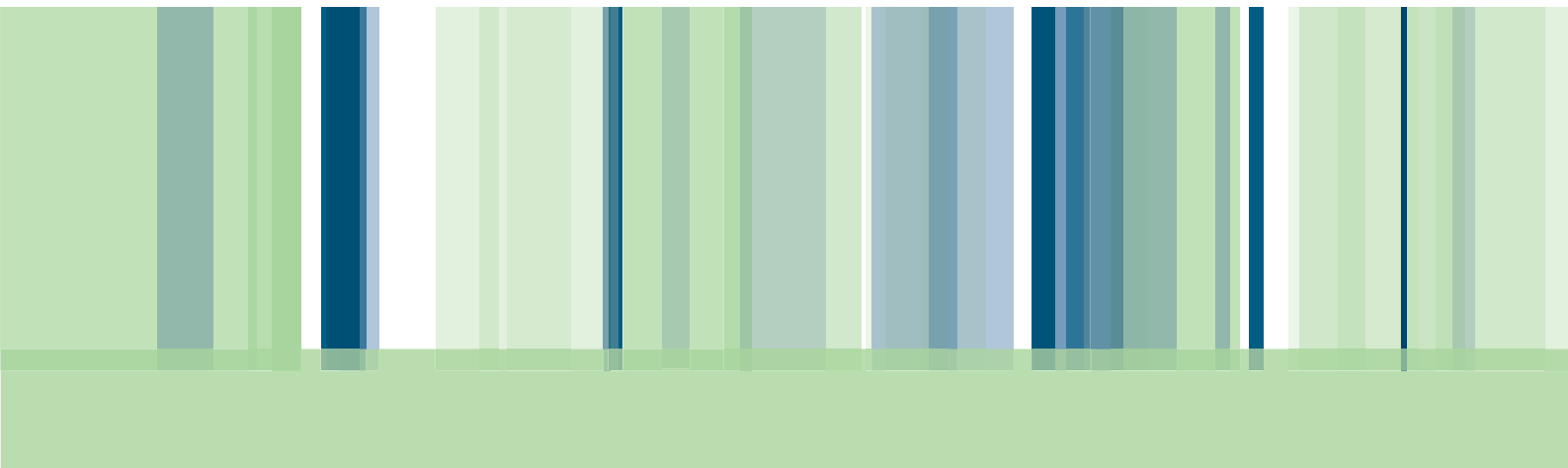


Statistical information
2004-05



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 |

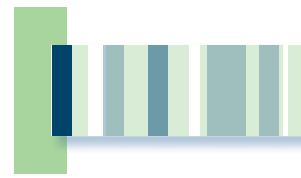
Premium, levy and fee collection

| 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 | | | | |

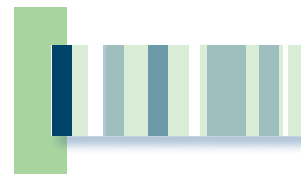
Accident Year data for 2004–05 is still immature and is not included.

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 | | | | | | | | | | | | |
| TOTAL | 7,068 | 99.1 | 99.2 | 8,829 | 98.4 | 98.9 | 8,854 | 98.4 | 98.7 | 9,394 | 98.7 | 98.1 | 11,137 | 99 | 96.9 | 10,681 | 98.9 | 95.2 |

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 |

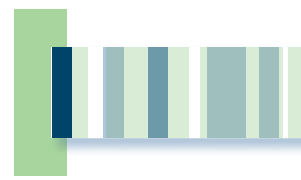
Statistical information 2004-05

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 |
| Total | | 74,136 |

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 |
| Total | 45,247 | 50,822 | 343 | 96,412 | 100 |

* This figure includes company claims