

Statistical information
2003-04

Motor Accident Insurance Commission



Statistical information 2003-04

Insured vehicles by Class as at 30 June 2004

Class	Total Vehicles	Percentage
01	1,976,941	71.67
02	6,793	0.25
03	2,473	0.09
04	24,256	0.88
05	9,140	0.33
06	474,095	17.19
07	52,730	1.91
08	5,478	0.20
09	3,283	0.12
10	3,457	0.13
11	4,408	0.16
12	35,372	1.28
13	55,696	2.02
14	24,354	0.88
15	8,657	0.31
16	769	0.03
17	43,310	1.57
19	11,535*	0.42
20	7,079*	0.26
21	3,549*	0.13
22	0	0.00
23	4,236	0.15
24	669	0.02
Total	2,758,280	100

* Increases in the number of vehicles in these classes since 2002-03 are due to the introduction of the conditional registration scheme on 1 May 2003

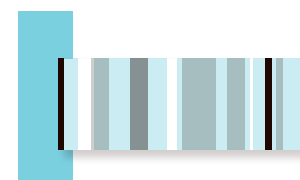
Premium, Levy and Fee Collection

1 July 2003 to 30 June 2004	Dollars ('000)
Insurance Premiums	1,043,458
Nominal Defendant Levy	-48,427
Statutory Levy	-4,143
Hospital Levy	-14,970
Emergency Services Levy	-7,529
Transport Fee	-22,729
Insurers Premiums	945,660

Market Share - Licensed Insurers

Insurer	30/6/00	30/6/01	30/6/02	30/6/03	30/6/04
Suncorp	56.03	54.78	54.32	54.54	54.02
QBE	5.97	5.04	4.16	3.67	3.43
AAMI	5.22	5.27	5.14	4.74	4.44
Allianz	5.12	4.72	4.64	22.89	23.10
RACQ	3.86	7.88	11.99	12.56	13.03
NRMA	0.05	0.70	1.12	1.60	1.98
FAI Allianz	23.74	21.61	18.63		

Method: The market share figures are based on annual aggregate premium collection rather than on the number of policies
 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 2004

Injury Year	Development Quarter									
	1	2	3	4	5	6	7	8	9	10+
Jul95 - Jun96	2,686	4,820	7,160	8,060	8,243	8,354	8,447	8,491	8,547	8,819
Jul96 - Jun97	3,252	5,502	7,465	8,035	8,238	8,354	8,419	8,496	8,570	8,847
Jul97 - Jun98	3,981	6,234	7,982	8,589	8,785	8,901	9,001	9,090	9,155	9,383
Jul98 - Jun99	5,256	7,804	9,672	10,292	10,512	10,632	10,751	10,823	10,903	11,116
Jul99 - Jun00	5,070	7,352	9,166	9,819	10,051	10,215	10,314	10,398	10,466	10,653
Jul00 - Jun01	6,972	8,612	9,498	9,827	10,017	10,131	10,198	10,251	10,290	10,402
Jul01 - Jun02	7,342	8,660	9,245	9,499	9,610	9,685	9,776	9,855	9,900	9,918
Jul02 - Jun03	6,298	7,432	7,938	8,119	8,213	8,294	8,325	8,327		

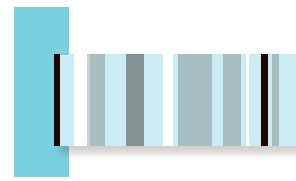
Accident year data from July 2003 is still immature and is not included

Statistical information 2003-04

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		
	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															
AAMI	153	100	99	227	100	98	288	100	99	327	100	98	477	100	97
Allianz	284	95	98	436	87	98	444	94	97	484	95	97	667	96	96
QBE	2	100	100	14	100	100	29	100	100	320	94	97	727	98	96
Suncorp	3,786	99	99	4,695	99	98	4,783	99	98	5,269	99	97	6,172	99	94
Nom. Defend.	261	100	100	358	99	98	324	99	94	355	99	96	359	98	93
RACQ Insurance													13	100	92
NRMA															
Unlicensed as at 30/6/2004															
FAI Allianz															
FAI	1,898	99	99	2,265	99	99	2,120	99	98	2,240	99	97	2,660	99	94
Fortis	469	97	99	549	93	98	628	88	97	344	89	98	37	86	97
Zurich	5	100	100	10	100	100	23	100	100	24	96	100	4	75	75
Com. Union	111	100	98	133	100	95	129	99	97	17	100	100			
Merc Mutual	76	100	99	94	99	99	64	100	95	3	100	100			
GIO	15	100	100	30	97	97	15	100	100						
CIC	5	60	100	8	63	100									
TOTAL	7,065	99	99	8,819	98	99	8,847	98	98	9,383	99	97	11,116	99	94

N.B. The data for 2003-04 is incomplete due to claim reporting time frames



	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			Accident Year	Insurer
	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 (%)		
	572	100	94	514	100	91	480	99	77	395	99	34	270	98	9	AAMI	
	618	99	94	631	98	81	448	98	54	1,872	92	26	1,107	51	7	Allianz	
	653	99	94	506	99	88	374	99	72	337	99	41	197	78	11	QBE	
	5,790	99	91	5,577	99	84	5,173	99	63	4,257	96	30	2,462	63	8	Suncorp	
	348	97	88	363	97	78	280	96	63	244	94	23	143	48	8	Nom. Defend.	
	236	100	85	508	98	79	1,007	99	58	1,037	97	30	674	71	9	RACQ Insurance	
	1	100	100	92	97	87	150	100	75	185	97	54	56	88	23	NRMA	
																Unlicensed as at 30/6/2004	
	171	96	90	1,684	98	79	2,006	97	59							FAI Allianz	
	2,264	98	90	527	98	83										FAI	
																Fortis	
																Zurich	
																Com. Union	
																Merc Mutual	
																GIO	
																CIC	
	10,653	99	91	10,402	99	83	9,918	98	63	8,327	95	30	4,909	64	9	TOTAL	

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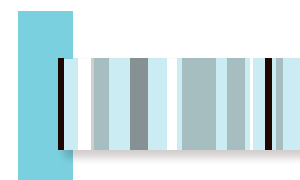
Claim Payments on Finalised Claims

(Payments 1 September 1994 to 30 June 2004)

(\$,000)

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 (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)
A1	Aids & Appliances	1,465	0.5%	1,050	0.3%	1,631	0.4%	1,413	0.4%	1,676	0.4%
C1	Long term care & home care	28,861	9.7%	37,013	10.6%	43,777	12.1%	28,033	8.0%	37,026	8.9%
E1	Economic Loss - past	31,130	10.5%	35,572	10.2%	33,341	9.2%	32,042	9.2%	37,157	8.9%
E2	Economic Loss - future	64,664	21.8%	75,328	21.6%	78,995	21.7%	79,287	22.7%	96,274	23.1%
G1	General Damages	101,292	34.1%	115,189	33.0%	118,624	32.7%	123,083	35.3%	144,659	34.7%
H1	Home & vehicle modifications	1,772	0.6%	1,567	0.4%	1,109	0.3%	1,704	0.5%	1,045	0.3%
L1	Investigation costs	3,226	1.1%	4,025	1.2%	4,539	1.2%	5,141	1.5%	6,124	1.5%
L2	Legal costs - plaintiffs	27,486	9.2%	33,658	9.7%	34,839	9.6%	36,495	10.5%	45,672	11.0%
L4	Legal costs - defendants (solicitors)	11,079	3.7%	13,077	3.8%	12,009	3.3%	11,927	3.4%	14,848	3.6%
L5	Legal costs - defendants (barristers)	1,615	0.5%	1,570	0.5%	1,860	0.5%	1,630	0.5%	1,712	0.4%
L6	Legal costs - defendants (other outlays)	2,210	0.7%	2,402	0.7%	2,456	0.7%	2,093	0.6%	2,074	0.5%
M1	Hospital, medical, pharmaceutical	21,020	7.1%	24,969	7.2%	25,430	7.0%	22,956	6.6%	24,614	5.9%
N1	Payments to interstate & non CTP insurers	407	0.1%	288	0.1%	155	0.0%	176	0.1%	17	0.0%
P1	Other	1,657	0.6%	1,805	0.5%	2,584	0.7%	2,240	0.6%	1,845	0.4%
R1	Rehabilitation service costs	2,398	0.8%	2,843	0.8%	3,538	1.0%	2,769	0.8%	4,731	1.1%
V1	Recoveries from insured	-1	0.0%	-59	0.0%	-52	0.0%	-110	0.0%	-123	0.0%
V2	Other party (other than through sharing)	-3,052	-1.0%	-1,684	-0.5%	-1,419	-0.4%	-2,005	-0.6%	-2,616	-0.6%
V3	Nominal Defendant recovery	-48	0.0%	-67	0.0%	-138	0.0%	-201	-0.1%	-259	-0.1%
Total		297,180	100.0%	348,545	100.0%	363,278	100.0%	348,674	100.0%	416,476	100.0%

N.B. This table illustrates the "longtail" 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		Accident Period	
Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Total Payments (\$)	Total Payments (%)	Payment Type	Code
1,192	0.3%	737	0.3%	23	0.0%	4	0.0%		0.0%	Aids & Appliances	A1
24,782	6.6%	18,693	6.4%	6,577	4.3%	1,141	3.5%	19	1.8%	Long term care & home care	C1
32,999	8.8%	23,630	8.1%	10,623	6.9%	2,076	6.3%	138	13.5%	Economic Loss - past	E1
87,247	23.3%	70,870	24.3%	35,866	23.2%	6,319	19.2%	22	2.2%	Economic Loss - future	E2
137,162	36.6%	121,661	41.7%	78,187	50.7%	18,443	56.0%	545	53.4%	General Damages	G1
441	0.1%	593	0.2%	3	0.0%		0.0%		0.0%	Home & vehicle modifications	H1
5,618	1.5%	5,673	1.9%	3,096	2.0%	749	2.3%	38	3.8%	Investigation costs	L1
41,476	11.1%	20,915	7.2%	7,513	4.9%	1,102	3.3%	11	1.1%	Legal costs - plaintiffs	L2
13,822	3.7%	6,162	2.1%	1,298	0.8%	197	0.6%	1	0.1%	Legal costs - defendants (solicitors)	L4
1,473	0.4%	690	0.2%	97	0.1%	4	0.0%		0.0%	Legal costs - defendants (barristers)	L5
1,918	0.5%	893	0.3%	285	0.2%	63	0.2%		0.0%	Legal costs - defendants (other outlays)	L6
21,814	5.8%	17,199	5.9%	8,500	5.5%	2,092	6.4%	139	13.6%	Hospital, medical, pharmaceutical	M1
1	0.0%	1	0.0%		0.0%	2	0.0%		0.0%	Payments to interstate & non CTP insurers	N1
1,335	0.4%	841	0.3%	659	0.4%	290	0.9%	62	6.1%	Other	P1
3,945	1.1%	3,773	1.3%	1,887	1.2%	497	1.5%	44	4.3%	Rehabilitation service costs	R1
-94	0.0%	-28	0.0%	-38	0.0%		0.0%		0.0%	Recoveries from insured	V1
-462	-0.1%	-328	-0.1%	-196	-0.1%	-1	0.0%		0.0%	Other party (other than through sharing)	V2
-11	0.0%		0.0%	-37	0.0%	-47	-0.1%		0.0%	Nominal Defendant recovery	V3
374,659	100.0%	291,977	100.0%	154,343	100.0%	32,930	100.0%	1,021	100.0%	Total	

Statistical information 2003-04

Number of Accidents by Postcode Division

1 September 1994 to 30 June 2004

Location	Postcode	Number of Accidents
Brisbane City	4000 - 4072	13,133
	4073 - 4209	17,910
	4500 - 4549	3,079
Gold Coast Region	4210 - 4299	9,837
Ipswich Region	4300 - 4349	3,256
Toowoomba Region	4350 - 4499	2,519
	4602 - 4618	207
Sunshine Coast Region	4550 - 4601	4,438
	4619 - 4689	2,789
Rockhampton Region	4690 - 4736	1,443
Mackay Region	4737 - 4805	1,843
Townsville Region	4806 - 4824	2,131
	4835 - 4850	136
Mt Isa Region	4825 - 4834	188
Cairns Region	4851 - 4899	2,801
Unknown		206
Non Qld		2,568
Total		68,484

Age Group of Claimants

1 September 1994 to 30 June 2004

Age Group	Male	Female	Unknown	Total	Percentage
Unknown*	112	119	222	453	0.5%
0 - 5 years	959	879	2	1,840	2.1%
6 - 15 years	2,385	2,511	5	4,901	5.5%
16 - 25 years	11,214	12,946	27	24,187	27.0%
26 - 35 years	10,064	10,520	17	20,601	23.0%
36 - 45 years	7,452	8,406	11	15,869	17.7%
46 - 55 years	5,128	6,015	30	11,173	12.5%
56 - 65 years	2,783	3,087	5	5,875	6.6%
66+	1,876	2,663	2	4,541	5.1%
Total	41,973	47,146	321	89,440	100%

* This figure includes company claims