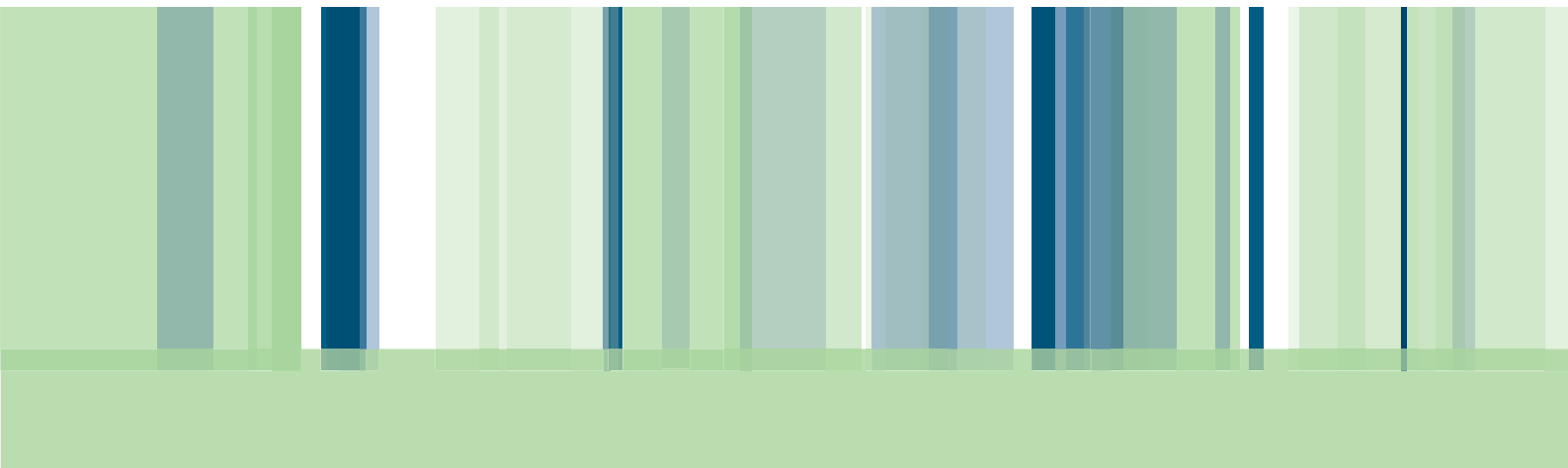


Statistical information  
2004-05



Motor Accident Insurance Commission



## Statistical information 2004-05

### Insured vehicles by Class as at 30 June 2005

Class	Total vehicles	Percentage
01	2,057,904	71.11
02	7,594	0.26
03	2,490	0.09
04	26,889	0.93
05	10,177	0.35
06	505,383	17.46
07	56,186	1.94
08	5,381	0.19
09	3,414	0.12
10	3,543	0.12
11	4,692	0.16
12	38,132	1.32
13	62,458	2.16
14	23,862	0.82
15	8,380	0.29
16	795	0.03
17	42,411	1.46
19	16,206	0.56
20	7,993	0.28
21	4,399	0.15
23	4,489	0.16
24	1,071	0.04
Total	2,893,849	100.00

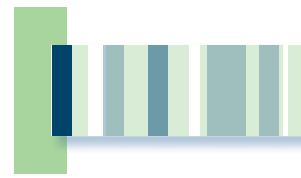
### Premium, levy and fee collection

1 July 2004 to 30 June 2005	Dollars ('000)
Insurance Premiums	1,001,258
Nominal Defendant Levy	-50,882
Statutory Levy	-4,541
Hospital Levy	-17,617
Emergency Services Levy	-7,928
Transport Fee	-23,798
Insurers Premiums	896,492

### Market share – licensed insurers

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05
AAMI	5.27	5.14	4.94	4.65	5.13
Allianz	4.72	4.64	22.89	22.76	23.24
FAI Allianz	21.61	18.63	–	–	–
NRMA	0.70	1.12	1.37	1.82	2.12
QBE	5.04	4.16	3.80	3.60	3.49
RACQ	7.88	11.99	12.65	13.63	13.22
Suncorp	54.78	54.32	54.35	53.54	52.80

Method: The market share figures are based on annual aggregate premium collection rather than on the number of policies. Figures previously reported for 2003 and 2004 were figures for month of June and not the annual aggregate premium collection. Note: FAI Allianz business transferred to Allianz on 1 July 2002.



## Notice of claim lodgements – cumulative

(All Insurers) Accidents 1 July 1995 to 30 June 2005

Injury Year	Development Quarter											
	1	2	3	4	5	6	7	8	9	10	11	12+
Jul 95–Jun 96	2,691	4,825	7,165	8,067	8,250	8,361	8,454	8,498	8,554	8,609	8,655	8,829
Jul 96–Jun 97	3,253	5,503	7,467	8,037	8,242	8,358	8,423	8,500	8,574	8,633	8,707	8,854
Jul 97–Jun 98	3,985	6,239	7,988	8,596	8,792	8,909	9,009	9,098	9,163	9,227	9,271	9,394
Jul 98–Jun 99	5,260	7,809	9,683	10,304	10,523	10,643	10,763	10,835	10,918	10,979	11,025	11,137
Jul 99–Jun 00	5,074	7,358	9,172	9,826	10,058	10,224	10,325	10,410	10,479	10,537	10,563	10,681
Jul 00–Jun 01	6,982	8,625	9,511	9,839	10,029	10,143	10,211	10,266	10,306	10,340	10,368	10,430
Jul 01–Jun 02	7,356	8,677	9,261	9,522	9,632	9,708	9,800	9,882	9,933	9,956	9,982	10,021
Jul 02–Jun 03	6,328	7,469	7,995	8,207	8,341	8,471	8,534	8,559	8,587	8,597	8,599	8,601
Jul 03–Jun 04	5,255	6,260	6,715	6,900	6,981	7,013	7,023	7,029				

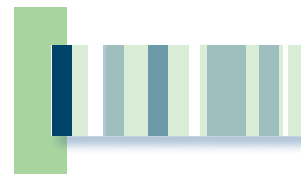
Accident Year data for 2004–05 is still immature and is not included.

# Statistical information 2004-05

## Claim status

Accident Year	1 SEPT 1994– 30 JUNE 1995			1 JULY 1995– 30 JUNE 1996			1 JULY 1996– 30 JUNE 1997			1 JULY 1997– 30 JUNE 1998			1 JULY 1998– 30 JUNE 1999			1 JULY 1999– 30 JUNE 2000		
	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)
AAMI	153	100	100	227	100	98.2	288	100	99.7	327	100	98.5	478	100	97.5	572	100	95.3
Allianz	284	95.1	98.2	436	87.4	98.9	444	93.9	98.9	484	95.5	98.8	667	96.6	97.8	618	98.9	96.3
QBE	2	100	100	14	100	100	29	100	100	320	94.1	98.1	727	97.8	98.1	654	99.5	97.1
Suncorp	3,787	99.6	99.3	4,695	99.6	98.8	4,785	99.6	98.8	5,270	99.7	98.2	6,183	99.6	96.6	5,804	99.4	95.1
Nom. Defend.	261	100	99.6	358	99.7	98.3	325	99.4	95.4	358	99.4	97.5	361	97.8	94.7	349	97.4	94
RACQ Insurance													13	100	100	236	100	91.1
NRMA																1	100	100
Unlicensed as at 30/6/2005																		
FAI Allianz																172	95.9	94.8
FAI	1,900	99	99.1	2,274	98.9	99.5	2,124	99.1	98.7	2,246	98.8	97.8	2,667	99	97.2	2,275	97.2	95.4
Fortis	469	96.6	99.4	549	93.4	99.1	628	88.4	98.7	345	89.3	98.6	37	86.5	97.3			
Zurich	5	100	100	10	100	100	23	100	100	24	95.8	100	4	75	75			
Com. Union	111	100	98.2	134	100	95.5	129	99.2	99.2	17	100	100						
Merc. Mutual	76	100	100	94	98.9	100	64	100	98.4	3	100	100						
GIO	15	100	100	30	96.7	100	15	100	100									
CIC	5	60	100	8	62.5	100												
<b>TOTAL</b>	<b>7,068</b>	<b>99.1</b>	<b>99.2</b>	<b>8,829</b>	<b>98.4</b>	<b>98.9</b>	<b>8,854</b>	<b>98.4</b>	<b>98.7</b>	<b>9,394</b>	<b>98.7</b>	<b>98.1</b>	<b>11,137</b>	<b>99</b>	<b>96.9</b>	<b>10,681</b>	<b>98.9</b>	<b>95.2</b>

N.B. The data for 2004-05 is incomplete due to claim reporting time frames



	1 JULY 2000– 30 JUNE 2001			1 JULY 2001– 30 JUNE 2002			1 JULY 2002– 30 JUNE 2003			1 JULY 2003– 30 JUNE 2004			1 JULY 2004– 30 JUNE 2005			Accident Year
	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Insurer
	515	100	93.4	484	99.6	88.2	410	100	59	345	99.7	28.1	243	95.1	7.4	AAMI
	630	98.9	91	461	98.5	75.1	1,939	98.2	51.5	1,546	97.2	29.8	958	71.7	11.1	Allianz
	506	99.4	92.3	373	100	89.5	345	99.4	67	275	98.2	31.3	169	75.7	8.9	QBE
	5,592	99.4	91.8	5,216	99.1	81.7	4,386	98.7	53.4	3,565	96.9	26.5	2,234	67.4	8.9	Suncorp
	369	97.3	88.9	305	96.1	77.7	258	97.3	50.4	217	94	24.4	132	37.9	6.8	Nom. Defend.
	508	98.6	90	1,016	98.6	78.8	1,072	96.7	49.1	974	93.8	26.3	552	64.1	5.8	RACQ Insurance
	92	98.9	94.6	151	100	91.4	191	98.4	77	107	95.3	35.5	79	83.5	13.9	NRMA
																Unlicensed as at 30/6/2005
	1,685	98.6	88.2	2,015	98.5	79.4										FAI Allianz
	533	97.7	92.3													FAI
																Fortis
																Zurich
																Com. Union
																Merc Mutual
																GIO
																CIC
	10,430	99.1	91.1	10,021	98.9	81.3	8,601	98.4	53.7	7,029	96.6	27.5	4,367	69.2	8.9	TOTAL

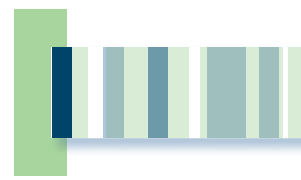
# Statistical information 2004-05

## Claim payments on finalised claims

(Payments 1 September 1994 to 30 June 2005)

Accident Period		1 SEPT 1994– 30 JUNE 1995		1 JULY 1995– 30 JUNE 1996		1 JULY 1996– 30 JUNE 1997		1 JULY 1997– 30 JUNE 1998		1 JULY 1998– 30 JUNE 1999	
Code	Payment Type	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)
A1	Aids & appliances	1,479	0.5%	1,081	0.3%	1,716	0.4%	1,420	0.4%	1,737	0.4%
C1	Long term care & home care	29,316	9.7%	41,393	11.5%	51,197	13.3%	31,551	8.5%	39,197	8.8%
E1	Economic loss – past	31,683	10.5%	36,086	10.0%	35,699	9.3%	34,074	9.2%	40,928	9.2%
E2	Economic loss – future	65,792	21.8%	77,364	21.5%	83,768	21.7%	84,282	22.8%	103,877	23.3%
G1	General damages	102,000	33.8%	116,788	32.5%	121,575	31.5%	127,192	34.4%	152,307	34.2%
H1	Home & vehicle modifications	1,772	0.6%	1,707	0.5%	1,262	0.3%	1,714	0.5%	1,243	0.3%
L1	Investigation costs	3,304	1.1%	4,193	1.2%	4,775	1.2%	5,608	1.5%	6,824	1.5%
L2	Legal costs – plaintiffs	27,799	9.2%	34,387	9.6%	36,373	9.4%	38,540	10.4%	49,115	11.0%
L4	Legal costs – defendants (solicitors)	11,224	3.7%	13,518	3.8%	12,780	3.3%	13,149	3.6%	16,792	3.8%
L5	Legal costs – defendants (barristers)	1,667	0.6%	1,807	0.5%	2,011	0.5%	2,025	0.5%	2,148	0.5%
L6	Legal costs – defendants (other outlays)	2,244	0.7%	2,480	0.7%	2,656	0.7%	2,335	0.6%	2,404	0.5%
M1	Hospital, medical, pharmaceutical	21,647	7.2%	25,436	7.1%	26,663	6.9%	24,808	6.7%	26,314	5.9%
N1	Payments to interstate & non CTP insurers	407	0.1%	311	0.1%	161	0.0%	170	0.0%	31	0.0%
P1	Other	1,707	0.6%	2,217	0.6%	2,880	0.7%	2,471	0.7%	2,019	0.5%
R1	Rehabilitation service costs	2,418	0.8%	2,912	0.8%	3,889	1.0%	3,722	1.0%	4,856	1.1%
V1	Recoveries from insured	-3	0.0%	-59	0.0%	-103	0.0%	-244	-0.1%	-123	0.0%
V2	Other party (other than through sharing)	-3,052	-1.0%	-2,112	-0.6%	-1,581	-0.4%	-3,362	-0.9%	-3,467	-0.8%
V3	Nominal Defendant recovery	-49	0.0%	-114	0.0%	-189	0.0%	-229	-0.1%	-301	-0.1%
Total		301,357	100.0%	359,397	100.0%	385,531	100.0%	369,225	100.0%	445,902	100.0%

N.B. This table illustrates the "long tail" nature of CTP insurance. Premium collected by insurers in any one financial year may take a number of years to distribute to claimants as compensation. The dissection of claims payment types will also change as the largest value claims are finalised. In addition to payments made on finalised claims shown in this table, insurers have also made significant payments on claims that are still open.



	1 JULY 1999– 30 JUNE 2000		1 JULY 2000– 30 JUNE 2001		1 JULY 2001– 30 JUNE 2002		1 JULY 2002– 30 JUNE 2003		1 JULY 2003– 30 JUNE 2004		1 JULY 2004– 30 JUNE 2005		Accident Period	
	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Total Payments (\$'000)	Total Payments (%)	Payment Type	Code
	1,769	0.4%	759	0.2%	715	0.3%	207	0.2%	1	0.0%	1	0.2%	Aids & appliances	A1
	36,479	8.3%	25,316	6.9%	16,337	5.9%	7,053	7.5%	152	1.4%	6	0.7%	Long term care & home care	C1
	40,448	9.2%	32,565	8.9%	22,604	8.2%	7,414	7.9%	1,190	11.1%	131	14.4%	Economic loss – past	E1
	103,019	23.4%	91,062	24.9%	67,761	24.5%	20,543	21.8%	1,751	16.4%	7	0.8%	Economic loss – future	E2
	150,749	34.3%	141,892	38.8%	119,794	43.3%	41,405	43.8%	4,458	41.7%	469	51.6%	General damages	G1
	552	0.1%	607	0.2%	355	0.1%	151	0.2%		0.0%		0.0%	Home & vehicle modifications	H1
	6,907	1.6%	7,409	2.0%	6,341	2.3%	2,682	2.8%	595	5.6%	44	4.8%	Investigation costs	L1
	47,468	10.8%	27,006	7.4%	15,829	5.7%	4,400	4.7%	265	2.5%	1	0.1%	Legal costs – plaintiffs	L2
	16,983	3.9%	9,415	2.6%	5,205	1.9%	1,762	1.9%	183	1.7%	2	0.2%	Legal costs – defendants (solicitors)	L4
	2,113	0.5%	1,140	0.3%	504	0.2%	115	0.1%	3	0.0%		0.0%	Legal costs - defendants (barristers)	L5
	2,380	0.5%	1,255	0.3%	737	0.3%	218	0.2%	19	0.2%	3	0.4%	Legal costs - defendants (other outlays)	L6
	25,357	5.8%	22,792	6.2%	16,956	6.1%	6,683	7.1%	1,527	14.3%	165	18.2%	Hospital, medical, pharmaceutical	M1
	1	0.0%	1	0.0%		0.0%	12	0.0%		0.0%		0.0%	Payments to interstate & non CTP insurers	N1
	2,369	0.5%	1,011	0.3%	972	0.4%	607	0.6%	190	1.8%	28	3.0%	Other	P1
	5,465	1.2%	4,767	1.3%	3,949	1.4%	1,637	1.7%	417	3.9%	52	5.7%	Rehabilitation service costs	R1
	-103	0.0%	-80	0.0%	-185	-0.1%	-36	0.0%		0.0%		0.0%	Recoveries from insured	V1
	-1,881	-0.4%	-892	-0.2%	-916	-0.3%	-338	-0.4%	-53	-0.5%		0.0%	Other party (other than through sharing)	V2
	-73	0.0%	-4	0.0%	-77	0.0%	-87	-0.1%		0.0%		0.0%	Nominal Defendant recovery	V3
	440,003	100.0%	366,022	100.0%	276,881	100.0%	94,427	100.0%	10,697	100.0%	909	100.0%		Total

## Number of accidents by postcode division

1 September 1994 to 30 June 2005

Location	Postcode	Number of Accidents
Brisbane City	4000–4072	14,136
	4073–4209	19,462
	4500–4549	3,380
Gold Coast Region	4210–4299	10,581
Ipswich Region	4300–4349	3,478
Toowoomba Region	4350–4499	2,717
	4602–4618	218
Sunshine Coast Region	4550–4601	4,857
	4619–4689	3,044
Rockhampton Region	4690–4736	1,565
Mackay Region	4737–4805	2,017
Townsville Region	4806–4824	2,293
	4835–4850	153
Mt Isa Region	4825–4834	208
Cairns Region	4851–4899	3,024
Unknown		209
Non Qld		2,794
<b>Total</b>		<b>74,136</b>

## Age group of claimants

1 September 1994 to 30 June 2005

Age Group	Male	Female	Unknown	Total	Percentage
Unknown*	118	127	242	487	0.5
0 – 5 years	1,003	919	2	1,924	2.0
6–15 years	2,545	2,659	6	5,210	5.4
16–25 years	11,993	13,881	23	25,897	26.8
26–35 years	10,814	11,352	20	22,186	23.0
36–45 years	8,081	9,139	12	17,232	17.9
46–55 years	5,607	6,532	30	12,169	12.6
56–65 years	3,054	3,366	4	6,424	6.7
66+	2,032	2,847	4	4,883	5.1
<b>Total</b>	<b>45,247</b>	<b>50,822</b>	<b>343</b>	<b>96,412</b>	<b>100</b>

\* This figure includes company claims