

STATISTICAL INFORMATION 2015-16

Insured vehicles by class

(Registrations as at 30 June 2016)

Class	Description	Vehicles	%
1	Cars and station wagons	2,713,160	66.76%
2	Motorised homes	15,306	0.38%
3	Taxis	2,689	0.07%
4	Hire vehicles	41,549	1.02%
5	Vintage, veteran, historic or street rods	26,462	0.65%
6	Trucks, utilities and vans with a GVM of 4.5t or less	824,761	20.29%
7	Trucks, prime movers and vans with a GVM → 4.5t	73,921	1.82%
8	Non-commercial buses	5,744	0.14%
9	Buses for school/health use	3,770	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,607	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,151	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,516	0.16%
12	Motorcycles with driver only	74,021	1.82%
13	Motorcycles with pillion passenger or side car	125,290	3.08%
14	Tractors	24,953	0.61%
15	Self-propelled machinery, fire engines	7,117	0.18%
16	Ambulances	1,096	0.03%
17	Motor vehicles used only for primary production	38,441	0.95%
19	Limited access registration	44,552	1.10%
20	Zone access registration	11,717	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,735	0.21%
23	Dealer plates	5,974	0.15%
24	Trailers	3,433	0.08%
Total		4,063,965	100.00%

Average Class 1 filed premium

Insurer	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
AAMI **	\$290.95	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80			
Allianz	\$292.20	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	\$331.35
NRMA *	\$281.90	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10		
QBE	\$281.80	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35
RACQI	\$295.70	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35
Suncorp **	\$292.20	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	\$329.85

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.

Premium levy and fee collection

(1 July 2015 to 30 June 2016)

Description	\$ ('000)
Total insurance premiums collected*	1,410,474
Nominal Defendant levy	-43,973
Statutory insurance scheme levy	-6,109
Hospital and emergency services levy	-78,347
Administration fee (Transport fee)	-33,554
Insurers' premiums#	1,248,491

Note:

* Net of cancellations

Includes GST

Levies received for the period 1 July 2015 to 30 June 2016 are on a cash basis.

Distribution of hospital and emergency services levy

	\$ ('000)
Hospital	-74,411
Emergency	-3,936
	-78,347

Scheme Performance

Delivery

2.5% Superimposed inflation scenario *	Scheme delivery							
	Claim benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Insurer Profit	Total
Most recent 2 years	59.6%	5.9%	65.5%	4.5%	3.0%	7.8%	19.3%	34.5%
Most recent 3 years	56.4%	5.8%	62.2%	4.3%	3.0%	7.5%	23.1%	37.8%
Most recent 5 years	54.7%	5.6%	60.3%	4.1%	3.0%	7.3%	25.2%	39.7%

Note:

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

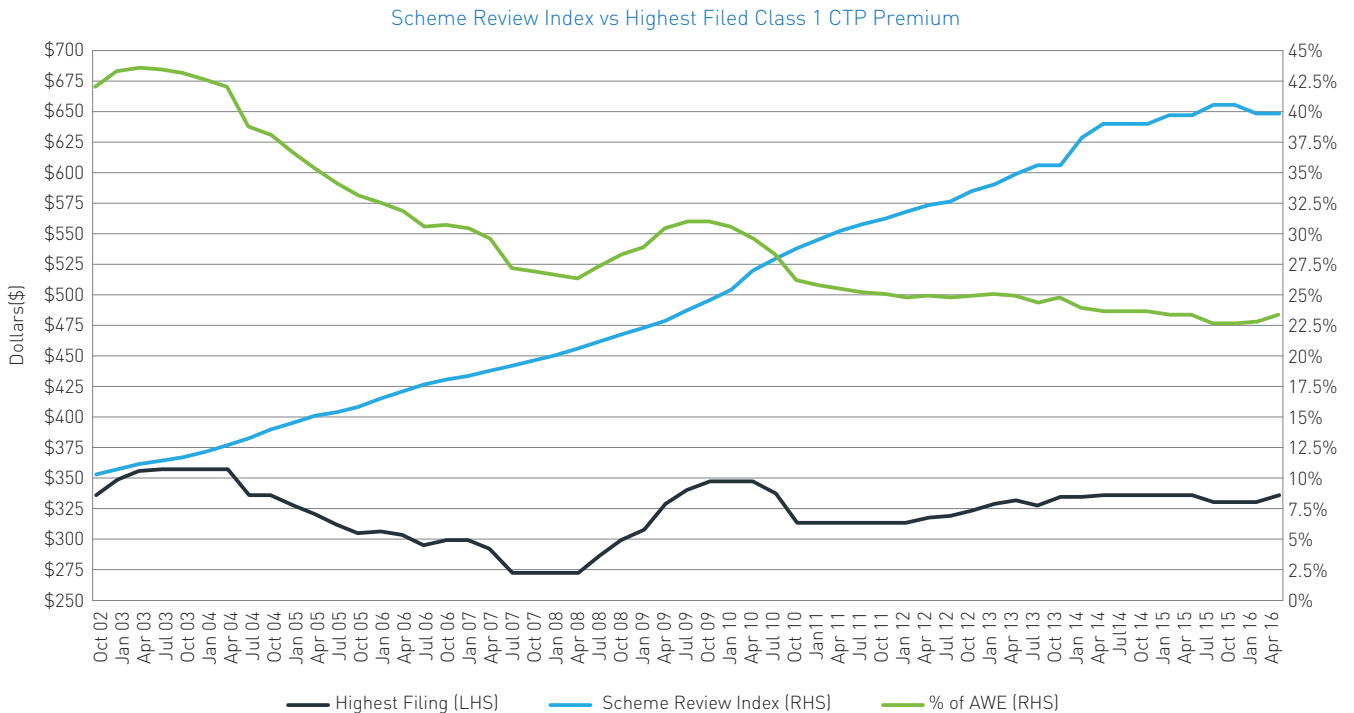
Premium costs and levies can be distinguished as either contributing to claim benefits or delivery costs.

Other costs include insurer acquisition costs, reinsurance and claims handling experience (CHE).

Insurer legals and investigations include administration costs.

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

Scheme Review Index vs Highest Filed Class 1 CTP Premium

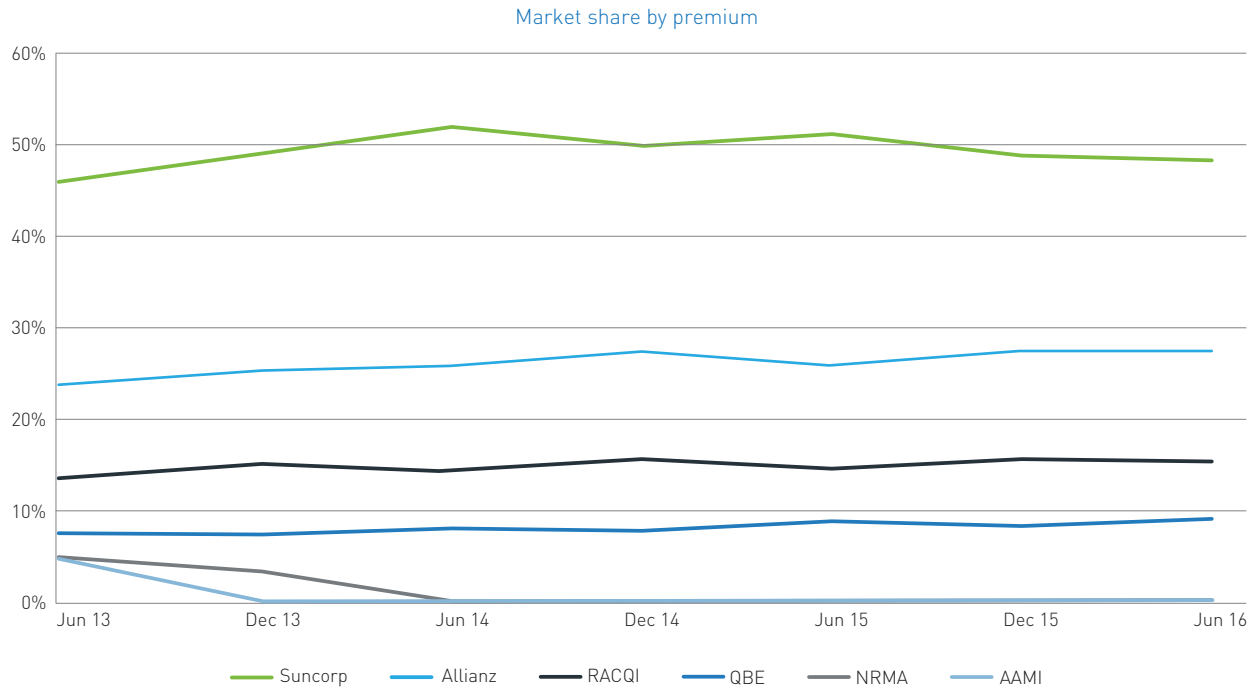


Note:

Due to the Motor Accident Insurance Act 1994 being amended on the date of assent of the Workers Compensation and Rehabilitation and Other Legislation Amendment Act on 29/10/2013, the scheme review index, also known as the affordability index, now means 45 per cent of Queensland full-time adult persons ordinary time weekly earnings declared by the Australian Statistician in the original series of the statistician's average weekly earnings publication most recently published.

Market share by premium

[Six-month intervals from 2013-2016]



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.

Number of accidents by region

(Accidents from 1 July 2006 to 30 June 2016)

Accident date	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	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,680	49.7%	2,616	49.0%	2,874	50.3%	2,666	49.8%	2,838	49.0%
Other SE QLD region	1,574	29.2%	1,595	29.9%	1,653	28.9%	1,520	28.4%	1,702	29.4%
Regional QLD	882	16.4%	854	16.0%	908	15.9%	871	16.3%	916	15.8%
Interstate	253	4.7%	275	5.1%	281	4.9%	300	5.6%	336	5.8%
Total	5,389	100.0%	5,340	100.0%	5,716	100.0%	5,357	100.0%	5,792	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 2006 to 30 June 2016 where relevant details are available)

Age group	Male	Female	Total	%
0-5	410	408	818	1.2
6-15	1,236	1,398	2,634	4.0
16-25	5,806	7,331	13,137	19.8
26-35	6,849	7,523	14,372	21.7
36-45	6,592	7,255	13,847	20.9
46-55	5,281	6,034	11,315	17.1
56-65	3,172	3,379	6,551	9.9
66+	1,633	2,006	3,639	5.5
Others	1	0	1	0.0
Total	30,979	35,334	66,313	100.0

Claim severity

(Finalised claims for accidents from 1 July 2006 to 30 June 2016)

AIS Severity*	Description	Claims	%
1	Minor	38,519	71.1
2	Moderate	8,163	15.1
3	Serious	3,136	5.8
4	Severe	417	0.8
5	Critical	185	0.3
6	Maximum [#]	755	1.4
9	Admin [^]	3,018	5.6
	Total	54,193	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.

	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	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
	2,846	50.7%	2,813	50.4%	2,827	51.4%	2,991	52.9%	2,140	52.2%
	1,545	27.5%	1,530	27.4%	1,492	27.1%	1,557	27.5%	1,211	29.6%
	923	16.4%	955	17.1%	898	16.3%	812	14.4%	503	12.3%
	301	5.4%	287	5.1%	286	5.2%	295	5.2%	242	5.9%
	5,615	100.0%	5,585	100.0%	5,503	100.0%	5,655	100.0%	4,096	100.0%

Rates of legal representation and litigation

(Accidents from 1 July 2006 to 30 June 2016)

Accident date	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 Jun 2015	1 Jul 2015 - 30 Jun 2016
Claims	6,522	6,522	7,018	6,570	7,035	6,975	6,915	6,871	6,914	5,089
% Finalised	99.0%	98.3%	97.8%	96.9%	95.5%	93.2%	87.1%	73.9%	45.8%	12.6%
% Legal rep	72.8%	73.4%	74.5%	75.5%	74.1%	75.6%	76.9%	77.1%	76.5%	80.5%
% Litigated	8.5%	9.2%	9.8%	10.0%	9.6%	10.8%	10.2%	6.4%	1.5%	0.0%

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 2006 to 30 June 2016 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	0.8
Compliance date to liability decision date	2.0	1.8	3.0	3.3	2.3	2.4
Liability decision date to settlement date	14.7	15.5	14.7	14.1	15.4	15.0

Note:

Timeframes = Average in months

Heads of Damage breakdown

(Finalised claims from 1 July 2015 to 30 June 2016 for accidents from 1 July 2006 to 30 June 2016)

	General damages	Economic loss past & future	Treatment and rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,372	5,688	7,230	1,194	4,337	6,735	104	7,754
% Finalised payments	11.4%	48.3%	10.7%	9.6%	14.4%	6.1%	-0.5%	100.0%
Total payments (\$'000)	95,952	407,952	90,483	81,045	121,932	51,720	-3,810	845,274

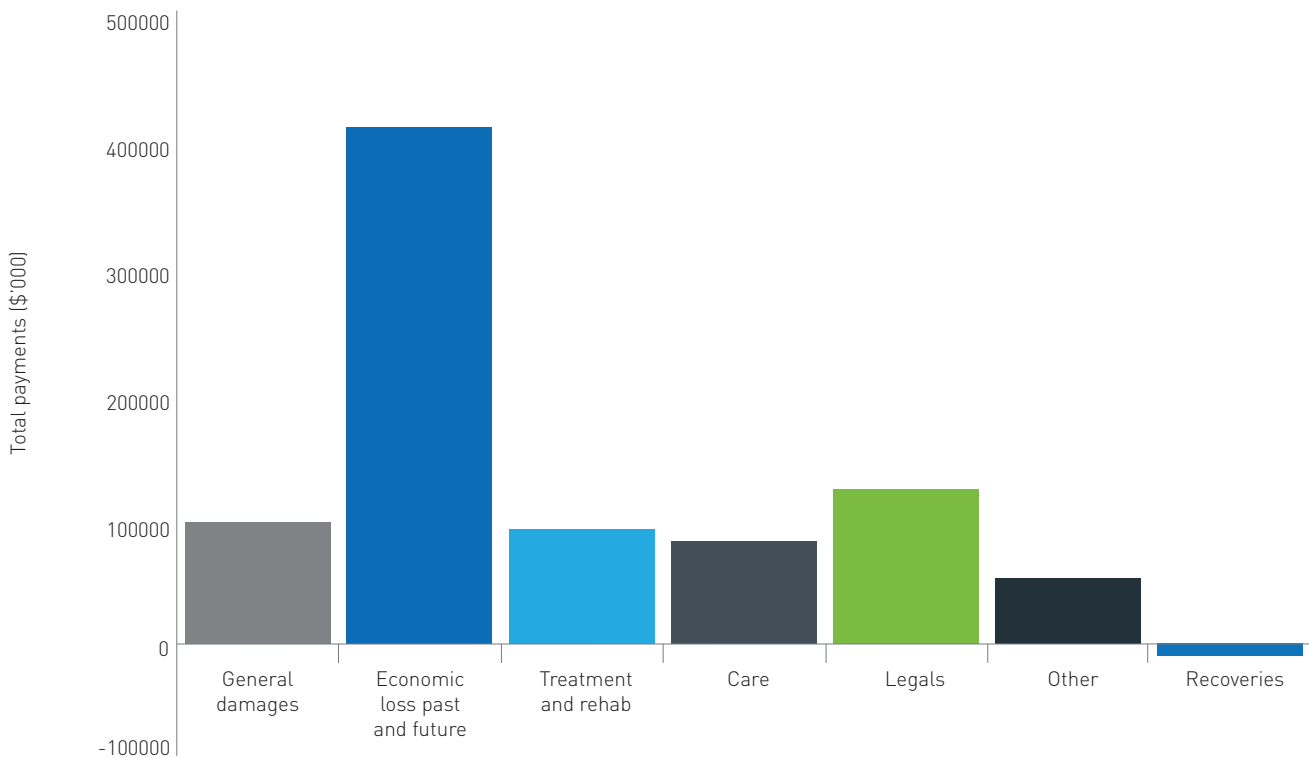
Note:

* 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 2015-16



Injury severity costs breakdown

(Finalised claims from 1 July 2015 to 30 June 2016 for accidents from 1 July 2006 to 30 June 2016)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,604	1,161	437	83	42	91	336	7,754
% Total payments	44.4%	19.1%	15.9%	8.2%	9.6%	2.1%	0.7%	100.0%
Average payment (\$)	66,901	139,053	307,180	837,816	1,937,703	196,660	17,448	109,011
Total payments (\$'000)	374,914	161,441	134,238	69,539	81,384	17,896	5,863	845,274

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 2015-16

