



Statistical information

1 January to 30 June 2015



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

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Data Parameters: Dollars have been inflated to June 2015.

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.

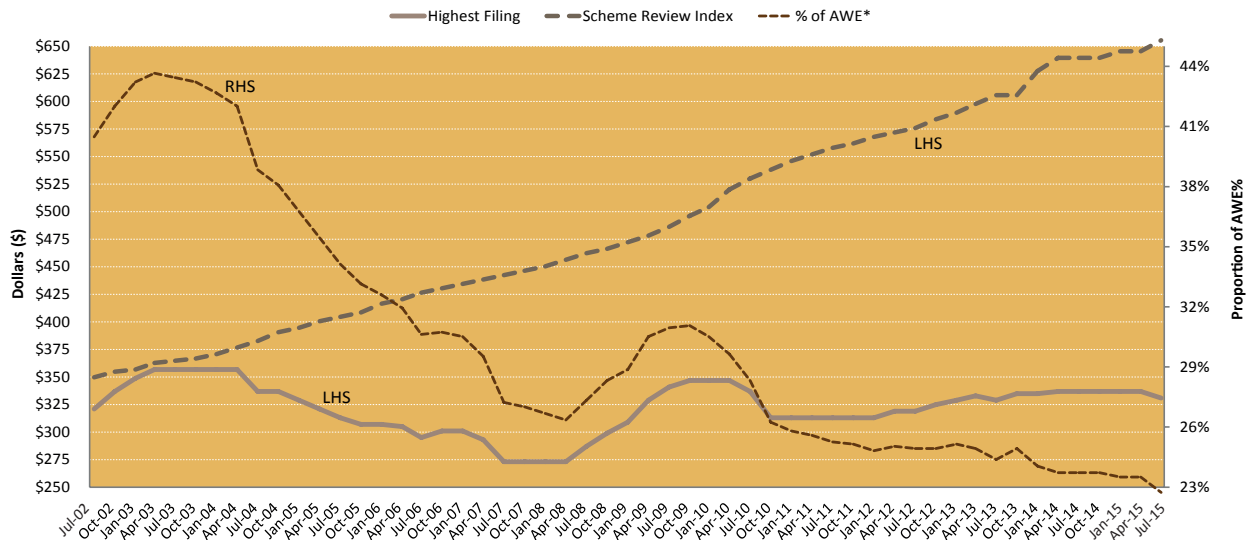
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➤ Provide for licensing and supervision of CTP motor 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 2015)

Class	Description	Vehicles	%
1	Cars and station wagons	2,653,187	66.87%
2	Motorised homes	14,691	0.37%
3	Taxis	2,709	0.07%
4	Hire vehicles	40,167	1.01%
5	Vintage, veteran, historic or street rods	24,860	0.63%
6	Trucks, utilities and vans with a GVM of 4.5t or less	798,750	20.13%
7	Trucks, prime movers and vans with a GVM > 4.5t	74,416	1.88%
8	Non-commercial buses	5,632	0.14%
9	Buses for school/health use	3,753	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,662	0.07%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,132	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,797	0.17%
12	Motorcycles with driver only	67,351	1.70%
13	Motorcycles with pillion passenger or side car	125,738	3.17%
14	Tractors	24,912	0.63%
15	Self-propelled machinery, fire engines	7,505	0.19%
16	Ambulances	1,052	0.03%
17	Motor vehicles used only for primary production	38,113	0.96%
19	Limited access registration	43,707	1.10%
20	Zone access registration	11,836	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,025	0.23%
23	Dealer plates	5,916	0.15%
24	Trailers	2,791	0.07%
Total		3,967,702	100.00%

Scheme review index vs highest filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index means 45 per cent of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the original series of the statistician's average weekly earnings publication most recently published. Prior to the 1 April 2014 filing quarter, the scheme review index was 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 the ordinary time earnings of a full time adult).

Average Class 1 filed premium

Insurer	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
AAMI **	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80		
Allianz	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60
NRMA *	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10	
QBE	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60
RACQI	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60
Suncorp **	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35

Note: The average Class 1 filed premiums include levies.

* NRMA ceased to operate as a licensed CTP insurer in Queensland on 1 January 2014.

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

AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

Claim frequency and claim propensity

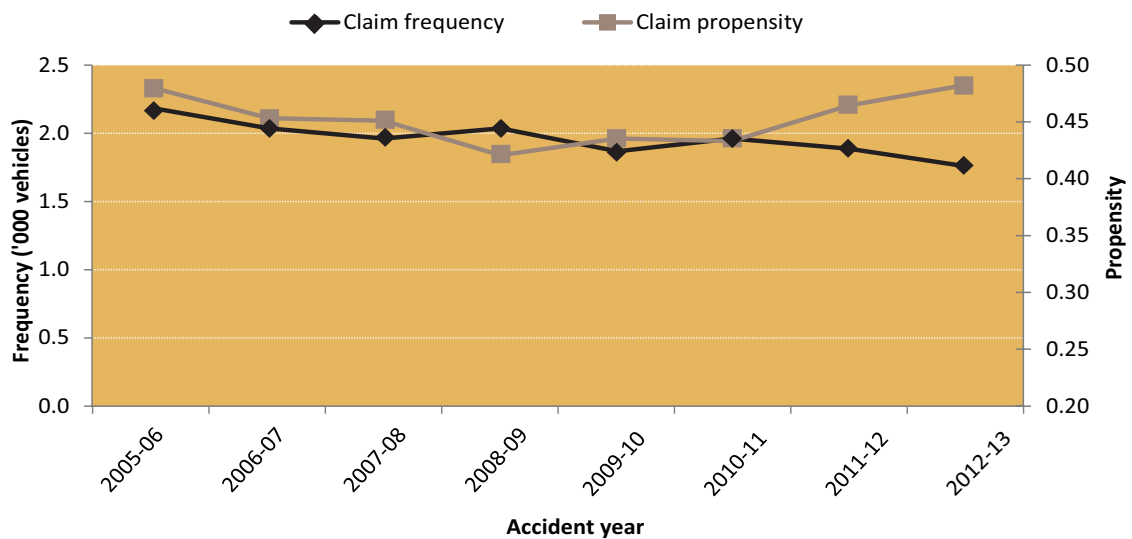
(Accidents from 1 July 2005 to 30 June 2015)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2005-06	3,026,987	6,663	2.2	0.5
2006-07	3,176,383	6,515	2.1	0.5
2007-08	3,324,485	6,519	2.0	0.5
2008-09	3,422,572	7,012	2.0	0.4
2009-10	3,492,388	6,560	1.9	0.4
2010-11	3,579,088	7,021	2.0	0.4
2011-12	3,631,446	6,915	1.9	0.5
2012-13	3,804,655	6,725	1.8	0.5
2013-14	3,897,719	6,275		
2014-15	3,967,702	4,731		

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 8 August 2015. 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 2005 to 30 June 2015)

Accident date	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 - 30 Jun 2014		1 Jul 2014 - 30 Jun 2015	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,788	50.8%	2,680	49.8%	2,616	49.0%	2,874	50.3%	2,666	49.8%	2,836	49.0%	2,842	50.7%	2,794	50.5%	2,755	51.5%	2,060	52.6%
Other SE QLD region	1,544	28.1%	1,572	29.2%	1,595	29.9%	1,652	28.9%	1,520	28.4%	1,702	29.4%	1,543	27.5%	1,514	27.4%	1,456	27.2%	1,114	28.4%
Regional QLD	886	16.1%	880	16.3%	854	16.0%	907	15.9%	870	16.3%	916	15.8%	920	16.4%	939	17.0%	865	16.2%	548	14.0%
Interstate	271	4.9%	253	4.7%	275	5.1%	281	4.9%	297	5.5%	336	5.8%	298	5.3%	281	5.1%	275	5.1%	198	5.1%
Total	5,489	100.0%	5,385	100.0%	5,340	100.0%	5,714	100.0%	5,353	100.0%	5,790	100.0%	5,603	100.0%	5,528	100.0%	5,351	100.0%	3,920	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.

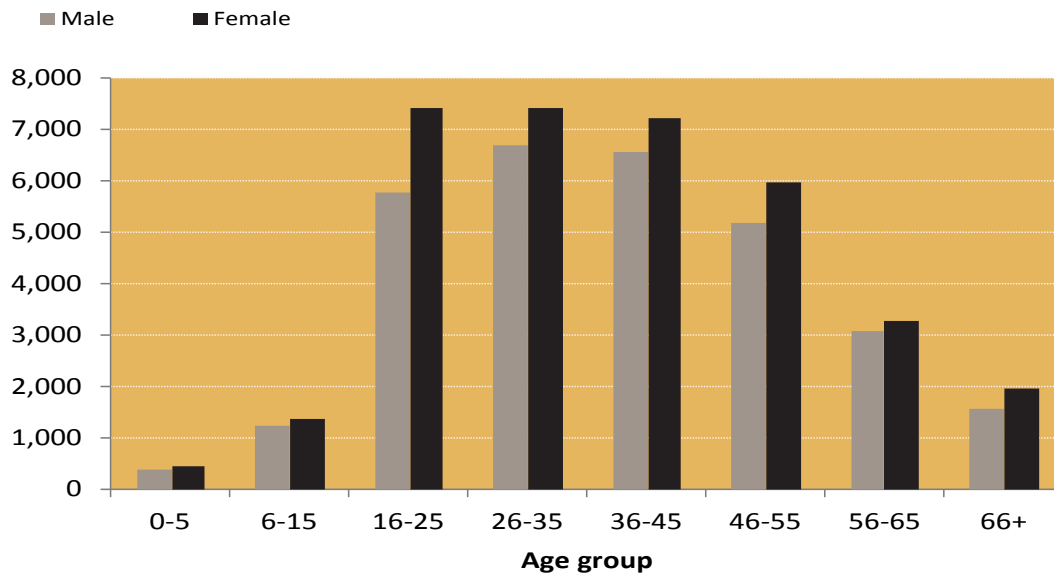
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2005 to 30 June 2015 where relevant details are available)

Age group	Male	Female	Total	%
0-5	405	420	825	1.3%
6-15	1,261	1,385	2,646	4.0%
16-25	5,774	7,376	13,150	20.1%
26-35	6,674	7,415	14,089	21.6%
36-45	6,516	7,166	13,682	20.0%
46-55	5,161	5,961	11,122	17.0%
56-65	3,049	3,282	6,331	9.7%
66+	1,571	1,933	3,504	5.4%
Total	30,411	34,938	65,349	100.0%



Claim severity

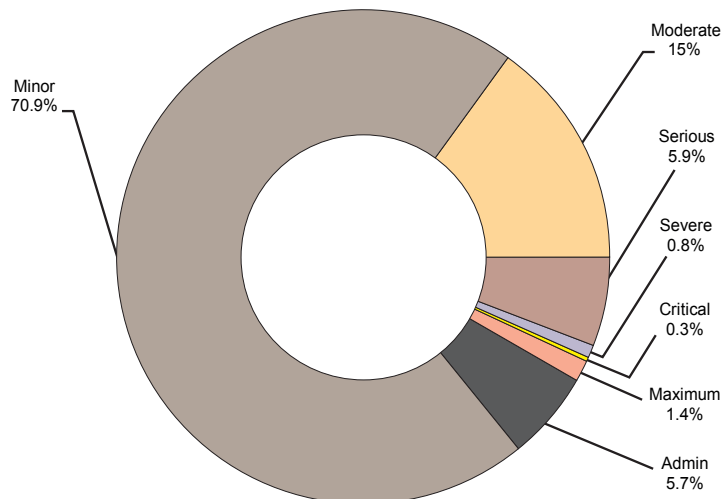
(Finalised claims for accidents from 1 July 2005 to 30 June 2015)

AIS Severity*	Description	Claims	%
1	Minor	37,775	70.9%
2	Moderate	8,012	15.0%
3	Serious	3,154	5.9%
4	Severe	408	0.8%
5	Critical	174	0.3%
6	Maximum [#]	766	1.4%
9	Admin [^]	3,018	5.7%
Total		53,307	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

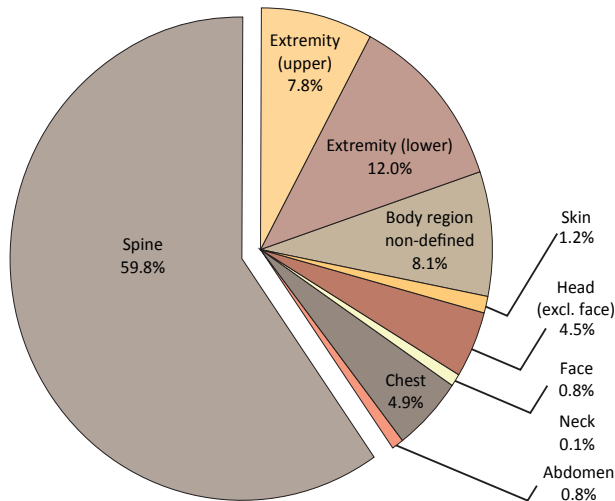
(Finalised claims for accidents from 1 July 2005 to 30 June 2015)

Body region	Claims	%
Skin	645	1.2%
Head (excl. face)	2,382	4.5%
Face	424	0.8%
Neck*	44	0.1%
Chest	2,602	4.9%
Abdomen	434	0.8%
Spine	31,877	59.8%
Extremity (upper)	4,183	7.8%
Extremity (lower)	6,411	12.0%
Body region non-defined#	4,305	8.1%
Total	53,307	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 2005 to 30 June 2015)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2005/2006	4,344	5,185	5,644	5,836	5,931	6,001	6,153	6,375	6,529	6,565	6,591	6,663
2006/2007	4,090	5,034	5,540	5,750	5,911	6,110	6,287	6,350	6,379	6,421	6,434	6,517
2007/2008	4,103	4,954	5,648	5,912	6,048	6,140	6,207	6,285	6,345	6,388	6,429	6,522
2008/2009	4,607	5,557	6,139	6,438	6,608	6,705	6,776	6,830	6,870	6,895	6,930	7,014
2009/2010	4,193	5,229	5,884	6,114	6,252	6,309	6,349	6,406	6,447	6,470	6,503	6,564
2010/2011	4,556	5,721	6,324	6,568	6,671	6,747	6,814	6,859	6,890	6,926	6,959	7,031
2011/2012	4,514	5,601	6,226	6,435	6,573	6,667	6,733	6,779	6,827	6,860	6,892	6,953
2012/2013	4,604	5,557	6,237	6,479	6,596	6,676	6,727	6,770	6,804	6,815	6,827	6,833
2013/2014	4,607	5,580	6,268	6,483	6,580	6,620	6,638	6,642				
2014/2015	3,906	4,446	4,708	4,731								

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

Claims by insurer

(Accidents from 1 July 2005 to 30 June 2015)

Accident date	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		
	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	3,804	99.2%	98.8%	3,682	98.9%	98.6%	3,355	98.9%	97.6%	3,534	99.3%	97.1%	3,144	99.3%	95.0%
Allianz	1,451	99.3%	99.3%	1,266	99.6%	98.7%	1,344	99.0%	98.3%	1,353	99.0%	97.8%	1,314	99.1%	97.0%
Nom. Defend.	175	98.9%	99.4%	201	99.0%	98.5%	214	99.1%	98.6%	190	97.9%	96.8%	221	100.0%	99.1%
NRMA	171	100.0%	100.0%	187	100.0%	98.4%	311	100.0%	98.7%	450	99.8%	96.9%	458	99.8%	96.7%
QBE	233	99.1%	100.0%	308	99.7%	99.7%	343	100.0%	99.7%	457	99.8%	98.9%	502	100.0%	98.0%
RACQI	829	97.5%	99.0%	873	98.2%	99.1%	955	97.1%	97.7%	1,030	97.5%	96.0%	925	98.7%	94.5%
Total	6,663	99.0%	99.1%	6,517	99.0%	98.7%	6,522	98.8%	97.9%	7,014	99.0%	97.1%	6,564	99.3%	95.8%

Accident date	1 Jul 2010 - 30 Jun 2011			1 Jul 2011 - 30 Jun 2012			1 Jul 2012 - 30 Jun 2013			1 Jul 2013 - 30 Jun 2014			1 Jul 2014 - 30 Jun 2015		
	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	3,479	99.2%	92.6%	3,351	99.5%	86.0%	3,277	98.8%	71.2%	3,161	97.6%	43.2%	2,264	74.1%	12.1%
Allianz	1,424	98.9%	93.3%	1,517	98.3%	88.7%	1,561	98.7%	76.6%	1,602	98.3%	50.2%	1,283	76.1%	15.4%
Nom. Defend.	177	97.7%	91.0%	186	96.8%	83.3%	190	97.9%	59.5%	202	93.1%	27.7%	120	61.7%	9.2%
NRMA	434	99.8%	94.0%	437	99.8%	91.1%	369	99.5%	73.7%	242	99.6%	55.0%	10	90.0%	10.0%
QBE	504	99.6%	96.2%	448	99.1%	90.0%	459	99.6%	80.4%	417	98.8%	53.7%	320	82.5%	16.9%
RACQI	1,013	99.0%	90.9%	1,014	99.5%	77.5%	977	99.3%	62.7%	1,018	98.0%	29.3%	734	71.9%	3.4%
Total	7,031	99.1%	92.8%	6,953	99.2%	85.8%	6,833	98.9%	71.6%	6,642	97.8%	43.4%	4,731	74.6%	11.9%

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 2005 to 30 June 2015)

Accident date	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 - 30 Jun 2014	1 Jul 2014 - 30 Jun 2015
Claims	6,663	6,517	6,522	7,014	6,564	7,031	6,953	6,833	6,642	4,731
% Finalised	99.1%	98.7%	97.9%	97.1%	95.8%	92.8%	85.8%	71.6%	43.4%	11.9%
% Legal rep	71.8%	72.8%	73.4%	74.5%	75.5%	74.1%	75.6%	76.5%	76.3%	77.4%
% Litigated	6.4%	8.4%	9.1%	9.7%	9.7%	9.2%	8.9%	7.0%	1.9%	0.1%

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 2005 to 30 June 2015)

Payment type	Accident date	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 - 30 Jun 2014		1 Jul 2014 - 30 Jun 2015	
		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)	1,540	0.2%	4,550	0.7%	3,603	0.5%	3,237	0.4%	4,453	0.7%	2,298	0.4%	861	0.2%	347	0.1%	40	0.0%	7	0.1%
Care	C1	65,078	10.0%	78,500	11.3%	63,806	9.7%	67,115	8.9%	56,472	9.3%	38,377	6.9%	27,836	6.1%	11,608	4.1%	2,443	2.4%	46	1.0%
Economic loss - past	E1	74,922	11.6%	74,521	10.7%	73,411	11.1%	79,909	10.6%	61,425	10.1%	53,087	9.6%	45,800	10.0%	25,573	9.0%	7,893	7.9%	459	10.1%
Economic loss - future	E2	252,635	39.0%	265,550	38.1%	255,053	38.7%	303,734	40.5%	240,513	39.7%	233,152	42.0%	200,545	43.7%	130,180	45.7%	48,970	48.8%	1,792	39.5%
General damages	G1	91,896	14.2%	85,406	12.3%	78,609	11.9%	84,872	11.3%	68,959	11.4%	72,409	13.1%	58,781	12.8%	40,037	14.1%	16,933	16.9%	1,210	26.7%
Home & vehicle modifications	H1	1,628	0.3%	1,356	0.2%	342	0.1%	1,037	0.1%	548	0.1%	153	0.0%	84	0.0%	218	0.1%	0	0.0%	0	0.0%
Investigation costs	L1	16,743	2.6%	16,978	2.4%	16,844	2.6%	17,960	2.4%	16,329	2.7%	16,352	2.9%	13,881	3.0%	9,010	3.2%	3,138	3.1%	89	2.0%
Legal costs - plaintiff	L2	62,992	9.7%	75,609	10.9%	74,945	11.4%	88,290	11.8%	76,244	12.6%	67,091	12.1%	55,729	12.1%	34,678	12.2%	10,244	10.2%	129	2.8%
Legal costs - defendant	L4, L5, L6	23,638	3.7%	27,010	3.9%	26,056	4.0%	27,250	3.6%	21,595	3.6%	18,566	3.3%	12,950	2.8%	5,486	1.9%	610	0.6%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R.J)	64,852	10.0%	69,891	10.0%	69,287	10.5%	79,561	10.6%	61,695	10.2%	56,369	10.2%	44,056	9.6%	28,409	10.0%	10,688	10.6%	811	17.9%
Recoveries	V1, V2, V3, V4	-8,331	-1.3%	-2,768	-0.4%	-3,112	-0.5%	-2,638	-0.4%	-2,162	-0.4%	-3,069	-0.6%	-1,103	-0.2%	-809	-0.3%	-561	-0.6%	-8	-0.2%
Total		647,594	100.0%	696,604	100.0%	658,845	100.0%	750,326	100.0%	606,071	100.0%	554,785	100.0%	459,418	100.0%	284,737	100.0%	100,399	100.0%	4,535	100.0%

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

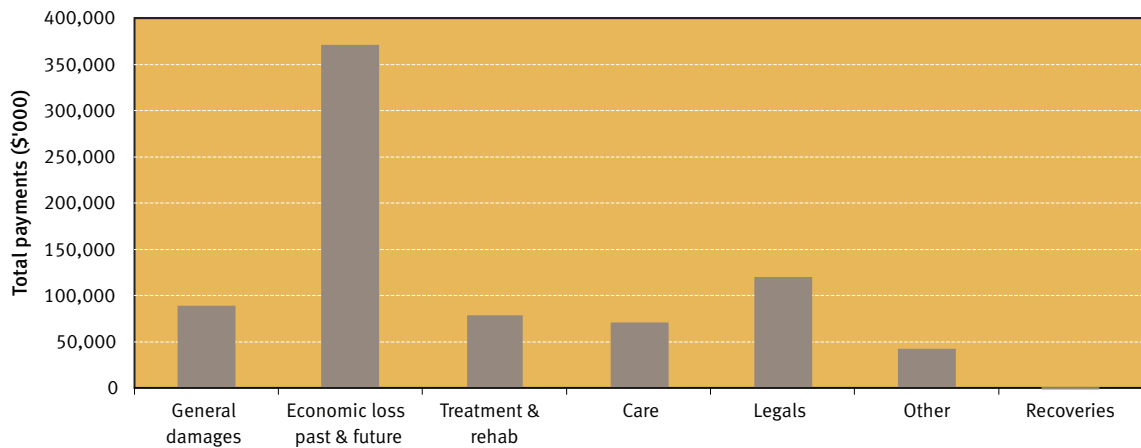
Heads of Damage breakdown

(Finalised claims from 1 July 2014 to 30 June 2015 for accidents from 1 July 2005 to 30 June 2015)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries [#]	Total
Finalised claims [^]	5,819	5,239	6,630	1,212	4,100	6,233	122	7,240
% Finalised payments	11.4%	48.3%	10.1%	9.3%	15.7%	5.4%	-0.3%	100.0%
Total payments (\$'000)	87,757	370,977	77,559	71,402	120,364	41,788	-2,465	767,382

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 2014-15



Injury severity costs breakdown

(Finalised claims from 1 July 2014 to 30 June 2015 for accidents from 1 July 2005 to 30 June 2015)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,069	1,162	462	66	27	83	367	7,236
% Total payments	45.8%	21.2%	17.9%	4.5%	6.5%	2.7%	1.4%	100.0%
Average payment (\$)	69,365	139,938	296,970	519,058	1,853,200	253,230	28,985	106,049
Total payments (\$'000)	351,611	162,608	137,200	34,258	50,036	21,018	10,638	767,369

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.

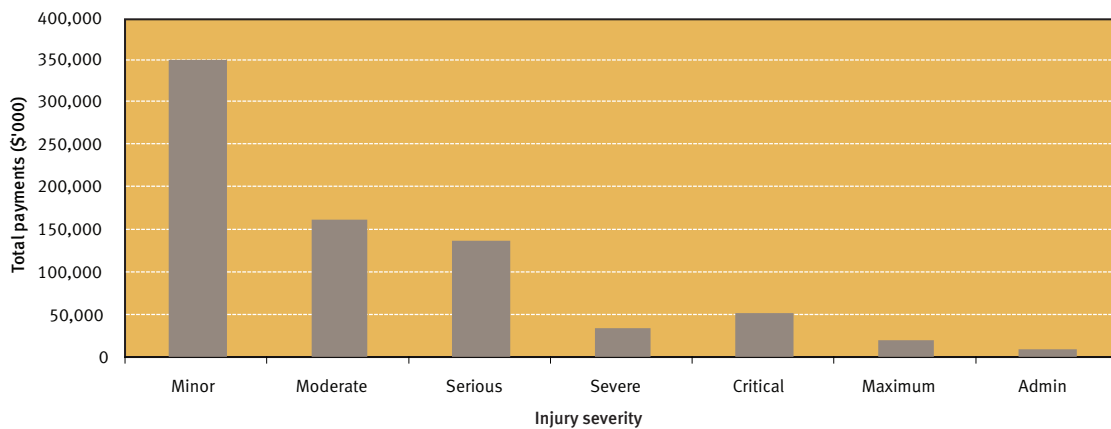
Injury severities are based on AIS 2005.

* 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 2014-15



Claim duration by licensed insurer

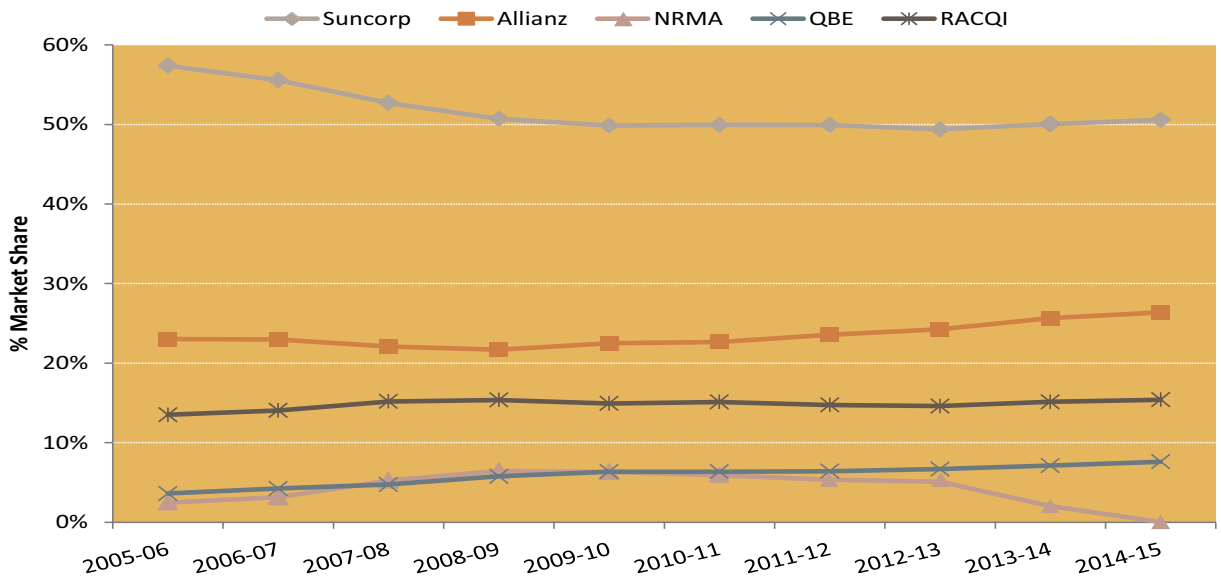
(Finalised claims for accidents from 1 July 2005 to 30 June 2015 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.7	0.6	0.8	0.8	0.7
Compliance date to liability decision date	1.9	1.8	3.1	3.5	2.5	2.5
Liability decision date to settlement date	15.3	14.6	15.2	13.9	15.8	15.3

Note: Timeframes = Average in months

Market share – licensed insurers by premium collected

Insurer	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Suncorp	57.38%	55.56%	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%	49.90%
Allianz	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%
NRMA	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%	0.00%
QBE	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%	7.94%
RACQI	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%



Note: Based on Premium % Rolling YTD
 AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.
 AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.