



OUR STATISTICS

Statistical information 2010-11

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
<i>Motor Accident Insurance Act 1994</i>	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 the 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.
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	<ul style="list-style-type: none"> • Prohibited touting
<i>Motor Accident Insurance Amendment Act 2000</i>	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
<i>Civil Liability Act 2003</i>	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
<i>Civil Liability and Other Legislation Amendment Act 2010</i>	1 July 2010	<ul style="list-style-type: none"> • Re-based and facilitates the future indexation of monetary amounts including the legal cost thresholds and caps on general damages
<i>Motor Accident Insurance and Other Legislation Amendment Act 2010</i>	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.

The majority of the data represented in the statistical section is based on accidents from 2 December 2002 to 30 June 2011. Further data is available on the Commission's website. This information is updated on a regular basis.

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Insured vehicles by class

(Registrations as at 30 June 2011)

Class	Description	Vehicles	%
1	Cars and station wagons	2,433,688	68.00%
2	Motorised homes	11,926	0.33%
3	Taxis	2,710	0.08%
4	Hire vehicles	38,750	1.08%
5	Vintage, veteran, historic or street rods	18,239	0.51%
6	Trucks, utilities and vans with a GVM of 4.5t or less	685,000	19.14%
7	Trucks, prime movers and vans with a GVM > 4.5t	70,663	1.97%
8	Non-commercial buses	5,469	0.15%
9	Buses for school/health use	3,660	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,621	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,062	0.06%
11	Buses not in class 8, 9, 10A or 10B	5,669	0.16%
12	Motorcycles with driver only	55,464	1.55%
13	Motorcycles with pillion passenger or side car	107,315	3.00%
14	Tractors	24,873	0.69%
15	Self-propelled machinery, fire engines	8,603	0.24%
16	Ambulances	1,030	0.03%
17	Motor vehicles used only for primary production	38,973	1.09%
19	Limited access registration	36,368	1.02%
20	Zone access registration	10,542	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,096	0.23%
23	Dealer plates	5,250	0.15%
24	Trailers	2,117	0.06%
Total		3,579,088	100.00%

Premium levy and fee collection

(1 July 2010 to 30 June 2011)

Description	\$ ('000)
Total insurance premiums collected *	1,250,347
Nominal Defendant levy	-50,188
Statutory insurance scheme levy	-6,408
Hospital and emergency services levy	-50,839
Administration fee (Transport fee)	-29,733
Insurers' premiums #	1,113,179

Note: * Net of cancellations

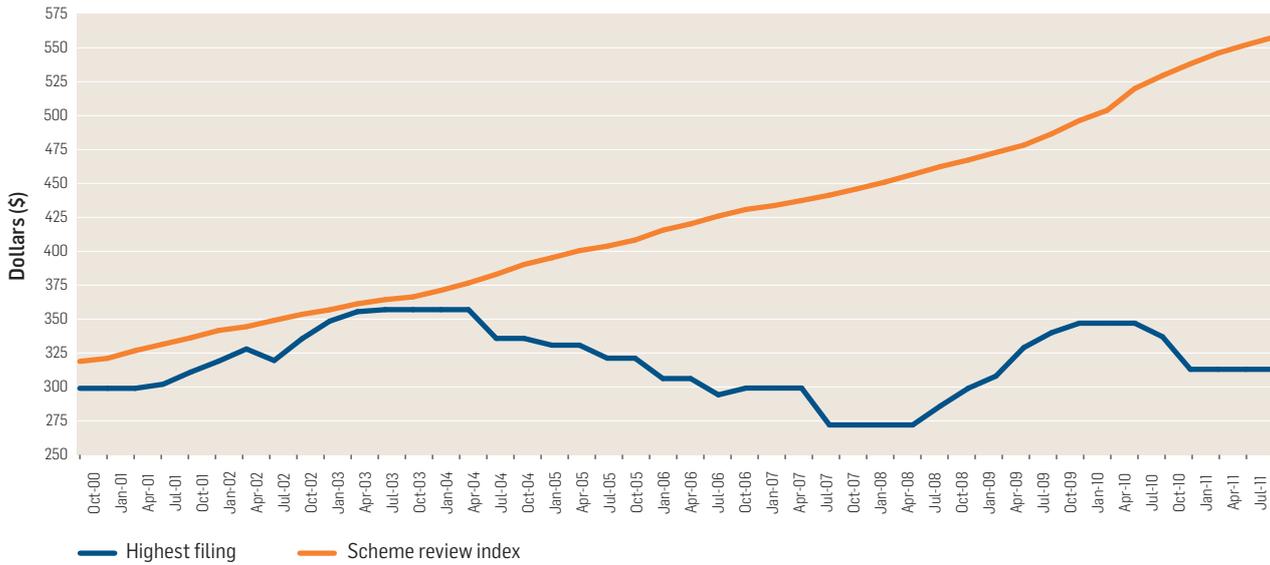
Includes GST

Distribution of hospital and emergency services levy

	\$ ('000)
Hospital	-36,833
Emergency	-14,006
	-50,839

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Scheme review index vs highest filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index is 45% of the seasonally adjusted amount of Queensland full-time adult person's ordinary time weekly earnings averaged over the last four quarters as declared by the Australian Bureau of Statistics.

Average Class 1 filed premium

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
AAMI	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50
Allianz	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25
NRMA	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00
QBE	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00
RACQI	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00
Suncorp	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00

Note: Average Class 1 filed premiums include levies.

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Claim frequency and claim propensity

(Accidents from 1 September 1994 to 30 June 2011)

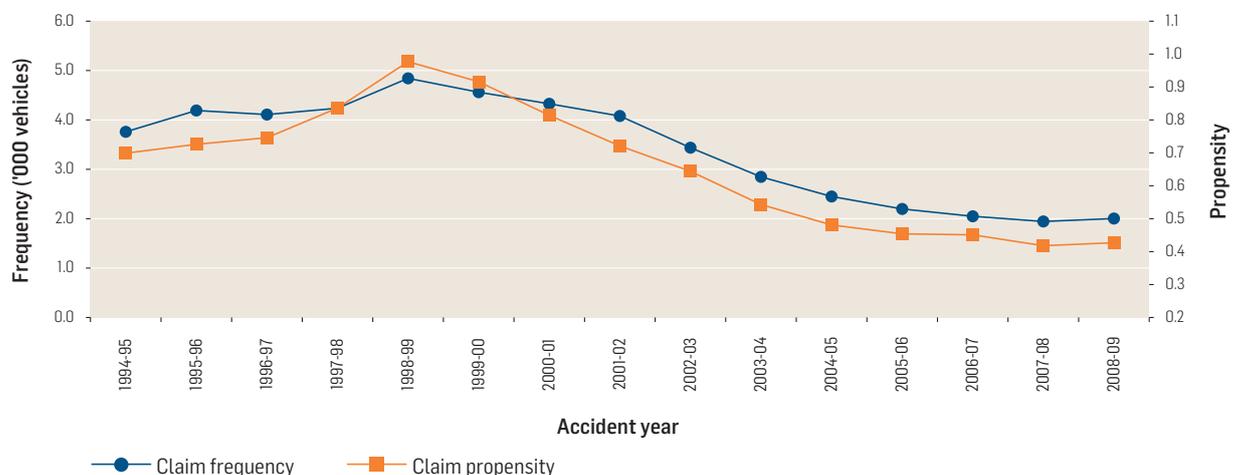
Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency *	Claim propensity #
1994-95	1,924,108	7,233	3.8	0.7
1995-96	2,144,564	8,988	4.2	0.7
1996-97	2,194,471	9,017	4.1	0.7
1997-98	2,264,086	9,593	4.2	0.8
1998-99	2,343,820	11,349	4.8	1.0
1999-00	2,390,744	10,905	4.6	0.9
2000-01	2,452,849	10,613	4.3	0.8
2001-02	2,529,256	10,318	4.1	0.7
2002-03	2,629,702	9,040	3.4	0.6
2003-04	2,758,280	7,853	2.8	0.5
2004-05	2,893,849	7,089	2.4	0.5
2005-06	3,026,987	6,651	2.2	0.5
2006-07	3,176,383	6,508	2.0	0.5
2007-08	3,324,485	6,463	1.9	0.4
2008-09	3,422,572	6,857	2.0	0.4
2009-10	3,492,388	6,201		
2010-11	3,579,088	4,465		

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 the Department of Transport and Main Roads on 19 July 2011. 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.

Claim frequency and claim propensity



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Number of accidents by region

(Accidents from 2 December 2002 to 30 June 2011)

Accident date	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		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 Jun 2011	
	Accidents	%																
Brisbane	2,064	51.7%	3,294	51.8%	2,884	49.9%	2,786	50.8%	2,675	49.8%	2,599	49.0%	2,832	50.4%	2,567	50.3%	1,857	49.1%
Other SE QLD Region	1,179	29.5%	1,828	28.8%	1,677	29.0%	1,543	28.2%	1,572	29.2%	1,590	30.0%	1,629	29.0%	1,453	28.5%	1,154	30.5%
Regional QLD Region	571	14.3%	958	15.1%	958	16.6%	884	16.1%	880	16.4%	844	15.9%	883	15.7%	813	15.9%	568	15.0%
Interstate	180	4.5%	273	4.3%	258	4.5%	266	4.9%	249	4.6%	271	5.1%	274	4.9%	268	5.3%	202	5.3%
Total	3,994	100.0%	6,353	100.0%	5,777	100.0%	5,479	100.0%	5,376	100.0%	5,304	100.0%	5,618	100.0%	5,101	100.0%	3,781	100.0%

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

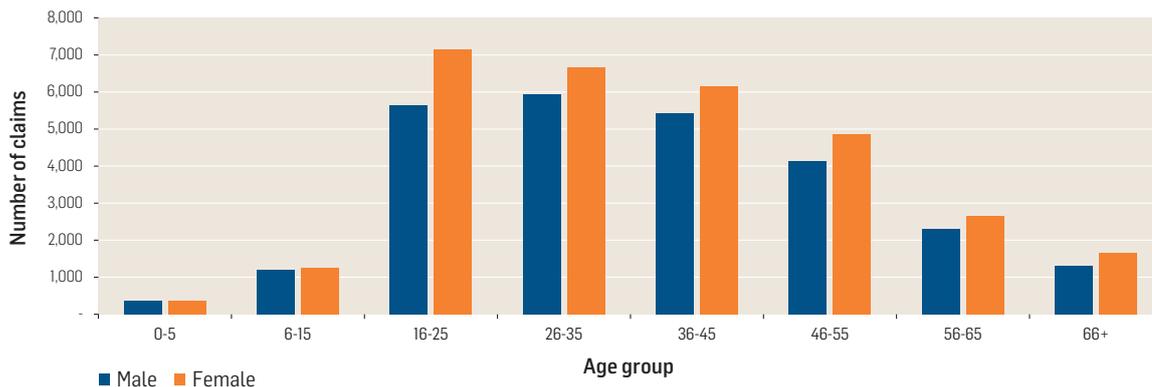
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 2 December 2002 to 30 June 2011 where relevant details are available)

Age group	Male	Female	Total	%
0-5	362	361	723	1.3%
6-15	1,197	1,254	2,451	4.3%
16-25	5,652	7,136	12,788	22.4%
26-35	5,930	6,657	12,587	22.1%
36-45	5,428	6,162	11,590	20.3%
46-55	4,120	4,871	8,991	15.8%
56-65	2,305	2,649	4,954	8.7%
66+	1,300	1,656	2,956	5.2%
Total	26,294	30,746	57,040	100.0%

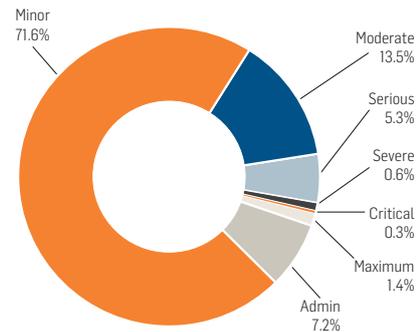


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Claim severity

(Finalised claims for accidents from 2 December 2002 to 30 June 2011)

AIS severity *	Description	Claims	%
1	Minor	31,479	71.6%
2	Moderate	5,940	13.5%
3	Serious	2,349	5.3%
4	Severe	273	0.6%
5	Critical	141	0.3%
6	Maximum #	605	1.4%
9	Admin ^	3,148	7.2%
Total		43,935	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.

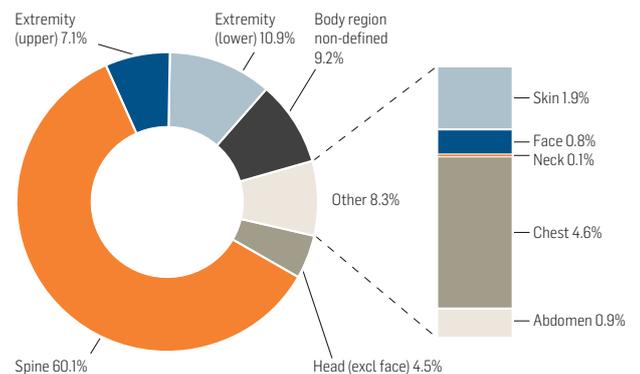
Maximum severity is predominantly fatalities.

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

Injury by body region

(Finalised claims for accidents from 2 December 2002 to 30 June 2011)

Body region	Claims	%
Skin	844	1.9%
Head (excl. face)	1,956	4.5%
Face	337	0.8%
Neck *	24	0.1%
Chest	2,038	4.6%
Abdomen	392	0.9%
Spine	26,406	60.1%
Extremity (upper)	3,122	7.1%
Extremity (lower)	4,790	10.9%
Body region non-defined #	4,026	9.2%
Total	43,935	100.0%



Note: Body Regions are based on 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.

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Notice of claim lodgements – cumulative

(Accidents from 1 September 1994 to 30 June 2011)

Accident year	Duration between accident and claim lodgement (in months)											
	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	8,988
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	6,306	8,091	8,719	8,922	9,046	9,157	9,254	9,321	9,391	9,436	9,593
1998-99	5,288	7,867	9,764	10,405	10,633	10,761	10,892	10,971	11,061	11,140	11,190	11,349
1999-00	5,106	7,428	9,273	9,957	10,201	10,379	10,485	10,575	10,645	10,706	10,737	10,905
2000-01	7,022	8,688	9,605	9,951	10,151	10,268	10,343	10,401	10,443	10,481	10,512	10,613
2001-02	7,403	8,773	9,384	9,653	9,769	9,861	9,987	10,090	10,160	10,191	10,220	10,318
2002-03	6,384	7,546	8,101	8,357	8,534	8,728	8,815	8,859	8,903	8,933	8,959	9,040
2003-04	5,314	6,378	6,919	7,173	7,329	7,500	7,602	7,667	7,718	7,759	7,782	7,853
2004-05	4,699	5,655	6,120	6,270	6,347	6,433	6,600	6,750	6,897	6,973	7,012	7,089
2005-06	4,345	5,185	5,644	5,836	5,931	6,001	6,153	6,375	6,529	6,565	6,591	6,651
2006-07	4,094	5,036	5,542	5,752	5,913	6,112	6,289	6,352	6,381	6,423	6,436	6,508
2007-08	4,103	4,954	5,648	5,911	6,048	6,139	6,202	6,280	6,337	6,380	6,421	6,463
2008-09	4,608	5,555	6,136	6,435	6,600	6,694	6,765	6,813	6,837	6,846	6,854	6,857
2009-10	4,188	5,206	5,852	6,063	6,170	6,189	6,200	6,201				
2010-11	3,647	4,258	4,452	4,465								

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

Claims by insurer

(Accidents from 2 December 2002 to 30 June 2011)

Accident date	2 Dec 2002 - 30 Jun 2003			1 Jul 2003 - 30 Jun 2004			1 Jul 2004 - 30 Jun 2005			1 Jul 2005 - 30 Jun 2006		
	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	259	100.0%	98.8%	363	99.7%	100.0%	383	100.0%	97.9%	404	100.0%	97.8%
Allianz	1,093	99.1%	99.0%	1,663	98.8%	97.5%	1,440	99.0%	96.3%	1,447	99.3%	93.9%
Nom. Defend.	169	99.4%	91.7%	248	97.6%	94.4%	202	97.0%	91.1%	173	98.8%	95.4%
NRMA	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	100.0%	171	100.0%	98.8%
QBE	183	100.0%	99.5%	295	99.3%	99.0%	253	96.8%	98.0%	232	99.1%	98.3%
RACQI	652	97.4%	99.2%	1,044	97.7%	98.4%	898	97.6%	97.7%	828	97.5%	96.3%
Suncorp	2,604	99.1%	98.3%	4,128	99.3%	97.9%	3,778	99.4%	96.5%	3,396	99.1%	94.1%
Total	5,070	99.0%	98.5%	7,853	98.9%	97.9%	7,089	98.9%	96.7%	6,651	99.0%	94.9%

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

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Rates of legal representation and litigation

(Accidents from 2 December 2002 to 30 June 2011)

Accident date	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	1 Jul 2009 - 30 Jun 2010	1 Jul 2010 - 30 Jun 2011
Claims	5,070	7,853	7,089	6,651	6,508	6,463	6,857	6,201	4,465
% Finalised	98.5%	97.9%	96.7%	94.9%	90.1%	80.8%	64.4%	35.5%	10.2%
% Legal rep	81.1%	77.0%	73.3%	71.8%	72.9%	73.3%	74.0%	74.0%	71.8%
% Litigated	6.2%	5.5%	4.8%	5.7%	7.1%	6.4%	3.5%	1.0%	0.0%

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

	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
	395	99.2%	91.1%	350	99.7%	80.9%	357	99.7%	60.8%	306	99.3%	40.5%	261	76.6%	11.5%
	1,266	99.5%	88.9%	1,330	98.6%	81.6%	1,325	98.7%	66.0%	1,248	97.6%	37.3%	909	78.1%	14.3%
	204	99.0%	82.8%	214	99.1%	78.5%	189	97.4%	56.1%	230	99.1%	23.5%	131	50.4%	11.5%
	186	100.0%	94.1%	309	100.0%	85.1%	437	100.0%	70.9%	439	98.6%	51.9%	272	85.7%	16.2%
	307	99.7%	92.5%	341	100.0%	88.6%	444	99.5%	70.3%	468	98.3%	42.7%	317	71.3%	17.4%
	872	98.2%	91.3%	946	96.8%	82.0%	1,011	96.8%	63.9%	892	96.3%	33.2%	648	57.7%	7.3%
	3,278	98.8%	90.0%	2,973	98.4%	78.8%	3,094	98.7%	63.0%	2,618	97.7%	31.8%	1,927	76.8%	7.0%
	6,508	99.0%	90.1%	6,463	98.5%	80.8%	6,857	98.6%	64.4%	6,201	97.7%	35.5%	4,465	73.6%	10.2%

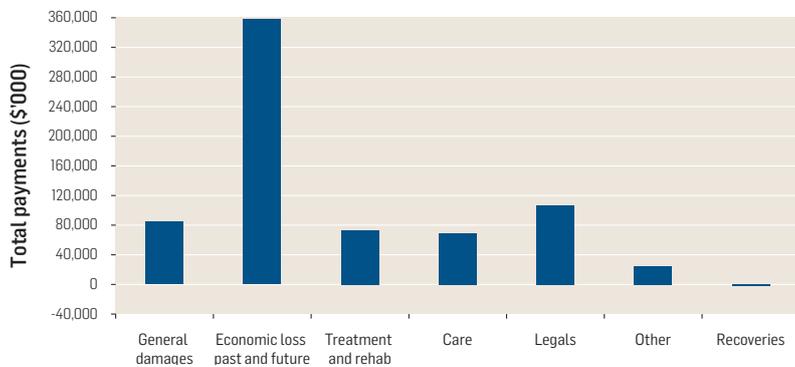
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Heads of damage breakdown

(Finalised claims from 1 July 2010 to 30 June 2011 for accidents from 2 December 2002 to 30 June 2011)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other *	Recoveries #	Total
Finalised claims ^	5,556	5,020	6,282	1,531	4,460	5,860	107	6,821
% Finalised payments	11.8%	50.0%	10.3%	9.7%	14.9%	3.5%	-0.2%	100.0%
Total payments (\$'000)	84,622	357,713	73,493	69,414	106,455	25,070	-1,712	715,056

Total payments by Heads of Damage for claims finalised in 2010-11



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.

Claim payments on finalised claims

(Accidents from 2 December 2002 to 30 June 2011)

Payment type	Accident date	2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005		1 Jul 2005 - 30 Jun 2006	
		Code/s	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)
Aids & appliances	A1 (inc. RJ)	1,494	0.6%	1,180	0.3%	1,808	0.4%	751	0.2%
Care	C1	19,725	8.1%	40,414	9.4%	43,213	9.1%	43,894	9.4%
Economic loss - past	E1	31,133	12.9%	51,349	11.9%	55,856	11.8%	53,724	11.5%
Economic loss - future	E2	83,859	34.6%	154,676	35.9%	185,426	39.2%	187,931	40.1%
General damages	G1	42,951	17.7%	68,843	16.0%	71,936	15.2%	68,074	14.5%
Home & vehicle modifications	H1	215	0.1%	577	0.1%	1,018	0.2%	1,085	0.2%
Investigation costs	L1	7,699	3.2%	12,390	2.9%	11,457	2.4%	11,551	2.5%
Legal costs - plaintiff	L2	20,495	8.5%	38,785	9.0%	42,874	9.1%	44,772	9.6%
Legal costs - defendant	L4, L5, L6	14,935	6.2%	21,135	4.9%	16,636	3.5%	15,221	3.3%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. RJ)	22,891	9.5%	43,585	10.1%	46,333	9.8%	47,086	10.1%
Recoveries	V1, V2, V3, V4	-3,226	-1.3%	-2,210	-0.5%	-3,848	-0.8%	-5,899	-1.3%
Total		242,172	100.0%	430,723	100.0%	472,710	100.0%	468,190	100.0%

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

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Injury severity costs breakdown

(Finalised claims from 1 July 2010 to 30 June 2011 for accidents from 2 December 2002 to 30 June 2011)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum *	Admin #	
Finalised claims ^	4,712	1,130	477	77	29	88	306	6,819
% Total payments	43.2%	22.3%	18.8%	7.2%	5.4%	2.5%	0.6%	100.0%
Average payment (\$)	65,517	141,271	282,021	669,306	1,322,590	200,621	15,134	104,862
Total payments (\$'000)	308,717	159,636	134,524	51,537	38,355	17,655	4,631	715,055

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.

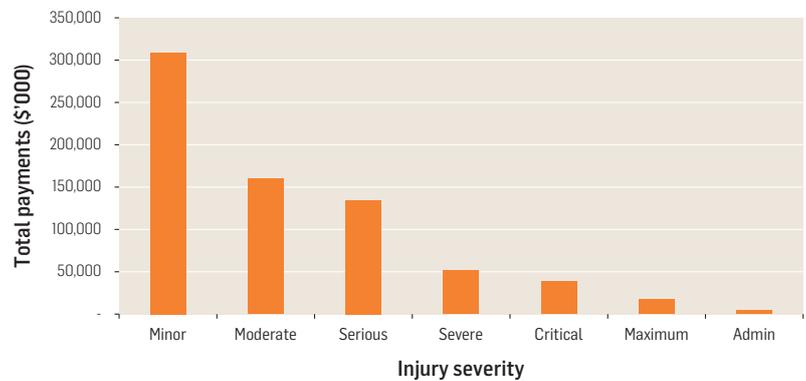
* Maximum severity is predominantly fatalities.

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 severity for claims finalised in 2010-11



	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	
	Payments (\$'000)	%								
	943	0.2%	1,968	0.6%	390	0.2%	138	0.2%	1	0.0%
	37,046	8.4%	21,899	6.2%	11,326	4.8%	6,790	9.7%	16	1.0%
	47,469	10.8%	38,258	10.9%	22,444	9.4%	4,953	7.1%	248	15.5%
	181,062	41.3%	148,911	42.3%	108,608	45.7%	29,132	41.7%	232	14.5%
	60,020	13.7%	48,282	13.7%	33,430	14.1%	10,896	15.6%	615	38.4%
	653	0.1%	211	0.1%	8	0.0%	15	0.0%	0	0.0%
	10,404	2.4%	8,150	2.3%	5,396	2.3%	1,440	2.1%	60	3.7%
	47,127	10.7%	39,601	11.2%	27,931	11.7%	7,824	11.2%	5	0.3%
	13,824	3.2%	10,439	3.0%	5,222	2.2%	750	1.1%	1	0.1%
	41,883	9.5%	35,734	10.1%	23,682	10.0%	7,934	11.4%	423	26.4%
	-1,648	-0.4%	-1,275	-0.4%	-688	-0.3%	-84	-0.1%	0	0.0%
	438,783	100.0%	352,178	100.0%	237,750	100.0%	69,789	100.0%	1,602	100.0%

Statistical information 2010-11

Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 30 June 2011 where relevant details are available)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.7	2.4	2.1	2.9	3.7	3.6	3.1
Liability decision date to settlement date	16.8	17.6	12.3	16.2	14.4	16.3	16.2

Note: Timeframes = Average in months

Market share – licensed insurers

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
AAMI	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%	5.23%
Allianz	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%
NRMA	1.37%	1.82%	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%
QBE	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%
RACQI	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%
Suncorp	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%

Note: The market share figures are based on annual aggregate premium collection.

Market share 2010-11

