 3.1%	863 0.3%	1,403 0.5%	17,378 6.4%	139 0.1%	1,460 0.5%	2,155 0.8%	-23 0.0%	-824 -0.3%	-74 0.0%	272,522 100.0%
	7,774 3.0%	575 0.2%	965 0.4%	15,682 6.0%	12 0.0%	895 0.3%	2,798 1.1%	-17 0.0%	-477 -0.2%	-4 0.0%	261,923 100.0%
	5,086 3.0%	365 0.2%	631 0.4%	9,206 5.4%	0 0.0%	551 0.3%	1,706 1.0%	-19 0.0%	-128 -0.1%	-10 0.0%	169,852 100.0%
	1,052 1.9%	32 0.1%	81 0.1%	3,134 5.6%	0 0.0%	227 0.4%	669 1.2%	0 0.0%	-11 0.0%	0 0.0%	55,675 100.0%
	30 0.8%	0 0.0%	5 0.1%	240 6.5%	0 0.0%	113 3.1%	54 1.5%	0 0.0%	0 0.0%	-1 0.0%	3,673 100.0%

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Vehicles Insured as at 30 June 2002		
Insurance Class	Number of Vehicles	Percentage
1	1,832,028	72.43
2	5,807	0.23
3	2,493	0.10
4	18,167	0.72
5	6,987	0.28
6	429,218	16.97
7	48,605	1.92
8	5,572	0.22
9	3,024	0.12
10	3,541	0.14
11	4,086	0.16
12	31,938	1.26
13	48,038	1.90
14	27,815	1.10
15	10,833	0.43
16	774	0.03
17	44,913	1.78
19	687	0.03
20	216	0.01
21	2	0.00
22	0	0.00
23	4,071	0.16
24	441	0.02
Totals	2,529,256	100.00

Premium, Levy and Fee Collection 1 July 2001 to 30 June 2002

Dollars (\$'000)	
Insurance Premiums	797,599
Nominal Defendant Levy	-40,330
MAIC (Statutory Insurance Scheme) Levy	-2,783
Hospital Levy	-12,941
Emergency Services Levy	-5,864
Department of Transport Fee	-19,512
Insurers Premiums	716,169

Source: Queensland Transport Receipts

Market Share - Licensed Insurers				
Insurer	30/6/99	30/6/00	30/6/01	30/6/02
Suncorp Metway	58.07	56.03	54.78	54.32
FAI/FAI Allianz	24.88	23.74	21.61	18.63
QBE	6.31	5.97	5.04	4.16
AAMI	5.12	5.22	5.27	5.14
Allianz	4.79	5.12	4.72	4.64
RACQ Insurance	0.38	3.86	7.88	11.99
NRMA	-	0.05	0.7	1.12

Method: The market share figures are based on annual aggregate premium collection rather than on the number of policies.