

Statistics



Motor Accident Insurance Commission

Insured vehicles by class

(Registrations as at 30 June 2018)

Class*	Description	Vehicles	%
1	Cars and station wagons	2,804,389	65.85%
2	Motorised homes	16,611	0.39%
3	Taxis	2,667	0.06%
4	Hire vehicles	46,445	1.09%
5	Vintage, veteran, historic or street rods	30,348	0.71%
6	Trucks, utilities and vans with a GVM of 4.5t or less	885,549	20.79%
7	Trucks, prime movers and vans with a GVM > 4.5t	77,411	1.82%
8	Non-commercial buses	5,788	0.14%
9	Buses for school/health use	3,904	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,724	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,196	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,833	0.16%
12	Motorcycles with driver only	85,093	2.00%
13	Motorcycles with pillion passenger or side car	124,696	2.93%
14	Tractors	25,262	0.59%
15	Self-propelled machinery, fire engines	6,652	0.16%
16	Ambulances	1,155	0.03%
17	Motor vehicles used only for primary production	38,857	0.91%
19	Limited access registration	47,609	1.12%
20	Zone access registration	12,052	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,741	0.21%
23	Dealer plates	6,116	0.14%
24	Trailers registered under the Interstate Road Transport Act 1985 (Cwlth) or trailers with a GVM > 4.5t	3,697	0.09%
26	Booked hire vehicles (cars, station wagons and utilities) and limousines (cars and station wagons)	13,715	0.32%
Total		4,258,510	100.00%

Note:

* The definitions of each class have been simplified. For the complete description of classes, please see Schedule 1 of the Motor Accident Insurance Regulation 2004. (This regulation expires on 31 August 2018 and will be replaced by the Motor Accident Insurance Regulation 2018).



Average Class 1 filed premium (private)

Insurer	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
AAMI**	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80					
Allianz	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	\$331.35	353.60	353.50
NRMA*	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10				
QBE	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	354.85	353.50
RACQI	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	354.85	353.50
Suncorp**	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	\$329.85	354.85	353.50

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) was 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.

Premium levy and fee collection

(1 July 2017 to 30 June 2018)

Description	\$'000
Total insurance premiums collected*	1,605,097
Nominal Defendant levy	(42,039)
Statutory insurance scheme levy	(6,407)
Hospital and emergency services levy ^	(75,842)
Administration fee (Transport fee)	(35,409)
NIISQ levy †	(384,300)
Insurers' premiums #	1,061,100

Note:

* Net of cancellations

^ From 1st July 2016, emergency levies collected were remitted separately to PSBA and QFES. In the past the emergency levies were remitted as one payment.

† Includes insurer payments to NIISQ. Before the NIISQ was introduced, CTP insurance covered claims for people who sustain serious personal injuries in a motor vehicle accident in Queensland. Because the NIISQ took over those claims on 1 July 2016, CTP insurance premiums from 1 July 2015 to 30 September 2016 included an amount paid to CTP insurers for expected claim payments that they would no longer cover. Insurer payments to NIISQ is the recovery of these amounts paid to CTP insurers.

Includes GST

Levies received for the period 1 July 2017 to 30 June 2018 are on a cash basis.

Distribution of hospital and emergency services levy

Description	\$'000
Hospital and emergency services levy - Hospital	(72,050)
Hospital and emergency services levy - Emergency PSBA^	(1,002)
Hospital and emergency services levy - Emergency QFES^	(2,790)
Total	(75,842)

Scheme performance delivery

1% Super Imposed inflation scenario *	Claimant benefits			Scheme delivery			Delivery costs		
	Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years		59.3%	6.2%	65.5%	4.7%	2.9%	7.8%	19.2%	34.5%
Most recent 3 years		55.0%	5.9%	60.9%	4.3%	2.8%	7.5%	24.5%	39.1%
Most recent 5 years		50.2%	5.6%	55.9%	3.9%	2.8%	7.0%	30.5%	44.1%

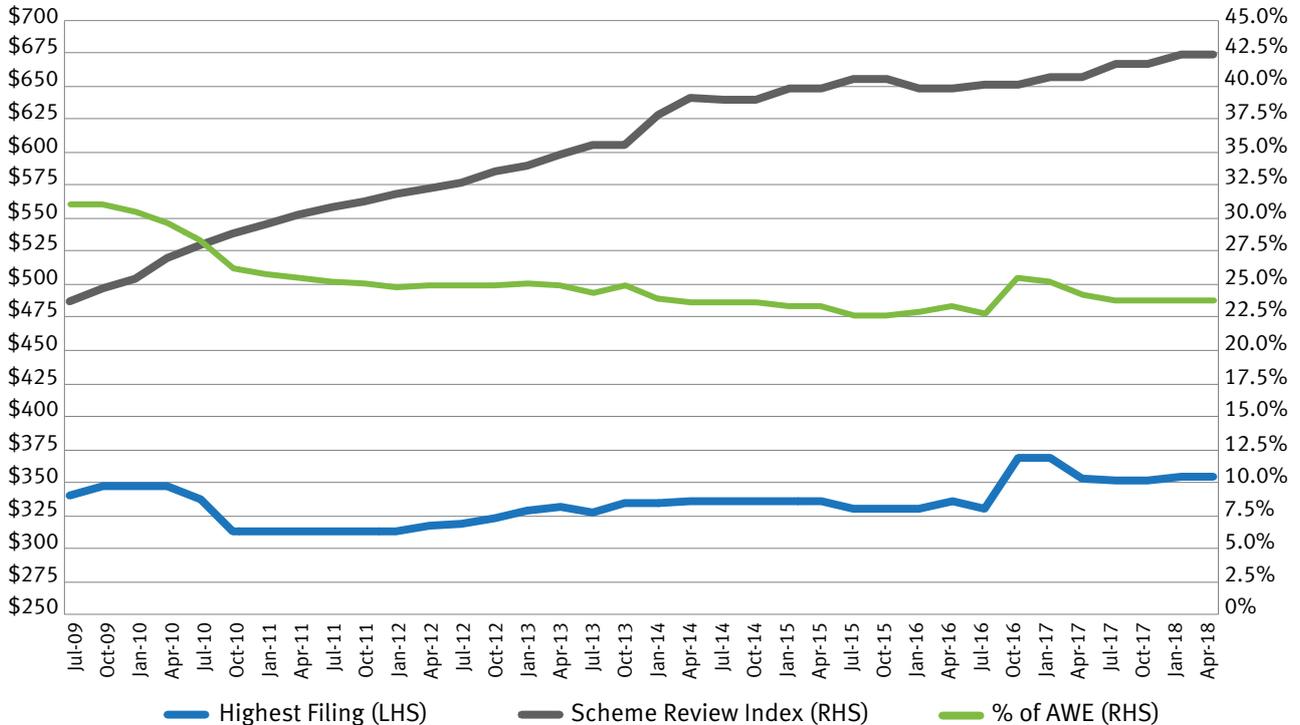
Note:

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.

* Superimposed 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 insurance premium

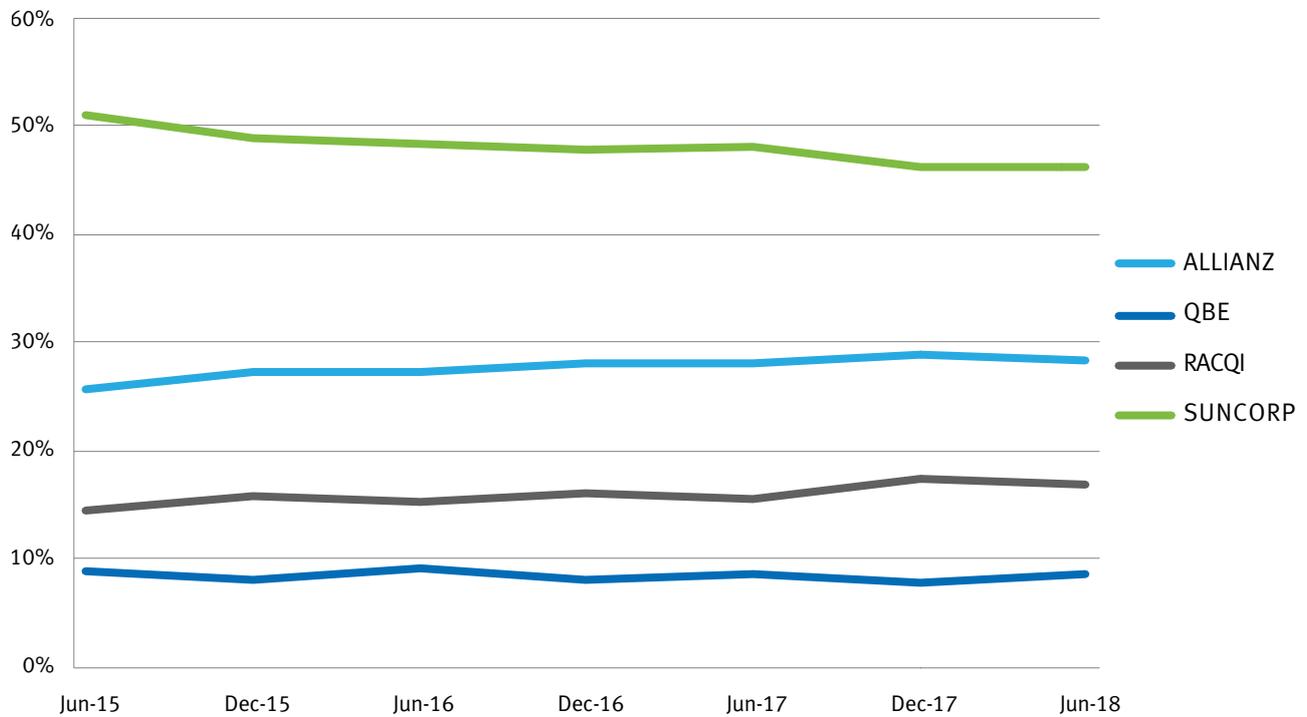


Note:

The MAI Act defines the scheme review index (also called the affordability index) as 45 per cent of Queensland full-time adult persons ordinary time weekly earnings (original series) as published by the Australian Bureau of Statistics.

Market share by premium

(Six month intervals from 2015-2018)



Note:

AAI (trading as Suncorp) was granted a QLD CTP licence for writing CTP insurance policies as from 1 July 2013. AAMI and Suncorp transferred their respective general insurance businesses to AAI on 1 July 2013.

Number of accidents by region

(Accidents from 1 July 2008 to 30 June 2018)

Accident date	1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 Jun 2011		1 Jul 2011 - 30 Jun 2012		1 Jul 2012 - 30 Jun 2013	
	Accidents	%								
Brisbane	2,874	50.3%	2,664	49.7%	2,840	49.0%	2,847	50.7%	2,825	50.4%
Other SE QLD region	1,653	28.9%	1,519	28.4%	1,700	29.4%	1,546	27.5%	1,528	27.3%
Regional QLD	908	15.9%	870	16.3%	916	15.8%	926	16.5%	958	17.1%
Interstate	281	4.9%	301	5.6%	338	5.8%	302	5.4%	290	5.2%
Total	5,716	100.0%	5,354	100.0%	5,794	100.0%	5,621	100.0%	5,601	100.0%

Note:

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

The Brisbane region is based on postcodes 4000-4209 and 4500-4529.

Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD is based on postcodes 4350-4499, 4602-4618 and 4690-4899 and includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 1 July 2008 to 30 June 2018 where relevant details are available)

Age group	Male	Female	Total	%
0-5	427	428	855	1.2
6-15	1,233	1,384	2,617	3.7
16-25	5,949	7,396	13,345	19.0
26-35	7,440	8,213	15,653	22.3
36-45	6,966	7,561	14,527	20.7
46-55	5,722	6,395	12,117	17.3
56-65	3,416	3,590	7,006	10.0
66+	1,841	2,127	3,968	5.7
Total	32,994	37,094	70,088	100.0

Claim severity

(Finalised claims for accidents from 1 July 2008 to 30 June 2018)

AIS severity *	Description	Claims	%
1	Minor	40,809	72.2
2	Moderate	8,138	14.4
3	Serious	3,179	5.6
4	Severe	432	0.8
5	Critical	204	0.4
6	Maximum #	695	1.2
9	Admin ^	3,071	5.4
	Total	56,528	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 have caused changes to severity level of some claims.

Maximum severity is predominantly fatalities.

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

1 Jul 2013 - 30 Jun 2014		1 Jul 2014 - 30 June 2015		1 Jul 2015 - 30 June 2016		1 Jul 2016 - 30 June 2017		1 Jul 2017 - 30 June 2018	
Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
2,856	51.4%	3,099	52.8%	3,145	52.6%	3,609	53.7%	2,538	56.0%
1,505	27.1%	1,604	27.3%	1,713	28.6%	1,935	28.8%	1,327	29.2%
911	16.4%	858	14.6%	785	13.1%	856	12.7%	531	11.7%
289	5.2%	309	5.3%	342	5.7%	325	4.8%	140	3.1%
5,561	100.0%	5,870	100.0%	5,985	100.0%	6,725	100.0%	4,536	100.0%

Rates of legal representation and litigation

(Accidents from 1 July 2008 to 30 June 2018)

Accident date	1 Jul 2008 - 30 Jun 2009	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	1 Jul 2014 - 30 Jun 2015	1 Jul 2015 - 30 Jun 2016	1 Jul 2016 - 30 Jun 2017	1 Jul 2017 - 30 Jun 2018
Claims	7,017	6,573	7,041	6,991	6,940	6,979	7,253	7,490	8,366	5,548
% Finalised	99.1%	98.8%	98.4%	97.6%	96.4%	93.7%	88.7%	73.9%	42.9%	10.1%
% Legal rep	74.5%	75.5%	74.1%	75.6%	76.8%	77.3%	77.5%	80.5%	82.2%	82.6%
% Litigated	10.0%	10.3%	10.0%	11.4%	11.6%	10.4%	7.8%	6.8%	2.7%	0.0%

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 2008 to 30 June 2018 where relevant details are available)

Timeframes [^]	Allianz	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.5	0.8	0.9	0.8
Compliance date to liability decision date	2.1	2.5	2.7	2.3	2.3
Liability decision date to settlement date	13.6	13.9	14.1	14.6	14.2

Note:

[^] Timeframes = average in months

Heads of damage breakdown

(Finalised claims from 1 July 2017 to 30 June 2018 for accidents from 1 July 2008 to 30 June 2018)

	General damages	Economic loss past and future	Treatment and rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,619	5,808	7,458	955	4,199	7,042	92	8,163
% Finalised payments	11.8%	47.1%	11.9%	10.7%	13.8%	5.2%	-0.4%	100.0%
Total payments (\$'000)	98,807	395,231	99,942	89,646	115,888	43,558	-3,319	839,753

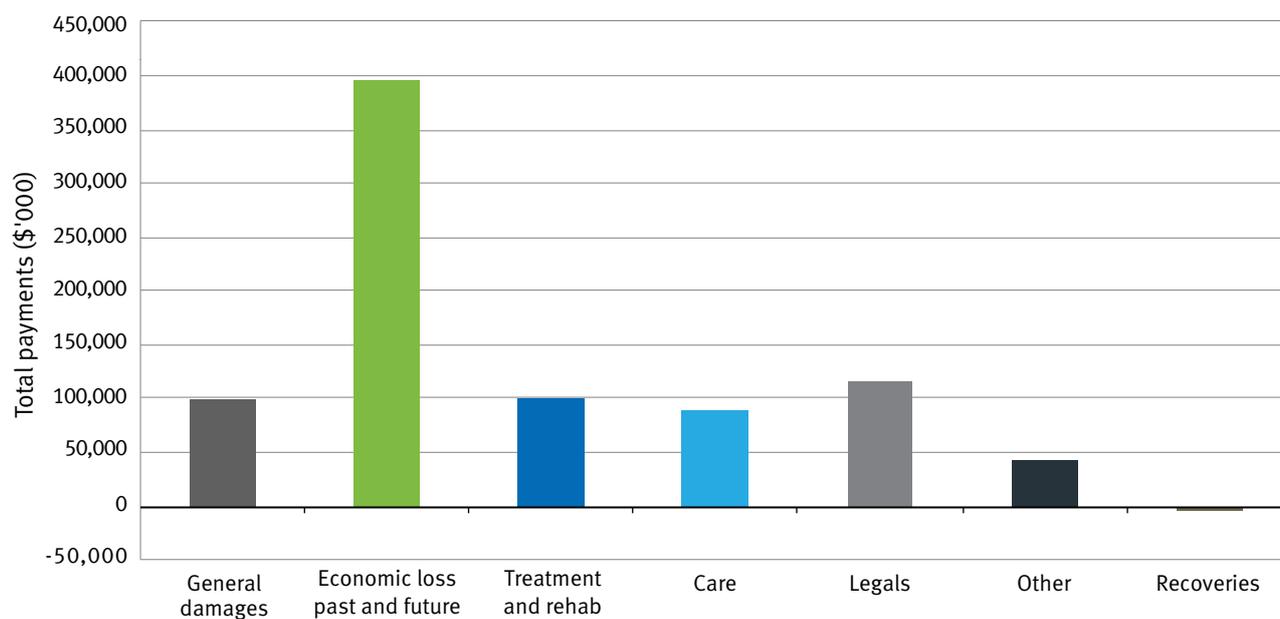
Note:

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

Money 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 2017-18



Injury severity costs breakdown

(Finalised claims from 1 July 2017 to 30 June 2018 for accidents from 1 July 2008 to 30 June 2018)

	AIS severity description						Admin #	Total
	Minor	Moderate	Serious	Severe	Critical	Maximum *		
Finalised claims ^	6,104	1,008	437	74	40	78	418	8,159
% Total payments	43.3%	17.3%	17.0%	9.1%	8.0%	4.3%	1.0%	100.0%
Average payment (\$)	59,576	144,376	327,627	1,029,295	1,680,258	457,757	19,884	102,923
Total payments (\$'000)	363,654	145,531	143,173	76,168	67,210	35,705	8,312	839,753

Note:

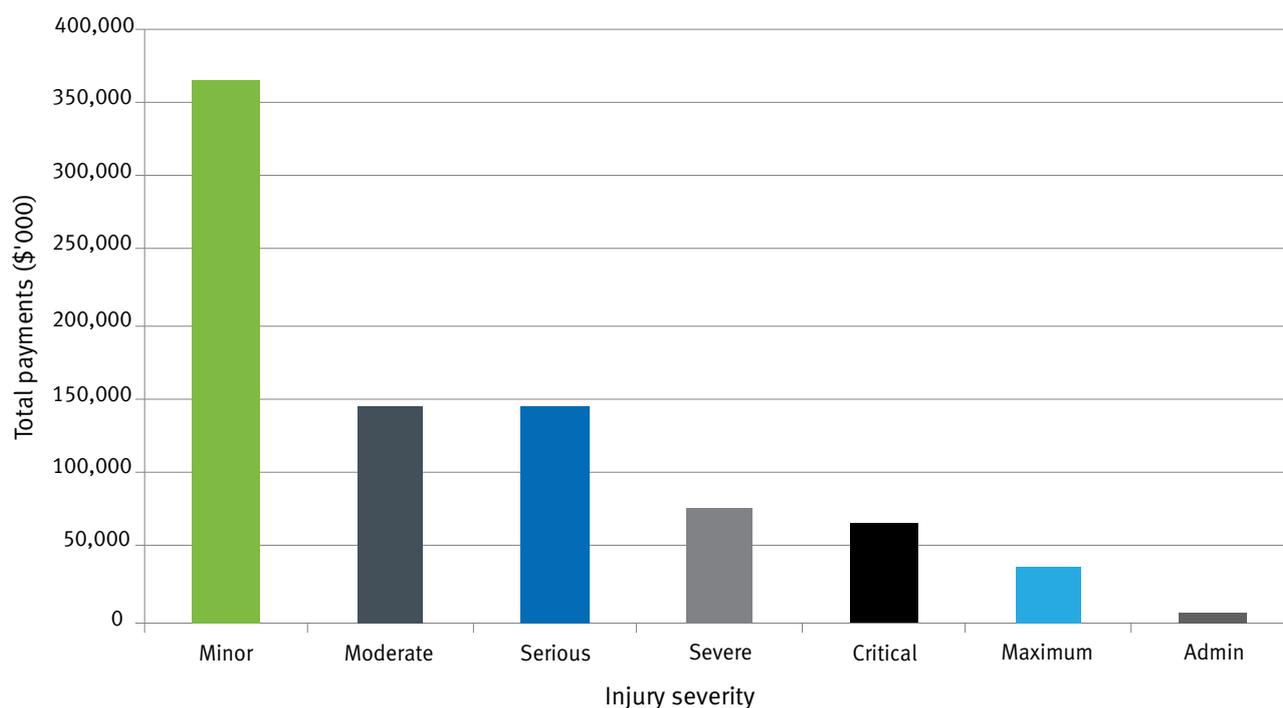
Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity. Injury severities are based on AIS 2005.

* Maximum severity is predominantly fatalities.

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

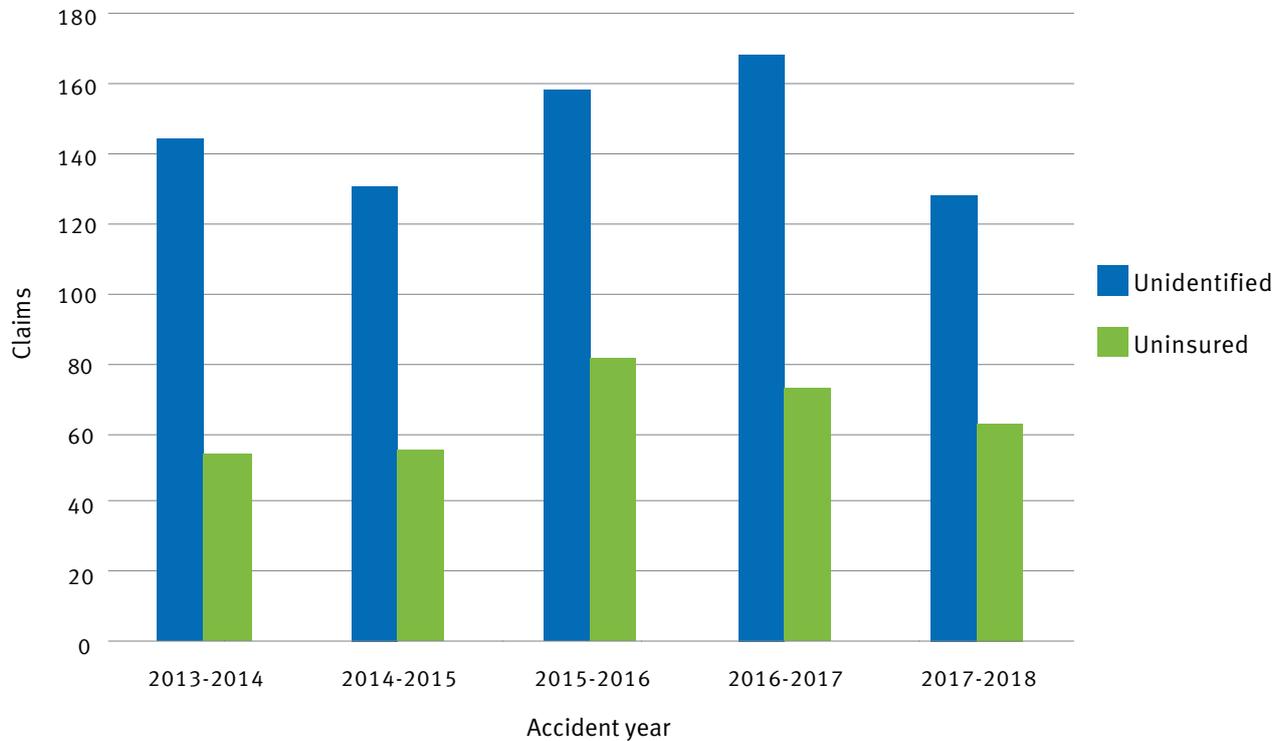
^ Nil claims (zero payments) and claims without injury codes have been excluded from the data.

Total payments by severity for claims finalised in 2017-18



Nominal Defendant

Claims received by accident year



Claims from unregistered vehicles by region

(Accidents from 1 July 2013 to 30 June 2018)

Region	Claims
Brisbane	160
Gold Coast	43
North QLD	23
Western QLD	5
Central QLD	20
Interstate	6
Sunshine Coast	32
Unknown	36
Total	325

Note:

Region based on at-fault owners address.

QLD Nominal Defendant claims only.

The Brisbane region is based on postcodes 4000-4209 and 4500-4529.

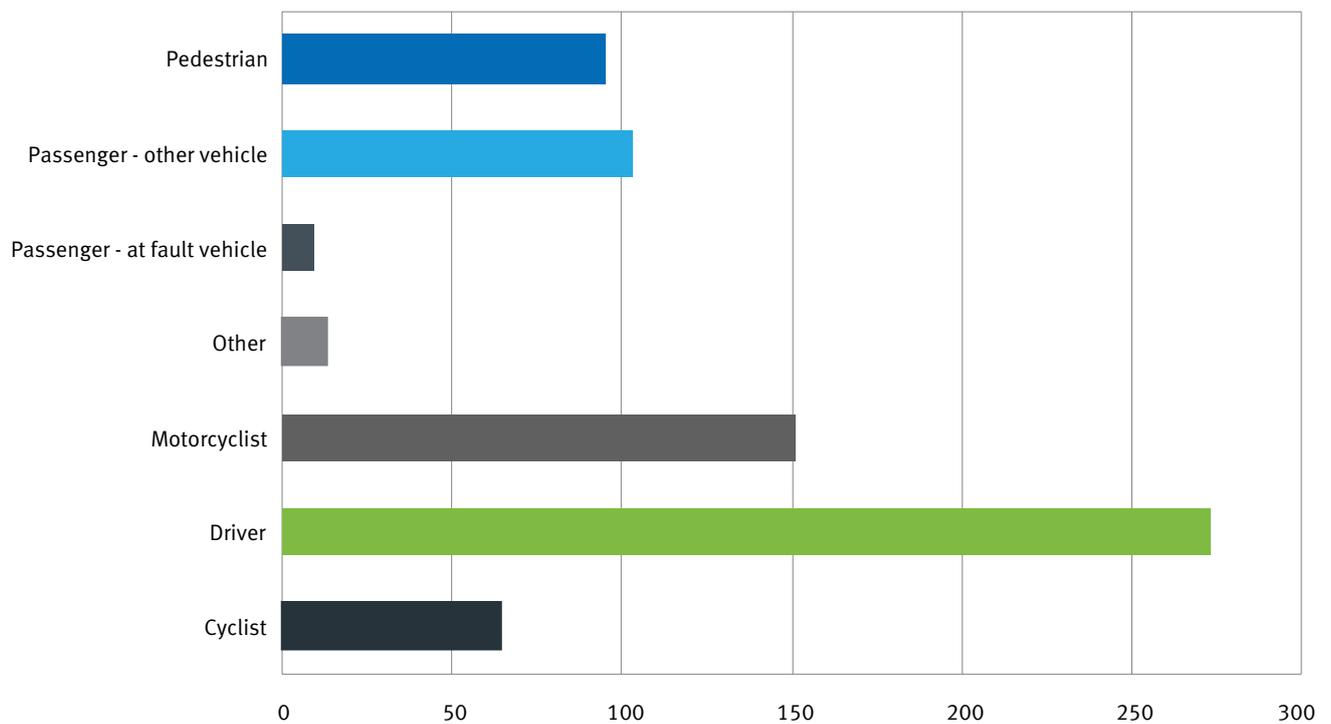
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD is based on postcodes 4350-4499, 4602-4618 and 4690-4899 and includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Claimants by role in accidents involving an unidentified vehicle

(Accidents from 1 July 2013 to 30 June 2018)

Claimant role	Claims	%
Cyclist	64	9.0%
Driver	273	38.6%
Motorcyclist	151	21.3%
Other	13	1.8%
Passenger - at fault vehicle	9	1.3%
Passenger - other vehicle	103	14.5%
Pedestrian	95	13.4%
Total	708	100.0%



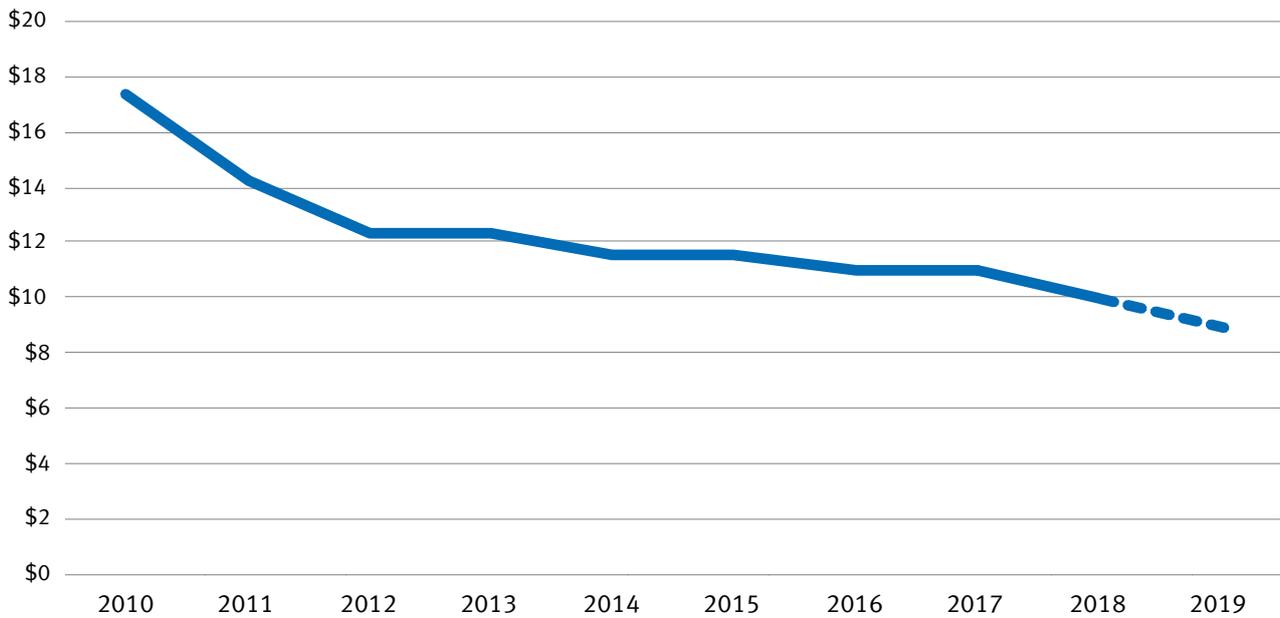
Note:

Vehicle rating Class 1 only

QLD Nominal Defendant claims only

Nominal Defendant levy

2009-10	\$17.40
2010-11	\$14.20
2011-12	\$12.35
2012-13	\$12.35
2013-14	\$11.50
2014-15	\$11.50
2015-16	\$11.00
2016-17	\$11.00
2017-18	\$10.00
2018-19	\$9.00



Note:

Levy based on vehicle rating Class 1 only. Levies shown are the average levy for each financial year.