



STATISTICAL INFORMATION

1 JULY TO 31 DECEMBER 2017

CONTENTS

Major legislative changes impacting on the Queensland CTP Scheme	2
Insured vehicles by class	3
Scheme review index vs highest filed Class 1 CTP Premium	4
Average Class 1 filed premium	4
Claim frequency and claim propensity	5
Number of accidents by region	6
Age group of claimants by gender	7
Claim severity	8
Injury by body region	9
Notice of claim lodgements – cumulative	10
Claims by insurer	11
Rates of legal representation and litigation	12
Claim payments on finalised claims	13
Heads of Damage breakdown	14
Injury severity costs breakdown	15
Claim duration by licensed insurer	16
Market share – licensed insurers by premium collected	17

Data Parameters: Dollars have been inflated to December 2017.

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.

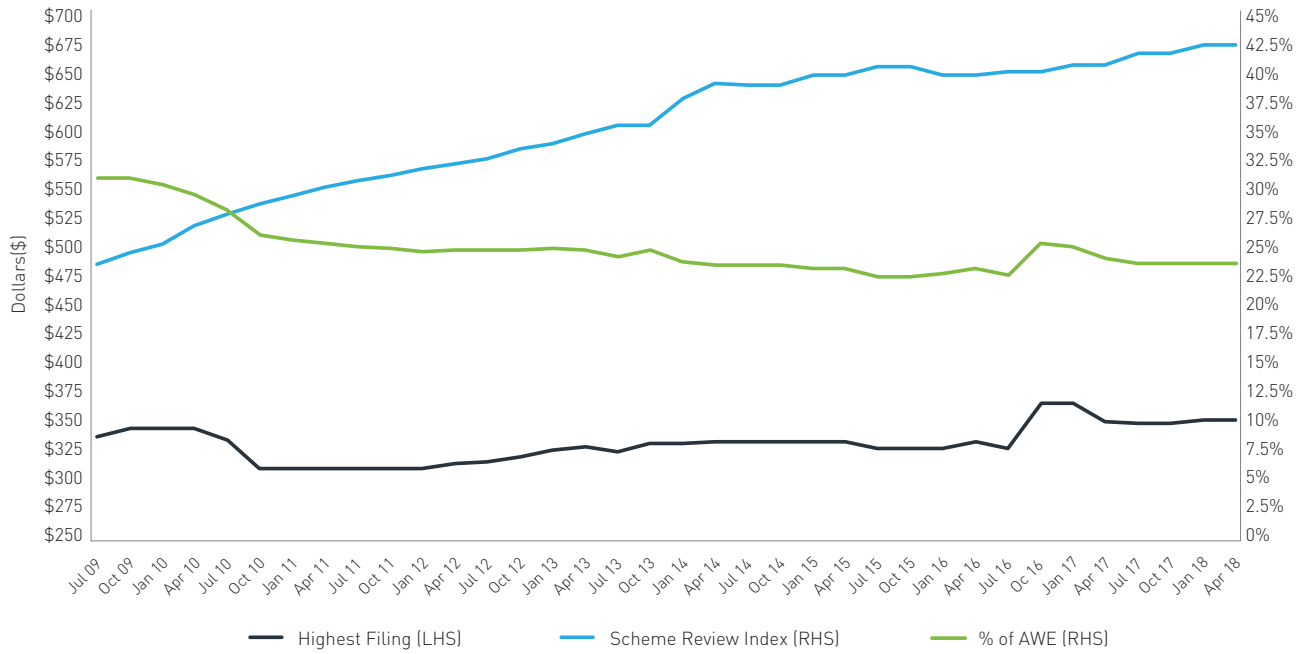
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process • Key objectives: <ul style="list-style-type: none"> • Provide for licensing and supervision of 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
<i>Motor Accident Insurance Amendment Act 1999</i>	14 December 1999	<ul style="list-style-type: none"> • Prohibited touting
<i>Motor Accident Insurance Amendment Act 2000</i>	1 July 2000 & 1 October 2000	<ul style="list-style-type: none"> • Introduced a competitive premium filing model with the following features: <ul style="list-style-type: none"> • Simplified the Notice of Accident Claim Form • Introduced a medical certificate • Required insurers to make early decision on rehabilitation • Introduced thresholds for recovery of legal costs • Introduced a mediation process for rehabilitation disputes • Required claimants to report accidents to Police • Introduced compulsory pre-proceedings conference
<i>Civil Liability Act 2003</i>	2 December 2002	<ul style="list-style-type: none"> • Introduced prescribed injury scale value from 1 – 100 points with corresponding amounts for general damages to provide consistency between assessments for general damages awarded
<i>Civil Liability and Other Legislation Amendment Act 2010</i>	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
<i>Motor Accident Insurance and Other Legislation Amendment Act 2010</i>	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
<i>Workers' Compensation and Rehabilitation and Other Legislation Amendment Act 2013</i>	29 October 2013	<ul style="list-style-type: none"> • Amended the definitions of the affordability index and average weekly earnings
<i>National Injury Insurance Scheme (Queensland) Act 2016</i>	1 July 2016	<ul style="list-style-type: none"> • New scheme introduced to provide necessary and reasonable treatment, care and support to persons seriously injured in motor vehicle accidents

INSURED VEHICLES BY CLASS

(Registrations as at 31 December 2017)

Class	Description	Vehicles	%
1	Cars and station wagons	2,785,016	66.23%
2	Motorised homes	16,379	0.39%
3	Taxis	2,649	0.06%
4	Hire vehicles	43,780	1.04%
5	Vintage, veteran, historic or street rods	29,193	0.69%
6	Trucks, utilities and vans with a GVM of 4.5t or less	869,093	20.67%
7	Trucks, prime movers and vans with a GVM > 4.5t	75,742	1.80%
8	Non-commercial buses	5,830	0.14%
9	Buses for school/health use	3,846	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,646	0.06%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,218	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,647	0.16%
12	Motorcycles with driver only	83,129	1.98%
13	Motorcycles with pillion passenger or side car	125,055	2.97%
14	Tractors	25,136	0.60%
15	Self-propelled machinery, fire engines	6,648	0.16%
16	Ambulances	1,137	0.03%
17	Motor vehicles used only for primary production	38,795	0.92%
19	Limited access registration	46,420	1.10%
20	Zone access registration	11,856	0.28%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,687	0.21%
23	Dealer plates	6,043	0.14%
24	Trailers registered under the <i>Interstate Road Transport Act 1985 (Cwlth)</i> or trailers with a GVM > 4.5t	3,507	0.08%
26	Booked hire vehicles (cars, station wagons and utilities) and limousines (cars and station wagons)	5,890	0.14%
Total		4,205,342	100.00%

SCHEME REVIEW INDEX VS HIGHEST FILED CLASS 1 CTP PREMIUM



Note: Due to the *Motor Accident Insurance Act 1994* amended on date of assent of the *Workers' Compensation and Rehabilitation and Other Legislation Amendment Act* on 29 October 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.

AVERAGE CLASS 1 FILED PREMIUM

Insurer	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
AAMI **	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80					
Allianz	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	\$331.35	353.60	353.50
NRMA *	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10				
QBE	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	354.85	353.50
RACQI	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$331.35	354.85	353.50
Suncorp **	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$333.35	\$329.85	354.85	353.50

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.

AAI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

CLAIM FREQUENCY AND CLAIM PROPENSITY

(Accidents from 1 July 2008 to 31 December 2017)

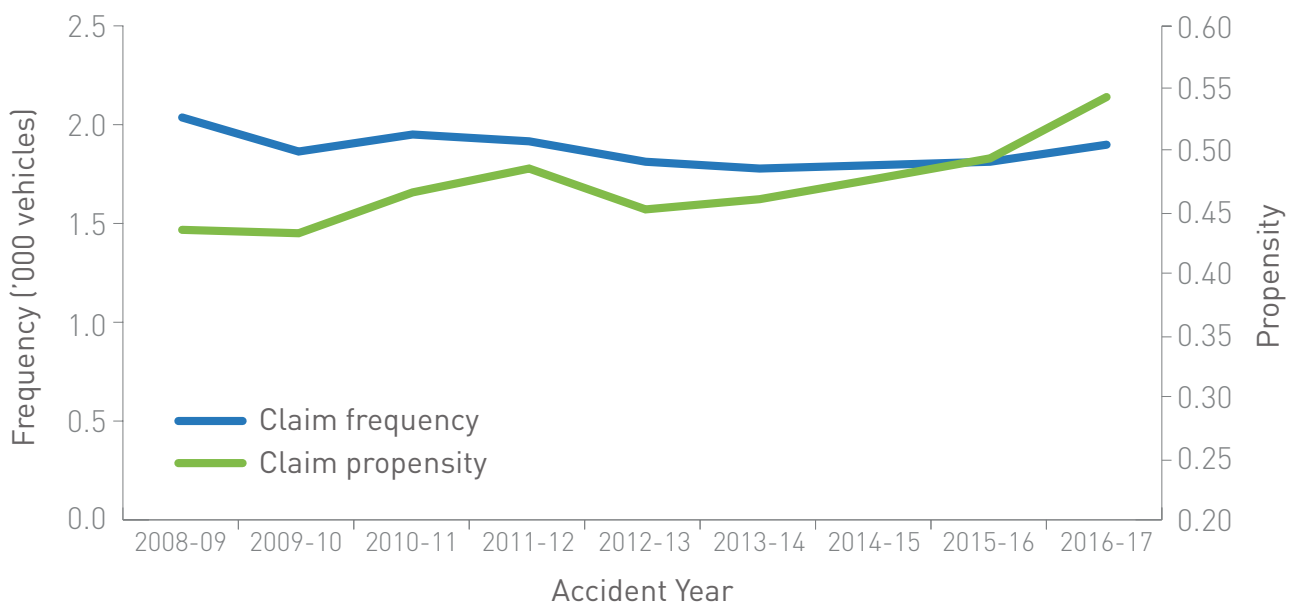
Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2008-09	3,422,572	7,017	2.1	0.4
2009-10	3,492,388	6,572	1.9	0.4
2010-11	3,579,088	7,041	2.0	0.5
2011-12	3,631,446	6,987	1.9	0.5
2012-13	3,804,655	6,939	1.8	0.5
2013-14	3,897,719	6,976	1.8	0.5
2014-15	3,967,702	7,205	1.8	0.5
2015-16	4,063,965	7,400	1.8	0.5
2016-17	4,155,603	7,937	1.9	0.5
2017-18	4,205,342	2,115		

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 18 March 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.

^ 2017-18 registered vehicles are as at 31 December 2017.



NUMBER OF ACCIDENTS BY REGION

(Accidents from 1 July 2008 to 31 December 2017)

Accident date	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		1 Jul 2017 - 31 Dec 2017	
	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%	Accidents	%
Brisbane	2,874	50.3%	2,666	49.8%	2,840	49.0%	2,848	50.7%	2,824	50.4%	2,856	51.4%	3,085	52.8%	3,117	52.7%	3,414	53.5%	967	56.0%
Other SE QLD region	1,653	28.9%	1,521	28.4%	1,702	29.4%	1,545	27.5%	1,531	27.3%	1,506	27.1%	1,599	27.4%	1,695	28.6%	1,858	29.1%	491	28.4%
Regional QLD	908	15.9%	871	16.3%	916	15.8%	925	16.5%	957	17.1%	911	16.4%	851	14.6%	772	13.0%	799	12.5%	198	11.5%
Interstate	281	4.9%	300	5.6%	338	5.8%	302	5.4%	290	5.2%	288	5.2%	308	5.3%	336	5.7%	313	4.9%	72	4.2%
Total	5,716	100.0%	5,358	100.0%	5,796	100.0%	5,620	100.0%	5,602	100.0%	5,561	100.0%	5,843	100.0%	5,920	100.0%	6,384	100.0%	1,728	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.

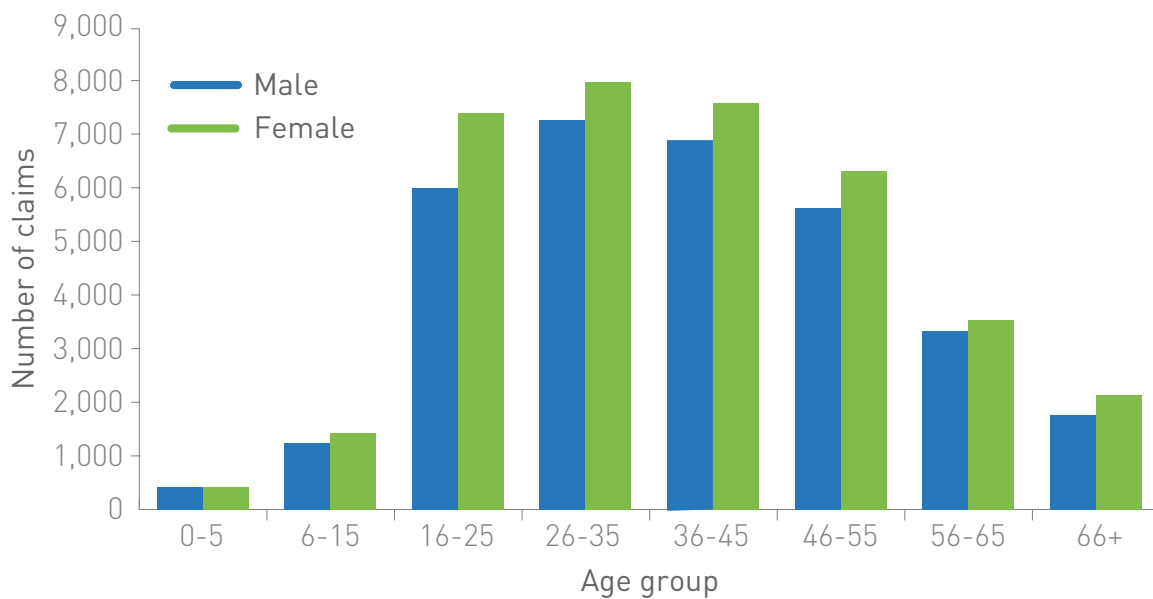
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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 2008 to 31 December 2017 where relevant details are available)

Age group	Male	Female	Total	%
0-5	399	412	811	1.2
6-15	1,167	1,321	2,488	3.8
16-25	5,653	7,014	12,667	19.2
26-35	6,976	7,658	14,634	22.1
36-45	6,543	7,163	13,706	20.7
46-55	5,393	6,018	11,411	17.3
56-65	3,220	3,395	6,615	10.0
66+	1,733	2,015	3,748	5.7
Total	31,084	34,996	66,080	100.0



CLAIM SEVERITY

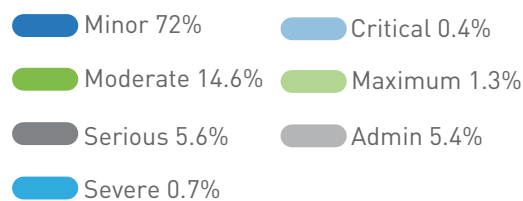
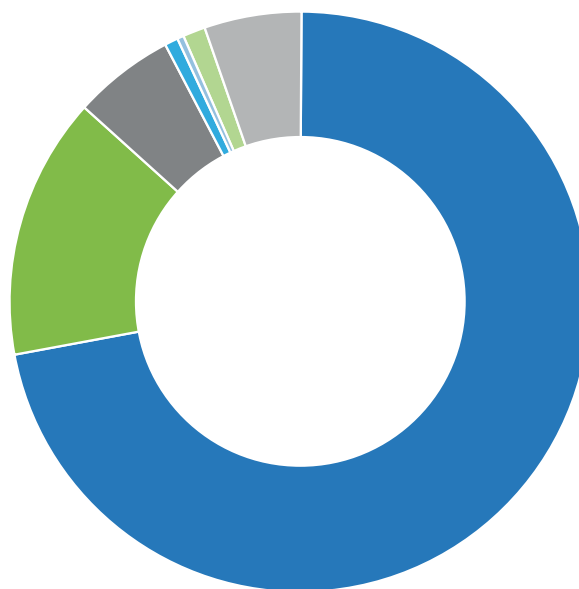
(Finalised claims for accidents from 1 July 2008 to 31 December 2017)

AIS Severity*	Description	Claims	%
1	Minor	37,887	72.0
2	Moderate	7,685	14.6
3	Serious	2,973	5.6
4	Severe	392	0.7
5	Critical	188	0.4
6	Maximum #	660	1.3
9	Admin ^	2,848	5.4
Total		52,633	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

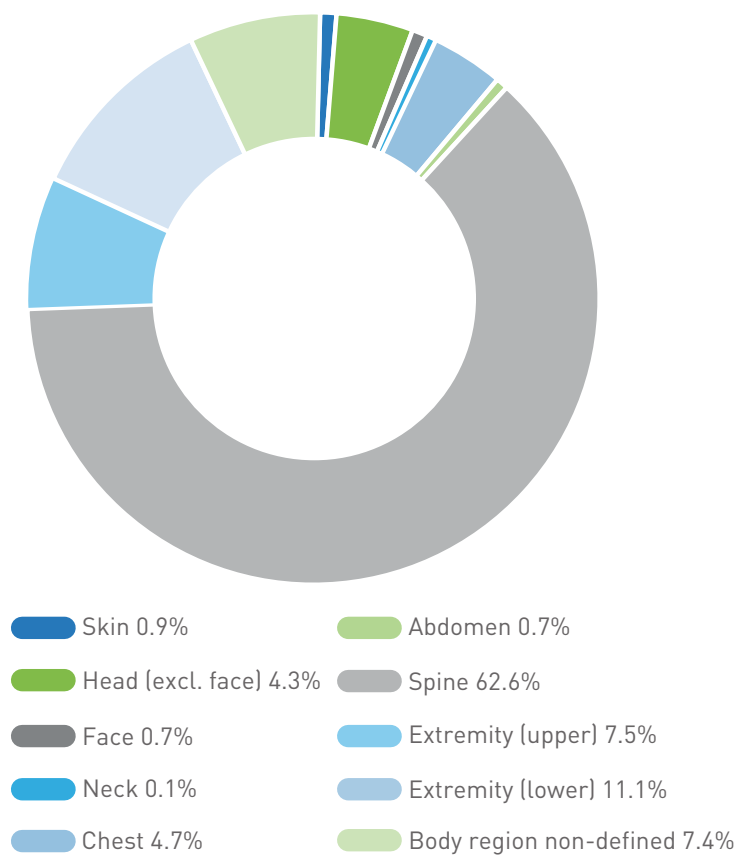
(Finalised claims for accidents from 1 July 2008 to 31 December 2017)

Body region	Claims	%
Skin	485	0.9%
Head (excl. face)	2,286	4.3%
Face	381	0.7%
Neck*	47	0.1%
Chest	2,459	4.7%
Abdomen	358	0.7%
Spine	32,953	62.6%
Extremity (upper)	3,935	7.5%
Extremity (lower)	5,824	11.1%
Body region non-defined#	3,905	7.4%
Total	52,633	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 2008 to 31 December 2017)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
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	6,569	6,672	6,749	6,815	6,860	6,891	6,927	6,961	7,041
2011/2012	4,515	5,601	6,226	6,435	6,574	6,668	6,734	6,780	6,829	6,862	6,896	6,987
2012/2013	4,607	5,561	6,242	6,485	6,602	6,683	6,735	6,781	6,822	6,851	6,878	6,939
2013/2014	4,625	5,601	6,299	6,529	6,663	6,738	6,792	6,835	6,872	6,910	6,935	6,976
2014/2015	4,792	5,874	6,572	6,805	6,936	7,012	7,054	7,101	7,129	7,161	7,170	7,205
2015/2016	5,285	6,312	6,886	7,130	7,243	7,316	7,363	7,390	7,399	7,400		
2016/2017	6,036	7,123	7,665	7,853	7,932	7,937						
2017/2018	2,008	2,115										

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

CLAIMS BY INSURER

(Accidents from 1 July 2008 to 31 December 2017)

Accident date	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		
	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	3,535	99.3%	98.6%	3,149	99.4%	97.9%	3,489	99.2%	97.6%	3,371	99.6%	96.9%	3,335	99.6%	95.2%
Allianz	1,355	99.0%	99.2%	1,315	99.1%	99.2%	1,424	98.9%	98.3%	1,525	98.4%	97.6%	1,585	98.8%	96.7%
Norm. Defend.	190	97.9%	99.5%	221	100.0%	98.6%	177	97.7%	98.9%	186	97.3%	95.2%	190	98.9%	90.5%
NRMA	450	99.8%	99.3%	458	99.8%	98.9%	434	99.8%	98.2%	439	99.8%	97.5%	373	99.5%	95.4%
QBE	457	99.8%	99.1%	503	100.0%	99.4%	504	99.6%	99.2%	451	99.6%	98.4%	469	99.8%	97.4%
RACQI	1,030	97.5%	98.7%	926	98.7%	98.1%	1,013	99.0%	98.5%	1,015	99.8%	96.6%	987	100.0%	94.8%
Total	7,017	99.0%	98.8%	6,572	99.3%	98.4%	7,041	99.2%	98.0%	6,987	99.3%	97.1%	6,939	99.4%	95.5%

Accident date	1 Jul 2013- 30 Jun 2014			1 Jul 2014 - 30 Jun 2015			1 Jul 2015 - 30 Jun 2016			1 Jul 2016 - 30 Jun 2017			1 Jul 2017 - 31 Dec 2017		
	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	99.5%	90.6%	3,482	99.1%	83.8%	3,522	98.4%	62.7%	3,614	90.5%	21.4%	937	50.4%	5.3%
Allianz	1,681	98.8%	93.6%	1,915	98.6%	85.1%	1,912	98.3%	64.6%	2,049	93.5%	24.4%	549	52.5%	5.3%
Norm. Defend.	204	97.5%	91.2%	186	95.7%	74.2%	238	95.8%	37.0%	232	78.4%	8.6%	64	12.5%	0.0%
NRMA	249	100.0%	97.2%	10	100.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
QBE	446	99.6%	93.5%	494	99.6%	86.8%	491	98.8%	76.4%	705	95.2%	27.5%	143	56.6%	6.3%
RACQI	1,063	99.7%	90.1%	1,118	99.4%	79.1%	1,237	98.9%	60.6%	1,337	95.6%	21.5%	422	56.2%	2.8%
Total	6,976	99.3%	91.7%	7,205	98.9%	83.4%	7,400	98.4%	62.9%	7,937	92.2%	22.4%	2,115	51.3%	4.7%

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 2008 to 31 December 2017)

Accident date	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	1 Jul 2017 - 31 Dec 2017
Claims	7,017	6,572	7,041	6,987	6,939	6,976	7,205	7,400	7,937	2,115
% Finalised	98.8%	98.4%	98.0%	97.1%	95.5%	91.7%	83.4%	62.9%	22.4%	4.7%
% Legal rep	74.5%	75.5%	74.1%	75.6%	76.8%	77.3%	77.5%	80.4%	82.6%	82.0%
% Litigated	9.9%	10.2%	10.0%	11.2%	11.4%	9.8%	6.6%	4.8%	0.6%	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 2008 to 31 December 2017)

Payment type	Accident date	Code/s	1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 Jun 2011		1 Jul 2011 - 30 June 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		1 Jul 2017 - 31 Dec 2017	
			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)		3,973	0.5%	5,112	0.7%	6,144	0.9%	1,151	0.2%	3,854	0.6%	1,749	0.3%	452	0.1%	217	0.1%	33	0.1%	0	0.0%
Care	C1		77,289	9.5%	68,443	10.0%	54,342	8.0%	51,462	7.6%	44,892	7.1%	35,013	6.4%	31,702	7.4%	6,556	2.8%	595	1.4%	0	0.0%
Economic loss - past	E1		87,082	10.7%	69,163	10.1%	66,353	9.8%	72,539	10.7%	69,126	10.9%	54,742	10.0%	38,971	9.1%	18,908	8.0%	3,266	7.6%	32	12.3%
Economic loss - future	E2		325,758	39.9%	263,249	38.6%	273,497	40.4%	278,944	41.3%	264,001	41.6%	236,118	43.1%	187,221	43.9%	113,650	48.4%	20,322	47.2%	26	10.0%
General damages	G1		90,584	11.1%	75,812	11.1%	83,865	12.4%	81,562	12.1%	76,624	12.1%	72,678	13.3%	57,910	13.6%	36,427	15.5%	8,799	20.4%	120	46.1%
Home & vehicle modifications	H1		1,651	0.2%	1,506	0.2%	571	0.1%	266	0.0%	1,544	0.2%	435	0.1%	1,389	0.3%	1	0.0%	1	0.0%	0	0.0%
Investigation costs	L1		19,638	2.4%	18,381	2.7%	19,794	2.9%	19,668	2.9%	18,674	2.9%	16,674	3.0%	12,323	2.9%	7,146	3.0%	1,251	2.9%	4	1.5%
Legal costs - plaintiff	L2		97,053	11.9%	85,534	12.5%	82,247	12.2%	82,916	12.3%	75,229	11.9%	62,774	11.4%	44,882	10.5%	22,952	9.8%	2,902	6.7%	0	0.0%
Legal costs - defendant	L4, L5, L6		31,868	3.9%	26,716	3.9%	25,869	3.8%	23,113	3.4%	19,071	3.0%	12,903	2.4%	8,387	2.0%	4,728	2.0%	404	0.9%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)		85,623	10.5%	72,926	10.7%	69,035	10.2%	65,837	9.7%	65,750	10.4%	58,201	10.6%	44,010	10.3%	24,658	10.5%	5,550	12.9%	78	30.1%
Recoveries	V1, V2, V3, V4		-3,748	-0.5%	-5,068	-0.7%	-4,963	-0.7%	-2,143	-0.3%	-4,887	-0.8%	-2,946	-0.5%	-1,172	-0.3%	-223	-0.1%	-34	-0.1%	0	0.0%
Total			816,771	100.0%	681,776	100.0%	676,755	100.0%	675,314	100.0%	633,878	100.0%	548,340	100.0%	426,075	100.0%	235,019	100.0%	43,089	100.0%	260	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 2017 to 31 December 2017 for accidents from 1 July 2008 to 31 December 2017)

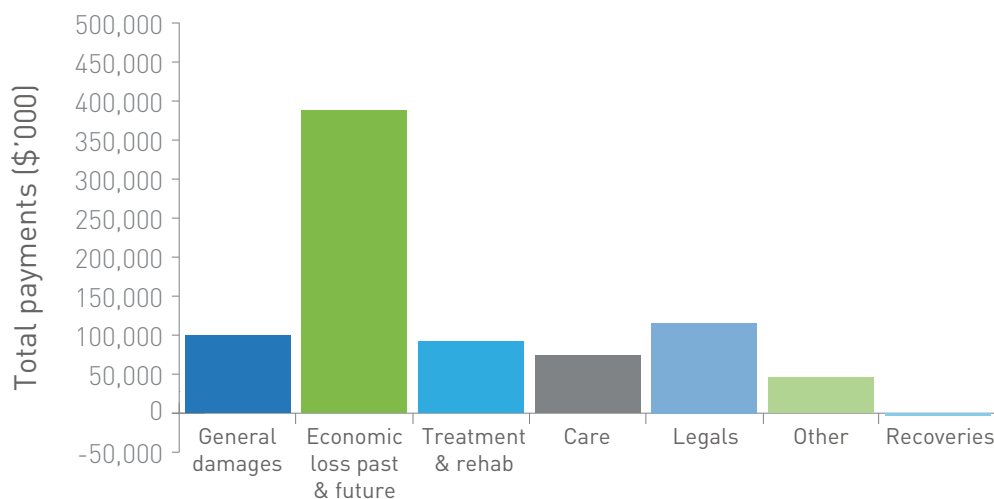
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,374	5,633	7,079	1,005	4,091	6,753	73	7,694
% Finalised payments	12.0%	48.3%	11.2%	9.1%	14.3%	5.3%	-0.2%	100.0%
Total payments (\$'000)	95,559	386,353	89,704	72,614	114,220	42,711	-1,748	799,413

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 2017



INJURY SEVERITY COSTS BREAKDOWN

(Finalised claims from 1 January 2017 to 31 December 2017 for accidents from 1 July 2008 to 31 December 2017)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised claims [^]	5,685	1,055	430	56	41	82	345	7,694
% Total payments	43.1%	19.8%	16.7%	5.8%	9.9%	3.7%	1.0%	100.0%
Average payment (\$)	60,591	150,389	310,400	822,296	1,936,679	362,816	22,073	103,901
Total payments (\$'000)	344,462	158,660	133,472	46,049	79,404	29,751	7,615	799,413

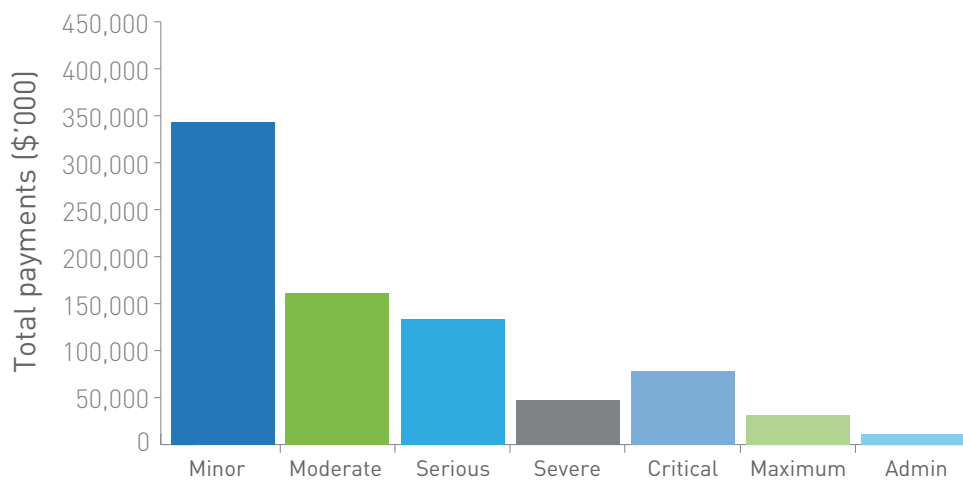
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity. Injury severities are based on AIS 2005.

* 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 2017



CLAIM DURATION BY LICENSED INSURER

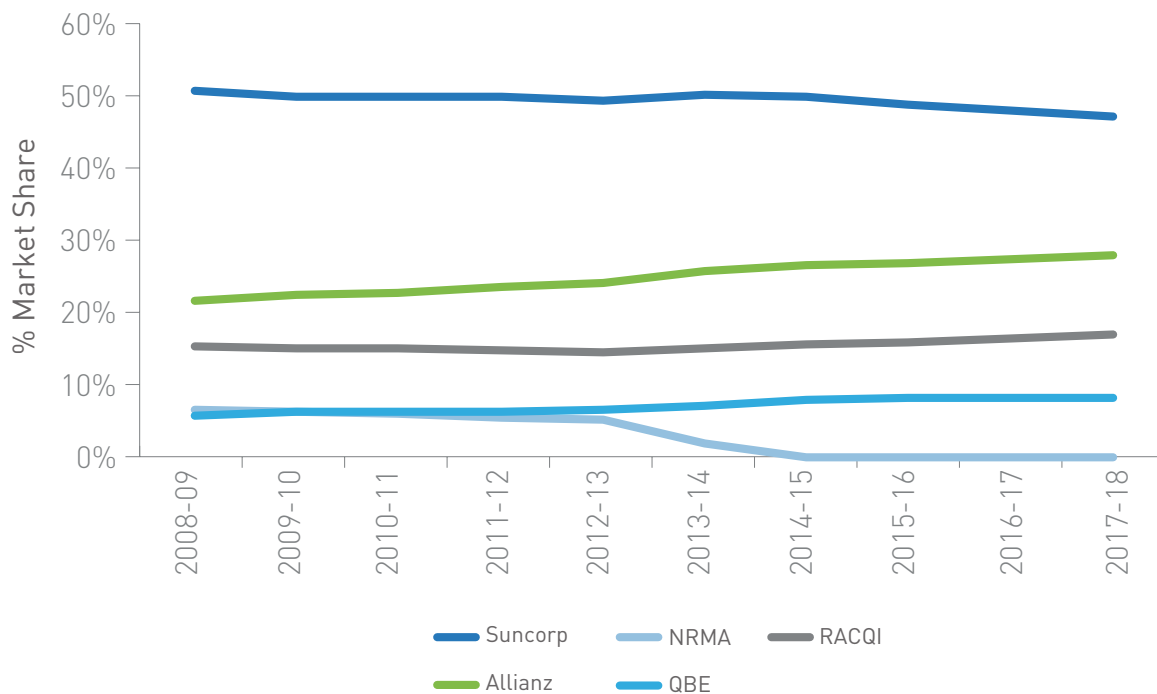
(Finalised claims for accidents from 1 July 2008 to 31 December 2017 where relevant details are available)

	Allianz	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.5	0.8	0.9	0.8
Compliance date to liability decision date	2.0	2.7	2.9	2.1	2.3
Liability decision date to settlement date	13.6	13.8	14.0	14.5	14.2

Note: Timeframes = Average in months

MARKET SHARE – LICENSED INSURERS BY PREMIUM COLLECTED

Insurer	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Suncorp	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%	49.90%	48.85%	47.91%	47.14%
Allianz	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%	26.92%	27.44%	27.83%
NRMA	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%	0.00%	0.00%	0.00%	0.00%
QBE	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%	7.94%	8.28%	8.27%	8.14%
RACQI	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%	15.95%	16.38%	16.89%



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. 2017-18 Market share data as at 31 December 2017.