



STATISTICAL INFORMATION

1 JULY TO 31 DECEMBER 2016

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Data Parameters: Dollars have been inflated to December 2016.

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.

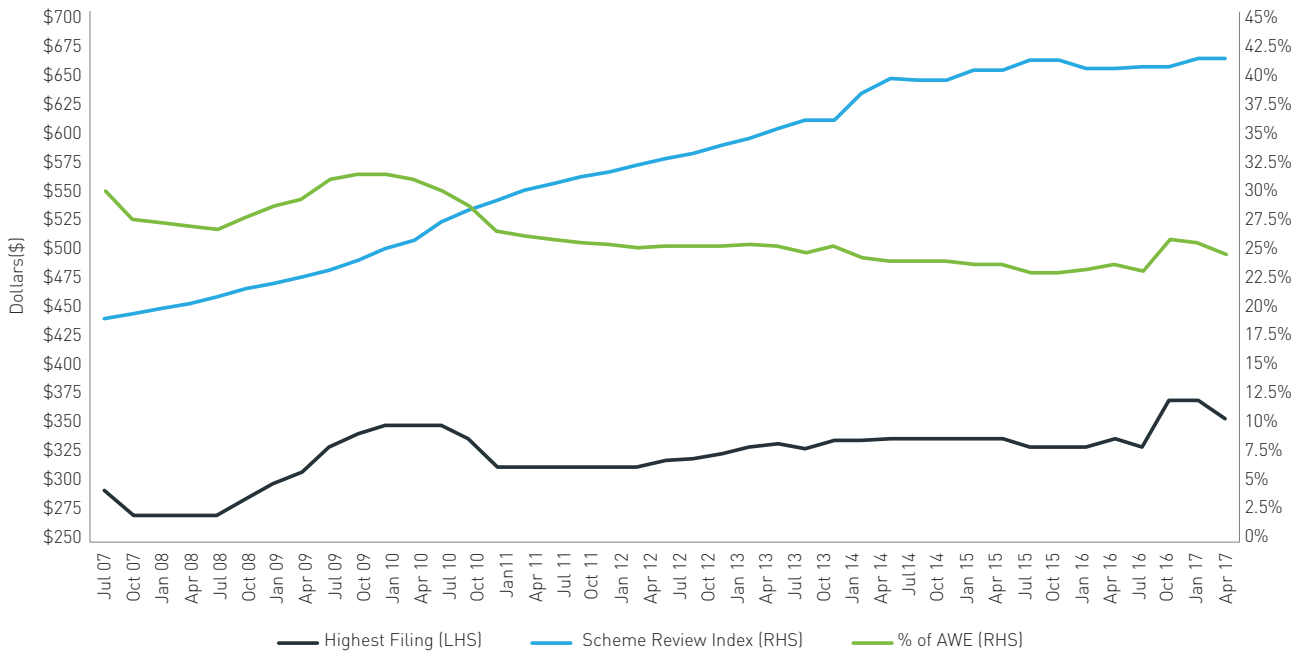
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process. • Key objectives: <ul style="list-style-type: none"> • Provide for licensing and supervision of CTP motor 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
National Injury Insurance Scheme (Queensland) Act 2016	1 July 2016	<ul style="list-style-type: none"> • New scheme to provide treatment, care and support to persons seriously injured

INSURED VEHICLES BY CLASS

(Registrations as at 31 December 2016)

Class	Description	Vehicles	%
1	Cars and station wagons	2,738,530	66.64%
2	Motorised homes	15,673	0.38%
3	Taxis	2,638	0.06%
4	Hire vehicles	41,894	1.02%
5	Vintage, veteran, historic or street rods	27,343	0.67%
6	Trucks, utilities and vans with a GVM of 4.5t or less	837,849	20.39%
7	Trucks, prime movers and vans with a GVM → 4.5t	73,782	1.80%
8	Non-commercial buses	5,781	0.14%
9	Buses for school/health use	3,731	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,598	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,170	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,470	0.16%
12	Motorcycles with driver only	78,389	1.91%
13	Motorcycles with pillion passenger or side car	125,972	3.07%
14	Tractors	24,996	0.61%
15	Self-propelled machinery, fire engines	6,869	0.17%
16	Ambulances	1,063	0.03%
17	Motor vehicles used only for primary production	38,715	0.94%
19	Limited access registration	44,967	1.09%
20	Zone access registration	11,731	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,740	0.21%
23	Dealer plates	6,029	0.15%
24	Trailers	3,392	0.08%
Total		4,109,322	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	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
AAMI **	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80				
Allianz	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	\$331.35	\$349.10
NRMA *	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10			
QBE	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	\$349.10
RACQI	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	\$349.10
Suncorp **	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	\$329.85	\$349.10

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

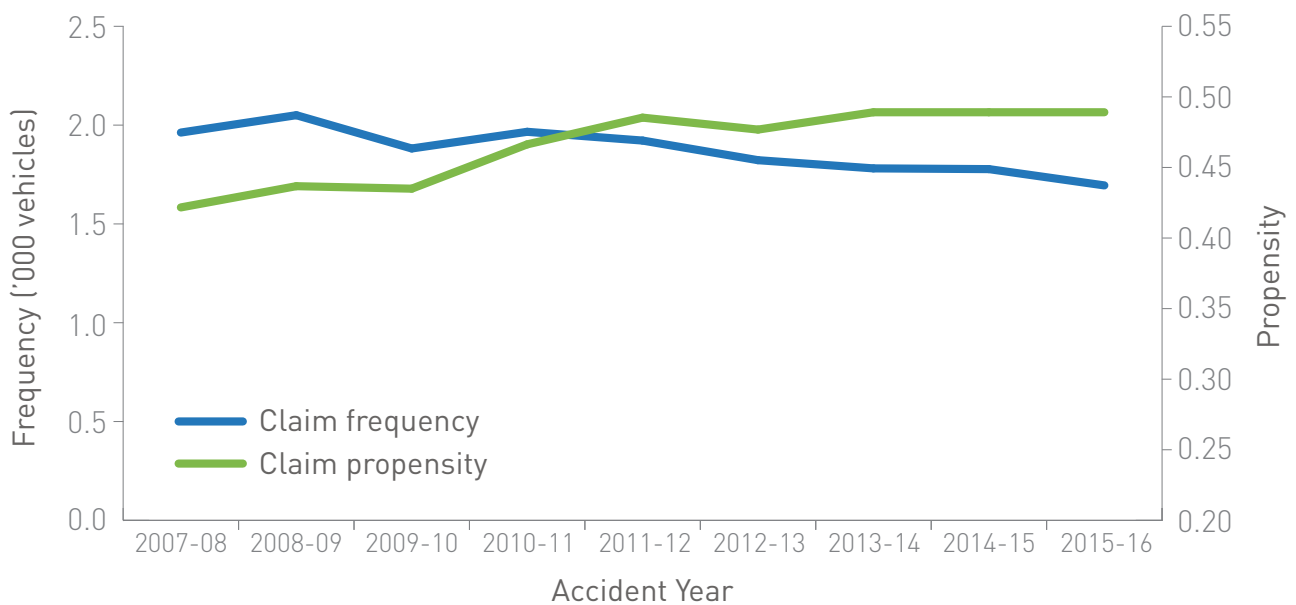
(Accidents from 1 July 2007 to 31 December 2016)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2007-08	3,324,485	6,524	2.0	0.4
2008-09	3,422,572	7,017	2.1	0.4
2009-10	3,492,388	6,572	1.9	0.4
2010-11	3,579,088	7,037	2.0	0.5
2011-12	3,631,446	6,979	1.9	0.5
2012-13	3,804,655	6,934	1.8	0.5
2013-14	3,897,719	6,942	1.8	0.5
2014-15	3,967,702	7,052	1.8	0.5
2015-16	4,063,965	6,888	1.7	0.5
2016-17	4,109,322	2,144		

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 10 January 2017. 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 2007 to 31 December 2016)

Accident date	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 Jun 2015		1 Jul 2015 - 30 Jun 2016		1 Jul 2016 - 31 Dec 2016	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,616	49.0%	2,874	50.3%	2,666	49.8%	2,839	49.0%	2,848	50.7%	2,823	50.4%	2,847	51.4%	3,041	52.9%	2,915	52.8%	938	53.8%
Other SE QLD region	1,595	29.9%	1,653	28.9%	1,521	28.4%	1,702	29.4%	1,545	27.5%	1,531	27.3%	1,502	27.1%	1,578	27.4%	1,586	28.7%	538	30.8%
Regional QLD	854	16.0%	908	15.9%	871	16.3%	916	15.8%	924	16.4%	957	17.1%	907	16.4%	833	14.5%	700	12.7%	185	10.6%
Interstate	275	5.1%	281	4.9%	300	5.6%	337	5.8%	301	5.4%	288	5.1%	286	5.2%	301	5.2%	316	5.7%	83	4.8%
Total	5,340	100.0%	5,716	100.0%	5,358	100.0%	5,794	100.0%	5,618	100.0%	5,599	100.0%	5,542	100.0%	5,753	100.0%	5,517	100.0%	1,744	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.

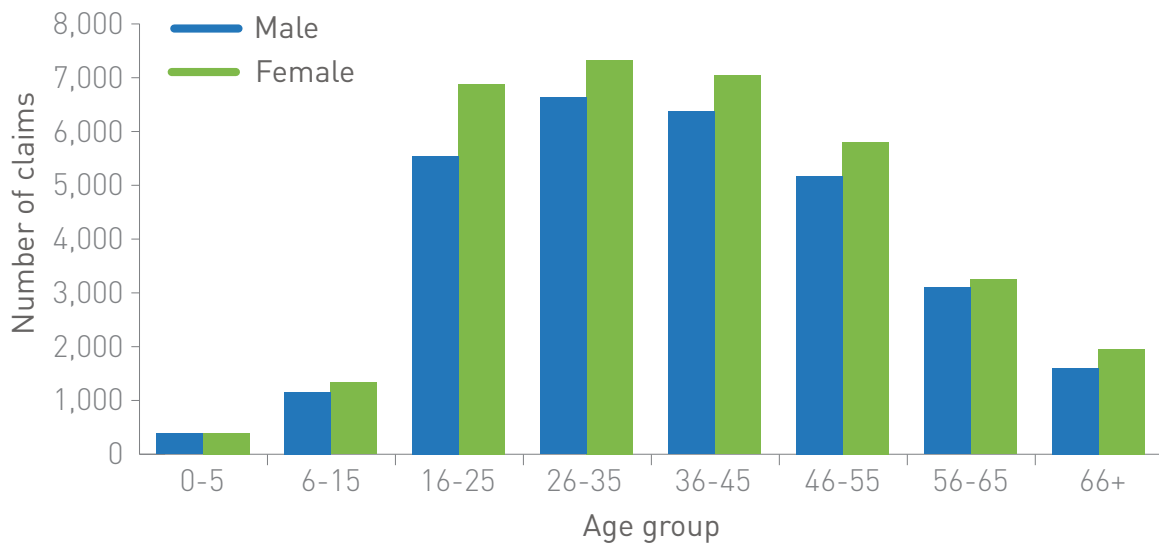
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2007 to 31 December 2016 where relevant details are available)

Age group	Male	Female	Total	%
0-5	387	397	784	1.2
6-15	1,162	1,333	2,495	3.9
16-25	5,541	6,888	12,429	19.4
26-35	6,634	7,329	13,963	21.8
36-45	6,371	7,042	13,413	21.0
46-55	5,177	5,804	10,981	17.2
56-65	3,103	3,246	6,349	9.9
66+	1,603	1,959	3,562	5.6
Total	29,978	33,998	63,976	100.0



CLAIM SEVERITY

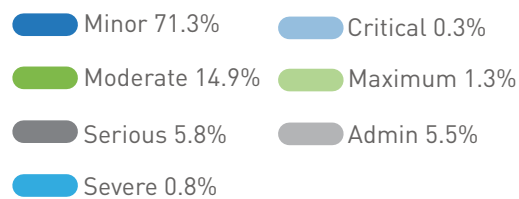
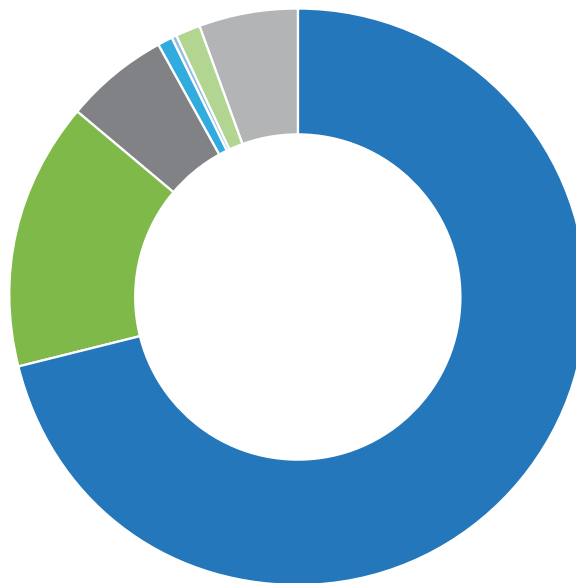
(Finalised claims for accidents from 1 July 2007 to 31 December 2016)

AIS Severity*	Description	Claims	%
1	Minor	36,816	71.3
2	Moderate	7,701	14.9
3	Serious	3,009	5.8
4	Severe	400	0.8
5	Critical	177	0.3
6	Maximum#	689	1.3
9	Admin^	2,867	5.5
Total		51,659	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

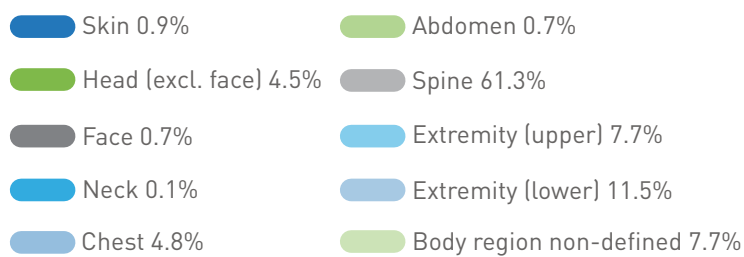
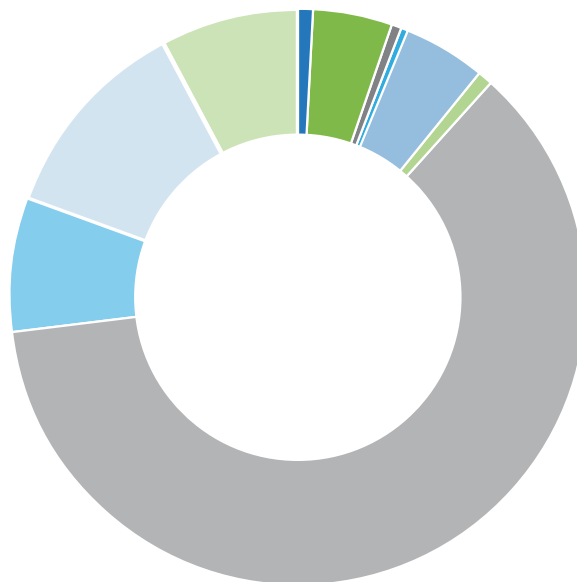
(Finalised claims for accidents from 1 July 2007 to 31 December 2016)

Body region	Claims	%
Skin	481	0.9
Head (excl. face)	2,307	4.5
Face	383	0.7
Neck*	50	0.1
Chest	2,477	4.8
Abdomen	376	0.7
Spine	31,675	61.3
Extremity (upper)	3,997	7.7
Extremity (lower)	5,944	11.5
Body region non-defined#	3,969	7.7
Total	51,659	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 2007 to 31 December 2016)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2007/2008	4,103	4,954	5,648	5,912	6,048	6,140	6,207	6,285	6,345	6,388	6,429	6,524
2008/2009	4,606	5,556	6,138	6,437	6,607	6,704	6,775	6,829	6,869	6,894	6,929	7,017
2009/2010	4,193	5,230	5,885	6,115	6,253	6,310	6,350	6,407	6,448	6,471	6,504	6,572
2010/2011	4,556	5,723	6,326	6,570	6,673	6,750	6,816	6,861	6,892	6,928	6,961	7,037
2011/2012	4,515	5,601	6,226	6,435	6,574	6,668	6,734	6,780	6,829	6,862	6,896	6,979
2012/2013	4,606	5,560	6,241	6,484	6,601	6,682	6,734	6,780	6,821	6,850	6,877	6,934
2013/2014	4,623	5,600	6,299	6,529	6,662	6,737	6,790	6,833	6,868	6,903	6,919	6,942
2014/2015	4,790	5,872	6,562	6,791	6,917	6,990	7,018	7,043	7,049	7,052		
2015/2016	5,266	6,257	6,729	6,850	6,882	6,888						
2016/2017	2,059	2,144										

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

CLAIMS BY INSURER

(Accidents from 1 July 2007 to 31 December 2016)

Accident date	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		
	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	3,357	98.9%	98.6%	3,535	99.3%	98.2%	3,149	99.4%	97.0%	3,485	99.2%	96.6%	3,366	99.6%	95.3%
Allianz	1,344	99.0%	99.1%	1,355	99.0%	98.8%	1,315	99.1%	98.9%	1,424	98.9%	96.6%	1,523	98.4%	96.3%
Norm. Defend.	214	99.1%	98.6%	190	97.9%	98.4%	221	100.0%	99.1%	177	97.7%	97.2%	186	97.3%	93.0%
NRMA	311	100.0%	99.0%	450	99.8%	98.7%	458	99.8%	98.9%	434	99.8%	97.9%	438	99.8%	96.1%
QBE	343	100.0%	99.7%	457	99.8%	99.1%	503	100.0%	99.4%	504	99.6%	98.8%	451	99.6%	96.7%
RACQI	955	97.1%	98.2%	1,030	97.5%	98.1%	926	98.7%	96.1%	1,013	99.0%	95.9%	1,015	99.8%	92.4%
Total	6,524	98.8%	98.7%	7,017	99.0%	98.4%	6,572	99.3%	97.7%	7,037	99.2%	96.7%	6,979	99.3%	95.2%

Accident date	1 Jul 2012 - 30 Jun 2013			1 Jul 2013 - 30 Jun 2014			1 Jul 2014 - 30 Jun 2015			1 Jul 2015 - 30 Jun 2016			1 Jul 2016 - 31 Dec 2016		
	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	3,333	99.4%	91.4%	3,314	99.3%	81.9%	3,401	98.4%	66.9%	3,269	90.9%	26.9%	980	42.8%	2.4%
Allianz	1,582	98.8%	93.6%	1,673	98.4%	86.1%	1,878	98.0%	66.3%	1,785	94.2%	26.6%	534	51.5%	6.9%
Norm. Defend.	190	98.4%	83.7%	205	97.6%	76.1%	192	95.3%	48.4%	238	82.8%	12.2%	62	21.0%	1.6%
NRMA	373	99.5%	93.8%	249	100.0%	91.6%	10	100.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
QBE	469	99.8%	95.3%	441	99.3%	87.8%	487	98.8%	73.3%	458	97.4%	37.3%	194	76.3%	6.2%
RACQI	987	100.0%	87.6%	1,060	99.5%	75.8%	1,084	98.7%	52.7%	1,138	93.1%	17.7%	374	50.5%	1.3%
Total	6,934	99.4%	91.5%	6,942	99.1%	82.6%	7,052	98.3%	64.6%	6,888	92.3%	25.5%	2,144	48.7%	3.7%

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 2007 to 31 December 2016)

Accident date	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 Jun 2015	1 Jul 2015 - 30 Jun 2016	1 Jul 2016 - 31 Dec 2016
Claims	6,524	7,017	6,572	7,037	6,979	6,934	6,942	7,052	6,888	2,144
% Finalised	98.7%	98.4%	97.7%	96.7%	95.2%	91.5%	82.6%	64.6%	25.5%	3.7%
% Legal rep	73.5%	74.5%	75.5%	74.1%	75.6%	76.9%	77.2%	76.8%	79.9%	81.9%
% Litigated	9.3%	9.9%	10.1%	9.8%	10.9%	10.9%	7.7%	3.3%	0.3%	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 2007 to 31 December 2016)

Payment type	Code/s	1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 June 2011		1 Jul 2011 - 30 Jun 2012		1 Jul 2012 - 30 Jun 2013		1 Jul 2013 - 30 Jun 2014		1 Jul 2014 - 30 Jun 2015		1 Jul 2014 - 30 Jun 2015		1 Jul 2016 - 31 Dec 2016	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. RJ)	3,740	0.5%	3,983	0.5%	5,122	0.8%	6,119	0.9%	1,151	0.2%	3,123	0.5%	609	0.1%	181	0.1%	19	0.0%	19	5.7%
Care	C1	66,621	9.6%	77,036	9.5%	68,038	10.1%	53,349	8.1%	47,239	7.4%	40,486	7.1%	20,273	4.8%	9,151	3.9%	706	1.7%	5	1.5%
Economic loss - past	E1	77,856	11.2%	86,666	10.7%	67,965	10.1%	63,434	9.7%	66,862	10.5%	59,090	10.3%	41,571	9.9%	19,554	8.2%	3,170	7.8%	48	14.8%
Economic loss - future	E2	270,719	38.9%	324,336	39.9%	260,982	38.6%	266,915	40.6%	267,008	41.9%	242,481	42.3%	190,528	45.2%	112,815	47.6%	18,912	46.8%	25	7.7%
General damages	G1	82,380	11.8%	90,209	11.1%	74,833	11.1%	82,130	12.5%	76,421	12.0%	71,112	12.4%	57,429	13.6%	36,932	15.6%	8,631	21.4%	161	49.1%
Home & vehicle modifications	H1	366	0.1%	1,655	0.2%	1,510	0.2%	573	0.1%	266	0.0%	1,533	0.3%	208	0.0%	103	0.0%	0	0.0%	0	0.0%
Investigation costs	L1	17,790	2.6%	19,348	2.4%	18,073	2.7%	18,984	2.9%	18,776	2.9%	16,910	3.0%	13,376	3.2%	7,230	3.0%	1,107	2.7%	2	0.6%
Legal costs - plaintiff	L2	79,724	11.5%	95,966	11.8%	84,300	12.5%	78,749	12.0%	77,949	12.2%	67,635	11.8%	48,414	11.5%	24,215	10.2%	2,629	6.5%	0	0.0%
Legal costs - defendant	L4, L5, L6	28,490	4.1%	30,806	3.8%	25,670	3.8%	23,813	3.6%	20,997	3.3%	15,424	2.7%	8,226	2.0%	2,496	1.1%	160	0.4%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)	72,506	10.4%	85,517	10.5%	71,507	10.6%	66,926	10.2%	62,328	9.8%	59,319	10.4%	42,786	10.2%	25,099	10.6%	5,093	12.6%	67	20.5%
Recoveries	V1, V2, V3, V4	-4,474	-0.6%	-3,052	-0.4%	-2,636	-0.4%	-4,113	-0.6%	-1,751	-0.3%	-4,028	-0.7%	-2,160	-0.5%	-650	-0.3%	-11	0.0%	0	0.0%
Total		695,719	100.0%	812,469	100.0%	675,365	100.0%	656,879	100.0%	637,247	100.0%	573,085	100.0%	421,259	100.0%	237,126	100.0%	40,416	100.0%	327	100.0%

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

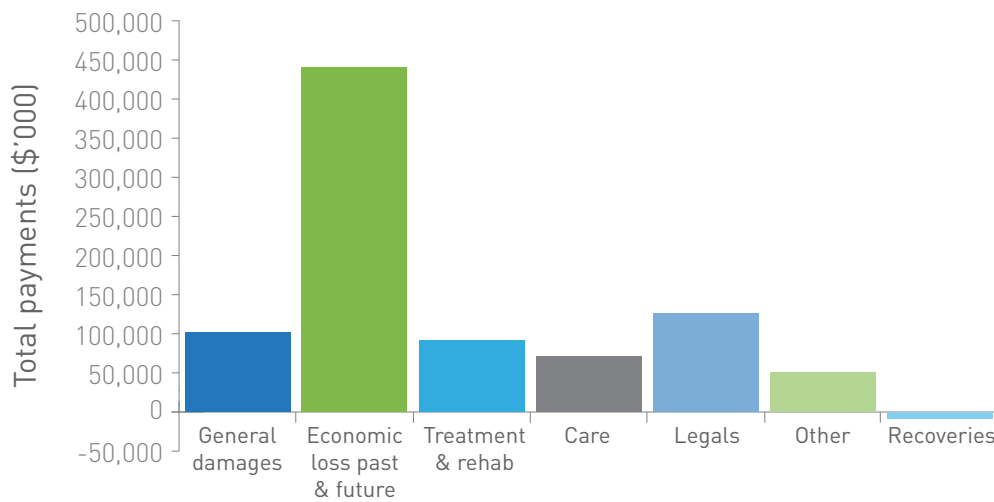
HEADS OF DAMAGE BREAKDOWN

(Finalised claims from 1 January 2016 to 31 December 2016 for accidents from 1 July 2007 to 31 December 2016)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,495	5,809	7,242	1,207	4,346	6,849	99	7,805
% Finalised payments	11.6%	50.2%	10.5%	8.1%	14.3%	5.8%	-0.5%	100.0%
Total payments (\$'000)	101,849	440,038	91,985	71,418	125,778	50,624	-4,648	877,045

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 2016



INJURY SEVERITY COSTS BREAKDOWN

(Finalised claims from 1 January 2016 to 31 December 2016 for accidents from 1 July 2007 to 31 December 2016)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,571	1,146	531	82	42	72	361	7,805
% Total payments	43.8%	18.1%	20.2%	7.6%	6.8%	2.6%	1.1%	100.0%
Average payment (\$)	68,905	138,244	333,096	814,403	1,414,990	310,980	25,688	112,370
Total payments (\$'000)	383,869	158,428	176,874	66,781	59,430	22,391	9,273	877,045

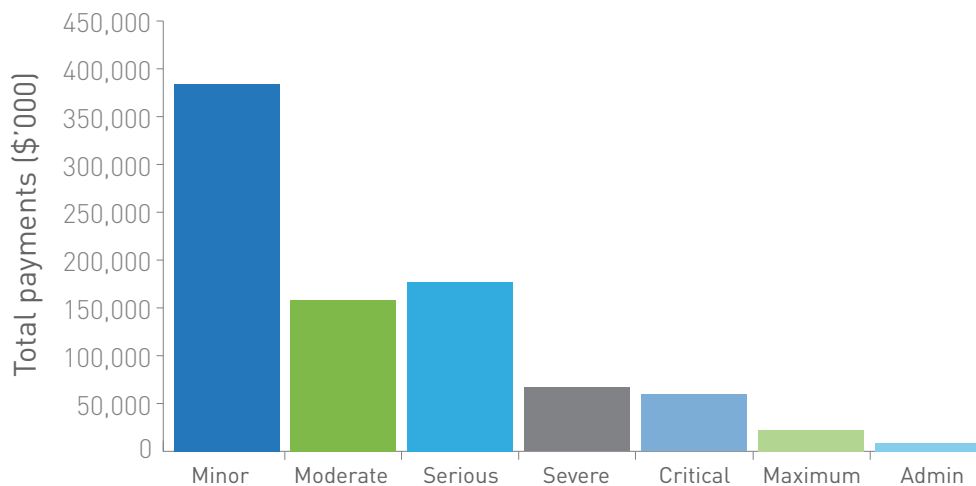
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity. Injury severities are based on AIS 2005.

* 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 2016



CLAIM DURATION BY LICENSED INSURER

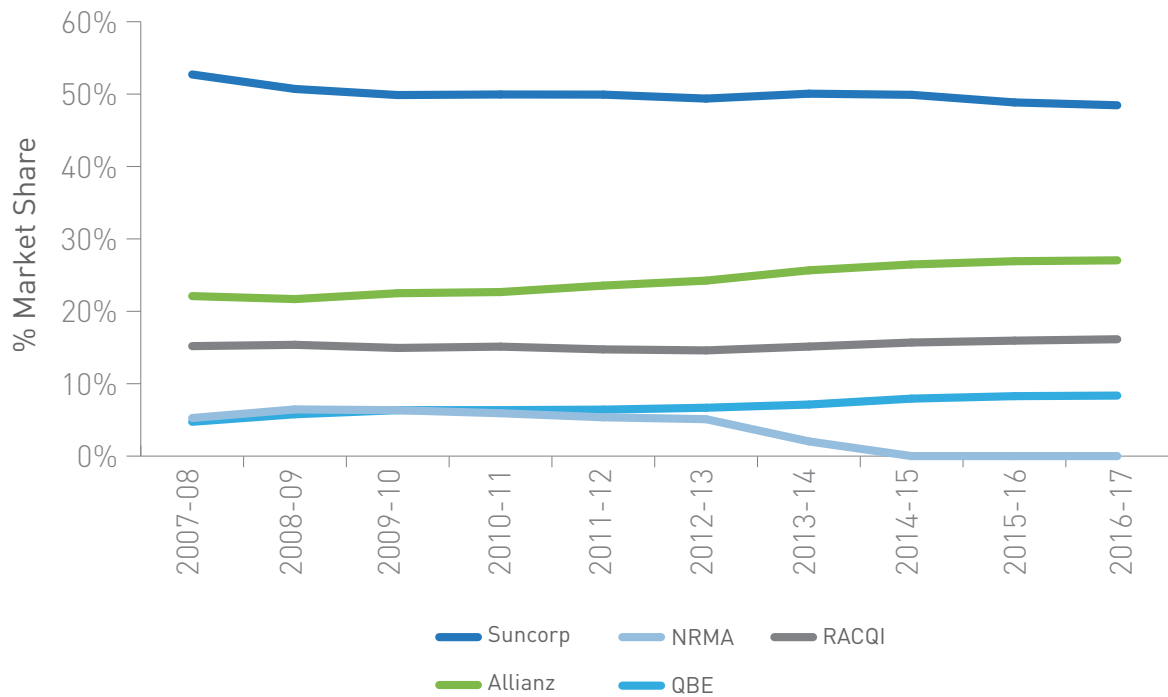
(Finalised claims for accidents from 1 July 2007 to 31 December 2016 where relevant details are available)

	Allianz	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.6	0.8	0.8	0.8
Compliance date to liability decision date	2.0	2.9	3.2	2.1	2.3
Liability decision date to settlement date	14.1	14.2	14.0	15.1	14.6

Note: Timeframes = Average in months

MARKET SHARE – LICENSED INSURERS BY PREMIUM COLLECTED

Insurer	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Suncorp	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%	49.90%	48.85%	48.46%
Allianz	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%	26.92%	27.04%
NRMA	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%	0.00%	0.00%	0.00%
QBE	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%	7.94%	8.28%	8.36%
RACQI	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%	15.95%	16.14%



Note: 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.