



Statistical information

1 July to 31 December 2011



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

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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.

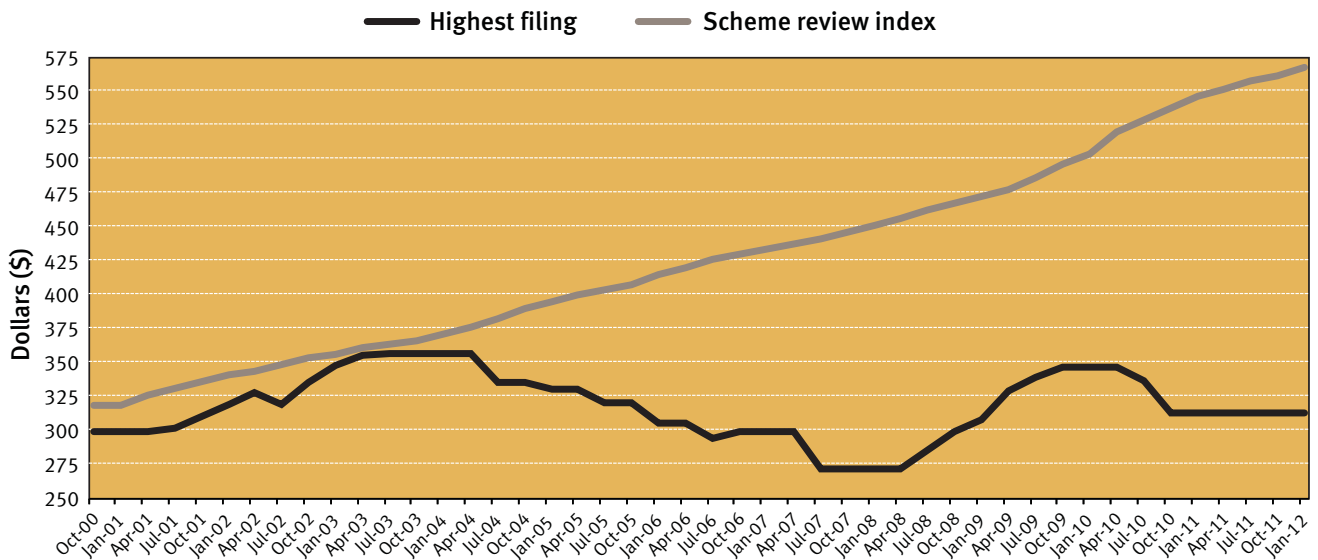
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of 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 costs 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

Insured vehicles by class

(Registrations as at 31 December 2011)

Class	Description	Vehicles	%
1	Cars and station wagons	2,462,402	67.81%
2	Motorised homes	12,326	0.34%
3	Taxis	2,707	0.07%
4	Hire vehicles	40,692	1.12%
5	Vintage, veteran, historic or street rods	19,074	0.53%
6	Trucks, utilities and vans with a GVM of 4.5t or less	697,893	19.22%
7	Trucks, prime movers and vans with a GVM greater than 4.5t	71,546	1.97%
8	Non-commercial buses	5,491	0.15%
9	Buses for school/health use	3,694	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,674	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,144	0.06%
11	Buses not in class 8, 9, 10A or 10B	5,971	0.16%
12	Motorcycles with driver only	56,959	1.57%
13	Motorcycles with pillion passenger or side car	110,511	3.04%
14	Tractors	24,862	0.68%
15	Self-propelled machinery, fire engines	8,567	0.24%
16	Ambulances	1,033	0.03%
17	Motor vehicles used only for primary production	38,669	1.06%
19	Limited access registration	37,575	1.03%
20	Zone access registration	10,761	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,383	0.23%
23	Dealer plates	5,367	0.15%
24	Trailers	2,145	0.06%
Total		3,631,446	100.00%

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	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$307.00
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$307.00
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$313.00
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$313.00
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$313.00
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$313.00

Note: The average Class 1 filed premiums include levies.

Claim frequency and claim propensity

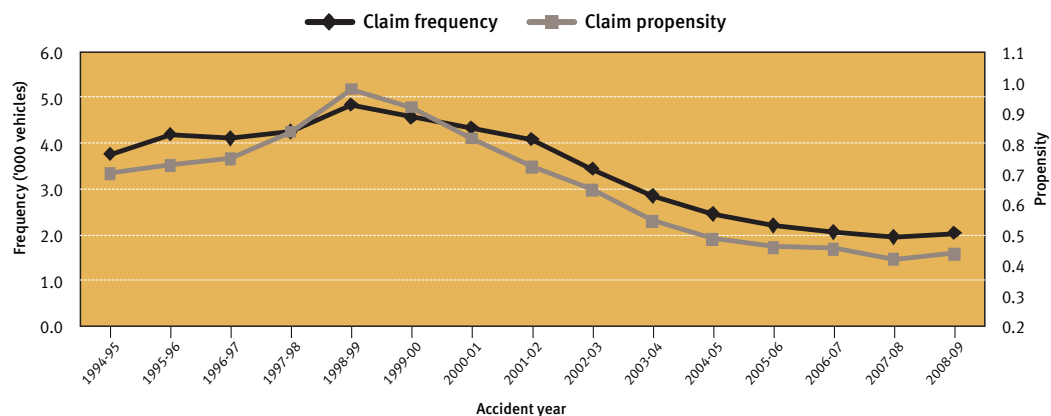
(Accidents from 1 September 1994 to 31 December 2011)

Accident year	Registered vehicles at 31 December	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
1994-95	1,924,108	7,234	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	9,590	4.2	0.8
1998-99	2,343,820	11,349	4.8	1.0
1999-00	2,390,744	10,907	4.6	0.9
2000-01	2,452,849	10,612	4.3	0.8
2001-02	2,529,256	10,319	4.1	0.7
2002-03	2,629,702	9,040	3.4	0.6
2003-04	2,758,280	7,854	2.8	0.5
2004-05	2,893,849	7,089	2.4	0.5
2005-06	3,026,987	6,654	2.2	0.5
2006-07	3,176,383	6,506	2.0	0.5
2007-08	3,324,485	6,483	2.0	0.4
2008-09	3,422,572	6,937	2.0	0.4
2009-10	3,492,388	6,352		
2010-11	3,579,088	6,262		
2011-12	3,631,446	1,673		

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 13 February 2012. 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 September 1994 to 31 December 2011)

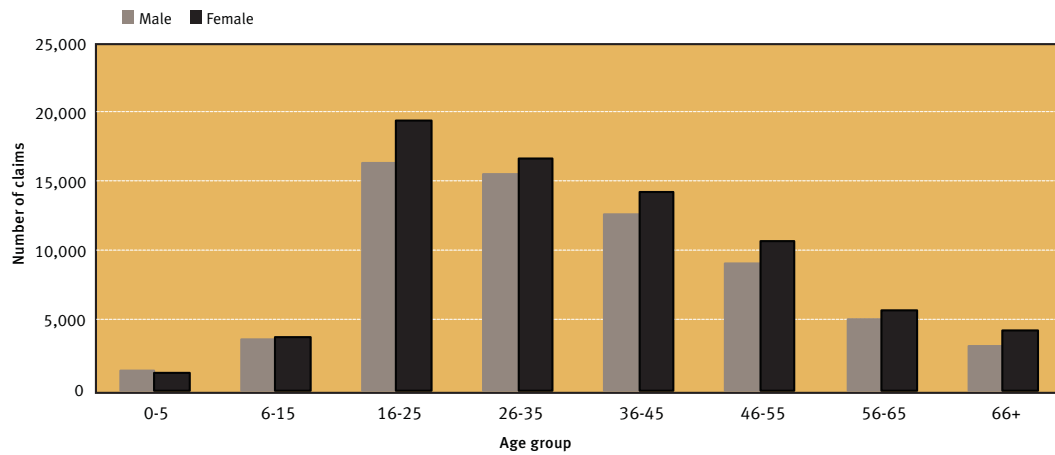
Accident date	1 Sep 1994 - 30 Sep 2000	1 Oct 2000 - 1 Dec 2002	2 Dec 2002 - 30 Jun 2003	1 Jul 2003 - 30 Jun 2004	1 Jul 2004 - 30 Jun 2005	1 Jul 2005 - 30 Jun 2006	1 Jul 2006 - 30 Jun 2007	1 Jul 2007 - 30 Jun 2008	1 Jul 2008 - 30 Jun 2009	1 Jul 2009 - 30 Jun 2010	1 Jul 2010 - 30 Jun 2011	1 Jul 2011 - 31 Dec 2011
Postcode range	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents
	%	%	%	%	%	%	%	%	%	%	%	%
Brisbane 4000-4209, 4500-4529	21,783 48.6%	8,719 50.7%	2,064 51.7%	3,294 51.8%	2,884 49.9%	2,786 50.8%	2,675 49.8%	2,601 49.0%	2,858 50.4%	2,624 50.3%	2,592 49.5%	715 52.0%
Other SE QLD region 4210-4349, 4550-4601, 4619-4689	13,137 29.3%	5,170 30.1%	1,179 29.5%	1,828 28.8%	1,677 29.0%	1,542 28.1%	1,572 29.2%	1,592 30.0%	1,641 28.9%	1,472 28.2%	1,551 29.6%	400 29.1%
Regional QLD 4350-4499, 4602-4618, 4690-4899	7,706 17.2%	2,612 15.2%	571 14.3%	959 15.1%	958 16.6%	886 16.2%	879 16.4%	845 15.9%	897 15.8%	832 16.0%	808 15.4%	197 14.3%
Interstate	2,167 4.8%	695 4.0%	180 4.5%	273 4.3%	258 4.5%	267 4.9%	249 4.6%	272 5.1%	277 4.9%	284 5.4%	285 5.4%	64 4.7%
Total	44,793 100.0%	17,196 100.0%	3,994 100.0%	6,354 100.0%	5,777 100.0%	5,481 100.0%	5,375 100.0%	5,310 100.0%	5,673 100.0%	5,212 100.0%	5,236 100.0%	1,376 100.0%

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 includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 1 September 1994 to 31 December 2011 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,319	1,235	2,554	1.8%
6-15	3,524	3,722	7,246	5.1%
16-25	16,312	19,417	35,729	25.1%
26-35	15,513	16,608	32,121	22.6%
36-45	12,640	14,172	26,812	18.9%
46-55	9,103	10,666	19,769	13.9%
56-65	5,020	5,628	10,648	7.5%
66+	3,071	4,200	7,271	5.1%
Total	66,502	75,648	142,150	100.0%



Claim severity

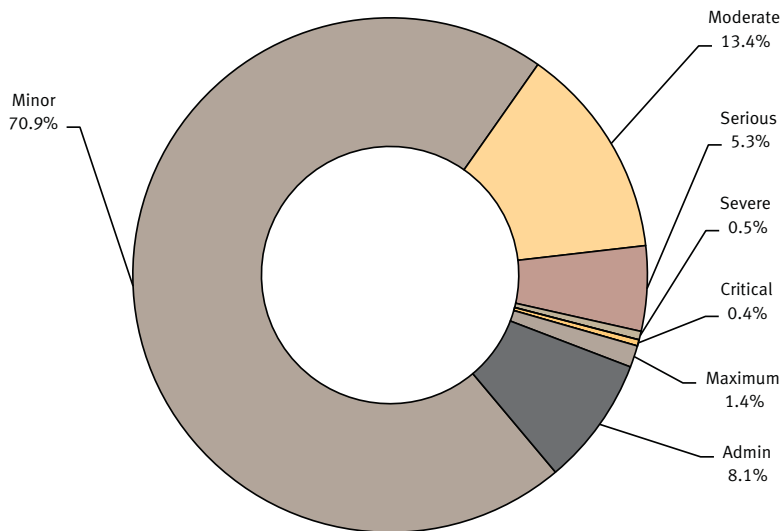
(Finalised claims for accidents from 1 September 1994 to 31 December 2011)

AIS Severity*	Description	Claims	%
1	Minor	91,576	70.9%
2	Moderate	17,354	13.4%
3	Serious	6,910	5.3%
4	Severe	692	0.5%
5	Critical	509	0.4%
6	Maximum [#]	1,768	1.4%
9	Admin [^]	10,438	8.1%
	Total	129,247	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, nervous shock and business claims.



Injury by body region

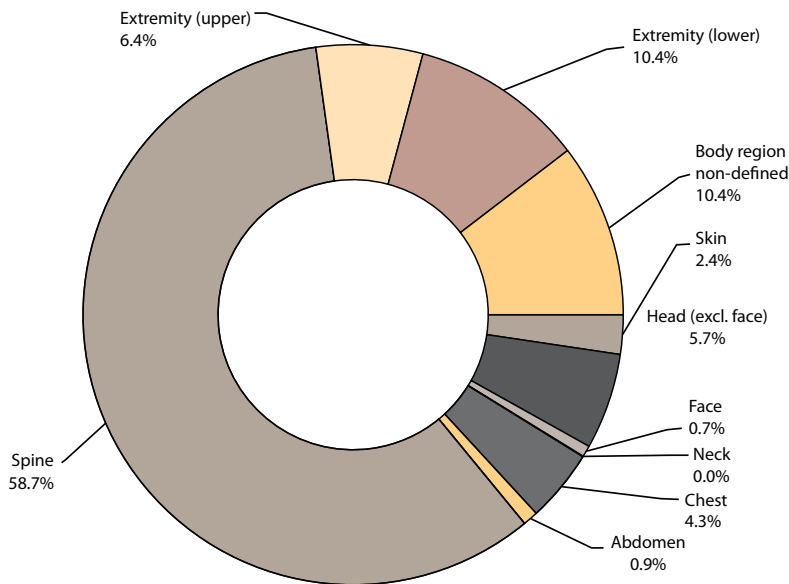
(Finalised claims for accidents from 1 September 1994 to 31 December 2011)

Body region	Claims	%
Skin	3,046	2.4%
Head (excl. face)	7,427	5.7%
Face	868	0.7%
Neck*	45	0.0%
Chest	5,617	4.3%
Abdomen	1,167	0.9%
Spine	75,910	58.7%
Extremity (upper)	8,239	6.4%
Extremity (lower)	13,487	10.4%
Body region non-defined#	13,441	10.4%
Total	129,247	100.0%

Note: * Whiplash claims based on AIS 2005 are reported under Spine.

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

The body region information reports the injury with the highest severity per claim as per AIS 2005.



Notice of claim lodgements – cumulative

(Accidents from 1 September 1994 to 31 December 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	7,234
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	4,023	6,303	8,088	8,716	8,919	9,043	9,154	9,251	9,318	9,388	9,433	9,590
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	9,958	10,202	10,380	10,486	10,576	10,646	10,707	10,738	10,907
2000-01	7,020	8,686	9,603	9,949	10,149	10,266	10,341	10,399	10,441	10,479	10,511	10,612
2001-02	7,403	8,773	9,384	9,653	9,769	9,861	9,987	10,090	10,160	10,191	10,220	10,319
2002-03	6,383	7,545	8,100	8,356	8,533	8,727	8,814	8,858	8,902	8,932	8,958	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	7,854
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	4,343	5,183	5,642	5,834	5,929	5,999	6,151	6,373	6,527	6,563	6,589	6,654
2006-07	4,091	5,033	5,539	5,749	5,910	6,109	6,286	6,349	6,378	6,420	6,433	6,506
2007-08	4,104	4,955	5,649	5,912	6,049	6,140	6,206	6,284	6,343	6,386	6,427	6,483
2008-09	4,607	5,553	6,136	6,433	6,600	6,696	6,768	6,820	6,858	6,882	6,908	6,937
2009-10	4,189	5,223	5,874	6,099	6,229	6,281	6,313	6,340	6,350	6,352		
2010-11	4,512	5,632	6,113	6,226	6,258	6,262						
2011-12	1,570	1,673										

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 31 December 2011)

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		
	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	2,144	100.0%	99.6%	1,057	99.8%	99.6%	259	100.0%	98.8%	363	99.7%	100.0%	383	100.0%	98.2%	404	100.0%	99.0%	395	99.2%	93.2%	350	99.7%	86.3%
Allianz	3,103	94.9%	99.7%	1,816	98.6%	99.2%	1,093	99.1%	99.2%	1,664	98.7%	98.0%	1,440	99.0%	97.2%	1,448	99.3%	95.8%	1,266	99.6%	91.7%	1,338	98.9%	87.5%
Nominal Defend.	2,104	99.8%	99.6%	711	98.3%	99.6%	169	99.4%	91.7%	248	97.6%	94.4%	202	97.0%	94.1%	174	98.3%	95.4%	203	99.0%	86.7%	215	99.1%	83.7%
NRMA	21	100.0%	100.0%	304	100.0%	100.0%	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	100.0%	171	100.0%	98.8%	186	100.0%	95.2%	309	100.0%	89.3%
QBE	1,894	97.1%	99.8%	929	99.5%	99.4%	183	100.0%	99.5%	295	99.3%	99.0%	253	96.8%	98.4%	233	98.7%	98.7%	307	99.7%	94.5%	342	100.0%	93.3%
RACQI	355	99.7%	100.0%	1,855	98.4%	99.8%	652	97.4%	99.2%	1,044	97.7%	98.8%	898	97.6%	98.1%	828	97.5%	96.6%	872	98.2%	93.2%	951	96.6%	87.3%
Suncorp	33,064	99.2%	99.5%	11,905	99.1%	99.1%	2,604	99.1%	98.7%	4,128	99.3%	98.3%	3,778	99.4%	97.3%	3,396	99.1%	95.6%	3,277	98.8%	93.3%	2,978	98.8%	87.8%
Other*	17,085	97.6%	99.8%	3,639	98.7%	99.4%																		
Total	59,770	98.5%	99.6%	22,216	99.0%	99.3%	5,070	99.0%	98.7%	7,854	98.9%	98.3%	7,089	99.0%	97.4%	6,654	99.0%	96.2%	6,506	99.0%	92.9%	6,483	98.7%	87.8%

Claims received	1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011			1 Jul 2011 - 31 Dec 2011		
	Claims finalised	Liability determined	Claims received	Claims finalised	Liability determined	Claims received	Claims finalised	Liability determined	Claims received	Claims finalised	Liability determined	Claims received
358	99.4%	76.5%	314	99.0%	56.7%	374	92.8%	22.2%	110	65.5%	6.4%	
1,344	98.7%	75.4%	1,276	98.6%	56.7%	1,286	94.6%	26.6%	358	56.4%	10.9%	
187	97.3%	65.8%	224	99.6%	33.9%	171	80.7%	15.8%	53	7.5%	3.8%	
441	100.0%	78.2%	445	99.6%	63.1%	386	95.6%	24.6%	108	62.0%	1.9%	
450	99.1%	83.3%	479	99.8%	60.8%	447	91.3%	30.0%	111	36.0%	4.5%	
1,022	97.0%	73.0%	914	97.6%	47.5%	911	88.8%	19.8%	224	22.3%	1.3%	
3,135	98.7%	75.5%	2,700	98.6%	52.9%	2,687	93.2%	20.4%	709	60.1%	2.8%	
6,937	98.6%	75.6%	6,352	98.7%	53.7%	6,262	92.5%	22.5%	1,673	51.5%	4.7%	

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 31 December 2011)

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	1 Jul 2009 - 30 Jun 2010	1 Jul 2010 - 30 Jun 2011	1 Jul 2011 - 31 Dec 2011
Claims	59,770	22,216	5,070	7,854	7,089	6,654	6,506	6,483	6,937	6,352	6,262	1,673
% Finalised	99.6%	99.3%	98.7%	98.3%	97.4%	96.2%	92.9%	87.8%	75.6%	53.7%	22.5%	4.7%
% Legal rep	88.6%	88.1%	81.1%	77.0%	73.3%	71.7%	72.9%	73.4%	74.3%	74.3%	72.4%	77.0%
% Litigated	27.7%	4.4%	6.2%	5.6%	4.9%	5.8%	7.6%	7.4%	5.6%	2.6%	0.2%	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 31 December 2011)

Payment type	Code/s	1 Sep 1994 - 30 Sep 2000		1 Dec 2002 - 1 Oct 2000		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		1 Jul 2011 - 31 Dec 2011			
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%		
Aids & appliances	A1 (incl. RJ)	12,491	0.5%	5,082	0.4%	1,494	0.6%	1,203	0.3%	1,830	0.4%	858	0.2%	1,953	0.4%	2,075	0.5%	2,075	0.5%	532	0.2%	149	0.1%	7	0.0%	0	0.0%
Care	C1	302,679	11.1%	132,653	11.1%	19,735	8.1%	40,819	9.3%	44,395	9.1%	46,679	9.5%	43,135	8.9%	34,143	7.8%	34,143	7.8%	19,507	5.5%	9,896	6.4%	517	2.7%	0	0.0%
Economic loss - past	E1	264,433	9.7%	114,213	9.6%	31,233	12.8%	52,387	12.0%	57,175	11.7%	52,458	11.7%	52,458	10.9%	47,415	10.8%	47,415	10.8%	35,820	10.1%	12,211	7.9%	1,726	9.1%	24	16.5%
Economic loss - future	E2	626,796	23.0%	309,327	26.0%	84,351	34.6%	157,067	35.9%	195,411	39.8%	196,740	39.8%	196,740	40.7%	180,979	41.2%	180,979	41.2%	159,346	45.1%	69,972	45.4%	8,207	43.2%	10	6.7%
General damages	G1	868,746	31.9%	380,202	31.9%	43,197	17.7%	69,691	15.9%	70,502	14.4%	64,392	14.4%	64,392	13.3%	56,747	12.9%	56,747	12.9%	45,964	13.0%	22,254	14.4%	3,909	20.6%	55	37.3%
Home & vehicle modifications	H1	9,677	0.4%	2,524	0.2%	215	0.1%	577	0.1%	1,085	0.2%	654	0.2%	654	0.1%	261	0.1%	261	0.1%	8	0.0%	15	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	40,021	1.5%	27,358	2.3%	7,744	3.2%	12,580	2.9%	11,739	2.4%	11,235	2.5%	11,235	2.3%	10,359	2.4%	10,359	2.4%	7,720	2.2%	3,570	2.3%	458	2.4%	3	1.7%
Legal costs - plaintiff	L2	277,780	10.2%	88,253	7.4%	20,719	8.5%	39,542	9.0%	44,257	9.1%	52,004	9.7%	52,004	10.8%	49,686	11.3%	49,686	11.3%	41,719	11.8%	18,840	12.2%	1,618	8.5%	0	0.0%
Legal costs - defendant	L4, L5, L6	144,178	5.3%	52,349	4.4%	15,021	6.2%	21,850	5.0%	17,606	3.6%	15,911	3.4%	15,911	3.3%	14,732	3.4%	14,732	3.4%	8,797	2.5%	2,606	1.7%	218	1.1%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	207,603	7.6%	96,338	8.1%	22,992	9.4%	44,199	10.1%	47,651	9.8%	46,068	10.0%	46,068	9.5%	43,803	10.0%	43,803	10.0%	34,575	9.8%	14,848	9.6%	2,406	12.7%	56	37.7%
Recoveries	V1, V2, V3, V4	-29,799	-1.1%	-17,975	-1.5%	-3,226	-1.3%	-2,545	-0.6%	-6,196	-1.3%	-1,701	-0.4%	-1,701	-0.4%	-1,283	-0.3%	-1,283	-0.3%	-796	-0.2%	-314	-0.2%	-58	-0.3%	0	0.0%
Total		2,724,607	100.0%	1,190,324	100.0%	243,476	100.0%	437,370	100.0%	486,571	100.0%	482,850	100.0%	482,850	100.0%	438,917	100.0%	438,917	100.0%	353,193	100.0%	154,046	100.0%	19,008	100.0%	148	100.0%

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

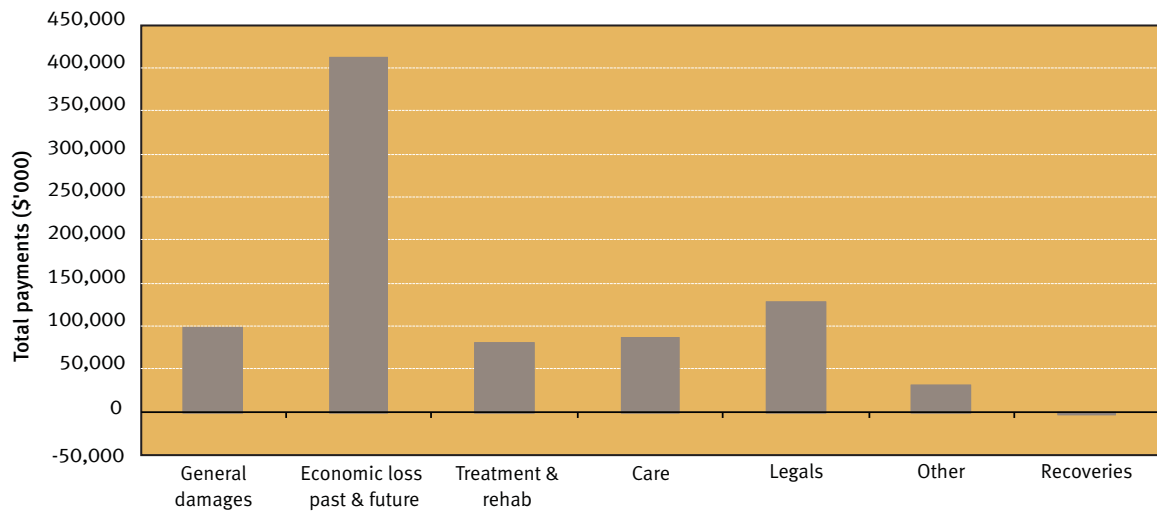
Heads of damage breakdown

(Finalised claims from 1 January 2011 to 31 December 2011 for accidents from 1 September 1994 to 31 December 2011)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,090	5,596	7,014	1,732	4,864	6,463	127	7,624
% Finalised payments	11.7%	49.5%	9.7%	10.2%	15.3%	3.7%	-0.1%	100.0%
Total payments (\$'000)	96,985	412,425	80,776	85,214	127,271	30,902	-1,203	832,371

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 2011



Injury severity costs breakdown

(Finalised claims from 1 January 2011 to 31 December 2011 for accidents from 1 September 1994 to 31 December 2011)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin [#]	
Finalised claims [^]	5,236	1,264	528	80	42	111	363	7,624
% Total payments	43.0%	21.6%	18.2%	6.7%	6.8%	2.6%	1.0%	100.0%
Average payment (\$)	68,437	142,092	287,457	696,741	1,348,039	196,115	23,495	109,178
Total payments (\$'000)	358,334	179,605	151,778	55,739	56,618	21,769	8,529	832,371

Note: * Maximum severity is predominately fatalities.

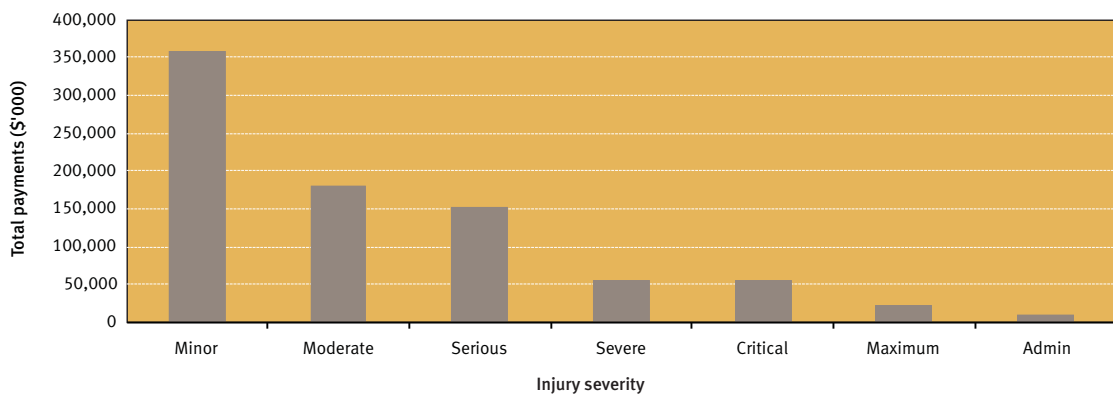
Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.

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

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.

Total payments by severity for claims finalised in 2011



Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 31 December 2011 where relevant details are available)

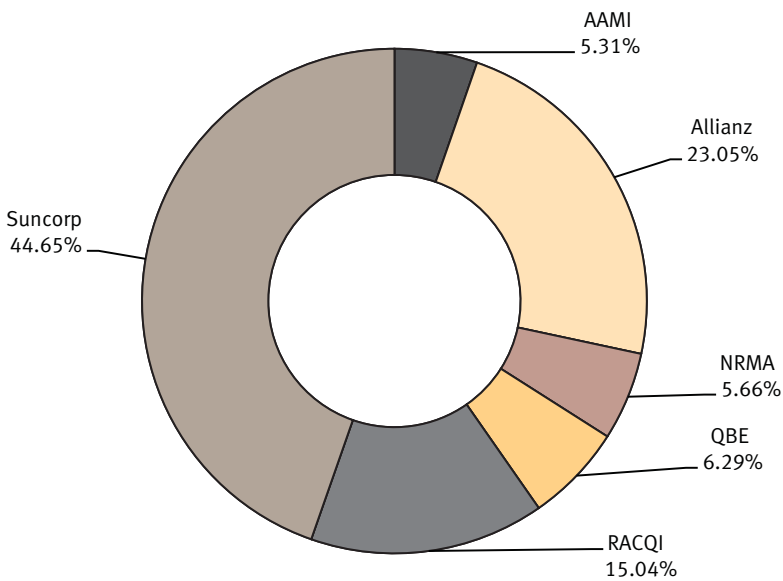
	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.8	2.3	2.1	3.0	3.7	3.5	3.1
Liability decision date to settlement date	17.0	17.7	12.7	16.2	14.5	16.7	16.4

Note: Timeframes = Average in months

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	2009-10	2010-11	2011-12
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%	5.23%	5.31%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.05%
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%	6.34%	5.92%	5.66%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.29%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	15.04%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%	44.65%

Market share 2011-12



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	30/6/10	30/6/11	31/12/11
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.40%	5.72%	5.82%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.92%	22.50%	22.94%
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%	6.33%	5.85%	5.65%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.76%	4.63%	4.63%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.97%	16.36%	16.23%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.62%	44.94%	44.73%

Market share at 31 December 2011

