



Statistical information

1 July to 31 December 2013



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

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Data Parameters: Dollars have been inflated to December 2013.

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.

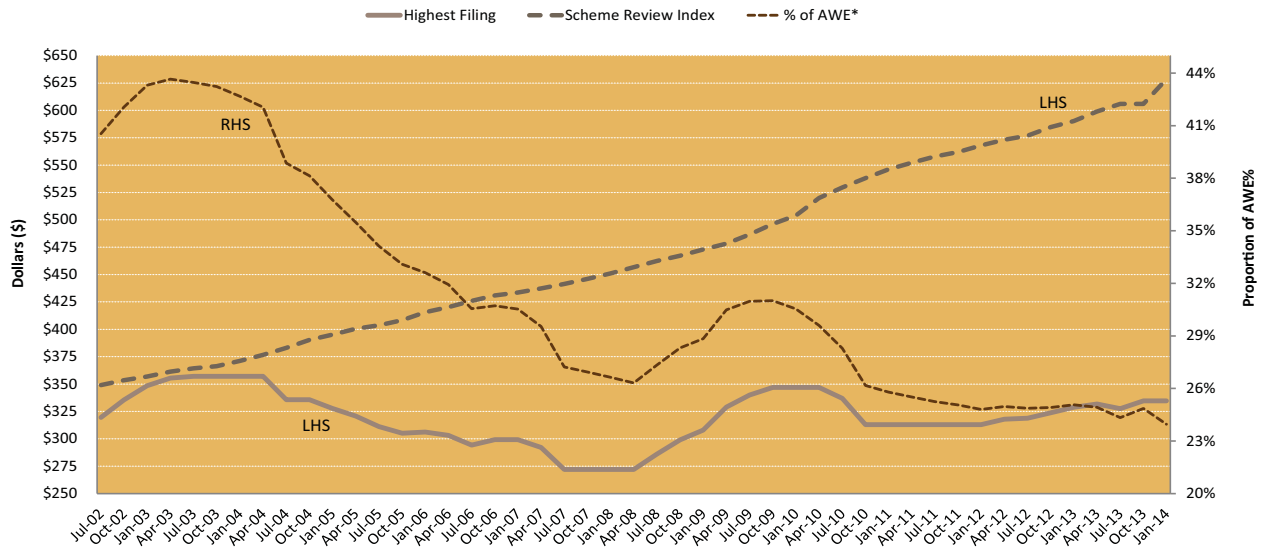
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of CTP motor 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 2013)

Class	Description	Vehicles	%
1	Cars and station wagons	2,587,192	67.07%
2	Motorised homes	13,738	0.36%
3	Taxis	2,698	0.07%
4	Hire vehicles	43,820	1.14%
5	Vintage, veteran, historic or street rods	22,527	0.58%
6	Trucks, utilities and vans with a GVM of 4.5t or less	760,895	19.73%
7	Trucks, prime movers and vans with a GVM > 4.5t	75,806	1.97%
8	Non-commercial buses	5,537	0.14%
9	Buses for school/health use	3,712	0.10%
10A	Buses not in classes 8, 9 or 10B but used within 350 km of base	2,696	0.07%
10B	Buses operating under an integrated mass transit service contract other than school or restricted school service	2,163	0.06%
11	Buses not in classes 8, 9, 10A or 10B	6,768	0.18%
12	Motorcycles with driver only	62,066	1.61%
13	Motorcycles with pillion passenger or side car	122,786	3.18%
14	Tractors	25,075	0.65%
15	Self-propelled machinery, fire engines	7,924	0.21%
16	Ambulances	1,037	0.03%
17	Motor vehicles used only for primary production	38,240	0.99%
19	Limited access registration	43,039	1.12%
20	Zone access registration	11,685	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,394	0.24%
23	Dealer plates	5,783	0.15%
24	Trailers	2,651	0.07%
Total		3,857,232	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 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 Average Weekly Ordinary Time Earnings Full Time - Seasonally Adjusted).

Average Class 1 filed premium

Insurer	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
AAMI **	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80	
Allianz	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85
NRMA *	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10
QBE	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
RACQI	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
Suncorp **	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35

Note: The average Class 1 filed premiums include levies.

* NRMA ceased to operate as a licensed CTP insurer in Queensland on 01/01/2014.

** On 02/04/2013 MAIC approved the transfer of the entire CTP business of Suncorp (SMIL) and AAMI to AAI (trading as Suncorp).

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

Claim frequency and claim propensity

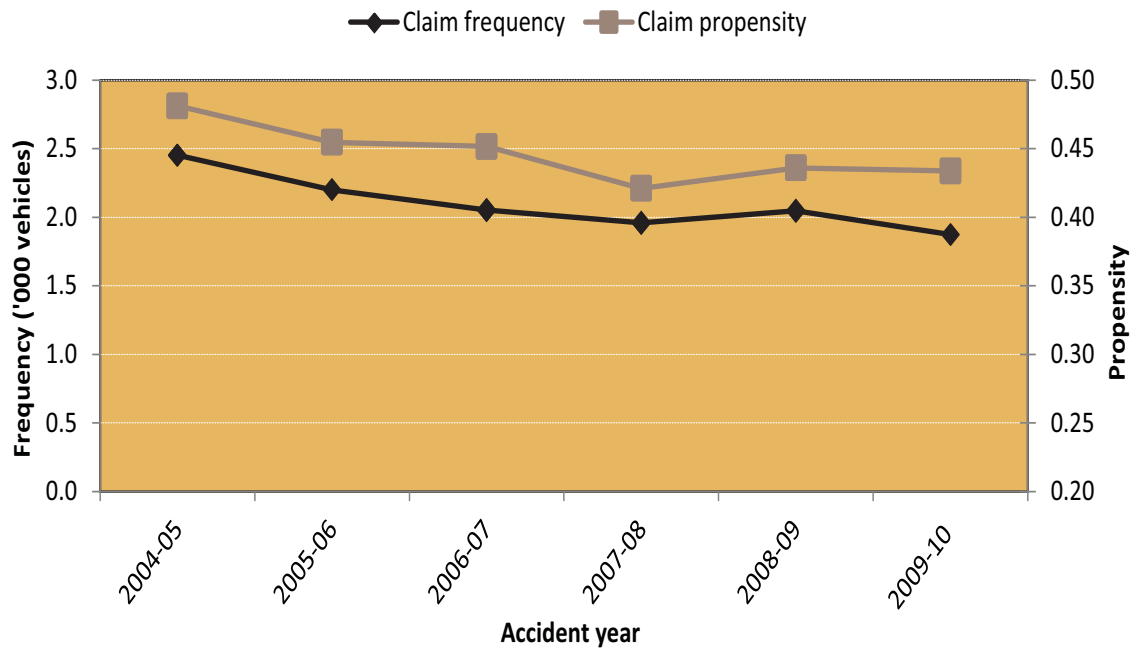
(Accidents from 1 July 2003 to 31 December 2013)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2004-05	2,893,849	7,094	2.5	0.5
2005-06	3,026,987	6,660	2.2	0.5
2006-07	3,176,383	6,515	2.1	0.5
2007-08	3,324,485	6,510	2.0	0.4
2008-09	3,422,572	7,005	2.0	0.4
2009-10	3,492,388	6,543	1.9	0.4
2010-11	3,579,088	6,958	1.9	
2011-12	3,631,446	6,751	1.9	
2012-13	3,804,655	6,265	1.6	
2013-14	3,857,232	1,690		

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 10 February 2014. 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 2013-14 is at 31 December 2013.



Number of accidents by region (Accidents from 1 July 2004 to 31 December 2013)

Accident date	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 - 30 Jun 2013	1 Jul 2013 - 31 Dec 2013										
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%										
Brisbane	2,888	49.9%	2,787	50.8%	2,680	49.8%	2,612	49.0%	2,868	50.3%	2,659	49.8%	2,815	49.0%	2,793	51.0%	2,589	50.7%	732	52.7%
Other SE QLD region	1,677	29.0%	1,543	28.1%	1,572	29.2%	1,595	29.9%	1,651	28.9%	1,519	28.4%	1,691	29.4%	1,510	27.6%	1,422	27.8%	376	27.1%
Regional QLD	958	16.6%	886	16.1%	880	16.3%	851	16.0%	907	15.9%	867	16.2%	906	15.8%	884	16.1%	847	16.6%	216	15.5%
Interstate	260	4.5%	271	4.9%	251	4.7%	273	5.1%	281	4.9%	295	5.5%	331	5.8%	293	5.3%	249	4.9%	66	4.7%
Total	5,783	100.0%	5,487	100.0%	5,383	100.0%	5,331	100.0%	5,707	100.0%	5,340	100.0%	5,743	100.0%	5,480	100.0%	5,107	100.0%	1,390	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.

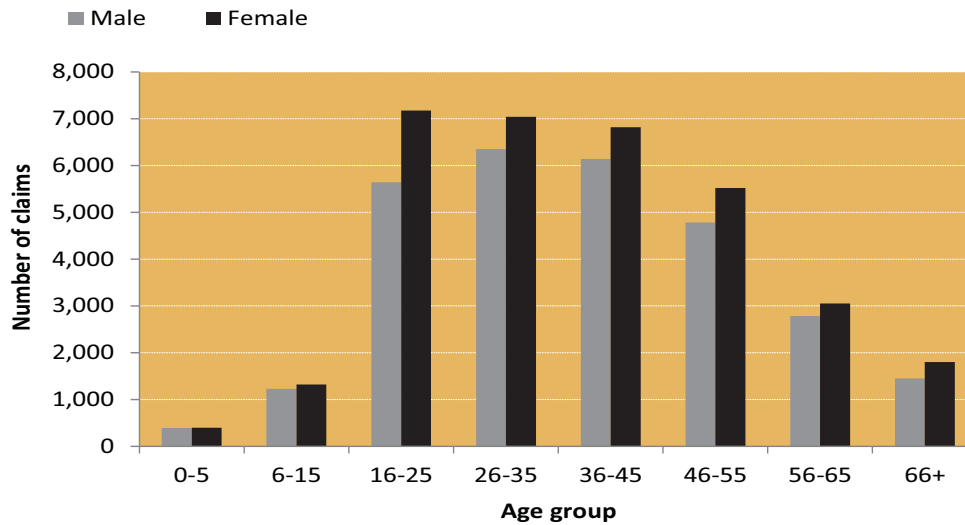
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2004 to 31 December 2013 where relevant details are available)

Age group	Male	Female	Total	%
0-5	390	395	785	1.3
6-15	1,225	1,323	2,548	4.1
16-25	5,644	7,175	12,819	20.7
26-35	6,346	7,039	13,385	21.6
36-45	6,137	6,818	12,955	20.9
46-55	4,780	5,518	10,298	16.6
56-65	2,781	3,051	5,832	9.4
66+	1,448	1,801	3,249	5.3
Total	28,751	33,120	61,871	100.0



Claim severity

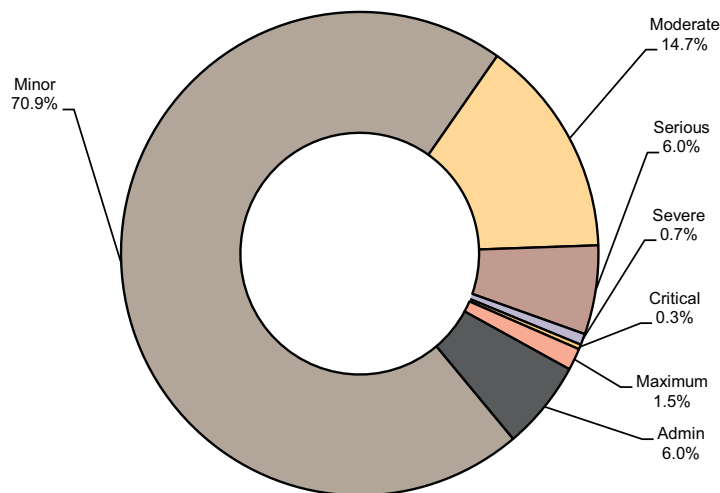
(Finalised claims for accidents from 1 July 2004 to 31 December 2013)

AIS Severity*	Description	Claims	%
1	Minor	35,355	70.9%
2	Moderate	7,327	14.7%
3	Serious	2,969	6.0%
4	Severe	372	0.7%
5	Critical	161	0.3%
6	Maximum [#]	731	1.5%
9	Admin [^]	2,969	6.0%
Total		49,884	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

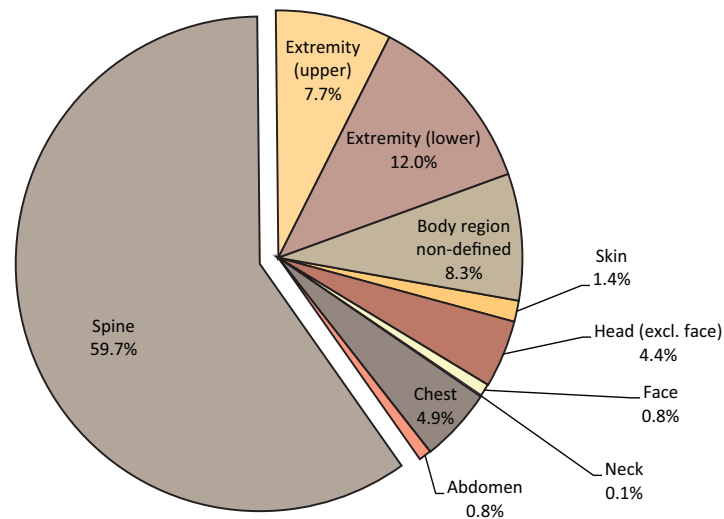
(Finalised claims for accidents from 1 July 2004 to 31 December 2013)

Body region	Claims	%
Skin	690	1.4%
Head (excl. face)	2,209	4.4%
Face	399	0.8%
Neck*	40	0.1%
Chest	2,425	4.9%
Abdomen	410	0.8%
Spine	29,772	59.7%
Extremity (upper)	3,826	7.7%
Extremity (lower)	5,984	12.0%
Body region non-defined#	4,129	8.3%
Total	49,884	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 2004 to 31 December 2013)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2004-05	4,698	5,653	6,118	6,268	6,345	6,431	6,597	6,747	6,894	6,970	7,009	7,094
2005-06	4,343	5,184	5,643	5,835	5,930	6,000	6,152	6,374	6,528	6,564	6,590	6,660
2006-07	4,090	5,034	5,540	5,750	5,911	6,110	6,287	6,350	6,379	6,421	6,434	6,515
2007-08	4,104	4,955	5,649	5,912	6,049	6,141	6,208	6,286	6,346	6,389	6,430	6,510
2008-09	4,607	5,557	6,139	6,438	6,608	6,704	6,775	6,829	6,869	6,894	6,929	7,005
2009-10	4,191	5,226	5,880	6,109	6,247	6,304	6,344	6,401	6,442	6,465	6,498	6,543
2010-11	4,554	5,716	6,318	6,561	6,665	6,740	6,810	6,855	6,883	6,911	6,935	6,958
2011-12	4,513	5,598	6,222	6,431	6,567	6,654	6,702	6,727	6,743	6,751		
2012-13	4,592	5,523	6,092	6,220	6,260	6,265						
2013-14	1,608	1,690										

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

Claims by insurer

(Accidents from 1 July 2004 to 31 December 2013)

Accident date	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		
	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	4,162	99.4%	98.6%	3,803	99.2%	98.0%	3,681	98.8%	97.3%	3,346	98.8%	96.3%	3,532	99.3%	94.2%
Allianz	1,443	99.0%	98.6%	1,450	99.2%	98.5%	1,266	99.6%	97.3%	1,341	99.0%	97.2%	1,353	99.0%	94.6%
Nom. Defend.	202	97.0%	99.0%	174	98.9%	98.3%	201	99.0%	97.0%	215	99.1%	96.7%	187	97.9%	93.0%
NRMA	135	100.0%	100.0%	171	100.0%	98.8%	186	100.0%	98.4%	311	100.0%	97.1%	449	99.8%	95.5%
QBE	254	96.9%	99.2%	233	99.1%	100.0%	308	99.7%	98.4%	343	100.0%	98.0%	456	99.8%	96.1%
RACQI	898	97.6%	99.1%	829	97.5%	98.3%	873	98.2%	98.2%	954	97.0%	95.9%	1,028	97.5%	93.0%
Total	7,094	99.0%	98.7%	6,660	99.0%	98.3%	6,515	99.0%	97.5%	6,510	98.7%	96.6%	7,005	99.0%	94.3%

Accident date	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 - 31 Dec 2013		
	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	3,128	99.3%	88.8%	3,430	99.0%	80.9%	3,253	98.7%	57.5%	2,973	92.5%	23.6%	809	60.1%	4.6%
Allianz	1,311	99.1%	91.8%	1,419	98.4%	81.5%	1,482	98.1%	63.8%	1,448	94.8%	31.6%	413	56.2%	10.4%
Nom. Defend.	220	100.0%	89.1%	173	97.7%	76.9%	180	96.1%	53.3%	183	83.1%	14.8%	53	13.2%	0.0%
NRMA	458	99.8%	91.3%	430	99.8%	81.6%	421	99.8%	63.2%	342	96.8%	24.9%	89	71.9%	6.7%
QBE	501	100.0%	92.4%	500	99.4%	85.4%	433	98.4%	69.7%	415	93.3%	37.8%	86	43.0%	7.0%
RACQI	925	98.7%	89.1%	1,006	98.7%	75.0%	982	99.0%	49.5%	904	94.2%	18.7%	240	54.6%	0.8%
Total	6,543	99.3%	89.9%	6,958	98.9%	80.4%	6,751	98.6%	58.7%	6,265	93.3%	25.5%	1,690	56.6%	5.6%

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 2004 to 31 December 2013)

Accident date	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 - 30 Jun 2013	1 Jul 2013 - 31 Dec 2013
Claims	7,094	6,660	6,515	6,510	7,005	6,543	6,958	6,751	6,265	1,690
% Finalised	98.7%	98.3%	97.5%	96.6%	94.3%	89.9%	80.4%	58.7%	25.5%	5.6%
% Legal rep	73.3%	71.8%	72.8%	73.5%	74.5%	75.5%	73.9%	74.9%	74.9%	78.6%
% Litigated	5.0%	6.3%	8.3%	9.0%	9.2%	8.6%	6.2%	3.2%	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 2004 to 31 December 2013)

Payment type	Accident date	1 Jul 2004 - 30 Jun 2005		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 - 31 Dec 2013	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. R.J)	2,967	0.5%	4,048	0.6%	3,082	0.5%	2,434	0.4%	3,797	0.8%	2,049	0.5%	139	0.1%	22	0.1%	0	0.0%
Care	C1	63,768	9.7%	66,350	10.0%	49,089	8.0%	51,795	7.8%	39,361	7.8%	26,834	6.8%	6,988	3.6%	526	2.1%	0	0.0%
Economic loss - past	E1	77,856	11.8%	72,496	11.0%	69,962	11.3%	71,276	10.7%	49,490	9.8%	33,986	8.6%	17,163	8.9%	2,180	8.6%	60	31.7%
Economic loss - future	E2	251,964	38.3%	257,263	38.9%	247,219	40.0%	279,295	41.9%	211,165	41.7%	172,156	43.6%	89,827	46.8%	10,690	42.2%	2	1.1%
General damages	G1	96,984	14.8%	83,566	12.6%	76,115	12.3%	77,422	11.6%	59,962	11.8%	53,353	13.5%	28,236	14.7%	5,288	20.9%	70	37.1%
Home & vehicle modifications	H1	1,298	0.2%	1,018	0.2%	298	0.0%	251	0.0%	360	0.1%	142	0.0%	3	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	16,423	2.5%	16,411	2.5%	15,628	2.5%	15,977	2.4%	13,572	2.7%	10,875	2.8%	5,664	3.0%	698	2.8%	3	1.5%
Legal costs - plaintiff	L2	59,196	9.0%	72,049	10.9%	71,163	11.5%	78,218	11.7%	63,537	12.6%	46,573	11.8%	21,499	11.2%	2,050	8.1%	0	0.0%
Legal costs - defendant	L4, L5, L6	24,394	3.7%	25,198	3.8%	24,141	3.9%	22,045	3.3%	15,487	3.1%	10,013	2.5%	3,225	1.7%	147	0.6%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R.J)	66,941	10.2%	64,972	9.8%	62,847	10.2%	69,192	10.4%	51,007	10.1%	40,368	10.2%	19,217	10.0%	3,802	15.0%	54	28.7%
Recoveries	V1, V2, V3, V4	-4,743	-0.7%	-2,130	-0.3%	-2,147	-0.3%	-1,954	-0.3%	-1,582	-0.3%	-1,313	-0.3%	-117	-0.1%	-58	-0.2%	0	0.0%
Total		657,048	100.0%	661,242	100.0%	617,396	100.0%	665,950	100.0%	506,157	100.0%	395,036	100.0%	191,843	100.0%	25,346	100.0%	189	100.0%

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

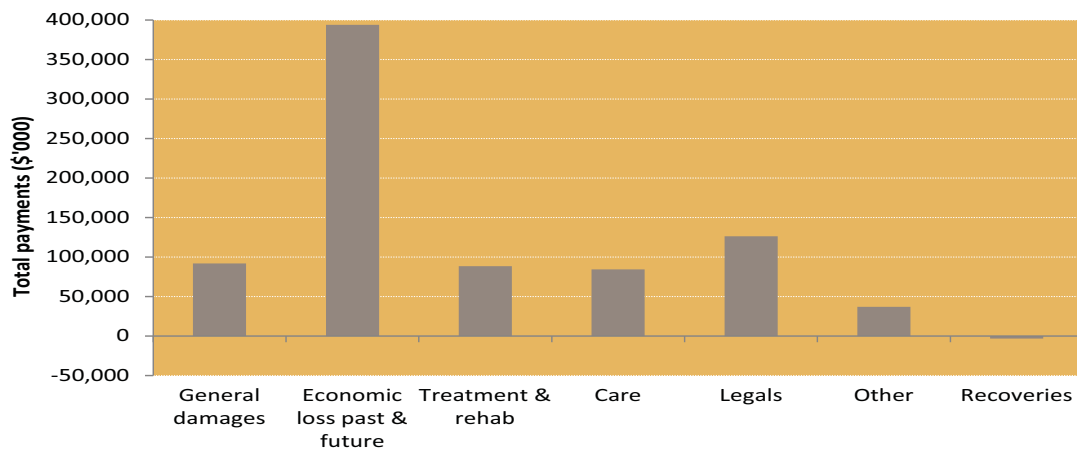
Heads of Damage breakdown

(Finalised claims from 1 January 2013 to 31 December 2013 for accidents from 1 July 2004 to 31 December 2013)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,065	5,536	7,053	1,452	4,519	6,505	144	7,624
% Finalised payments	11.2%	48.1%	10.8%	10.3%	15.4%	4.5%	-0.4%	100.0%
Total payments (\$'000)	91,940	393,903	88,500	84,362	126,258	37,133	-3,177	818,920

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 2013



Injury severity costs breakdown

(Finalised claims from 1 January 2013 to 31 December 2013 for accidents from 1 July 2004 to 31 December 2013)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,386	1,225	492	78	38	110	295	7,624
% Total payments	44.1%	20.7%	17.6%	7.2%	7.8%	2.1%	0.5%	100.0%
Average payment (\$)	67,098	138,191	292,332	760,381	1,689,872	155,608	12,806	107,413
Total payments (\$'000)	361,389	169,284	143,828	59,310	64,215	17,117	3,778	818,920

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.

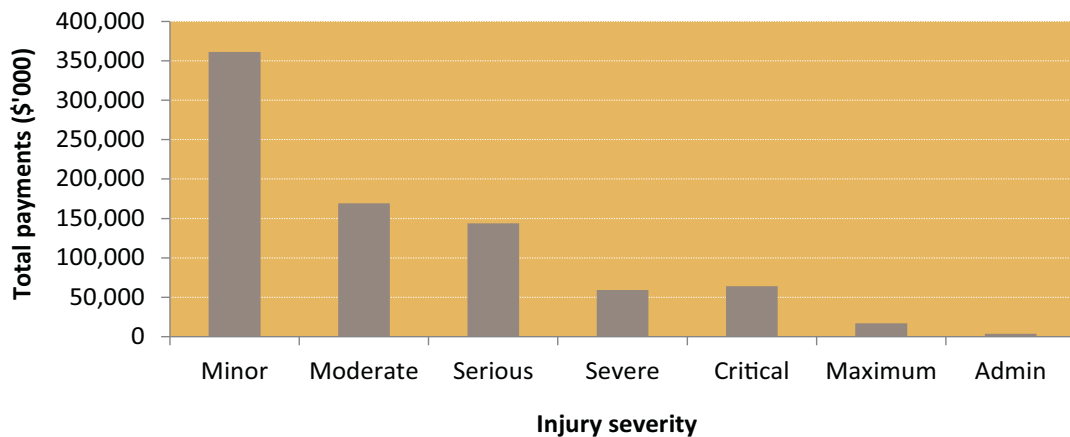
Injury severities are based on AIS 2005.

* 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 2013



Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2004 to 31 December 2013 where relevant details are available)

	AAI	Allianz	NRMA	QBE	RACQI	Average
Notification date to compliance date	0.8	0.6	0.6	0.6	0.8	0.8
Compliance date to liability decision date	2.7	1.9	1.8	3.2	3.7	2.7
Liability decision date to settlement date	16.1	16.2	13.4	15.4	13.6	15.6

Note: Timeframes = Average in months

Market share – licensed insurers by premium collected

Insurer	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
AAI	57.93%	57.38%	55.56%	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	49.25%
Allianz	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	24.60%
NRMA	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	4.50%
QBE	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	6.87%
RACQI	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	14.78%

