



MOTOR ACCIDENT INSURANCE COMMISSION

# STATISTICAL INFORMATION

## 2007-08

(1 JULY TO 31 DECEMBER 2007)

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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	<ul style="list-style-type: none"> <li>Introduced a claim form and nine month reporting</li> <li>Encouraged the speedy resolution of claims</li> <li>Promoted and encouraged the rehabilitation of injured persons</li> </ul>
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	<ul style="list-style-type: none"> <li>Prohibited touting</li> </ul>
<i>Motor Accident Insurance Amendment Act 2000</i>	1 July 2000 & 1 October 2000	<ul style="list-style-type: none"> <li>Requirement to report accidents to Police</li> <li>Competitive premium filing model</li> <li>Simplified Notice of Accident Claim form</li> <li>Introduction of a medical certificate</li> <li>Requirement for insurers to make early decision on rehabilitation</li> <li>Thresholds for recovery of legal costs</li> <li>Compulsory pre-proceedings conference</li> </ul>
<i>Civil Liability Act 2003</i>	2 December 2002	<ul style="list-style-type: none"> <li>Introduction of prescribed injury scale with points values – scale from 0 to 100 resulting in consistency between assessments for general damages awarded</li> </ul>

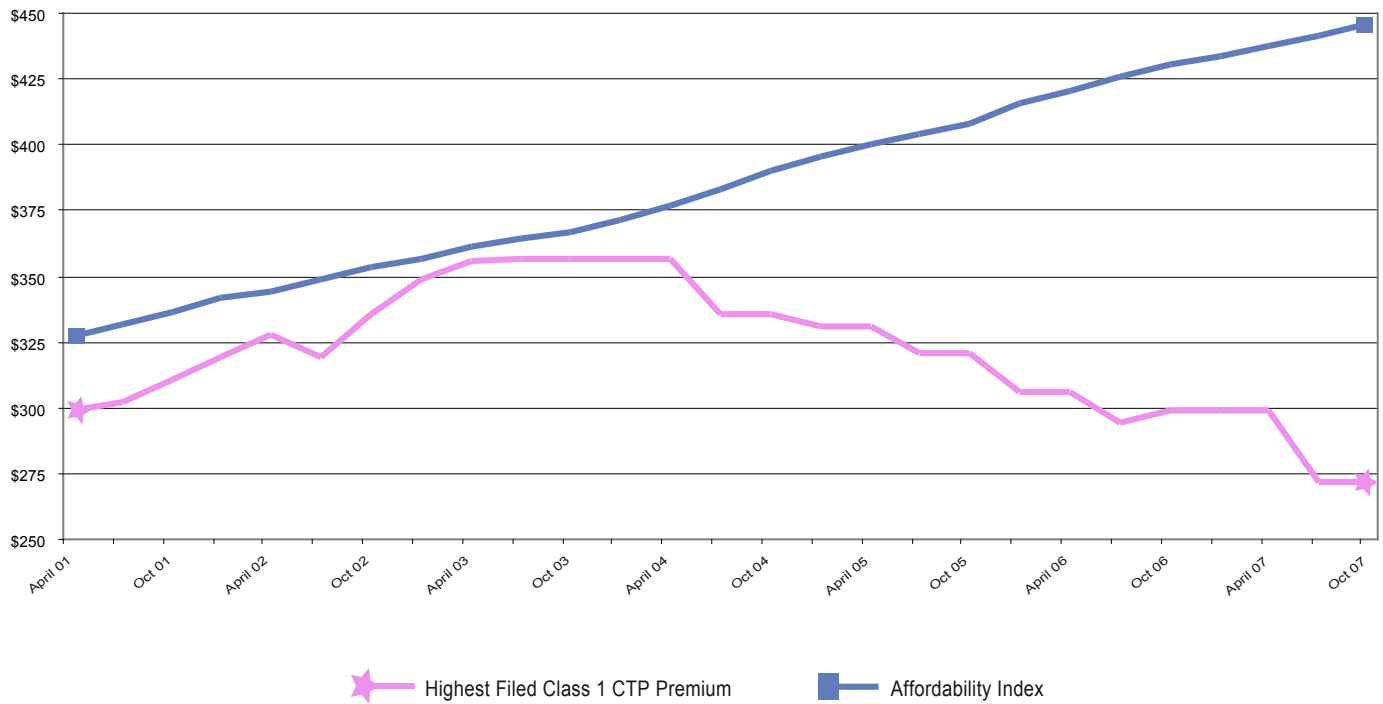
## INSURED VEHICLES BY CLASS

(Registrations as at 31 December 2007)

Class	Description	Vehicles	%
1	Cars and station wagons	2,263,664	69.49%
2	Motorised homes	9,785	0.30%
3	Taxis	2,643	0.08%
4	Hire vehicles	33,140	1.02%
5	Vintage, veteran, historic or street rods	12,621	0.39%
6	Trucks, utilities and vans with a GVM of 4.5t or less	589,480	18.10%
7	Trucks, prime movers and vans with a GVM > 4.5t	66,908	2.05%
8	Non-commercial buses	5,424	0.17%
9	Buses for school/health use	3,528	0.11%
10, 10A, 10B	Buses used within 350km from base	4,027	0.12%
11	Buses that are not in class 8, 9 or 10	5,602	0.17%
12	Motorcycles with driver only	48,768	1.50%
13	Motorcycles with pillion passenger or side car	88,832	2.73%
14	Tractors	24,071	0.74%
15	Self-propelled machinery, fire engines	8,743	0.27%
16	Ambulances	856	0.03%
17	Motor vehicles used only for primary production	40,597	1.25%
19	Limited access registration	26,873	0.82%
20	Zone access registration	9,188	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	6,322	0.19%
23	Dealer plates	5,180	0.16%
24	Trailers	1,385	0.04%
	<b>Total</b>	<b>3,257,637</b>	<b>100.00%</b>

## AFFORDABILITY INDEX VS HIGHEST FILED

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 of 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

Average Class 1 filed premiums include levies for 1 July to 30 June for each respective period.

## CLAIM AND ACCIDENT FREQUENCY

(Accidents from 1 September 1994 to 31 December 2007)

Accident Year	Registered Vehicles at 31 Dec 2007	Claims	Claim Frequency *	Accidents ^	Claim Propensity ~
1994/95	1,924,108	7,072	3.7	5,468	0.7%
1995/96	2,144,564	8,840	4.1	6,840	0.7%
1996/97	2,194,471	8,869	4.0	6,788	0.7%
1997/98	2,264,086	9,418	4.2	7,092	0.8%
1998/99	2,343,820	11,163	4.8	8,126	1.0%
1999/00	2,390,744	10,736	4.5	7,989	0.9%
2000/01	2,452,849	10,499	4.3	8,021	0.8%
2001/02	2,529,256	10,180	4.0	7,983	0.7%
2002/03	2,629,702	8,912	3.4	7,030	0.6%
2003/04	2,758,280	7,732	2.8	6,270	0.5%
2004/05	2,893,849	6,920	2.4	5,662	0.5%
2005/06	3,026,987	6,139	2.0	5,072	0.4%
2006/07	3,176,383	5,383	1.7	4,495	
2007/08	3,257,637	1,393	0.4	1,197	

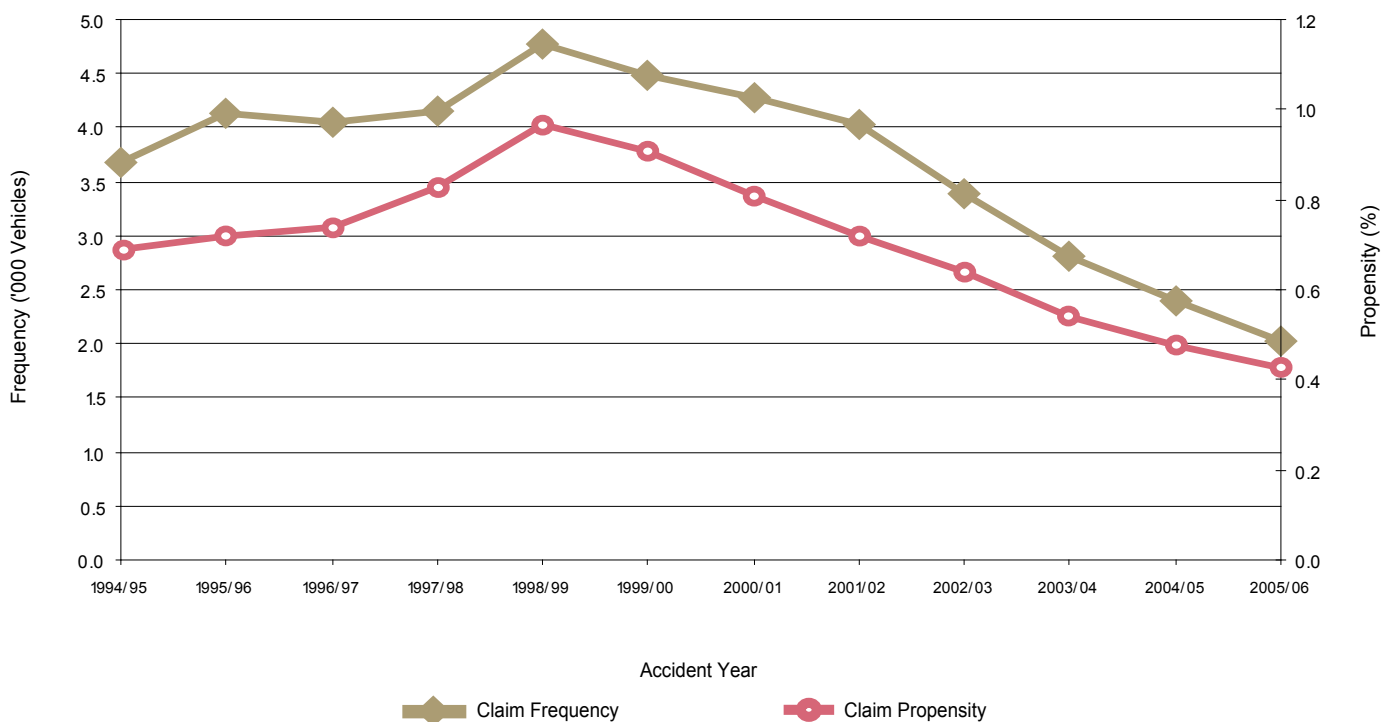
Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims.

\* Claim Frequency is calculated using number of CTP claims per '000 registered vehicles.

^ Accidents resulting in CTP claims

~ Claim propensity is measured as the percentage 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 31/03/2008. Casualty data is immature for the recent accident years and is not included.

Claim Frequency vs Claim Propensity



## NUMBER OF ACCIDENTS BY REGION

(Accidents from 1 September 1994 to 31 December 2007)

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 - 31 DEC 2007		
	Postcode Range	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane City	4000-4209, 4500-4529	21,644	49.0%	8,701	51.2%	2,053	52.2%	3,280	52.4%	2,856	50.5%	2,587	51.1%	2,222	49.5%	572	47.8%
Other SE QLD Region	4210-4349, 4550-4601, 4619-4689	13,005	29.4%	5,122	30.1%	1,163	29.5%	1,806	28.9%	1,650	29.2%	1,444	28.5%	1,374	30.6%	410	34.3%
Regional QLD Region	4350-4499, 4602-4618, 4690-4899	7,650	17.3%	2,594	15.3%	571	14.5%	949	15.2%	938	16.6%	817	16.1%	729	16.2%	170	14.2%
Interstate		1,880	4.3%	583	3.4%	149	3.8%	224	3.6%	211	3.7%	217	4.3%	168	3.7%	45	3.8%
<b>Total</b>		44,179	100.0%	17,000	100.0%	3,936	100.0%	6,259	100.0%	5,655	100.0%	5,065	100.0%	4,493	100.0%	1,197	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, Sunshine Coast.

Regional QLD Region includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa & Cairns.

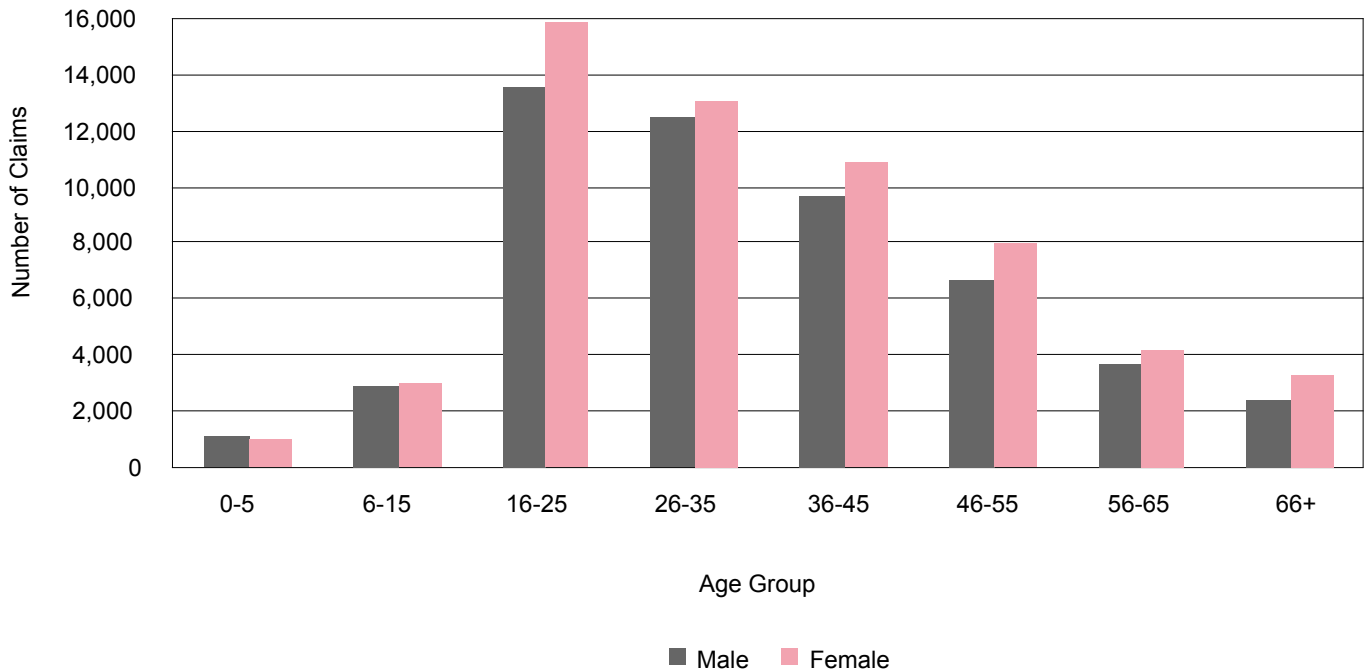
## AGE GROUP OF CLAIMANTS

(All claims from 1 September 1994 to 31 December 2007 where relevant details are available)

Age Group	Male	Female	Total	%
0-5	1,118	1,018	2,136	1.9%
6-15	2,893	3,038	5,931	5.3%
16-25	13,660	15,947	29,607	26.3%
26-35	12,559	13,219	25,778	22.9%
36-45	9,721	10,930	20,651	18.4%
46-55	6,767	8,005	14,772	13.1%
56-65	3,716	4,175	7,891	7.0%
66+	2,426	3,321	5,747	5.1%
<b>Total</b>	<b>52,860</b>	<b>59,653</b>	<b>112,513</b>	<b>100.0%</b>

Note: Company claims excluded

Number of Claims by Age and Gender





## CLAIM SEVERITY

(Finalised claims for accidents from 1 September 1994 to 31 December 2007)

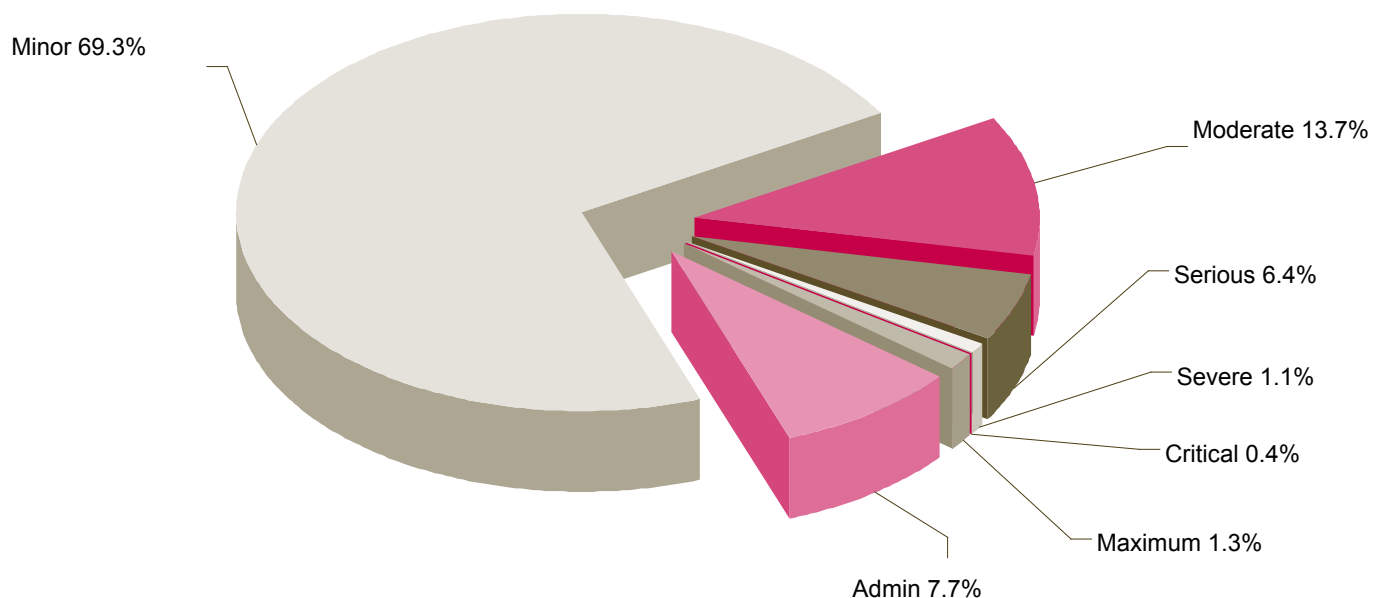
AIS Severity *	Description	Claims	%
1	Minor	68,723	69.3%
2	Moderate	13,603	13.7%
3	Serious	6,472	6.5%
4	Severe	1,081	1.1%
5	Critical	438	0.4%
6	Maximum ^	1,290	1.3%
9	Admin ~	7,629	7.7%
	<b>Total</b>	<b>99,236</b>	<b>100.0%</b>

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.

^ Maximum severity is predominately fatalities.

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

Severity of Claims Finalised



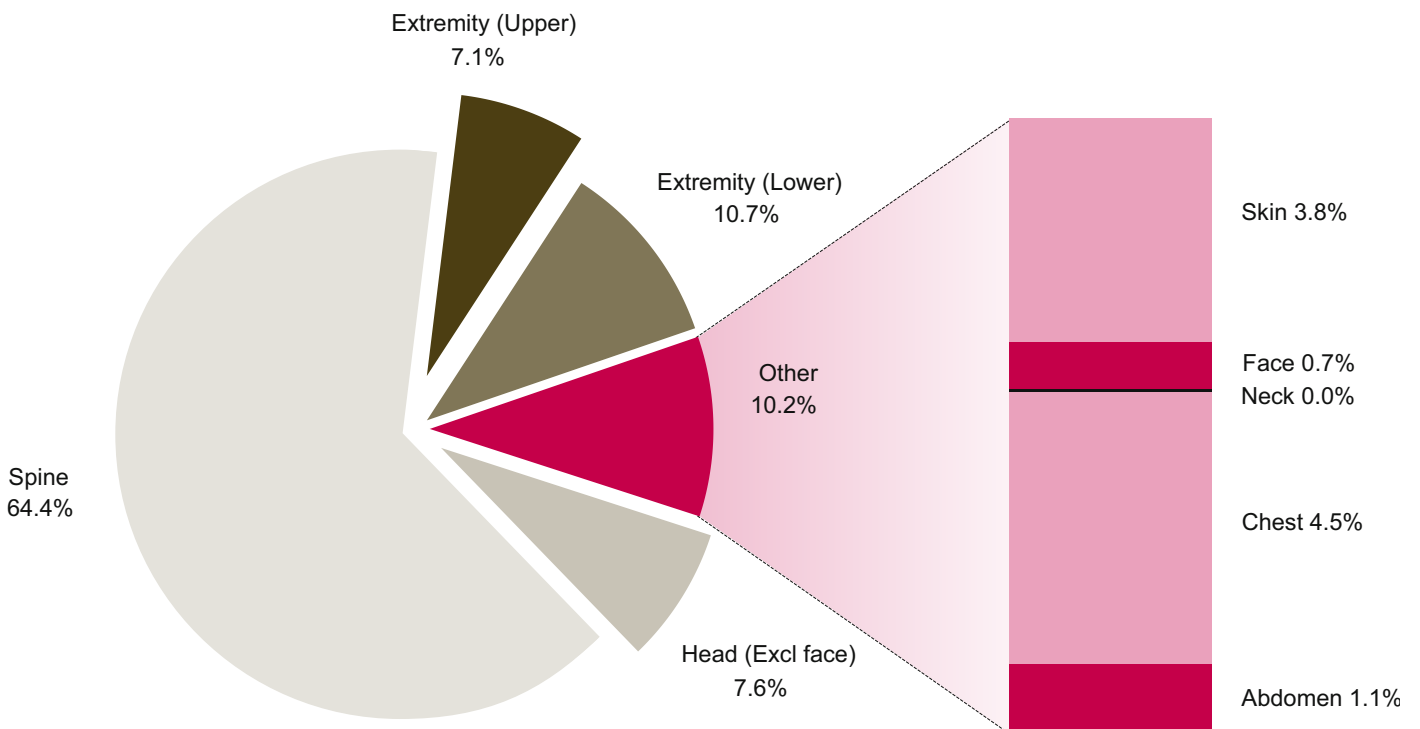
## INJURY BY BODY REGION

(Finalised claims for accidents from 1 September 1994 to 31 December 2007)

Body Region	Claims	%
Skin	3,451	3.8%
Head (Excl face)	6,911	7.6%
Face	637	0.7%
Neck *	27	0.0%
Chest	4,113	4.5%
Abdomen	961	1.1%
Spine	58,238	64.4%
Extremity (Upper)	6,464	7.1%
Extremity (Lower)	9,679	10.7%
<b>Total</b>	<b>90,481</b>	<b>100.0%</b>

Note: Body Regions are based on AIS 85.  
 Excludes claims with no injuries reported and admin codes.  
 \* Whiplash claims based on AIS 85 are reported under 'Spine'.

Injury by Body Region



## NOTICE OF CLAIM LODGEMENTS - CUMULATIVE

(Accidents from 1 September 1994 to 31 December 2007)

Development Quarter												
Accident Year	1	2	3	4	5	6	7	8	9	10	11	12+
1994/95	1,793	3,325	5,542	6,337	6,539	6,659	6,737	6,795	6,846	6,903	6,937	7,072
1995/96	2,686	4,825	7,165	8,068	8,252	8,364	8,457	8,502	8,559	8,614	8,661	8,840
1996/97	3,254	5,506	7,470	8,040	8,246	8,363	8,428	8,505	8,579	8,638	8,712	8,869
1997/98	3,988	6,247	7,998	8,607	8,804	8,921	9,021	9,110	9,175	9,239	9,283	9,418
1998/99	5,266	7,817	9,690	10,313	10,532	10,652	10,773	10,845	10,928	10,991	11,037	11,163
1999/00	5,083	7,378	9,196	9,856	10,092	10,259	10,360	10,445	10,515	10,574	10,600	10,736
2000/01	7,005	8,657	9,550	9,883	10,074	10,189	10,257	10,312	10,354	10,390	10,420	10,499
2001/02	7,378	8,711	9,299	9,563	9,674	9,764	9,886	9,984	10,052	10,081	10,110	10,180
2002/03	6,355	7,505	8,044	8,284	8,455	8,646	8,731	8,770	8,809	8,833	8,859	8,912
2003/04	5,308	6,360	6,887	7,130	7,279	7,446	7,541	7,602	7,644	7,681	7,694	7,732
2004/05	4,684	5,615	6,075	6,220	6,295	6,375	6,530	6,672	6,801	6,870	6,897	6,920
2005/06	4,309	5,131	5,569	5,738	5,821	5,880	5,930	6,027	6,131	6,139		
2006/07	4,051	4,926	5,274	5,359	5,379	5,383						
2007/08	1,327	1,393										

Note: 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 31 December 2007)

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 - 31 DEC 2007
Claims	58,748	21,942	4,999	7,732	6,920	6,139	5,383	1,393
% Finalised	99.0%	96.9%	92.1%	85.2%	71.5%	47.7%	18.2%	4.8%
% Legal Rep	89.7%	89.0%	82.1%	77.8%	74.2%	74.1%	76.5%	74.7%
% Litigated	28.1%	4.2%	4.9%	3.3%	1.7%	0.5%	0.0%	0.0%

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 31 December 2007)

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 - 31 DEC 2007		
	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	Claims Received	Liability Determined	Finalised Claims
AAMI	2,143	100.0%	99.3%	1,054	99.8%	98.6%	260	100.0%	93.1%	363	99.7%	92.8%	381	100.0%	80.8%	388	100.0%	58.2%	94	89.4%	16.0%	94	89.4%	16.0%
Allianz	2,943	95.2%	99.5%	1,771	98.6%	94.6%	1,086	99.2%	90.1%	1,641	98.8%	81.0%	1,416	99.0%	70.3%	1,041	95.4%	45.8%	330	71.5%	9.4%	330	71.5%	9.4%
Nom. Defend.	2,098	99.8%	98.2%	699	98.3%	95.5%	166	99.4%	84.3%	248	97.6%	79.4%	203	97.0%	56.2%	170	98.2%	37.6%	48	16.7%	0.0%	48	16.7%	0.0%
NRMA	21	100.0%	100.0%	304	100.0%	98.7%	110	100.0%	97.3%	112	100.0%	88.4%	135	98.5%	85.2%	159	96.9%	59.7%	51	51.0%	0.0%	51	51.0%	0.0%
QBE	1,839	97.9%	99.3%	918	99.6%	98.2%	182	100.0%	94.0%	294	99.7%	94.6%	242	97.1%	80.6%	222	94.6%	51.8%	70	27.1%	1.4%	70	27.1%	1.4%
RACQI	354	99.7%	97.5%	1,825	98.4%	97.5%	652	97.2%	93.3%	1,043	97.7%	83.5%	891	97.0%	70.0%	776	94.5%	43.9%	182	25.3%	1.1%	182	25.3%	1.1%
Suncorp	31,917	99.5%	99.0%	11,572	99.3%	96.9%	2,543	99.2%	92.7%	4,031	99.3%	86.2%	3,652	99.2%	71.1%	3,052	98.4%	47.7%	618	32.2%	2.9%	618	32.2%	2.9%
Other *	17,092	97.6%	99.0%	3,640	98.8%	97.0%																		
<b>Total</b>	<b>58,407</b>	<b>98.7%</b>	<b>98.9%</b>	<b>21,783</b>	<b>99.0%</b>	<b>95.6%</b>	<b>4,999</b>	<b>99.0%</b>	<b>92.1%</b>	<b>7,732</b>	<b>99.0%</b>	<b>85.2%</b>	<b>6,920</b>	<b>98.8%</b>	<b>71.5%</b>	<b>6,139</b>	<b>97.6%</b>	<b>47.7%</b>	<b>1,393</b>	<b>44.4%</b>	<b>4.8%</b>	<b>1,393</b>	<b>44.4%</b>	<b>4.8%</b>

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

\* Includes Insurers that are no longer licenced.

## CLAIM PAYMENTS ON FINALISED CLAIMS

(Payments from 1 September 1994 to 31 December 2007)

Accident Date	Payment Type	Code/s	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 - 31 DEC 2007	
			Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
	Aids & Appliances	A1 (inc. RU)	11,887	0.5%	4,079	0.4%	1,130	0.6%	669	0.3%	90	0.1%	38	0.1%	7	0.1%	0	0.0%
	Care	C1	270,683	10.5%	94,175	9.2%	11,672	6.6%	14,629	5.8%	8,310	4.6%	2,481	3.4%	193	2.3%	0	0.0%
	Economic Loss - Past	E1	253,841	9.8%	97,198	9.5%	21,724	12.3%	29,640	11.8%	21,106	11.8%	7,680	10.5%	940	11.0%	24	15.1%
	Economic Loss - Future	E2	595,152	23.0%	265,489	25.8%	60,232	34.0%	92,649	36.9%	73,561	41.1%	30,024	40.9%	2,623	30.7%	3	1.9%
	General Damages	G1	841,642	32.5%	355,907	34.6%	35,617	20.1%	49,432	19.7%	35,580	19.9%	16,855	22.9%	2,926	34.2%	84	52.8%
	Home & Vehicle Modifications	H1	9,253	0.4%	1,754	0.2%	67	0.0%	80	0.0%	17	0.0%	1	0.0%	0	0.0%	0	0.0%
	Investigation costs	L1	37,149	1.4%	23,997	2.3%	6,171	3.5%	8,057	3.2%	4,774	2.7%	1,823	2.5%	241	2.8%	4	2.5%
	Legal costs - Plaintiff	L2	264,255	10.2%	72,181	7.0%	13,755	7.8%	19,811	7.9%	13,807	7.7%	5,610	7.6%	425	5.0%	0	0.0%
	Legal costs - Defendant	L4, L5, L6	133,234	5.1%	41,278	4.0%	10,547	6.0%	11,204	4.5%	4,594	2.6%	1,198	1.6%	64	0.7%	0	0.0%
	"Hospital, Medical, Pharmaceutical & Rehabilitation"	M1, R1 (ex. RU)	195,717	7.6%	80,687	7.9%	16,779	9.5%	26,020	10.4%	17,543	9.8%	7,870	10.7%	1,158	13.6%	45	28.3%
	Recoveries	V1, V2, V3	-24,355	-0.9%	-9,091	-0.9%	-710	-0.4%	-1,054	-0.4%	-240	-0.1%	-89	-0.1%	-32	-0.4%	0	0.0%
	<b>Total</b>		2,588,448	100.0%	1,027,653	100.0%	176,982	100.0%	251,137	100.0%	179,142	100.0%	73,491	100.0%	8,546	100.0%	159	100.0%

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

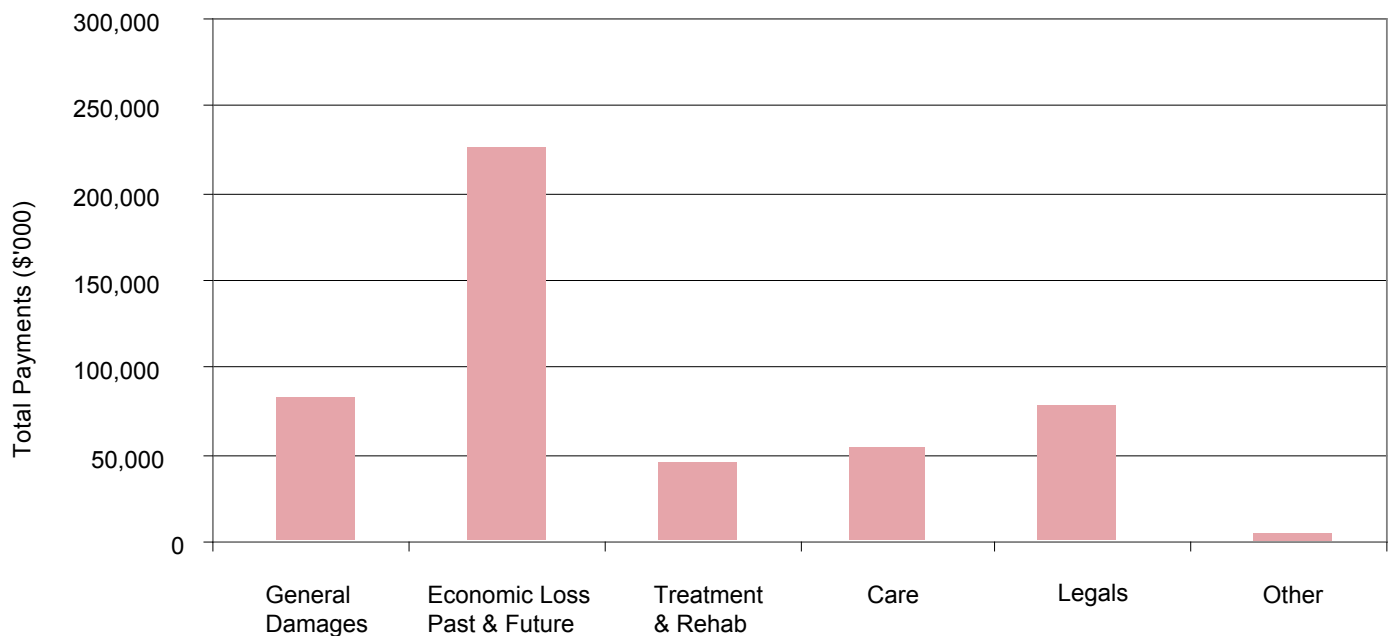
## HEADS OF DAMAGES BREAKDOWN

(Finalised claims from 1 January 2007 to 31 December 2007 for accidents from 1 September 1994 to 31 December 2007)

	General Damages	Economic Loss Past & Future	Treatment & Rehab	Care	Legals	Other *	Total
Finalised Claims (excludes nil claims)	6,826	5,746	7,559	1,745	7,302	1,601	8,297
% Finalised Payments	16.9%	46.2%	9.1%	9.6%	15.9%	0.9%	100.0%
<b>Total Payments (\$'000)</b>	113,567	311,306	61,428	74,439	107,259	5,908	673,906

Note: \* 'Other' includes home and vehicle modifications, aids and appliances and any recoveries.

Total Payments for Claims Finalised in 2006/07



## SEVERITY COSTS BREAKDOWN

(Finalised claims from 1 January 2007 to 31 December 2007 for accidents from 1 September 1994 to 31 December 2007)

AIS Severity Description								
	Minor	Moderate	Serious	Severe	Critical	Maximum *	Admin ^	Total
Finalised Claims	5,732	1,155	775	136	70	118	479	8,465
% Total Payments	39.8%	13.7%	23.0%	9.7%	11.0%	1.8%	1.0%	100.0%
Average Payment (\$)	46,756	80,189	199,655	480,560	1,056,422	103,410	14,446	79,596
Total Payments (\$'000)	268,004	92,618	154,733	65,356	73,950	12,202	6,920	673,783

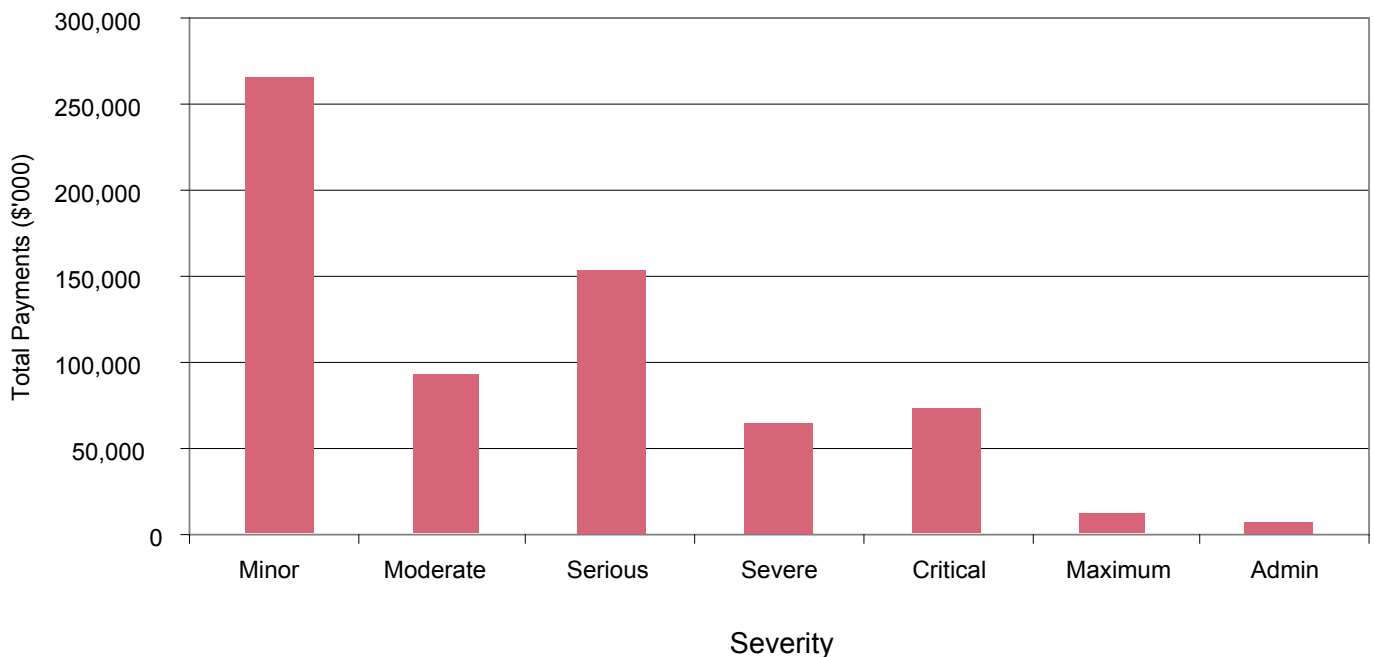
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.

Injury severities are based on AIS 85.

\* Maximum severity is predominately fatalities.

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

Total Payments by Severity Finalised in 2006/07

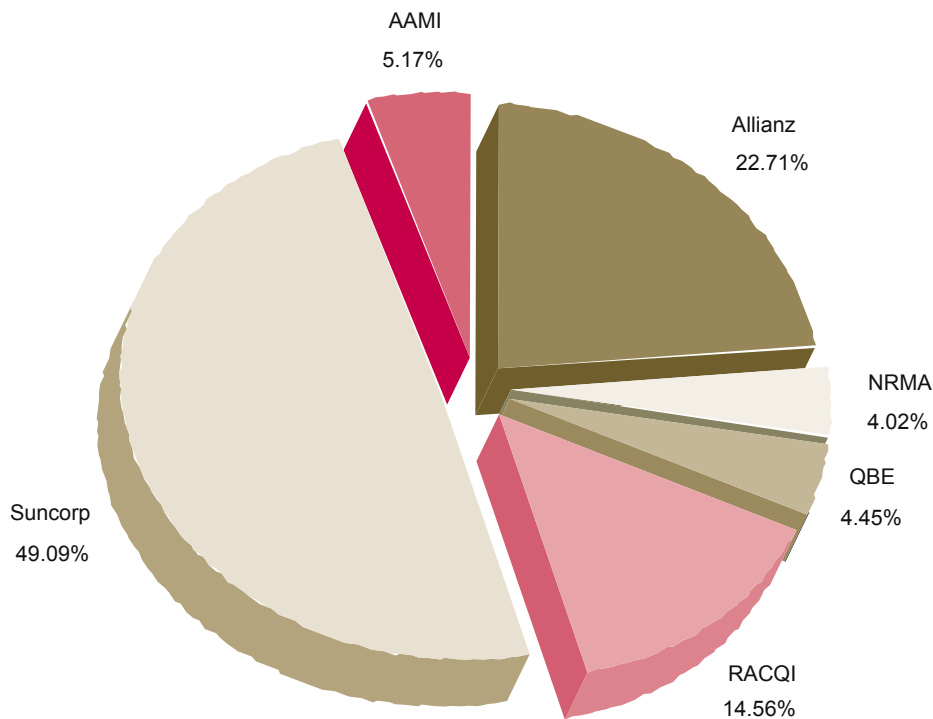


## MARKET SHARE - LICENSED INSURERS

Insurer	30/6/01	30/6/02	30/6/03	30/6/04	30/6/05	30/6/06	30/6/07	31/12/07
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	5.17%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.71%
FAI	10.14%							
FAI Allianz	11.47%	18.63%						
NRMA	0.70%	1.12%	1.37%	1.82%	2.12%	2.47%	3.17%	4.02%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.45%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	14.56%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	49.09%

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

### Market Share 31 December 2007



## CLAIM DURATION BY LICENSED INSURER

(Finalised claims for accidents from 2 December 2002 to 31 December 2007)

	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification to Compliance Date	0.6	0.6	0.7	0.5	0.6	1.0	0.8
Compliance Date to Liability Decision Date	0.5	2.7	2.8	2.3	3.3	3.8	3.2
Liability Decided Date to Settlement Date	14.9	14.4	10.8	15.0	13.1	13.7	13.8

Note: Timeframes = Average Months.