



STATISTICAL INFORMATION

1 JANUARY TO 30 JUNE 2017

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Data Parameters: Dollars have been inflated to June 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.

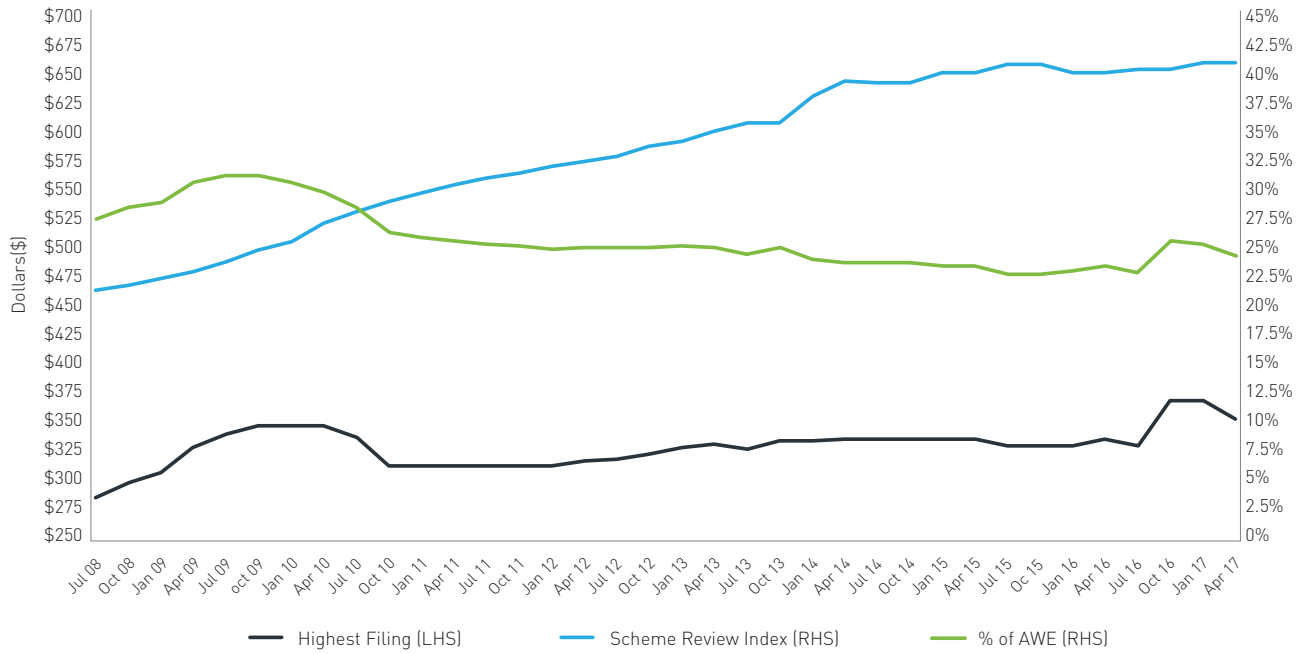
Legislation	Commencement	Key features
<i>Motor Accident Insurance Act 1994</i>	1 September 1994	<ul style="list-style-type: none"> • Provided a legislative framework around the existing common law process • Key objectives: <ul style="list-style-type: none"> • Provide for licensing and supervision of 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 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 registered under the <i>Interstate Road Transport Act 1985 (Cwlth)</i> or trailers with a GVM > 4.5t	3,509	0.08%
Total		4,155,603	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	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: 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

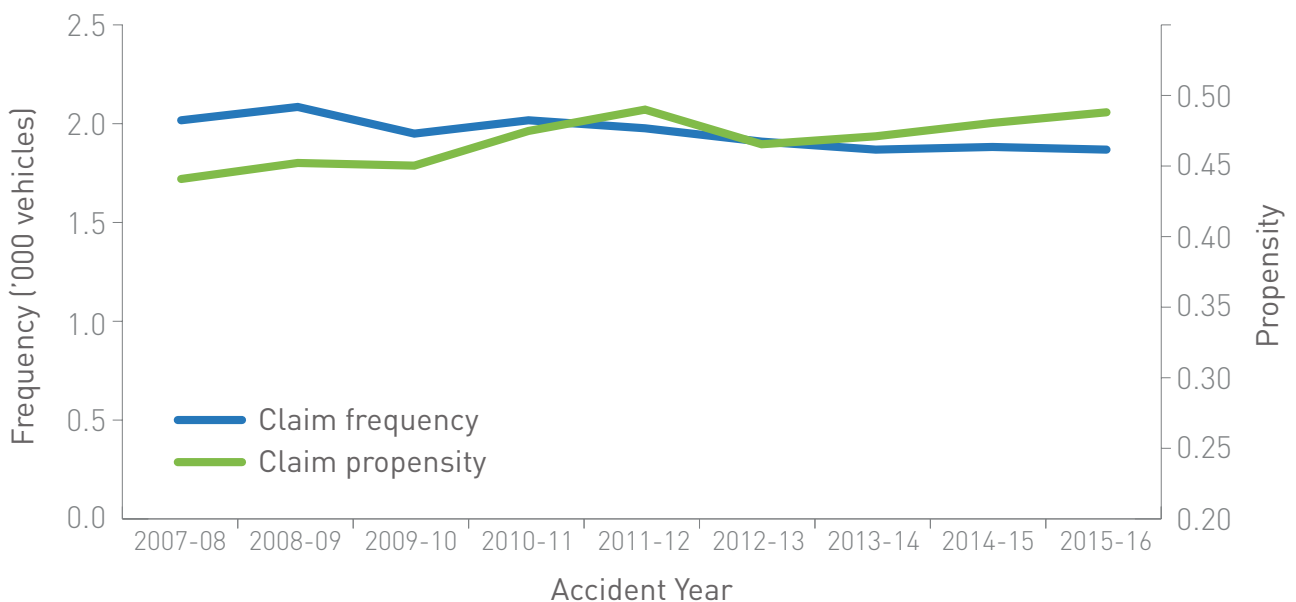
(Accidents from 1 July 2007 to 30 June 2017)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2007-08	3,324,485	6,525	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	7,043	2.0	0.5
2011-12	3,631,446	6,987	1.9	0.5
2012-13	3,804,655	6,936	1.8	0.5
2013-14	3,897,719	6,965	1.8	0.5
2014-15	3,967,702	7,125	1.8	0.5
2015-16	4,063,965	7,229	1.8	0.5
2016-17	4,155,603	5,797		

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 27 November 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 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	
	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.

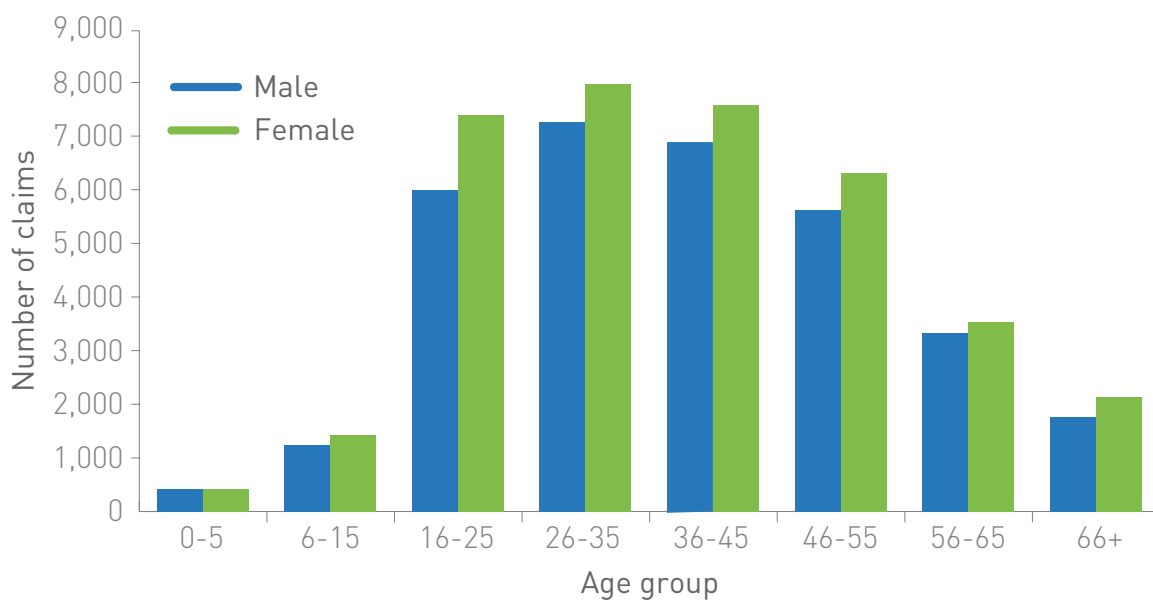
Other SE QLD region is based on postcodes 4210-4349, 4550-4601 and 4619-4689 and includes Ipswich, Gold Coast and Sunshine Coast.

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

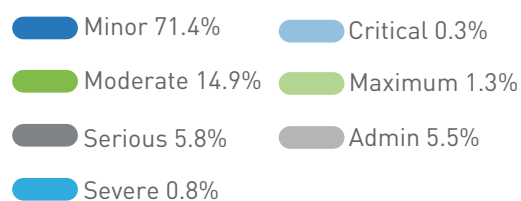
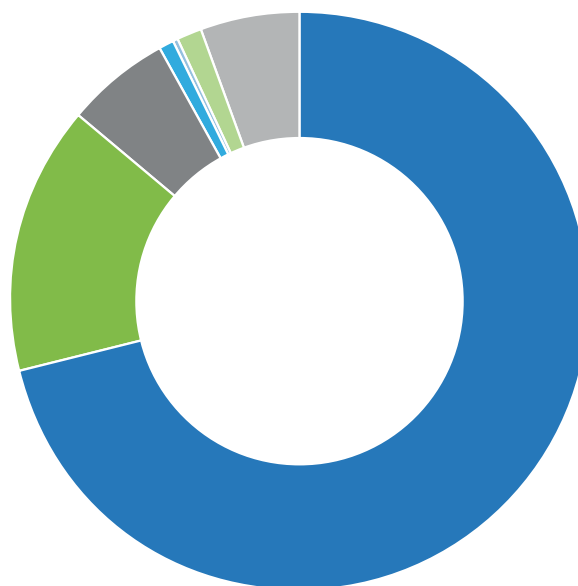
(Finalised claims for accidents from 1 July 2007 to 30 June 2017)

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, injuries unspecified and business claims.



INJURY BY BODY REGION

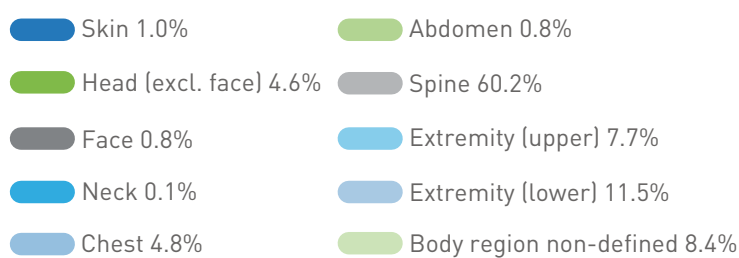
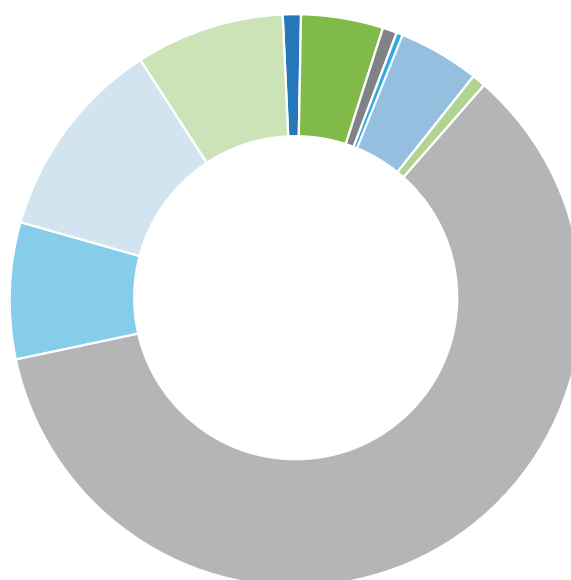
(Finalised claims for accidents from 1 July 2007 to 30 June 2017)

Body region	Claims	%
Skin	656	1.0
Head (excl. face)	2,971	4.6
Face	518	0.8
Neck*	66	0.1
Chest	3,094	4.8
Abdomen	496	0.8
Spine	38,595	60.2
Extremity (upper)	4,940	7.7
Extremity (lower)	7,348	11.5
Body region non-defined#	5,385	8.4
Total	64,069	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 30 June 2017)

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	6,525
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	4,557	5,724	6,327	6,571	6,674	6,751	6,817	6,862	6,893	6,929	6,963	7,043
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	4,606	5,560	6,241	6,484	6,601	6,682	6,734	6,780	6,821	6,850	6,877	6,936
2013/2014	4,624	5,601	6,299	6,530	6,664	6,739	6,792	6,835	6,872	6,910	6,932	6,965
2014/2015	4,788	5,871	6,566	6,799	6,930	7,005	7,044	7,086	7,101	7,121	7,125	
2015/2016	5,283	6,304	6,875	7,105	7,181	7,217	7,226	7,229				
2016/2017	4,953	5,564	5,765	5,797								

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	3,358	98.9%	98.7%	3,535	99.3%	98.5%	3,149	99.4%	97.5%	3,491	99.1%	97.1%	3,371	99.6%	96.0%
Allianz	1,344	99.0%	99.3%	1,355	99.0%	98.9%	1,315	99.1%	99.1%	1,424	98.9%	97.8%	1,525	98.4%	97.0%
Norm. Defend.	214	99.1%	98.6%	190	97.9%	98.9%	221	100.0%	98.6%	177	97.7%	98.3%	186	97.3%	95.7%
NRMA	311	100.0%	99.4%	450	99.8%	99.1%	458	99.8%	98.9%	434	99.8%	98.2%	439	99.8%	97.3%
QBE	343	100.0%	99.7%	457	99.8%	99.1%	503	100.0%	99.4%	504	99.6%	99.2%	451	99.6%	97.6%
RACQI	955	97.1%	98.5%	1,030	97.5%	98.6%	926	98.7%	97.4%	1,013	99.0%	97.3%	1,015	99.8%	95.6%
Total	6,525	98.7%	98.9%	7,017	99.0%	98.7%	6,572	99.3%	98.1%	7,043	99.1%	97.5%	6,987	99.3%	96.4%
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 Jun 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	3,334	99.5%	93.5%	3,327	99.6%	87.6%	3,443	98.8%	76.0%	3,431	97.6%	45.5%	2,629	10.7%	8.5%
Allianz	1,583	98.8%	95.3%	1,678	98.7%	90.6%	1,897	98.6%	77.7%	1,873	97.9%	44.6%	1,481	74.6%	10.5%
Norm. Defend.	190	98.9%	87.9%	205	97.6%	84.4%	189	95.2%	60.8%	242	94.2%	25.6%	173	50.9%	2.9%
NRMA	373	99.5%	94.9%	249	100.0%	96.0%	10	100.0%	100.0%	0	0.0%	0.0%	0	0.0%	0.0%
QBE	469	99.8%	96.4%	443	99.5%	91.2%	489	99.4%	83.4%	479	98.7%	58.7%	537	78.2%	13.2%
RACQI	987	100.0%	91.9%	1,063	99.6%	83.7%	1,097	99.5%	69.2%	1,204	98.6%	38.1%	977	79.5%	6.6%
Total	6,936	99.4%	93.8%	6,965	99.3%	88.2%	7,125	98.8%	75.6%	7,229	97.8%	44.3%	5,797	73.3%	8.9%

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 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 PAYMENTS ON FINALISED CLAIMS

(Accidents from 1 July 2007 to 30 June 2017)

Payment type	Accident date	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 2015 - 30 Jun 2016		1 Jul 2016 - 30 Jun 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)		4,068	0.6%	3,944	0.5%	5,073	0.8%	6,079	0.9%	1,140	0.2%	3,809	0.6%	1,386	0.3%	227	0.1%	45	0.0%	20	0.3%
Care	C1		70,909	10.1%	76,595	9.5%	67,549	10.0%	53,688	8.1%	50,133	7.7%	43,096	7.2%	31,380	6.3%	13,591	4.1%	2,668	2.2%	42	0.7%
Economic loss - past	E1		77,940	11.1%	86,414	10.7%	67,999	10.1%	64,717	9.8%	69,326	10.6%	636,287	10.6%	48,880	9.8%	30,470	9.2%	9,251	7.8%	481	8.0%
Economic loss - future	E2		269,852	38.5%	323,242	39.9%	259,898	38.6%	268,124	40.4%	271,690	41.5%	251,951	41.8%	217,495	43.8%	154,597	46.7%	58,749	49.2%	2,244	37.5%
General damages	G1		82,326	11.8%	89,528	11.1%	74,499	11.1%	82,481	12.4%	78,747	12.0%	73,822	12.3%	66,132	13.3%	47,813	14.4%	20,812	17.4%	1,850	30.9%
Home & vehicle modifications	H1		654	0.1%	1,639	0.2%	1,495	0.2%	567	0.1%	264	0.0%	1,532	0.3%	430	0.1%	103	0.0%	0	0.0%	0	0.0%
Investigation costs	L1		17,734	2.5%	19,307	2.4%	18,101	2.7%	19,307	2.9%	19,124	2.9%	17,797	3.0%	15,346	3.1%	10,098	3.0%	3,562	3.0%	136	2.3%
Legal costs - plaintiff	L2		79,674	11.4%	96,172	11.9%	84,480	12.5%	80,084	12.1%	80,604	12.3%	71,236	11.8%	56,654	11.4%	35,732	10.8%	10,321	8.6%	201	3.4%
Legal costs - defendant	L4, L5, L6		28,464	4.1%	31,415	3.9%	26,094	3.9%	24,810	3.7%	22,194	3.4%	17,255	2.9%	10,666	2.1%	5,162	1.6%	1,011	0.8%	36	0.6%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. RJ)		72,928	10.4%	84,740	10.5%	71,190	10.6%	67,896	10.2%	63,859	9.7%	62,565	10.4%	51,206	10.3%	34,179	10.3%	13,094	11.0%	983	16.4%
Recoveries	V1, V2, V3, V4		-4,458	-0.6%	-3,033	-0.4%	-2,740	-0.4%	-4,707	-0.7%	-1,789	-0.3%	-4,471	-0.7%	-2,588	-0.5%	-827	-0.2%	-194	-0.2%	-8	-0.1%
Total			700,093	100.0%	809,963	100.0%	673,637	100.0%	663,047	100.0%	655,291	100.0%	602,220	100.0%	496,987	100.0%	331,144	100.0%	119,320	100.0%	5,983	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 July 2016 to 30 June 2017 for accidents from 1 July 2007 to 30 June 2017)

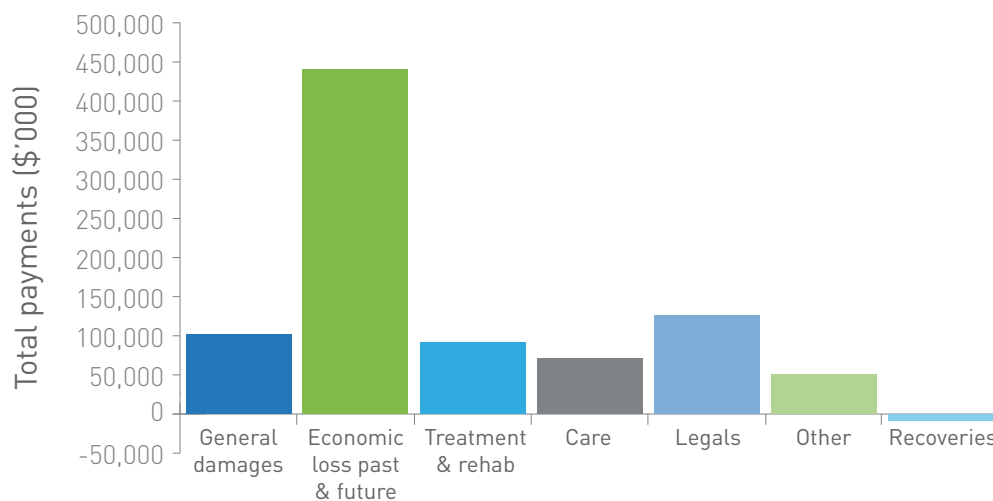
	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries #	Total
Finalised claims ^	6,369	5,673	7,027	1,171	4,185	6,743	92	7,623
% Finalised payments	11.5%	48.9%	10.5%	9.4%	14.3%	6.0%	-0.6%	100.0%
Total payments (\$'000)	100,893	430,231	92,044	83,078	126,324	52,950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



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

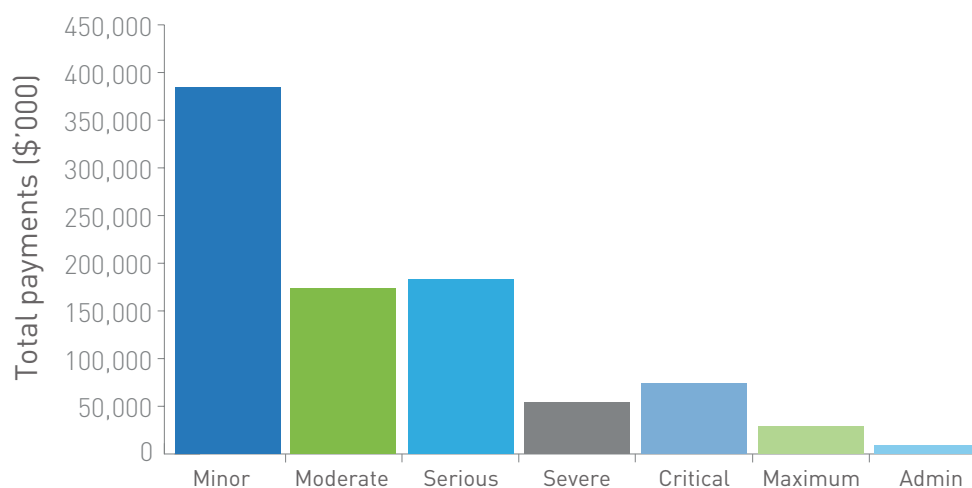
Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity. Injury severities are based on AIS 2005.

* 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 2016-17



CLAIM DURATION BY LICENSED INSURER

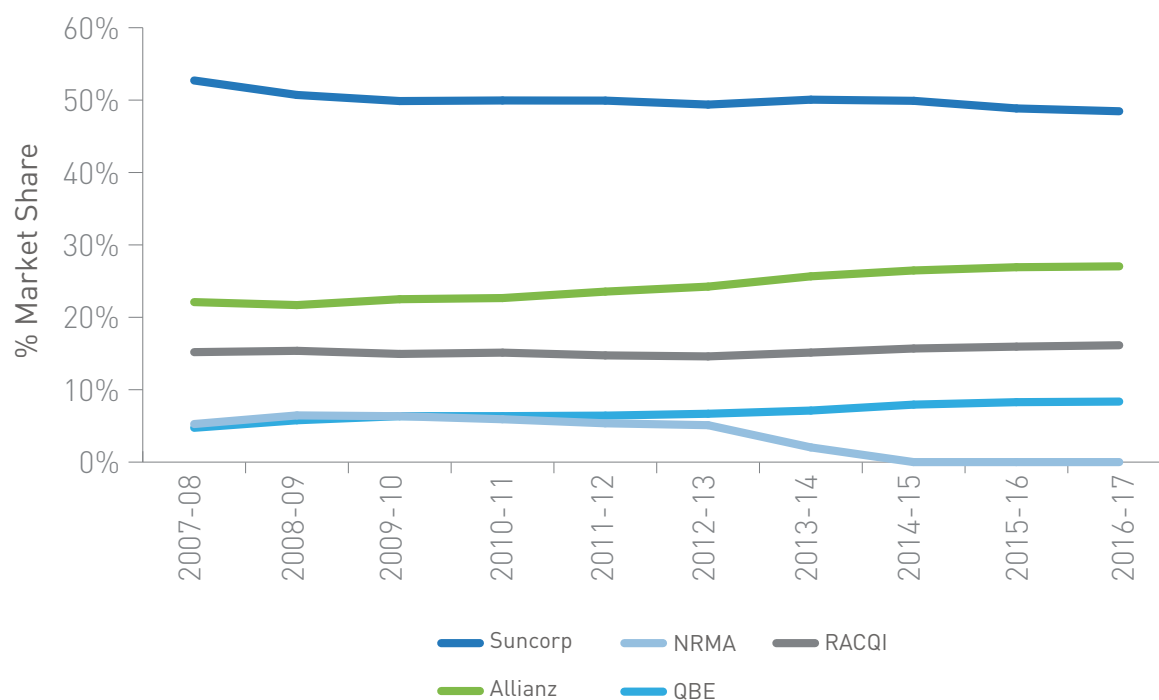
(Finalised claims for accidents from 1 July 2007 to 30 June 2017 where relevant details are available)

	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: 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%	47.92%
Allianz	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%	26.92%	28.03%
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%	8.51%
RACQI	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%	15.95%	15.54%



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.