



STATISTICAL INFORMATION
2014-15

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Insured vehicles by class (Registrations as at 30 June 2015)

Class	Description	Vehicles	%
1	Cars and station wagons	2,653,187	66.87%
2	Motorised homes	14,691	0.37%
3	Taxis	2,709	0.07%
4	Hire vehicles	40,167	1.01%
5	Vintage, veteran, historic or street rods	24,860	0.63%
6	Trucks, utilities and vans with a GVM of 4.5t or less	798,750	20.13%
7	Trucks, prime movers and vans with a GVM > 4.5t	74,416	1.88%
8	Non-commercial buses	5,632	0.14%
9	Buses for school/health use	3,753	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,662	0.07%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,132	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,797	0.17%
12	Motorcycles with driver only	67,351	1.70%
13	Motorcycles with pillion passenger or side car	125,738	3.17%
14	Tractors	24,912	0.63%
15	Self-propelled machinery, fire engines	7,505	0.19%
16	Ambulances	1,052	0.03%
17	Motor vehicles used only for primary production	38,113	0.96%
19	Limited access registration	43,707	1.10%
20	Zone access registration	11,836	0.30%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	9,025	0.23%
23	Dealer plates	5,916	0.15%
24	Trailers	2,791	0.07%
Total		3,967,702	100.00%

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Premium levy and fee collection

(1 July 2014 to 30 June 2015)

Description	\$ ('000)
Total insurance premiums collected*	1,451,732
Nominal Defendant levy	-45,115
Statutory insurance scheme levy	-7,413
Hospital and emergency services levy	-72,917
Administration fee (Transport fee)	-33,655
Insurers' premiums#	1,292,632

Note:

* Net of cancellations

Includes GST

Levies received for the period 1 July 2014 to 30 June 2015 are on a cash basis.

Distribution of hospital and emergency services levy

	\$ ('000)
Hospital	-67,893
Emergency	-5,024
	-72,917

Scheme Performance

Delivery

2.5% Super Imposed inflation scenario*	Scheme delivery							
	Claim benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Profit	Total
Most recent 2 years	56.1%	5.7%	61.9%	4.9%	3.0%	7.4%	22.8%	38.1%
Most recent 3 years	56.0%	5.6%	61.6%	4.9%	3.1%	7.4%	23.1%	38.4%
Most recent 5 years	53.0%	5.3%	58.3%	4.6%	3.1%	8.2%	25.8%	41.7%

Note:

Scheme delivery is the proportion of Class 1 collected premium that is paid back to, or in respect of claimants.

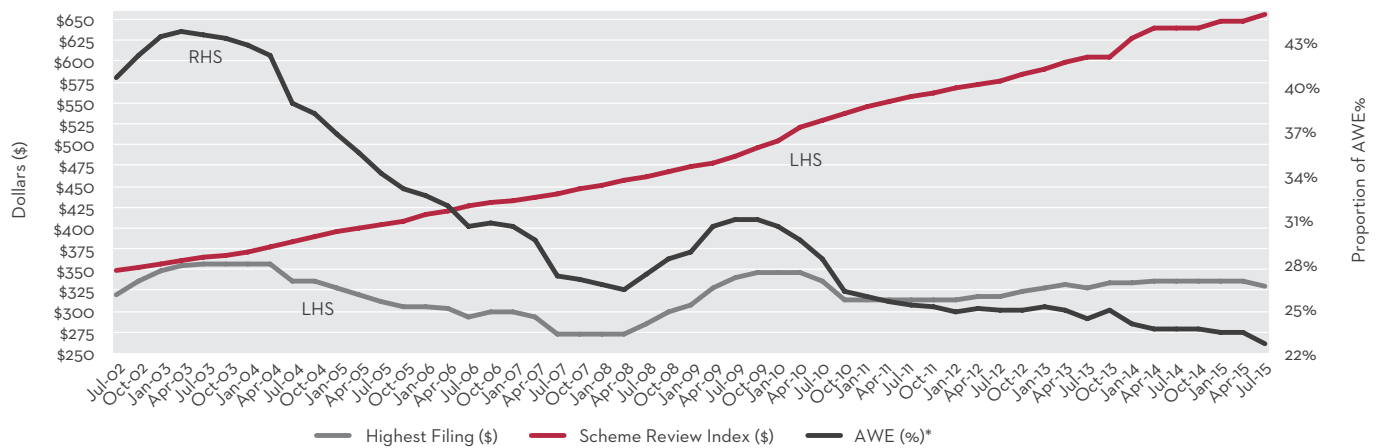
Premium components can be split into claimant benefits and delivery costs.

Costs and levies can be distinguished as either contributing to claim benefits or delivery costs.

* Super Imposed Inflation (SI): this is any inflationary factor on claims costs which results in a rate of inflation greater than general economic inflation.

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Scheme Review Index vs Highest Filed Class 1 CTP Premium



Note:

The scheme review index, also known as the affordability index means 45% 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	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
AAMI	\$301.45	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80			**
Allianz	\$303.95	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	
NRMA	\$299.70	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10		*
QBE	\$301.78	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	
RACQI	\$305.70	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	
Suncorp	\$303.70	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	**

Note:

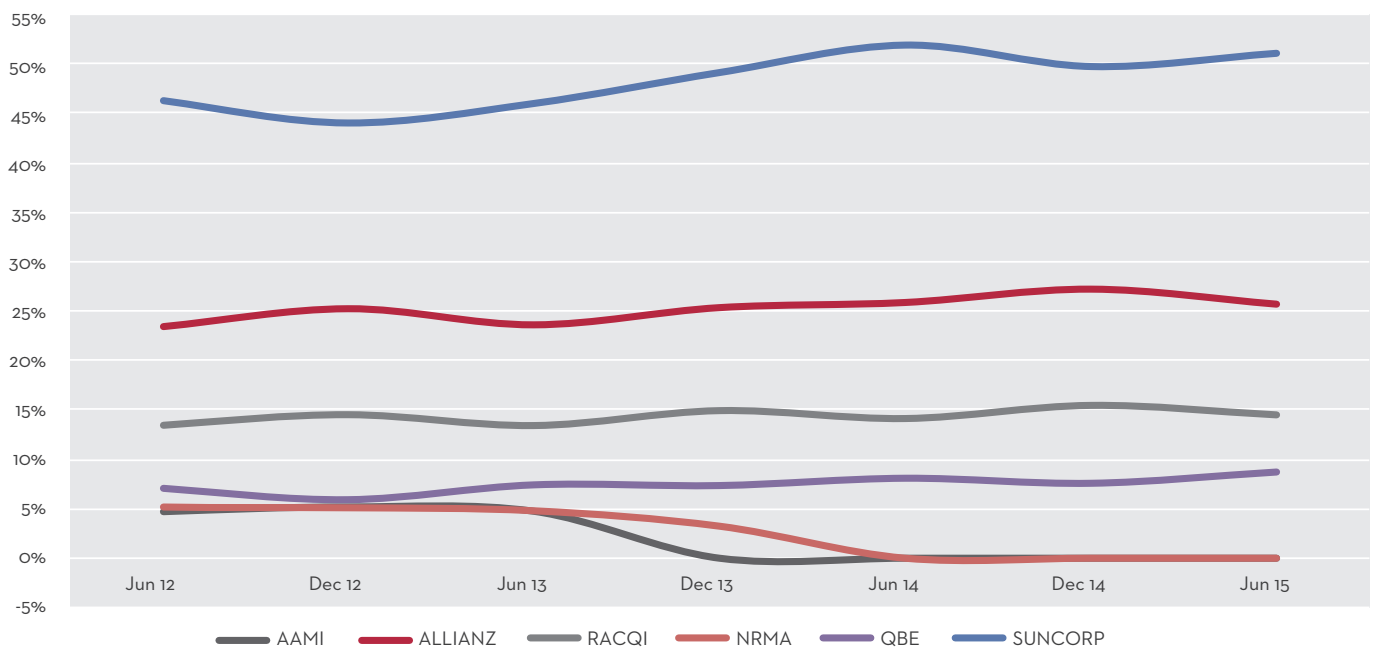
Average Class 1 filed premiums include levies.

* NRMA ceased to operate as a licensed CTP insurer in Queensland on 01/01/2014.

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

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Market share by premium (Six month intervals from 2012-2015)



Note:

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

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Number of accidents by region

(Accidents from 1 July 2005 to 30 June 2015)

Accident date	1 Jul 2005 – 30 Jun 2006		1 Jul 2006 – 30 Jun 2007		1 Jul 2007 – 30 Jun 2008		1 Jul 2008 – 30 Jun 2009	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,788	50.8%	2,680	49.8%	2,616	49.0%	2,874	50.3%
Other SE QLD region	1,544	28.1%	1,572	29.2%	1,595	29.9%	1,652	28.9%
Regional QLD	886	16.1%	880	16.3%	854	16.0%	907	15.9%
Interstate	271	4.9%	253	4.7%	275	5.1%	281	4.9%
Total	5,489	100.0%	5,385	100.0%	5,340	100.0%	5,714	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 2005 to 30 June 2015 where relevant details are available)

Age group	Male	Female	Total	%
0-5	405	420	825	1.3%
6-15	1,261	1,385	2,646	4.0%
16-25	5,774	7,376	13,150	20.1%
26-35	6,674	7,415	14,089	21.6%
36-45	6,516	7,166	13,682	20.9%
46-55	5,161	5,961	11,122	17.0%
56-65	3,049	3,282	6,331	9.7%
66+	1,571	1,933	3,504	5.4%
Total	30,411	34,938	65,349	100.0%

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		1 Jul 2014 – 30 June 2015	
Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
2,666	49.8%	2,836	49.0%	2,842	50.7%	2,794	50.5%	2,755	51.5%	2,060	52.6%
1,520	28.4%	1,702	29.4%	1,543	27.5%	1,514	27.4%	1,456	27.2%	1,114	28.4%
870	16.3%	916	15.8%	920	16.4%	939	17.0%	865	16.2%	548	14.0%
297	5.5%	336	5.8%	298	5.3%	281	5.1%	275	5.1%	198	5.1%
5,353	100.0%	5,790	100.0%	5,603	100.0%	5,528	100.0%	5,351	100.0%	3,920	100.0%

Claim severity

(Finalised claims for accidents from 1 July 2005 to 30 June 2015)

AIS severity *	Description	Claims	%
1	Minor	37,775	70.9%
2	Moderate	8,012	15.0%
3	Serious	3,154	5.9%
4	Severe	408	0.8%
5	Critical	174	0.3%
6	Maximum #	766	1.4%
9	Admin ^	3,018	5.7%
	Total	53,307	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, nervous shock and business claims.

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Rates of legal representation and litigation

(Accidents from 1 July 2005 to 30 June 2015)

Accident date	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	1 Jul 2014 – 30 June 2015
Claims	6,663	6,517	6,522	7,014	6,564	7,031	6,953	6,833	6,642	4,731
% Finalised	99.1%	98.7%	97.9%	97.1%	95.8%	92.8%	85.8%	71.6%	43.4%	11.9%
% Legal rep	71.8%	72.8%	73.4%	74.5%	75.5%	74.1%	75.6%	76.5%	76.3%	77.4%
% Litigated	6.4%	8.4%	9.1%	9.7%	9.7%	9.2%	8.9%	7.0%	1.9%	0.1%

Note:

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

Claim duration by licensed insurer

(Finalised claims for accidents from 1 July 2005 to 30 June 2015 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.7	0.6	0.8	0.8	0.7
Compliance date to liability decision date	1.9	1.8	3.1	3.5	2.5	2.5
Liability decision date to settlement date	15.3	14.6	15.2	13.9	15.8	15.3

Note:

Timeframes = Average in months

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Heads of Damage breakdown

(Finalised claims from 1 July 2014 to 30 June 2015 for accidents from 1 July 2005 to 30 June 2015)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries [#]	Total
Finalised claims [^]	5,819	5,239	6,630	1,212	4,100	6,233	122	7,240
% Finalised payments	11.4%	48.3%	10.1%	9.3%	15.7%	5.4%	-0.3%	100.0%
Total payments (\$'000)	87,757	370,977	77,559	71,402	120,364	41,788	-2,465	767,382

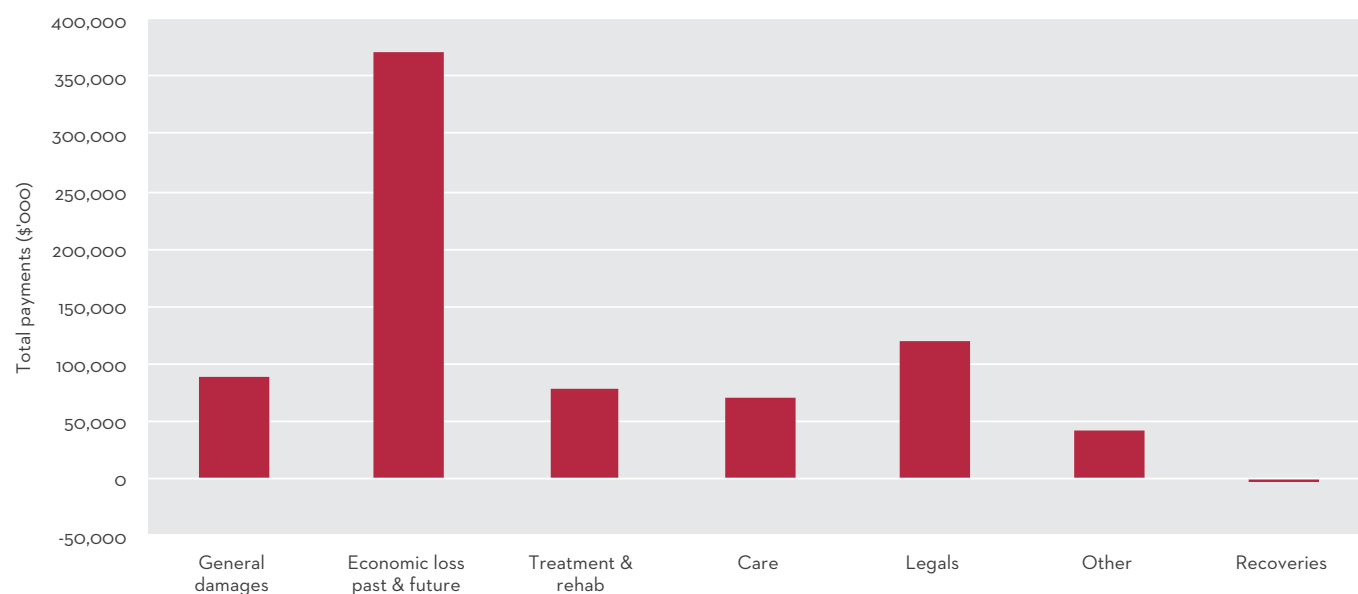
Note:

* 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 2014-15



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Injury severity costs breakdown

(Finalised claims from 1 July 2014 to 30 June 2015 for accidents from 1 July 2005 to 30 June 2015)

	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin [#]	Total
Finalised claims [^]	5,069	1,162	462	66	27	83	367	7,236
% Total payments	45.8%	21.2%	17.9%	4.5%	6.5%	2.7%	1.4%	100.0%
Average payment (\$)	69,365	139,938	296,970	519,058	1,853,200	253,230	28,985	106,049
Total payments (\$'000)	351,611	162,608	137,200	34,258	50,036	21,018	10,638	767,369

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 injury codes have been excluded from the data.

Total payments by severity for claims finalised in 2014-15

