

Statistical Information 2002-03

Statistical Information



Vehicles insured as at 30 June 2003

Insurance Class	Number of Vehicles	Percentage
01	1,899,979	72.25
02	6,243	0.24
03	2,472	0.09
04	21,737	0.83
05	8,118	0.31
06	447,467	17.02
07	49,909	1.90
08	5,530	0.21
09	3,175	0.12
10	3,523	0.13
11	4,174	0.16
12	33,120	1.26
13	51,224	1.95
14	26,081	0.99
15	10,342	0.39
16	729	0.03
17	43,777	1.66
19	3,321	0.13
20	2,964	0.11
21	1,098	0.04
22	0	0.00
23	4,173	0.16
24	546	0.02
Total	2,629,702	100.00

Premium, Levy and Fee Collection 1 July 2002 to 30 June 2003

	Dollars ('000)
Insurance Premiums	957,748
Nominal Defendant Levy	-47,581
Statutory Levy	-3,694
Hospital Levy	-14,111
Emergency Services Levy	-7,086
Transport Fee	-22,263
Insurers Premiums	863,013

Source: Queensland Transport Receipts

Market Share - Licensed Insurers

Insurer	30/6/00	30/6/01	30/6/02	30/6/03
Suncorp	56.03	54.78	54.32	54.54
QBE	5.97	5.04	4.16	3.67
AAMI	5.22	5.27	5.14	4.74
Allianz	5.12	4.72	4.64	22.89
RACQ Insurance	3.86	7.88	11.99	12.56
NRMA	0.05	0.7	1.12	1.6
FAI Allianz	23.74	21.61	18.63	

Method: The market share figures are based on annual aggregate premium collection rather than on the number of policies.

Note: FAI Allianz business transferred to Allianz on 1 July, 2002.

Claim Status

Accident Year	1 September 1994 - 30 June 1995*			1 July 1995 - 30 June 1996			1 July 1996 - 30 June 1997			1 July 1997 - 30 June 1998			1 July 1998 - 30 June 1999	
	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)
Suncorp	3,783	99	99	4,694	99	98	4,779	99	98	5,271	99	95	6,161	99
QBE	2	100	100	14	100	100	29	100	100	320	94	93	725	98
AAMI	153	100	99	227	100	97	288	100	99	327	100	95	476	100
Allianz^	284	95	96	436	87	97	444	93	95	484	95	95	666	96
RACQ Insurance													13	100
NRMA														
FAI Allianz														
FAI	1,897	99	98	2,264	99	98	2,116	99	97	2,241	99	93	2,656	99
Fortis~	469	97	99	549	95	97	628	89	96	344	89	96	37	86
CIC	5	60	100	8	63	100								
Com. Union	111	100	96	132	100	95	128	100	95	17	100	94		
GIO	15	100	100	30	97	97	15	100	100					
Merc Mutual	76	100	93	94	99	98	64	100	92	3	100	100		
Zurich	5	100	100	10	100	100	23	100	100	24	96	100	4	79
Nom. Defend.	261	100	99	358	99	97	322	100	93	354	99	92	350	98
TOTAL	7,061	99	99	8,816	99	98	8,836	98	97	9,385	99	94	11,088	99

N.B. The column for 2002-2003 is incomplete due to claim reporting timeframes.

^Formerly MMI. Incorporates FAI Allianz from 1 July 2002.

~Formerly VACC

*Only covers 10 months

1999	1 July 1999 - 30 June 2000				1 July 2000 - 30 June 2001				1 July 2001 - 30 June 2002				1 July 2002 - 30 June 2003				
	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	Claims Received	Liability Determined (%)	Finalised Claims (%)	
90	5,758	99	83	5,512	99	67	5,010	94	38	2,920	57	8				Suncorp	
93	651	99	87	498	99	72	359	98	44	256	78	16				QBE	
92	572	99	86	511	100	74	459	99	46	287	96	15				AAMI	
90	616	99	84	616	99	65	428	97	37	1,205	51	9				Allianz^	
69	237	99	59	504	98	44	950	97	27	708	76	7				RACQ Insurance	
				83	100	83	133	92	50	99	77	18				NRMA	
	170	95	82	1,659	98	63	1,910	94	37							FAI Allianz	
89	2,259	97	81	518	98	67										FAI	
92																Fortis~	
																CIC	
																Com. Union	
																GIO	
																Merc Mutual	
75																Zurich	
86	337	98	75	353	97	57	253	95	36	168	54	8				Nom. Defend.	
90	10,600	99	82	10,254	99	65	9,502	95	38	5,643	61	9				TOTAL	

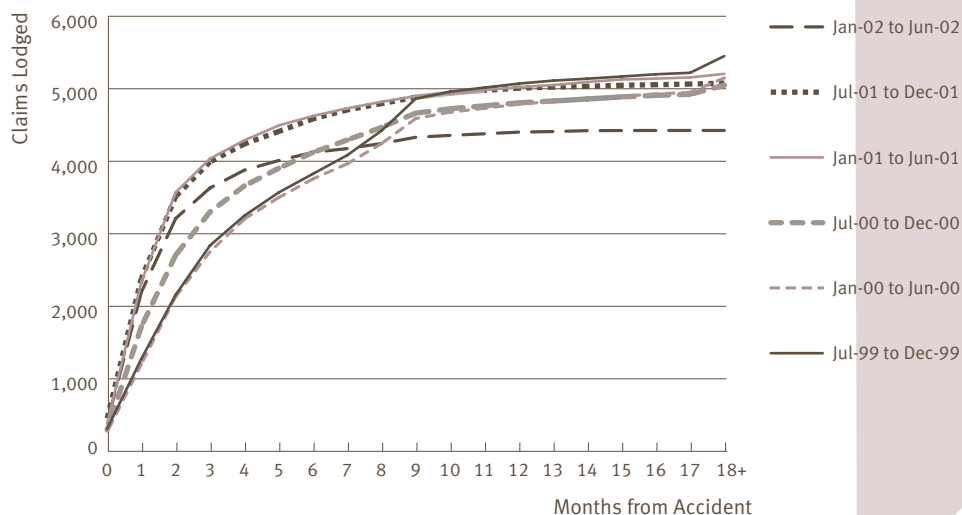
Notice of Claim Lodgements
(All Insurers) Accidents 1 July 1995 to 30 June 2003

Injury Quarter	Development Quarter										Grand Total
	1	2	3	4	5	6	7	8	9	10+	
Jul 95 - Sep 95	654	483	630	253	54	43	33	13	19	72	2,254
Oct 95 - Dec 95	551	584	641	222	46	28	25	9	11	54	2,171
Jan 96 - Mar 96	696	553	579	178	39	19	14	15	10	70	2,173
Apr 96 - Jun 96	785	514	489	247	44	21	21	7	16	75	2,219
Jul 96 - Sep 96	842	531	519	152	75	23	14	14	23	97	2,290
Oct 96 - Dec 96	739	600	533	161	34	25	22	24	7	69	2,214
Jan 97 - Mar 97	760	568	514	111	45	36	15	17	26	58	2,150
Apr 97 - Jun 97	910	550	399	146	47	32	14	22	18	44	2,182
Jul 97 - Sep 97	941	533	462	148	55	19	26	28	18	67	2,297
Oct 97 - Dec 97	907	608	476	141	46	31	20	20	15	61	2,325
Jan 98 - Mar 98	947	533	406	135	40	27	27	10	16	58	2,199
Apr 98 - Jun 98	1,186	579	405	182	55	38	27	31	16	45	2,564
Jul 98 - Sep 98	1,208	625	550	160	50	25	33	27	30	51	2,759
Oct 98 - Dec 98	1,319	692	514	127	51	29	26	14	14	44	2,830
Jan 99 - Mar 99	1,378	615	469	140	52	32	34	11	16	53	2,800
Apr 99 - Jun 99	1,345	612	334	192	64	34	26	19	20	53	2,699
Jul 99 - Sep 99	1,263	530	496	184	53	40	32	26	8	42	2,674
Oct 99 - Dec 99	1,283	633	475	178	55	38	27	22	26	40	2,777
Jan 00 - Mar 00	1,188	517	449	156	61	41	24	20	22	44	2,522
Apr 00 - Jun 00	1,331	590	391	135	61	42	16	16	12	33	2,627
Jul 00 - Sep 00	1,378	535	394	127	49	46	22	20	9	17	2,597
Oct 00 - Dec 00	1,692	412	192	64	30	20	17	10	6	8	2,451
Jan 01 - Mar 01	1,917	332	170	71	56	26	11	9	5	0	2,597
Apr 01 - Jun 01	1,955	360	132	63	56	21	11	10	1		2,609
Jul 01 - Sep 01	1,962	289	161	64	26	7	5	1			2,515
Oct 01 - Dec 01	1,871	396	174	77	18	22	4				2,562
Jan 02 - Mar 02	1,777	330	127	45	21	2					2,302
Apr 02 - Jun 02	1,692	273	104	47	7						2,123
Jul 02 - Sep 02^	1,680	265	96	16							2,057
Oct 02 - Dec 02^	1,408	277	30								1,715
Jan 03 - Mar 03^	1,341	74									1,415
Apr 03 - Jun 03^	456										456

^ Accident quarter data from July 2002 are still immature

Cumulative Claim Lodgements By Accident Period

Data as at 30 June 2003



Claim Payments on Finalised Claims
(Payments 1 September 1994 to 30 June 2003)

(\$,000)

Code	A1	C1	E1	E2	G1	H1	L1	L2
Payment Type	Aids & Appliances	Long term care & home care	Economic Loss - past	Economic Loss - future	General Damages	Home & vehicle modifications	Investigation costs	Legal costs - plaintiffs
Accident Period: 1 September 1994 - 30 June 1995 (10 months)								
Total Dollars	1,253	26,537	29,592	61,556	99,822	1,522	3,085	26,450
(%)Total Dollars	0.4%	9.3%	10.3%	21.5%	34.9%	0.5%	1.1%	9.2%
Accident Year: 1 July 1995 - 30 June 1996								
Total Dollars	1,050	36,242	34,663	73,046	114,152	1,567	3,815	32,810
(%)Total Dollars	0.3%	10.6%	10.2%	21.4%	33.4%	0.5%	1.1%	9.6%
Accident Year: 1 July 1996 - 30 June 1997								
Total Dollars	1,377	40,064	31,496	75,314	116,451	1,064	4,309	33,477
(%)Total Dollars	0.4%	11.6%	9.1%	21.8%	33.6%	0.3%	1.2%	9.7%
Accident Year: 1 July 1997 - 30 June 1998								
Total Dollars	1,309	24,708	29,128	71,850	117,328	1,704	4,504	33,710
(%)Total Dollars	0.4%	7.7%	9.0%	22.3%	36.4%	0.5%	1.4%	10.5%
Accident Year: 1 July 1998 - 30 June 1999								
Total Dollars	1,549	28,859	29,850	80,625	129,994	881	4,811	39,401
(%)Total Dollars	0.4%	8.1%	8.4%	22.7%	36.5%	0.2%	1.4%	11.1%
Accident Year: 1 July 1999 - 30 June 2000								
Total Dollars	899	18,786	23,200	63,898	114,298	257	4,054	32,761
(%)Total Dollars	0.3%	6.5%	8.0%	22.0%	39.4%	0.1%	1.4%	11.3%
Accident Year: 1 July 2000 - 30 June 2001								
Total Dollars	227	10,674	12,907	39,336	81,925	534	3,084	12,417
(%)Total Dollars	0.1%	6.0%	7.3%	22.1%	46.1%	0.3%	1.7%	7.0%
Accident Year: 1 July 2001 - 30 June 2002								
Total Dollars	3	2,675	3,745	13,849	36,255	4	1,091	2,597
(%)Total Dollars	0.0%	4.1%	5.7%	21.2%	55.6%	0.0%	1.7%	4.0%
Accident Year: 1 July 2002 - 30 June 2003								
Total Dollars	1	190	156	583	2,101		43	57
(%)Total Dollars	0.0%	5.5%	4.5%	16.8%	60.4%	0.0%	1.2%	1.6%

N.B. This table illustrates the 'longtail' 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.

	L4	L5	L6	M1	N1	P1	R1	V1	V2	V3	Total
Legal costs - defendants (solicitors)		Legal costs - defendants (barristers)	Legal costs - defendants (other outlays)	Hospital, medical, pharmaceutical	Payments to interstate & non CTP insurers	Other	Rehabilitation service costs	Recoveries from insured	Other party (other than through sharing)	Nominal Defendant recovery	Total
	10,551	1,467	2,023	20,301	407	1,395	2,288		-2,210	-40	285,999
	3.7%	0.5%	0.7%	7.1%	0.1%	0.5%	0.8%	0.0%	-0.8%	0.0%	100.0%
	12,568	1,519	2,346	24,392	275	1,721	2,819	-54	-1,478	-63	341,392
	3.7%	0.4%	0.7%	7.1%	0.1%	0.5%	0.8%	0.0%	-0.4%	0.0%	100.0%
	11,293	1,607	2,241	23,231	154	2,162	3,307	-45	-1,298	-123	346,081
	3.3%	0.5%	0.6%	6.7%	0.0%	0.6%	1.0%	0.0%	-0.4%	0.0%	100.0%
	10,304	1,260	1,826	20,948	141	2,185	2,581	-94	-928	-77	322,388
	3.2%	0.4%	0.6%	6.5%	0.0%	0.7%	0.8%	0.0%	-0.3%	0.0%	100.0%
	11,570	1,085	1,483	20,841	12	1,445	4,094	-103	-441	-161	355,795
	3.3%	0.3%	0.4%	5.9%	0.0%	0.4%	1.2%	0.0%	-0.1%	0.0%	100.0%
	9,402	786	1,189	16,998		957	3,170	-52	-245	-10	290,347
	3.2%	0.3%	0.4%	5.9%	0.0%	0.3%	1.1%	0.0%	-0.1%	0.0%	100.0%
	2,999	214	404	10,389		475	2,250	-11	-16		177,807
	1.7%	0.1%	0.2%	5.8%	0.0%	0.3%	1.3%	0.0%	0.0%	0.0%	100.0%
	244	14	60	3,417		407	887	-13	-19	-4	65,212
	0.4%	0.0%	0.1%	5.2%	0.0%	0.6%	1.4%	0.0%	0.0%	0.0%	100.0%
	2			212		91	41				3,478
	0.1%	0.0%	0.0%	6.1%	0.0%	2.6%	1.2%	0.0%	0.0%	0.0%	100.0%

Statistical Information



Number of Accidents by Postcode Division 1 September 1994 to 30 June 2003

Location	Postcode	Number of Accidents
Brisbane City	4000 - 4072	11,863
	4073 - 4209	16,175
	4500 - 4549	2,752
Gold Coast Region	4210 - 4299	8,980
Ipswich Region	4300 - 4349	2,932
Toowoomba Region	4350 - 4499	2,307
	4602 - 4618	188
Sunshine Coast Region	4550 - 4601	3,978
	4619 - 4689	2,526
Rockhampton Region	4690 - 4736	1,303
Mackay Region	4737 - 4805	1,691
Townsville Region	4806 - 4824	1,913
	4835 - 4850	122
Mt Isa Region	4825 - 4834	175
Cairns Region	4851 - 4899	2,560
Unknown		199
Non Qld		2,342
Total		62,006

Age Group of Claimants 1 September 1994 to 30 June 2003

Age Group	Male	Female	Unknown	Total	Percentage
Unknown*	112	118	204	434	0.5%
0 - 5 years	892	824	2	1,718	2.1%
6 - 15 years	2,176	2,290	4	4,470	5.5%
16 - 25 years	10,268	11,788	23	22,079	27.2%
26 - 35 years	9,182	9,463	16	18,661	23.0%
36 - 45 years	6,731	7,599	7	14,337	17.7%
46 - 55 years	4,612	5,397	27	10,036	12.4%
56 - 65 years	2,538	2,779	3	5,320	6.6%
66+	1,697	2,432	2	4,131	5.1%
	38,208	42,690	288	81,186	100.0%

*This figure includes Company claims

The categories are not comparable to previous reporting due to a revised calculation method.