



# Statistical information

1 July to 31 December 2012



Motor Accident Insurance Commission | [www.maic.qld.gov.au](http://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.

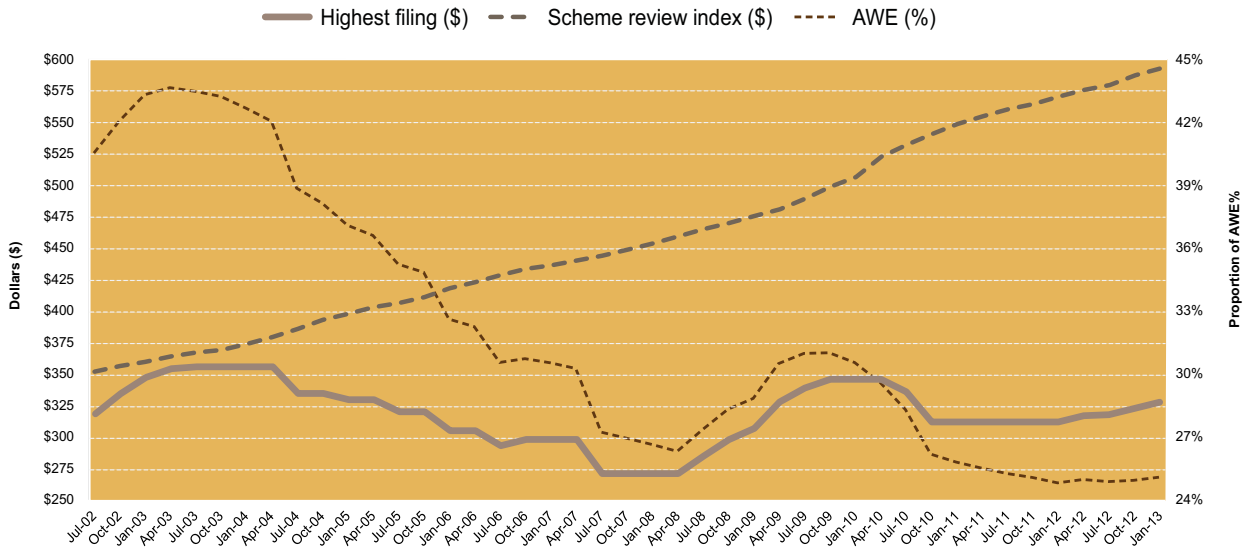
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> <li>• Provided a legislative framework around the existing common law process.</li> <li>• Key objectives: <ul style="list-style-type: none"> <li>➢ Provide for licensing and supervision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

## Insured vehicles by class

(Registrations as at 31 December 2012)

Class	Description	Vehicles	%
1	Cars and station wagons	2,526,643	67.41%
2	Motorised homes	13,050	0.35%
3	Taxis	2,701	0.07%
4	Hire vehicles	43,865	1.17%
5	Vintage, veteran, historic or street rods	20,741	0.55%
6	Trucks, utilities and vans with a GVM of 4.5t or less	729,000	19.45%
7	Trucks, prime movers and vans with a GVM > 4.5t	74,031	1.98%
8	Non-commercial buses	5,469	0.15%
9	Buses for school/health use	3,715	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,735	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,203	0.06%
11	Buses not in class 8, 9, 10A or 10B	6,509	0.17%
12	Motorcycles with driver only	59,333	1.58%
13	Motorcycles with pillion passenger or side car	116,961	3.12%
14	Tractors	25,014	0.67%
15	Self-propelled machinery, fire engines	8,585	0.23%
16	Ambulances	1,062	0.03%
17	Motor vehicles used only for primary production	38,146	1.02%
19	Limited access registration	40,429	1.08%
20	Zone access registration	11,226	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,061	0.24%
23	Dealer plates	5,568	0.15%
24	Trailers	2,343	0.06%
<b>Total</b>		<b>3,748,390</b>	<b>100.00%</b>

## 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	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
AAMI	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$318.65
Allianz	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$318.65
NRMA	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$321.65
QBE	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$321.65
RACQI	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$321.65
Suncorp	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$321.65

Note: The average Class 1 filed premiums include levies.

## Claim frequency and claim propensity

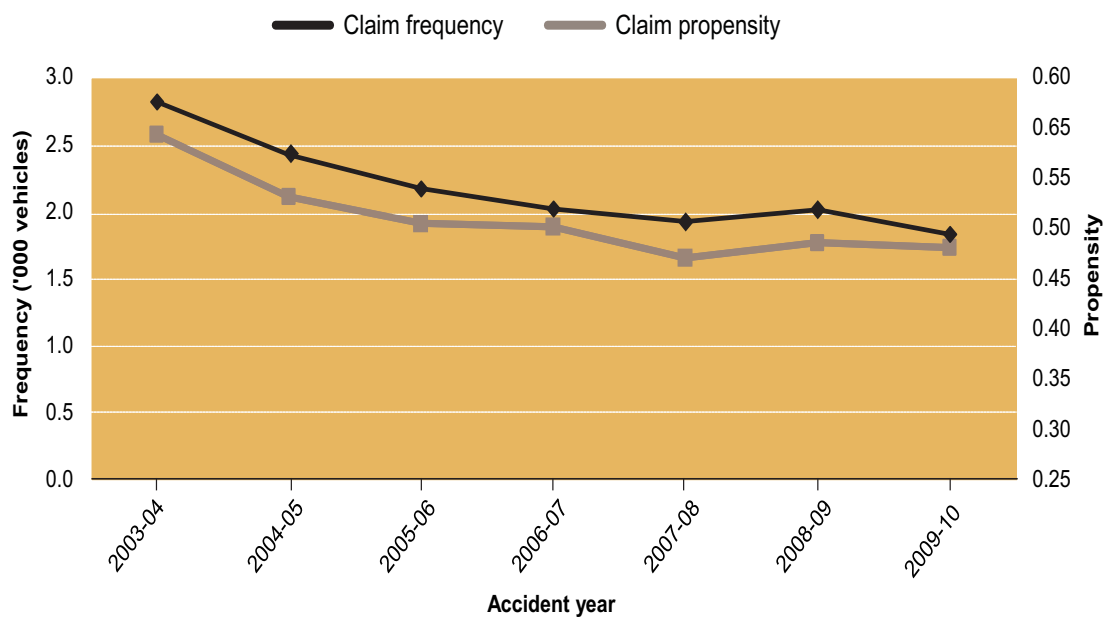
(Accidents from 1 July 2003 to 31 December 2012)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2003-04	2,758,280	7,853	2.8	0.5
2004-05	2,893,849	7,093	2.5	0.5
2005-06	3,026,987	6,659	2.2	0.5
2006-07	3,176,383	6,511	2.0	0.5
2007-08	3,324,485	6,499	2.0	0.4
2008-09	3,422,572	6,994	2.0	0.4
2009-10	3,492,388	6,494	1.9	0.4
2010-11	3,579,088	6,813		
2011-12	3,631,446	6,209		
2012-13	3,748,390	1,737		

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 2013. 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. Registered vehicles and claims for 2012-13 is at 31 December 2012.



## Number of accidents by region

(Accidents from 1 July 2003 to 31 December 2012)

Accident date	Postcode range	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 - 30 Jun 2012	1 Jul 2012 - 31 Dec 2012	
		Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	
		%	%	%	%	%	%	%	%	%	%	
Brisbane	4000-4209, 4500-4549	3,293	2,887	2,787	2,679	2,608	2,867	2,651	2,772	2,590	729	50.6%
Other SE QLD region	4210-4349, 4550-4601, 4619-4689	1,828	1,677	1,542	1,571	1,593	1,647	1,512	1,659	1,414	408	28.3%
Regional QLD	4350-4499, 4602-4618, 4690-4899	959	958	886	879	848	905	853	889	789	237	16.5%
Interstate		273	260	271	250	273	280	293	322	272	66	4.6%
<b>Total</b>		<b>6,353</b>	<b>5,782</b>	<b>5,486</b>	<b>5,379</b>	<b>5,322</b>	<b>5,699</b>	<b>5,309</b>	<b>5,642</b>	<b>5,065</b>	<b>1,440</b>	<b>100.0%</b>

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

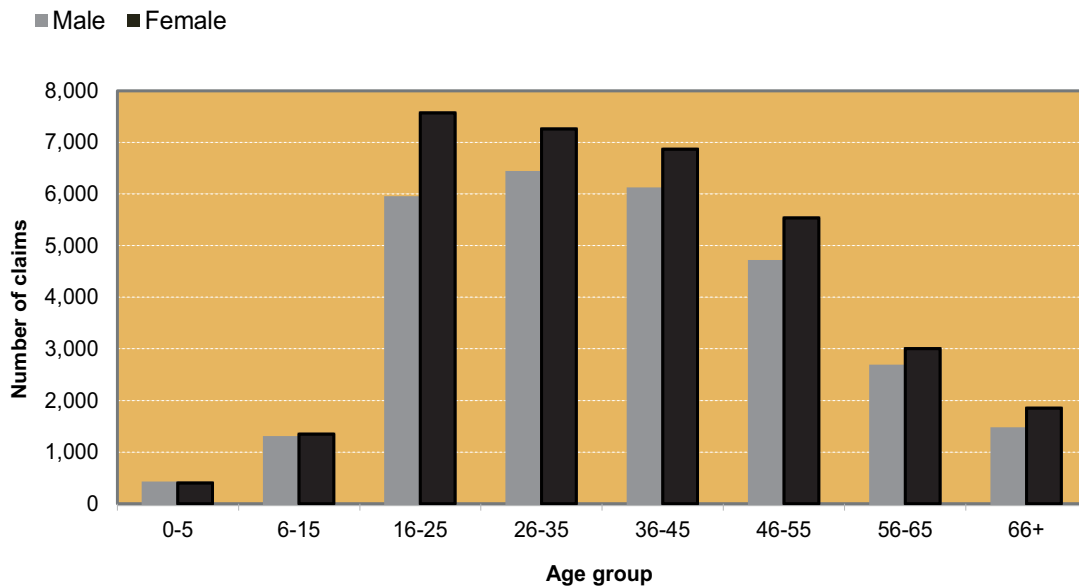
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

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

## Age group of claimants by gender

(All claims for accidents from 1 July 2003 to 31 December 2012 where relevant details are available)

Age group	Male	Female	Total	%
0-5	397	401	798	1.3
6-15	1,283	1,346	2,629	4.2
16-25	5,928	7,572	13,500	21.5
26-35	6,414	7,254	13,668	21.8
36-45	6,096	6,869	12,965	20.7
46-55	4,687	5,531	10,218	16.3
56-65	2,665	3,000	5,665	9.0
66+	1,446	1,851	3,297	5.3
<b>Total</b>	<b>28,916</b>	<b>33,824</b>	<b>62,740</b>	<b>100.0</b>





## Claim severity

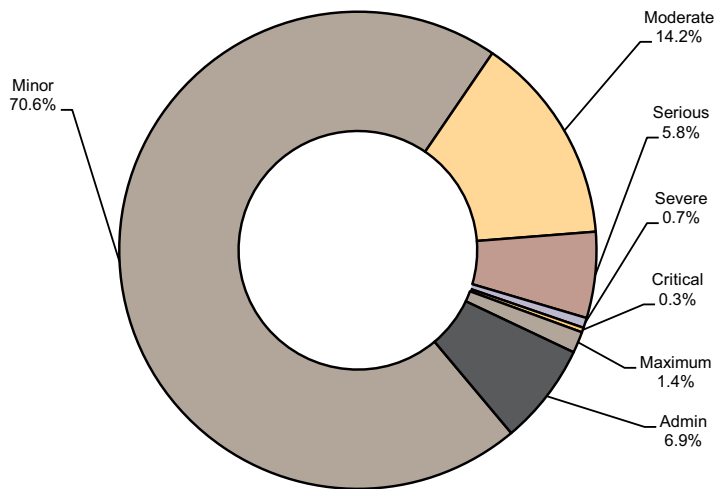
(Finalised claims for accidents from 1 July 2003 to 31 December 2012)

AIS Severity*	Description	Claims	%
1	Minor	35,528	70.6%
2	Moderate	7,155	14.2%
3	Serious	2,931	5.8%
4	Severe	344	0.7%
5	Critical	161	0.3%
6	Maximum#	726	1.4%
9	Admin^	3,449	6.9%
	<b>Total</b>	<b>50,294</b>	<b>100.0%</b>

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 the severity 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

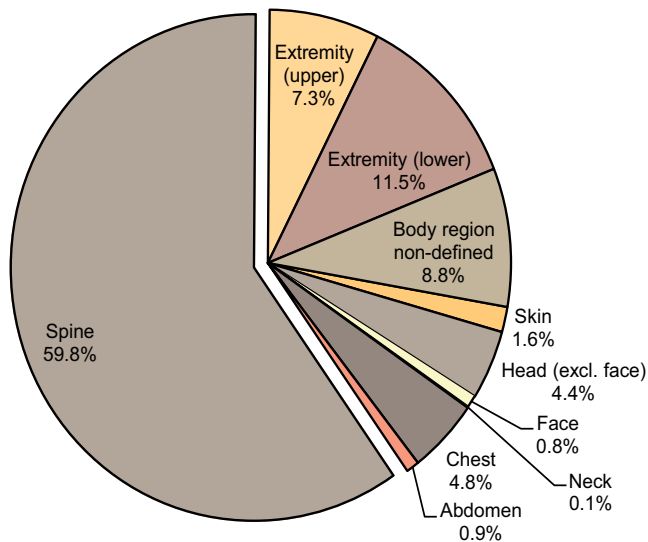
(Finalised claims for accidents from 1 July 2003 to 31 December 2012)

Body region	Claims	%
Skin	814	1.6%
Head (excl. face)	2,223	4.4%
Face	395	0.8%
Neck*	34	0.1%
Chest	2,396	4.8%
Abdomen	430	0.9%
Spine	30,089	59.8%
Extremity (upper)	3,681	7.3%
Extremity (lower)	5,795	11.5%
Body region non-defined#	4,437	8.8%
<b>Total</b>	<b>50,294</b>	<b>100.0%</b>

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 2003 to 31 December 2012)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2003-04	5,314	6,378	6,919	7,172	7,328	7,499	7,601	7,666	7,717	7,758	7,781	7,853
2004-05	4,698	5,653	6,118	6,268	6,345	6,431	6,597	6,747	6,894	6,970	7,009	7,093
2005-06	4,343	5,184	5,643	5,835	5,930	6,000	6,152	6,374	6,528	6,564	6,590	6,659
2006-07	4,090	5,034	5,540	5,750	5,911	6,110	6,287	6,350	6,379	6,421	6,434	6,511
2007-08	4,103	4,954	5,648	5,910	6,047	6,138	6,205	6,283	6,343	6,386	6,427	6,499
2008-09	4,607	5,557	6,139	6,438	6,607	6,703	6,774	6,827	6,867	6,892	6,927	6,994
2009-10	4,189	5,224	5,878	6,106	6,243	6,300	6,340	6,396	6,435	6,456	6,480	6,494
2010-11	4,548	5,707	6,309	6,553	6,657	6,730	6,775	6,804	6,811	6,813		
2011-12	4,481	5,539	6,044	6,162	6,205	6,209						
2012-13	1,646	1,737										

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

## Claims by insurer

(Accidents from 1 July 2003 to 31 December 2012)

Accident date	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
AAMI	363	99.7%	100.0%	380	99.7%	98.9%	404	100.0%	99.3%	396	99.2%	97.0%	350	99.7%	93.7%
Allianz	1,664	98.8%	99.0%	1,442	99.0%	98.2%	1,449	99.3%	97.2%	1,266	99.6%	95.6%	1,341	99.0%	93.4%
Nom. Defend.	247	97.6%	97.2%	202	97.0%	97.5%	174	98.9%	97.1%	202	99.0%	94.6%	214	99.1%	93.5%
NRMA	112	100.0%	99.1%	135	100.0%	100.0%	171	100.0%	98.8%	186	100.0%	96.8%	310	99.7%	93.5%
QBE	295	99.3%	99.3%	254	96.9%	99.2%	233	99.1%	100.0%	308	99.7%	96.4%	342	100.0%	96.8%
RACQI	1,044	97.7%	98.9%	898	97.6%	98.9%	829	97.5%	97.7%	873	98.2%	95.6%	954	96.9%	93.5%
Suncorp	4,128	99.3%	98.7%	3,782	99.4%	98.1%	3,399	99.1%	97.2%	3,280	98.8%	96.1%	2,988	98.8%	94.2%
<b>Total</b>	<b>7,853</b>	<b>98.9%</b>	<b>98.9%</b>	<b>7,093</b>	<b>99.0%</b>	<b>98.3%</b>	<b>6,659</b>	<b>99.0%</b>	<b>97.5%</b>	<b>6,511</b>	<b>99.0%</b>	<b>96.0%</b>	<b>6,499</b>	<b>98.7%</b>	<b>94.0%</b>

Accident date	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 - 31 Dec 2012		
	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	362	99.7%	89.8%	320	98.8%	81.6%	410	98.0%	59.8%	348	94.0%	25.6%	96	52.1%	3.1%
Allianz	1,351	99.0%	87.2%	1,303	98.8%	78.9%	1,382	98.5%	61.1%	1,363	93.6%	25.7%	408	47.5%	11.0%
Nom. Defend.	186	97.8%	88.2%	220	99.1%	69.5%	169	96.4%	50.3%	175	82.3%	20.0%	54	16.7%	1.9%
NRMA	449	99.8%	92.4%	454	99.8%	83.3%	424	99.5%	61.6%	389	95.9%	27.0%	91	52.7%	3.3%
QBE	456	99.3%	92.3%	498	99.8%	80.1%	489	99.2%	65.8%	398	94.5%	32.7%	121	40.5%	5.8%
RACQI	1,027	97.2%	85.1%	924	98.6%	72.7%	990	97.9%	48.0%	918	91.4%	15.0%	253	52.6%	1.6%
Suncorp	3,163	99.3%	89.4%	2,775	98.9%	76.3%	2,949	98.8%	60.2%	2,618	93.4%	22.9%	714	52.0%	3.4%
<b>Total</b>	<b>6,994</b>	<b>98.9%</b>	<b>88.7%</b>	<b>6,494</b>	<b>99.0%</b>	<b>77.1%</b>	<b>6,813</b>	<b>98.6%</b>	<b>58.8%</b>	<b>6,209</b>	<b>93.1%</b>	<b>23.3%</b>	<b>1,737</b>	<b>49.2%</b>	<b>5.0%</b>

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 2003 to 31 December 2012)

Accident date	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 - 30 Jun 2012	1 Jul 2012 - 31 Dec 2012
Claims	7,853	7,093	6,659	6,511	6,499	6,994	6,494	6,813	6,209	1,737
% Finalised	98.9%	98.3%	97.5%	96.0%	94.0%	88.7%	77.1%	58.8%	23.3%	5.0%
% Legal rep	77.0%	73.3%	71.8%	72.9%	73.4%	74.5%	75.2%	73.1%	74.8%	74.4%
% Litigated	5.7%	5.0%	6.1%	8.1%	8.4%	8.2%	6.0%	2.4%	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 July 2003 to 31 December 2012)

Payment type	Accident date	1 Jul 2003 - 30 Jun 2004		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 - 30 Jun 2012		1 Jul 2012 - 31 Dec 2012	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. RJ)	2,494	0.5%	1,019	0.2%	2,564	0.5%	2,551	0.5%	1,775	0.3%	2,934	0.9%	999	0.5%	17	0.1%	0	0.0%
Care	C1	44,354	9.7%	52,757	10.2%	46,711	8.8%	40,348	7.8%	35,589	6.8%	23,255	6.9%	7,358	3.8%	619	2.5%	4	1.3%
Economic loss - past	E1	54,425	11.9%	60,500	11.7%	59,108	11.1%	58,872	11.3%	55,673	10.7%	30,952	9.1%	15,723	8.2%	2,381	9.5%	84	26.8%
Economic loss - future	E2	162,615	35.7%	203,524	39.2%	214,446	40.3%	210,954	40.7%	225,959	43.3%	145,972	43.1%	89,623	46.7%	10,799	43.2%	9	3.0%
General damages	G1	71,165	15.6%	72,683	14.0%	68,660	12.9%	64,980	12.5%	63,138	12.1%	42,582	12.6%	28,712	15.0%	4,832	19.3%	124	39.6%
Home & vehicle modifications	H1	597	0.1%	1,145	0.2%	814	0.2%	269	0.1%	47	0.0%	196	0.1%	0	0.0%	2	0.0%	0	0.0%
Investigation costs	L1	12,893	2.8%	12,640	2.4%	12,503	2.3%	12,473	2.4%	12,207	2.3%	8,996	2.7%	4,784	2.5%	711	2.8%	3	0.9%
Legal costs - plaintiff	L2	41,298	9.1%	50,520	9.7%	58,589	11.0%	59,248	11.4%	61,243	11.7%	43,186	12.7%	22,487	11.7%	2,313	9.2%	0	0.0%
Legal costs - defendant	L4, L5, L6	22,724	5.0%	18,035	3.5%	19,407	3.6%	18,955	3.7%	14,994	2.9%	8,619	2.5%	3,615	1.9%	192	0.8%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	46,012	10.1%	52,152	10.1%	51,315	9.6%	51,923	10.0%	52,081	10.0%	32,999	9.7%	19,062	9.9%	3,150	12.6%	89	28.4%
Recoveries	V1, V2, V3, V4	-2,961	-0.6%	-6,360	-1.2%	-1,841	-0.3%	-1,633	-0.3%	-1,324	-0.3%	-751	-0.2%	-357	-0.2%	-12	0.0%	0	0.0%
<b>Total</b>		<b>455,616</b>	<b>100.0%</b>	<b>518,612</b>	<b>100.0%</b>	<b>532,276</b>	<b>100.0%</b>	<b>518,942</b>	<b>100.0%</b>	<b>521,381</b>	<b>100.0%</b>	<b>338,939</b>	<b>100.0%</b>	<b>192,006</b>	<b>100.0%</b>	<b>25,004</b>	<b>100.0%</b>	<b>313</b>	<b>100.0%</b>

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

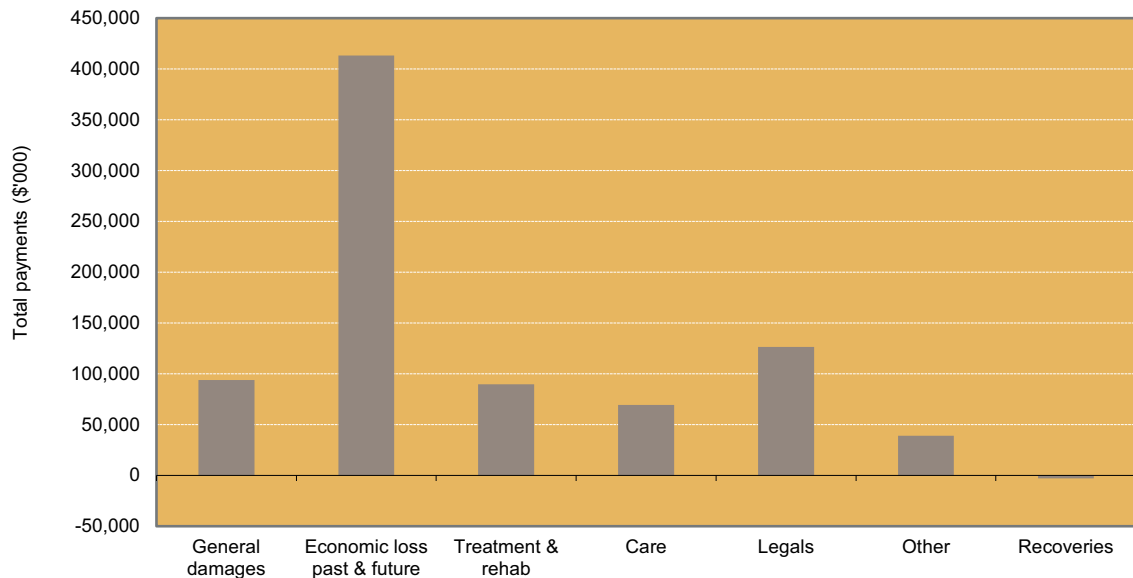
### Heads of damage breakdown

(Finalised claims from 1 January 2012 to 31 December 2012 for accidents from 1 July 2003 to 31 December 2012)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,093	5,679	7,170	1,637	4,747	6,563	160	<b>7,829</b>
% Finalised payments	11.3%	49.9%	10.8%	8.4%	15.3%	4.7%	-0.4%	<b>100.0%</b>
<b>Total payments (\$'000)</b>	<b>93,789</b>	<b>413,074</b>	<b>89,464</b>	<b>69,157</b>	<b>126,221</b>	<b>38,873</b>	<b>-3,056</b>	<b>827,523</b>

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 2012



### Injury severity costs breakdown

(Finalised claims from 1 January 2012 to 31 December 2012 for accidents from 1 July 2003 to 31 December 2012)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims <sup>^</sup>	5,345	1,217	577	80	29	119	461	<b>7,828</b>
% Total payments	43.1%	20.5%	20.8%	6.3%	4.7%	2.9%	1.7%	<b>100.0%</b>
Average payment (\$)	66,761	139,069	298,322	656,214	1,332,121	200,148	31,145	<b>105,713</b>
<b>Total payments (\$'000)</b>	<b>356,838</b>	<b>169,247</b>	<b>172,132</b>	<b>52,497</b>	<b>38,632</b>	<b>23,818</b>	<b>14,358</b>	<b>827,520</b>

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.

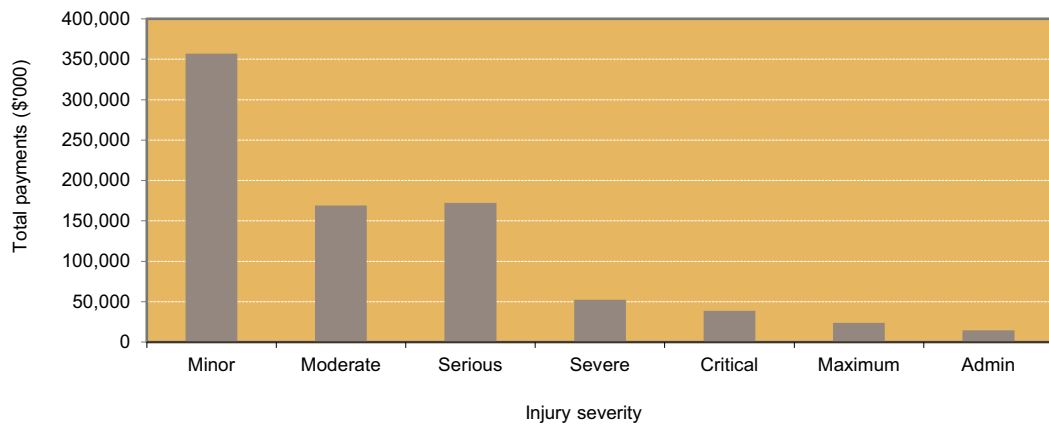
Injury severities are based on AIS 2005.

\* Maximum severity is predominately fatalities.

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

<sup>^</sup> Nil claims (zero payments) and claims without injuries codes have been excluded from the data.

### Total payments by severity for claims finalised in 2012





### Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2003 to 31 December 2012 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	0.8	0.9	0.8
Compliance date to liability decision date	1.0	2.1	1.8	3.2	3.8	3.2	2.9
Liability decision date to settlement date	16.6	17.1	13.3	15.6	14.1	16.5	16.1

Note: Timeframes = Average in months

## Market share – licensed insurers by premium collected

Insurer	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
AAMI	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%	5.23%	5.18%	5.17%
Allianz	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.08%
NRMA	1.82%	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.24%
QBE	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.50%
RACQI	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.68%
Suncorp	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%	44.75%	44.33%

