

STATISTICAL INFORMATION 2011-2012

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 MAIC 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 the 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 cost 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

The majority of the data represented in the statistical section is based on accidents from 2 December 2002 to 30 June 2012.

Further statistical data is available on MAIC's website (www.maic.qld.gov.au). This information is updated on a regular basis.

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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 > 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%

Premium levy and fee collection

(1 July 2011 to 30 June 2012)

Description	\$ ('000)
Total insurance premiums collected*	1,284,603
Nominal Defendant levy	-45,266
Statutory insurance scheme levy	-6,899
Hospital and emergency services levy	-58,922
Administration fee (Transport fee)	-31,065
Insurers' premiums [†]	1,142,451

Distribution of hospital and emergency services levy

	\$ ('000)
Hospital	-42,689
Emergency	-16,233
	-58,922

Note: * Net of cancellations

[†] Includes GST

Levies received for the period 1 July 2011 to 30 June 2012 are on a cash basis.

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Scheme Performance

Scheme Delivery

0% Super Imposed inflation scenario *	Scheme delivery							
	Claimant benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years	58.9%	4.8%	63.8%	2.3%	3.1%	9.8%	21.0%	36.2%
Most recent 3 years	56.8%	4.6%	61.3%	2.4%	3.1%	11.2%	22.1%	38.7%
Most recent 5 years	56.9%	4.4%	61.3%	2.7%	3.2%	13.2%	19.5%	38.7%

2.5% Super Imposed inflation scenario *	Scheme delivery							
	Claimant benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years	63.5%	4.8%	68.3%	2.5%	3.1%	10.0%	16.0%	31.7%
Most recent 3 years	60.5%	4.6%	65.0%	2.5%	3.1%	11.4%	18.0%	35.0%
Most recent 5 years	59.6%	4.4%	64.1%	2.8%	3.2%	13.4%	16.5%	35.9%

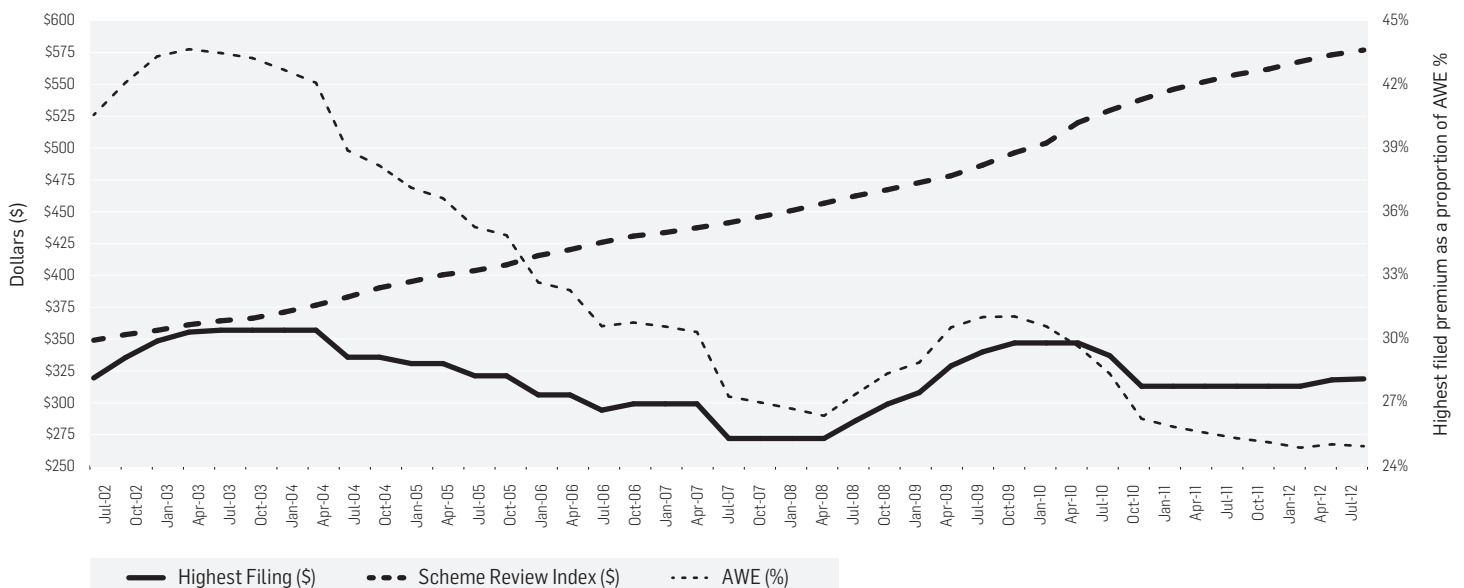
5.0% Super Imposed inflation scenario *	Scheme delivery							
	Claimant benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years	68.5%	4.8%	73.3%	2.7%	3.1%	10.3%	10.5%	26.7%
Most recent 3 years	64.5%	4.6%	69.1%	2.7%	3.1%	11.6%	13.6%	30.9%
Most recent 5 years	62.7%	4.4%	67.1%	3.0%	3.2%	13.5%	13.1%	32.9%

The table excludes any premium component associated with the Nominal Defendant. The claimant benefits part of Scheme Delivery is defined as the proportion of Class 1 collected premium that is paid back to, or in respect of claimants. Scheme Delivery has been projected using current best estimate assumptions of claim frequency, claim size, inflation, superimposed inflation and investment returns. These actuarial assumptions are estimates and actual experience may deviate, perhaps materially.

* Super Imposed Inflation is defined as, any inflationary factor which results in a rate of inflation greater than general economic inflation. The table shows three scenarios which are not to be viewed as upper or lower bounds of Super Imposed Inflation but rather as examples of different assumptions on the components of Scheme Delivery.

Scheme Affordability

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.

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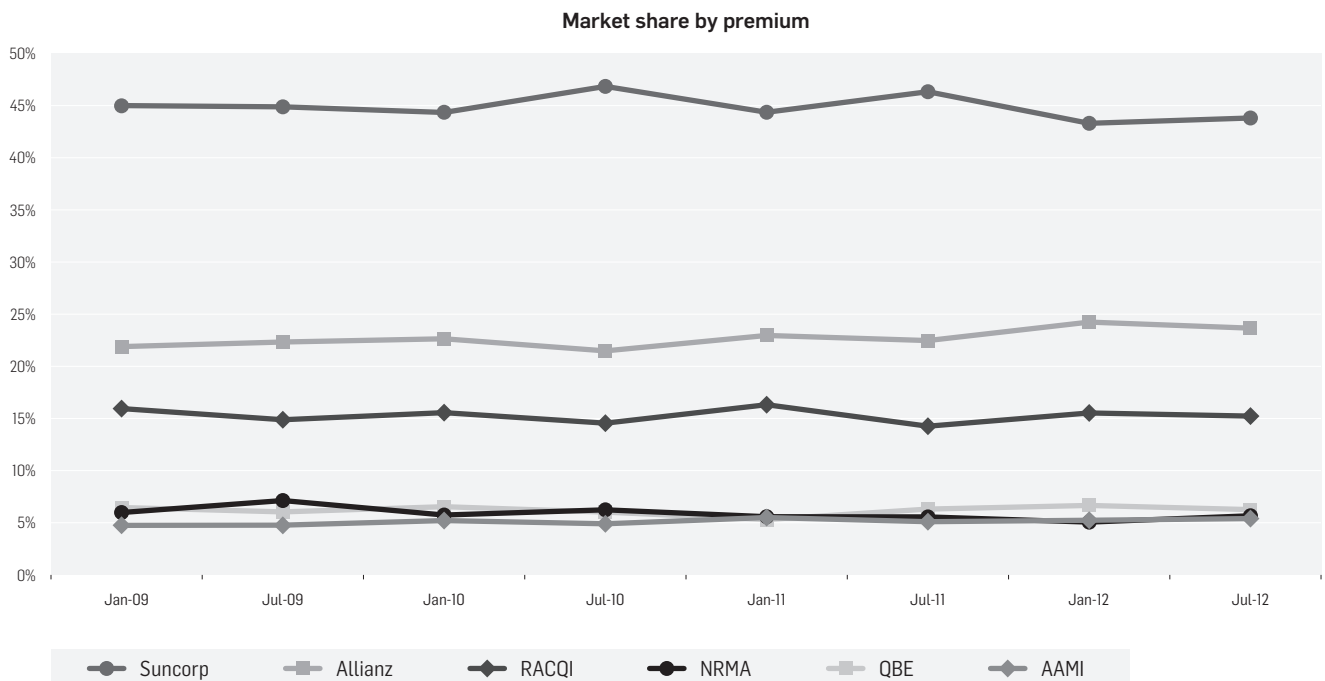
Average Class 1 filed premium

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
AAMI	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25
Allianz	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50
NRMA	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25
QBE	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25
RACQI	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25
Suncorp	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25

Note: Average Class 1 filed premiums include levies.

Market share by premium

(Six-month intervals from 2009-2012)



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Number of accidents by region

(Accidents from 2 December 2002 to 30 June 2012)

Accident date	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	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,064	51.7%	3,293	51.8%	2,886	49.9%	2,786	50.8%	2,675	49.8%
Other SE QLD Region	1,179	29.5%	1,828	28.8%	1,677	29.0%	1,542	28.1%	1,572	29.2%
Regional QLD Region	571	14.3%	959	15.1%	958	16.6%	886	16.2%	879	16.4%
Interstate	180	4.5%	273	4.3%	258	4.5%	271	4.9%	249	4.6%
Total	3,994	100.0%	6,353	100.0%	5,779	100.0%	5,485	100.0%	5,375	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 Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

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

Age group	Male	Female	Total	%
0-5	424	413	837	1.3%
6-15	1,334	1,399	2,733	4.3%
16-25	6,255	7,886	14,141	22.0%
26-35	6,602	7,492	14,094	22.0%
36-45	6,163	6,952	13,115	20.4%
46-55	4,706	5,558	10,264	16.0%
56-65	2,625	3,002	5,627	8.8%
66+	1,448	1,876	3,324	5.2%
Total	29,557	34,578	64,135	100.0%

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	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	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
	2,608	49.0%	2,864	50.3%	2,633	50.1%	2,730	49.3%	1,907	51.5%
	1,594	30.0%	1,646	28.9%	1,491	28.4%	1,632	29.5%	1,044	28.2%
	847	15.9%	903	15.9%	843	16.0%	869	15.7%	556	15.0%
	272	5.1%	281	4.9%	290	5.5%	309	5.6%	193	5.2%
	5,321	100.0%	5,694	100.0%	5,257	100.0%	5,540	100.0%	3,700	100.0%

Claim severity

(Finalised claims for accidents from 2 December 2002 to 30 June 2012)

AIS severity*	Description	Claims	%
1	Minor	36,541	71.1%
2	Moderate	7,139	13.9%
3	Serious	2,879	5.6%
4	Severe	333	0.6%
5	Critical	171	0.3%
6	Maximum [#]	728	1.4%
9	Admin [^]	3,613	7.0%
	Total	51,404	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, nervous shock and business claims.

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Rates of legal representation and litigation

(Accidents from 2 December 2002 to 30 June 2012)

Accident date	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	
Claims	5,070	7,853	7,091	6,659	6,505	
% Finalised	98.9%	98.6%	97.9%	96.8%	94.7%	
% Legal rep	81.1%	77.0%	73.3%	71.7%	72.9%	
% Litigated	6.2%	5.7%	5.0%	6.1%	8.0%	

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

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

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	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
	6,496	6,978	6,430	6,666	4,511
	91.2%	83.1%	66.2%	40.2%	10.6%
	73.4%	74.5%	74.7%	72.5%	74.8%
	8.2%	7.1%	4.4%	1.1%	0.0%

Heads of Damage breakdown

(Finalised claims from 1 July 2011 to 30 June 2012 for accidents from 2 December 2002 to 30 June 2012)

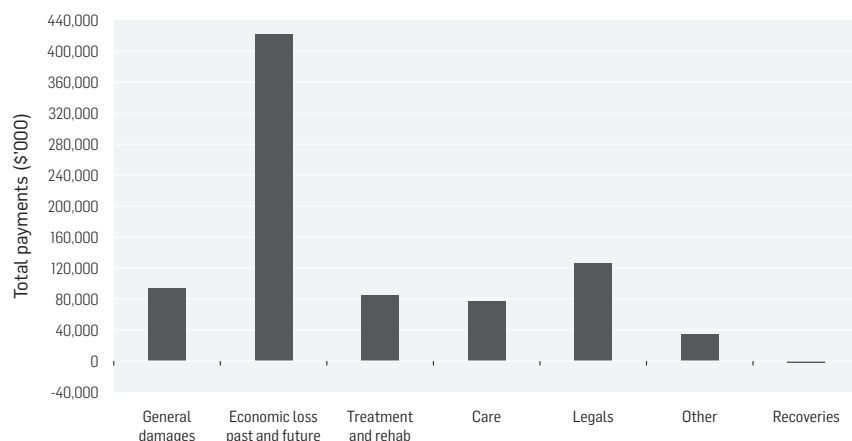
	General damages	Economic loss past and future	Treatment and rehab	Care	Legals	Other*	Recoveries#	Total
Finalised claims [^]	6,045	5,610	7,031	1,665	4,776	6,435	145	7,651
% Finalised payments	11.2%	50.6%	10.1%	9.2%	15.1%	4.1%	-0.3%	100.0%
Total payments (\$'000)	93,426	421,928	84,160	77,000	125,734	33,997	-2,394	833,850

Note: * Other includes home and vehicle modifications, aids and appliances and investigation costs.

Monies 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 2011-12



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Injury severity costs breakdown

(Finalised claims from 1 July 2011 to 30 June 2012 for accidents from 2 December 2002 to 30 June 2012)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,207	1,249	551	68	36	119	421	7,651
% Total payments	43.3%	21.2%	20.1%	5.0%	6.1%	2.8%	1.4%	100.0%
Average payment (\$)	69,384	141,717	304,421	617,527	1,401,359	199,387	27,695	108,986
Total payments (\$'000)	361,283	177,004	167,736	41,992	50,449	23,727	11,660	833,850

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.

* Maximum severity is predominantly fatalities.

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

[^] Nil claims (zero payments) and claims without injury codes have been excluded from the data.

Injury severities are based on AIS 2005.

Total payments by severity for claims finalised 2011-12

