



Statistical information

1 January to 30 June 2013



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

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Data Parameters: Dollars have been inflated to June 2013. Our previous reports have not been inflated.

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.

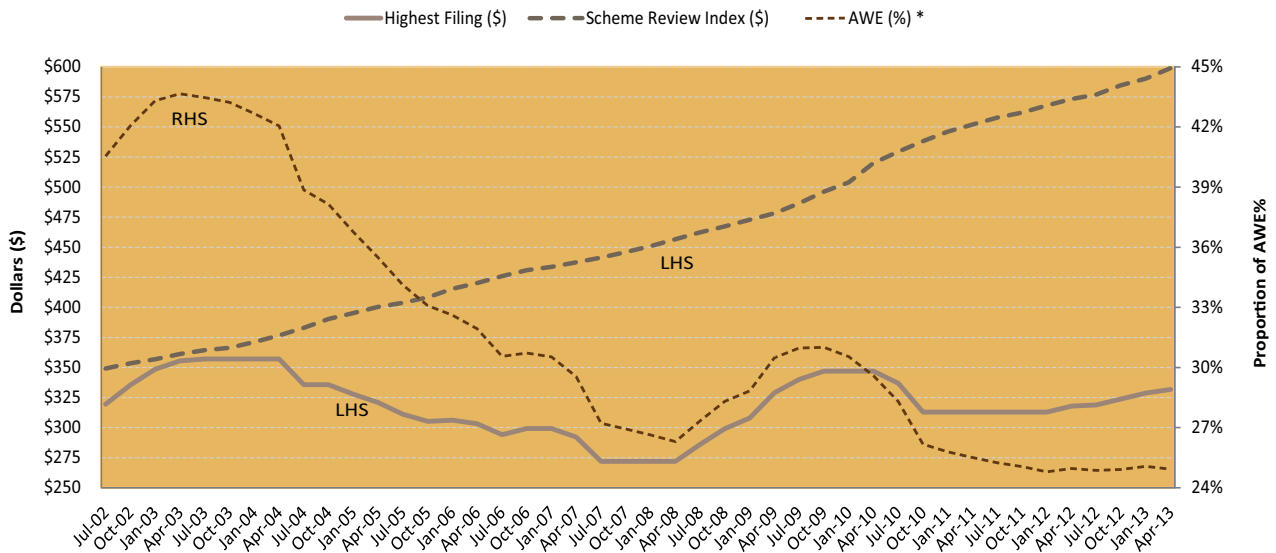
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of CTP motor 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 30 June 2013)

Class	Description	Vehicles	%
1	Cars and station wagons	2,558,488	67.25%
2	Motorised homes	13,429	0.35%
3	Taxis	2,698	0.07%
4	Hire vehicles	43,751	1.15%
5	Vintage, veteran, historic or street rods	21,724	0.57%
6	Trucks, utilities and vans with a GVM of 4.5t or less	745,738	19.60%
7	Trucks, prime movers and vans with a GVM > 4.5t	75,110	1.97%
8	Non-commercial buses	5,510	0.14%
9	Buses for school/health use	3,759	0.10%
10A	Buses not in classes 8, 9 or 10B but used within 350 km of base	2,709	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,218	0.06%
11	Buses not in classes 8, 9, 10A or 10B	6,662	0.18%
12	Motorcycles with driver only	60,339	1.59%
13	Motorcycles with pillion passenger or side car	119,394	3.14%
14	Tractors	25,118	0.66%
15	Self-propelled machinery, fire engines	7,933	0.21%
16	Ambulances	1,049	0.03%
17	Motor vehicles used only for primary production	38,294	1.01%
19	Limited access registration	41,905	1.10%
20	Zone access registration	11,407	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,228	0.24%
23	Dealer plates	5,660	0.15%
24	Trailers	2,532	0.07%
Total		3,804,655	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% of the seasonally adjusted amount of Queensland full-time adult person's ordinary time weekly earnings averaged over the last four quarters as declared by the Australian Bureau of Statistics (an estimate has been used in relation to the final quarter as ABS data was unavailable).

* AWE(%) represents the highest filed premium as a % of AWE (specifically Average Weekly Ordinary Time Earnings Full Time - Seasonally Adjusted).

Average Class 1 filed premium

Insurer	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
AAMI	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80
Allianz	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80
NRMA	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80
QBE	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80
RACQI	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80
Suncorp	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80

Note: The average Class 1 filed premiums include levies.

Claim frequency and claim propensity

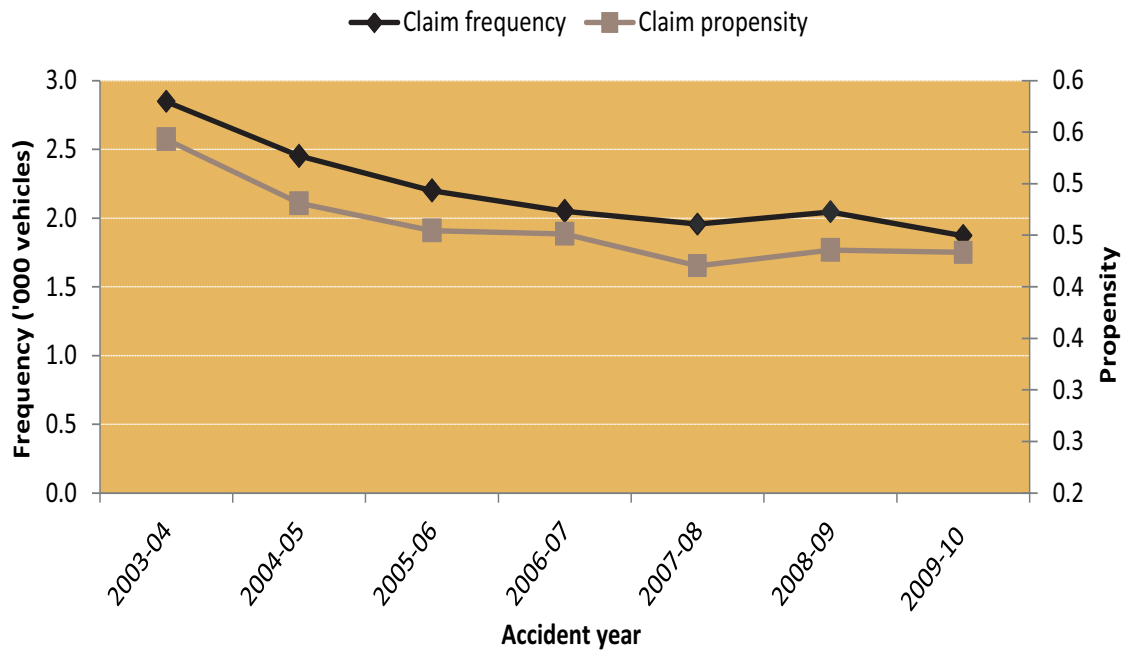
(Accidents from 1 July 2003 to 30 June 2013)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2003-04	2,758,280	7,854	2.8	0.5
2004-05	2,893,849	7,093	2.5	0.5
2005-06	3,026,987	6,659	2.2	0.5
2006-07	3,176,383	6,511	2.0	0.5
2007-08	3,324,485	6,502	2.0	0.4
2008-09	3,422,572	7,000	2.0	0.4
2009-10	3,492,388	6,536	1.9	0.4
2010-11	3,579,088	6,897	1.9	
2011-12	3,631,446	6,581	1.8	
2012-13	3,804,655	4,620		

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 30 August 2013. 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 2003 to 30 June 2013)

Accident date	1 Jul 2003 - 30 Jun 2004	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
	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents
	%	%	%	%	%	%	%	%	%	%
Brisbane	3,294	2,887	2,787	2,678	2,610	2,868	2,658	2,796	2,748	1,899
Other SE QLD region	1,828	1,677	1,542	1,572	1,595	1,648	1,519	1,677	1,476	1,053
Regional QLD	959	958	886	879	849	906	865	899	853	625
Interstate	273	260	271	250	273	281	294	326	288	205
Total	6,354	5,782	5,486	5,379	5,327	5,703	5,336	5,698	5,365	3,782
	51.8%	49.9%	50.8%	49.8%	49.0%	50.3%	49.8%	49.1%	51.2%	50.2%
	28.8%	29.0%	28.1%	29.2%	29.9%	28.9%	28.5%	29.4%	27.5%	27.8%
	15.1%	16.6%	16.2%	16.3%	15.9%	15.9%	16.2%	15.8%	15.9%	16.5%
	4.3%	4.5%	4.9%	4.6%	5.1%	4.9%	5.5%	5.7%	5.4%	5.4%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	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.

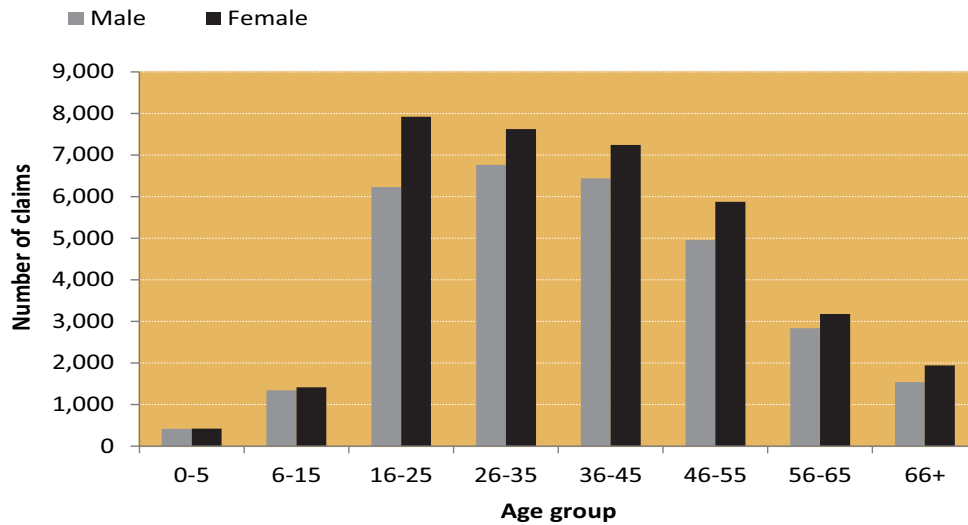
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2003 to 30 June 2013 where relevant details are available)

Age group	Male	Female	Total	%
0-5	415	417	832	1.3
6-15	1,341	1,412	2,753	4.2
16-25	6,231	7,921	14,152	21.4
26-35	6,761	7,625	14,386	21.8
36-45	6,441	7,241	13,682	20.7
46-55	4,954	5,873	10,827	16.4
56-65	2,832	3,177	6,009	9.1
66+	1,541	1,941	3,482	5.3
Total	30,516	35,607	66,123	100.0



Claim severity

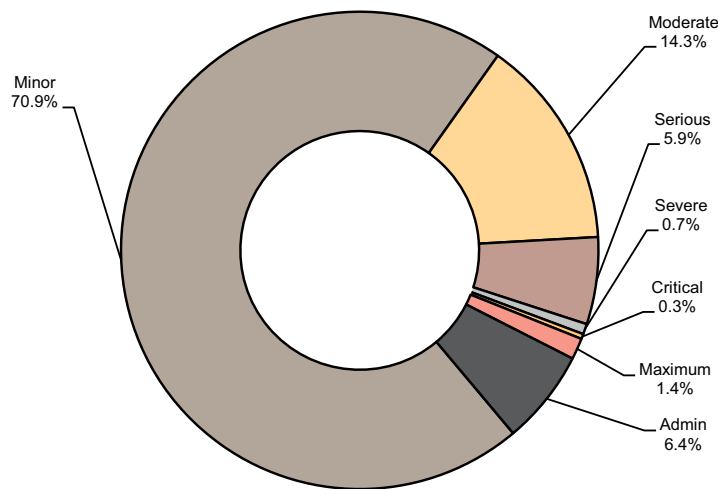
(Finalised claims for accidents from 1 July 2003 to 30 June 2013)

AIS Severity*	Description	Claims	%
1	Minor	38,335	70.9%
2	Moderate	7,722	14.3%
3	Serious	3,187	5.9%
4	Severe	380	0.7%
5	Critical	185	0.3%
6	Maximum [#]	778	1.4%
9	Admin [^]	3,460	6.4%
	Total	54,047	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

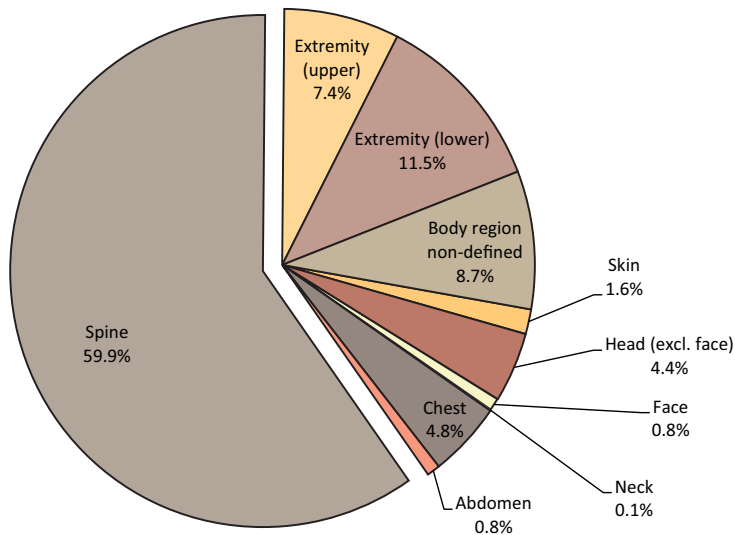
(Finalised claims for accidents from 1 July 2003 to 30 June 2013)

Body region	Claims	%
Skin	851	1.6%
Head (excl. face)	2,395	4.4%
Face	417	0.8%
Neck*	39	0.1%
Chest	2,572	4.8%
Abdomen	456	0.8%
Spine	32,376	59.9%
Extremity (upper)	3,993	7.4%
Extremity (lower)	6,238	11.5%
Body region non-defined#	4,710	8.7%
Total	54,047	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 2003 to 30 June 2013)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2003-04	5,314	6,378	6,919	7,172	7,328	7,499	7,601	7,666	7,717	7,758	7,781	7,854
2004-05	4,698	5,653	6,118	6,268	6,345	6,431	6,597	6,747	6,894	6,970	7,009	7,093
2005-06	4,343	5,184	5,643	5,835	5,930	6,000	6,152	6,374	6,528	6,564	6,590	6,659
2006-07	4,089	5,033	5,539	5,749	5,910	6,109	6,286	6,349	6,378	6,420	6,433	6,511
2007-08	4,102	4,952	5,646	5,908	6,045	6,137	6,204	6,282	6,342	6,385	6,426	6,502
2008-09	4,607	5,557	6,139	6,438	6,608	6,704	6,774	6,827	6,867	6,892	6,927	7,000
2009-10	4,191	5,226	5,880	6,109	6,247	6,304	6,344	6,401	6,442	6,465	6,498	6,536
2010-11	4,551	5,710	6,311	6,555	6,658	6,733	6,801	6,846	6,870	6,882	6,896	6,897
2011-12	4,505	5,590	6,205	6,407	6,515	6,560	6,581					
2012-13	3,803	4,347	4,598	4,620								

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

Claims by insurer

(Accidents from 1 July 2003 to 30 June 2013)

Accident date	1 Jul 2003 - 30 Jun 2004			1 Jul 2004 - 30 Jun 2005			1 Jul 2005 - 30 Jun 2006			1 Jul 2006 - 30 Jun 2007			1 Jul 2007 - 30 Jun 2008		
	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
AAMI	363	99.7%	100.0%	380	99.7%	98.9%	404	100.0%	99.3%	396	99.2%	98.2%	349	99.7%	95.1%
Allianz	1,664	98.8%	99.3%	1,442	99.0%	98.3%	1,449	99.3%	98.1%	1,266	99.6%	96.3%	1,341	99.0%	95.1%
Nom. Defend.	247	97.6%	97.2%	202	97.0%	98.5%	174	98.9%	97.7%	201	99.0%	95.5%	212	99.1%	96.2%
NRMA	112	100.0%	100.0%	135	100.0%	100.0%	171	100.0%	98.8%	186	100.0%	96.8%	311	99.7%	96.1%
QBE	295	99.3%	99.7%	254	96.9%	99.2%	233	99.1%	100.0%	308	99.7%	96.8%	343	100.0%	97.1%
RACQI	1,044	97.7%	98.7%	898	97.6%	99.2%	829	97.5%	97.8%	873	98.2%	97.3%	954	97.0%	94.4%
Suncorp	4,129	99.2%	98.9%	3,782	99.4%	98.3%	3,399	99.1%	97.6%	3,281	98.8%	96.9%	2,992	98.7%	95.3%
Total	7,854	98.9%	99.0%	7,093	99.0%	98.5%	6,659	99.0%	98.0%	6,511	99.0%	96.8%	6,502	98.7%	95.3%

Accident date	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		
	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
AAMI	362	99.7%	93.4%	320	99.7%	90.0%	414	97.6%	73.7%	382	96.6%	43.2%	245	79.2%	11.4%
Allianz	1,352	99.0%	91.6%	1,310	98.8%	86.4%	1,402	98.4%	73.8%	1,452	97.5%	46.1%	1,082	76.7%	17.7%
Nom. Defend.	187	97.9%	89.3%	220	100.0%	82.7%	173	97.7%	65.9%	178	95.5%	33.1%	136	63.2%	8.1%
NRMA	449	99.8%	94.9%	457	99.8%	89.5%	430	99.8%	74.2%	411	99.5%	53.0%	241	84.2%	17.8%
QBE	456	99.8%	94.7%	502	99.6%	87.3%	494	99.0%	77.7%	418	98.1%	55.5%	305	83.6%	24.6%
RACQI	1,027	97.5%	89.7%	925	98.6%	81.7%	998	98.9%	61.5%	961	98.4%	30.3%	659	78.1%	7.1%
Suncorp	3,167	99.2%	92.1%	2,802	99.1%	83.9%	2,986	98.9%	71.9%	2,779	97.8%	41.3%	1,952	78.1%	10.9%
Total	7,000	99.0%	92.0%	6,536	99.1%	85.0%	6,897	98.8%	71.3%	6,581	97.8%	42.3%	4,620	78.1%	13.2%

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 2003 to 30 June 2013)

Accident date	1 Jul 2003 - 30 Jun 2004	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
Claims	7,854	7,093	6,659	6,511	6,502	7,000	6,536	6,897	6,581	4,620
% Finalised	99.0%	98.5%	98.0%	96.8%	95.3%	92.0%	85.0%	71.3%	42.3%	13.2%
% Legal rep	77.0%	73.3%	71.8%	72.8%	73.5%	74.5%	75.4%	73.7%	74.5%	75.8%
% Litigated	5.8%	5.0%	6.2%	8.1%	8.8%	8.8%	7.7%	4.6%	1.3%	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 2003 to 30 June 2013)

Payment type	Accident date	1 Jul 2003 - 30 Jun 2004		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 June 2010		1 Jul 2010 - 30 Jun 2011		1 Jul 2011 - 30 Jun 2012		1 Jul 2012 - 30 Jun 2013	
		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)	2,948	0.5%	2,912	0.5%	1,235	0.2%	3,795	0.6%	3,016	0.5%	2,301	0.4%	3,371	0.8%	1,900	0.6%	69	0.1%	2	0.0%
Care	C1	54,719	9.4%	62,317	9.7%	60,243	9.8%	58,031	9.2%	47,026	8.0%	47,434	7.8%	33,532	7.6%	21,824	7.0%	2,994	3.1%	59	1.4%
Economic loss - past	E1	68,695	11.8%	75,733	11.8%	71,077	11.6%	69,570	11.1%	66,320	11.3%	63,824	10.4%	41,594	9.4%	25,343	8.1%	8,004	8.4%	476	11.6%
Economic loss - future	E2	205,787	35.5%	245,933	38.4%	240,279	39.2%	248,561	39.6%	236,781	40.2%	258,871	42.4%	186,123	42.1%	137,880	44.1%	45,191	47.2%	1,179	28.8%
General damages	G1	92,662	16.0%	94,614	14.8%	87,750	14.3%	80,427	12.8%	72,884	12.4%	72,011	11.8%	53,639	12.1%	42,893	13.7%	15,329	16.0%	1,184	28.9%
Home & vehicle modifications	H1	724	0.1%	1,274	0.2%	1,538	0.3%	890	0.1%	292	0.0%	126	0.0%	255	0.1%	127	0.0%	3	0.0%	0	0.0%
Investigation costs	L1	17,797	3.1%	16,054	2.5%	15,849	2.6%	15,630	2.5%	14,865	2.5%	14,606	2.4%	11,808	2.7%	7,895	2.5%	2,773	2.9%	92	2.3%
Legal costs - plaintiff	L2	51,406	8.9%	57,587	9.0%	59,051	9.6%	68,241	10.9%	67,291	11.4%	71,387	11.7%	55,506	12.6%	35,779	11.5%	10,078	10.5%	172	4.2%
Legal costs - defendant	L4, L5, L6	29,202	5.0%	23,529	3.7%	21,278	3.5%	23,285	3.7%	22,254	3.8%	18,634	3.0%	12,260	2.8%	6,864	2.2%	1,143	1.2%	1	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R.J)	60,112	10.4%	65,309	10.2%	61,926	10.1%	61,247	9.8%	60,027	10.2%	63,684	10.4%	44,821	10.1%	32,445	10.4%	10,114	10.6%	936	22.8%
Recoveries	V1, V2, V3, V4	-3,553	-0.6%	-4,653	-0.7%	-7,813	-1.3%	-2,082	-0.3%	-1,936	-0.3%	-1,851	-0.3%	-852	-0.2%	-493	-0.2%	-43	0.0%	-1	0.0%
Total		580,499	100.0%	640,609	100.0%	612,413	100.0%	627,595	100.0%	588,819	100.0%	611,028	100.0%	442,057	100.0%	312,458	100.0%	95,654	100.0%	4,100	100.0%

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

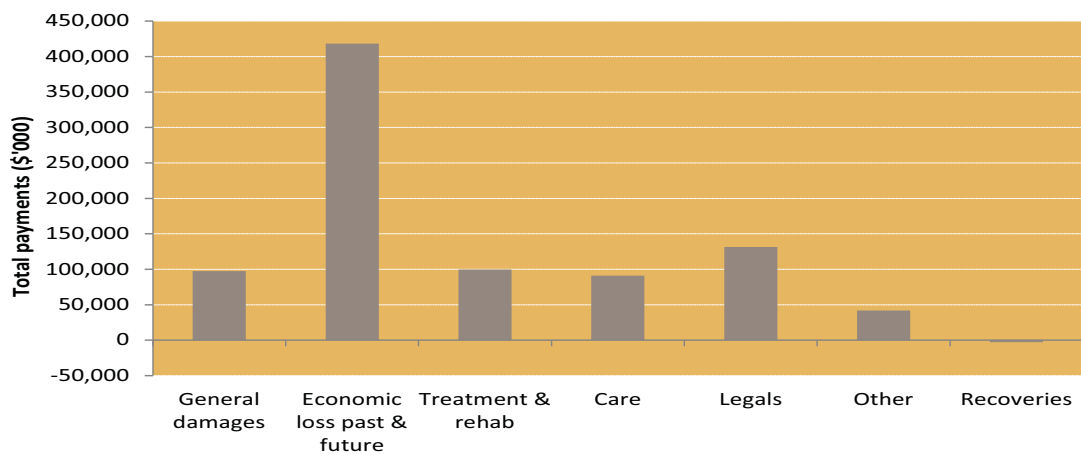
Heads of Damage breakdown

(Finalised claims from 1 July 2012 to 30 June 2013 for accidents from 1 July 2003 to 30 June 2013)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,265	5,737	7,242	1,615	4,772	6,680	150	7,849
% Finalised payments	11.1%	47.7%	11.4%	10.4%	15.0%	4.8%	-0.3%	100.0%
Total payments (\$'000)	97,452	418,395	99,731	91,000	131,646	41,772	-2,841	877,155

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 2012/2013



Injury severity costs breakdown

(Finalised claims from 1 July 2012 to 30 June 2013 for accidents from 1 July 2003 to 30 June 2013)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,499	1,203	563	85	37	121	340	7,848
% Total payments	42.5%	19.2%	19.3%	7.8%	8.2%	2.3%	0.6%	100.0%
Average payment (\$)	67,818	140,259	300,490	804,570	1,940,038	170,160	16,337	111,768
Total payments (\$'000)	372,932	168,731	169,176	68,388	71,781	20,589	5,554	877,152

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.

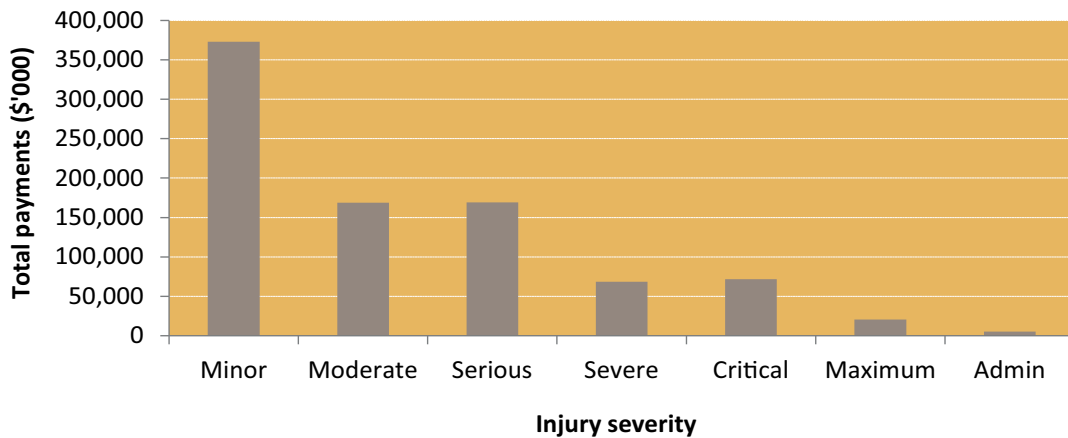
Injury severities are based on AIS 2005.

* 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 2012/2013



Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2003 to 30 June 2013 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	0.8	0.9	0.8
Compliance date to liability decision date	1.0	2.1	1.8	3.2	3.8	3.2	2.8
Liability decision date to settlement date	16.6	17.2	13.6	15.5	14.2	16.6	16.2

Note: Timeframes = Average in months

Market share – licensed insurers by premium collected

Insurer	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
AAMI	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%	5.23%	5.18%	5.19%
Allianz	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%
NRMA	1.82%	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%
QBE	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%
RACQI	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%
Suncorp	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%	44.75%	44.19%

