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queensland compulsory third party scheme

statistical information 1999–2000

Vehicles Insured as at 30 June 2000

Insurance Class	Number of Vehicles	Percentage	Premium from 1/7/00*
1	1,727,208	72.25	\$286
2	5,072	0.21	\$286
3	2,512	0.11	\$1,859
4	15,390	0.64	\$972
5	5,472	0.23	\$25
6	405,788	16.97	\$286
7	48,393	2.02	\$858
8	5,619	0.24	\$286
9	2,742	0.11	\$286
10	3,544	0.15	a
11	3,792	0.16	b
12	30,273	1.27	\$80
13	42,812	1.79	\$286
14	28,445	1.19	\$80
15	10,038	0.42	\$80
16	732	0.03	\$286
17	48,385	2.02	\$129
19	548	0.02	\$25
20	107	0.00	\$25
21	6	0.00	
22	—	—	c
23	3,838	0.16	\$286
24	28	0.00	\$286
Totals	2,390,744	100	

a \$308 + \$30 per adult passenger seat in excess of 7

b \$308 + \$53 per adult passenger seat in excess of 7

c \$25 + \$1 for each day of the term of the permit

* Premiums include GST.

Insurers file individual premiums from 1 October 2000.

Market Share – Licensed Insurers – Premium Basis

Insurer	30/6/97	30/6/98	30/6/99	30/6/00
Suncorp Metway	57.53	58.40	58.07	56.03
FAI	25.56	25.39	24.88	23.74
OBE	0.42	3.61	6.31	5.97
AAMI	4.06	4.61	5.12	5.22
Allianz (formerly MMI)	4.15	4.25	4.79	5.12
RACQ-GIO (Licenced from 15 February 1999)			0.38	3.86
NRMA (Licenced from 1 April 2000)				0.05

*Premium, Levy and Fee Collection
1 July 1999 to 30 June 2000*

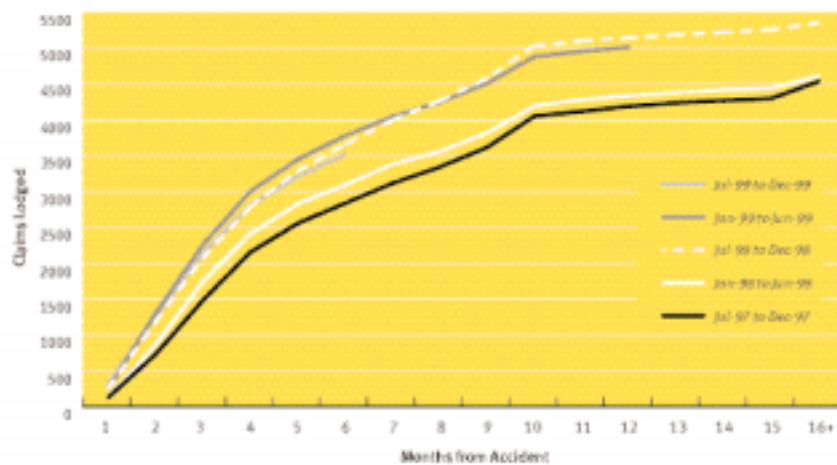
	Dollars (\$'000)
Gross Premium	699,317
Hospital Levy	(9,828)
Emergency Services Levy	(1,997)
Department of Transport Fee	(8,895)
Nominal Defendant Levy	(28,933)
MAIC (Statutory Insurance Scheme) Levy	(2,371)
Net Premium	647,291

*Notice of Claim Lodgements
(All Insurers) Accidents 1 July 1995 to 30 June 2000*

Injury Quarter	Development Quarter												Total
	1	2	3	4	5	6	7	8	9	10	11	12+	
Jul 95 – Sep 95	660	496	677	203	54	42	34	14	19	14	9	43	2,265
Oct 95 – Dec 95	555	591	665	191	45	30	23	9	11	9	11	32	2,172
Jan 96 – Mar 96	695	562	604	146	40	20	12	15	10	14	10	34	2,162
Apr 96 – Jun 96	783	517	510	225	44	22	21	7	16	15	16	36	2,212
Jul 96 – Sep 96	839	544	522	139	75	22	14	14	23	18	26	29	2,265
Oct 96 – Dec 96	743	604	550	140	34	25	21	23	7	15	23	27	2,212
Jan 97 – Mar 97	754	570	518	102	45	35	14	16	25	19	12	18	2,128
Apr 97 – Jun 97	912	555	411	128	44	31	14	20	18	7	9	14	2,163
Jul 97 – Sep 97	941	539	460	138	54	19	25	25	18	19	11	5	2,254
Oct 97 – Dec 97	904	614	482	131	47	31	18	19	14	15	3		2,278
Jan 98 – Mar 98	945	540	404	124	38	25	27	9	11	1			2,124
Apr 98 – Jun 98	1,186	587	406	167	54	41	19	23	2				2,485
Jul 98 – Sep 98	1,202	630	560	134	50	24	21	14					2,635
Oct 98 – Dec 98	1,312	702	526	103	45	22	4						2,714
Jan 99 – Mar 99	1,369	617	463	125	40	8							2,622
Apr 99 – Jun 99	1,337	614	347	153	9								2,460
Jul 99 – Sep 99 [^]	1,249	539	450	70									2,308
Oct 99 – Dec 99 [^]	1,272	584	112										1,968
Jan 00 – Mar 00 [^]	1,091	192											1,283
Apr 00 – Jun 00 [^]	351												351

[^] Accident quarter data from July 99 is still immature

*Cumulative Claim Lodgements by Accident Period
Data as at 30 June 2000*



Claim Status

Accident Period	1 September 1994 30 June 1995			1 July 1995 30 June 1996			1 July 1996 30 June 1997		
	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)
<i>Suncorp Metway</i>	3,784	99	95	4,688	99	90	4,747	99	87
<i>FAI</i>	1,895	99	93	2,271	99	90	2,112	99	80
<i>QBE</i>	2	100	100	14	100	100	30	97	80
<i>AAMI</i>	152	100	92	227	100	89	286	100	86
<i>Allianz[^]</i>	282	95	93	435	86	91	439	92	82
<i>RACQ-GIO</i>									
<i>NRMA</i>									
<i>Fortis~</i>	465	97	96	548	95	90	617	89	84
<i>CIC</i>	5	60	100	8	63	100			
<i>Com. Union</i>	111	100	89	129	100	77	127	98	76
<i>GIO</i>	15	100	100	30	97	97	15	100	87
<i>Merc Mutual</i>	74	100	92	94	99	83	62	100	77
<i>Zurich</i>	5	100	100	10	70	80	23	35	91
<i>Nom. Defend.</i>	260	100	88	357	99	83	310	100	79
TOTAL	7,050	99	94	8,811	98	89	8,768	98	84

N.B. The column for 1999–2000 claims is incomplete due to claim reporting timeframes.

[^] Formerly MMI

~ Formerly VACC

	1 July 1997 30 June 1998			1 July 1998 30 June 1999			1 July 1999 30 June 2000			Accident Period
	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	
	5,151	99	74	5,804	98	51	3,116	79	17	<i>Suncorp Metway</i>
	2,169	99	65	2,507	97	43	1,437	73	11	<i>FAI</i>
	310	92	65	683	94	46	386	66	15	<i>QBE</i>
	319	100	76	443	94	43	322	88	9	<i>AAMI</i>
	478	91	60	633	91	43	321	64	12	<i>Allianz^</i>
				11	91	9	125	64	4	<i>RACQ-GIO</i>
										<i>NRMA</i>
	331	89	77	33	91	58				<i>Fortis~</i>
										<i>CIC</i>
	16	100	69							<i>Com. Union</i>
										<i>GIO</i>
	3	100	100							<i>Merc Mutual</i>
	24	4	75	2	0	50				<i>Zurich</i>
	340	89	77	315	94	35	203	52	13	<i>Nom. Defend.</i>
	9,141	98	71	10,431	97	47	5,910	75	14	<i>TOTAL</i>

Claim Payments on Finalised Claims
(Payments 1 September 1994 to 30 June 2000)

(\$'000)									
Code	A1	C1	E1	E2	G1	H1	L1	L2	L4
Payment Type	Aids & Appliances	Long term care and home care	Economic Loss - past	Economic Loss - future	General Damages	Home and vehicle modifications	Investigation costs	Legal costs - plaintiffs	Legal costs - defendants (solicitors)
Accident Period Ending 30 June 1995									
Payment	957	17,525	22,103	46,150	88,550	566	2,276	21,509	8,421
Proportion of Total	0.4%	7.7%	9.7%	20.2%	38.8%	0.2%	1.0%	9.4%	3.7%
Accident Year Ending 30 June 1996									
Payment	424	18,675	22,581	48,408	93,806	643	2,244	24,363	8,528
Proportion of Total	0.2%	7.7%	9.4%	20.1%	38.9%	0.3%	0.9%	10.1%	3.5%
Accident Year Ending 30 June 1997									
Payment	706	11,582	14,744	38,056	80,426	607	1,931	20,077	5,542
Proportion of Total	0.4%	6.1%	7.8%	20.0%	42.3%	0.3%	1.0%	10.6%	2.9%
Accident Year Ending 30 June 1998									
Payment	371	5,838	8,830	23,161	62,128	184	1,398	15,369	3,541
Proportion of Total	0.3%	4.4%	6.7%	17.6%	47.3%	0.1%	1.1%	11.7%	2.7%
Accident Year Ending 30 June 1999									
Payment	36	2,119	3,393	8,464	37,586	1	609	9,023	1,117
Proportion of Total	0.1%	3.2%	5.1%	12.6%	56.0%	0.0%	0.9%	13.4%	1.7%
Accident Year Ending 30 June 2000									
Payment		126	274	308	3,642		50	903	33
Proportion of Total		2.2%	4.7%	5.3%	62.9%		0.9%	15.6%	0.6%

N.B. This table illustrates the 'long tail' nature of CTP insurance. Premium collected by insurers in any one financial year may take a number of years to distribute to claimants as compensation. The dissection of claim payment types will also change as the largest value claims are finalised. In addition to the payments made on finalised claims shown in this table, insurers have also made significant payments on claims that are still open.

L5	L6	M1	N1	P1	R1	V1	V2	V3	Total
<i>Legal costs - defendants (barristers)</i>	<i>Legal costs - defendants (other outlays)</i>	<i>Hospital, medical, pharmaceutical</i>	<i>Payments to interstate & non CTP insurers</i>	<i>Other</i>	<i>Rehabilitation service costs</i>	<i>Recoveries from insured</i>	<i>Other party (other than through sharing)</i>	<i>Nominal Defendant recovery</i>	<i>Total</i>
941	1,349	14,907	406	2,555	1,684		-1,883	-24	227,991
0.4%	0.6%	6.5%	0.2%	1.1%	0.7%		-0.8%	0.0%	
667	1,298	16,175	245	2,507	1,983	-6	-1,180	-23	241,338
0.3%	0.5%	6.7%	0.1%	1.0%	0.8%	0.0%	-0.5%	0.0%	
296	694	13,081	43	1,879	1,045	-9	-599	-68	190,032
0.2%	0.4%	6.9%	0.0%	1.0%	0.5%	0.0%	-0.3%	0.0%	
204	409	8,152	6	1,323	888	-23	-429	-42	131,308
0.2%	0.3%	6.2%	0.0%	1.0%	0.7%	0.0%	-0.3%	0.0%	
22	102	3,769		490	614		-176	-2	67,167
0.0%	0.2%	5.6%		0.7%	0.9%		-0.3%	0.0%	
	2	317		74	72		-10		5,792
	0.0%	5.5%		1.3%	1.2%		-0.2%		

*Number of Accidents by Postcode Division
1 September 1994 to 30 June 2000*

Location	Postcode	Number of Accidents
Brisbane City	4000 – 4072	7,263
	4500 – 4549	1,586
	4073 – 4209	9,865
Gold Coast Region	4210 – 4299	5,566
Ipswich Region	4300 – 4349	1,684
Toowoomba Region	4350 – 4499	1,521
	4602 – 4618	126
Sunshine Coast Region	4550 – 4601	112
	4619 – 4689	2,430
Rockhampton Region	4690 – 4736	1,632
Mackay Region	4737 – 4805	802
Townsville Region	4806 – 4824	1,094
	4835 – 4850	1,170
Mt Isa Region	4825 – 4834	80
Cairns Region	4851 – 4899	1,645
Total		36,576

*Age Group of Claimants
1 September 1994 to 30 June 2000*

Age Group	Male	Female	Unknown	Total	Percentage
Unknown	108	114	81	303	0.6%
0 - 5 years	452	425	2	879	1.8%
6 - 15 years	1,288	1,278	4	2,570	5.1%
16 - 25 years	6,205	6,994	21	13,220	26.4%
26 - 35 years	5,815	5,975	17	11,807	23.6%
36 - 45 years	4,213	4,639	4	8,856	17.7%
46 - 55 years	2,906	3,371	29	6,306	12.6%
56 - 65 years	1,551	1,791	3	3,345	6.7%
66+	1,162	1,659	4	2,825	5.6%
	23,700	26,246	165	50,111	100.0%

NB The average number of claims per accident is 1.37