

Statistics

MAIC produces quarterly CTP Scheme Insights reports to highlight the great work of our research partners and to demonstrate key aspects of scheme performance. These reports objectively inform the community about scheme experience as well as enhancing scheme awareness. The publications are available through the MAIC website: maic.qld.gov.au/ctp-scheme-insights.

Affordability

CTP insurance premiums remain affordable to motorists and have remained stable for many years. On 30 June 2020, the class 1 premium (\$351.20) represented 21.8% of Average Weekly Earnings (\$1,609).

Affordability Index

Affordability Level on 30 June 2020	Affordability Index
21.8%	45.0%

We monitor premium affordability using an affordability index. This index compares the Class 1 premium with the weekly earnings of a full-time adult Queenslander (ordinary time), as published by the Australian Bureau of Statistics. Our goal, known as the 'Affordability Index' is to be less than 45% of the average weekly earnings, which we have consistently achieved.

Average filed premiums (Class 1 vehicles)

Insurer	FY 13/14	FY 14/15	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
AAMI	\$327.60						
Allianz	\$332.85	\$334.60	\$331.35	\$353.60	\$353.50	\$343.20	\$355.20
NRMA	\$331.10						
QBE	\$333.35	\$336.60	\$331.35	\$354.85	\$353.50	\$343.20	\$355.20
RACQI	\$333.35	\$336.60	\$331.35	\$354.85	\$353.50	\$343.20	\$355.20
Suncorp	\$333.35	\$333.35	\$329.85	\$354.85	\$353.50	\$343.20	\$355.20

Class 1 premium breakdown

Calendar Quarter	Insurer's premium	Insurer's expenses and profit	CTP levies and fee	NIISQ levy
2016 QTR 1	\$247.00	\$43.00	\$39.60	
2016 QTR 2	\$253.11	\$43.89	\$39.60	
2016 QTR 3	\$247.03	\$42.97	\$39.60	
2016 QTR 4	\$220.43	\$39.57	\$39.60	\$69.00
2017 QTR 1	\$220.45	\$39.55	\$39.60	\$69.00
2017 QTR 2	\$206.32	\$37.68	\$39.60	\$69.00
2017 QTR 3	\$193.58	\$36.42	\$37.00	\$85.00
2017 QTR 4	\$193.56	\$36.44	\$37.00	\$85.00
2018 QTR 1	\$195.25	\$37.75	\$37.00	\$85.00
2018 QTR 2	\$195.25	\$37.75	\$37.00	\$85.00
2018 QTR 3	\$189.12	\$36.88	\$36.00	\$88.20
2018 QTR 4	\$183.84	\$36.16	\$36.00	\$88.20
2019 QTR 1	\$179.47	\$35.53	\$36.00	\$88.20
2019 QTR 2	\$179.46	\$35.54	\$36.00	\$88.20
2019 QTR 3	\$185.50	\$38.50	\$36.70	\$90.50
2019 QTR 4	\$192.52	\$39.48	\$36.70	\$90.50
2020 QTR 1	\$192.59	\$39.41	\$36.70	\$90.50
2020 QTR 2	\$185.48	\$38.52	\$36.70	\$90.50

Notes: **Insurer's premium** is the Class 1 premium (including GST).

Insurer's expenses and profit includes claims handling expenses, policy expenses, reinsurance expenses, and insurer profits.

CTP levies and fee includes Hospital and Emergency Services levy, Nominal Defendant levy, Statutory Insurance Scheme levy, and Queensland Department of Transport and Main Roads administration fee.

NIISQ levy includes the National Injury Insurance Scheme, Queensland (NIISQ) levy. NIISQ is a no-fault scheme that provides necessary and reasonable lifetime treatment, care and support to people who sustain eligible serious personal injuries in a motor vehicle accident in Queensland, on or after 1 July 2016.

Insurer offer and benefits

Insurers may also offer eligible motorists an incentive or benefit that makes it worthwhile to explore switching insurers.

Insurer	At-fault driver protection	Gift card for switching	Multi-policy discount
Allianz	Yes	No	No
QBE	Yes	Yes	Yes
RACQI	Yes	No	No*
Suncorp	Yes	Yes	Yes

Note: *RACQI offer a multi-policy discount, however, CTP insurance is not included. RACQI also offers club membership discounts.

Efficiency

Claimant benefits and scheme delivery costs

The insurer's premium is split between claimant benefits and delivery costs.

The portion of premium being paid as claimant benefits has improved over recent years.

Our goal for scheme efficiency is to keep claimant benefits above 60 percent and delivery costs under 40 percent. Scope exists to improve efficiency further.

Claimant benefits and delivery costs (5-year average to Dec 2019)

Metric	Measure
Claimant benefits	66%
Delivery costs	34%

Claimant benefits includes payments to claimants (e.g. care and medical payments, economic loss), and Hospital and emergency services levy.

Delivery costs includes insurer profits, legal and investigation costs, administration levies, and other costs (acquisition costs, reinsurance costs and claim handling expenses).

MAIC is continuing to tighten premium assumptions to address persistently high insurer profits. This is an ongoing area of priority focus.

Insurer profit margins are expected to move over time closer to the 8 percent margin assumed in pricing.

Claim duration

The MAI Act requires insurers to decide liability within 6 months of compliance.

99.93% of claims met this requirement in the last 12 months*

Note: *Claims added 1 July 2019 to 30 June 2020 with a liability decision.

Average claim duration (months) - last 12 months*

Insurer	Notification to compliance	Compliance to liability	Liability to settlement	Settlement to finalisation
Allianz	1.1	2.3	16.8	2.4
QBE	0.9	1.8	14.9	3.4
RACQI	1.1	2.1	14.0	3.1
Suncorp	1.2	2.9	18.7	3.4

Note: *Finalised claims from 1 July 2019 to 30 June 2020.

Average claim duration (months) - last 10 years*

Insurer	Notification to compliance	Compliance to liability	Liability to settlement	Settlement to finalisation
Allianz	0.8	2.2	17.7	2.4
QBE	0.7	2.5	15.2	2.3
RACQI	1.0	2.9	16.7	4.7
Suncorp	1.0	2.5	18.2	2.9

Note: *Finalised claims from 1 July 2010 to 30 June 2020.

Fairness

Rates of legal representation and litigation

Accident financial year	Claims	% Finalised	% Legally represented	% Litigated
1 Jul 2015 - 30 Jun 2016	7,606	92.8%	80.9%	10.1%
1 Jul 2016 - 30 Jun 2017	8,764	85.7%	82.8%	9.4%
1 Jul 2017 - 30 Jun 2018	8,628	70.3%	79.8%	6.3%
1 Jul 2018 - 30 Jun 2019	8,039	41.6%	77.9%	1.8%
1 Jul 2019 - 30 Jun 2020	4,942	10.9%	81.9%	0.0%

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

Total payments by heads of damage for claims finalised 2019-20

Heads of damage	Total
Economic loss past and future	\$406,306,273
Care & medical	\$211,777,144
General damages	\$102,295,742
Claimant legal	\$99,279,236
Insurer legal & investigation	\$53,992,792
Other	\$25,747,458
Recoveries	-\$2,691,237

Notes: **Other' includes home and vehicle modifications, aids and appliances.

'Recoveries' include money recovered from insured, other parties, uninsured driver/owners or interstate insurers.

Responsiveness

The scheme responds to meet the needs of a wide range of people of all different ages, genders, types of crashes and roles in crashes.

Developing greater analytics capabilities enables us to better understand and respond to changes in scheme experience.

Age groups of claimants by gender

Age group (years)	Female	Male	Total
0 to 5	392	412	804
6 to 15	1,301	1,175	2,476
16 to 25	7,404	6,090	13,494
26 to 35	8,660	8,083	16,743
36 to 45	7,747	7,256	15,003
46 to 55	6,731	6,094	12,825
56 to 65	3,804	3,702	7,506
66+	2,239	1,990	4,229
Total	38,278	34,802	73,080

*Note: *All claims for crashes from 1 July 2010 to 30 June 2020 where relevant details are available.*

Claim severity

Severity	Number of claims	% of severity
Minor	43,596	74.0%
Moderate	7,923	13.5%
Serious	3,028	5.1%
Severe	382	0.7%
Critical	193	0.3%
Maximum	624	1.1%
Admin	3,136	5.3%

*Note: *Finalised claims for crashes between 1 July 2010 and 30 June 2020.*

MAIC is responsive to scheme experience by investing in research and initiatives, legislative reform, education and awareness campaigns.

These actions help ensure that injured people are assisted in recovering from the effects of their injuries while also keeping premiums affordable for motorists.

Claimant role

Role	Number of claims by role	% of claims by role
Bicycle	2,956	4.0%
Driver	41,194	56.3%
Motorcyclist/pillion	4,914	6.7%
Other	1,589	2.2%
Passenger	18,691	25.6%
Pedestrian	3,814	5.2%

Note: *Crashes from 1 July 2010 to 30 June 2020.

Crash details

Crash details	Number of crashes	% of crashes
Intersection	14,164	19.4%
Manoeuvring	2,070	2.8%
Miscellaneous	2,005	2.7%
Non-collision on curve	925	1.3%
Non-collision on straight	2,020	2.8%
On path	1,209	1.7%
Opposing directions	9,602	13.1%
Overtaking	907	1.2%
Pedestrian	3,666	5.0%
Same direction	36,547	50.0%
Unknown	43	0.1%

Note: *Crashes from 1 July 2010 to 30 June 2020.

Currently, the most common claim type is from drivers experiencing minor injury from a crash where the vehicles were traveling in the same direction.

Queensland crash claims by region

Region	Number	Number of high severity crashes	% of high severity crashes
Queensland	37,979	2,635	6.9%
Queensland - Outback	159	31	19.5%
Cairns	1,269	143	11.3%
Townsville	976	104	10.7%
Mackay - Isaac - Whitsunday	712	114	16.0%
Central Queensland	729	109	15.0%
Wide Bay	1,440	195	13.5%
Darling Downs - Maranoa	454	87	19.2%
Brisbane	12,837	555	4.3%
Gold Coast	5,537	292	5.3%
Ipswich	2,552	199	7.8%
Logan - Beaudesert	3,699	185	5.0%
Moreton Bay	2,830	173	6.1%
Sunshine Coast	2,258	196	8.7%
Toowoomba	769	67	8.7%
Interstate	1,674	183	10.9%
Unknown	84	2	2.4%

Note: *Crashes from 1 July 2010 to 30 June 2020.

Metropolitan areas experience more crashes than regional areas and have a higher proportion of minor and moderate injuries compared to regional areas. Regional areas experience fewer crashes than metropolitan areas but have a higher proportion of severe injuries.

Insured vehicles by class (as at 30 June 2020)

Insurance class	Class description	Vehicle count	Proportion
1	Cars and station wagons	2,874,476	65.5%
2	Motorised homes	17,485	0.4%
3	Taxis	1,965	0.0%
4	Hire vehicles	32,568	0.7%
5	Vintage, veteran, historic or street rods	35,407	0.8%
6	Trucks, utilities and vans with a GVM of 4.5t or less	944,412	21.5%
7	Trucks, prime movers and vans with a GVM > 4.5t	79,510	1.8%
8	Non-commercial buses	5,974	0.1%
9	Buses for school/health use	4,017	0.1%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,420	0.1%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,224	0.1%
11	Buses not in class 8, 9, 10A or 10B	5,685	0.1%
12	Motorcycles with driver only	94,170	2.1%
13	Motorcycles with pillion passenger or side car	121,396	2.8%
14	Tractors	25,370	0.6%
15	Self-propelled machinery, fire engines	6,622	0.2%
16	Ambulances	1,192	0.0%
17	Motor vehicles used only for primary production	38,583	0.9%
19	Limited access registration	48,741	1.1%
20	Zone access registration	12,388	0.3%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,679	0.2%
23	Dealer plates	6,226	0.1%
24	Trailers registered under the <i>Interstate Road Transport Act 1985</i> (Cwlth) or trailers with a GVM > 4.5t	4,407	0.1%
26	Booked hire vehicles (cars, station wagons and utilities) and limousines (cars and station wagons)	16,536	0.4%

Nominal Defendant

Claims received by accident year

Accident year	Unidentified claims	Uninsured claims
2015/2016	158	76
2016/2017	157	79
2017/2018	144	89
2018/2019	123	74
2019/2020	100	57

Notes: 1. Accidents from 1 July 2015 to 30 June 2020.

2. Queensland Nominal Defendant managed compliant claims only. Recent accident year's data immature due to the long-tail nature of CTP claims.

Claimants by role in accidents involving an unidentified vehicle

Claimant role	Number of claims	% of claims
Cyclist	59	8.7%
Driver	264	39.1%
Motorcyclist	144	21.3%
Other	19	2.8%
Passenger - at fault vehicle	8	1.2%
Passenger - other vehicle	92	13.6%
Pedestrian	90	13.3%
Total	676	100%

Notes: 1. Accidents from 01 July 2015 to 30 June 2020.

2. Queensland Nominal Defendant claims only.