



# Statistical information

1 January to 30 June 2011



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

Phone: 1300 302 568  
Email: [maic@maic.qld.gov.au](mailto:maic@maic.qld.gov.au)



## ◀Contents▶

Major legislative changes .....	2
Insured vehicles by class .....	3
Scheme review index vs highest filed premium .....	4
Average Class 1 filed premium.....	4
Claim frequency and claim propensity .....	5
Number of accidents by region .....	6
Age group of claimants by gender .....	7
Claim severity .....	8
Injury by body region.....	9
Number of claim lodgements – cumulative .....	10
Claims by insurer .....	11
Rates of legal representation and litigation .....	11
Claim payments on finalised claims.....	12
Heads of damage breakdown .....	13
Injury severity costs breakdown.....	14
Claim duration by licensed insurer.....	15
Market share – licensed insurers by premium collected .....	16
Market share – licensed insurers by number of policies.....	17

## 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.

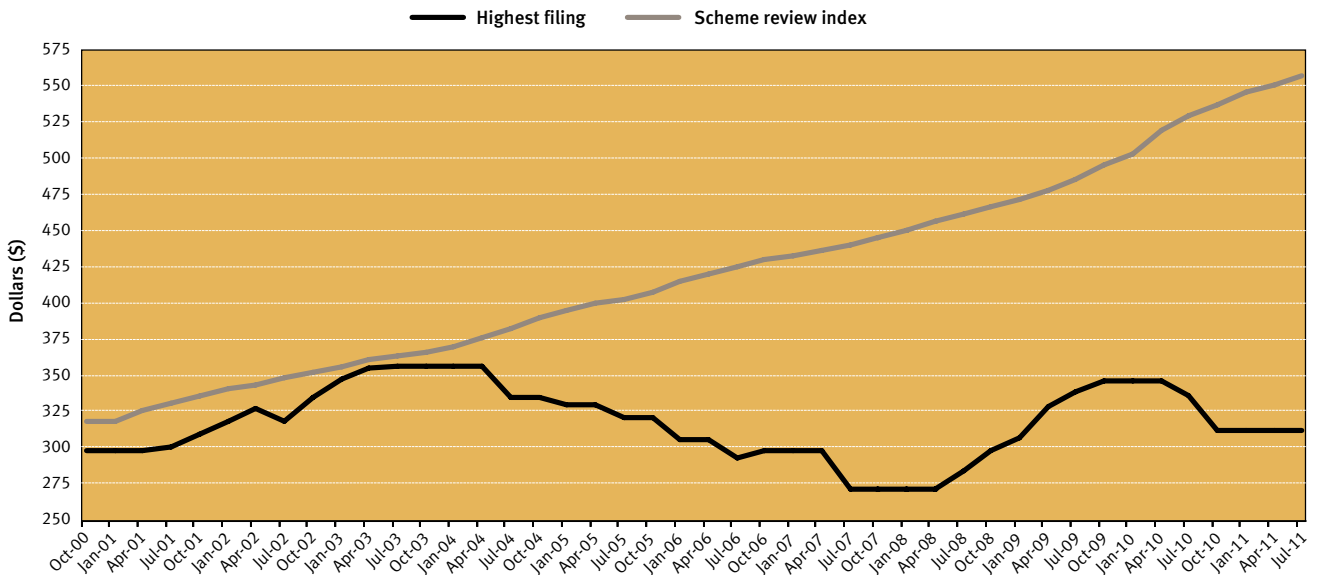
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> <li>• Provided a legislative framework around the existing common law process.</li> <li>• Key objectives: <ul style="list-style-type: none"> <li>➢ Provide for licensing and supervision of CTP motor vehicle insurers</li> <li>➢ Encourage the speedy resolution of claims</li> <li>➢ Promote and encourage the rehabilitation of injured persons</li> <li>➢ Establish and keep a register of claims to help administer the statutory insurance scheme.</li> </ul> </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>• 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>• A mediation process for rehabilitation disputes</li> <li>• Requirement to report accidents to Police</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 value from 0 – 100 points with corresponding amounts for general damages</li> <li>• Consistency between assessments for general damages awarded</li> </ul>
<i>Civil Liability and Other Legislation Amendment Act 2010</i>	1 July 2010	<ul style="list-style-type: none"> <li>• Re-based and facilitates the future indexation of monetary amounts including the legal costs thresholds and caps on general damages</li> </ul>
<i>Motor Accident Insurance and Other Legislation Amendment Act 2010</i>	1 October 2010	<ul style="list-style-type: none"> <li>• Reduced delivery and acquisition costs by banning commissions and inducements paid by insurers to third parties</li> </ul>

## Insured vehicles by class

(Registrations as at 30 June 2011)

Class	Description	Vehicles	%
1	Cars and station wagons	2,433,688	68.00%
2	Motorised homes	11,926	0.33%
3	Taxis	2,710	0.08%
4	Hire vehicles	38,750	1.08%
5	Vintage, veteran, historic or street rods	18,239	0.51%
6	Trucks, utilities and vans with a GVM of 4.5t or less	685,000	19.14%
7	Trucks, prime movers and vans with a GVM greater than 4.5t	70,663	1.97%
8	Non-commercial buses	5,469	0.15%
9	Buses for school/health use	3,660	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,621	0.07%
10B	Buses under Translink service contract other than school or restricted school service	2,062	0.06%
11	Buses not in class 8, 9, 10A or 10B	5,669	0.16%
12	Motorcycles with driver only	55,464	1.55%
13	Motorcycles with pillion passenger or side car	107,315	3.00%
14	Tractors	24,873	0.69%
15	Self-propelled machinery, fire engines	8,603	0.24%
16	Ambulances	1,030	0.03%
17	Motor vehicles used only for primary production	38,973	1.09%
19	Limited access registration	36,368	1.02%
20	Zone access registration	10,542	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,096	0.23%
23	Dealer plates	5,250	0.15%
24	Trailers	2,117	0.06%
<b>Total</b>		<b>3,579,088</b>	<b>100.00%</b>

## 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.

## Average Class 1 filed premium

Insurer	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00
RACQ	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00

Note: Average Class 1 filed premiums include levies.

## Claim frequency and claim propensity

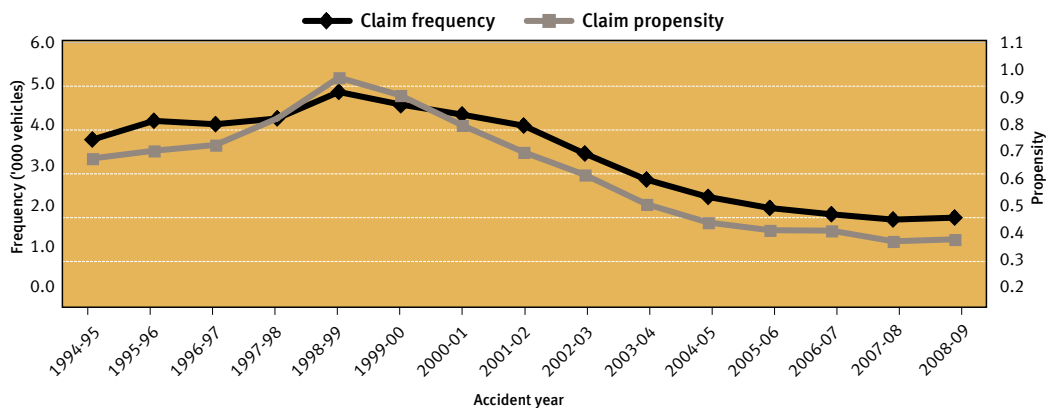
(Accidents from 1 September 1994 to 30 June 2011)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
1994-95	1,924,108	7,233	3.8	0.7
1995-96	2,144,564	8,988	4.2	0.7
1996-97	2,194,471	9,017	4.1	0.7
1997-98	2,264,086	9,593	4.2	0.8
1998-99	2,343,820	11,349	4.8	1.0
1999-00	2,390,744	10,905	4.6	0.9
2000-01	2,452,849	10,613	4.3	0.8
2001-02	2,529,256	10,318	4.1	0.7
2002-03	2,629,702	9,040	3.4	0.6
2003-04	2,758,280	7,853	2.8	0.5
2004-05	2,893,849	7,089	2.4	0.5
2005-06	3,026,987	6,651	2.2	0.5
2006-07	3,176,383	6,508	2.0	0.5
2007-08	3,324,485	6,463	1.9	0.4
2008-09	3,422,572	6,857	2.0	0.4
2009-10	3,492,388	6,201		
2010-11	3,579,088	4,465		

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 19 July 2011. 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 September 1994 to 30 June 2011)

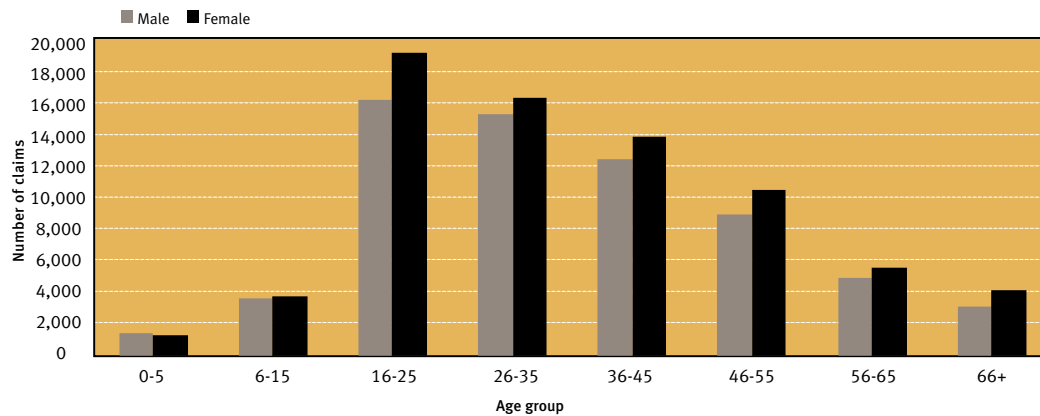
Accident date	1 Sep 1994 - 30 Sep 2000		1 Oct 2000 - 1 Dec 2002		2 Dec 2002 - 30 Jun 2003		1 Jul 2003 - 30 Jun 2004		1 Jul 2004 - 30 Jun 2005		1 Jul 2005 - 30 Jun 2006		1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 Jun 2011	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane 4000-4209, 4500-4529	21,782	48.6%	8,719	50.7%	2,064	51.7%	3,294	51.8%	2,884	49.9%	2,786	50.8%	2,675	49.8%	2,599	49.0%	2,832	50.4%	2,567	50.3%	1,857	49.1%
Other SE QLD 4210-4349, 4550-4601, 4619-4689	13,137	29.3%	5,170	30.1%	1,179	29.5%	1,828	28.8%	1,677	29.0%	1,543	28.2%	1,572	29.2%	1,590	30.0%	1,629	29.0%	1,453	28.5%	1,154	30.5%
Regional QLD 4350-4499, 4602-4618, 4690-4899	7,705	17.2%	2,611	15.2%	571	14.3%	958	15.1%	958	16.6%	884	16.1%	880	16.4%	844	15.9%	883	15.7%	813	15.9%	568	15.0%
Interstate	2,167	4.8%	695	4.0%	180	4.5%	273	4.3%	258	4.5%	266	4.9%	249	4.6%	271	5.1%	274	4.9%	268	5.3%	202	5.3%
<b>Total</b>	<b>44,791</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>3,994</b>	<b>100.0%</b>	<b>6,353</b>	<b>100.0%</b>	<b>5,777</b>	<b>100.0%</b>	<b>5,479</b>	<b>100.0%</b>	<b>5,376</b>	<b>100.0%</b>	<b>5,304</b>	<b>100.0%</b>	<b>5,618</b>	<b>100.0%</b>	<b>5,101</b>	<b>100.0%</b>	<b>3,781</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 and Sunshine Coast.  
Regional QLD includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

## Age group of claimants by gender

(All claims for accidents from 1 September 1994 to 30 June 2011 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,279	1,204	2,483	1.8%
6-15	3,455	3,643	7,098	5.1%
16-25	15,996	19,011	35,007	25.3%
26-35	15,141	16,156	31,297	22.6%
36-45	12,254	13,774	26,028	18.8%
46-55	8,808	10,320	19,128	13.8%
56-65	4,852	5,450	10,302	7.4%
66+	2,997	4,092	7,089	5.1%
<b>Total</b>	<b>64,782</b>	<b>73,650</b>	<b>138,432</b>	<b>100.0%</b>





## Claim severity

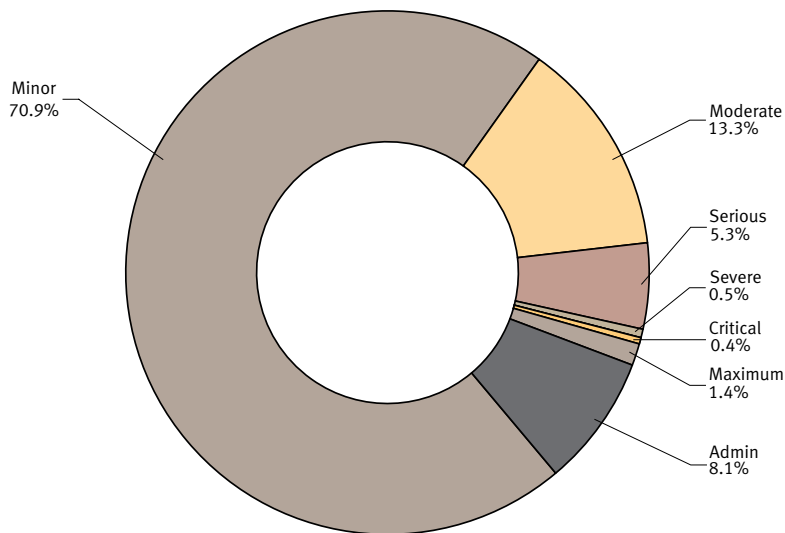
(Finalised claims for accidents from 1 September 1994 to 30 June 2011)

AIS Severity*	Description	Claims	%
1	Minor	88,861	70.9%
2	Moderate	16,704	13.3%
3	Serious	6,637	5.3%
4	Severe	660	0.5%
5	Critical	490	0.4%
6	Maximum <sup>#</sup>	1,697	1.4%
9	Admin <sup>^</sup>	10,197	8.1%
	<b>Total</b>	<b>125,246</b>	<b>100.0%</b>

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.

<sup>#</sup> Maximum severity is predominantly fatalities.

<sup>^</sup> Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.



## Injury by body region

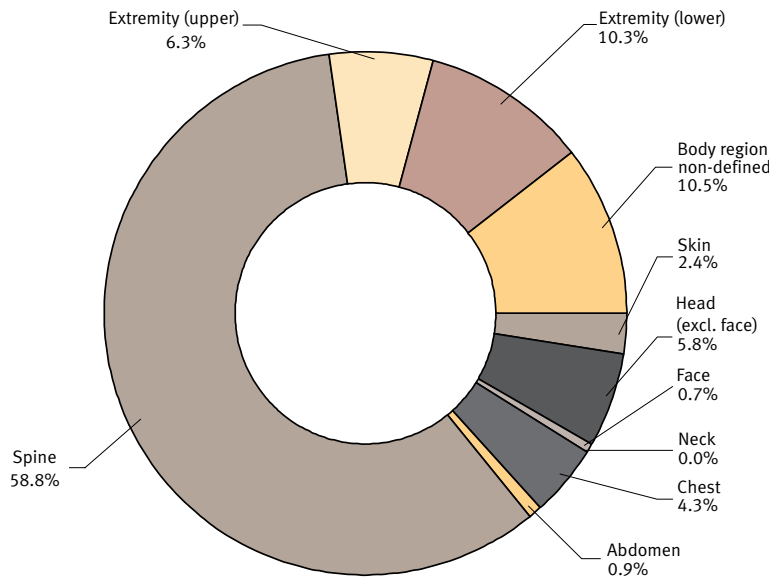
(Finalised claims for accidents from 1 September 1994 to 30 June 2011)

Body region	Claims	%
Skin	3,010	2.4%
Head (excl. face)	7,224	5.8%
Face	839	0.7%
Neck*	42	0.0%
Chest	5,414	4.3%
Abdomen	1,130	0.9%
Spine	73,605	58.8%
Extremity (upper)	7,916	6.3%
Extremity (lower)	12,941	10.3%
Body region non-defined#	13,125	10.5%
<b>Total</b>	<b>125,246</b>	<b>100.0%</b>

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 September 1994 to 30 June 2011)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
1994-95	1,851	3,404	5,646	6,449	6,663	6,787	6,871	6,936	6,989	7,045	7,079	7,233
1995-96	2,734	4,891	7,254	8,175	8,364	8,488	8,586	8,634	8,692	8,750	8,798	8,988
1996-97	3,294	5,558	7,545	8,137	8,351	8,475	8,547	8,634	8,710	8,773	8,848	9,017
1997-98	4,026	6,306	8,091	8,719	8,922	9,046	9,157	9,254	9,321	9,391	9,436	9,593
1998-99	5,288	7,867	9,764	10,405	10,633	10,761	10,892	10,971	11,061	11,140	11,190	11,349
1999-00	5,106	7,428	9,273	9,957	10,201	10,379	10,485	10,575	10,645	10,706	10,737	10,905
2000-01	7,022	8,688	9,605	9,951	10,151	10,268	10,343	10,401	10,443	10,481	10,512	10,613
2001-02	7,403	8,773	9,384	9,653	9,769	9,861	9,987	10,090	10,160	10,191	10,220	10,318
2002-03	6,384	7,546	8,101	8,357	8,534	8,728	8,815	8,859	8,903	8,933	8,959	9,040
2003-04	5,314	6,378	6,919	7,173	7,329	7,500	7,602	7,667	7,718	7,759	7,782	7,853
2004-05	4,699	5,655	6,120	6,270	6,347	6,433	6,600	6,750	6,897	6,973	7,012	7,089
2005-06	4,345	5,185	5,644	5,836	5,931	6,001	6,153	6,375	6,529	6,565	6,591	6,651
2006-07	4,094	5,036	5,542	5,752	5,913	6,112	6,289	6,352	6,381	6,423	6,436	6,508
2007-08	4,103	4,954	5,648	5,911	6,048	6,139	6,202	6,280	6,337	6,380	6,421	6,463
2008-09	4,608	5,555	6,136	6,435	6,600	6,694	6,765	6,813	6,837	6,846	6,854	6,857
2009-10	4,188	5,206	5,852	6,063	6,170	6,189	6,200	6,201				
2010-11	3,647	4,258	4,452	4,465								

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

## Claims by insurer

(Accidents from 1 September 1994 to 30 June 2011)

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			1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011		
	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	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	2,144	100.0%	99.6%	1,057	99.8%	99.5%	259	100.0%	98.8%	363	99.7%	100.0%	383	100.0%	97.9%	404	100.0%	97.8%	395	99.2%	91.1%	350	99.7%	80.9%	357	99.7%	60.8%	306	99.3%	40.5%	261	76.6%	11.5%
Allianz	3,103	94.9%	99.7%	1,815	98.6%	98.8%	1,093	99.1%	99.0%	1,663	98.8%	97.5%	1,440	99.0%	96.3%	1,447	99.3%	93.9%	1,266	99.5%	88.9%	1,330	98.6%	81.6%	1,325	98.7%	66.0%	1,248	97.6%	37.3%	909	78.1%	14.3%
Nominal Defend.	2,104	99.8%	99.5%	711	98.3%	99.6%	169	99.4%	91.7%	248	97.6%	94.4%	202	97.0%	91.1%	173	98.8%	95.4%	204	99.0%	82.8%	214	99.1%	78.5%	189	97.4%	56.1%	230	99.1%	23.5%	131	50.4%	11.5%
NRMA	21	100.0%	100.0%	304	100.0%	100.0%	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	100.0%	171	100.0%	98.8%	186	100.0%	94.1%	309	100.0%	85.1%	437	100.0%	70.9%	439	98.6%	51.9%	272	85.7%	16.2%
QBE	1,894	97.1%	99.6%	929	99.5%	99.1%	183	100.0%	99.5%	295	99.3%	99.0%	253	96.8%	98.0%	232	99.1%	98.3%	307	99.7%	92.5%	341	100.0%	88.6%	444	99.5%	70.3%	468	98.3%	42.7%	317	71.3%	17.4%
RACQ	355	99.7%	99.7%	1,855	98.4%	99.8%	652	97.4%	99.2%	1,044	97.7%	98.4%	898	97.6%	97.7%	828	97.5%	96.3%	872	98.2%	91.3%	946	96.8%	82.0%	1,011	96.8%	63.9%	892	96.3%	33.2%	648	57.7%	7.3%
Suncorp	33,065	99.2%	99.5%	11,905	99.1%	98.9%	2,604	99.1%	98.3%	4,128	99.3%	97.9%	3,778	99.4%	96.5%	3,396	99.1%	94.1%	3,278	98.8%	90.0%	2,973	98.4%	78.8%	3,094	98.7%	63.0%	2,618	97.7%	31.8%	1,927	76.8%	7.0%
Other*	17,085	97.6%	99.8%	3,639	98.7%	99.3%																											
<b>Total</b>	<b>59,771</b>	<b>98.5%</b>	<b>99.6%</b>	<b>22,215</b>	<b>99.0%</b>	<b>99.1%</b>	<b>5,070</b>	<b>99.0%</b>	<b>98.5%</b>	<b>7,853</b>	<b>98.9%</b>	<b>97.9%</b>	<b>7,089</b>	<b>98.9%</b>	<b>96.7%</b>	<b>6,651</b>	<b>99.0%</b>	<b>94.9%</b>	<b>6,508</b>	<b>99.0%</b>	<b>90.1%</b>	<b>6,463</b>	<b>98.5%</b>	<b>80.8%</b>	<b>6,857</b>	<b>98.6%</b>	<b>64.4%</b>	<b>6,201</b>	<b>97.7%</b>	<b>35.5%</b>	<b>4,465</b>	<b>73.6%</b>	<b>10.2%</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.

## Rates of legal representation and litigation

(Accidents from 1 September 1994 to 30 June 2011)

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	1 Jul 2008 - 30 Jun 2009	1 Jul 2009 - 30 Jun 2010	1 Jul 2010 - 30 Jun 2011
Claims	59,771	22,215	5,070	7,853	7,089	6,651	6,508	6,463	6,857	6,201	4,465
% Finalised	99.6%	99.1%	98.5%	97.9%	96.7%	94.9%	90.1%	80.8%	64.4%	35.5%	10.2%
% Legal rep	88.6%	88.1%	81.1%	77.0%	73.3%	71.8%	72.9%	73.3%	74.0%	74.0%	71.8%
% Litigated	27.7%	4.4%	6.2%	5.5%	4.8%	5.7%	7.1%	6.4%	3.5%	1.0%	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 2011)

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		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 Jun 2011	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. R1)	12,329	0.5%	5,076	0.4%	1,494	0.6%	1,180	0.3%	1,808	0.4%	751	0.2%	943	0.2%	1,968	0.6%	390	0.2%	138	0.2%	1	0.0%
Care	C1	298,584	11.0%	131,857	11.1%	19,725	8.1%	40,414	9.4%	43,213	9.1%	43,894	9.4%	37,046	8.4%	21,899	6.2%	11,326	4.8%	6,790	9.7%	16	1.0%
Economic loss - past	E1	263,851	9.7%	113,414	9.6%	31,133	12.9%	51,349	11.9%	55,856	11.8%	53,724	11.5%	47,469	10.8%	38,258	10.9%	22,444	9.4%	4,953	7.1%	248	15.5%
Economic loss - future	E2	623,732	23.0%	306,838	25.9%	83,859	34.6%	154,676	35.9%	185,426	39.2%	187,931	40.1%	181,062	41.3%	148,911	42.3%	108,608	45.7%	29,132	41.7%	232	14.5%
General damages	G1	866,865	32.0%	378,856	32.0%	42,951	17.7%	68,843	16.0%	71,936	15.2%	68,074	14.5%	60,020	13.7%	48,282	13.7%	33,430	14.1%	10,896	15.6%	615	38.4%
Home & vehicle modifications	H1	9,564	0.4%	2,524	0.2%	215	0.1%	577	0.1%	1,018	0.2%	1,085	0.2%	653	0.1%	211	0.1%	8	0.0%	15	0.0%	0	0.0%
Investigation costs	L1	39,827	1.5%	27,212	2.3%	7,699	3.2%	12,390	2.9%	11,457	2.4%	11,551	2.5%	10,404	2.4%	8,150	2.3%	5,396	2.3%	1,440	2.1%	60	3.7%
Legal costs - plaintiff	L2	276,509	10.2%	87,273	7.4%	20,495	8.5%	38,785	9.0%	42,874	9.1%	44,772	9.6%	47,127	10.7%	39,601	11.2%	27,931	11.7%	7,824	11.2%	5	0.3%
Legal costs - defendant	L4, L5, L6	143,452	5.3%	51,727	4.4%	14,935	6.2%	21,135	4.9%	16,636	3.5%	15,221	3.3%	13,824	3.2%	10,439	3.0%	5,222	2.2%	750	1.1%	1	0.1%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R1)	206,259	7.6%	95,841	8.1%	22,891	9.5%	43,585	10.1%	46,333	9.8%	47,086	10.1%	41,883	9.5%	35,734	10.1%	23,682	10.0%	7,934	11.4%	423	26.4%
Recoveries	V1, V2, V3, V4	-29,793	-1.1%	-17,924	-1.5%	-3,226	-1.3%	-2,210	-0.5%	-3,848	-0.8%	-5,899	-1.3%	-1,648	-0.4%	-1,275	-0.4%	-688	-0.3%	-84	-0.1%	0	0.0%
<b>Total</b>		<b>2,711,178</b>	<b>100.0%</b>	<b>1,182,696</b>	<b>100.0%</b>	<b>242,172</b>	<b>100.0%</b>	<b>430,723</b>	<b>100.0%</b>	<b>472,710</b>	<b>100.0%</b>	<b>468,190</b>	<b>100.0%</b>	<b>438,783</b>	<b>100.0%</b>	<b>352,178</b>	<b>100.0%</b>	<b>237,750</b>	<b>100.0%</b>	<b>69,789</b>	<b>100.0%</b>	<b>1,602</b>	<b>100.0%</b>

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

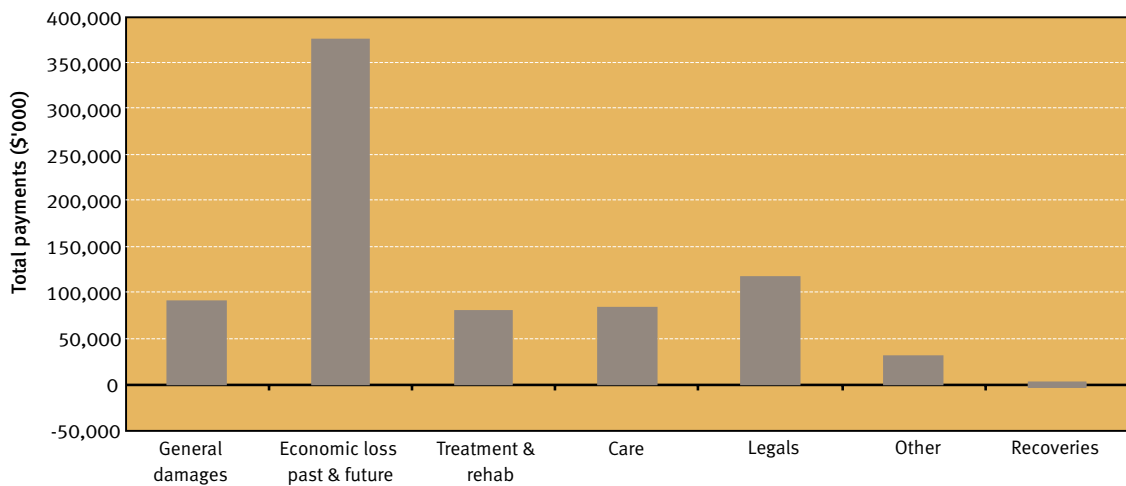
## Heads of damage breakdown

(Finalised claims from 1 Jul 2010 to 30 June 2011 for accidents from 1 September 1994 to 30 June 2011)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	5,665	5,122	6,395	1,605	4,581	5,988	114	6,958
% Finalised payments	11.7%	48.7%	10.3%	10.7%	15.0%	3.9%	-0.3%	100.0%
<b>Total payments (\$'000)</b>	<b>90,234</b>	<b>375,008</b>	<b>79,526</b>	<b>82,158</b>	<b>115,582</b>	<b>29,906</b>	<b>-2,014</b>	<b>770,400</b>

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 2010-11



## Injury severity costs breakdown

(Finalised claims from 1 July 2010 to 30 June 2011 for accidents from 1 September 1994 to 30 June 2011)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin <sup>#</sup>	
Finalised claims <sup>^</sup>	4,779	1,154	500	85	35	88	315	6,956
% Total payments	41.7%	21.9%	18.5%	8.9%	6.0%	2.3%	0.7%	100.0%
Average payment (\$)	67,290	145,948	285,521	805,428	1,319,951	200,621	16,887	110,753
<b>Total payments (\$'000)</b>	<b>321,581</b>	<b>168,424</b>	<b>142,761</b>	<b>68,461</b>	<b>46,198</b>	<b>17,655</b>	<b>5,319</b>	<b>770,399</b>

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.

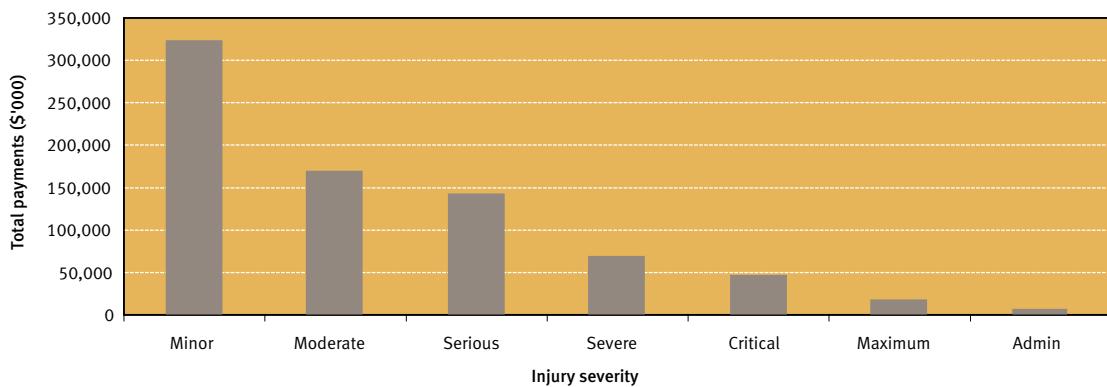
Injury severities are based on AIS 2005.

\* Maximum severity is predominately fatalities.

<sup>#</sup> Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.

<sup>^</sup> Nil claims (zero payments) and claims without injuries codes have been excluded from the data.

## Total payments by severity for claims finalised in 2010-11



### Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 30 June 2011 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	0.7	0.9	0.8
Compliance date to liability decision date	0.7	2.4	2.1	2.9	3.7	3.6	3.1
Liability decision date to settlement date	16.8	17.6	12.3	16.2	14.4	16.3	16.2

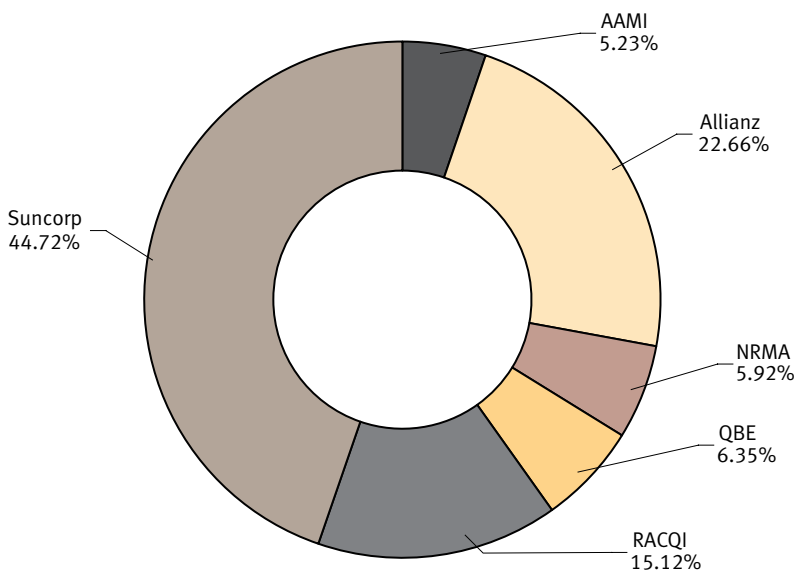
Note: Timeframes = Average in months



## Market share – licensed insurers by premium collected

Insurer	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%	5.00%	5.23%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%
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%	6.45%	6.34%	5.92%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.72%

## Market share 2010-11



Market share – licensed insurers by number of policies

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	30/6/09	30/6/10	30/6/11
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.40%	5.72%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.92%	22.50%
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%	6.72%	6.33%	5.85%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.76%	4.63%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.97%	16.36%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.62%	44.94%

Market share at 30 June 2011

