



# STATISTICAL INFORMATION 2016-17

## Insured vehicles by class

(Registrations as at 30 June 2017)

Class	Description	Vehicles	%
1	Cars and station wagons	2,764,329	66.52%
2	Motorised homes	16,028	0.39%
3	Taxis	2,643	0.06%
4	Hire vehicles	42,406	1.02%
5	Vintage, veteran, historic or street rods	28,369	0.68%
6	Trucks, utilities and vans with a GVM of 4.5t or less	852,803	20.52%
7	Trucks, prime movers and vans with a GVM > 4.5t	74,534	1.79%
8	Non-commercial buses	5,806	0.14%
9	Buses for school/health use	3,794	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,626	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,185	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,547	0.16%
12	Motorcycles with driver only	80,966	1.95%
13	Motorcycles with pillion passenger or side car	124,851	3.00%
14	Tractors	25,128	0.60%
15	Self-propelled machinery, fire engines	6,756	0.16%
16	Ambulances	1,105	0.03%
17	Motor vehicles used only for primary production	38,913	0.94%
19	Limited access registration	45,758	1.10%
20	Zone access registration	11,822	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,694	0.21%
23	Dealer plates	6,031	0.15%
24	Trailers	3,509	0.08%
Total		4,155,603	100.00%

## 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	\$353.60
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	\$354.85
RACQI	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	\$354.85
Suncorp**	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	\$329.85	\$354.85

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 Queensland 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.

## Premium levy and fee collection

(1 July 2016 to 30 June 2017)

Description	\$'000
Total insurance premiums collected*	1,347,249
Nominal Defendant levy	(44,930)
Statutory insurance scheme levy	(6,242)
Hospital and emergency services levy ^	(80,171)
Administration fee	(34,459)
Insurers' premiums #	1,181,447

Note:

\* Net of cancellations

# Includes GST

^ From 1 July 2016, the emergency services levy was remitted separately to PSBA and QFES. Previously, the emergency services levy was remitted as one payment.

Levies received for the period 1 July 2016 to 30 June 2017 are on a cash basis.

## Distribution of hospital and emergency services levy

	\$'000
Hospital and emergency services levy - Hospital	(76,163)
Hospital and emergency services levy - Emergency PSBA^	(1,128)
Hospital and emergency services levy - Emergency QFES^	(2,880)
	(80,171)

## Scheme performance delivery

1% Super Imposed inflation scenario *	Scheme delivery							
	Claimant benefits			Delivery costs				
Period	Claim payments	Levies	Total	Claim payments	Levies	Other costs	Insurer Profit	Total
Most recent 2 years	54.9%	6.1%	61.0%	3.9%	2.9%	7.6%	24.6%	39.0%
Most recent 3 years	52.3%	6.0%	58.3%	3.8%	2.9%	7.3%	27.7%	41.7%
Most recent 5 years	50.6%	5.8%	56.4%	3.7%	3.0%	7.1%	29.9%	43.6%

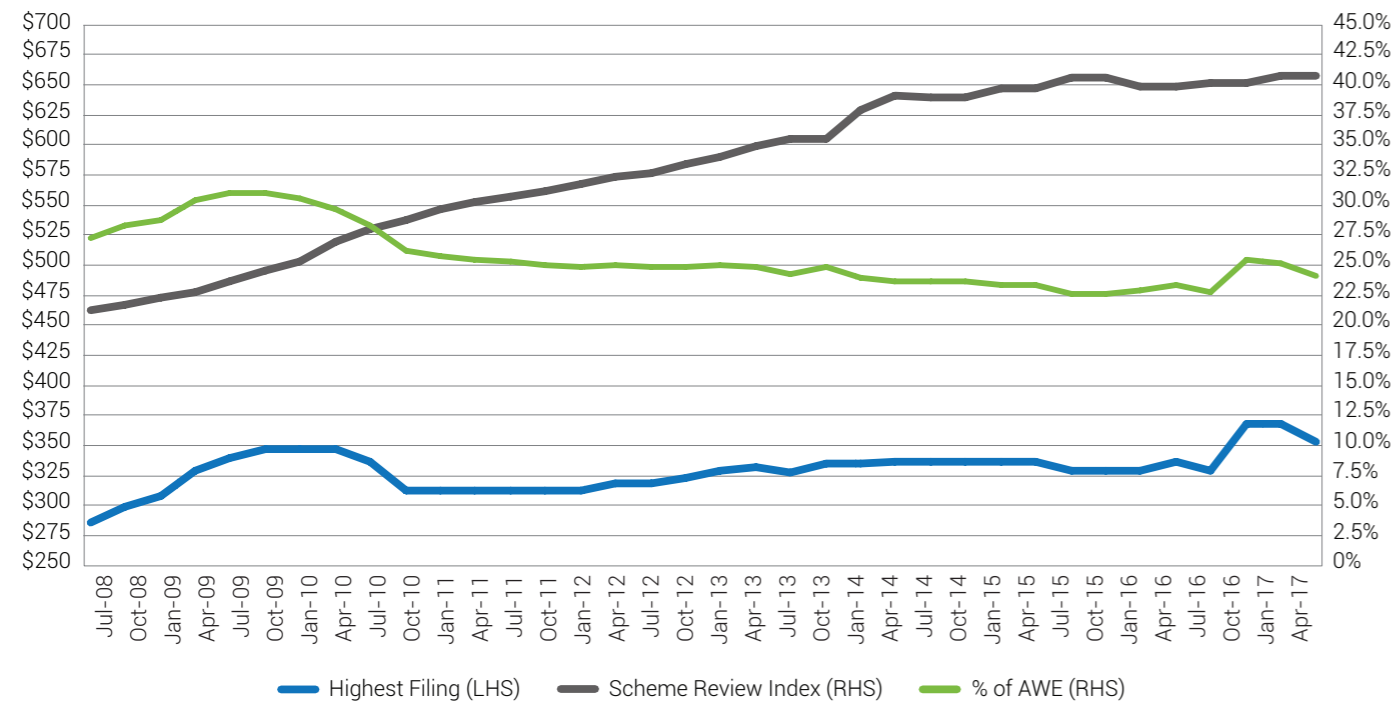
Scheme delivery is the proportion of Class 1 collected premium that is paid back to, or in respect of claimants. Premium components can be split into claimant benefits and delivery costs.

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

The table assumes 1% future super imposed inflation occurs. Any difference in actual inflation outcome will result in different scheme outcomes.

\* 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

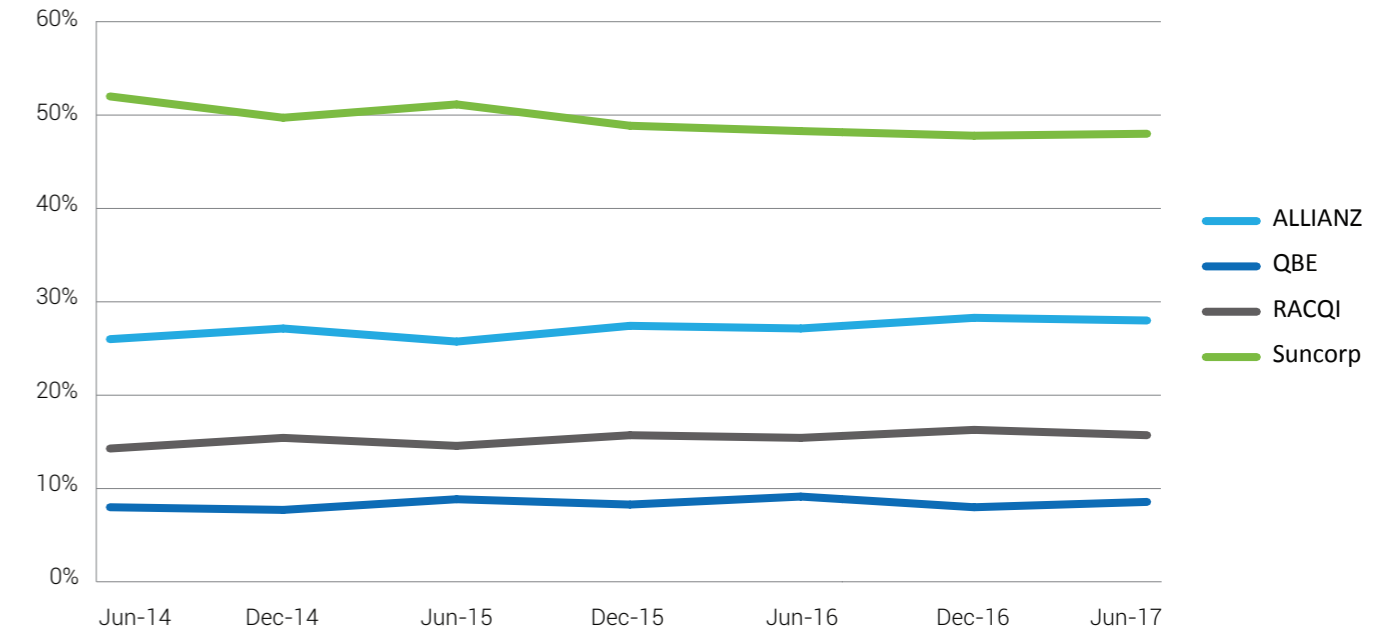


Note:

On 29 October 2013, the calculation of the scheme review index (also known as the affordability index) under the *Motor Accident Insurance Act 1994* was amended by the assent of the *Workers' Compensation and Rehabilitation and Other Legislation Amendment Act 2014*. From this date onwards, the scheme review index is calculated as 45 per cent of Queensland full-time adult persons ordinary time weekly earnings (as declared by the Australian Statistician) in the most recently published average weekly earnings publication.

## Market share by premium

(Six month intervals from 2014-2017)



Note: AAI (trading as Suncorp) has been granted a Queensland CTP licence for writing CTP insurance policies from 1 Jul 2013.

## Number of accidents by region

(Accidents from 1 July 2007 to 30 June 2017)

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 June 2015		1 Jul 2015 - 30 June 2016		1 Jul 2016 - 30 June 2017	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,616	49.0%	2,874	50.3%	2,666	49.8%	2,840	49.0%	2,848	50.7%	2,823	50.4%	2,854	51.3%	3,063	52.8%	3,048	52.7%	2,475	52.9%
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%	1,506	27.1%	1,589	27.4%	1,659	28.7%	1,396	29.8%
Regional QLD	854	16.0%	908	15.9%	871	16.3%	917	15.8%	925	16.5%	957	17.1%	911	16.4%	841	14.5%	751	13.0%	567	12.1%
Interstate	275	5.1%	281	4.9%	300	5.6%	338	5.8%	302	5.4%	289	5.2%	287	5.2%	305	5.3%	330	5.7%	245	5.2%
Total	5,340	100.0%	5,716	100.0%	5,358	100.0%	5,797	100.0%	5,620	100.0%	5,600	100.0%	5,558	100.0%	5,798	100.0%	5,788	100.0%	4,683	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 30 June 2017 where relevant details are available)

Age group	Male	Female	Total	%
0-5	420	424	844	1.2
6-15	1,229	1,404	2,633	3.9
16-25	5,873	7,298	13,171	19.3
26-35	7,126	7,801	14,927	21.9
36-45	6,772	7,453	14,225	20.9
46-55	5,549	6,184	11,733	17.2
56-65	3,293	3,457	6,750	9.9
66+	1,722	2,072	3,794	5.6
Total	31,984	36,093	68,077	100.0

## Claim severity

(Finalised claims for accidents from 1 July 2007 to 30 June 2017)

AIS severity *	Description	Claims	%
1	Minor	39,355	71.4
2	Moderate	8,208	14.9
3	Serious	3,211	5.8
4	Severe	428	0.8
5	Critical	192	0.3
6	Maximum #	733	1.3
9	Admin ^	3,019	5.5
	Total	55,146	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.

## Rates of legal representation and litigation

(Accidents from 1 July 2007 to 30 June 2017)

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 - 30 Jun 2017
Claims	6,525	7,017	6,572	7,043	6,987	6,936	6,965	7,125	7,229	5,797
% Finalised	98.9%	98.7%	98.1%	97.5%	96.4%	93.8%	88.2%	75.6%	44.3%	8.9%
% Legal rep	73.4%	74.5%	75.5%	74.1%	75.6%	76.9%	77.3%	77.2%	80.1%	83.7%
% Litigated	9.3%	9.9%	10.2%	9.9%	11.1%	11.2%	8.8%	5.1%	2.0%	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 2007 to 30 June 2017 where relevant details are available)

	Allianz	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.7	0.6	0.8	0.8	0.8
Compliance date to liability decision date	2.0	2.8	3.1	2.1	2.3
Liability decision date to settlement date	14.1	14.2	14.2	15.1	14.7

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 July 2016 to 30 June 2017 for accidents from 1 July 2007 to 30 June 2017)

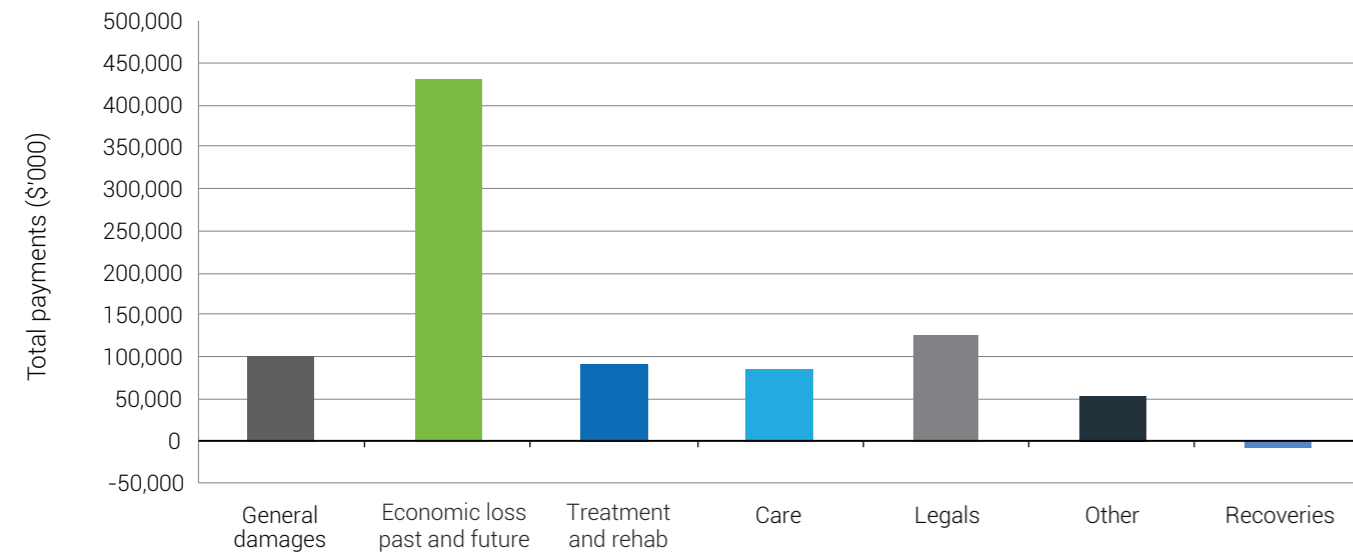
	General damages	Economic loss past and future	Treatment and rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,369	5,673	7,027	1,171	4,185	6,743	92	7,623
% Finalised payments	11.5%	48.9%	10.5%	9.4%	14.3%	6.0%	-0.6%	100.0%
Total payments (\$'000)	100,893	430,231	92,044	83,078	126,324	52,950	-5,071	880,449

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 2016-17



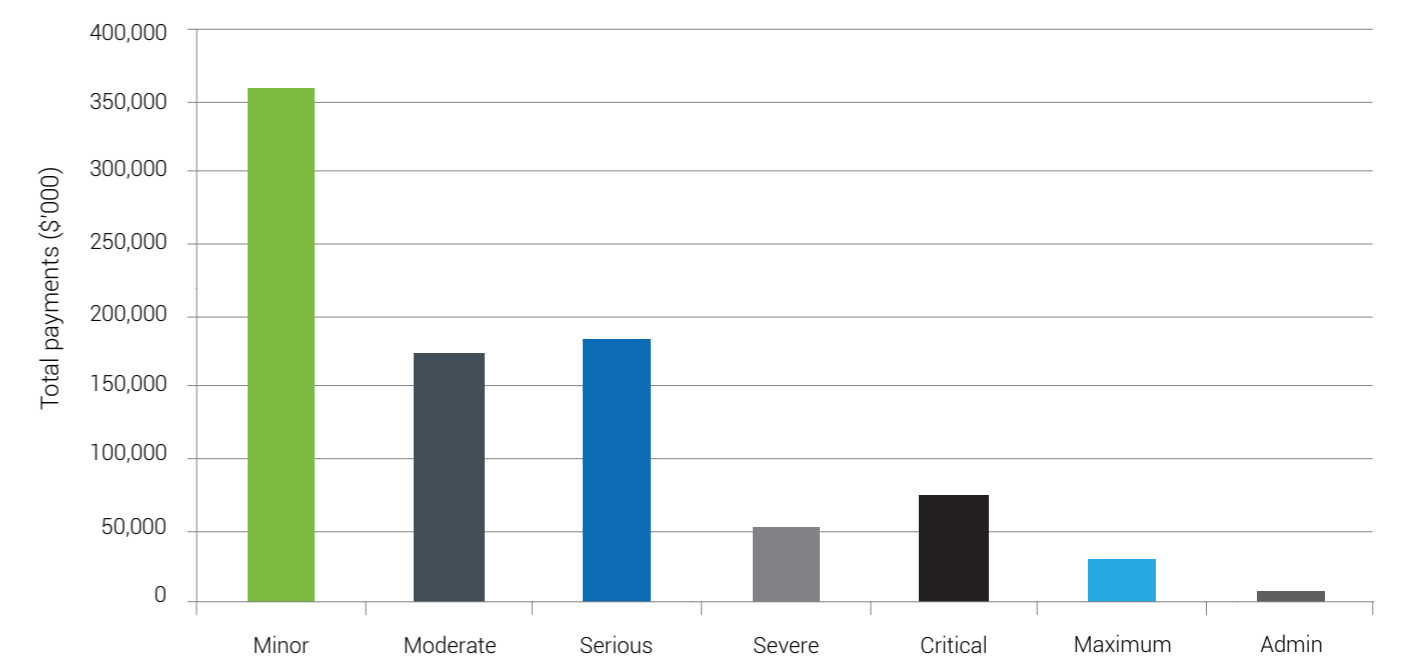
Note: Legals are reported insurer and claimant legal costs.

## Injury severity costs breakdown

(Finalised claims from 1 July 2016 to 30 June 2017 for accidents from 1 July 2007 to 30 June 2017)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum *	Admin #	
Finalised claims ^	5,449	1,142	522	70	38	75	327	7,623
% Total payments	40.8%	19.7%	20.9%	5.9%	8.4%	3.3%	0.9%	100.0%
Average payment (\$)	65,957	151,771	352,396	747,188	1,952,602	386,710	25,293	115,499
Total payments (\$'000)	359,400	173,323	183,951	52,303	74,199	29,003	8,271	880,449

## Total payments by severity for claims finalised in 2016-17



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.

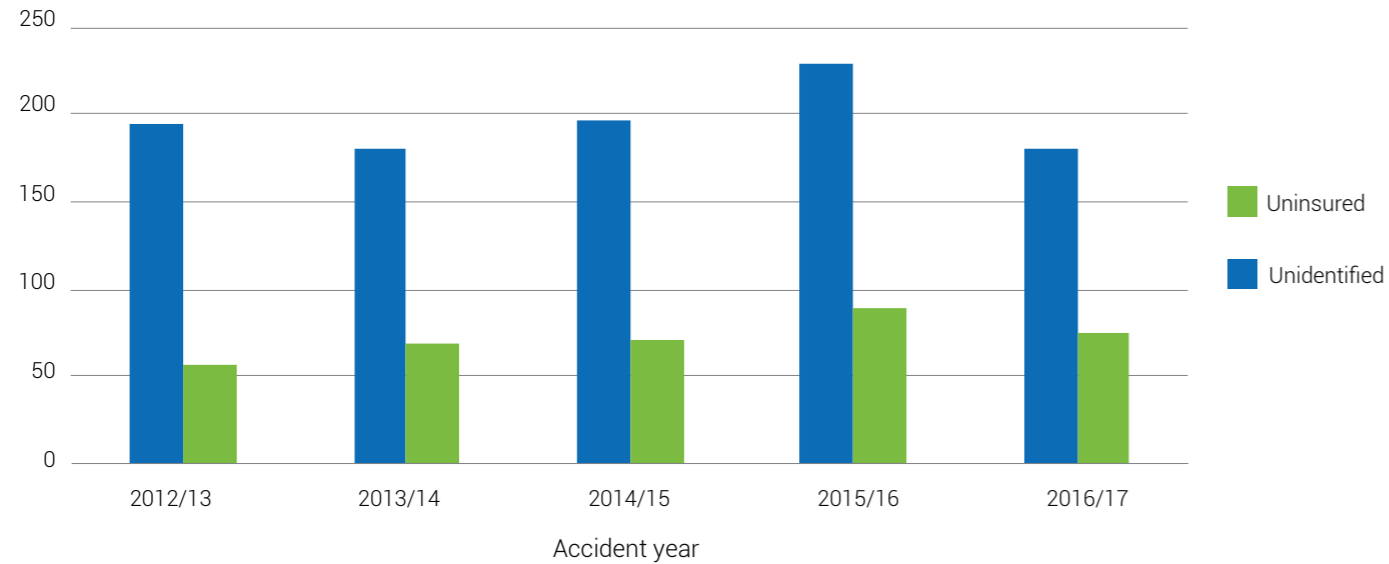
\* Maximum severity is predominantly fatalities.

# 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.

# NOMINAL DEFENDANT

Claims received by accident year



## Claims from unregistered vehicles by region

(Accidents from 1 July 2012 to 30 June 2017)

Region	Claims
Brisbane	120
Gold Coast	48
North QLD	19
Western QLD	8
Central QLD	28
Interstate	14
Sunshine Coast	31
Unknown	3
<b>Total</b>	<b>286</b>

Note:  
Region based on at-fault owners address  
QLD Nominal Defendant claims only  
Unknown region are from accidents awaiting further information.

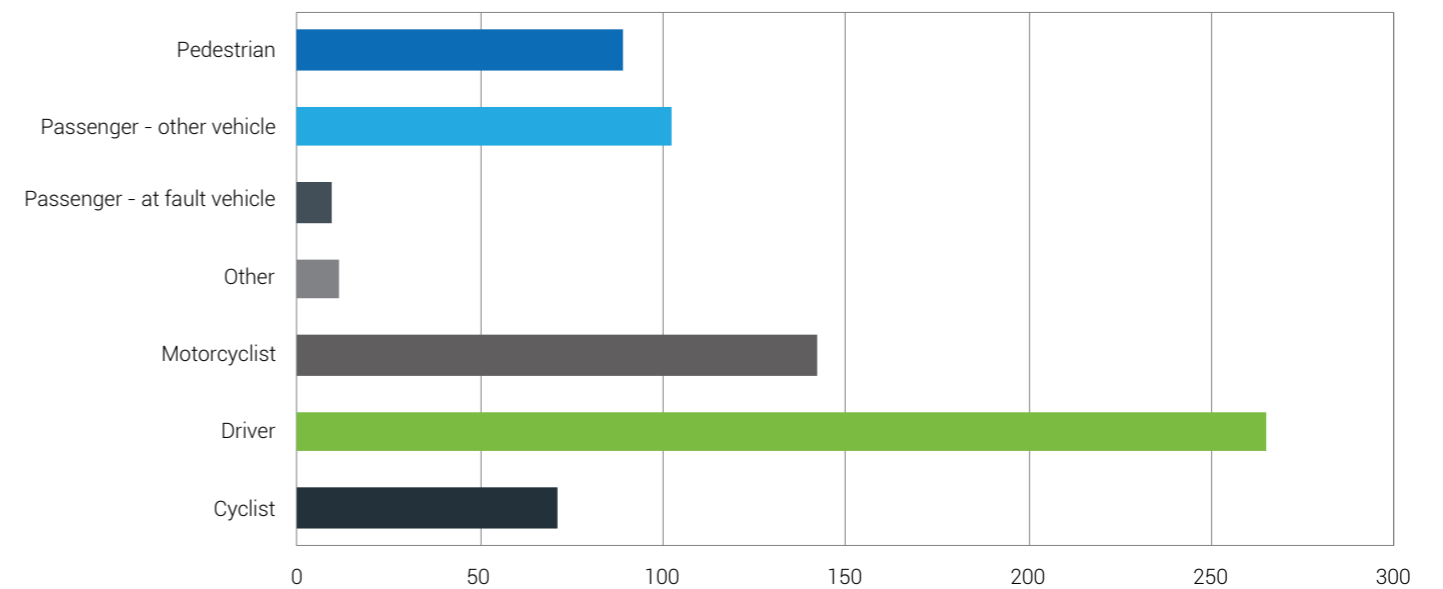
## Claimants by role in accidents involving an unidentified vehicle

(Accidents from 1 July 2012 to 30 June 2017)

Claimant role	Claims	%
Cyclist	71	10.3%
Driver	265	38.5%
Motorcyclist	142	20.6%
Other	11	1.6%
Passenger - at fault vehicle	9	1.3%
Passenger - other vehicle	102	14.8%
Pedestrian	89	12.9%
<b>Total</b>	<b>689</b>	<b>100.0%</b>

Note:  
Vehicle rating class 1 only.  
QLD Nominal Defendant claims only.

Claimants by role in accidents involving an unidentified vehicle



## Nominal Defendant Levy

(Levy from 1 July 2012 to 1 July 2017)

Year	ND Levy
2012-13	\$12.35
2013-14	\$11.50
2014-15	\$11.50
2015-16	\$11.00
2016-17	\$11.00
2017-18	\$10.00

Note:  
Levy based on vehicle rating class 1 only.

