



# Statistical information

1 January to 30 June 2008



Motor Accident Insurance Commission | [www.maic.qld.gov.au](http://www.maic.qld.gov.au)

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## Major legislative changes impacting the Queensland CTP Scheme

The Queensland Compulsory Third Party 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.

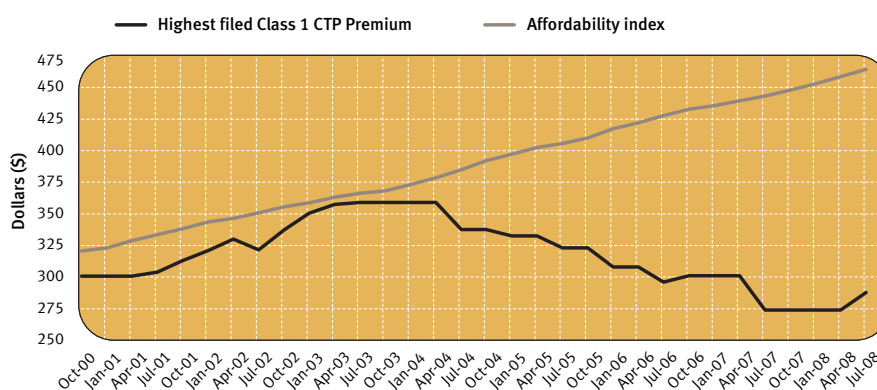
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	Prohibited touting
<i>Motor Accident Insurance Amendment Act 2000</i>	1 July 2000 & 1 October 2000	Requirement to report accidents to Police 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 Compulsory pre-proceedings conference
<i>Civil Liability Act 2003</i>	2 December 2002	Introduction of prescribed injury scale with points values – scale from 0 to 100 resulting in consistency between assessments for general damages awarded

## Insured vehicles by class

(Registrations as at 30 June 2008)

Class	Description	Vehicles	%
1	Cars and station wagons	2,298,390	69.14%
2	Motorised homes	10,057	0.30%
3	Taxis	2,654	0.08%
4	Hire vehicles	34,222	1.03%
5	Vintage, veteran, historic or street rods	13,157	0.40%
6	Trucks, utilities and vans with a GVM of 4.5t or less	607,253	18.27%
7	Trucks, prime movers and vans with a GVM > 4.5t	68,604	2.06%
8	Non-commercial buses	5,436	0.16%
9	Buses for school/health use	3,584	0.11%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,580	0.08%
10B	Buses under Translink service contract other than school or restricted school service	1,619	0.05%
11	Buses not in class 8, 9, 10A or 10B	5,752	0.17%
12	Motorcycles with driver only	50,245	1.51%
13	Motorcycles with pillion passenger or side car	94,198	2.83%
14	Tractors	24,200	0.73%
15	Self-propelled machinery, fire engines	8,865	0.27%
16	Ambulances	863	0.03%
17	Motor vehicles used only for primary production	40,378	1.21%
19	Limited access registration	29,427	0.89%
20	Zone access registration	9,439	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	6,719	0.20%
23	Dealer plates	5,306	0.16%
24	Trailers	1,537	0.05%
<b>Total</b>		<b>3,324,485</b>	<b>100.00%</b>

## Affordability index vs highest filed class 1 CTP premium



Note: The affordability index is 45% 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.

## Average class 1 filed premium

Insurer	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00

Note: Average Class 1 filed premiums include levies.

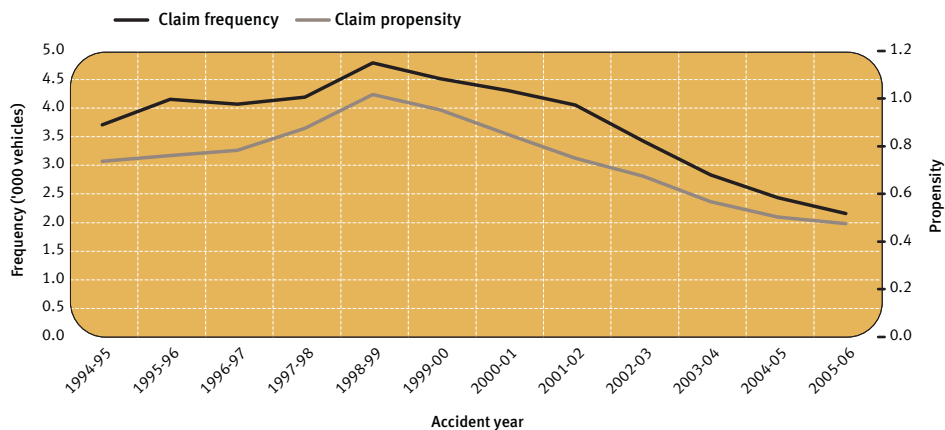
## Claim and accident frequency

(Accidents from 1 September 1994 to 30 June 2008)

Accident year	Registered vehicles at 30 June 2008	Claims	Claim frequency <sup>^</sup>	Accidents*	Claim propensity <sup>#</sup>
1994-95	1,924,108	7,073	3.7	5,456	0.7
1995-96	2,144,564	8,842	4.1	6,769	0.8
1996-97	2,194,471	8,873	4.0	6,780	0.8
1997-98	2,264,086	9,427	4.2	7,094	0.9
1998-99	2,343,820	11,163	4.8	8,126	1.0
1999-00	2,390,744	10,732	4.5	7,987	0.9
2000-01	2,452,849	10,494	4.3	8,018	0.8
2001-02	2,529,256	10,181	4.0	7,982	0.7
2002-03	2,629,702	8,929	3.4	7,033	0.7
2003-04	2,758,280	7,730	2.8	6,265	0.6
2004-05	2,893,849	6,961	2.4	5,697	0.5
2005-06	3,026,987	6,445	2.1	5,343	0.5
2006-07	3,176,383	6,041		5,046	
2007-08	3,324,485	3,942		3,308	

Note: \*Accidents resulting in CTP claims  
<sup>#</sup>Claim propensity is measured as the ratio of claims against the number of overall casualties (casualty severity classification 1 to 3) recorded in Queensland as per the Webcrash statistics, provided by Queensland Transport on 14 August 2008. Casualty data is immature for the recent accident years and is not included.  
<sup>^</sup>Claim Frequency is calculated using number of CTP claims per '000 registered vehicles.  
 The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

## Claim frequency and claim propensity



### Number of accidents by region (Accidents from 1 September 1994 to 30 June 2008)

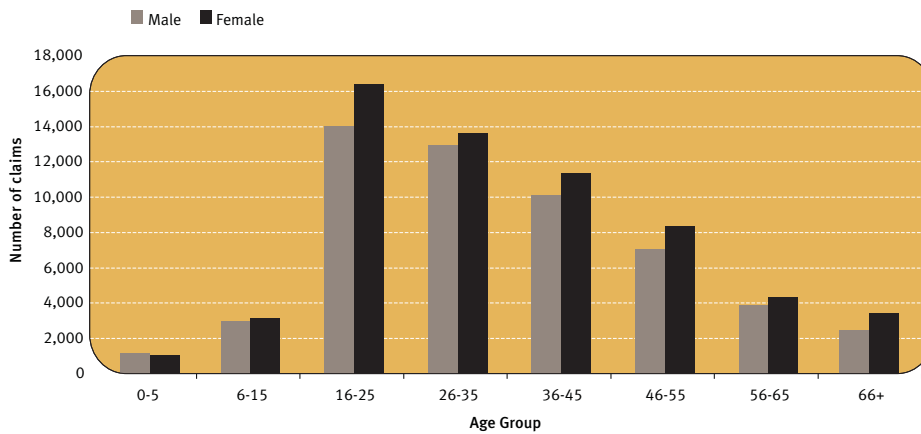
Accident Date	Postcode range	1 Sep 1994 - 30 Sep 2000		1 Oct 2000 - 1 Dec 2002		2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005		1 Jul 2005 - 30 Jun 2006		1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008	
		Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane city	4000-4209 4500-4529	21,653	49.0%	8,698	51.2%	2,054	52.1%	3,281	52.5%	2,869	50.4%	2,739	51.3%	2,550	50.5%	1,622	49.0%
Other SE Qld region	4210-4349 4550-4601 4619-4689	13,008	29.4%	5,122	30.1%	1,165	29.6%	1,802	28.8%	1,663	29.2%	1,511	28.3%	1,497	29.7%	1,052	31.8%
Regional Qld region	4350-4499 4602-4618 4690-4899	7,652	17.3%	2,596	15.3%	571	14.5%	947	15.1%	949	16.7%	865	16.2%	812	16.1%	495	15.0%
Interstate		1,880	4.3%	585	3.4%	149	3.8%	224	3.6%	214	3.8%	222	4.2%	187	3.7%	138	4.2%
<b>Total</b>		<b>44,193</b>	<b>100.0%</b>	<b>17,001</b>	<b>100.0%</b>	<b>3,939</b>	<b>100.0%</b>	<b>6,254</b>	<b>100.0%</b>	<b>5,695</b>	<b>100.0%</b>	<b>5,337</b>	<b>100.0%</b>	<b>5,046</b>	<b>100.0%</b>	<b>3,307</b>	<b>100.0%</b>

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, Sunshine Coast.  
 Regional Qld region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa & Cairns.

### Age group of claimants by gender

(All claims for accidents from 1 September 1994 to June 2008 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,135	1,035	2,170	1.9%
6-15	2,960	3,114	6,074	5.2%
16-25	13,981	16,381	30,362	26.1%
26-35	12,961	13,643	26,604	22.9%
36-45	10,123	11,332	21,455	18.5%
46-55	7,059	8,350	15,409	13.3%
56-65	3,860	4,330	8,190	7.1%
66+	2,484	3,410	5,894	5.1%
<b>Total</b>	<b>54,563</b>	<b>61,595</b>	<b>116,158</b>	<b>100.0%</b>



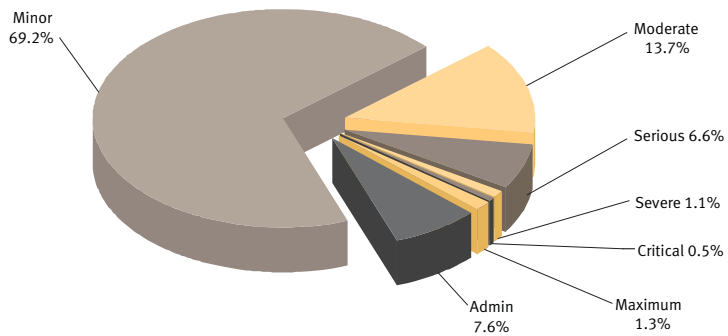


## Claim severity

(Finalised claims for accidents from 1 September 1994 to 30 June 2008)

AIS Severity*	Description	Claims	%
1	Minor	71,303	69.2%
2	Moderate	14,104	13.7%
3	Serious	6,827	6.6%
4	Severe	1,148	1.1%
5	Critical	469	0.5%
6	Maximum <sup>#</sup>	1,340	1.3%
9	Admin <sup>^</sup>	7,857	7.6%
<b>Total</b>		<b>103,048</b>	<b>100.0%</b>

Note: \*The Abbreviated Injury Scale, 1985 edition (AIS 85) 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.  
<sup>#</sup>Maximum severity is predominately fatalities.  
<sup>^</sup>Admin severity includes but is not limited to unconfirmed injuries, nervous shock and business claims.

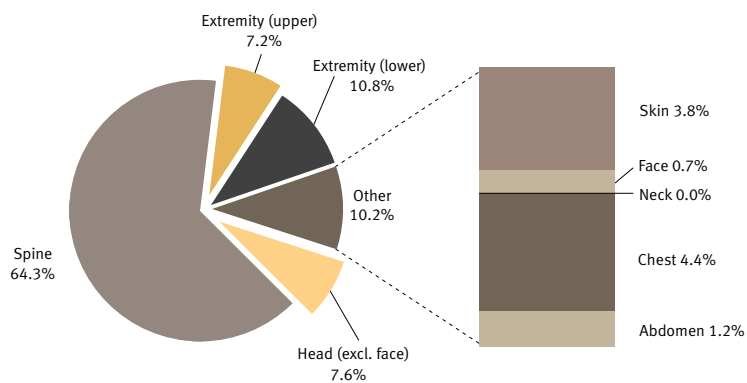


## Injury by body region

(Finalised claims for accidents from 1 September 1994 to 30 June 2008)

Body region	Claims	%
Skin	3,565	3.8%
Head (excl. face)	7,132	7.6%
Face	672	0.7%
Neck *	38	0.0%
Chest	4,154	4.4%
Abdomen	1,125	1.2%
Spine	60,440	64.3%
Extremity (upper)	6,769	7.2%
Extremity (lower)	10,117	10.8%
<b>Total</b>	<b>94,012</b>	<b>100.0%</b>

Note: The body region information reports the injury with the highest severity per claim as per AIS 85.  
 Excludes claims with no injuries reported and admin codes.  
 \*Whiplash claims based on AIS 85 are reported under 'Spine'.



## Number of claim lodgements – cumulative

(Accidents from 1 September 1994 to 30 June 2008)

Accident year	Development quarter											
	1	2	3	4	5	6	7	8	9	10	11	12+
1994-95	1,794	3,327	5,545	6,339	6,541	6,661	6,739	6,797	6,848	6,904	6,938	7,073
1995-96	2,687	4,827	7,167	8,070	8,254	8,366	8,459	8,504	8,561	8,616	8,663	8,842
1996-97	3,257	5,509	7,473	8,042	8,248	8,365	8,430	8,508	8,582	8,641	8,715	8,873
1997-98	3,994	6,254	8,007	8,616	8,813	8,930	9,030	9,119	9,184	9,248	9,292	9,427
1998-99	5,266	7,817	9,689	10,312	10,531	10,652	10,773	10,845	10,928	10,991	11,037	11,163
1999-00	5,084	7,379	9,196	9,854	10,089	10,256	10,356	10,441	10,511	10,570	10,596	10,732
2000-01	7,001	8,652	9,544	9,878	10,069	10,183	10,251	10,306	10,348	10,383	10,413	10,494
2001-02	7,377	8,711	9,299	9,564	9,675	9,765	9,887	9,985	10,053	10,082	10,111	10,181
2002-03	6,359	7,511	8,052	8,292	8,463	8,654	8,740	8,779	8,818	8,842	8,868	8,929
2003-04	5,302	6,350	6,877	7,121	7,270	7,437	7,532	7,593	7,635	7,672	7,686	7,730
2004-05	4,679	5,608	6,066	6,208	6,283	6,364	6,525	6,670	6,811	6,883	6,918	6,961
2005-06	4,314	5,138	5,580	5,758	5,848	5,915	6,061	6,275	6,420	6,436	6,441	6,445
2006-07	4,077	4,991	5,464	5,652	5,766	5,910	6,033	6,041				
2007-08	3,284	3,723	3,906	3,942								

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

## Claim status

(Accidents from 1 September 1994 to 30 June 2008)

Accident date	1 Sep 1994 – 30 Sep 2000			1 Oct 2000 – 1 Dec 2002			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			1 Jul 2007 – 30 Jun 2008		
	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	Claims received	Liability determined	Finalised claims	Claims received	Liability determined	Finalised claims			
AAMI	2,143	100.0%	99.3%	1,057	99.8%	98.9%	260	100.0%	93.5%	363	99.7%	94.8%	383	99.7%	85.1%	396	99.7%	69.2%	380	98.9%	37.1%	231	93.9%	16.0%
Allianz	3,092	95.2%	99.7%	1,796	98.6%	96.3%	1,085	99.2%	92.8%	1,641	98.8%	86.6%	1,419	99.2%	78.9%	1,418	99.1%	59.2%	1,169	97.0%	32.7%	821	83.6%	11.4%
Nom. Defend.	2,100	99.8%	98.5%	711	98.3%	96.8%	171	99.4%	88.3%	248	97.6%	85.9%	199	97.5%	70.9%	170	98.8%	57.1%	206	97.6%	24.8%	155	47.1%	3.9%
NRMA	21	100.0%	100.0%	304	100.0%	99.0%	110	100.0%	99.1%	112	100.0%	93.8%	135	99.3%	91.1%	165	100.0%	77.0%	174	99.4%	38.5%	176	91.5%	13.1%
QBE	1,878	97.9%	99.4%	922	99.6%	98.3%	182	100.0%	96.2%	294	99.7%	95.2%	243	97.5%	88.1%	227	97.8%	68.3%	279	96.1%	37.6%	190	66.8%	13.7%
RACQ	355	99.7%	97.7%	1,855	98.4%	97.9%	652	97.4%	94.6%	1,043	97.7%	88.5%	896	97.2%	79.5%	813	96.8%	60.8%	813	93.2%	32.7%	564	56.4%	5.9%
Suncorp	32,080	99.5%	99.2%	11,661	99.3%	97.5%	2,549	99.2%	94.3%	4,029	99.4%	90.7%	3,686	99.3%	81.3%	3,256	97.0%	61.3%	3,020	94.1%	32.5%	1,805	73.6%	9.9%
Other*	17,091	97.6%	99.2%	3,639	98.7%	97.6%																		
<b>Total</b>	<b>58,760</b>	<b>99.2%</b>	<b>99.2%</b>	<b>21,945</b>	<b>99.1%</b>	<b>97.5%</b>	<b>5,009</b>	<b>99.0%</b>	<b>93.9%</b>	<b>7,730</b>	<b>99.0%</b>	<b>89.8%</b>	<b>6,961</b>	<b>98.9%</b>	<b>80.9%</b>	<b>6,445</b>	<b>97.8%</b>	<b>61.8%</b>	<b>6,041</b>	<b>95.2%</b>	<b>33.0%</b>	<b>3,942</b>	<b>73.8%</b>	<b>10.1%</b>

Note: \*Includes Insurers that are no longer licenced.  
The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

## Claims status breakdown

(Accidents from 1 September 1994 to 30 June 2008)

Accident date	1 Sep 1994 – 30 Sep 2000	1 Oct 2000 – 1 Dec 2002	1 Dec 2002 – 30 Jun 2003	30 Jun 2003 – 1 Jul 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	1 Jul 2007 – 30 Jun 2008
Claims	58,760	21,945	5,009	7,730	6,961	6,445	6,041	3,942	
% Finalised	99.2%	97.5%	89.8%	89.8%	80.9%	61.8%	33.0%	10.1%	
% Legal Rep	89.7%	89.0%	78.0%	74.3%	71.9%	72.6%	73.8%		
% Litigated	28.1%	4.2%	3.9%	0.9%	0.1%	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 September 1994 to 30 June 2008)

Payment type	Accident date	1 Sep 1994 – 30 Sep 2000		1 Oct 2000 – 1 Dec 2002		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		1 Jul 2007 – 30 Jun 2008	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (inc. R)	11,891	0.5%	4,133	0.4%	1,149	0.6%	835	0.3%	545	0.2%	127	0.1%	17	0.0%	10	0.7%
Care	C1	273,651	10.5%	106,213	9.9%	14,226	7.4%	18,692	6.2%	15,140	5.9%	4,906	3.7%	828	2.2%	3	0.2%
Economic loss - past	E1	255,922	9.8%	102,917	9.6%	23,853	12.4%	35,582	11.9%	30,823	12.1%	13,851	10.4%	3,356	8.7%	231	15.4%
Economic loss - future	E2	601,158	23.1%	277,581	25.9%	66,392	34.6%	111,419	37.2%	104,294	40.9%	58,060	43.4%	16,882	44.0%	163	10.9%
General damages	G1	844,992	32.4%	362,539	33.8%	37,411	19.5%	56,505	18.9%	46,796	18.4%	26,504	19.8%	8,716	22.7%	701	46.8%
Home & vehicle modifications	H1	9,253	0.4%	1,861	0.2%	66	0.0%	84	0.0%	196	0.1%	25	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	37,562	1.4%	24,943	2.3%	6,500	3.4%	9,371	3.1%	6,462	2.5%	3,326	2.5%	940	2.4%	46	3.1%
Legal costs - Plaintiff	L2	266,446	10.2%	76,338	7.1%	15,463	8.1%	24,701	8.3%	20,715	8.1%	11,243	8.4%	3,137	8.2%	5	0.3%
Legal costs - Defendant	L4, L5, L6	135,081	5.2%	43,953	4.1%	11,548	6.0%	13,739	4.6%	6,826	2.7%	2,797	2.1%	522	1.4%	6	0.4%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex R)	197,098	7.6%	84,359	7.9%	18,221	9.5%	30,091	10.1%	25,214	9.9%	13,212	9.9%	4,078	10.6%	336	22.4%
Recoveries	V1, V2, V3	-27,861	-1.1%	-13,268	-1.2%	-3,021	-1.6%	-1,725	-0.6%	-2,070	-0.8%	-330	-0.2%	-78	-0.2%	-2	-0.1%
<b>Total</b>		<b>2,605,193</b>	<b>100.0%</b>	<b>1,071,570</b>	<b>100.0%</b>	<b>191,807</b>	<b>100.0%</b>	<b>299,293</b>	<b>100.0%</b>	<b>254,940</b>	<b>100.0%</b>	<b>133,720</b>	<b>100.0%</b>	<b>38,398</b>	<b>100.0%</b>	<b>1,499</b>	<b>100.0%</b>

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

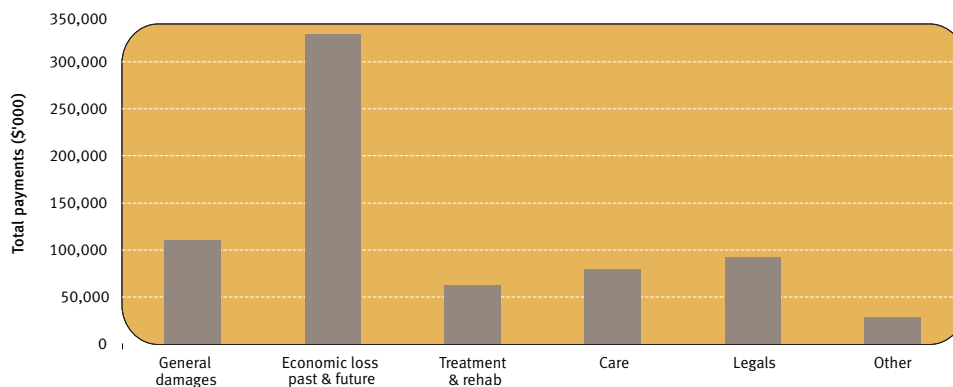
## Heads of damages breakdown

(Finalised claims from 1 July 2007 to 30 June 2008 for accidents from 1 September 1994 to 30 June 2008)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total <sup>#</sup>
Finalised claims (excludes nil claims)	6,514	5,715	7,567	1,616	4,742	6,931	8,285
% Finalised payments	15.7%	46.9%	8.9%	11.3%	13.1%	4.1%	100.0%
Total payments (\$'000)	110,058	329,854	62,497	79,393	92,402	28,655	702,859

Note: \*'Other' includes home and vehicle modifications, aids and appliances and investigation costs.  
<sup>#</sup>Recoveries are excluded from this information.

## Total payments by heads of damages for claims finalised in 2007–08



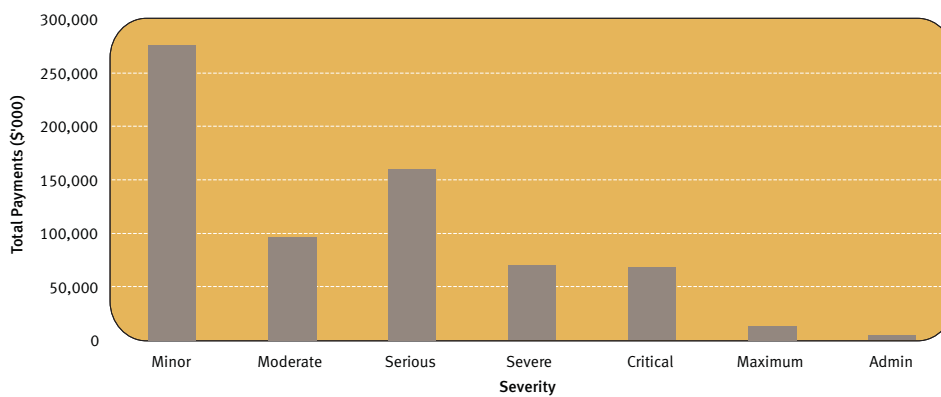
### Severity costs breakdown

(Finalised claims from 1 July 2007 to 30 June 2008 for accidents from 1 September 1994 to 30 June 2008)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum <sup>#</sup>	Admin <sup>*</sup>	
Finalised claims	5,800	1,109	790	148	68	111	458	8,484
% Total payments	40.1%	14.0%	23.2%	10.1%	9.9%	1.9%	0.7%	100.0%
Average payment (\$)	47,625	87,096	202,433	471,696	1,000,045	119,719	10,210	81,154
Total payments (\$'000)	276,224	96,589	159,922	69,811	68,003	13,289	4,676	688,514

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 85.  
<sup>\*</sup>Admin severity includes but is not limited to unconfirmed injuries, nervous shock and business claims.  
<sup>#</sup>Maximum severity is predominately fatalities.

### Total payments by severity for claims finalised in 2007–08

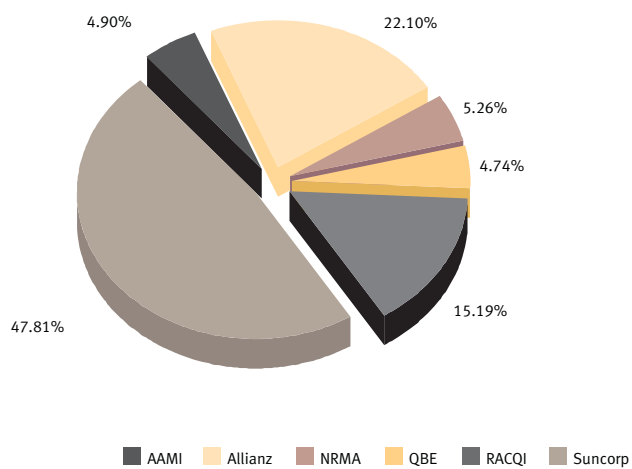


### Market share (premiums) – licensed insurers

Insurer	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%
FAI	10.14%							
FAI Allianz	11.47%	18.63%						
NRMA	0.70%	1.12%	1.37%	1.82%	2.12%	2.47%	3.17%	5.26%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%

Note: The market share figures are based on annual aggregate premium collection.

### Market share 2007-08



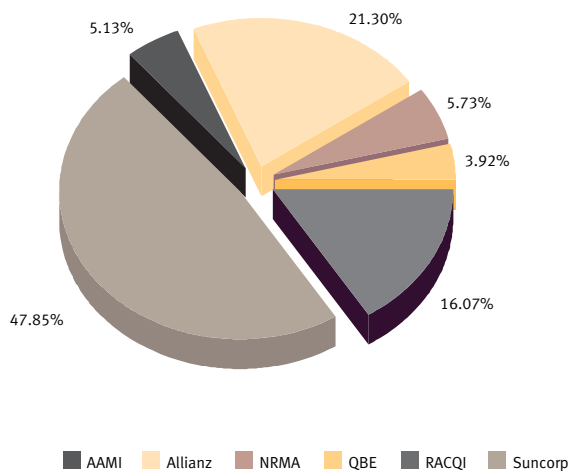


### Market share (policies) – licensed insurers

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06	30/6/07	30/6/08
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%
FAI	7.50%							
FAI Allianz	13.72%	18.82%						
NRMA	0.49%	0.97%	1.48%	1.94%	2.27%	2.72%	3.53%	5.73%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%
Suncorp	55.30%	54.72%	54.46%	53.69%	52.99%	51.81%	50.32%	47.85%

Note: The market share figures are based on total number of CTP insurance policies.

### Market share at 30 June 2008



### Claim duration by licensed insurer

(Finalised claims for accidents from 2 December to 30 June 2008)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification to compliance date	0.6	0.6	0.6	0.6	0.6	1.0	<b>0.8</b>
Compliance date to liability decision date	0.5	2.6	2.5	2.3	3.4	3.9	<b>3.2</b>
Liability decided date to settlement date	14.8	15.0	12.8	15.2	13.4	14.7	<b>14.5</b>

Note: Timeframes = Average in months