



Statistical information

1 January to 30 June 2014



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

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Data Parameters: Dollars have been inflated to June 2014.

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.

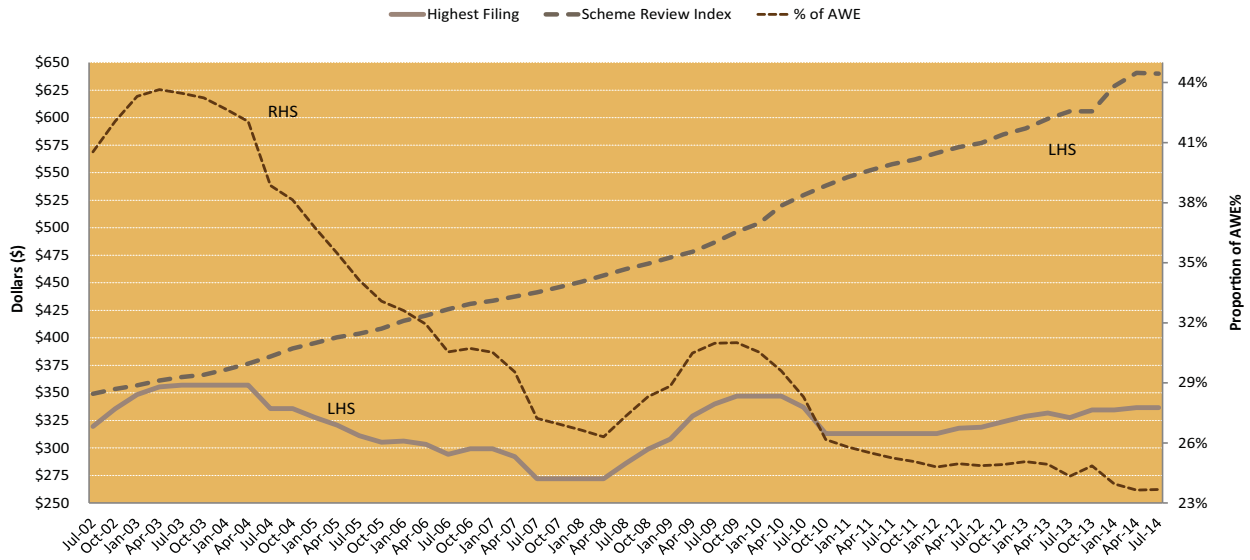
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> ➢ Provide for licensing and supervision of CTP motor 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.
Motor Accident Insurance Amendment Act 1999	14 December 1999	<ul style="list-style-type: none"> • Prohibited touting
Motor Accident Insurance Amendment Act 2000	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
Civil Liability Act 2003	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
Civil Liability and Other Legislation Amendment Act 2010	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
Motor Accident Insurance and Other Legislation Amendment Act 2010	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 30 June 2014)

Class	Description	Vehicles	%
1	Cars and station wagons	2,610,847	66.98%
2	Motorised homes	13,955	0.36%
3	Taxis	2,708	0.07%
4	Hire vehicles	43,068	1.10%
5	Vintage, veteran, historic or street rods	23,302	0.60%
6	Trucks, utilities and vans with a GVM of 4.5t or less	774,084	19.86%
7	Trucks, prime movers and vans with a GVM > 4.5t	76,005	1.95%
8	Non-commercial buses	5,560	0.14%
9	Buses for school/health use	3,763	0.10%
10A	Buses not in classes 8, 9 or 10B but used within 350 km of base	2,672	0.07%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,147	0.06%
11	Buses not in classes 8, 9, 10A or 10B	6,829	0.18%
12	Motorcycles with driver only	62,503	1.60%
13	Motorcycles with pillion passenger or side car	124,905	3.20%
14	Tractors	25,006	0.64%
15	Self-propelled machinery, fire engines	7,695	0.20%
16	Ambulances	1,056	0.03%
17	Motor vehicles used only for primary production	38,181	0.98%
19	Limited access registration	43,708	1.12%
20	Zone access registration	11,852	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,354	0.24%
23	Dealer plates	5,794	0.15%
24	Trailers	2,725	0.07%
Total		3,897,719	100.00%

Scheme review index vs highest filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index means 45 per cent of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the original series of the statistician's average weekly earnings publication most recently published. Prior to the 1 April 2014 filing quarter, the scheme review index was 45 per cent 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.

* AWE(%) represents the highest filed Class 1 premium as a % of AWE (specifically the ordinary time earnings of a full time adult).

Average Class 1 filed premium

Insurer	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
AAMI **	\$322.80	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80	
Allianz	\$326.05	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85
NRMA *	\$320.80	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10
QBE	\$325.10	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
RACQI	\$330.05	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35
Suncorp **	\$324.30	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35

Note: The average Class 1 filed premiums include levies.

* NRMA ceased to operate as a licensed CTP insurer in Queensland on 1 January 2014.

** AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013. AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

Claim frequency and claim propensity

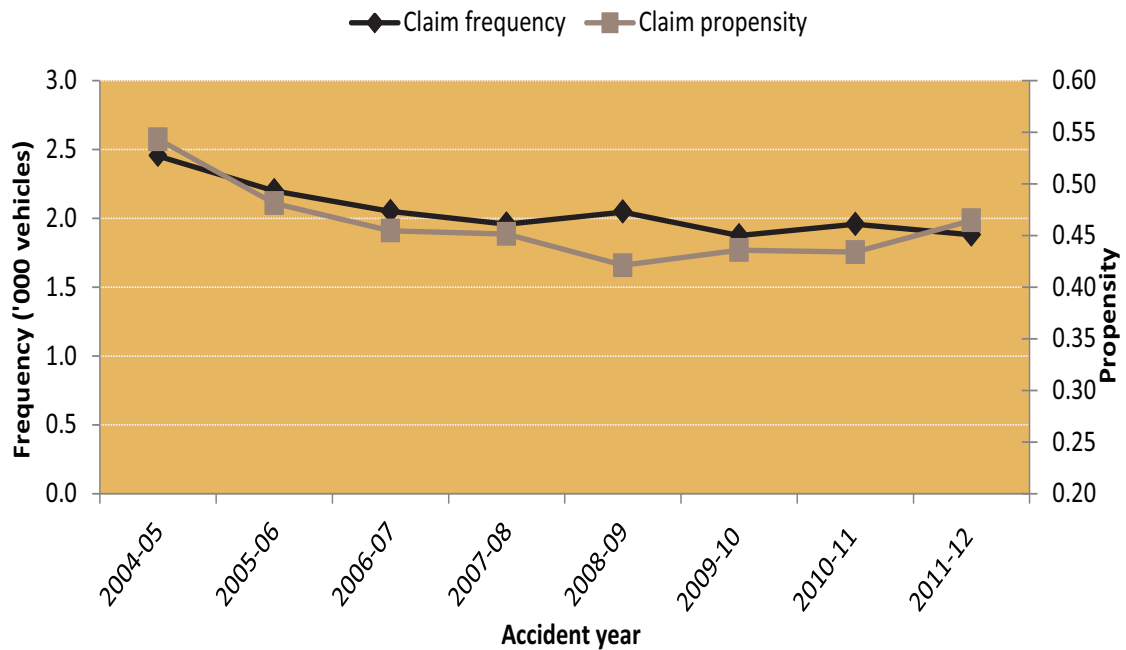
(Accidents from 1 July 2004 to 30 June 2014)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2004-05	2,893,849	7,100	2.5	0.5
2005-06	3,026,987	6,663	2.2	0.5
2006-07	3,176,383	6,515	2.1	0.5
2007-08	3,324,485	6,514	2.0	0.5
2008-09	3,422,572	7,007	2.0	0.4
2009-10	3,492,388	6,550	1.9	0.4
2010-11	3,579,088	7,007	2.0	0.4
2011-12	3,631,446	6,828	1.9	0.5
2012-13	3,804,655	6,595	1.7	
2013-14	3,897,719	4,522		

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 August 2014. 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 July 2004 to 30 June 2014)

Accident date	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	1 Jul 2011 - 30 Jun 2012	1 Jul 2012 - 30 Jun 2013	1 Jul 2013 - 30 Jun 2014
	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents	Accidents
	%	%	%	%	%	%	%	%	%	%
Brisbane	2,888 49.9%	2,788 50.8%	2,680 49.8%	2,614 49.0%	2,869 50.3%	2,659 49.8%	2,829 49.0%	2,812 50.9%	2,723 50.7%	1,936 52.4%
Other SE QLD region	1,677 29.0%	1,544 28.1%	1,572 29.2%	1,595 29.9%	1,651 28.9%	1,519 28.4%	1,698 29.4%	1,522 27.5%	1,477 27.5%	1,017 27.5%
Regional QLD	959 16.6%	886 16.1%	880 16.3%	852 16.0%	907 15.9%	868 16.2%	914 15.8%	900 16.3%	909 16.9%	558 15.1%
Interstate	260 4.5%	271 4.9%	251 4.7%	273 5.1%	281 4.9%	296 5.5%	331 5.7%	294 5.3%	265 4.9%	183 5.0%
Total	5,784 100.0%	5,489 100.0%	5,383 100.0%	5,334 100.0%	5,708 100.0%	5,342 100.0%	5,772 100.0%	5,528 100.0%	5,374 100.0%	3,694 100.0%

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

The Brisbane region is based on postcodes 4000-4209 and 4500-4529.

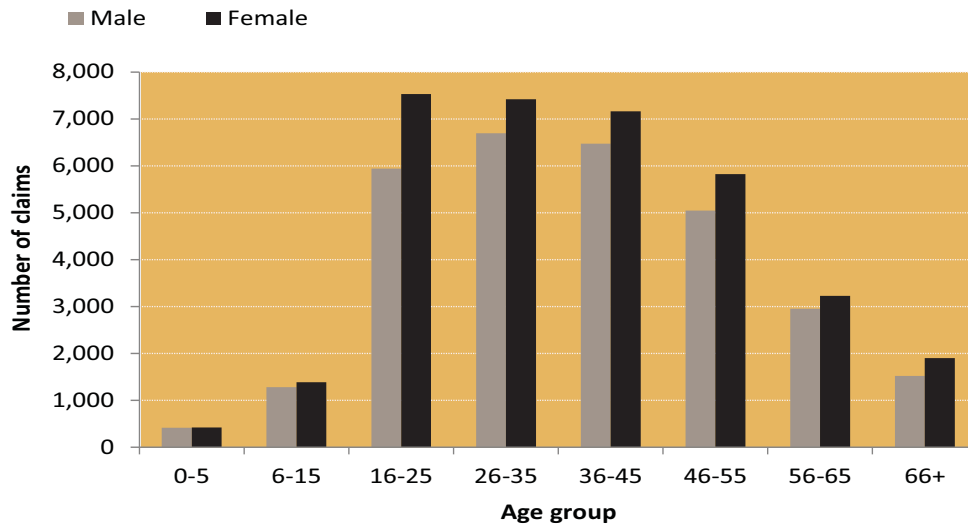
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

Regional QLD is based on postcodes 4350-4499, 4602-4618 and 4690-4899 and includes Toowoomba, Rockhampton, Mackay, Townsville, Mt Isa and Cairns.

Age group of claimants by gender

(All claims for accidents from 1 July 2004 to 30 June 2014 where relevant details are available)

Age group	Male	Female	Total	%
0-5	413	423	836	1.3
6-15	1,278	1,386	2,664	4.1
16-25	5,937	7,528	13,465	20.7
26-35	6,692	7,418	14,110	21.7
36-45	6,472	7,160	13,632	20.9
46-55	5,045	5,821	10,866	16.7
56-65	2,952	3,225	6,177	9.5
66+	1,521	1,901	3,422	5.3
Total	30,310	34,862	65,172	100.0



Claim severity

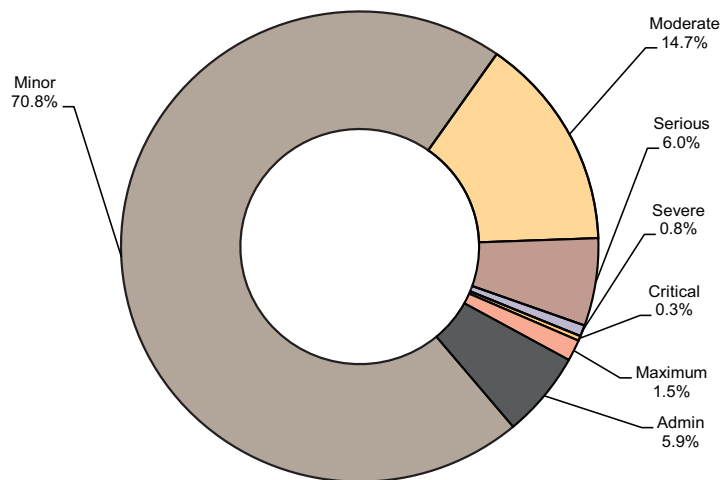
(Finalised claims for accidents from 1 July 2004 to 30 June 2014)

AIS Severity*	Description	Claims	%
1	Minor	37,797	70.8%
2	Moderate	7,844	14.7%
3	Serious	3,211	6.0%
4	Severe	411	0.8%
5	Critical	181	0.3%
6	Maximum [#]	775	1.5%
9	Admin [^]	3,136	5.9%
Total		53,355	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 predominantly fatalities.

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



Injury by body region

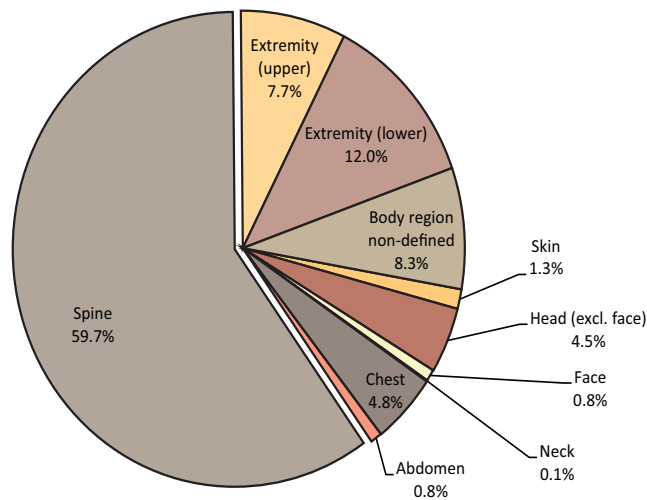
(Finalised claims for accidents from 1 July 2004 to 30 June 2014)

Body region	Claims	%
Skin	718	1.3%
Head (excl. face)	2,394	4.5%
Face	425	0.8%
Neck*	45	0.1%
Chest	2,581	4.8%
Abdomen	443	0.8%
Spine	31,854	59.7%
Extremity (upper)	4,089	7.7%
Extremity (lower)	6,402	12.0%
Body region non-defined#	4,404	8.3%
Total	53,355	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 July 2004 to 30 June 2014)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2004-05	4,699	5,654	6,119	6,269	6,346	6,432	6,598	6,748	6,895	6,971	7,010	7,100
2005-06	4,344	5,185	5,644	5,836	5,931	6,001	6,153	6,375	6,529	6,565	6,591	6,663
2006-07	4,090	5,034	5,540	5,750	5,911	6,110	6,287	6,350	6,379	6,421	6,434	6,515
2007-08	4,103	4,954	5,648	5,911	6,048	6,140	6,207	6,285	6,345	6,388	6,429	6,514
2008-09	4,607	5,557	6,139	6,438	6,608	6,704	6,775	6,829	6,869	6,894	6,929	7,007
2009-10	4,193	5,229	5,883	6,113	6,251	6,308	6,348	6,405	6,446	6,469	6,502	6,550
2010-11	4,555	5,720	6,322	6,565	6,668	6,744	6,811	6,856	6,886	6,922	6,955	7,007
2011-12	4,513	5,597	6,220	6,428	6,565	6,659	6,724	6,768	6,801	6,817	6,825	6,828
2012-13	4,603	5,553	6,224	6,453	6,542	6,582	6,595					
2013-14	3,788	4,290	4,512	4,522								

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

Claims by insurer

(Accidents from 1 July 2004 to 30 June 2014)

Accident date	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		
	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
AAI	4,164	99.4%	98.8%	3,804	99.2%	98.4%	3,681	98.9%	97.7%	3,350	98.9%	96.6%	3,533	99.3%	95.6%
Allianz	1,447	99.0%	98.7%	1,451	99.2%	99.0%	1,266	99.6%	97.9%	1,342	98.9%	97.8%	1,353	99.0%	96.2%
Nom. Defend.	202	97.0%	99.0%	175	98.9%	98.9%	201	99.0%	98.0%	214	99.1%	97.2%	188	97.9%	95.7%
NRMA	135	100.0%	100.0%	171	100.0%	100.0%	186	100.0%	98.4%	311	100.0%	97.4%	449	99.8%	96.4%
QBE	254	96.9%	99.2%	233	99.1%	100.0%	308	99.7%	99.0%	343	100.0%	99.4%	456	99.8%	97.1%
RACQI	898	97.6%	99.1%	829	97.5%	98.7%	873	98.2%	98.9%	954	97.0%	96.8%	1,028	97.5%	94.1%
Total	7,100	98.9%	98.9%	6,663	99.0%	98.7%	6,515	99.0%	98.0%	6,514	98.7%	97.1%	7,007	99.0%	95.6%

Accident date	1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011			1 Jul 2011 - 30 Jun 2012			1 Jul 2012 - 30 Jun 2013			1 Jul 2013 - 30 Jun 2014		
	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
AAI	3,132	99.4%	91.8%	3,464	98.8%	86.5%	3,295	99.1%	70.9%	3,145	97.6%	42.8%	2,161	77.2%	12.7%
Allianz	1,311	99.1%	94.1%	1,423	98.7%	87.8%	1,497	98.2%	74.8%	1,522	97.3%	50.3%	1,098	74.8%	18.1%
Nom. Defend.	222	100.0%	92.3%	173	97.1%	86.7%	178	97.8%	67.4%	188	97.3%	28.2%	128	47.7%	5.5%
NRMA	458	99.8%	93.0%	432	99.5%	88.9%	426	99.5%	75.8%	356	99.2%	49.7%	186	89.2%	16.1%
QBE	502	100.0%	95.0%	503	99.6%	90.5%	437	99.3%	78.9%	443	98.2%	55.5%	249	80.7%	16.5%
RACQI	925	98.7%	91.4%	1,012	98.9%	79.1%	995	99.1%	58.6%	941	98.4%	31.7%	700	67.6%	4.9%
Total	6,550	99.3%	92.5%	7,007	98.8%	86.1%	6,828	98.9%	70.7%	6,595	97.8%	43.7%	4,522	75.0%	12.9%

Note: 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 July 2004 to 30 June 2014)

Accident date	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	1 Jul 2011 - 30 Jun 2012	1 Jul 2012 - 30 Jun 2013	1 Jul 2013 - 30 Jun 2014
Claims	7,100	6,663	6,515	6,514	7,007	6,550	7,007	6,828	6,595	4,522
% Finalised	98.9%	98.7%	98.0%	97.1%	95.6%	92.5%	86.1%	70.7%	43.7%	12.9%
% Legal rep	73.3%	71.8%	72.8%	73.5%	74.5%	75.5%	74.1%	75.1%	75.3%	78.0%
% Litigated	5.1%	6.4%	8.3%	9.1%	9.4%	9.0%	7.4%	5.4%	2.0%	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 July 2004 to 30 June 2014)

Payment type	Code/s	1 Jul 2004 - 30 Jun 2005		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		1 Jul 2011 - 30 Jun 2012		1 Jul 2012 - 30 Jun 2013		1 Jul 2013 - 30 Jun 2014	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. R.J)	2,973	0.5%	4,048	0.6%	3,393	0.5%	3,152	0.4%	4,284	0.8%	2,093	0.5%	273	0.1%	197	0.2%	3	0.1%
Care	C1	63,698	9.7%	70,666	10.5%	52,559	8.4%	64,894	9.0%	50,351	9.1%	31,235	6.8%	16,709	5.7%	3,775	3.9%	35	0.9%
Economic loss - past	E1	78,035	11.9%	73,259	10.9%	71,104	11.3%	75,729	10.5%	54,378	9.8%	42,471	9.2%	26,060	8.9%	8,116	8.4%	460	11.6%
Economic loss - future	E2	251,887	38.3%	259,605	38.6%	249,169	39.7%	292,600	40.7%	223,881	40.4%	199,602	43.1%	130,693	44.8%	43,388	45.0%	1,426	35.8%
General damages	G1	97,032	14.8%	83,924	12.5%	76,659	12.2%	81,409	11.3%	63,618	11.5%	60,748	13.1%	40,290	13.8%	15,818	16.4%	1,288	32.4%
Home & vehicle modifications	H1	1,296	0.2%	1,015	0.2%	298	0.0%	1,048	0.1%	543	0.1%	152	0.0%	3	0.0%	182	0.2%	0	0.0%
Investigation costs	L1	16,536	2.5%	16,645	2.5%	15,872	2.5%	16,891	2.4%	14,625	2.6%	13,309	2.9%	8,910	3.1%	3,060	3.2%	94	2.4%
Legal costs - plaintiff	L2	59,309	9.0%	73,370	10.9%	72,423	11.5%	83,664	11.7%	68,936	12.5%	55,099	11.9%	33,704	11.6%	10,180	10.6%	116	2.9%
Legal costs - defendant	L4, L5, L6	24,583	3.7%	22,821	3.6%	24,929	4.0%	24,656	3.4%	18,031	3.3%	13,183	2.8%	6,268	2.2%	995	1.0%	2	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R.J)	67,071	10.2%	63,855	10.1%	63,805	10.2%	76,028	10.6%	56,819	10.3%	46,283	10.0%	28,833	9.9%	11,031	11.5%	732	18.4%
Recoveries	V1, V2, V3, V4	-4,781	-0.7%	-2,141	-0.3%	-2,233	-0.4%	-1,966	-0.3%	-1,821	-0.3%	-1,506	-0.3%	-233	-0.1%	-424	-0.4%	-176	-4.4%
Total		657,640	100.0%	672,132	100.0%	627,976	100.0%	718,105	100.0%	553,645	100.0%	462,670	100.0%	291,511	100.0%	96,317	100.0%	3,979	100.0%

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

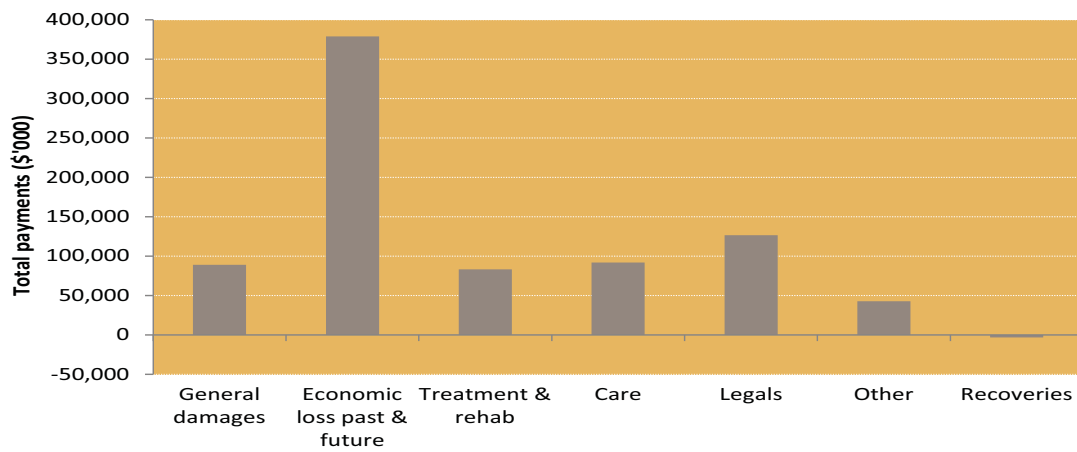
Heads of Damage breakdown

(Finalised claims from 1 July 2013 to 30 June 2014 for accidents from 1 July 2004 to 30 June 2014)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	5,833	5,305	6,799	1,284	4,296	6,307	127	7,362
% Finalised payments	11.0%	46.8%	10.3%	11.3%	15.6%	5.3%	-0.4%	100.0%
Total payments (\$'000)	89,077	378,827	83,223	91,836	126,546	42,811	-2,994	809,326

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 2013-14



Injury severity costs breakdown

(Finalised claims from 1 July 2013 to 30 June 2014 for accidents from 1 July 2004 to 30 June 2014)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,186	1,178	481	80	36	100	301	7,362
% Total payments	41.9%	20.7%	17.8%	8.4%	7.8%	2.5%	0.7%	100.0%
Average payment (\$)	65,461	142,354	300,290	847,805	1,761,843	204,477	19,979	109,933
Total payments (\$'000)	339,482	167,693	144,440	67,824	63,426	20,448	6,014	809,326

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.

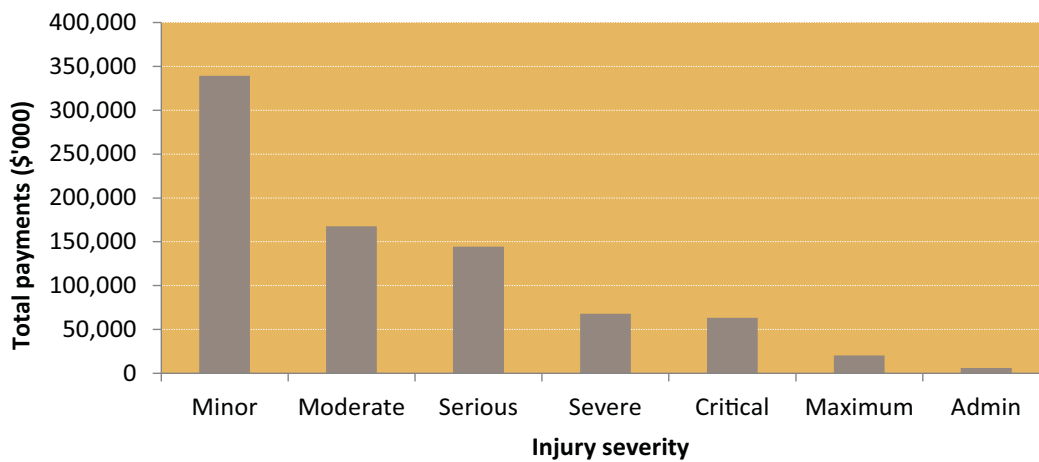
Injury severities are based on AIS 2005.

* Maximum severity is predominantly 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 2013-14



Claim duration by licensed insurer

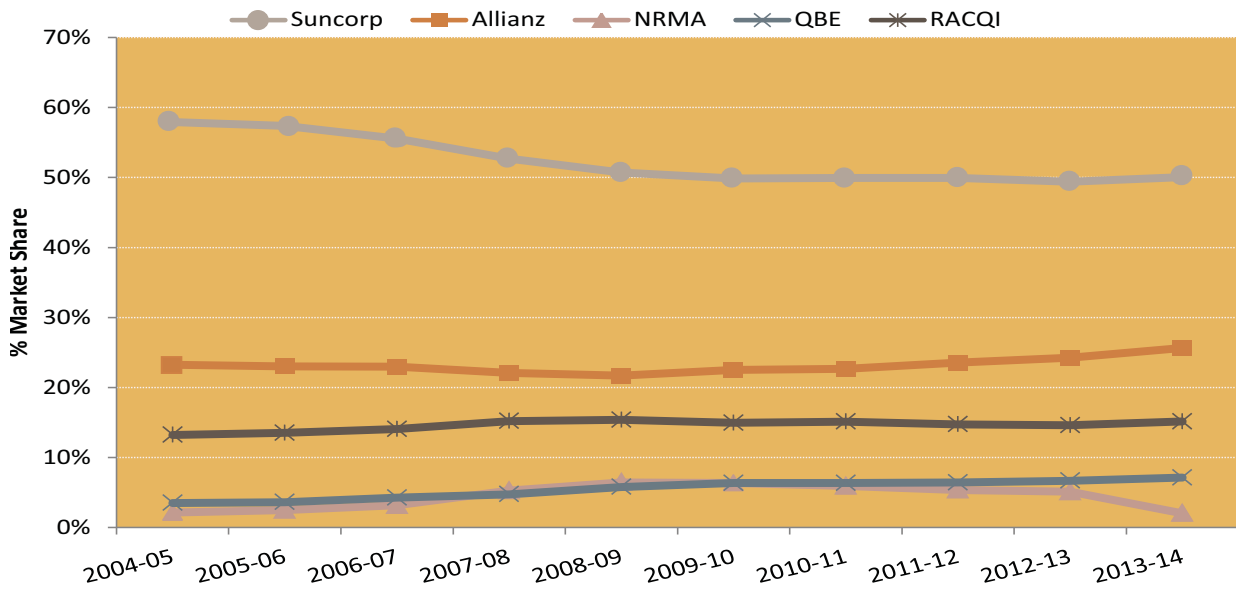
(Finalised claims for accidents from 1 July 2004 to 30 June 2014 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.6	0.6	0.8	0.8	0.8
Compliance date to liability decision date	1.9	1.8	3.2	3.7	2.7	2.7
Liability decision date to settlement date	16.2	13.8	15.6	13.8	16.1	15.7

Note: Timeframes = Average in months

Market share – licensed insurers by premium collected

Insurer	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Suncorp	57.93%	57.38%	55.56%	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%
Allianz	23.24%	23.02%	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%
NRMA	2.12%	2.47%	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%
QBE	3.49%	3.62%	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%
RACQI	13.22%	13.51%	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%



Note: Based on Premium % Rolling YTD
 AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.
 AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.