

APPENDICES

Appendix 7: Glossary

Term	Definition
Administration Fee	The fee payable to the Department of Transport and Main Roads for delivering administrative support for the CTP scheme.
AIS	The Abbreviated Injury Scale 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.
ASTRA	Academic Strategic Transport Alliance
CARRS-Q	Centre of Accident Research and Road Safety Queensland
CONROD	Centre of National Research on Disability and Rehabilitation Medicine
CTP	Compulsory Third Party
Heads of Damage	Categories of compensation including general damages, economic loss, treatment and rehabilitation, care, legal and other costs such as home and vehicle modifications.
HIH Surcharge	A component of the Nominal Defendant Levy designed to fund CTP liabilities which arose from the insolvency of FAI General Insurance Company Ltd on 1 March 2001. The HIH Levy was in place from 1 October 2001 to 1 October 2010.
Hospital and Emergency Services Levy	A levy which is designed to cover a reasonable proportion of the estimated cost of providing public hospital and public emergency services to people who are injured in motor vehicle accidents, who use such services and who are claimants or potential claimants under the CTP scheme.
Long-tail and short-tail insurance	In general terms, this name stems from the length of time (the tail) that it takes for a claim to be made and settled. For short-tail insurance products, claims are usually known and settled within 12 months. For long-tail insurance products, claims may not even be reported within 12 months, and settlements can take many years.
MAI Act	<i>Motor Accident Insurance Act 1994</i>
MAIC	Motor Accident Insurance Commission
Nominal Defendant Levy	A levy which covers the estimated costs of the Nominal Defendant scheme which provides funds to pay for claims relating to uninsured or unidentified vehicles.
PEDro	Physiotherapy Evidence Database
SPR	Scheme Performance Report. Measures the proportion of premium that goes to the benefit of injured claimants compared to the proportion that goes to scheme and insurer delivery costs.
Statutory Insurance Scheme Levy	A levy which covers the estimated operating costs of administering the <i>Motor Accident Insurance Act 1994</i>
Super Imposed Inflation	Super Imposed Inflation is defined as any inflationary factor which results in a rate of inflation greater than general economic inflation.
TBI	Traumatic Brain Injury
VSP	Voluntary Separation Program