



Statistical information

1 July to 31 December 2014



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

Phone: 1300 302 568
Email: maic@maic.qld.gov.au

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Data Parameters: Dollars have been inflated to December 2014.

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.

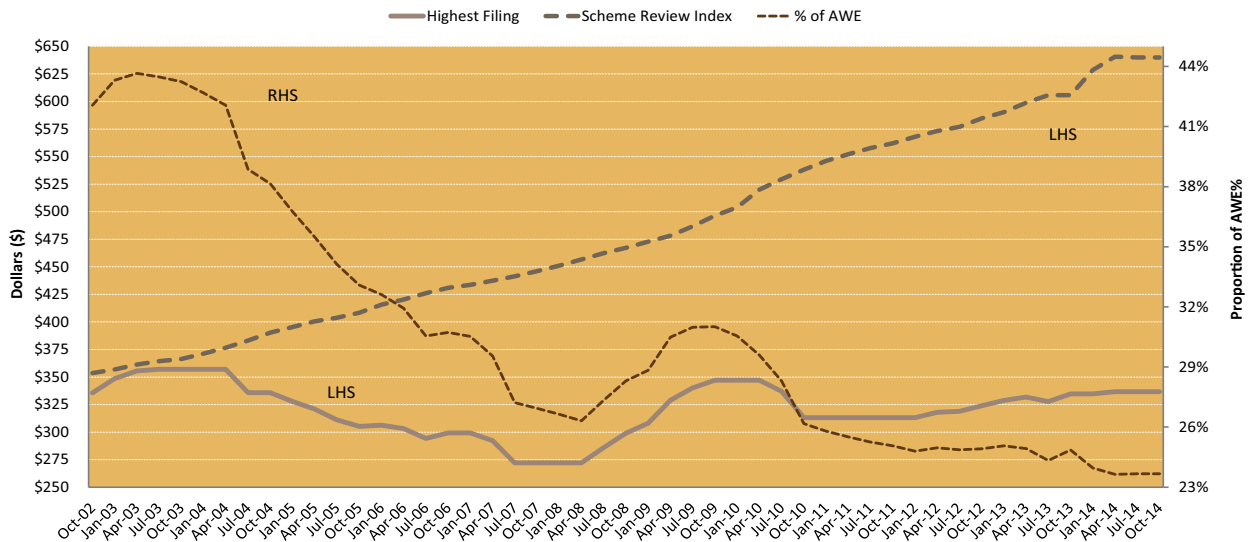
| Legislation | Commencement | Key features |
|---|------------------------------|--|
| Motor Accident Insurance Act 1994 | 1 September 1994 | <ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ 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. |
| Motor Accident Insurance Amendment Act 1999 | 14 December 1999 | <ul style="list-style-type: none"> • Prohibited touting |
| Motor Accident Insurance Amendment Act 2000 | 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 |
| Civil Liability Act 2003 | 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 |
| Civil Liability and Other Legislation Amendment Act 2010 | 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 |
| Motor Accident Insurance and Other Legislation Amendment Act 2010 | 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 2014)

| Class | Description | Vehicles | % |
|--------------|---|------------------|----------------|
| 1 | Cars and station wagons | 2,630,759 | 66.90% |
| 2 | Motorised homes | 14,417 | 0.37% |
| 3 | Taxis | 2,712 | 0.07% |
| 4 | Hire vehicles | 41,928 | 1.07% |
| 5 | Vintage, veteran, historic or street rods | 24,088 | 0.61% |
| 6 | Trucks, utilities and vans with a GVM of 4.5t or less | 786,403 | 20.00% |
| 7 | Trucks, prime movers and vans with a GVM > 4.5t | 75,260 | 1.91% |
| 8 | Non-commercial buses | 5,592 | 0.14% |
| 9 | Buses for school/health use | 3,686 | 0.09% |
| 10A | Buses not in class 8, 9 or 10B but used within 350 km of base | 2,683 | 0.07% |
| 10B | Buses operating under an integrated mass transit service contract, other than school service or restricted school service | 2,152 | 0.05% |
| 11 | Buses not in class 8, 9, 10A or 10B | 6,805 | 0.17% |
| 12 | Motorcycles with driver only | 64,824 | 1.65% |
| 13 | Motorcycles with pillion passenger or side car | 126,235 | 3.21% |
| 14 | Tractors | 24,901 | 0.63% |
| 15 | Self-propelled machinery, fire engines | 7,652 | 0.19% |
| 16 | Ambulances | 1,068 | 0.03% |
| 17 | Motor vehicles used only for primary production | 38,074 | 0.97% |
| 19 | Limited access registration | 43,424 | 1.10% |
| 20 | Zone access registration | 11,777 | 0.30% |
| 21 | Self-propelled machinery not in classes 14, 15, 19 or 20 | 9,191 | 0.23% |
| 23 | Dealer plates | 5,805 | 0.15% |
| 24 | Trailers | 2,807 | 0.07% |
| Total | | 3,932,243 | 100.00% |

Scheme review index vs highest filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index means 45 per cent of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the original series of the statistician's average weekly earnings publication most recently published. Prior to the 1 April 2014 filing quarter, the scheme review index was 45 per cent of the seasonally adjusted amount of Queensland full-time adult persons ordinary time weekly earnings averaged over the last four quarters as declared by the Australian Bureau Statistics.

* AWE(%) represents the highest filed Class 1 premium as a % of AWE (specifically the ordinary time earnings of a full time adult).

Average Class 1 filed premium

| Insurer | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| AAMI ** | \$301.45 | \$290.95 | \$272.00 | \$305.50 | \$344.00 | \$317.50 | \$311.25 | \$325.80 | | |
| Allianz | \$303.95 | \$292.20 | \$270.50 | \$302.50 | \$344.50 | \$315.25 | \$310.50 | \$325.80 | \$332.85 | \$334.60 |
| NRMA * | \$299.70 | \$281.90 | \$259.30 | \$300.15 | \$345.25 | \$319.00 | \$314.25 | \$325.80 | \$331.10 | |
| QBE | \$301.78 | \$281.80 | \$263.80 | \$300.70 | \$345.25 | \$319.00 | \$314.25 | \$325.80 | \$333.35 | \$336.60 |
| RACQI | \$305.70 | \$295.70 | \$272.00 | \$305.50 | \$345.25 | \$319.00 | \$314.25 | \$325.80 | \$333.35 | \$336.60 |
| Suncorp ** | \$303.70 | \$292.20 | \$272.00 | \$305.50 | \$345.25 | \$319.00 | \$314.25 | \$325.80 | \$333.35 | \$336.60 |

Note: The average Class 1 filed premiums include levies.

* NRMA ceased to operate as a licensed CTP insurer in Queensland on 1 January 2014, although it will continue to be responsible for the management of all existing Queensland CTP claims and new claims from policies sold before 1 January 2014.

** AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.

AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

Claim frequency and claim propensity

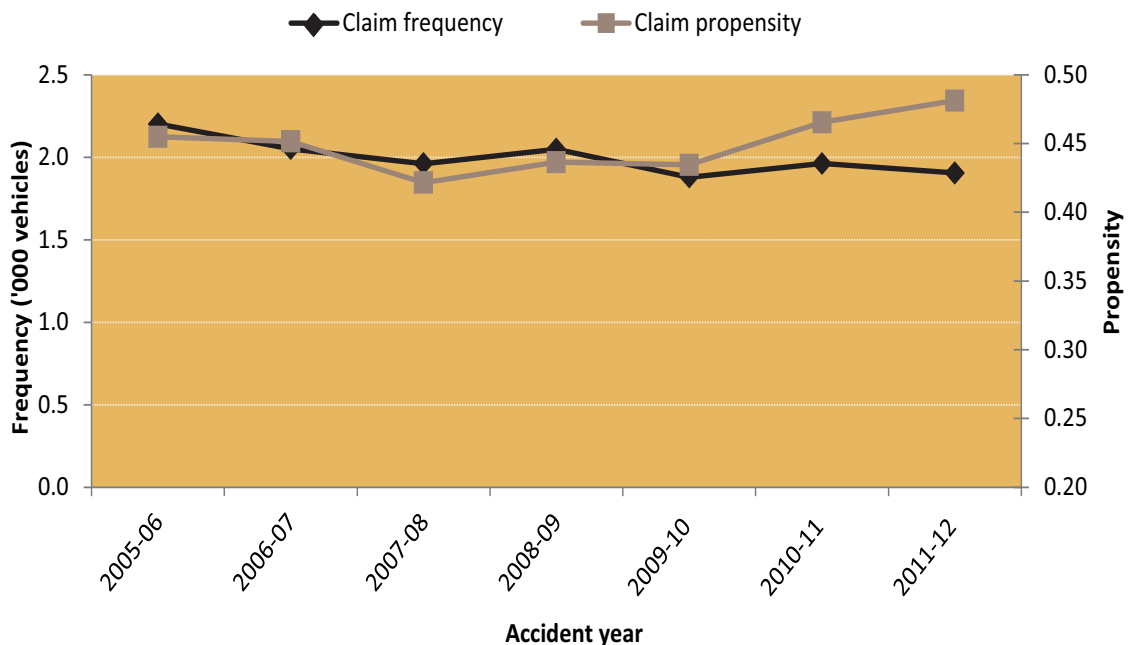
(Accidents from 1 July 2005 to 31 December 2014)

| Accident year | Registered vehicles at 30 June | Claims (all claims) | Claim frequency* | Claim propensity# (QLD accident claims only) |
|---------------|--------------------------------|---------------------|------------------|--|
| 2005-06 | 3,026,987 | 6,663 | 2.2 | 0.5 |
| 2006-07 | 3,176,383 | 6,515 | 2.1 | 0.5 |
| 2007-08 | 3,324,485 | 6,519 | 2.0 | 0.4 |
| 2008-09 | 3,422,572 | 7,012 | 2.0 | 0.4 |
| 2009-10 | 3,492,388 | 6,560 | 1.9 | 0.4 |
| 2010-11 | 3,579,088 | 7,021 | 2.0 | 0.5 |
| 2011-12 | 3,631,446 | 6,915 | 1.9 | 0.5 |
| 2012-13 | 3,804,655 | 6,725 | 1.8 | |
| 2013-14 | 3,897,719 | 6,275 | 1.6 | |
| 2014-15 | 3,932,243 | 1,677 | | |

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 21 January 2015. 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 July 2005 to 31 December 2014)

| Accident date | 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 - 30 Jun 2013 | 1 Jul 2013 - 30 Jun 2014 | 1 Jul 2014 - 30 Jun 2015 |
|---------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Brisbane | 2,788 50.8% | 2,680 49.8% | 2,616 49.0% | 2,872 50.3% | 2,662 49.8% | 2,831 49.0% | 2,831 50.7% | 2,766 50.7% | 2,608 51.4% | 728 52.1% |
| Other SE QLD region | 1,544 28.1% | 1,572 29.2% | 1,595 29.9% | 1,652 28.9% | 1,519 28.4% | 1,700 29.4% | 1,537 27.5% | 1,497 27.4% | 1,395 27.5% | 410 29.3% |
| Regional QLD | 886 16.1% | 880 16.3% | 854 16.0% | 907 15.9% | 870 16.3% | 914 15.8% | 914 16.4% | 924 16.9% | 808 15.9% | 190 13.6% |
| Interstate | 271 4.9% | 251 4.7% | 274 5.1% | 281 4.9% | 297 5.6% | 335 5.8% | 298 5.3% | 271 5.0% | 258 5.1% | 69 4.9% |
| Total | 5,489 100.0% | 5,383 100.0% | 5,339 100.0% | 5,712 100.0% | 5,348 100.0% | 5,780 100.0% | 5,580 100.0% | 5,458 100.0% | 5,069 100.0% | 1,397 100.0% |

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

The Brisbane region is based on postcodes 4000-4209 and 4500-4529.

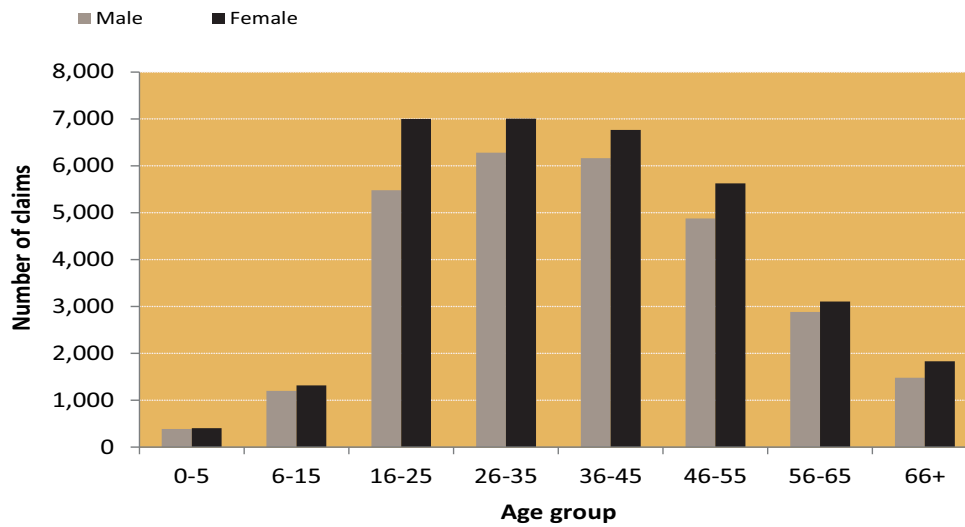
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD is based on postcodes 4350-4499, 4602-4618 and 4690-4899 and includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 1 July 2005 to 31 December 2014 where relevant details are available)

| Age group | Male | Female | Total | % |
|--------------|---------------|---------------|---------------|--------------|
| 0-5 | 386 | 400 | 786 | 1.3 |
| 6-15 | 1,199 | 1,312 | 2,511 | 4.1 |
| 16-25 | 5,480 | 6,998 | 12,478 | 20.2 |
| 26-35 | 6,279 | 7,005 | 13,284 | 21.5 |
| 36-45 | 6,162 | 6,761 | 12,923 | 20.9 |
| 46-55 | 4,875 | 5,621 | 10,496 | 17.0 |
| 56-65 | 2,884 | 3,102 | 5,986 | 9.7 |
| 66+ | 1,476 | 1,827 | 3,303 | 5.3 |
| Total | 28,741 | 33,026 | 61,767 | 100.0 |



Claim severity

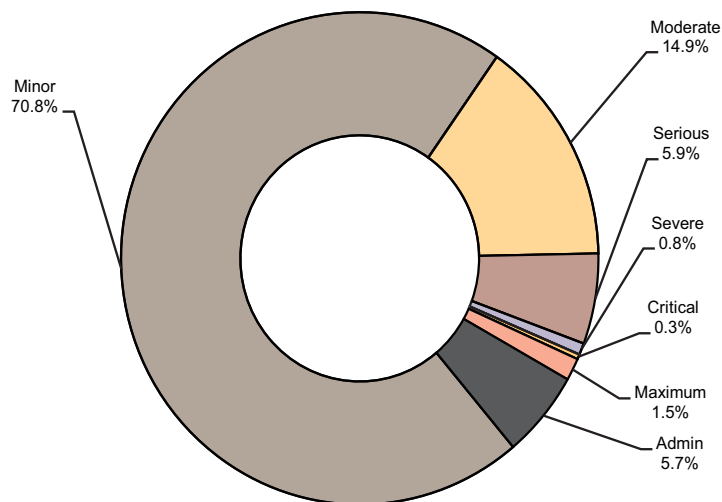
(Finalised claims for accidents from 1 July 2005 to 31 December 2014)

| AIS Severity* | Description | Claims | % |
|---------------|----------------------|---------------|---------------|
| 1 | Minor | 35,279 | 70.8% |
| 2 | Moderate | 7,442 | 14.9% |
| 3 | Serious | 2,957 | 5.9% |
| 4 | Severe | 383 | 0.8% |
| 5 | Critical | 163 | 0.3% |
| 6 | Maximum [#] | 729 | 1.5% |
| 9 | Admin [^] | 2,842 | 5.7% |
| | Total | 49,795 | 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 and business claims.



Injury by body region

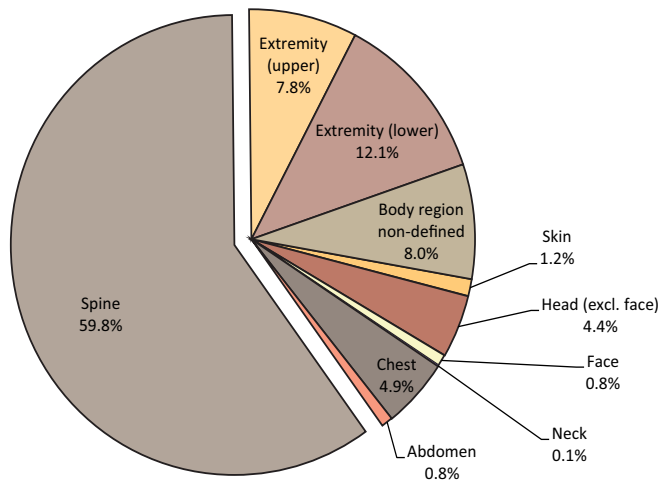
(Finalised claims for accidents from 1 July 2005 to 31 December 2014)

| Body region | Claims | % |
|--------------------------|---------------|---------------|
| Skin | 601 | 1.2% |
| Head (excl. face) | 2,210 | 4.4% |
| Face | 401 | 0.8% |
| Neck* | 44 | 0.1% |
| Chest | 2,439 | 4.9% |
| Abdomen | 411 | 0.8% |
| Spine | 29,773 | 59.8% |
| Extremity (upper) | 3,902 | 7.8% |
| Extremity (lower) | 6,009 | 12.1% |
| Body region non-defined# | 4,005 | 8.0% |
| Total | 49,795 | 100.0% |

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 2005 to 31 December 2014)

| Accident year | Duration between accident and claim lodgement (in months) | | | | | | | | | | | |
|---------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 3 | 6 | 9 | 12 | 15 | 18 | 21 | 24 | 27 | 30 | 33 | 36+ |
| 2005/2006 | 4,344 | 5,185 | 5,644 | 5,836 | 5,931 | 6,001 | 6,153 | 6,375 | 6,529 | 6,565 | 6,591 | 6,663 |
| 2006/2007 | 4,090 | 5,034 | 5,540 | 5,750 | 5,911 | 6,110 | 6,287 | 6,350 | 6,379 | 6,421 | 6,434 | 6,515 |
| 2007/2008 | 4,103 | 4,954 | 5,648 | 5,912 | 6,048 | 6,140 | 6,207 | 6,285 | 6,345 | 6,388 | 6,429 | 6,519 |
| 2008/2009 | 4,607 | 5,557 | 6,139 | 6,438 | 6,608 | 6,704 | 6,775 | 6,829 | 6,869 | 6,894 | 6,929 | 7,012 |
| 2009/2010 | 4,194 | 5,230 | 5,885 | 6,115 | 6,253 | 6,310 | 6,350 | 6,407 | 6,448 | 6,471 | 6,504 | 6,560 |
| 2010/2011 | 4,556 | 5,721 | 6,323 | 6,566 | 6,669 | 6,745 | 6,812 | 6,857 | 6,887 | 6,923 | 6,956 | 7,021 |
| 2011/2012 | 4,514 | 5,599 | 6,224 | 6,433 | 6,571 | 6,665 | 6,731 | 6,777 | 6,823 | 6,854 | 6,880 | 6,915 |
| 2012/2013 | 4,602 | 5,553 | 6,229 | 6,469 | 6,583 | 6,661 | 6,695 | 6,713 | 6,725 | | | |
| 2013/2014 | 4,584 | 5,522 | 6,091 | 6,223 | 6,267 | 6,275 | | | | | | |
| 2014/2015 | 1,600 | 1,677 | | | | | | | | | | |

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

Claims by insurer

(Accidents from 1 July 2005 to 31 December 2014)

| Accident date | 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 | | |
|---------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|
| | 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 |
| AAI | 3,804 | 99.2% | 98.7% | 3,681 | 98.9% | 98.0% | 3,353 | 98.9% | 96.9% | 3,533 | 99.3% | 96.5% | 3,139 | 99.4% | 93.8% |
| Allianz | 1,451 | 99.3% | 99.1% | 1,266 | 99.6% | 98.6% | 1,344 | 99.0% | 98.1% | 1,353 | 99.0% | 97.0% | 1,314 | 99.1% | 95.4% |
| Nom. Defend. | 175 | 98.9% | 99.4% | 201 | 99.0% | 98.5% | 214 | 99.1% | 98.1% | 190 | 96.8% | 95.3% | 222 | 100.0% | 96.4% |
| NRMA | 171 | 100.0% | 100.0% | 186 | 100.0% | 98.9% | 311 | 100.0% | 98.4% | 449 | 99.8% | 96.9% | 458 | 99.8% | 94.5% |
| QBE | 233 | 99.1% | 100.0% | 308 | 99.7% | 99.4% | 343 | 100.0% | 99.7% | 457 | 99.8% | 98.5% | 502 | 100.0% | 97.2% |
| RACQI | 829 | 97.5% | 98.9% | 873 | 98.2% | 99.0% | 954 | 97.1% | 97.6% | 1,030 | 97.3% | 95.5% | 925 | 98.7% | 93.4% |
| Total | 6,663 | 99.0% | 98.9% | 6,515 | 99.0% | 98.4% | 6,519 | 98.7% | 97.5% | 7,012 | 99.0% | 96.6% | 6,560 | 99.3% | 94.5% |

| Accident date | 1 Jul 2010 - 30 Jun 2011 | | | 1 Jul 2011 - 30 Jun 2012 | | | 1 Jul 2012 - 30 Jun 2013 | | | 1 Jul 2013 - 30 Jun 2014 | | | 1 Jul 2014 - 30 Jun 2015 | | |
|---------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|--------------------------|----------------------|------------------|
| | 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 |
| AAI | 3,474 | 99.1% | 90.6% | 3,338 | 99.1% | 79.9% | 3,214 | 98.6% | 59.1% | 2,974 | 92.1% | 24.0% | 830 | 45.1% | 3.6% |
| Allianz | 1,423 | 98.9% | 91.1% | 1,510 | 98.3% | 83.2% | 1,545 | 98.5% | 65.6% | 1,537 | 94.9% | 32.0% | 450 | 57.8% | 7.3% |
| Nom. Defend. | 174 | 97.7% | 89.7% | 182 | 96.2% | 75.3% | 186 | 98.9% | 45.7% | 192 | 76.6% | 11.5% | 39 | 12.8% | 5.1% |
| NRMA | 434 | 99.8% | 92.2% | 437 | 98.9% | 83.1% | 366 | 99.7% | 60.7% | 232 | 100.0% | 27.2% | 6 | 66.7% | 0.0% |
| QBE | 503 | 99.6% | 94.2% | 443 | 98.6% | 85.3% | 452 | 98.2% | 69.9% | 386 | 91.5% | 34.2% | 113 | 57.5% | 10.6% |
| RACQI | 1,013 | 99.0% | 86.5% | 1,005 | 99.3% | 69.1% | 962 | 99.2% | 50.0% | 954 | 90.0% | 14.9% | 239 | 39.7% | 0.4% |
| Total | 7,021 | 99.1% | 90.5% | 6,915 | 98.8% | 79.5% | 6,725 | 98.7% | 59.7% | 6,275 | 92.3% | 24.9% | 1,677 | 47.9% | 4.7% |

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 2005 to 31 December 2014)

| Accident date | 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 - 30 Jun 2013 | 1 Jul 2013 - 30 Jun 2014 | 1 Jul 2014 - 30 Jun 2015 |
|---------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Claims | 6,663 | 6,515 | 6,519 | 7,012 | 6,560 | 7,021 | 6,915 | 6,725 | 6,275 | 1,677 |
| % Finalised | 98.9% | 98.4% | 97.5% | 96.6% | 94.5% | 90.5% | 79.5% | 59.7% | 24.9% | 4.7% |
| % Legal rep | 71.8% | 72.8% | 73.5% | 74.5% | 75.5% | 74.1% | 75.4% | 76.0% | 76.5% | 79.1% |
| % Litigated | 6.4% | 8.4% | 9.1% | 9.5% | 9.3% | 8.3% | 7.3% | 4.6% | 0.4% | 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 2005 to 31 December 2014)

| Payment type | Accident date | 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 - 30 Jun 2013 | | 1 Jul 2013 - 30 Jun 2014 | | 1 Jul 2014 - 30 Jun 2015 | |
|--|--------------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|
| | | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % | Payments (\$'000) | % |
| Aids & appliances | A1 (incl. R.J) | 1,547 | 0.2% | 4,105 | 0.6% | 3,557 | 0.5% | 3,198 | 0.4% | 4,455 | 0.8% | 2,212 | 0.4% | 789 | 0.2% | 242 | 0.1% | 12 | 0.0% | 1 | 0.2% |
| Care | C1 | 63,355 | 9.8% | 72,149 | 10.6% | 60,953 | 9.3% | 67,100 | 9.0% | 54,460 | 9.2% | 35,729 | 6.8% | 21,954 | 5.7% | 6,734 | 3.5% | 323 | 1.2% | 0 | 0.0% |
| Economic loss - past | E1 | 74,915 | 11.6% | 74,193 | 10.9% | 73,575 | 11.2% | 79,221 | 10.6% | 59,220 | 10.0% | 49,706 | 9.4% | 35,114 | 9.2% | 16,759 | 8.8% | 2,248 | 8.3% | 18 | 6.5% |
| Economic loss - future | E2 | 252,215 | 39.1% | 263,538 | 38.6% | 255,253 | 39.0% | 302,095 | 40.5% | 235,994 | 40.0% | 223,526 | 42.5% | 168,625 | 44.1% | 87,897 | 46.3% | 12,861 | 47.2% | 32 | 11.6% |
| General damages | G1 | 91,932 | 14.2% | 85,352 | 12.5% | 78,509 | 12.0% | 84,646 | 11.3% | 67,305 | 11.4% | 69,474 | 13.2% | 51,647 | 13.5% | 28,273 | 14.9% | 5,748 | 21.1% | 144 | 51.7% |
| Home & vehicle modifications | H1 | 1,637 | 0.3% | 1,029 | 0.2% | 302 | 0.0% | 1,063 | 0.1% | 551 | 0.1% | 154 | 0.0% | 84 | 0.0% | 184 | 0.1% | 0 | 0.0% | 0 | 0.0% |
| Investigation costs | L1 | 16,719 | 2.6% | 16,965 | 2.5% | 16,814 | 2.6% | 17,704 | 2.4% | 15,698 | 2.7% | 15,363 | 2.9% | 11,735 | 3.1% | 6,063 | 3.2% | 791 | 2.9% | 5 | 1.9% |
| Legal costs - plaintiff | L2 | 62,793 | 9.7% | 74,723 | 10.9% | 74,700 | 11.4% | 87,526 | 11.7% | 73,560 | 12.5% | 63,379 | 12.0% | 46,005 | 12.0% | 22,086 | 11.6% | 1,984 | 7.3% | 0 | 0.0% |
| Legal costs - defendant | L4, L5, L6 | 23,358 | 3.6% | 26,549 | 3.9% | 25,773 | 3.9% | 26,546 | 3.6% | 20,375 | 3.5% | 16,552 | 3.1% | 9,865 | 2.6% | 2,814 | 1.5% | 41 | 0.1% | 0 | 0.0% |
| Hospital, medical, pharmaceutical & rehabilitation | M1, R1 (excl. R.J) | 64,944 | 10.1% | 67,177 | 9.8% | 67,595 | 10.3% | 79,158 | 10.6% | 60,161 | 10.2% | 52,900 | 10.1% | 37,860 | 9.9% | 19,252 | 10.1% | 3,468 | 12.7% | 78 | 28.0% |
| Recoveries | V1, V2, V3, V4 | -8,086 | -1.3% | -2,177 | -0.3% | -2,275 | -0.3% | -2,178 | -0.3% | -1,900 | -0.3% | -2,702 | -0.5% | -904 | -0.2% | -600 | -0.3% | -226 | -0.8% | 0 | 0.0% |
| Total | | 645,329 | 100.0% | 683,601 | 100.0% | 654,757 | 100.0% | 746,080 | 100.0% | 589,878 | 100.0% | 526,293 | 100.0% | 382,775 | 100.0% | 189,705 | 100.0% | 27,250 | 100.0% | 278 | 100.0% |

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

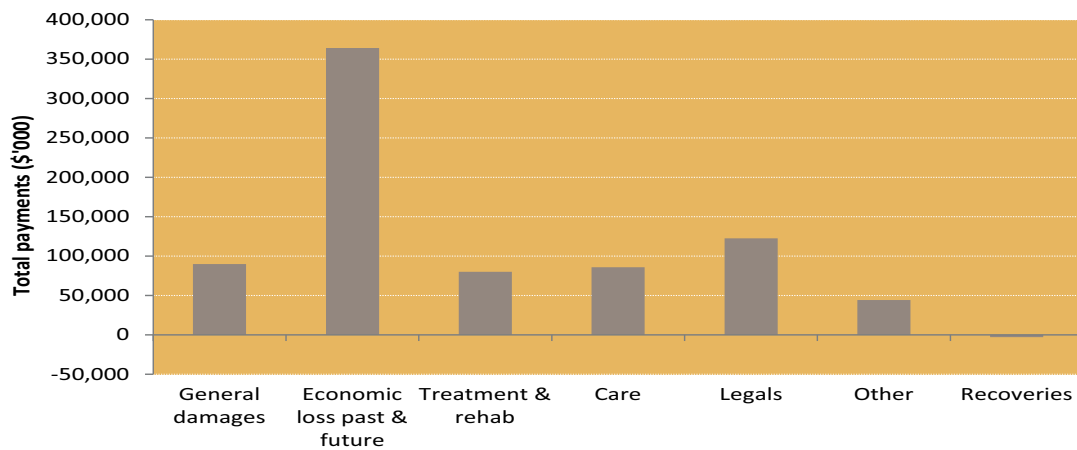
Heads of Damage breakdown

(Finalised claims from 1 January 2014 to 31 December 2014 for accidents from 1 July 2005 to 31 December 2014)

| | General damages | Economic loss past & future | Treatment & rehab | Care | Legals | Other* | Recoveries # | Total |
|--------------------------------|-----------------|-----------------------------|-------------------|---------------|----------------|---------------|---------------|----------------|
| Finalised claims ^ | 5,719 | 5,123 | 6,528 | 1,209 | 4,119 | 6,121 | 121 | 7,127 |
| % Finalised payments | 11.5% | 46.5% | 10.2% | 11.0% | 15.6% | 5.6% | -0.4% | 100.0% |
| Total payments (\$'000) | 89,872 | 364,343 | 80,240 | 85,933 | 122,604 | 44,218 | -2,871 | 784,340 |

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 2014



Injury severity costs breakdown

(Finalised claims from 1 January 2014 to 31 December 2014 for accidents from 1 July 2005 to 31 December 2014)

| | AIS severity description | | | | | | | Total |
|--------------------------------|--------------------------|----------------|----------------|---------------|---------------|---------------|--------------|----------------|
| | Minor | Moderate | Serious | Severe | Critical | Maximum* | Admin# | |
| Finalised claims [^] | 4,967 | 1,098 | 499 | 76 | 38 | 82 | 365 | 7,125 |
| % Total payments | 42.9% | 19.9% | 18.0% | 7.5% | 8.2% | 2.4% | 1.2% | 100.0% |
| Average payment (\$) | 67,683 | 142,041 | 283,069 | 770,052 | 1,691,066 | 228,119 | 25,896 | 110,082 |
| Total payments (\$'000) | 336,183 | 155,961 | 141,251 | 58,524 | 64,260 | 18,706 | 9,452 | 784,337 |

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.

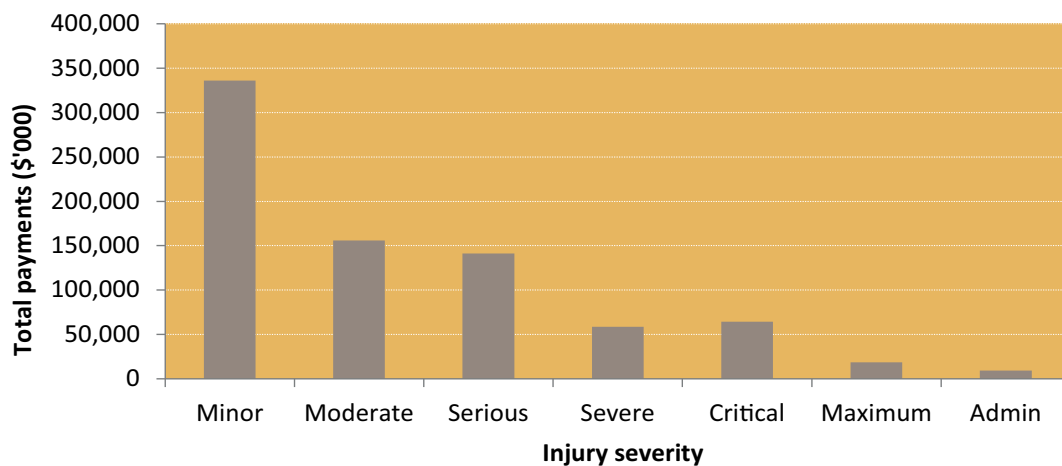
Injury severities are based on AIS 2005.

* Maximum severity is predominantly 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.

Total payments by severity for claims finalised in 2014



Claim duration by licensed insurer

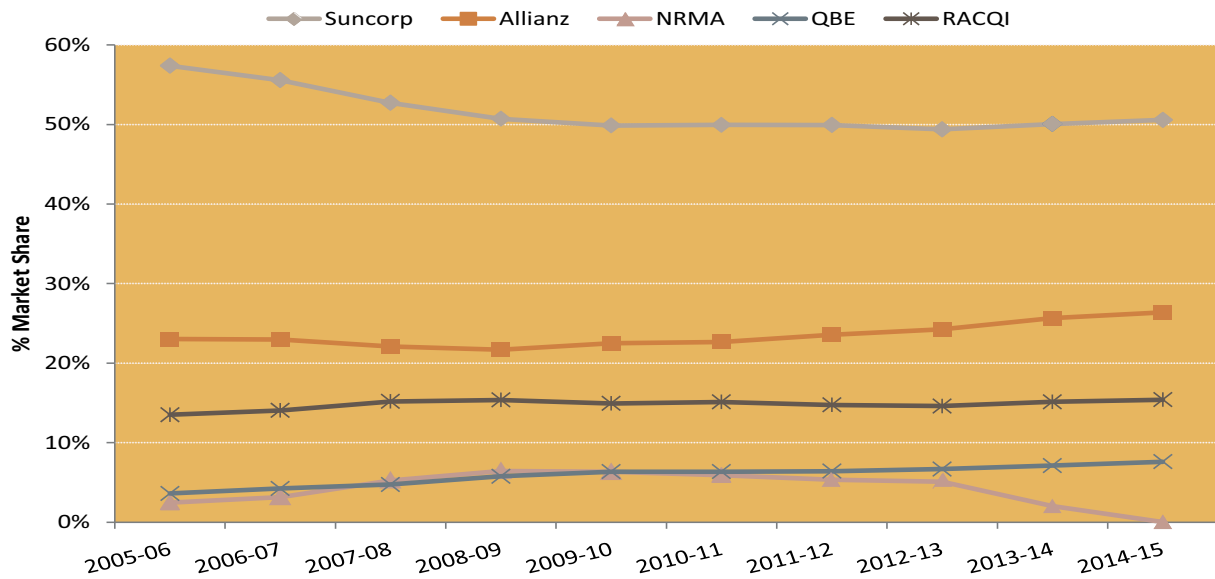
(Finalised claims for accidents from 1 July 2005 to 31 December 2014 where relevant details are available)

| | Allianz | NRMA | QBE | RACQI | Suncorp | Average |
|--|---------|------|------|-------|---------|---------|
| Notification date to compliance date | 0.6 | 0.7 | 0.6 | 0.8 | 0.8 | 0.7 |
| Compliance date to liability decision date | 1.9 | 1.8 | 3.2 | 3.6 | 2.5 | 2.5 |
| Liability decision date to settlement date | 15.4 | 14.1 | 15.2 | 13.6 | 15.8 | 15.2 |

Note: Timeframes = Average in months

Market share – licensed insurers by premium collected

| Insurer | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Suncorp | 57.38% | 55.56% | 52.71% | 50.71% | 49.87% | 49.95% | 49.93% | 49.38% | 50.06% | 50.58% |
| Allianz | 23.02% | 22.96% | 22.10% | 21.69% | 22.50% | 22.66% | 23.55% | 24.24% | 25.66% | 26.37% |
| NRMA | 2.47% | 3.17% | 5.26% | 6.45% | 6.34% | 5.92% | 5.36% | 5.10% | 2.03% | 0.03% |
| QBE | 3.62% | 4.25% | 4.74% | 5.78% | 6.35% | 6.35% | 6.42% | 6.68% | 7.12% | 7.61% |
| RACQI | 13.51% | 14.06% | 15.19% | 15.37% | 14.94% | 15.12% | 14.74% | 14.60% | 15.13% | 15.41% |



Note: Based on Premium % Rolling YTD
 AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.
 AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.