



STATISTICAL INFORMATION

1 JANUARY TO 30 JUNE 2016

CONTENTS

Major legislative changes impacting on the Queensland CTP Scheme	2
Insured vehicles by class	3
Scheme review index vs highest filed Class 1 CTP Premium	4
Average Class 1 filed premium	4
Claim frequency and claim propensity	5
Number of accidents by region	6
Age group of claimants by gender	7
Claim severity	8
Injury by body region	9
Notice of claim lodgements – cumulative	10
Claims by insurer	11
Rates of legal representation and litigation	12
Claim payments on finalised claims	13
Heads of Damage breakdown	14
Injury severity costs breakdown	15
Claim duration by licensed insurer	16
Market share – licensed insurers by premium collected	17

Data Parameters: Dollars have been inflated to June 2016.

MAJOR LEGISLATIVE CHANGES IMPACTING ON THE QUEENSLAND CTP SCHEME

The Queensland CTP 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.

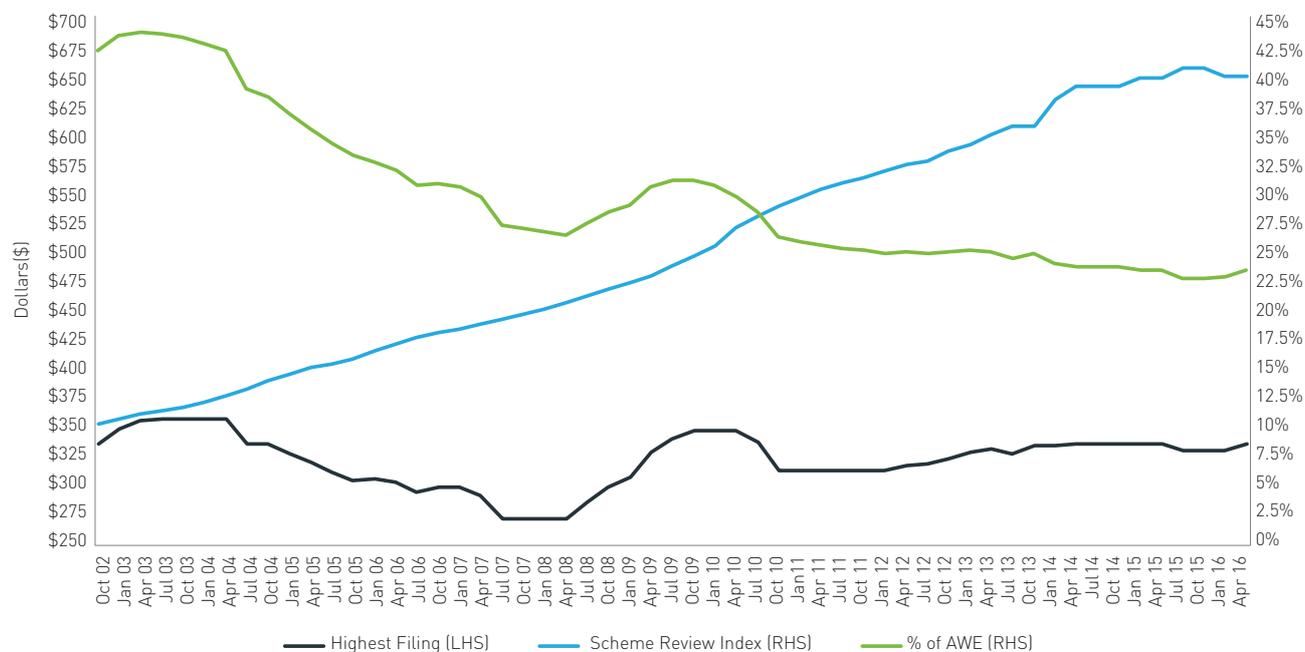
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> • Provide for licensing and supervision of CTP motor vehicle insurers • Encourage the speedy resolution of claims • Promote and encourage the rehabilitation of injured persons • Establish and keep a register of claims to help administer the statutory insurance scheme.
Motor Accident Insurance Amendment Act 1999	14 December 1999	<ul style="list-style-type: none"> • Prohibited touting
Motor Accident Insurance Amendment Act 2000	1 July 2000 & 1 October 2000	<ul style="list-style-type: none"> • 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 • A mediation process for rehabilitation disputes • Requirement to report accidents to Police • Compulsory pre-proceedings conference
Civil Liability Act 2003	2 December 2002	<ul style="list-style-type: none"> • Introduction of prescribed injury scale value from 0 – 100 points with corresponding amounts for general damages • Consistency between assessments for general damages awarded
Civil Liability and Other Legislation Amendment Act 2010	1 July 2010	<ul style="list-style-type: none"> • Re-based and facilitates the future indexation of monetary amounts including the legal costs thresholds and caps on general damages
Motor Accident Insurance and Other Legislation Amendment Act 2010	1 October 2010	<ul style="list-style-type: none"> • Reduced delivery and acquisition costs by banning commissions and inducements paid by insurers to third parties

INSURED VEHICLES BY CLASS

(Registrations as at 30 June 2016)

Class	Description	Vehicles	%
1	Cars and station wagons	2,713,160	66.76%
2	Motorised homes	15,306	0.38%
3	Taxis	2,689	0.07%
4	Hire vehicles	41,549	1.02%
5	Vintage, veteran, historic or street rods	26,462	0.65%
6	Trucks, utilities and vans with a GVM of 4.5t or less	824,761	20.29%
7	Trucks, prime movers and vans with a GVM → 4.5t	73,921	1.82%
8	Non-commercial buses	5,744	0.14%
9	Buses for school/health use	3,770	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,607	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,151	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,516	0.16%
12	Motorcycles with driver only	74,021	1.82%
13	Motorcycles with pillion passenger or side car	125,290	3.08%
14	Tractors	24,953	0.61%
15	Self-propelled machinery, fire engines	7,117	0.18%
16	Ambulances	1,096	0.03%
17	Motor vehicles used only for primary production	38,441	0.95%
19	Limited access registration	44,552	1.10%
20	Zone access registration	11,717	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,735	0.21%
23	Dealer plates	5,974	0.15%
24	Trailers	3,433	0.08%
Total		4,063,965	100.00%

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).

AVERAGE CLASS 1 FILED PREMIUM

Insurer	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
AAMI **	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80			
Allianz	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$331.35	\$331.35
NRMA *	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10		
QBE	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$331.35	\$331.35
RACQI	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$331.35	\$331.35
Suncorp **	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$329.85	\$329.85

Note: The 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.

CLAIM FREQUENCY AND CLAIM PROPENSITY

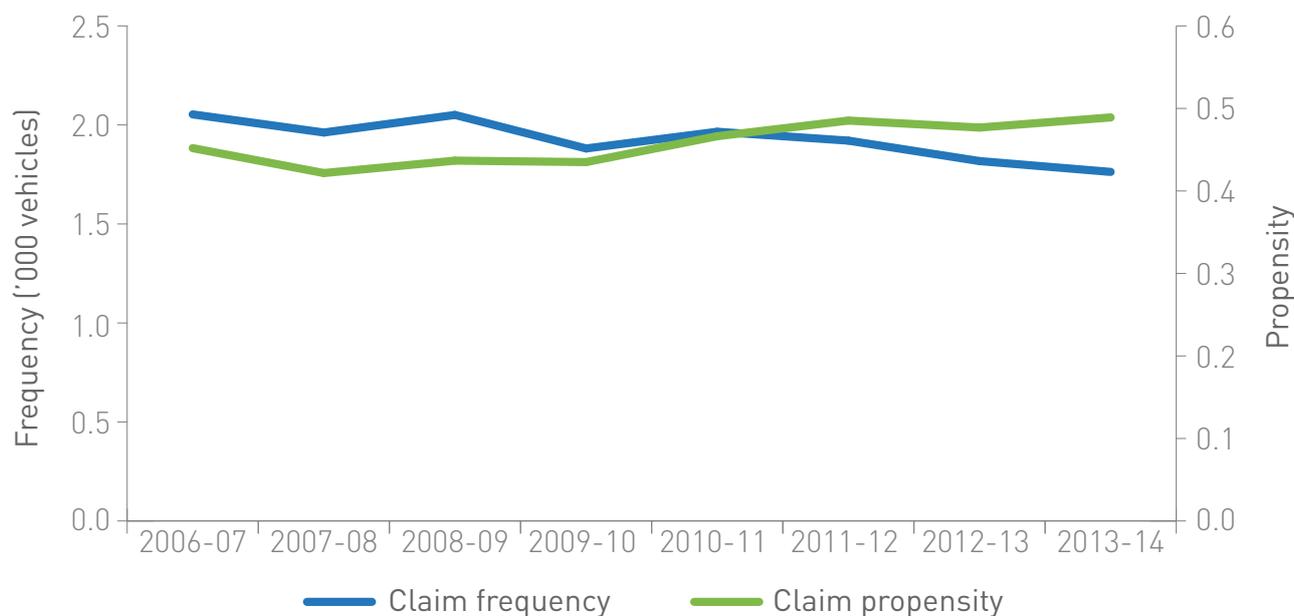
(Accidents from 1 July 2006 to 30 June 2016)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2006-07	3,176,383	6,522	2.1	0.5
2007-08	3,324,485	6,522	2.0	0.4
2008-09	3,422,572	7,018	2.1	0.4
2009-10	3,492,388	6,570	1.9	0.4
2010-11	3,579,088	7,035	2.0	0.5
2011-12	3,631,446	6,975	1.9	0.5
2012-13	3,804,655	6,915	1.8	0.5
2013-14	3,897,719	6,871	1.8	0.5
2014-15	3,967,702	6,914		
2015-16	4,063,965	5,089		

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 18 July 2016. 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.



NUMBER OF ACCIDENTS BY REGION

(Accidents from 1 July 2006 to 30 June 2016)

Accident date	1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		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	
	Accidents	%																		
Brisbane	2,680	49.7%	2,616	49.0%	2,874	50.3%	2,666	49.8%	2,838	49.0%	2,846	50.7%	2,813	50.4%	2,827	51.4%	2,991	52.9%	2,140	52.2%
Other SE QLD region	1,574	29.2%	1,595	29.9%	1,653	28.9%	1,520	28.4%	1,702	29.4%	1,545	27.5%	1,530	27.4%	1,492	27.1%	1,557	27.5%	1,211	29.6%
Regional QLD	882	16.4%	854	16.0%	908	15.9%	871	16.3%	916	15.8%	923	16.4%	955	17.1%	898	16.3%	812	14.4%	503	12.3%
Interstate	253	4.7%	275	5.1%	281	4.9%	300	5.6%	336	5.8%	301	5.4%	287	5.1%	286	5.2%	295	5.2%	242	5.9%
Total	5,389	100.0%	5,340	100.0%	5,716	100.0%	5,357	100.0%	5,792	100.0%	5,615	100.0%	5,585	100.0%	5,503	100.0%	5,655	100.0%	4,096	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.

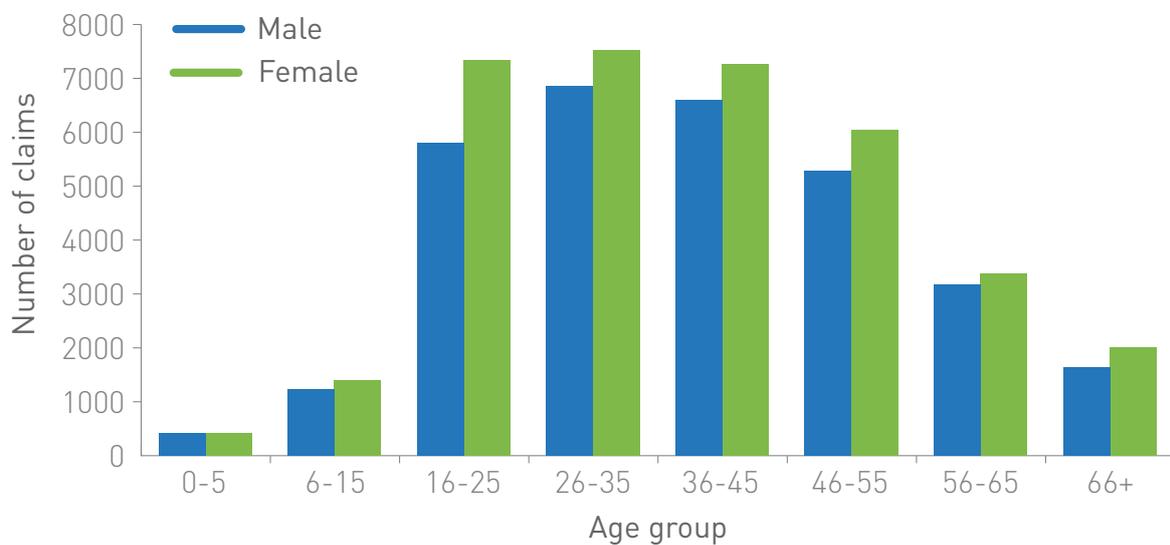
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2006 to 30 June 2016 where relevant details are available)

Age group	Male	Female	Total	%
0-5	410	408	818	1.2
6-15	1,236	1,398	2,634	4.0
16-25	5,806	7,331	13,137	19.8
26-35	6,849	7,523	14,372	21.7
36-45	6,592	7,255	13,847	20.9
46-55	5,281	6,034	11,315	17.1
56-65	3,172	3,379	6,551	9.9
66+	1,633	2,006	3,639	5.5
Total	30,979	35,334	66,313	100.0



CLAIM SEVERITY

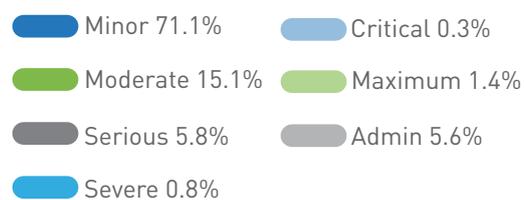
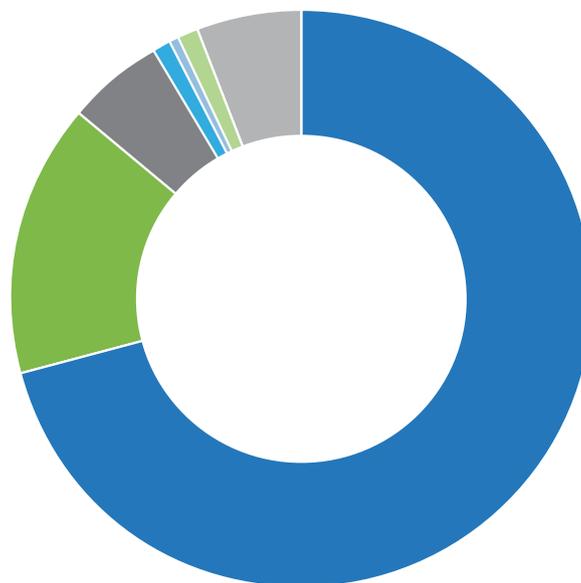
(Finalised claims for accidents from 1 July 2006 to 30 June 2016)

AIS Severity*	Description	Claims	%
1	Minor	38,519	71.1
2	Moderate	8,163	15.1
3	Serious	3,136	5.8
4	Severe	417	0.8
5	Critical	185	0.3
6	Maximum#	755	1.4
9	Admin^	3,018	5.6
Total		54,193	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, injuries unspecified and business claims.



INJURY BY BODY REGION

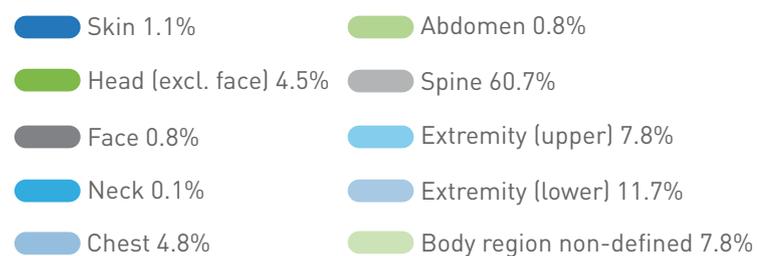
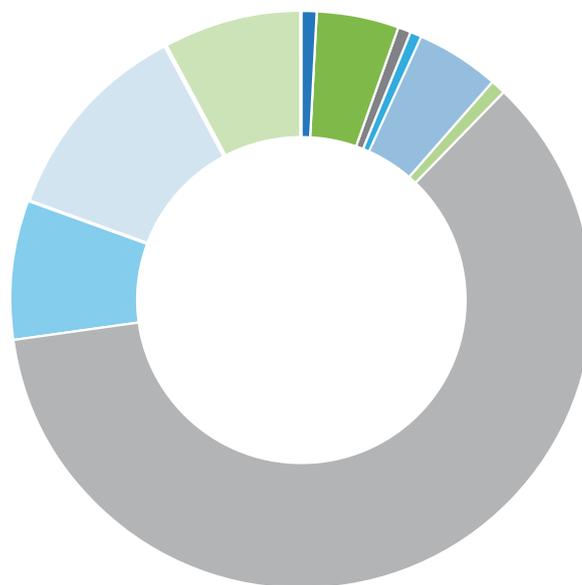
(Finalised claims for accidents from 1 July 2006 to 30 June 2016)

Body region	Claims	%
Skin	574	1.1
Head (excl. face)	2,427	4.5
Face	417	0.8
Neck*	49	0.1
Chest	2,597	4.8
Abdomen	421	0.8
Spine	32,892	60.7
Extremity (upper)	4,241	7.8
Extremity (lower)	6,330	11.7
Body region non-defined#	4,245	7.8
Total	54,193	100.0

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.

Includes but not limited to claims reporting admin codes, psychological conditions and fatalities.



NOTICE OF CLAIM LODGEMENTS – CUMULATIVE

(Accidents from 1 July 2006 to 30 June 2016)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2006/2007	4,091	5,036	5,542	5,752	5,913	6,112	6,289	6,352	6,381	6,423	6,436	6,522
2007/2008	4,103	4,954	5,648	5,912	6,048	6,140	6,207	6,285	6,345	6,388	6,429	6,522
2008/2009	4,607	5,557	6,139	6,438	6,608	6,705	6,776	6,830	6,870	6,895	6,930	7,018
2009/2010	4,193	5,230	5,885	6,115	6,253	6,310	6,350	6,407	6,448	6,471	6,504	6,570
2010/2011	4,556	5,722	6,325	6,569	6,672	6,748	6,815	6,860	6,891	6,927	6,960	7,035
2011/2012	4,515	5,601	6,226	6,435	6,574	6,668	6,734	6,780	6,829	6,862	6,896	6,975
2012/2013	4,604	5,558	6,239	6,482	6,599	6,680	6,732	6,778	6,819	6,847	6,874	6,915
2013/2014	4,618	5,594	6,292	6,518	6,651	6,725	6,778	6,817	6,846	6,862	6,868	6,871
2014/2015	4,785	5,864	6,552	6,769	6,862	6,902	6,912	6,914				
2015/2016	4,321	4,897	5,069	5,089								

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

CLAIMS BY INSURER

(Accidents from 1 July 2006 to 30 June 2016)

Accident date	1 Jul 2006 - 30 Jun 2007			1 Jul 2007 - 30 Jun 2008			1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
AAI	3,685	98.9%	98.8%	3,355	98.9%	98.0%	3,536	99.3%	97.2%	3,148	99.3%	95.9%	3,483	99.2%	94.7%
Allianz	1,268	99.6%	98.8%	1,344	99.0%	98.9%	1,355	99.0%	98.5%	1,315	99.1%	98.5%	1,424	98.9%	95.9%
Norm. Defend.	201	99.0%	99.0%	214	99.1%	98.6%	190	97.9%	97.9%	221	100.0%	99.1%	177	97.7%	96.0%
NRMA	187	100.0%	98.9%	311	100.0%	98.7%	450	99.8%	98.7%	458	99.8%	98.9%	434	99.8%	97.7%
QBE	308	99.7%	99.7%	343	100.0%	99.7%	457	99.8%	99.1%	503	100.0%	98.8%	504	99.6%	98.8%
RACQI	873	98.2%	99.4%	955	97.1%	97.9%	1,030	97.5%	97.7%	925	98.7%	95.8%	1,013	99.0%	94.6%
Total	6,522	99.0%	99.0%	6,522	98.8%	98.3%	7,018	99.0%	97.8%	6,570	99.3%	96.9%	7,035	99.2%	95.5%

Accident date	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		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
AAI	3,364	99.5%	92.9%	3,322	99.4%	86.4%	3,273	99.2%	73.7%	3,335	97.1%	47.9%	2,437	74.4%	14.5%
Allianz	1,521	98.4%	94.7%	1,578	98.8%	90.0%	1,660	98.5%	77.7%	1,837	97.8%	48.8%	1,320	79.8%	11.7%
Norm. Defend.	186	96.8%	88.7%	190	98.4%	80.0%	204	97.5%	68.1%	194	95.9%	28.4%	160	50.6%	5.0%
NRMA	438	99.8%	96.1%	371	99.5%	88.9%	248	100.0%	83.5%	10	100.0%	70.0%	0	0.0%	0.0%
QBE	451	99.6%	95.8%	468	99.6%	92.5%	431	99.1%	81.0%	474	98.9%	59.1%	335	89.3%	21.8%
RACQI	1,015	99.8%	90.1%	986	100.0%	82.8%	1,055	99.3%	64.7%	1,064	98.5%	31.6%	837	70.8%	6.2%
Total	6,975	99.2%	93.2%	6,915	99.3%	87.1%	6,871	99.0%	73.9%	6,914	97.6%	45.8%	5,089	75.5%	12.6%

Note: 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 July 2006 to 30 June 2016)

Accident date	1 Jul 2006 - 30 Jun 2007	1 Jul 2007 - 30 Jun 2008	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
Claims	6,522	6,522	7,018	6,570	7,035	6,975	6,915	6,871	6,914	5,089
% Finalised	99.0%	98.3%	97.8%	96.9%	95.5%	93.2%	87.1%	73.9%	45.8%	12.6%
% Legal rep	72.8%	73.4%	74.5%	75.5%	74.1%	75.6%	76.9%	77.1%	76.5%	80.5%
% Litigated	8.5%	9.2%	9.8%	10.0%	9.6%	10.8%	10.2%	6.4%	1.5%	0.0%

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

CLAIM PAYMENTS ON FINALISED CLAIMS

(Accidents from 1 July 2006 to 30 June 2016)

Payment type	Code/s	1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 June 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	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%						
Aids & appliances	A1 (incl. RJ)	4,719	0.7%	3,636	0.5%	3,850	0.5%	4,979	0.8%	5,950	1.0%	1,099	0.2%	2,556	0.5%	170	0.1%	103	0.1%	6	0.1%
Care	C1	84,268	11.7%	64,322	9.6%	74,372	9.5%	65,526	10.2%	50,120	8.1%	41,725	7.1%	32,113	6.6%	10,854	3.6%	4,172	3.5%	144	1.9%
Economic loss - past	E1	76,424	10.6%	74,545	11.2%	82,826	10.6%	64,028	9.9%	59,502	9.6%	60,389	10.3%	48,820	10.1%	27,266	9.0%	9,002	7.6%	486	6.5%
Economic loss - future	E2	271,871	37.8%	258,420	38.7%	312,338	40.0%	249,718	38.7%	251,932	40.7%	246,063	42.2%	208,620	43.1%	143,220	47.1%	56,778	48.1%	3,060	41.2%
General damages	G1	87,235	12.1%	79,379	11.9%	86,945	11.1%	71,407	11.1%	77,883	12.6%	71,455	12.2%	61,199	12.6%	44,272	14.6%	20,309	17.2%	2,173	29.3%
Home & vehicle modifications	H1	1,663	0.2%	345	0.1%	1,610	0.2%	1,469	0.2%	558	0.1%	180	0.0%	1,163	0.2%	48	0.0%	101	0.1%	0	0.0%
Investigation costs	L1	17,375	2.4%	17,076	2.6%	18,587	2.4%	17,233	2.7%	17,958	2.9%	17,321	3.0%	14,552	3.0%	10,115	3.3%	3,546	3.0%	147	2.0%
Legal costs - plaintiff	L2	77,986	10.8%	76,285	11.4%	91,953	11.8%	80,381	12.5%	73,973	11.9%	70,923	12.2%	57,296	11.8%	34,592	11.4%	10,780	9.1%	264	3.5%
Legal costs - defendant	L4, L5, L6	29,122	4.0%	27,125	4.1%	29,405	3.8%	23,883	3.7%	21,891	3.5%	18,437	3.2%	11,805	2.4%	4,693	1.5%	737	0.6%	13	0.2%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	72,370	10.1%	70,098	10.5%	82,652	10.6%	68,442	10.6%	63,470	10.2%	57,654	9.9%	48,455	10.0%	30,281	10.0%	12,872	10.9%	1,134	15.3%
Recoveries	V1, V2, V3, V4	-3,477	-0.5%	-3,269	-0.5%	-2,923	-0.4%	-2,461	-0.4%	-3,849	-0.6%	-1,660	-0.3%	-2,450	-0.5%	-1,682	-0.6%	-422	-0.4%	0	0.0%
Total		719,555	100.0%	667,962	100.0%	781,615	100.0%	644,604	100.0%	619,388	100.0%	583,587	100.0%	484,129	100.0%	303,830	100.0%	117,979	100.0%	7,425	100.0%

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

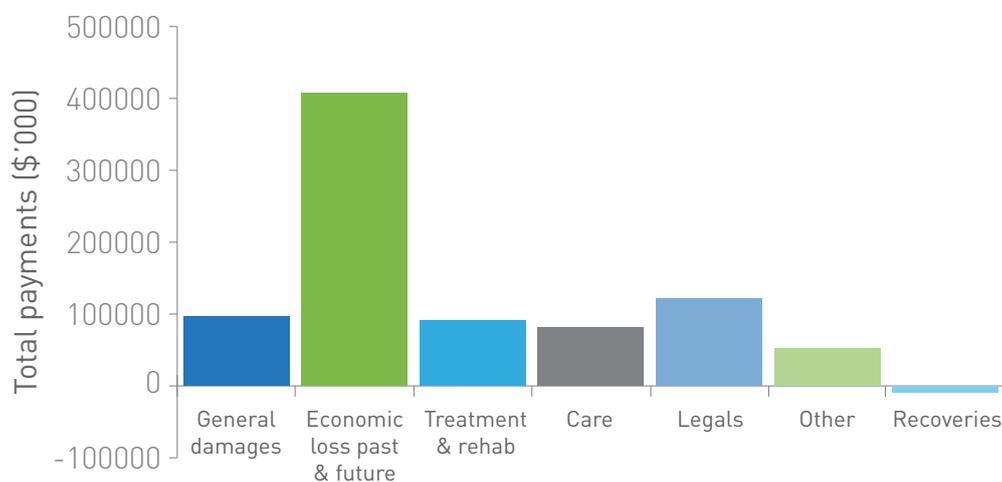
HEADS OF DAMAGE BREAKDOWN

(Finalised claims from 1 July 2015 to 30 June 2016 for accidents from 1 July 2006 to 30 June 2016)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,372	5,688	7,230	1,194	4,337	6,735	104	7,754
% Finalised payments	11.4%	48.3%	10.7%	9.6%	14.4%	6.1%	-0.5%	100.0%
Total payments (\$'000)	95,952	407,952	90,483	81,045	121,932	51,720	-3,810	845,274

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 2015-16



INJURY SEVERITY COSTS BREAKDOWN

(Finalised claims from 1 July 2015 to 30 June 2016 for accidents from 1 July 2006 to 30 June 2016)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,604	1,161	437	83	42	91	336	7,754
% Total payments	44.4%	19.1%	15.9%	8.2%	9.6%	2.1%	0.7%	100.0%
Average payment (\$)	66,901	139,053	307,180	837,816	1,937,703	196,660	17,448	109,011
Total payments (\$'000)	374,914	161,441	134,238	69,539	81,384	17,896	5,863	845,274

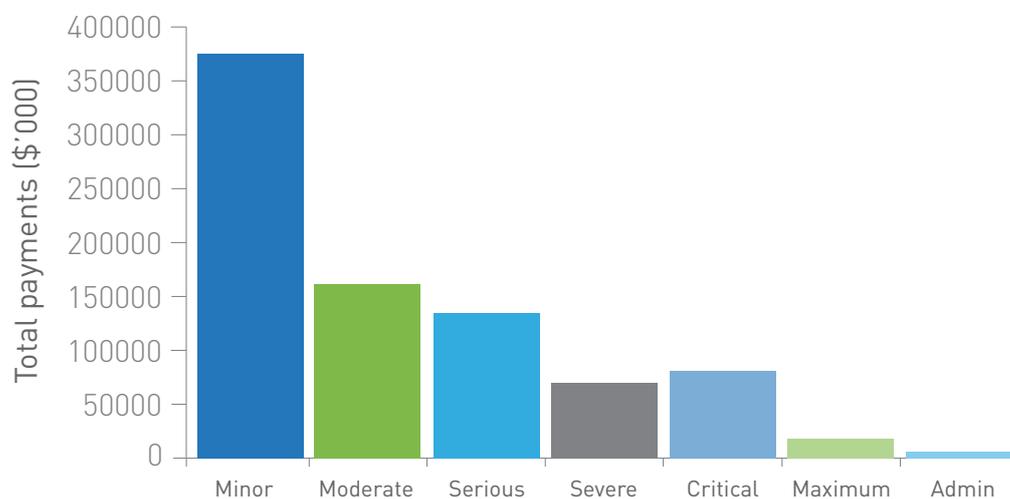
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity. Injury severities are based on AIS 2005.

* 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 injuries codes have been excluded from the data.

Total payments by severity for claims finalised in 2015-16



CLAIM DURATION BY LICENSED INSURER

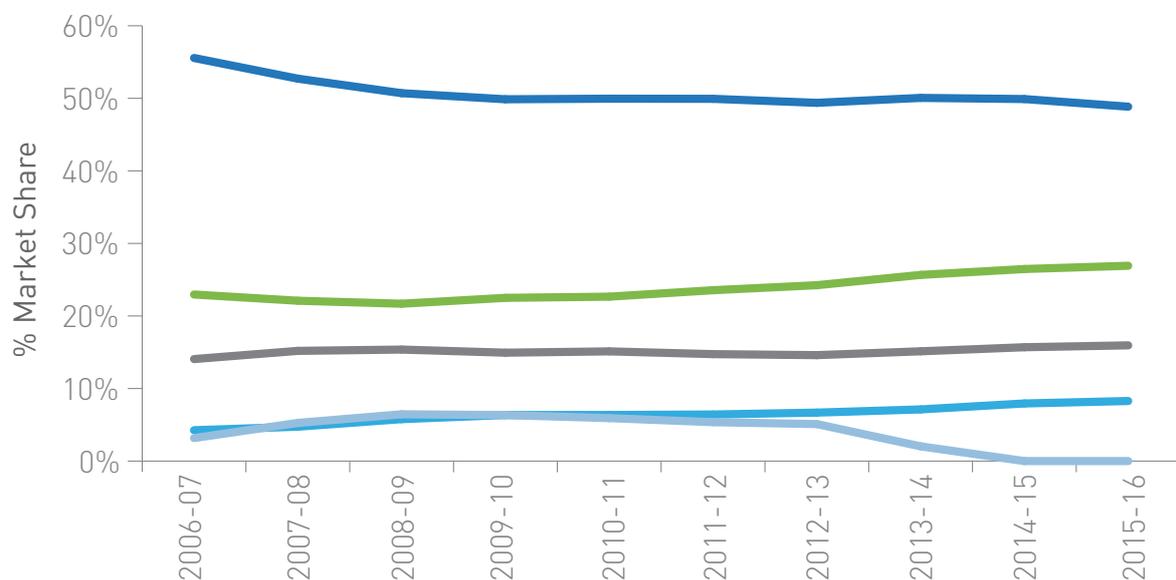
(Finalised claims for accidents from 1 July 2006 to 30 June 2016 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.7	0.6	0.8	0.8	0.8
Compliance date to liability decision date	2.0	1.8	3.0	3.3	2.3	2.4
Liability decision date to settlement date	14.7	15.5	14.7	14.1	15.4	15.0

Note: Timeframes = Average in months

MARKET SHARE – LICENSED INSURERS BY PREMIUM COLLECTED

Insurer	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Suncorp	55.56%	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%	49.90%	48.85%
Allianz	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%	26.92%
NRMA	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%	0.00%	0.00%
QBE	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%	7.94%	8.28%
RACQI	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%	15.95%



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.