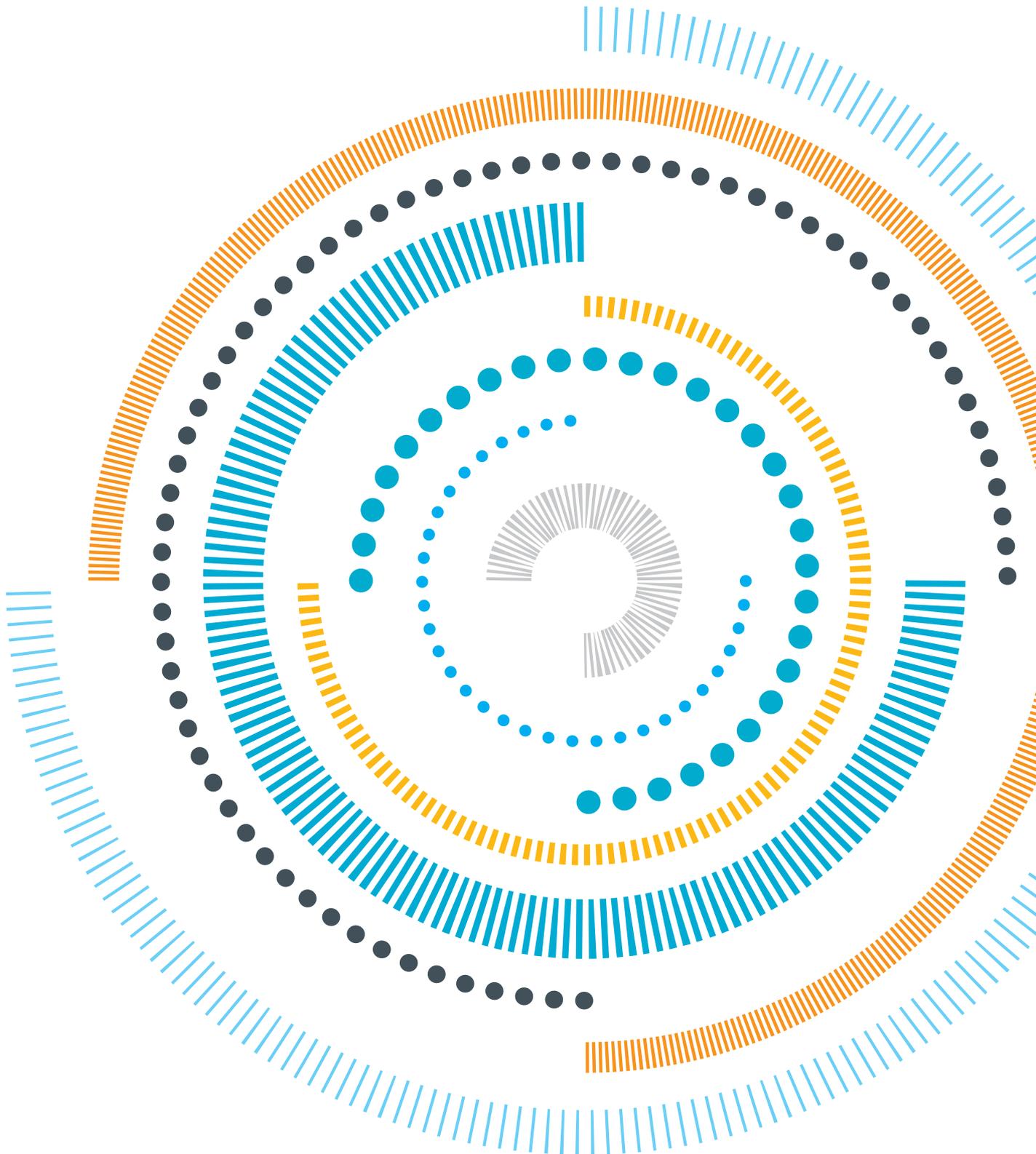


# Statistical information 2013–14



# Statistical information 2013–14

## Insured vehicles by class

(Registrations as at 30 June 2014)

Class	Description	Vehicles	%
1	Cars and station wagons	2,610,847	66.98%
2	Motorised homes	13,955	0.36%
3	Taxis	2,708	0.07%
4	Hire vehicles	43,068	1.10%
5	Vintage, veteran, historic or street rods	23,302	0.60%
6	Trucks, utilities and vans with a GVM of 4.5t or less	774,084	19.86%
7	Trucks, prime movers and vans with a GVM > 4.5t	76,005	1.95%
8	Non-commercial buses	5,560	0.14%
9	Buses for school/health use	3,763	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,672	0.07%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,147	0.06%
11	Buses not in class 8, 9, 10A or 10B	6,829	0.18%
12	Motorcycles with driver only	62,503	1.60%
13	Motorcycles with pillion passenger or side car	124,905	3.20%
14	Tractors	25,006	0.64%
15	Self-propelled machinery, fire engines	7,695	0.20%
16	Ambulances	1,056	0.03%
17	Motor vehicles used only for primary production	38,181	0.98%
19	Limited access registration	43,708	1.12%
20	Zone access registration	11,852	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,354	0.24%
23	Dealer plates	5,794	0.15%
24	Trailers	2,725	0.07%
<b>Total</b>		<b>3,897,719</b>	<b>100.00%</b>

## Premium levy and fee collection

(1 July 2013 to 30 June 2014)

Description	\$ ('000)
<b>Total insurance premiums collected*</b>	<b>1,473,481</b>
Nominal Defendant levy	-45,657
Statutory insurance scheme levy	-7,488
Hospital and emergency services levy	-73,407
Administration fee (Transport fee)	-33,888
<b>Insurers' premiums#</b>	<b>1,313,041</b>

### Distribution of hospital and emergency services levy

	\$ ('000)
Hospital	-65,235
Emergency	-8,172
	<b>-73,407</b>

Note: \* Net of cancellations

# Includes GST

Levies received for the period 1 July 2013 to 30 June 2014 are on a cash basis.

# Statistical information 2013–14

## Scheme performance

Delivery

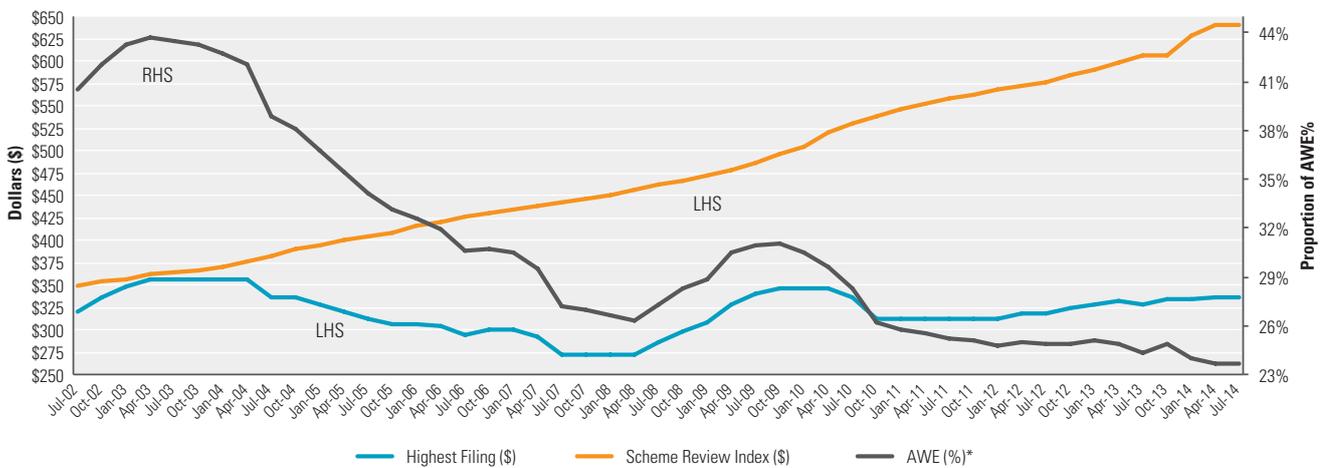
2.5% Super Imposed inflation scenario*	Scheme delivery							
	Claim benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years	63.7%	5.6%	<b>69.3%</b>	4.7%	3.1%	7.8%	15.0%	<b>30.7%</b>
Most recent 3 years	61.1%	5.5%	<b>66.5%</b>	4.6%	3.2%	7.7%	18.1%	<b>33.5%</b>
Most recent 5 years	55.6%	5.0%	<b>60.6%</b>	4.1%	3.1%	9.8%	22.3%	<b>39.4%</b>

Scheme delivery is the proportion of Class 1 collected premium that is paid back to, or in respect of claimants. Premium components can be split into claimant benefits and delivery costs.

Costs and levies can be distinguished as either contributing to claim benefits or delivery costs.

\* Super Imposed Inflation (SI): this is any inflationary factor on claims costs which results in a rate of inflation greater than general economic inflation.

## Scheme Review Index vs Highest Filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index means 45 per cent of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the original series of the statistician’s average weekly earnings publication most recently published. Prior to the 1 April 2014 filing quarter, the scheme review index was 45 per cent 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.

\* AWE(%) represents the highest filed Class 1 premium as a % of AWE (specifically the ordinary time earnings of a full-time adult).

# Statistical information 2013-14

## Average Class 1 filed premium

Insurer	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
AAMI	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80	**
Allianz	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85
NRMA	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	*
QBE	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
RACQI	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
Suncorp	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35

Note: Average Class 1 filed premiums include levies.

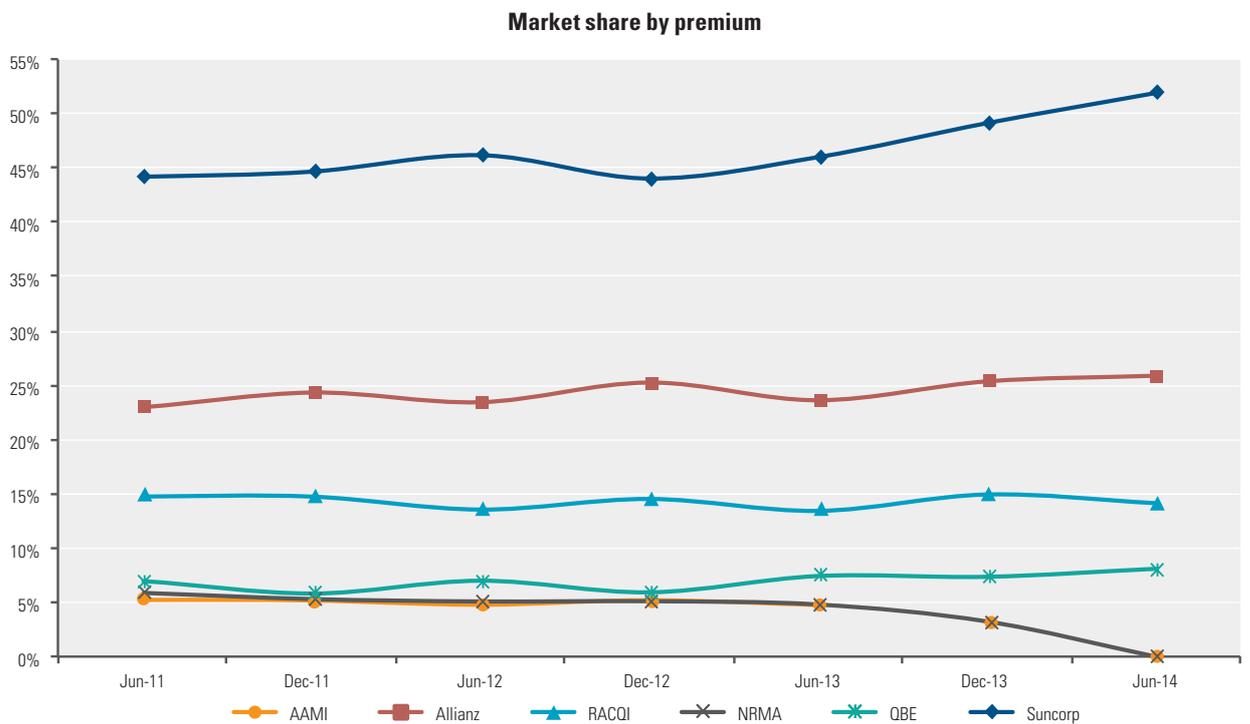
\* NRMA ceased to operate as a licensed CTP insurer in Queensland on 1 January 2014.

\*\* AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.

AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

## Market share by premium

(Six month intervals from 2011-2014)



Note: AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.

AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

# Statistical information 2013–14

## Number of accidents by region

(Accidents from 1 July 2004 to 30 June 2014)

Accident date	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		
	Accidents	%									
Brisbane	2,888	49.9%	2,788	50.8%	2,680	49.8%	2,614	49.0%	2,869	50.3%	
Other SE QLD Region	1,677	29.0%	1,544	28.1%	1,572	29.2%	1,595	29.9%	1,651	28.9%	
Regional QLD Region	959	16.6%	886	16.1%	880	16.3%	852	16.0%	907	15.9%	
Interstate	260	4.5%	271	4.9%	251	4.7%	273	5.1%	281	4.9%	
<b>Total</b>	<b>5,784</b>	<b>100.0%</b>	<b>5,489</b>	<b>100.0%</b>	<b>5,383</b>	<b>100.0%</b>	<b>5,334</b>	<b>100.0%</b>	<b>5,708</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 July 2004 to 30 June 2014 where relevant details are available)

Age group	Male	Female	Total	%
0-5	413	423	836	1.3%
6-15	1,278	1,386	2,664	4.1%
16-25	5,937	7,528	13,465	20.7%
26-35	6,692	7,418	14,110	21.7%
36-45	6,472	7,160	13,632	20.9%
46-55	5,045	5,821	10,866	16.7%
56-65	2,952	3,225	6,177	9.5%
66+	1,521	1,901	3,422	5.3%
<b>Total</b>	<b>30,310</b>	<b>34,862</b>	<b>65,172</b>	<b>100.0%</b>

## Statistical information 2013–14

	1 Jul 2009 – 30 Jun 2010		1 Jul 2010 – 30 Jun 2011		1 Jul 2011 – 30 Jun 2012		1 Jul 2012 – 30 Jun 2013		1 Jul 2013 – 30 Jun 2014	
	Accidents	%								
	2,659	49.8%	2,829	49.0%	2,812	50.9%	2,723	50.7%	1,936	52.4%
	1,519	28.4%	1,698	29.4%	1,522	27.5%	1,477	27.5%	1,017	27.5%
	868	16.2%	914	15.8%	900	16.3%	909	16.9%	558	15.1%
	296	5.5%	331	5.7%	294	5.3%	265	4.9%	183	5.0%
	<b>5,342</b>	<b>100.0%</b>	<b>5,772</b>	<b>100.0%</b>	<b>5,528</b>	<b>100.0%</b>	<b>5,374</b>	<b>100.0%</b>	<b>3,694</b>	<b>100.0%</b>

### Claim severity

(Finalised claims for accidents from 1 July 2004 to 30 June 2014)

AIS severity*	Description	Claims	%
1	Minor	37,797	70.8%
2	Moderate	7,844	14.7%
3	Serious	3,211	6.0%
4	Severe	411	0.8%
5	Critical	181	0.3%
6	Maximum <sup>#</sup>	775	1.5%
9	Admin <sup>^</sup>	3,136	5.9%
	<b>Total</b>	<b>53,355</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 predominantly fatalities.

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

## Statistical information 2013–14

### Rates of legal representation and litigation

(Accidents from 1 July 2004 to 30 June 2014)

Accident date	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	
Claims	7,100	6,663	6,515	6,514	7,007	
% Finalised	98.9%	98.7%	98.0%	97.1%	95.6%	
% Legal rep	73.3%	71.8%	72.8%	73.5%	74.5%	
% Litigated	5.1%	6.4%	8.3%	9.1%	9.4%	

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

### Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2004 to 30 June 2014 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.6	0.6	0.8	0.8	0.8
Compliance date to liability decision date	1.9	1.8	3.2	3.7	2.7	2.7
Liability decision date to settlement date	16.2	13.8	15.6	13.8	16.1	15.7

Note: Timeframes = Average in months

# Statistical information 2013–14

	1 Jul 2009 – 30 Jun 2010	1 Jul 2010 – 30 Jun 2011	1 Jul 2011 – 30 Jun 2012	1 Jul 2012 – 30 Jun 2013	1 Jul 2013 – 30 Jun 2014
	6,550	7,007	6,828	6,595	4,522
	92.5%	86.1%	70.7%	43.7%	12.9%
	75.5%	74.1%	75.1%	75.3%	78.0%
	9.0%	7.4%	5.4%	2.0%	0.0%

## Heads of Damage breakdown

(Finalised claims from 1 July 2013 to 30 June 2014 for accidents from 1 July 2004 to 30 June 2014)

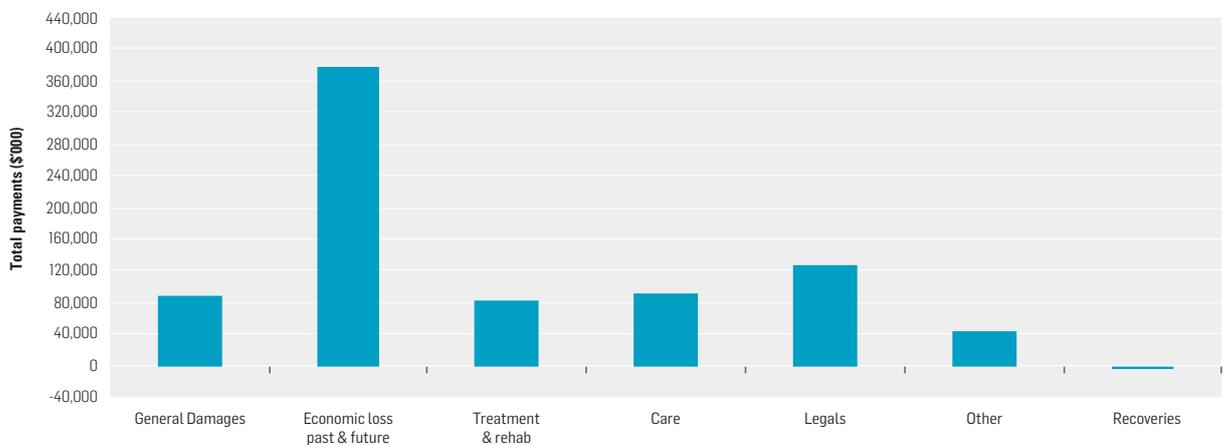
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other *	Recoveries #	Total
Finalised claims ^	5,833	5,305	6,799	1,284	4,296	6,307	127	<b>7,362</b>
% Finalised payments	11.0%	46.8%	10.3%	11.3%	15.6%	5.3%	-0.4%	<b>100.0%</b>
Total payments (\$'000)	89,077	378,827	83,223	91,836	126,546	42,811	-2,994	<b>809,326</b>

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

# Monies recovered from the insured, other parties, uninsured driver/owners or interstate insurers

^ Nil claims (zero payments) have been excluded from the data.

**Total payments by Heads of Damage for claims finalised in 2013–14**



# Statistical information 2013–14

## Injury severity costs breakdown

(Finalised claims from 1 July 2013 to 30 June 2014 for accidents from 1 July 2004 to 30 June 2014)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum *	Admin #	
Finalised claims ^	5,186	1,178	481	80	36	100	301	<b>7,362</b>
% Total payments	41.9%	20.7%	17.8%	8.4%	7.8%	2.5%	0.7%	<b>100.0%</b>
Average payment (\$)	65,461	142,354	300,290	847,805	1,761,843	204,477	19,979	<b>109,933</b>
Total payments (\$'000)	339,482	167,693	144,440	67,824	63,426	20,448	6,014	<b>809,326</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.

\* Maximum severity is predominantly fatalities.

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

^ Nil claims (zero payments) and claims without injury codes have been excluded from the data.

Injury severities are based on AIS 2005.

**Total payments by injury severity for claims finalised in 2013–14**

