



Statistical information

1 July to 31 December 2010



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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.

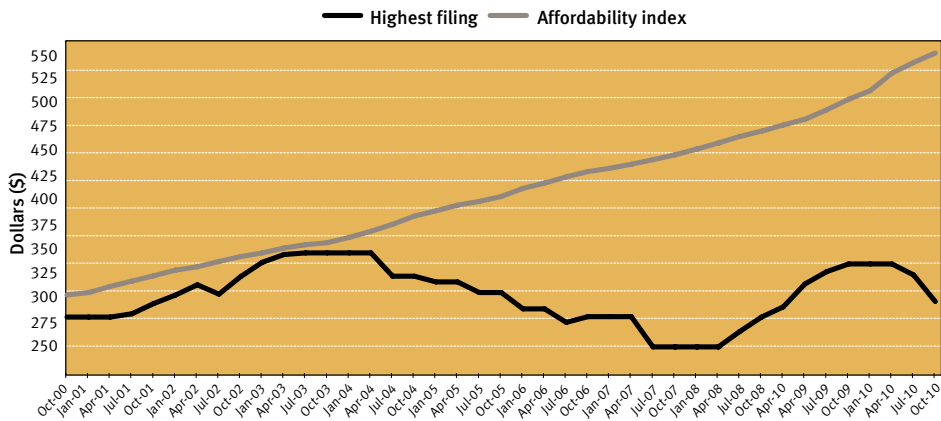
| Legislation | Commencement | Key features |
|--|---------------------------------|--|
| <i>Motor Accident Insurance Act 1994</i> | 1 September 1994 | <ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: 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

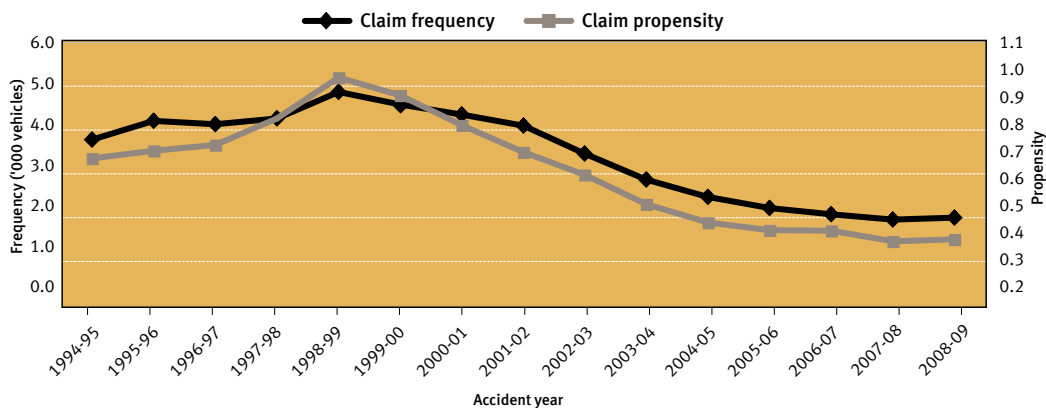
(Accidents from 1 September 1994 to 31 December 2010)

| 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.



Number of accidents by region (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 |
|---|--------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Postcode range | 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% | 3,295 51.9% | 2,883 50.0% | 2,786 50.9% | 2,679 49.8% | 2,592 49.1% | 2,811 50.7% | 2,449 50.6% | 648 49.0% |
| Other SE QLD Region 4210-4349, 4550-4601, 4619-4689 | 13,137 29.3% | 5,170 30.1% | 1,179 29.5% | 1,828 28.8% | 1,674 29.0% | 1,542 28.2% | 1,573 29.2% | 1,580 29.9% | 1,608 29.0% | 1,385 28.6% | 403 30.5% |
| Regional QLD Region 4350-4499, 4602-4618, 4690-4899 | 7,705 17.2% | 2,611 15.2% | 571 14.3% | 958 15.1% | 957 16.6% | 884 16.1% | 879 16.3% | 844 16.0% | 866 15.6% | 763 15.8% | 210 15.9% |
| Interstate | 2,167 4.8% | 695 4.0% | 180 4.5% | 273 4.3% | 256 4.4% | 265 4.8% | 249 4.6% | 267 5.1% | 264 4.8% | 246 5.1% | 62 4.7% |
| Total | 44,791 100.0% | 17,195 100.0% | 3,994 100.0% | 6,354 100.0% | 5,770 100.0% | 5,477 100.0% | 5,380 100.0% | 5,283 100.0% | 5,549 100.0% | 4,843 100.0% | 1,323 100.0% |

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

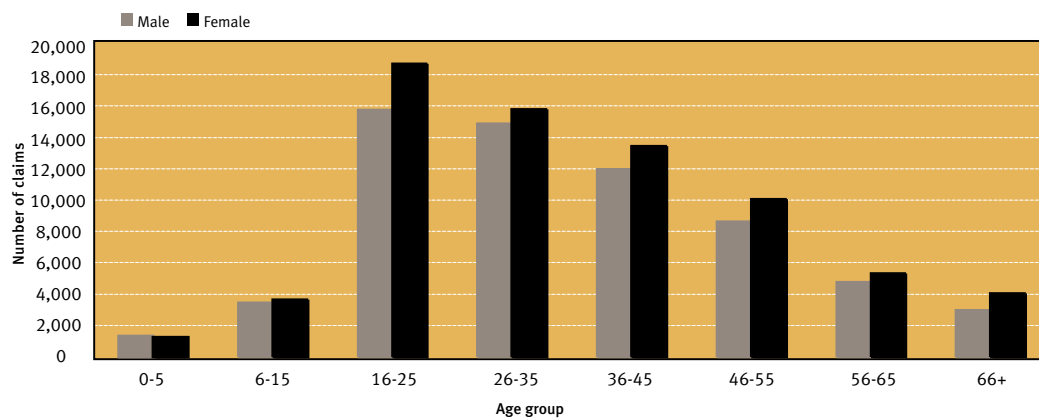
Other SE QLD Region includes Ipswich, Gold Coast and Sunshine Coast.

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 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

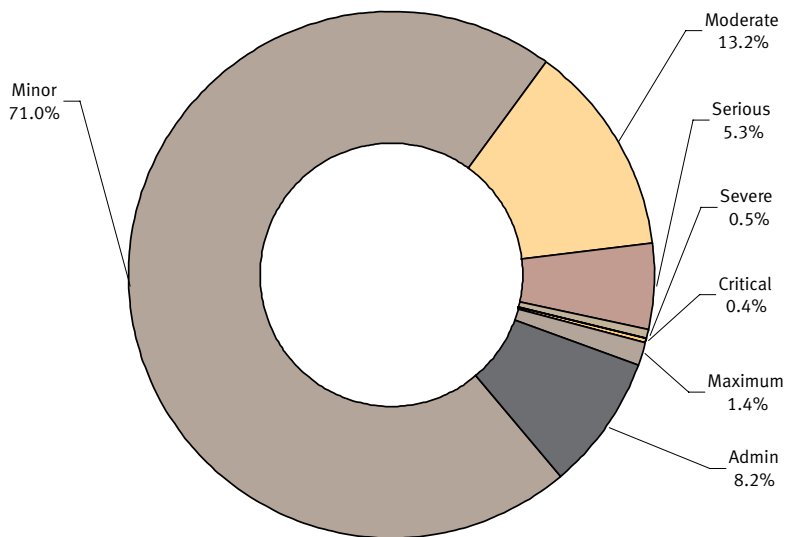
(Finalised claims for accidents from 1 September 1994 to 31 December 2010)

| 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

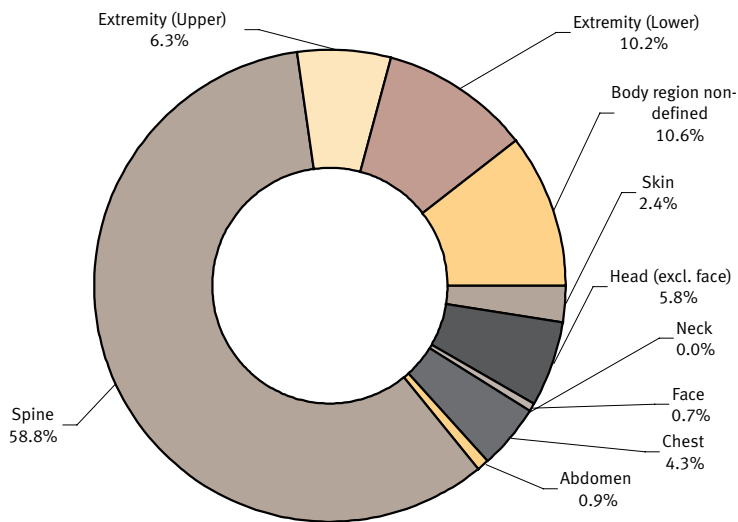
(Finalised claims for accidents from 1 September 1994 to 31 December 2010)

| 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.

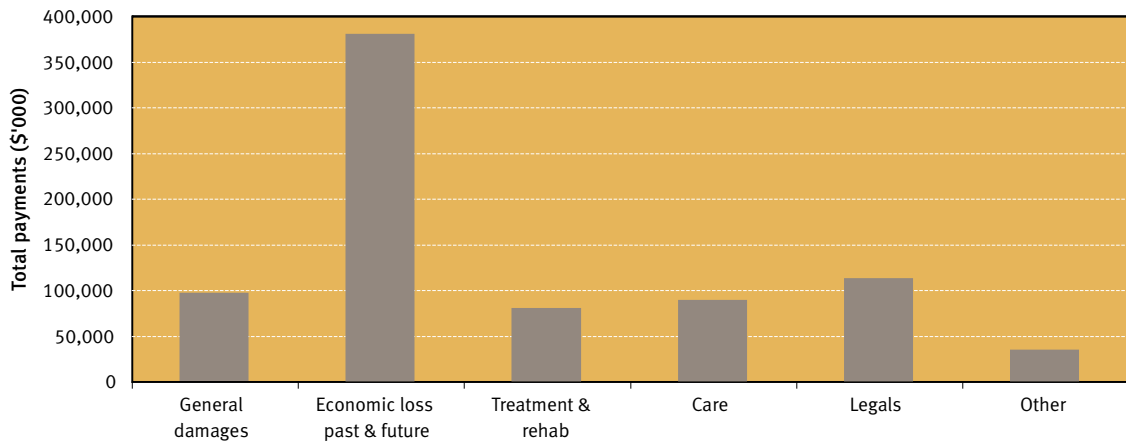
Heads of damage breakdown

(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



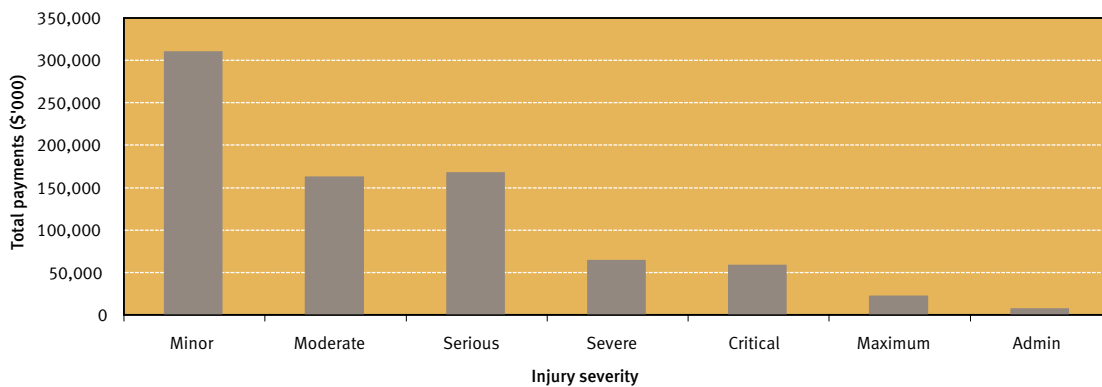
Injury severity costs breakdown

(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)

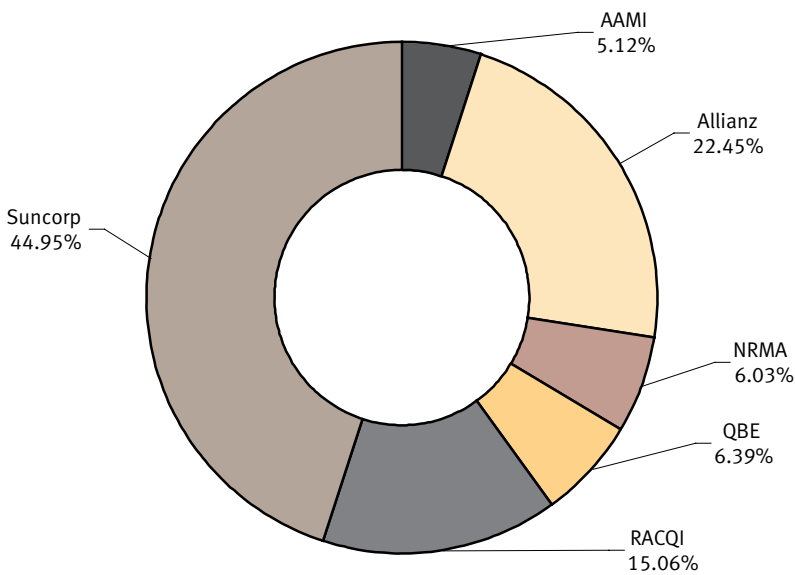
| | AAMI | Allianz | NRMA | QBE | RACQI | Suncorp | Average |
|--|------|---------|------|------|-------|---------|---------|
| Notification date to compliance date | 0.6 | 0.6 | 0.6 | 0.6 | 0.7 | 0.9 | 0.8 |
| Compliance date to liability decision date | 0.6 | 2.4 | 2.2 | 2.8 | 3.7 | 3.7 | 3.1 |
| Liability 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

