



Statistical information

1 July to 31 December 2010



Motor Accident Insurance Commission | www.maic.qld.gov.au

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Major legislative changes impacting 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.

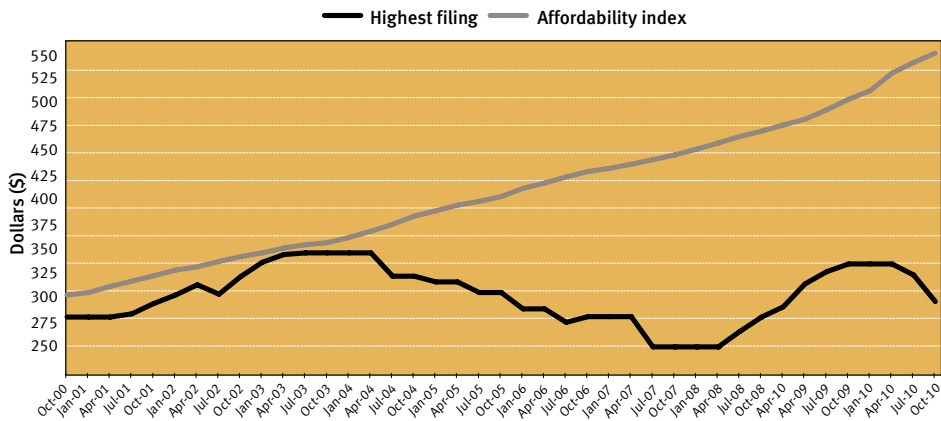
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of CTP motor vehicle insurers ➢ Encourage the speedy resolution of claims ➢ Promote and encourage the rehabilitation of injured persons ➢ Establish and keep a register of claims to help administer the statutory insurance scheme.
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	<ul style="list-style-type: none"> • Prohibited touting
<i>Motor Accident Insurance Amendment Act 2000</i>	1 July 2000 & 1 October 2000	<ul style="list-style-type: none"> • 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 • A mediation process for rehabilitation disputes • Requirement to report accidents to Police • Compulsory pre-proceedings conference
<i>Civil Liability Act 2003</i>	2 December 2002	<ul style="list-style-type: none"> • Introduction of prescribed injury scale value – from 0 – 100 points with corresponding amounts for general damages • Consistency between assessments for general damages awarded
<i>Civil Liability and Other Legislation Amendment Act 2010</i>	1 July 2010	<ul style="list-style-type: none"> • Re-based and facilitates the future indexation of monetary amounts including the legal costs thresholds and caps on general damages
<i>Motor Accident Insurance and Other Legislation Amendment Act 2010</i>	1 October 2010	<ul style="list-style-type: none"> • Reduced delivery and acquisition costs by banning commissions and inducements paid by insurers to third parties

Insured vehicles by class

(Registrations as at 31 December 2010)

Class	Description	Vehicles	%
1	Cars and station wagons	2,415,420	68.17%
2	Motorised homes	11,671	0.33%
3	Taxis	2,723	0.08%
4	Hire vehicles	38,124	1.08%
5	Vintage, veteran, historic or street rods	17,377	0.49%
6	Trucks, utilities and vans with a GVM of 4.5t or less	674,333	19.03%
7	Trucks, prime movers and vans with a GVM greater than 4.5t	70,267	1.98%
8	Non-commercial buses	5,538	0.16%
9	Buses for school/health use	3,703	0.10%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,644	0.07%
10B	Buses under Translink service contract other than school or restricted school service	1,966	0.06%
11	Buses not in class 8, 9, 10A or 10B	5,722	0.16%
12	Motorcycles with driver only	54,520	1.54%
13	Motorcycles with pillion passenger or side car	105,652	2.98%
14	Tractors	24,728	0.70%
15	Self-propelled machinery, fire engines	8,581	0.24%
16	Ambulances	1,014	0.03%
17	Motor vehicles used only for primary production	39,231	1.11%
19	Limited access registration	35,094	0.99%
20	Zone access registration	10,196	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	7,710	0.22%
23	Dealer plates	5,245	0.15%
24	Trailers	1,998	0.06%
Total		3,543,457	100.00%

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	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	\$325.00
Allianz	\$295.33	\$311.25	\$339.75	\$357.00	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$322.50
NRMA	\$297.33	\$310.25	\$339.75	\$357.00	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$325.00
QBE	\$292.67	\$303.50	\$334.25	\$353.25	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$325.00
RACQ	\$287.00	\$311.00	\$339.50	\$357.00	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$325.00
Suncorp	\$285.00	\$303.75	\$337.50	\$355.75	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$325.00

Note: Average Class 1 filed premiums include levies.

Claim frequency and claim propensity

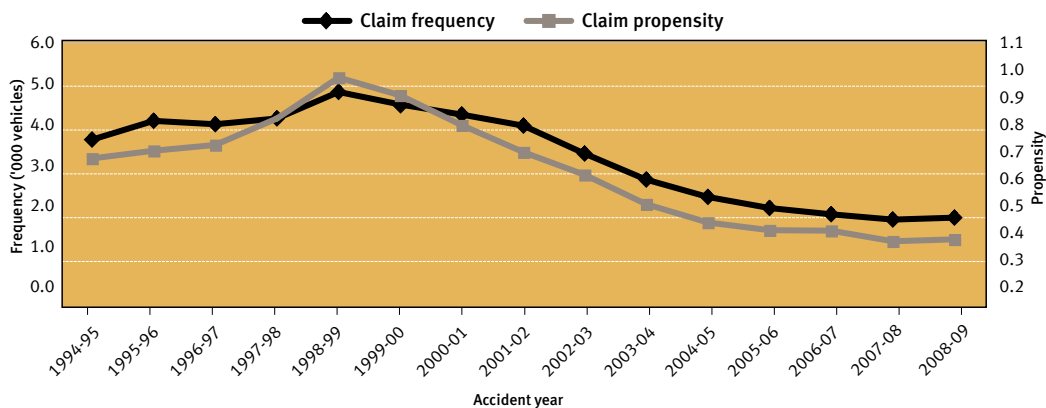
(Accidents from 1 September 1994 to 31 December 2010)

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	10,904	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	9,041	3.4	0.6
2003-04	2,758,280	7,853	2.8	0.5
2004-05	2,893,849	7,082	2.4	0.5
2005-06	3,026,987	6,649	2.2	0.5
2006-07	3,176,383	6,512	2.1	0.5
2007-08	3,324,485	6,426	1.9	0.4
2008-09	3,422,572	6,758	2.0	0.4
2009-10	3,492,388	5,850		
2010-11	3,543,457	1,522		

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 14 February 2011. Casualty data is immature for the recent accident years and is not included.

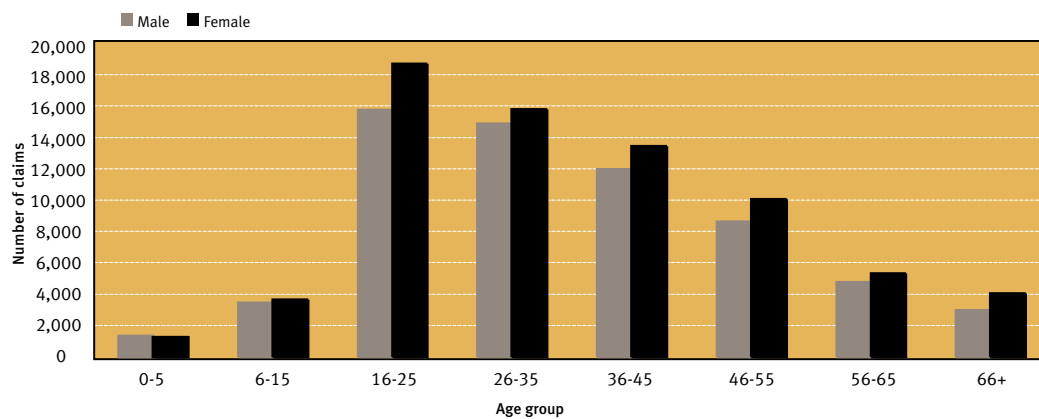
The recent accident years' data is immature due to the 'long tail' nature of CTP claims.



Age group of claimants by gender

(All claims for accidents from 1 September 1994 to 31 December 2010 where relevant details are available)

Age group	Male	Female	Total	%
0-5	1,257	1,185	2,442	1.8%
6-15	3,382	3,575	6,957	5.2%
16-25	15,698	18,639	34,337	25.4%
26-35	14,805	15,754	30,559	22.6%
36-45	11,896	13,393	25,289	18.7%
46-55	8,546	10,002	18,548	13.7%
56-65	4,699	5,270	9,969	7.4%
66+	2,922	3,984	6,906	5.1%
Total	63,205	71,802	135,007	100.0%



Claim severity

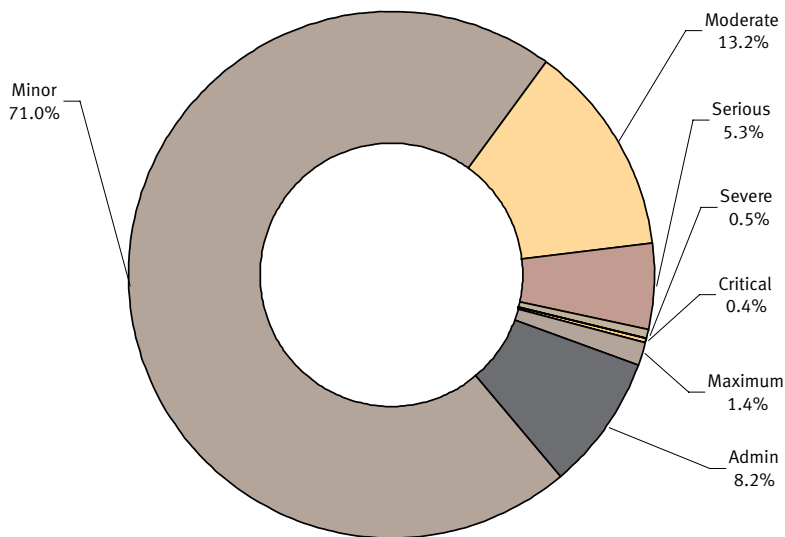
(Finalised claims for accidents from 1 September 1994 to 31 December 2010)

AIS Severity*	Description	Claims	%
1	Minor	86,544	71.0%
2	Moderate	16,146	13.2%
3	Serious	6,424	5.3%
4	Severe	620	0.5%
5	Critical	477	0.4%
6	Maximum [#]	1,654	1.4%
9	Admin [^]	10,040	8.2%
	Total	121,905	100.0%

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.

[#] Maximum severity is predominately fatalities.

[^] Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.



Injury by body region

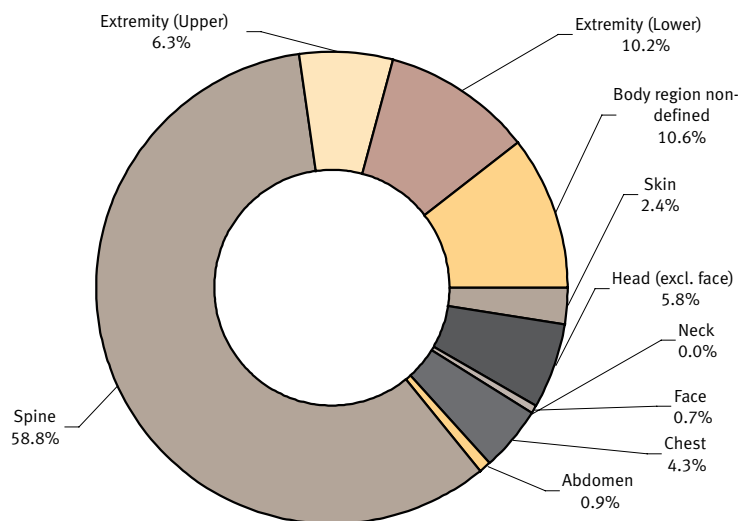
(Finalised claims for accidents from 1 September 1994 to 31 December 2010)

Body region	Claims	%
Skin	2,982	2.4%
Head (excl. face)	7,064	5.8%
Face	816	0.7%
Neck*	38	0.0%
Chest	5,234	4.3%
Abdomen	1,104	0.9%
Spine	71,625	58.8%
Extremity (Upper)	7,642	6.3%
Extremity (Lower)	12,482	10.2%
Body region non-defined#	12,918	10.6%
Total	121,905	100.0%

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 2010)

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	5,105	7,427	9,272	9,956	10,200	10,378	10,484	10,574	10,644	10,705	10,736	10,904
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	8,358	8,535	8,729	8,816	8,860	8,904	8,934	8,960	9,041
2003-04	5,314	6,379	6,920	7,174	7,330	7,501	7,603	7,668	7,719	7,760	7,783	7,853
2004-05	4,698	5,654	6,119	6,269	6,346	6,432	6,599	6,749	6,896	6,972	7,011	7,082
2005-06	4,345	5,185	5,644	5,836	5,931	6,001	6,153	6,375	6,529	6,565	6,591	6,649
2006-07	4,097	5,040	5,547	5,757	5,918	6,117	6,294	6,357	6,386	6,428	6,441	6,512
2007-08	4,104	4,955	5,648	5,910	6,046	6,137	6,198	6,274	6,329	6,371	6,404	6,426
2008-09	4,604	5,548	6,126	6,424	6,585	6,666	6,722	6,748	6,757	6,758		
2009-10	4,139	5,121	5,672	5,802	5,848	5,850						
2010-11	1,428	1,522										

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 2010)

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 – 31 Dec 2010		
	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%	99.4%	259	100.0%	98.5%	363	99.7%	99.2%	383	100.0%	97.9%	404	100.0%	96.5%	395	99.0%	87.6%	346	99.7%	71.7%	352	99.7%	48.3%	293	95.9%	24.2%	94	48.9%	4.3%
Allianz	3,103	94.9%	99.7%	1,815	98.6%	98.4%	1,094	99.1%	98.5%	1,663	98.8%	96.9%	1,438	99.0%	95.2%	1,447	99.2%	91.6%	1,265	99.5%	85.1%	1,322	98.6%	72.5%	1,308	98.3%	52.8%	1,184	91.9%	23.6%	310	54.8%	6.5%
Nom. Defend.	2,104	99.8%	99.4%	711	98.3%	99.3%	169	99.4%	91.7%	249	97.6%	94.0%	202	97.0%	90.6%	173	98.8%	93.1%	208	99.0%	78.8%	217	98.6%	70.0%	191	96.9%	45.0%	230	85.2%	16.5%	50	16.0%	6.0%
NRMA	21	100.0%	100.0%	304	100.0%	100.0%	110	100.0%	100.0%	112	100.0%	98.2%	135	100.0%	99.3%	171	100.0%	98.2%	186	100.0%	89.8%	308	100.0%	78.6%	431	99.8%	54.5%	412	97.8%	27.2%	95	64.2%	4.2%
QBE	1,894	97.1%	99.6%	929	99.5%	99.0%	183	100.0%	99.5%	295	99.3%	98.6%	252	96.8%	97.6%	232	99.1%	98.3%	307	99.3%	90.9%	338	99.4%	81.7%	437	99.3%	61.8%	440	89.8%	29.3%	95	41.1%	14.7%
RACQ	355	99.7%	99.7%	1,855	98.4%	99.7%	652	97.4%	99.1%	1,044	97.7%	97.8%	898	97.6%	96.9%	827	97.5%	95.5%	872	98.2%	86.2%	939	96.8%	73.5%	990	97.3%	49.4%	842	88.4%	16.5%	222	26.6%	0.0%
Suncorp	33,064	99.2%	99.5%	11,905	99.1%	98.8%	2,604	99.1%	98.3%	4,127	99.3%	97.6%	3,774	99.4%	96.0%	3,395	99.1%	93.1%	3,279	98.7%	86.5%	2,956	98.3%	71.3%	3,049	98.7%	50.9%	2,449	88.3%	16.7%	656	50.3%	2.1%
Other*	17,085	97.6%	99.7%	3,639	98.7%	99.2%																											
Total	59,770	98.5%	99.6%	22,215	99.0%	99.0%	5,071	99.0%	98.3%	7,853	98.9%	97.5%	7,082	99.0%	96.0%	6,649	99.0%	93.6%	6,512	98.9%	86.3%	6,426	98.4%	72.8%	6,758	98.5%	51.7%	5,850	90.1%	20.1%	1,522	46.8%	3.9%

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 2010)

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 – 31 Dec 2010
Claims	59,770	22,215	5,071	7,853	7,082	6,649	6,512	6,426	6,758	5,850	1,522
% Finalised	99.6%	99.0%	98.3%	97.5%	96.0%	93.6%	86.3%	72.8%	51.7%	20.1%	3.9%
% Legal rep	88.7%	88.1%	81.1%	77.0%	73.3%	71.7%	72.9%	73.1%	73.7%	73.7%	74.6%
% Litigated	27.7%	4.4%	6.1%	5.5%	4.8%	5.5%	6.4%	4.8%	1.7%	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 2010)

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 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 31 Dec 2010	
		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 (inc. RJ)	12,329	0.5%	4,991	0.4%	1,494	0.6%	1,179	0.3%	1,726	0.4%	745	0.2%	594	0.2%	1,815	0.7%	305	0.2%	4	0.0%	0	0.0%
Care	C1	298,351	11.0%	127,006	10.9%	19,725	8.2%	38,722	9.2%	39,898	8.7%	43,782	9.7%	28,483	7.3%	14,020	5.1%	5,645	3.9%	838	5.6%	0	0.0%
Economic loss - past	E1	263,364	9.7%	112,588	9.6%	30,971	12.9%	49,929	11.9%	54,182	11.9%	51,479	11.4%	40,778	10.5%	29,584	10.9%	12,513	8.7%	1,265	8.4%	17	11.5%
Economic loss - future	E2	622,305	23.0%	303,509	26.0%	83,294	34.6%	151,014	36.0%	180,997	39.7%	181,051	40.1%	165,835	42.5%	117,488	43.1%	67,188	46.9%	5,963	39.5%	16	11.0%
General damages	G1	866,712	32.0%	378,340	32.4%	42,908	17.8%	68,133	16.2%	70,212	15.4%	65,965	14.6%	55,479	14.2%	39,037	14.3%	21,922	15.3%	3,235	21.4%	69	47.0%
Home & vehicle modifications	H1	9,564	0.4%	2,254	0.2%	215	0.1%	577	0.1%	435	0.1%	1,085	0.2%	165	0.0%	211	0.1%	3	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	39,751	1.5%	26,971	2.3%	7,663	3.2%	12,162	2.9%	10,918	2.4%	11,085	2.5%	9,364	2.4%	6,437	2.4%	3,124	2.2%	298	2.0%	3	2.1%
Legal costs - plaintiff	L2	275,983	10.2%	85,979	7.4%	20,286	8.4%	37,521	8.9%	41,220	9.0%	42,458	9.4%	41,679	10.7%	30,195	11.1%	16,261	11.3%	1,400	9.3%	0	0.0%
Legal costs - defendant	L4, L5, L6	143,068	5.3%	50,693	4.3%	14,709	6.1%	20,196	4.8%	15,700	3.4%	14,081	3.1%	11,555	3.0%	7,434	2.7%	2,658	1.9%	86	0.6%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (ex. RJ)	205,691	7.6%	93,842	8.0%	22,867	9.5%	42,675	10.2%	44,648	9.8%	45,524	10.1%	37,461	9.6%	27,402	10.1%	14,342	10.0%	2,049	13.6%	41	28.3%
Recoveries	V1, V2, V3, V4	-29,789	-1.1%	-17,907	-1.5%	-3,224	-1.3%	-2,193	-0.5%	-3,803	-0.8%	-5,832	-1.3%	-1,538	-0.4%	-1,115	-0.4%	-593	-0.4%	-35	-0.2%	0	0.0%
Total		2,707,331	100.0%	1,168,267	100.0%	240,906	100.0%	419,916	100.0%	456,131	100.0%	451,423	100.0%	389,855	100.0%	272,510	100.0%	143,367	100.0%	15,104	100.0%	146	100.0%

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 2010 to 31 December 2010 for accidents from 1 September 1994 to 31 December 2010)

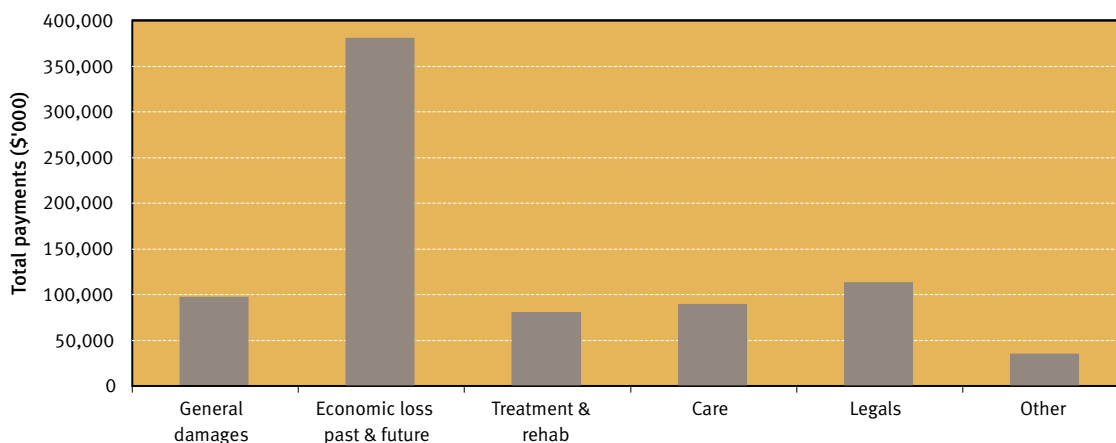
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Total
Finalised claims ^	5,422	5,033	6,352	1,541	4,378	5,834	6,970
% Finalised payments	12.0%	48.4%	10.0%	11.2%	14.2%	4.2%	100.0%
Total payments (\$'000)	93,943	378,277	78,471	87,332	110,911	32,542	781,476[#]

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

[#] Recoveries are excluded from this information.

[^] Nil claims (zero payments) have been excluded from the data.

Total payments by heads of damage for claims finalised in 2010



Injury severity costs breakdown

(Finalised claims from 1 January 2010 to 31 December 2010 for accidents from 1 September 1994 to 31 December 2010)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin [#]	
Finalised claims [^]	4,708	1,112	517	89	40	106	395	6,967
% Total payments	39.6%	20.6%	21.2%	8.0%	7.3%	2.6%	0.7%	100.0%
Average payment (\$)	65,373	143,952	319,250	699,077	1,412,241	191,311	13,387	111,551
Total payments (\$'000)	307,776	160,074	165,052	62,218	56,490	20,279	5,288	777,177

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.

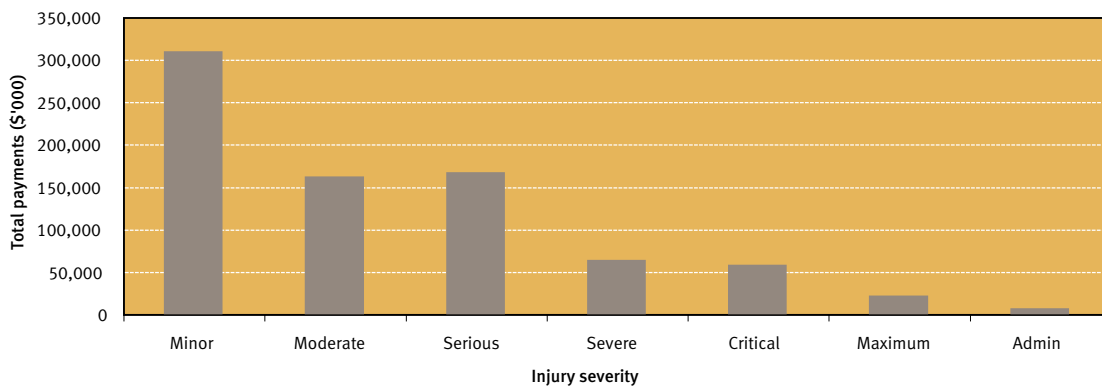
Injury severities are based on AIS 2005.

* Maximum severity is predominately fatalities.

[#] Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.

[^] Nil claims (zero payments) and claims without injuries codes have been excluded from the data.

Total payments by severity for claims finalised in 2010



Claim duration by licensed insurer

(Finalised claims for accidents from 2 December 2002 to 31 December 2010 where relevant details are available)

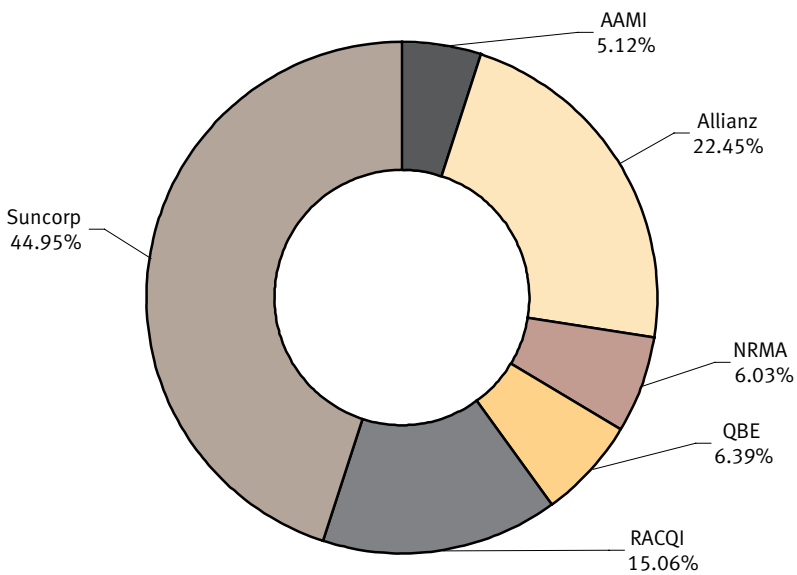
	AAMI	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.6	0.6	0.6	0.7	0.9	0.8
Compliance date to liability decision date	0.6	2.4	2.2	2.8	3.7	3.7	3.1
Liability decision date to settlement date	16.6	17.4	12.1	16.1	14.4	16.1	16.0

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%	5.12%
Allianz	4.72%	4.64%	22.89%	22.76%	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.45%
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%	6.03%
QBE	5.04%	4.16%	3.80%	3.60%	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.39%
RACQI	7.88%	11.99%	12.65%	13.63%	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.06%
Suncorp	54.78%	54.32%	54.35%	53.54%	52.80%	51.69%	50.20%	47.81%	46.10%	44.87%	44.95%

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	31/12/10
AAMI	5.47%	5.26%	5.10%	4.88%	5.70%	6.13%	5.75%	5.13%	4.92%	5.40%	5.54%
Allianz	3.89%	3.84%	22.01%	21.67%	22.00%	21.80%	21.81%	21.30%	21.25%	21.92%	22.04%
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%	6.11%
QBE	5.06%	4.22%	3.89%	3.59%	3.38%	3.27%	3.68%	3.92%	4.57%	4.76%	4.68%
RACQI	8.56%	12.17%	13.07%	14.22%	13.66%	14.27%	14.92%	16.07%	16.32%	15.97%	16.26%
Suncorp	55.31%	54.72%	54.45%	53.70%	52.99%	51.81%	50.31%	47.85%	46.22%	45.62%	45.37%

Market share at 31 December 2010

