



# Statistical information

1 July to 31 December 2009



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.

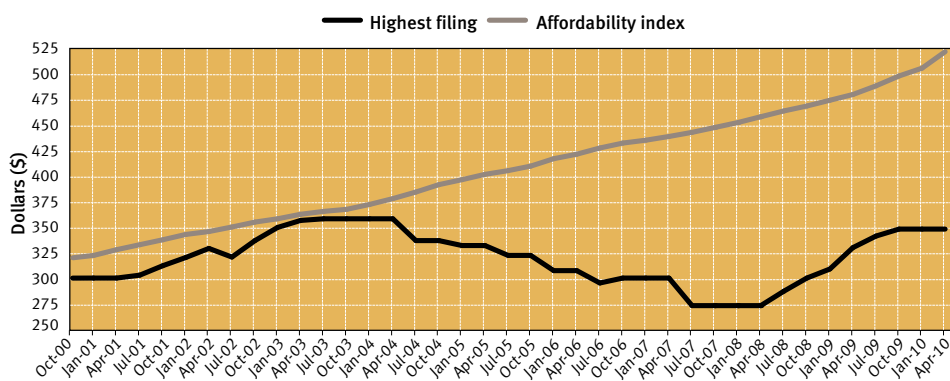
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	Introduced a claim form and nine month reporting Encouraged the speedy resolution of claims Promoted and encouraged the rehabilitation of injured persons
<i>Motor Accident Insurance Amendment Act 1999</i>	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 31 December 2009)

Class	Description	Vehicles	%
1	Cars and station wagons	2,369,232	68.40
2	Motorised homes	10,945	0.32
3	Taxis	2,719	0.08
4	Hire vehicles	35,876	1.04
5	Vintage, veteran, historic or street rods	15,371	0.44
6	Trucks, utilities and vans with a GVM of 4.5t or less	652,124	18.83
7	Trucks, prime movers and vans with a GVM greater than 4.5t	70,177	2.03
8	Non-commercial buses	5,519	0.16
9	Buses for school/health use	3,668	0.11
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,612	0.08
10B	Buses under Translink service contract other than school or restricted school service	1,886	0.05
11	Buses not in class 8, 9, 10A or 10B	5,807	0.17
12	Motorcycles with driver only	53,156	1.53
13	Motorcycles with pillion passenger or side car	103,333	2.98
14	Tractors	24,363	0.70
15	Self-propelled machinery, fire engines	8,832	0.25
16	Ambulances	948	0.03
17	Motor vehicles used only for primary production	39,577	1.14
19	Limited access registration	33,205	0.96
20	Zone access registration	9,830	0.28
21	Self-propelled machinery not in classes 14, 15, 19 or 20	7,322	0.21
23	Dealer plates	5,182	0.15
24	Trailers	2,015	0.06
<b>Total</b>		<b>3,463,699</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	2008-09	2009-10
AAMI	\$287.00	\$308.50	\$339.75	\$357.00	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$341.00
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$342.00
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$343.50
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$343.50
RACQI	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$343.50
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$343.50

Note: Average Class 1 filed premiums include levies.

## Claim frequency and claim propensity

(Accidents from 1 September 1994 to 31 December 2009)

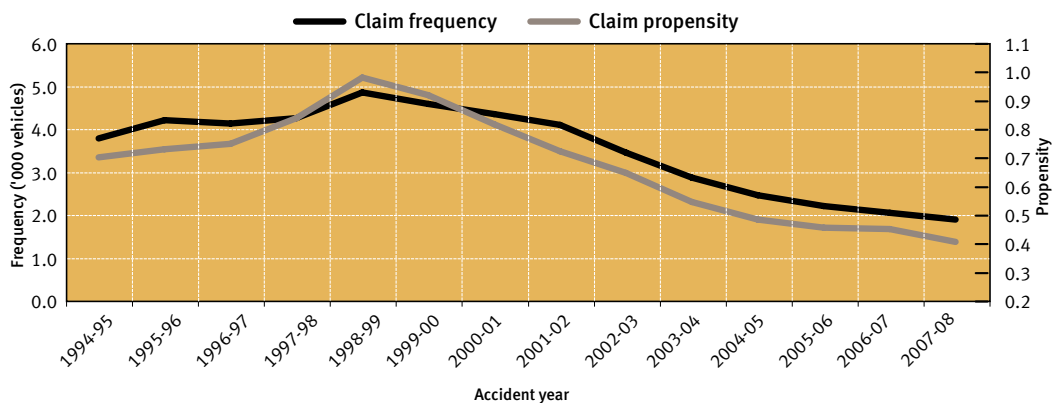
Accident year	Registered vehicles at 31 December	Claims (all claims)	Claim frequency <sup>#</sup>	Claim propensity* (Qld accident claims only)
1994-95	1,924,108	7,233	3.8	0.7
1995-96	2,144,564	8,988	4.2	0.7
1996-97	2,194,471	9,017	4.1	0.7
1997-98	2,264,086	9,592	4.2	0.8
1998-99	2,343,820	11,346	4.8	1.0
1999-00	2,390,744	10,903	4.6	0.9
2000-01	2,452,849	10,609	4.3	0.8
2001-02	2,529,256	10,314	4.1	0.7
2002-03	2,629,702	9,036	3.4	0.6
2003-04	2,758,280	7,847	2.8	0.5
2004-05	2,893,849	7,080	2.4	0.5
2005-06	3,026,987	6,636	2.2	0.5
2006-07	3,176,383	6,464	2.0	0.4
2007-08	3,324,485	6,209	1.9	0.4
2008-09	3,422,572	6,139		
2009-10 <sup>^</sup>	3,463,699	1,537		

Note: \* 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 11 February 2010. 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.

<sup>^</sup> Registered vehicles at 31 December 2009.

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 31 December 2009)

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 - 31 Dec 2009	
	Postcode range	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	
Brisbane 4000-4209, 4500-4529	21,779	48.6	8,718	50.7	2,064	51.7	3,295	51.9	2,882	50.0	2,784	50.9	2,668	49.9	2,526	49.3	2,581	50.9	677	53.0
Other SE QLD Region 4210-4349, 4550-4601, 4619-4689	13,136	29.3	5,168	30.1	1,178	29.5	1,826	28.8	1,674	29.0	1,542	28.2	1,561	29.2	1,520	29.7	1,482	29.2	345	27.0
Regional QLD Region 4350-4499, 4602-4618, 4690-4899	7,705	17.2	2,610	15.2	572	14.3	958	15.1	957	16.6	881	16.1	871	16.3	819	16.0	777	15.3	200	15.7
Interstate	2,167	4.8	694	4.0	180	4.5	272	4.3	256	4.4	263	4.8	245	4.6	254	5.0	227	4.5	55	4.3
<b>Total</b>	<b>44,787</b>	<b>100.0</b>	<b>17,190</b>	<b>100.0</b>	<b>3,994</b>	<b>100.0</b>	<b>6,351</b>	<b>100.0</b>	<b>5,769</b>	<b>100.0</b>	<b>5,470</b>	<b>100.0</b>	<b>5,345</b>	<b>100.0</b>	<b>5,119</b>	<b>100.0</b>	<b>5,067</b>	<b>100.0</b>	<b>1,277</b>	<b>100.0</b>

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

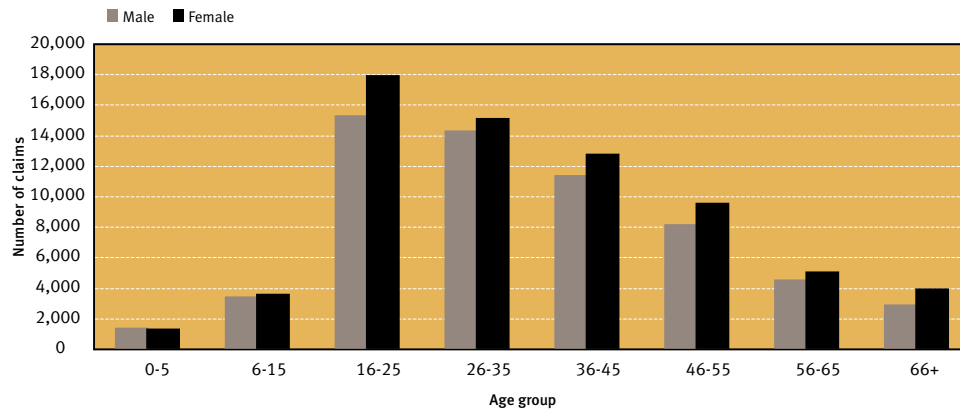
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

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

### Age group of claimants by gender

(All claims for accidents from 1 September 1994 to 31 December 2009 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,223	1,145	2,368	1.8
6-15	3,261	3,431	6,692	5.2
16-25	15,128	17,800	32,928	25.7
26-35	14,142	14,963	29,105	22.7
36-45	11,255	12,636	23,891	18.6
46-55	8,001	9,428	17,429	13.6
56-65	4,404	4,907	9,311	7.3
66+	2,753	3,788	6,541	5.1
<b>Total</b>	<b>60,167</b>	<b>68,098</b>	<b>128,265</b>	<b>100.0</b>





## Claim severity

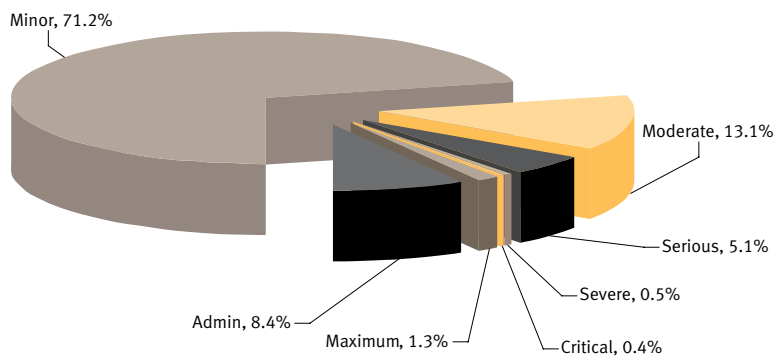
(Finalised claims for accidents from 1 September 1994 to 31 December 2009)

AIS Severity*	Description	Claims	%
1	Minor	81,985	71.2
2	Moderate	15,063	13.1
3	Serious	5,922	5.1
4	Severe	534	0.5
5	Critical	446	0.4
6	Maximum <sup>#</sup>	1,548	1.3
9	Admin <sup>^</sup>	9,613	8.4
<b>Total</b>		<b>115,111</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 predominately fatalities.

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



## Injury by body region

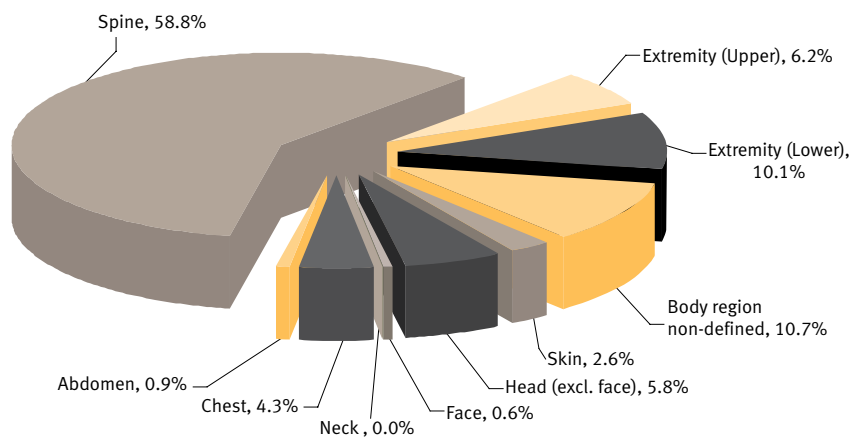
(Finalised claims for accidents from 1 September 1994 to 31 December 2009)

Body region	Claims	%
Skin	2,941	2.6
Head (excl. face)	6,667	5.8
Face	744	0.6
Neck*	31	0.0
Chest	4,906	4.3
Abdomen	1,039	0.9
Spine	67,740	58.8
Extremity (Upper)	7,108	6.2
Extremity (Lower)	11,582	10.1
Body region non-defined#	12,353	10.7
<b>Total</b>	<b>115,111</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 31 December 2009)

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	9,592
1998-99	5,287	7,866	9,763	10,404	10,632	10,760	10,889	10,968	11,058	11,137	11,187	11,346
1999-00	5,105	7,427	9,272	9,956	10,200	10,378	10,484	10,574	10,644	10,705	10,736	10,903
2000-01	7,018	8,684	9,601	9,947	10,147	10,264	10,339	10,397	10,439	10,477	10,508	10,609
2001-02	7,403	8,773	9,384	9,653	9,769	9,861	9,987	10,090	10,160	10,191	10,220	10,314
2002-03	6,385	7,548	8,103	8,360	8,537	8,731	8,818	8,862	8,906	8,935	8,961	9,036
2003-04	5,314	6,379	6,920	7,174	7,330	7,501	7,603	7,668	7,719	7,760	7,782	7,847
2004-05	4,698	5,654	6,119	6,269	6,346	6,432	6,599	6,749	6,896	6,972	7,011	7,080
2005-06	4,345	5,184	5,643	5,835	5,930	6,000	6,152	6,373	6,527	6,562	6,588	6,636
2006-07	4,098	5,044	5,552	5,763	5,924	6,123	6,301	6,361	6,389	6,427	6,437	6,464
2007-08	4,102	4,950	5,637	5,896	6,031	6,118	6,165	6,193	6,207	6,209		
2008-09	4,563	5,468	5,957	6,074	6,124	6,139						
2009-10	1,451	1,537										

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 31 December 2009)

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 – 31 Dec 2009		
	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%	99.3%	1,057	99.8%	99.3%	259	100.0%	96.9%	363	99.7%	98.9%	383	100.0%	95.8%	404	100.0%	90.1%	394	99.2%	73.4%	338	99.4%	43.2%	313	95.8%	17.3%	67	61.2%	1.5%
Allianz	3,103	94.9%	99.7%	1,815	98.6%	98.0%	1,094	99.1%	97.6%	1,663	98.8%	94.3%	1,438	99.0%	91.7%	1,442	99.3%	84.3%	1,256	99.4%	69.3%	1,275	98.0%	46.7%	1,162	95.3%	22.3%	271	55.7%	8.5%
Nom. Defend.	2,100	99.8%	99.2%	711	98.3%	98.9%	170	99.4%	89.4%	249	97.6%	92.4%	202	97.0%	87.1%	172	98.8%	83.1%	205	98.0%	60.5%	216	97.7%	37.5%	194	85.6%	13.9%	61	11.5%	0.0%
NRMA	21	100.0%	100.0%	304	100.0%	100.0%	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	97.8%	171	100.0%	95.3%	184	100.0%	81.0%	300	100.0%	54.0%	396	98.7%	30.3%	104	71.2%	8.7%
QBE	1,894	97.1%	99.6%	929	99.5%	98.6%	183	100.0%	98.9%	295	99.3%	98.6%	252	96.8%	96.8%	232	99.1%	94.4%	304	99.0%	79.6%	326	97.9%	57.4%	387	89.1%	23.5%	120	33.3%	8.3%
RACQ	355	99.7%	99.4%	1,855	98.4%	99.3%	652	97.4%	98.6%	1,044	97.7%	95.8%	898	97.6%	93.9%	826	97.5%	85.4%	862	97.9%	70.9%	896	96.5%	46.2%	920	86.7%	16.3%	207	25.1%	1.0%
Suncorp	33,059	99.2%	99.4%	11,897	99.1%	98.5%	2,602	99.1%	97.6%	4,121	99.3%	96.0%	3,772	99.3%	94.0%	3,389	99.1%	87.3%	3,259	98.7%	74.6%	2,858	97.9%	52.5%	2,767	93.4%	22.3%	707	57.0%	4.2%
Other*	17,085	97.6%	99.6%	3,639	98.7%	98.7%																								
<b>Total</b>	<b>59,761</b>	<b>98.5%</b>	<b>99.4%</b>	<b>22,207</b>	<b>99.0%</b>	<b>98.6%</b>	<b>5,070</b>	<b>99.0%</b>	<b>97.5%</b>	<b>7,847</b>	<b>98.9%</b>	<b>95.8%</b>	<b>7,080</b>	<b>98.9%</b>	<b>93.6%</b>	<b>6,636</b>	<b>99.0%</b>	<b>86.9%</b>	<b>6,464</b>	<b>98.8%</b>	<b>73.0%</b>	<b>6,209</b>	<b>97.9%</b>	<b>49.7%</b>	<b>6,139</b>	<b>92.7%</b>	<b>21.5%</b>	<b>1,537</b>	<b>50.0%</b>	<b>4.9%</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 31 December 2009)

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 – 31 Dec 2009
Claims	59,761	22,207	5,070	7,847	7,080	6,636	6,464	6,209	6,139	1,537
% Finalised	99.4%	98.6%	97.5%	95.8%	93.6%	86.9%	73.0%	49.7%	21.5%	4.9%
% Legal rep	88.7%	88.1%	81.1%	77.1%	73.4%	71.8%	72.8%	72.9%	74.4%	77.3%
% Litigated	27.7%	4.3%	6.0%	5.3%	4.4%	4.7%	3.7%	1.5%	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 31 December 2009)

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 – 31 Dec 2009		
		Code/s	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (inc. R)		12,171	0.5	4,921	0.4	1,483	0.6	1,131	0.3	1,687	0.4	507	0.2	271	0.1	68	0.1	8	0.1	0	0.0
Care	C1		287,017	10.7	122,213	10.7	18,901	8.2	36,133	9.2	33,503	8.2	27,283	8.1	13,813	5.6	3,662	3.5	223	1.8	0	0.0
Economic loss - past	E1		261,289	9.8	109,476	9.6	29,482	12.8	45,706	11.7	48,412	11.8	37,787	11.2	24,209	9.8	10,479	9.9	1,401	11.1	37	14.2
Economic loss - future	E2		615,091	23.0	294,555	25.8	79,315	34.5	140,348	35.9	163,799	40.0	141,538	42.0	109,408	44.4	47,841	45.2	5,231	41.5	69	26.6
General damages	G1		863,459	32.3	374,302	32.8	41,602	18.1	65,450	16.7	65,312	15.9	54,164	16.1	38,833	15.8	17,989	17.0	2,767	22.0	88	33.6
Home & vehicle modifications	H1		9,538	0.4	2,254	0.2	191	0.1	527	0.1	428	0.1	237	0.1	10	0.0	0	0.0	0	0.0	0	0.0
Investigation costs	L1		39,185	1.5	26,355	2.3	7,451	3.2	11,502	2.9	9,861	2.4	8,748	2.6	5,941	2.4	2,413	2.3	320	2.5	1	0.4
Legal costs - Plaintiff	L2		272,967	10.2	82,834	7.3	19,253	8.4	33,915	8.7	36,313	8.9	32,246	9.6	25,854	10.5	11,191	10.6	828	6.6	3	1.0
Legal costs - Defendant	L4, L5, L6		140,266	5.2	48,379	4.2	14,179	6.2	18,277	4.7	13,224	3.2	9,324	2.8	5,897	2.4	1,692	1.6	31	0.2	0	0.2
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. R)		201,997	7.6	91,580	8.0	21,494	9.3	40,365	10.3	40,595	9.9	33,730	10.0	22,891	9.3	10,789	10.2	1,808	14.4	62	23.9
Recoveries	V1, V2, V3, V4		-29,279	-1.1	-17,157	-1.5	-3,222	-1.4	-1,882	-0.5	-3,216	-0.8	-8,244	-2.4	-567	-0.2	-211	-0.2	-25	-0.2	0	0.0
<b>Total</b>			<b>2,673,701</b>	<b>100.0</b>	<b>1,139,711</b>	<b>100.0</b>	<b>230,130</b>	<b>100.0</b>	<b>391,471</b>	<b>100.0</b>	<b>409,918</b>	<b>100.0</b>	<b>337,321</b>	<b>100.0</b>	<b>246,559</b>	<b>100.0</b>	<b>105,913</b>	<b>100.0</b>	<b>12,591</b>	<b>100.0</b>	<b>261</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 January 2009 to 31 December 2009 for accidents from 1 September 1994 to 31 December 2009)

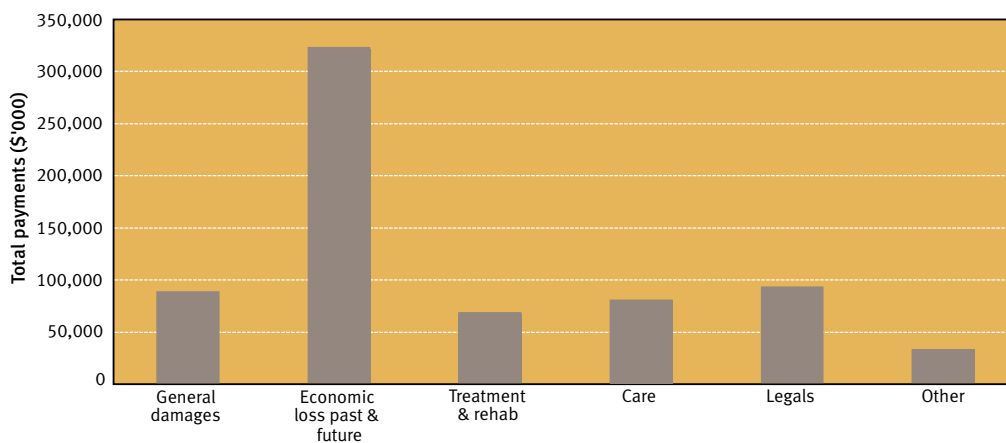
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total
Finalised claims ^	5,366	4,853	6,220	1,409	4,060	5,812	6,835
% Finalised payments	12.9%	47.5%	9.9%	11.6%	13.5%	4.6%	100.0%
<b>Total payments (\$'000)</b>	<b>87,077</b>	<b>321,237</b>	<b>66,638</b>	<b>78,679</b>	<b>91,499</b>	<b>31,341</b>	<b>676,473<sup>#</sup></b>

Note: \* Other includes home and vehicle modifications, aids and appliances and investigation costs.

<sup>#</sup> Recoveries are excluded from this information.

<sup>^</sup> Nil claims (zero payments) have been excluded from the data.

## Total payments by heads of damage for claims finalised in 2009



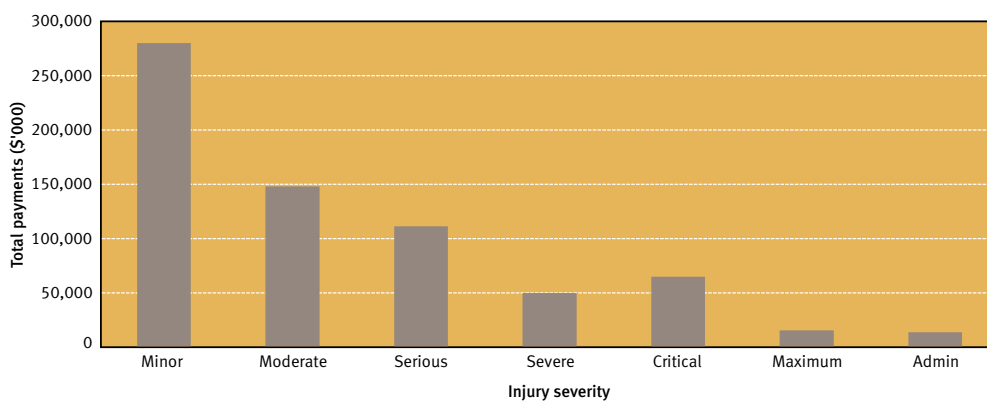
## Injury severity costs breakdown

(Finalised claims from 1 January 2009 to 31 December 2009 for accidents from 1 September 1994 to 31 December 2009)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum <sup>#</sup>	Admin <sup>*</sup>	
Finalised claims <sup>^</sup>	4,725	1,123	443	70	34	101	338	6,834
% Total payments	41.6%	21.8%	16.3%	7.1%	9.4%	2.0%	1.7%	100.0%
Average payment (\$)	58,773	129,611	245,944	681,553	1,848,860	133,189	33,110	97,662
<b>Total payments (\$'000)</b>	<b>277,700</b>	<b>145,553</b>	<b>108,953</b>	<b>47,709</b>	<b>62,861</b>	<b>13,452</b>	<b>11,191</b>	<b>667,420</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.  
<sup>\*</sup> Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.  
<sup>#</sup> Maximum severity is predominately fatalities.  
<sup>^</sup> Nil claims (zero payments) have been excluded from the data.

## Total payments by severity for claims finalised in 2009



### Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 31 December 2009 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	0.5	2.5	2.4	2.6	3.6	3.8	3.2
Liability decision date to settlement date	16.0	16.7	12.0	16.1	14.0	15.4	15.4

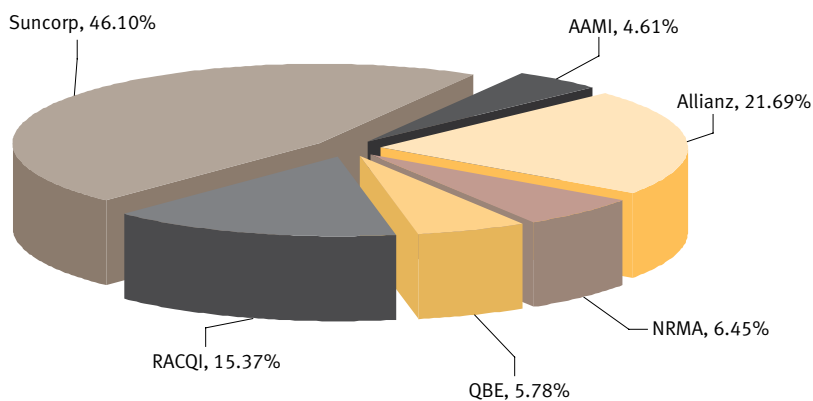
Note: Timeframes = Average in months



**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
AAMI	5.26%	5.14%	4.94%	4.65%	5.13%	5.69%	5.36%	4.90%	4.61%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%
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%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%

**Market share 2008-09**



**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	31/12/09
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.20%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.65%
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%	6.63%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.71%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.98%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.83%

**Market share at 31 December 2009**

