Statistical information

1 January to 30 June 2009

Motor Accident Insurance Commission | www.maic.qld.gov.au

Phone: 1300 302 568
Email: maic@maic.qld.gov.au

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Contents

Major legislative changes impacting the Queensland CTP Scheme

The Queensland Compulsory Third Party 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.

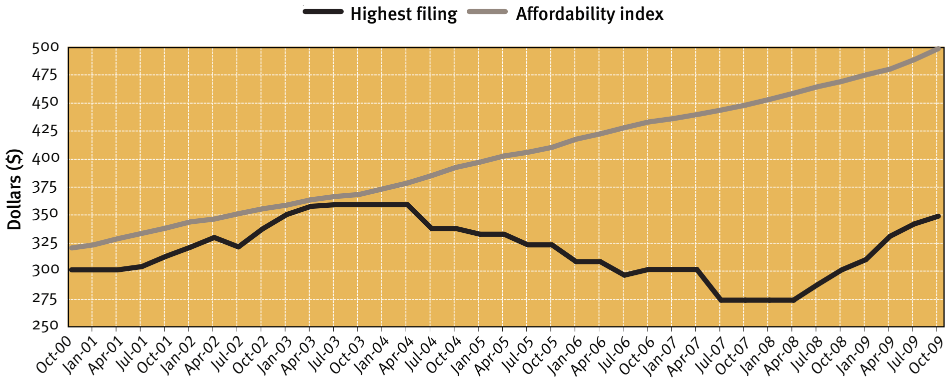
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
Motor Accident Insurance Amendment Act 1999	14 December 1999	Prohibited touting
Motor Accident Insurance Amendment Act 2000	1 July 2000 & 1 October 2000	Requirement to report accidents to Police 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 Compulsory pre-proceedings conference
Civil Liability Act 2003	2 December 2002	Introduction of prescribed injury scale with points values – scale from 0 to 100 resulting in consistency between assessments for general damages awarded

Insured vehicles by class

(Registrations as at 30 June 2009)

Class	Description	Vehicles	%
1	Cars and station wagons	2,350,687	68.68
2	Motorised homes	10,657	0.31
3	Taxis	2,682	0.08
4	Hire vehicles	31,898	0.93
5	Vintage, veteran, historic or street rods	14,472	0.42
6	Trucks, utilities and vans with a GVM of 4.5t or less	638,023	18.64
7	Trucks, prime movers and vans with a GVM greater than 4.5t	70,100	2.05
8	Non-commercial buses	5,497	0.16
9	Buses for school/health use	3,609	0.11
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,602	0.08
10B	Buses under Translink service contract other than school or restricted school service	1,830	0.05
11	Buses not in class 8, 9, 10A or 10B	5,845	0.17
12	Motorcycles with driver only	52,539	1.54
13	Motorcycles with pillion passenger or side car	101,583	2.97
14	Tractors	24,398	0.71
15	Self-propelled machinery, fire engines	8,897	0.26
16	Ambulances	953	0.03
17	Motor vehicles used only for primary production	39,757	1.16
19	Limited access registration	32,560	0.95
20	Zone access registration	9,716	0.28
21	Self-propelled machinery not in classes 14, 15, 19 or 20	7,222	0.21
23	Dealer plates	5,191	0.15
24	Trailers	1,854	0.05
Total		**3,422,572**	**100.00**

Affordability index vs highest filed class 1 CTP premium



Note: The affordability index is 45% 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.

Average class 1 filed premium

Insurer	2000–01	2001–02	2002–03	2003–04	2004–05	2005–06	2006–07	2007–08	2008–09
AAMI	$287.00	$308.50	$339.75	$357.00	$322.80	$301.45	$290.95	$272.00	$305.50
Allianz	$295.33	$311.25	$339.75	$357.00	$326.05	$303.95	$292.20	$270.50	$302.50
NRMA	$297.33	$310.25	$339.75	$357.00	$320.80	$299.70	$281.90	$259.30	$300.15
QBE	$292.67	$303.50	$334.25	$353.25	$325.10	$301.78	$281.80	$263.80	$300.70
RACQI	$287.00	$311.00	$339.50	$357.00	$330.05	$305.70	$295.70	$272.00	$305.50
Suncorp	$285.00	$303.75	$337.50	$355.75	$324.30	$303.70	$292.20	$272.00	$305.50

Note: Average Class 1 filed premiums include levies.

Claim frequency and claim propensity

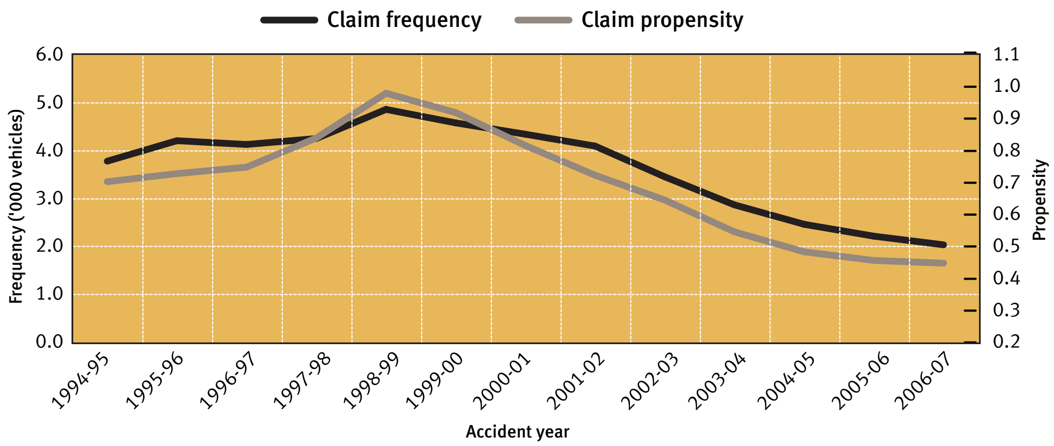
(Accidents from 1 September 1994 to 30 June 2009)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency#	Claim propensity* (Qld accident claims only)
1994-95	1,924,108	7,233	3.8	0.7
1995-96	2,144,564	8,986	4.2	0.7
1996-97	2,194,471	9,017	4.1	0.7
1997-98	2,264,086	9,587	4.2	0.8
1998-99	2,343,820	11,342	4.8	1.0
1999-00	2,390,744	10,902	4.6	0.9
2000-01	2,452,849	10,608	4.3	0.8
2001-02	2,529,256	10,310	4.1	0.7
2002-03	2,629,702	9,033	3.4	0.6
2003-04	2,758,280	7,843	2.8	0.5
2004-05	2,893,849	7,071	2.4	0.5
2005-06	3,026,987	6,633	2.2	0.5
2006-07	3,176,383	6,402	2.0	0.4
2007-08	3,324,485	6,039		
2008-09	3,422,572	4,500		

Note: *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 6 August 2009. Casualty data is immature for the recent accident years and is not included.

#Claim Frequency is calculated using number of CTP claims per '000 registered vehicles.

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



Number of accidents by region

(Accidents from 1 September 1994 to 30 June 2009)

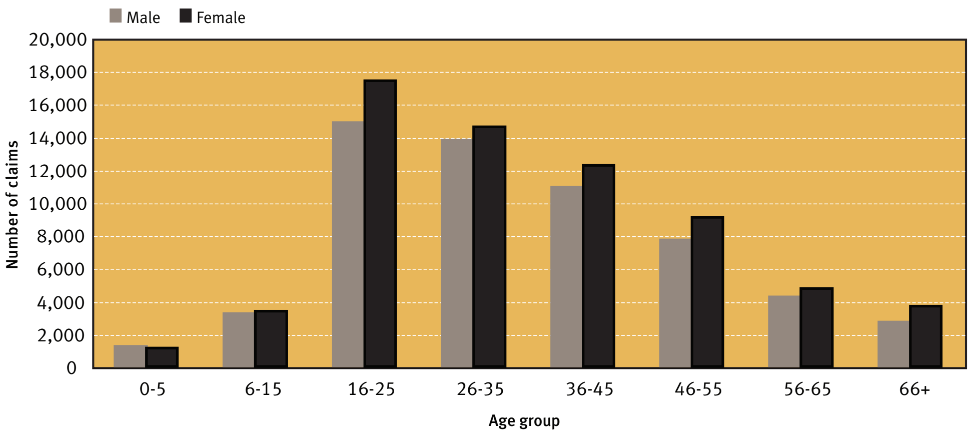
Accident date		1 Sep 1994 - 30 Sep 2000		1 Oct 2000 - 1 Dec 2002		2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005		1 Jul 2005 - 30 Jun 2006		1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009	
	Postcode range	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	4000-4209, 4500-4529	21,775	48.6	8,718	50.7	2,063	51.7	3,294	51.9	2,878	49.9	2,783	50.9	2,648	50.0	2,461	49.4	1,906	51.2
Other SE QLD Region	4210-4349, 4550-4601, 4619-4689	13,134	29.3	5,168	30.1	1,177	29.5	1,826	28.8	1,673	29.0	1,542	28.2	1,549	29.2	1,498	30.0	1,132	30.4
Regional QLD Region	4350-4499, 4602-4618, 4690-4899	7,704	17.2	2,609	15.2	572	14.3	958	15.1	958	16.6	880	16.1	861	16.2	786	15.8	537	14.4
Interstate		2,166	4.8	692	4.0	180	4.5	269	4.2	253	4.4	263	4.8	241	4.5	241	4.8	147	3.9
Total		**44,779**	**100.0**	**17,187**	**100.0**	**3,992**	**100.0**	**6,347**	**100.0**	**5,762**	**100.0**	**5,468**	**100.0**	**5,299**	**100.0**	**4,986**	**100.0**	**3,722**	**100.0**

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 September 1994 to 30 June 2009 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,206	1,119	2,325	1.9
6-15	3,189	3,364	6,553	5.2
16-25	14,827	17,419	32,246	25.8
26-35	13,783	14,572	28,355	22.7
36-45	10,906	12,256	23,162	18.6
46-55	7,724	9,103	16,827	13.5
56-65	4,246	4,741	8,987	7.2
66+	2,679	3,695	6,374	5.1
Total	**58,560**	**66,269**	**124,829**	**100.0**

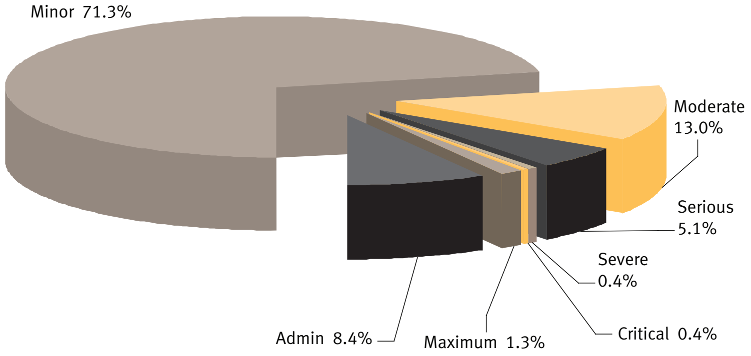


Claim severity

(Finalised claims for accidents from 1 September 1994 to 30 June 2009)

AIS Severity*	Description	Claims	%
1	Minor	79,668	71.3
2	Moderate	14,562	13.0
3	Serious	5,724	5.1
4	Severe	502	0.4
5	Critical	433	0.4
6	Maximum#	1,505	1.3
9	Admin^	9,391	8.4
	Total	**111,785**	**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 predominately fatalities.
^Admin severity includes but is not limited to unconfirmed injuries, nervous shock and business claims.

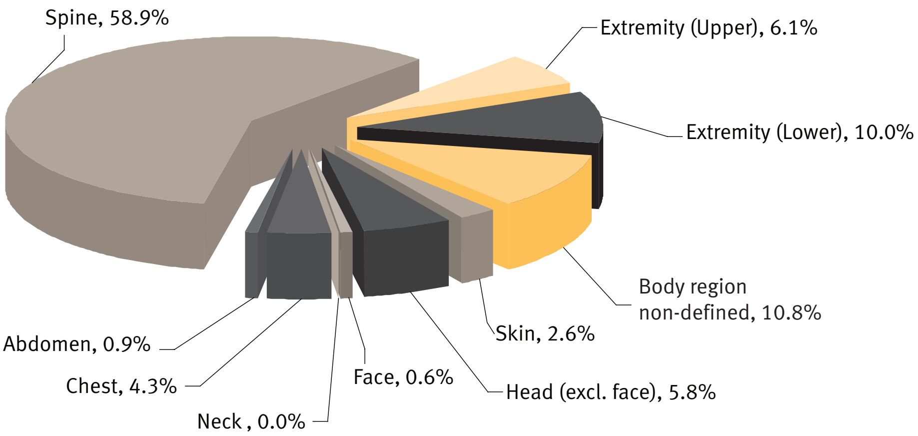


Injury by body region

(Finalised claims for accidents from 1 September 1994 to 30 June 2009)

Body region	Claims	%
Skin	2,908	2.6
Head (excl. face)	6,493	5.8
Face	705	0.6
Neck*	29	0.0
Chest	4,761	4.3
Abdomen	997	0.9
Spine	65,841	58.9
Extremity (Upper)	6,836	6.1
Extremity (Lower)	11,147	10.0
Body region non-defined#	12,068	10.8
Total	**111,785**	**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.



Number of claim lodgements – cumulative

(Accidents from 1 September 1994 to 30 June 2009)

	Duration between accident and claim lodgement (in months)											
Accident year	3	6	9	12	15	18	21	24	27	30	33	36+
1994-95	1,851	3,404	5,646	6,449	6,663	6,787	6,871	6,936	6,989	7,045	7,079	7,233
1995-96	2,734	4,891	7,254	8,175	8,364	8,488	8,586	8,634	8,692	8,750	8,798	8,986
1996-97	3,294	5,558	7,545	8,137	8,351	8,475	8,547	8,634	8,710	8,773	8,848	9,017
1997-98	4,026	6,304	8,086	8,714	8,917	9,041	9,152	9,249	9,316	9,386	9,431	9,587
1998-99	5,284	7,863	9,760	10,401	10,629	10,757	10,886	10,965	11,055	11,134	11,184	11,342
1999-00	5,105	7,427	9,272	9,956	10,200	10,378	10,484	10,573	10,643	10,704	10,735	10,902
2000-01	7,018	8,684	9,601	9,947	10,147	10,264	10,339	10,397	10,439	10,477	10,508	10,608
2001-02	7,402	8,769	9,380	9,649	9,765	9,857	9,983	10,086	10,156	10,187	10,216	10,310
2002-03	6,385	7,548	8,101	8,357	8,534	8,728	8,815	8,859	8,903	8,932	8,958	9,033
2003-04	5,314	6,379	6,920	7,174	7,330	7,501	7,603	7,668	7,719	7,760	7,782	7,843
2004-05	4,696	5,652	6,116	6,266	6,343	6,429	6,596	6,746	6,893	6,969	7,008	7,071
2005-06	4,345	5,184	5,643	5,834	5,929	5,998	6,150	6,371	6,525	6,560	6,586	6,633
2006-07	4,095	5,039	5,545	5,755	5,917	6,116	6,295	6,352	6,367	6,391	6,396	6,402
2007-08	4,096	4,944	5,621	5,870	5,981	6,020	6,033	6,039				
2008-09	3,744	4,268	4,486	4,500								

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

Claims by insurer

(Accidents from 1 September 1994 to 30 June 2009)

Accident date	1 Sep 1994 – 30 Sep 2000			1 Oct 2000 – 1 Dec 2002			2 Dec 2002 – 30 Jun 2003			1 Jul 2003 – 30 Jun 2004			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 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	Claims received	Liability determined	Claims Finalised	Claims received	Liability determined	Claims Finalised	Claims received	Liability determined	Claims Finalised	Claims received	Liability determined	Claims Finalised
AAMI	2,143	100.0%	99.4%	1,057	99.8%	99.2%	259	100.0%	95.4%	363	99.7%	98.3%	383	100.0%	95.6%	402	99.8%	86.8%	391	99.2%	68.3%	337	97.9%	30.9%	211	84.4%	9.5%
Allianz	3,102	94.9%	99.7%	1,814	98.6%	97.5%	1,092	99.1%	96.5%	1,662	98.7%	92.2%	1,436	99.0%	89.3%	1,442	99.1%	76.4%	1,239	99.1%	57.5%	1,229	98.0%	32.4%	879	81.3%	13.0%
Nom. Defend.	2,100	99.8%	99.1%	711	98.3%	98.5%	170	99.4%	88.2%	249	97.6%	91.6%	202	97.0%	82.7%	172	98.8%	77.9%	207	99.0%	48.3%	214	97.7%	23.8%	158	58.9%	8.9%
NRMA	21	100.0%	100.0%	304	100.0%	100.0%	110	100.0%	100.0%	112	100.0%	97.3%	135	100.0%	96.3%	171	100.0%	90.1%	183	100.0%	71.6%	292	99.3%	40.1%	276	88.8%	17.8%
QBE	1,894	97.1%	99.5%	929	99.5%	98.5%	183	100.0%	98.9%	295	99.3%	98.6%	252	96.8%	95.2%	232	98.3%	83.6%	300	98.7%	66.0%	313	96.8%	40.9%	281	61.6%	12.1%
RACQI	355	99.7%	99.2%	1,855	98.4%	99.1%	652	97.4%	98.3%	1,044	97.7%	94.5%	898	97.4%	91.8%	826	97.5%	80.8%	857	97.0%	61.4%	879	94.5%	31.9%	650	59.4%	6.8%
Suncorp	33,048	99.2%	99.3%	11,893	99.1%	98.3%	2,602	99.1%	96.9%	4,118	99.2%	95.1%	3,765	99.4%	92.1%	3,388	98.8%	81.9%	3,225	98.3%	64.9%	2,775	96.6%	37.9%	2,045	79.2%	11.0%
Other*	17,085	97.6%	99.5%	3,639	98.7%	99.7%																					
Total	**59,748**	**98.5%**	**99.4%**	**22,202**	**99.0%**	**98.4%**	**5,068**	**99.0%**	**96.8%**	**7,843**	**98.9%**	**94.6%**	**7,071**	**99.0%**	**91.6%**	**6,633**	**98.7%**	**81.0%**	**6,402**	**98.4%**	**62.9%**	**6,039**	**96.8%**	**35.3%**	**4,500**	**75.8%**	**11.1%**

Note: *Includes Insurers that are no longer licenced.
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 September 1994 to 30 June 2009)

Accident date	1 Sep 1994 – 30 Sep 2000	1 Oct 2000 – 1 Dec 2002	2 Dec 2002 – 30 Jun 2003	1 Jul 2003 – 30 Jun 2004	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	59,748	22,202	5,068	7,843	7,071	6,633	6,402	6,039	4,500
% Finalised	99.4%	98.4%	96.8%	94.6%	91.6%	81.0%	62.9%	35.3%	11.1%
% Legal rep	88.7%	88.1%	81.1%	77.1%	73.4%	71.8%	72.3%	72.7%	74.2%
% Litigated	27.7%	4.3%	5.7%	4.7%	3.6%	2.6%	1.6%	0.3%	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 September 1994 to 30 June 2009)

	Accident date	1 Sep 1994 – 30 Sep 2000		1 Oct 2000 – 1 Dec 2002		2 Dec 2002 – 30 Jun 2003		1 Jul 2003 – 30 Jun 2004		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	
Payment type	Code/s	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%	Payments ($'000)	%
Aids & appliances	A1 (inc. RJ)	12,141	0.5	4,612	0.4	1,297	0.6	1,124	0.3	1,468	0.4	402	0.1	206	0.1	39	0.1	2	0.1
Care	C1	282,292	10.6	119,487	10.6	18,130	8.2	30,842	8.3	27,396	7.3	20,290	7.0	8,326	4.8	1,351	3.0	13	0.8
Economic loss - past	E1	260,200	9.8	108,327	9.6	27,850	12.6	43,692	11.8	43,916	11.7	31,613	11.0	16,284	9.4	4,461	9.9	288	16.7
Economic loss - future	E2	612,001	23.0	291,058	25.9	75,804	34.3	134,931	36.3	151,664	40.5	120,594	41.9	77,380	44.6	19,914	44.0	300	17.4
General damages	G1	861,376	32.4	372,159	33.1	40,567	18.4	63,426	17.1	61,882	16.5	46,879	16.3	29,435	17.0	8,760	19.3	657	38.1
Home & vehicle modifications	H1	9,468	0.4	2,254	0.2	191	0.1	509	0.1	262	0.1	237	0.1	0	0.0	0	0.0	0	0.0
Investigation costs	L1	38,726	1.5	26,076	2.3	7,249	3.3	10,973	3.0	9,131	2.4	7,426	2.6	4,127	2.4	1,013	2.2	70	4.1
Legal costs - Plaintiff	L2	271,400	10.2	81,543	7.2	18,382	8.3	32,067	8.6	33,144	8.8	26,503	9.2	18,027	10.4	4,334	9.6	20	1.2
Legal costs - Defendant	L4, L5, L6	139,495	5.2	47,435	4.2	13,652	6.2	17,391	4.7	11,661	3.1	7,205	2.5	3,825	2.2	558	1.2	6	0.3
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. RJ)	201,455	7.6	89,421	7.9	20,740	9.4	38,392	10.3	36,933	9.9	28,196	9.8	16,165	9.3	4,940	10.9	375	21.8
Recoveries	V1, V2, V3, V4	-29,246	-1.1	-17,097	-1.5	-3,162	-1.4	-1,836	-0.5	-2,724	-0.7	-1,410	-0.5	-359	-0.2	-87	-0.2	-8	-0.5
Total		**2,659,309**	**100.0**	**1,125,274**	**100.0**	**220,698**	**100.0**	**371,511**	**100.0**	**374,733**	**100.0**	**287,937**	**100.0**	**173,415**	**100.0**	**45,281**	**100.0**	**1,722**	**100.0**

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

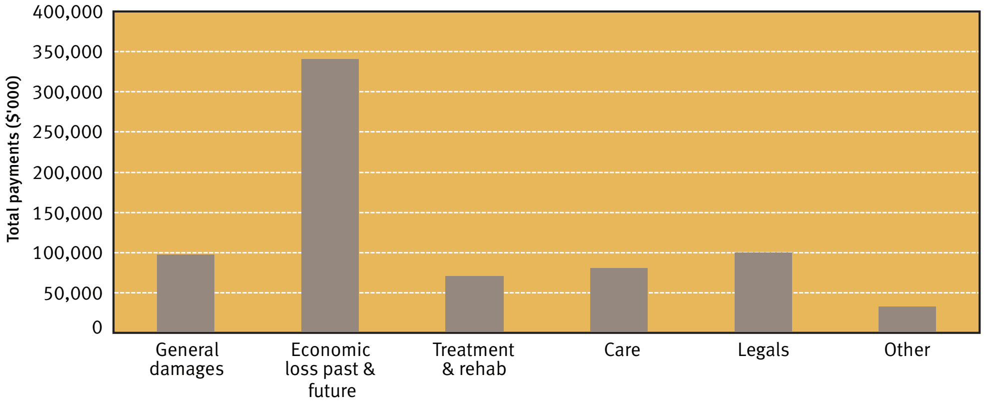
Heads of damages breakdown

(Finalised claims from 1 July 2008 to 30 June 2009 for accidents from
1 September 1994 to 30 June 2009)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total
Finalised claims ^	5,735	5,281	6,788	1,556	4,407	6,257	7,447
% Finalised payments	13.5%	47.2%	9.8%	11.2%	13.8%	4.5%	100.0%
Total payments ($'000)	**97,389**	**341,100**	**70,812**	**80,962**	**99,719**	**32,695**	**722,677#**

Note: * Other includes home and vehicle modifications, aids and appliances and investigation costs.
Recoveries are excluded from this information
^ Nil claims (zero payments) have been excluded from the data.

Total payments by heads of damages for claims finalised in 2008-09



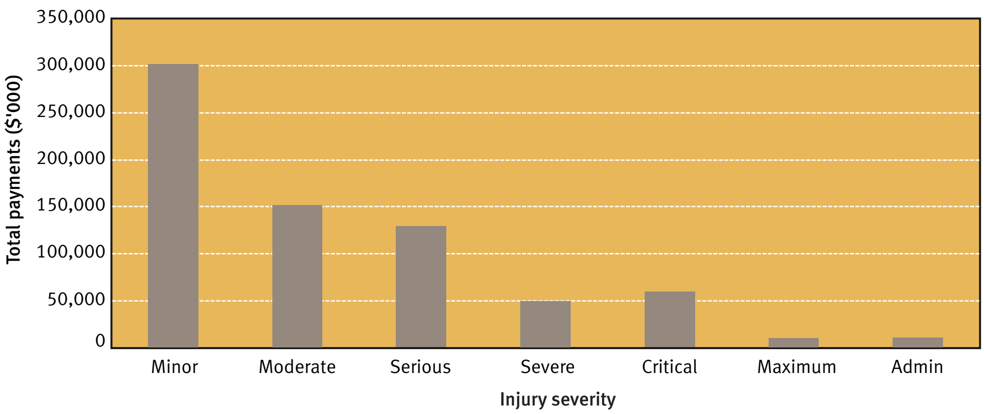
Injury severity costs breakdown

(Finalised claims from 1 July 2008 to 30 June 2009 for accidents from 1 September 1994 to 30 June 2009)

	AIS severity description							
	Minor	Moderate	Serious	Severe	Critical	Maximum#	Admin*	Total
Finalised claims^	5,128	1,190	513	62	39	94	421	7,447
% Total payments	42.2%	21.2%	18.1%	7.0%	8.4%	1.5%	1.6%	100.0%
Average payment ($)	58,772	127,482	251,752	807,311	1,533,222	116,607	27,117	95,939
Total payments ($'000)	**301,381**	**151,704**	**129,149**	**50,053**	**59,796**	**10,961**	**11,416**	**714,460**

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.
* Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.
\# Maximum severity is predominately fatalities.
^ Nil claims (zero payments) have been excluded from the data.

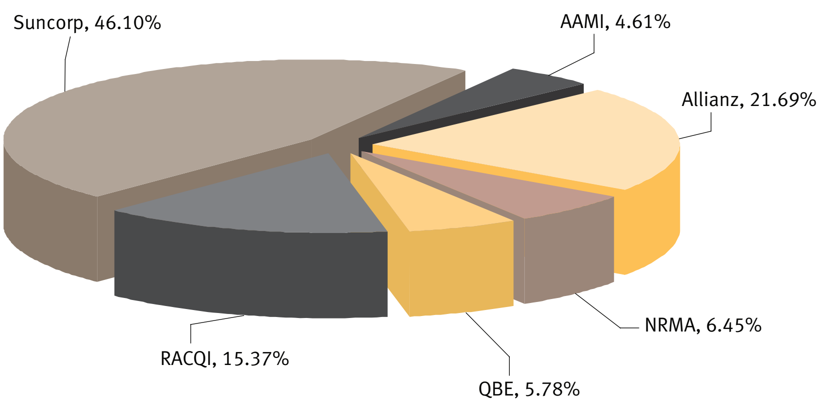
Total payments by severity for claims finalised in 2008-09



Market share – licensed insurers by premium collected

Insurer	2000–01	2001–02	2002–03	2003–04	2004–05	2005–06	2006–07	2007–08	2008-09
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%
FAI	10.14%								
FAI Allianz	11.47%	18.63%							
NRMA	0.70%	1.12%	1.37%	1.82%	2.12%	2.47%	3.17%	5.26%	6.45%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%

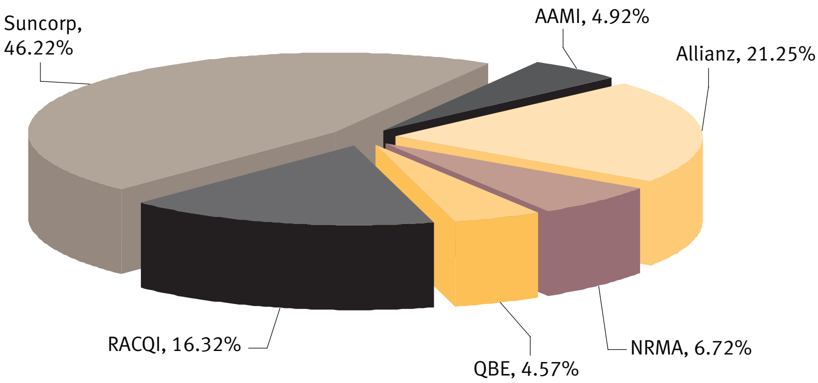
Market share 2008-09



Market share – licensed insurers by number of policies

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06	30/6/07	30/6/08	30/6/09
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%
FAI	7.50%								
FAI Allianz	13.72%	18.82%							
NRMA	0.49%	0.97%	1.48%	1.94%	2.27%	2.72%	3.53%	5.73%	6.72%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%

Market share at 30 June 2009



Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 30 June 2009 where relevant details are available)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.6	0.6	0.5	0.7	0.9	0.8
Compliance date to liability decision date	0.5	2.5	2.5	2.5	3.6	3.9	3.3
Liability decision date to settlement date	15.9	16.2	12.0	15.9	14.0	15.1	15.2

Note: Timeframes = Average in months