



Statistical information

1 January to 30 June 2012



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.

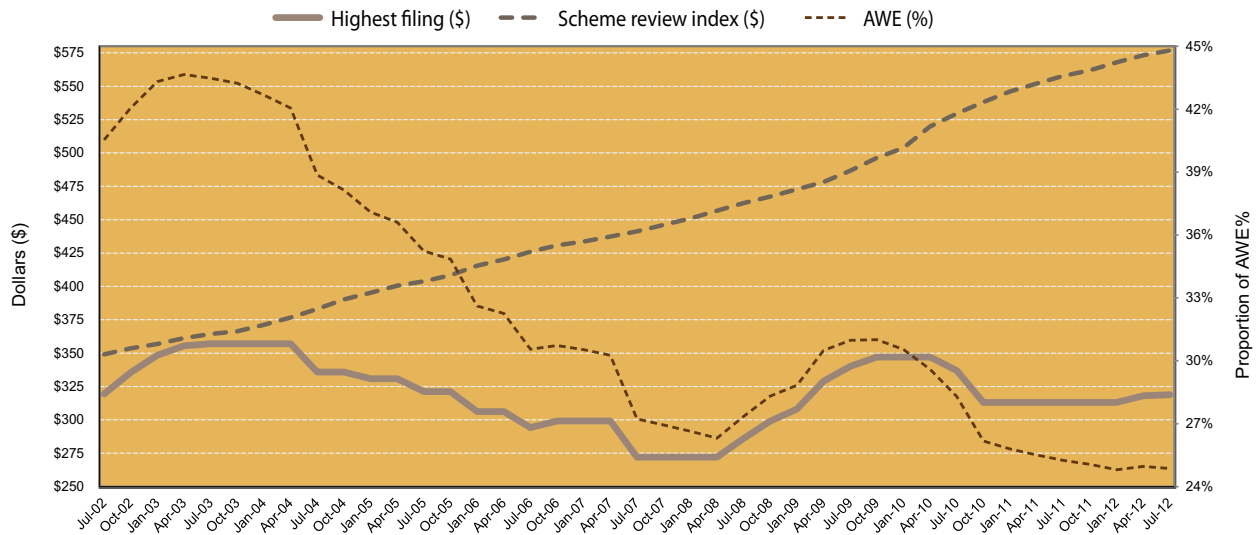
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of 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 30 June 2012)

Class	Description	Vehicles	%
1	Cars and station wagons	2,492,641	67.61%
2	Motorised homes	12,588	0.34%
3	Taxis	2,698	0.07%
4	Hire vehicles	43,194	1.17%
5	Vintage, veteran, historic or street rods	19,867	0.54%
6	Trucks, utilities and vans with a GVM of 4.5t or less	711,533	19.30%
7	Trucks, prime movers and vans with a GVM greater than 4.5t	72,820	1.98%
8	Non-commercial buses	5,496	0.15%
9	Buses for school/health use	3,767	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,705	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,147	0.06%
11	Buses not in class 8, 9, 10A or 10B	6,270	0.17%
12	Motorcycles with driver only	57,871	1.57%
13	Motorcycles with pillion passenger or side car	113,135	3.07%
14	Tractors	25,042	0.68%
15	Self-propelled machinery, fire engines	8,618	0.23%
16	Ambulances	1,025	0.03%
17	Motor vehicles used only for primary production	38,427	1.04%
19	Limited access registration	39,112	1.06%
20	Zone access registration	11,098	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,765	0.24%
23	Dealer plates	5,443	0.15%
24	Trailers	2,277	0.06%
Total		3,686,539	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	\$311.25
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25

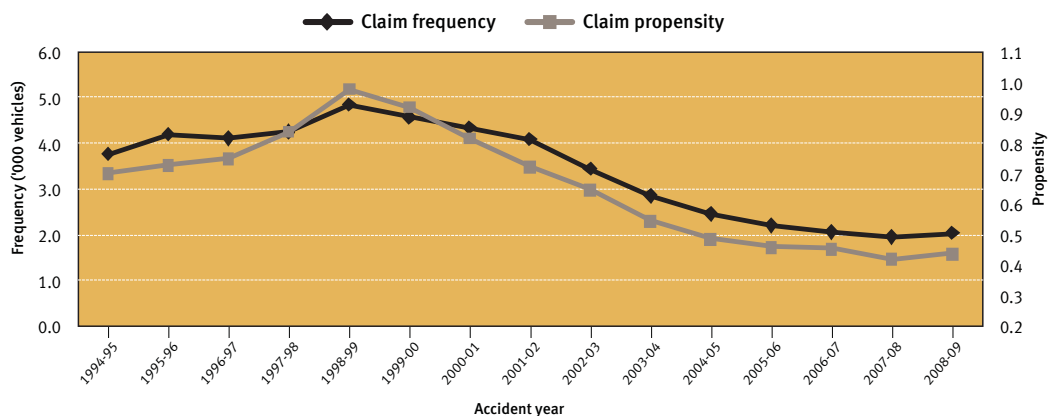
Note: The average Class 1 filed premiums include levies.

Claim frequency and claim propensity

(Accidents from 1 September 1994 to 30 June 2012)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
1994-95	1,924,108	7,260	3.8	0.7
1995-96	2,144,564	8,990	4.2	0.7
1996-97	2,194,471	9,018	4.1	0.7
1997-98	2,264,086	9,598	4.2	0.8
1998-99	2,343,820	11,353	4.8	1.0
1999-00	2,390,744	10,910	4.6	0.9
2000-01	2,452,849	10,613	4.3	0.8
2001-02	2,529,256	10,319	4.1	0.7
2002-03	2,629,702	9,041	3.4	0.6
2003-04	2,758,280	7,853	2.8	0.5
2004-05	2,893,849	7,091	2.5	0.5
2005-06	3,026,987	6,659	2.2	0.5
2006-07	3,176,383	6,505	2.0	0.5
2007-08	3,324,485	6,496	2.0	0.4
2008-09	3,422,572	6,978	2.0	0.4
2009-10	3,492,388	6,430		
2010-11	3,579,088	6,666		
2011-12	3,686,539	4,511		

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 4 October 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 30 June 2012)

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 - 30 Jun 2012
Postcode range	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents
	%	%	%	%	%	%	%	%	%	%	%	%
Brisbane 4000-4209, 4500-4529	21,795 48.6%	8,720 50.7%	2,064 51.7%	3,293 51.8%	2,886 49.9%	2,786 50.8%	2,675 49.8%	2,608 49.0%	2,864 50.3%	2,633 50.1%	2,730 49.3%	1,907 51.5%
Other SE QLD region 4210-4349, 4550-4601, 4619-4689	13,148 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%	1,594 30.0%	1,646 28.9%	1,491 28.4%	1,632 29.5%	1,044 28.2%
Regional QLD 4350-4499, 4602-4618, 4690-4899	7,711 17.2%	2,612 15.2%	571 14.3%	959 15.1%	958 16.6%	886 16.2%	879 16.4%	847 15.9%	903 15.9%	843 16.0%	869 15.7%	556 15.0%
Interstate	2,172 4.8%	696 4.0%	180 4.5%	273 4.3%	258 4.5%	271 4.9%	249 4.6%	272 5.1%	281 4.9%	290 5.5%	309 5.6%	193 5.2%
Total	44,826 100.0%	17,198 100.0%	3,994 100.0%	6,353 100.0%	5,779 100.0%	5,485 100.0%	5,375 100.0%	5,321 100.0%	5,694 100.0%	5,257 100.0%	5,540 100.0%	3,700 100.0%

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

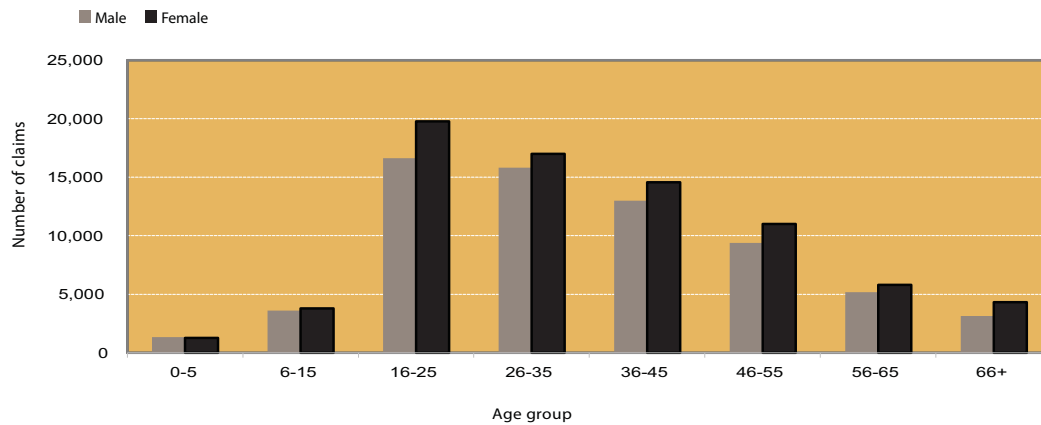
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

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 30 June 2012 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,341	1,259	2,600	1.8%
6-15	3,595	3,790	7,385	5.1%
16-25	16,611	19,766	36,377	25.0%
26-35	15,814	16,992	32,806	22.5%
36-45	12,994	14,565	27,559	18.9%
46-55	9,396	11,008	20,404	14.0%
56-65	5,173	5,803	10,976	7.5%
66+	3,146	4,313	7,459	5.1%
Total	68,070	77,496	145,566	100.0%



Claim severity

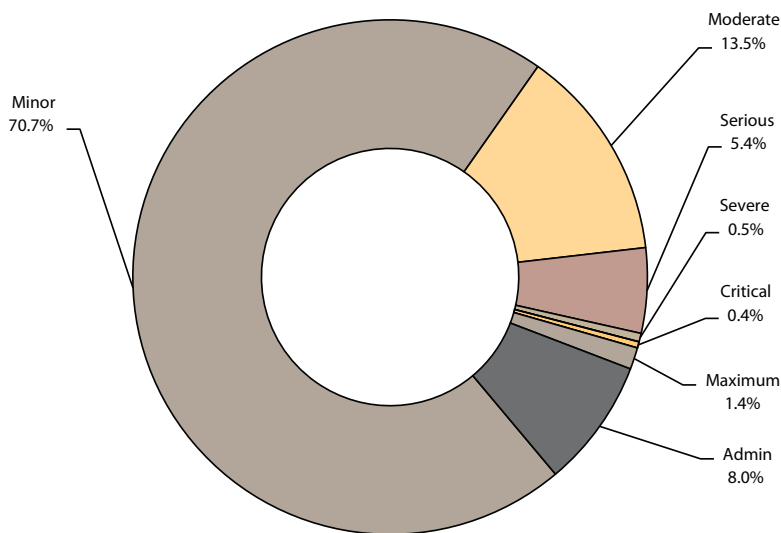
(Finalised claims for accidents from 1 September 1994 to 30 June 2012)

AIS Severity*	Description	Claims	%
1	Minor	93,999	70.7%
2	Moderate	17,924	13.5%
3	Serious	7,186	5.4%
4	Severe	727	0.5%
5	Critical	525	0.4%
6	Maximum [#]	1,827	1.4%
9	Admin [^]	10,681	8.0%
	Total	132,869	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

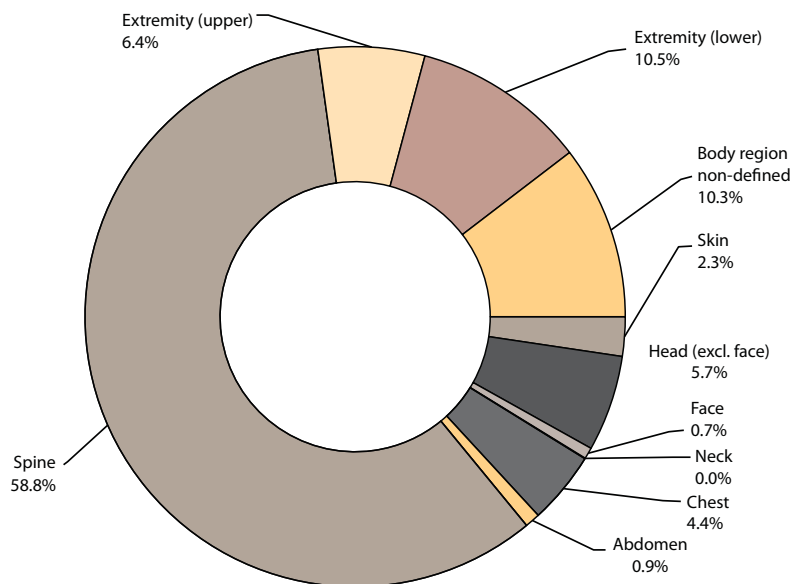
(Finalised claims for accidents from 1 September 1994 to 30 June 2012)

Body region	Claims	%
Skin	3,075	2.3%
Head (excl. face)	7,584	5.7%
Face	893	0.7%
Neck*	49	0.0%
Chest	5,811	4.4%
Abdomen	1,186	0.9%
Spine	78,081	58.8%
Extremity (upper)	8,507	6.4%
Extremity (lower)	13,933	10.5%
Body region non-defined#	13,750	10.3%
Total	132,869	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 30 June 2012)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
1994-95	1,872	3,427	5,669	6,474	6,688	6,812	6,896	6,961	7,015	7,071	7,105	7,260
1995-96	2,736	4,893	7,256	8,177	8,366	8,490	8,588	8,636	8,694	8,752	8,800	8,990
1996-97	3,294	5,559	7,546	8,138	8,352	8,476	8,548	8,635	8,711	8,774	8,849	9,018
1997-98	4,029	6,310	8,095	8,724	8,927	9,051	9,162	9,259	9,326	9,396	9,441	9,598
1998-99	5,293	7,872	9,769	10,410	10,638	10,766	10,897	10,976	11,066	11,145	11,195	11,353
1999-00	5,107	7,429	9,274	9,959	10,203	10,381	10,487	10,577	10,647	10,708	10,739	10,910
2000-01	7,020	8,686	9,603	9,950	10,150	10,267	10,342	10,400	10,442	10,480	10,512	10,613
2001-02	7,402	8,772	9,383	9,652	9,768	9,860	9,986	10,089	10,159	10,190	10,219	10,319
2002-03	6,382	7,544	8,099	8,356	8,533	8,727	8,814	8,858	8,902	8,932	8,958	9,041
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	4,699	5,655	6,120	6,270	6,347	6,433	6,599	6,749	6,896	6,972	7,011	7,091
2005-06	4,343	5,183	5,642	5,834	5,929	5,999	6,151	6,373	6,527	6,563	6,589	6,659
2006-07	4,090	5,032	5,538	5,748	5,909	6,108	6,285	6,348	6,377	6,419	6,432	6,505
2007-08	4,103	4,954	5,648	5,911	6,049	6,140	6,207	6,285	6,345	6,388	6,429	6,496
2008-09	4,607	5,553	6,136	6,435	6,602	6,698	6,770	6,822	6,862	6,887	6,922	6,978
2009-10	4,191	5,228	5,880	6,107	6,243	6,299	6,339	6,386	6,415	6,426	6,430	
2010-11	4,538	5,688	6,285	6,518	6,602	6,645	6,660	6,666				
2011-12	3,667	4,285	4,481	4,511								

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 2012)

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	2,145	100.0%	99.7%	1,058	99.8%	99.7%	259	100.0%	98.8%	363	99.7%	100.0%	382	99.7%	98.7%	404	100.0%	99.3%	395	99.2%	94.9%	350	99.4%	90.3%
Allianz	3,103	94.9%	99.8%	1,817	98.6%	99.3%	1,093	99.1%	99.5%	1,664	98.8%	98.5%	1,440	99.0%	97.6%	1,450	99.3%	96.6%	1,266	99.6%	93.4%	1,341	99.0%	90.2%
Nominal Defend.	2,104	99.8%	99.6%	711	98.3%	99.6%	169	99.4%	92.9%	247	97.6%	97.2%	202	97.0%	95.5%	174	98.9%	96.6%	203	99.0%	89.2%	216	98.6%	87.0%
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%	96.8%	309	100.0%	91.9%
QBE	1,895	97.1%	99.7%	930	95.5%	99.2%	183	100.0%	99.5%	295	99.3%	99.0%	254	96.9%	99.2%	233	99.1%	99.6%	307	99.7%	95.4%	342	100.0%	95.0%
RACOI	355	99.7%	100.0%	1,855	98.4%	99.9%	652	97.4%	99.4%	1,044	97.7%	98.8%	898	97.6%	98.2%	829	97.3%	97.1%	872	98.2%	94.7%	954	96.9%	90.4%
Suncorp	33,107	99.2%	99.6%	11,903	99.1%	99.2%	2,604	99.1%	98.9%	4,128	99.3%	98.5%	3,780	99.4%	97.8%	3,398	99.1%	96.3%	3,276	98.8%	95.2%	2,984	98.6%	91.7%
Other*	17,085	97.6%	99.8%	3,639	98.7%	99.5%																		
Total	59,815	98.5%	99.7%	22,217	99.0%	99.4%	5,070	99.0%	98.9%	7,853	98.9%	98.6%	7,091	98.9%	97.9%	6,659	99.0%	96.8%	6,505	99.0%	94.7%	6,496	98.6%	91.2%

Claims received	1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011			1 Jul 2011 - 30 Jun 2012		
	Liability determined	Claims received	Claims finalised	Liability determined	Claims received	Claims finalised	Liability determined	Claims received	Claims finalised	Liability determined	Claims received	Claims finalised
362	99.4%	318	99.7%	68.9%	401	97.0%	267	39.9%	78.3%	12.7%		
1,350	98.7%	1,288	98.7%	67.7%	1,353	97.6%	961	42.5%	74.5%	11.9%		
187	97.9%	218	100.0%	52.3%	170	95.3%	130	32.4%	58.5%	9.2%		
448	99.8%	449	99.6%	76.8%	413	98.3%	261	52.5%	80.8%	18.8%		
453	99.8%	490	99.6%	72.0%	481	96.7%	301	46.8%	68.4%	14.6%		
1,024	97.2%	927	97.6%	58.9%	974	96.7%	665	29.5%	53.7%	5.3%		
3,154	99.1%	2,740	98.8%	66.1%	2,874	97.8%	1,926	40.5%	77.3%	9.8%		
6,978	98.8%	6,430	98.8%	66.2%	6,666	97.4%	4,511	40.2%	72.3%	10.6%		

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 2012)

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 - 30 Jun 2012
Claims	59,815	22,217	5,070	7,853	7,091	6,659	6,505	6,496	6,978	6,430	6,666	4,511
% Finalised	99.7%	99.4%	98.9%	98.6%	97.9%	96.8%	94.7%	91.2%	83.1%	66.2%	40.2%	10.6%
% Legal rep	88.5%	88.1%	81.1%	77.0%	73.3%	71.7%	72.9%	73.4%	74.5%	74.7%	72.5%	74.8%
% Litigated	27.6%	4.4%	6.2%	5.7%	5.0%	6.1%	8.0%	8.2%	7.1%	4.4%	1.1%	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 2012)

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 - 30 Jun 2012	
		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)	12,494	0.5%	5,843	0.5%	1,495	0.6%	2,493	0.6%	2,116	0.4%	880	0.2%	2,542	0.5%	2,412	0.5%	911	0.2%	1,150	0.5%	125	0.2%	1	0.1%
Care	C1	304,274	11.1%	138,442	11.4%	19,830	8.1%	43,689	9.8%	47,776	9.4%	51,020	10.1%	45,536	8.9%	37,784	7.8%	24,547	5.6%	17,302	7.0%	2,109	2.6%	41	2.0%
Economic loss - past	E1	264,870	9.7%	114,464	9.5%	31,359	12.8%	53,442	11.9%	60,740	12.0%	59,026	11.6%	56,272	11.0%	53,805	11.1%	46,388	10.6%	21,240	8.6%	6,520	7.9%	323	16.1%
Economic loss - future	E2	629,623	23.0%	312,836	25.9%	85,324	34.7%	159,841	35.7%	196,674	38.9%	199,758	39.4%	208,013	40.5%	198,571	40.9%	196,192	44.8%	108,974	44.2%	39,107	47.3%	417	20.7%
General damages	G1	870,153	31.8%	383,303	31.7%	43,774	17.8%	70,473	15.7%	74,680	14.8%	71,566	14.1%	66,835	13.0%	61,634	12.7%	55,051	12.6%	32,677	13.2%	14,061	17.0%	643	31.9%
Home & vehicle modifications	H1	9,677	0.4%	2,994	0.2%	215	0.1%	597	0.1%	1,019	0.2%	1,085	0.2%	814	0.2%	279	0.1%	36	0.0%	121	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	40,183	1.5%	27,671	2.3%	7,793	3.2%	12,720	2.8%	12,024	2.4%	12,348	2.4%	11,974	2.3%	11,602	2.4%	9,813	2.2%	6,122	2.5%	2,020	2.4%	71	3.5%
Legal costs - plaintiff	L2	278,721	10.2%	89,378	7.4%	20,925	8.5%	40,244	9.0%	46,192	9.1%	49,128	9.7%	55,682	10.9%	55,181	11.4%	52,150	11.9%	30,767	12.5%	9,186	11.1%	59	2.9%
Legal costs - defendant	L4, L5, L6	145,089	5.3%	53,179	4.4%	15,131	6.2%	22,249	5.0%	18,382	3.6%	17,438	3.4%	17,735	3.5%	17,060	3.5%	11,795	2.7%	5,143	2.1%	1,123	1.4%	6	0.3%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	208,147	7.6%	99,760	8.2%	23,123	9.4%	45,281	10.1%	50,074	9.9%	50,960	10.1%	49,570	9.7%	48,736	10.0%	42,455	9.7%	23,819	9.7%	8,508	10.3%	454	22.5%
Recoveries	V1, V2, V3, V4	-29,818	-1.1%	-18,505	-1.5%	-3,226	-1.3%	-2,948	-0.7%	-3,887	-0.8%	-6,306	-1.2%	-1,826	-0.4%	-1,352	-0.3%	-939	-0.2%	-642	-0.3%	-160	-0.2%	0	0.0%
Total		2,733,413	100.0%	1,209,364	100.0%	245,742	100.0%	448,080	100.0%	505,790	100.0%	506,903	100.0%	513,145	100.0%	485,712	100.0%	438,400	100.0%	246,673	100.0%	82,599	100.0%	2,015	100.0%

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

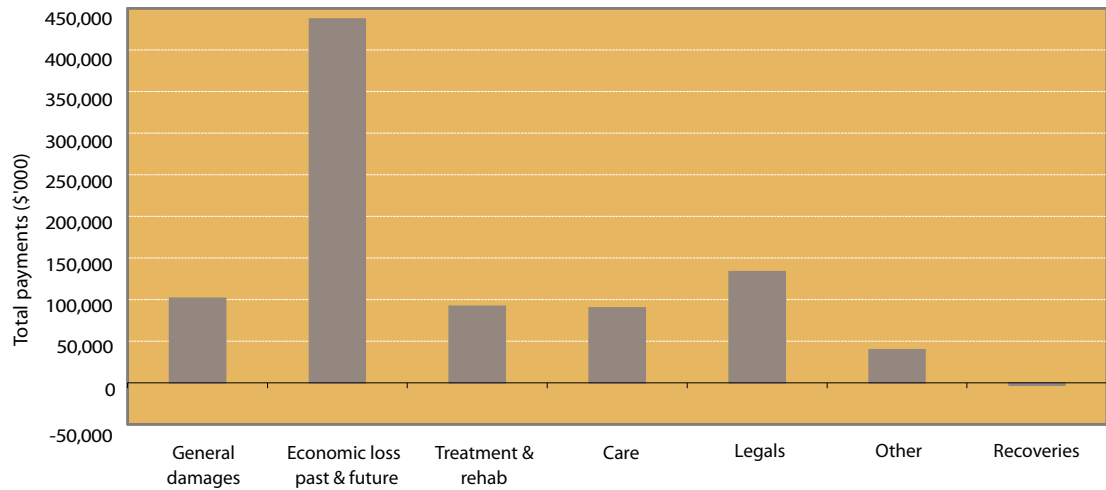
Heads of damage breakdown

(Finalised claims from 1 July 2011 to 30 June 2012 for accidents from 1 September 1994 to 30 June 2012)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,154	5,708	7,137	1,734	4,890	6,552	152	7,779
% Finalised payments	11.4%	49.1%	10.3%	10.1%	15.0%	4.4%	-0.3%	100.0%
Total payments (\$'000)	101,630	436,977	91,938	89,955	133,423	39,446	-2,978	890,390

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 2011-12



Injury severity costs breakdown

(Finalised claims from 1 July 2011 to 30 June 2012 for accidents from 1 September 1994 to 30 June 2012)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin [#]	
Finalised claims [^]	5,268	1,266	570	75	43	124	433	7,779
% Total payments	41.6%	20.5%	20.1%	5.3%	7.9%	2.8%	1.8%	100.0%
Average payment (\$)	70,277	143,931	314,027	630,346	1,645,781	198,267	37,717	114,461
Total payments (\$'000)	370,217	182,217	178,996	47,276	70,769	24,585	16,332	890,390

Note: * Maximum severity is predominately fatalities.

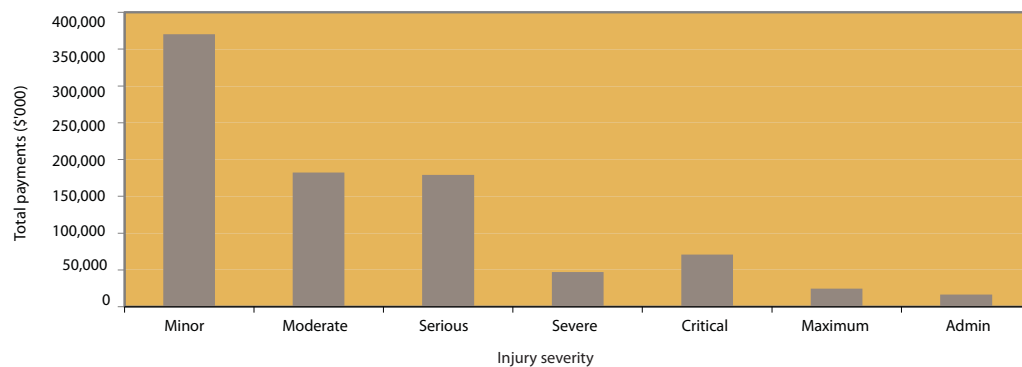
Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.

[^] 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 2011-12



Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 30 June 2012 where relevant details are available)

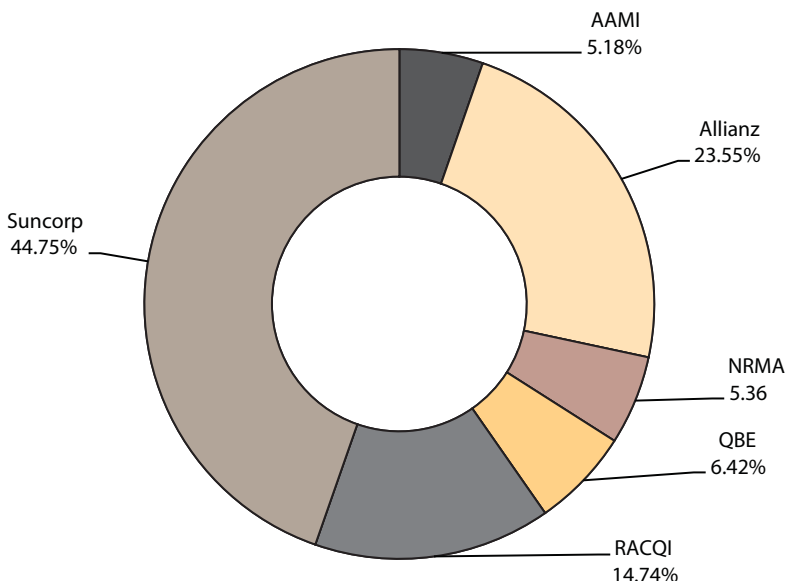
	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.8	2.3	2.0	3.1	3.7	3.4	3.0
Liability decision date to settlement date	17.1	17.7	13.0	16.1	14.6	16.8	16.5

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%	5.18%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%
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%	5.36%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%	44.75%

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	30/6/12
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.40%	5.72%	5.65%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.92%	22.50%	23.50%
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%	5.47%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.76%	4.63%	4.66%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.97%	16.36%	16.05%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.62%	44.94%	44.67%

Market share at 30 June 2012

