



CARRSQ – Jamieson Trauma Institute Rural and Remote Road Safety Seminar

MAIC QLD CTP Scheme presentation

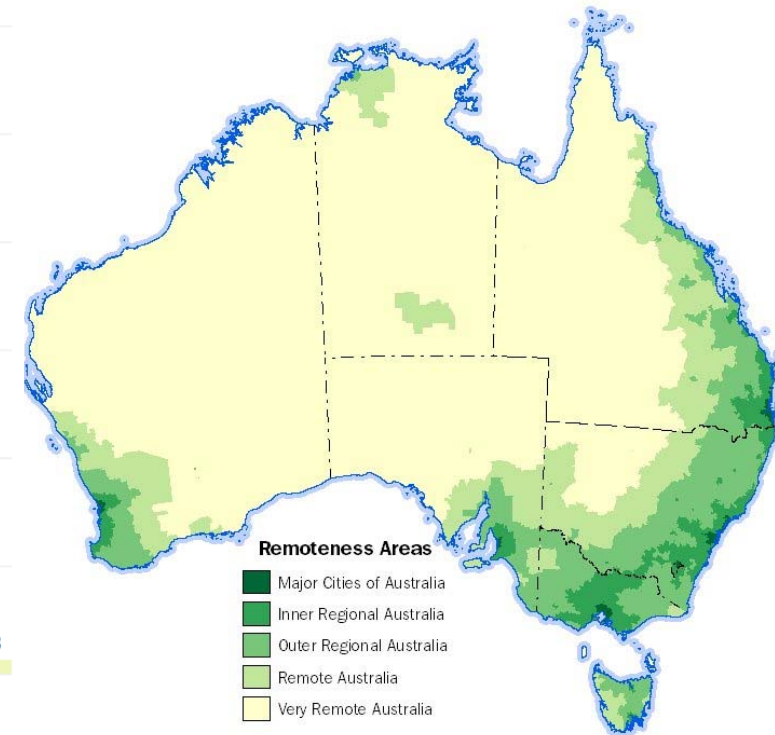
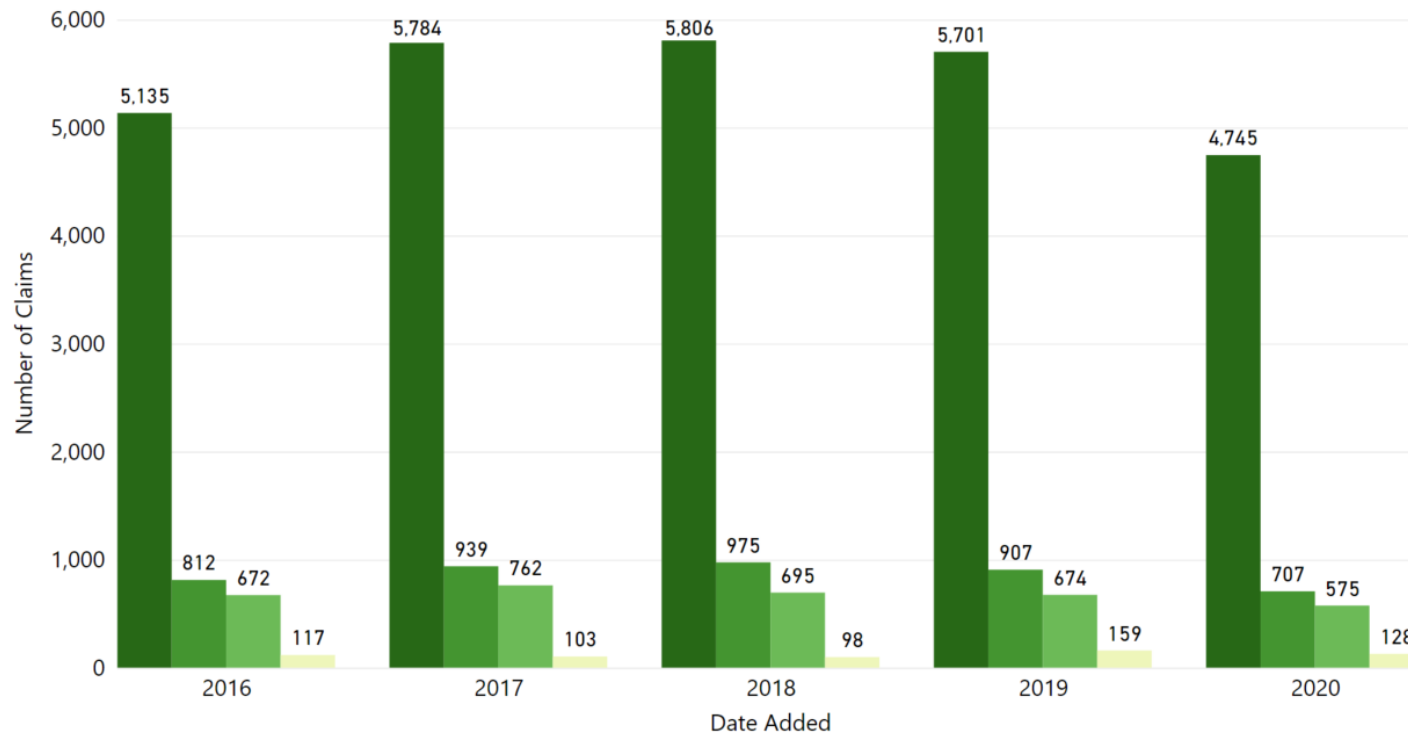
Neil Singleton, Insurance Commissioner, MAIC
QUT Gardens Point
26 May 2021



QLD CTP Claims data...rural, remote region claims = 2% of total claims received

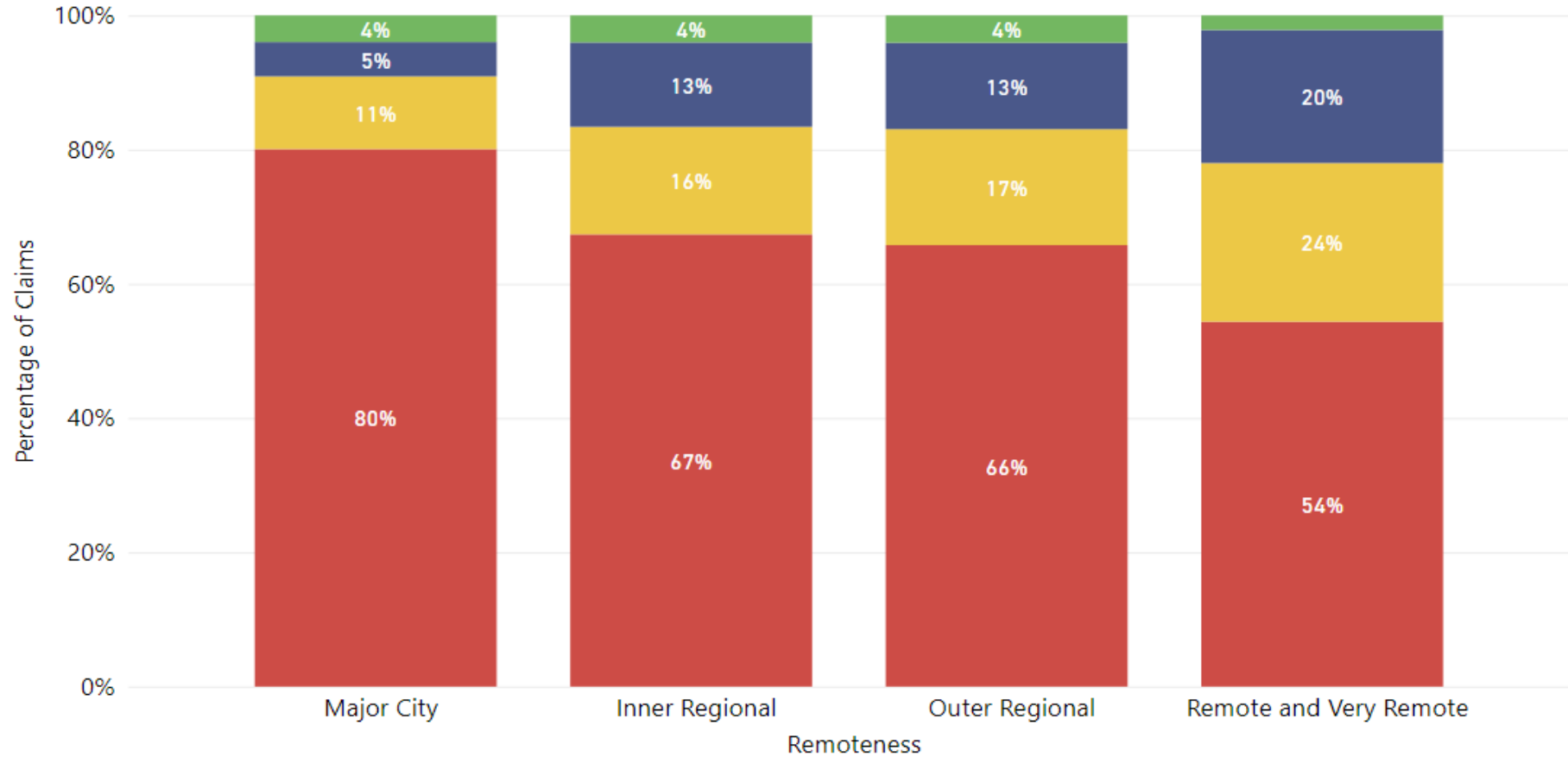
All charts in this presentation are based on claims recorded between 1 January 2016 – 31 December 2020

Remoteness ● Major City ● Inner Regional ● Outer Regional ● Remote and Very Remote

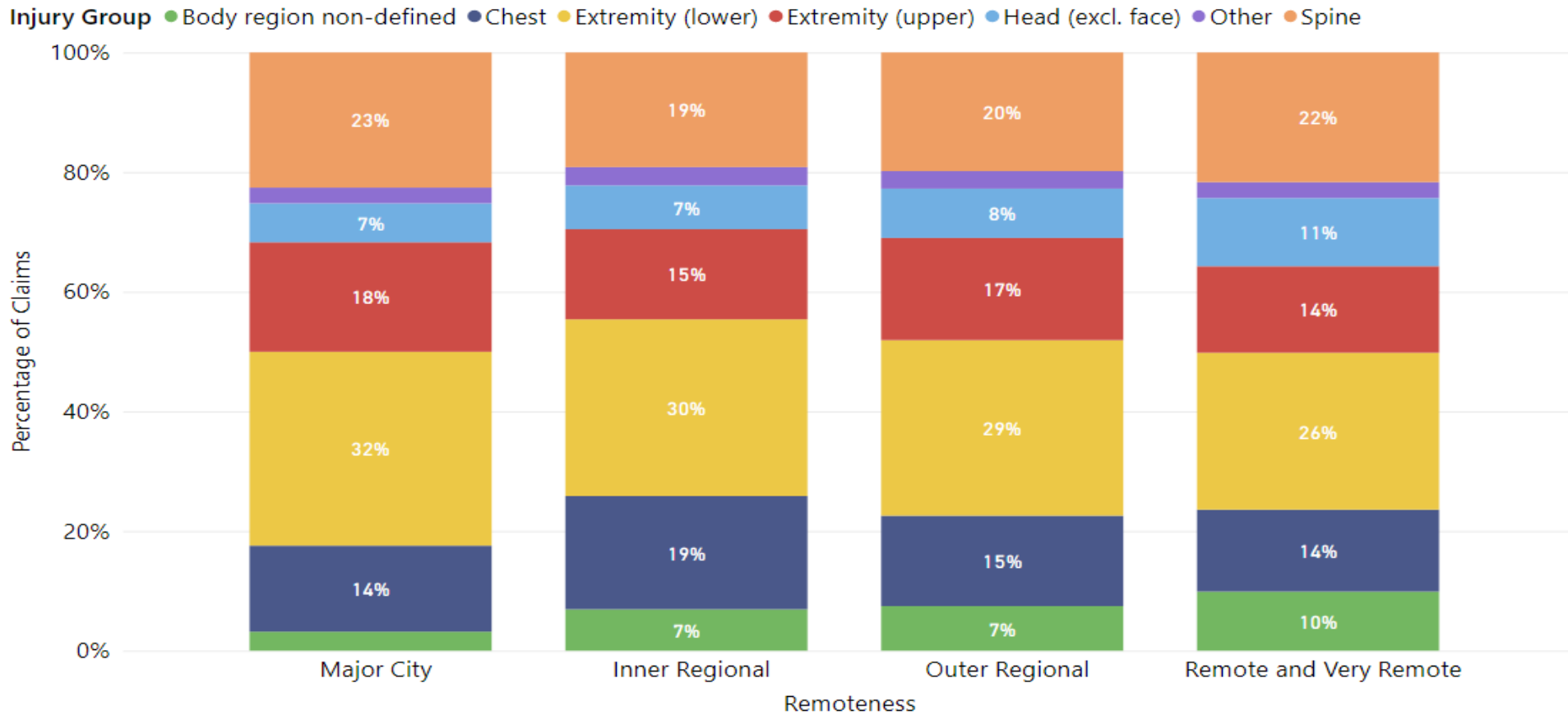


Rural and remote claims generally involve more serious injuries

Severity Group ● 1 ● 2 ● 3+ ● 9NA



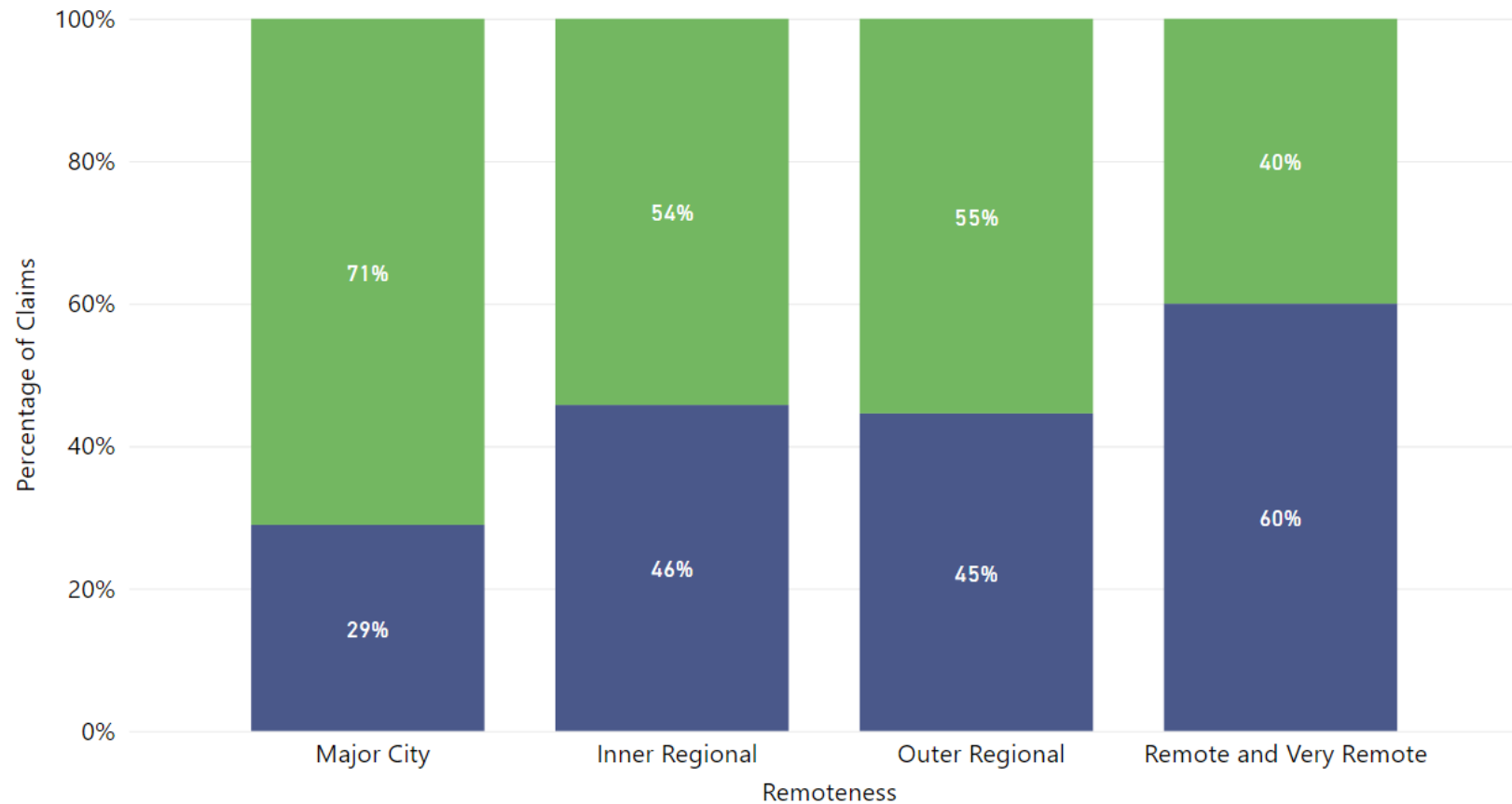
...involving a similarly diverse range of injuries by body region



- Unclear why rural remote claims have a higher proportion of unknown detail

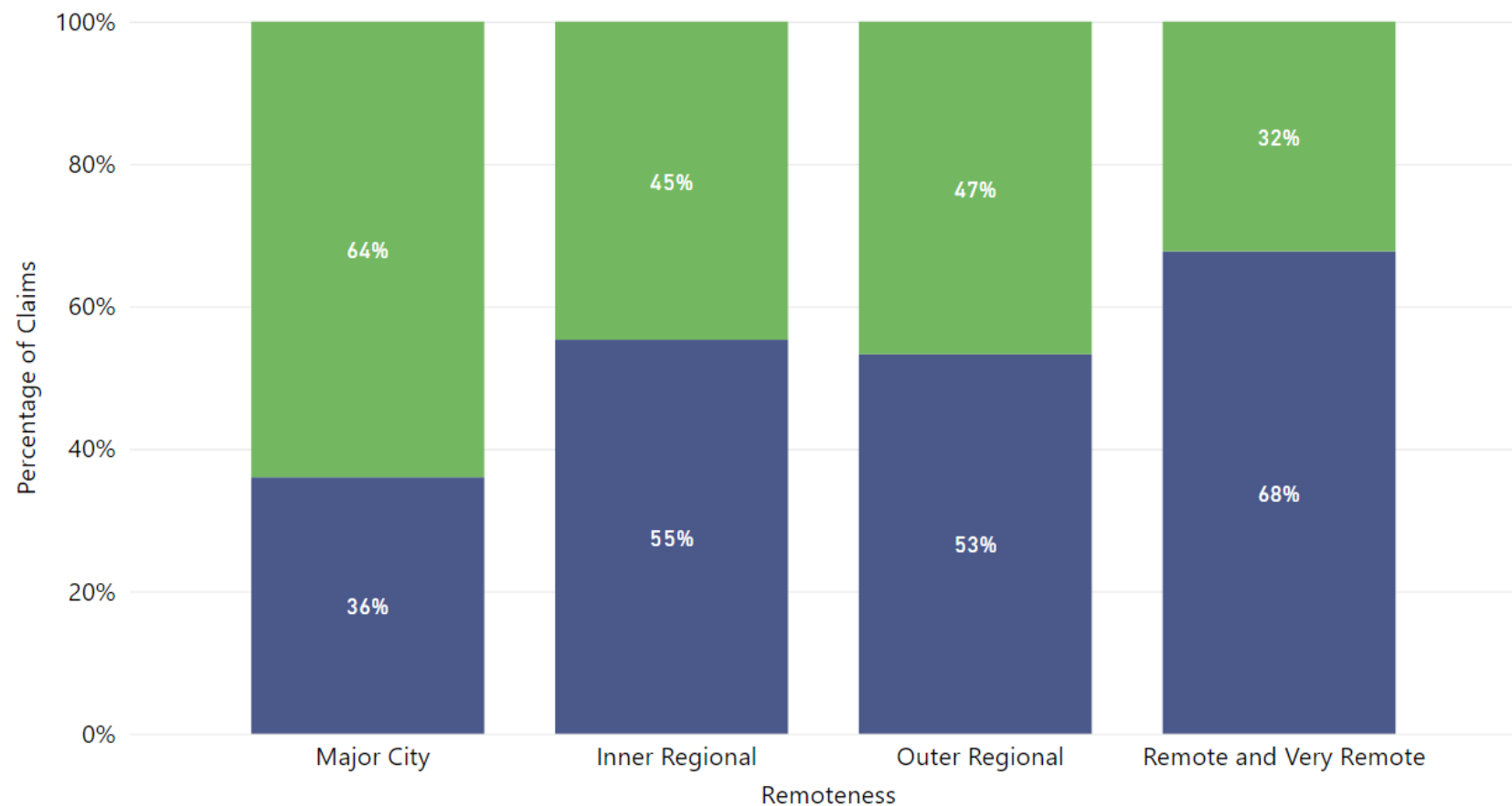
...with crashes requiring higher rates of ambulance attendance

Ambulance ● Yes ● No



...and higher rates of hospitalisation

Hospital Attended ● Yes ● No



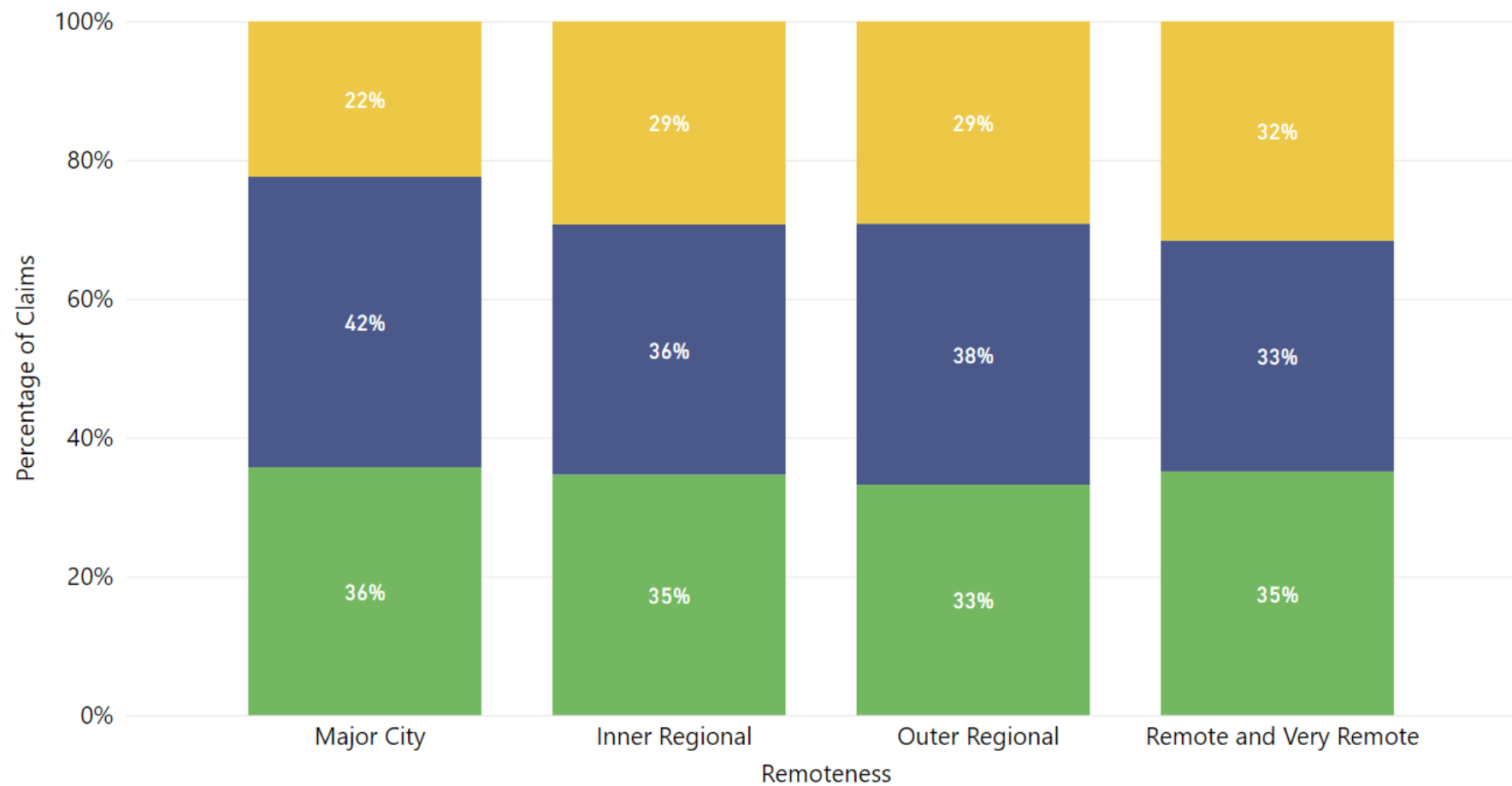
...and longer periods of medical treatment

Treatment ● Long term treatment (>12 weeks) ● Medium term treatment (6-12 weeks) ● Short term treatment (6 weeks) ● Nil treatment required



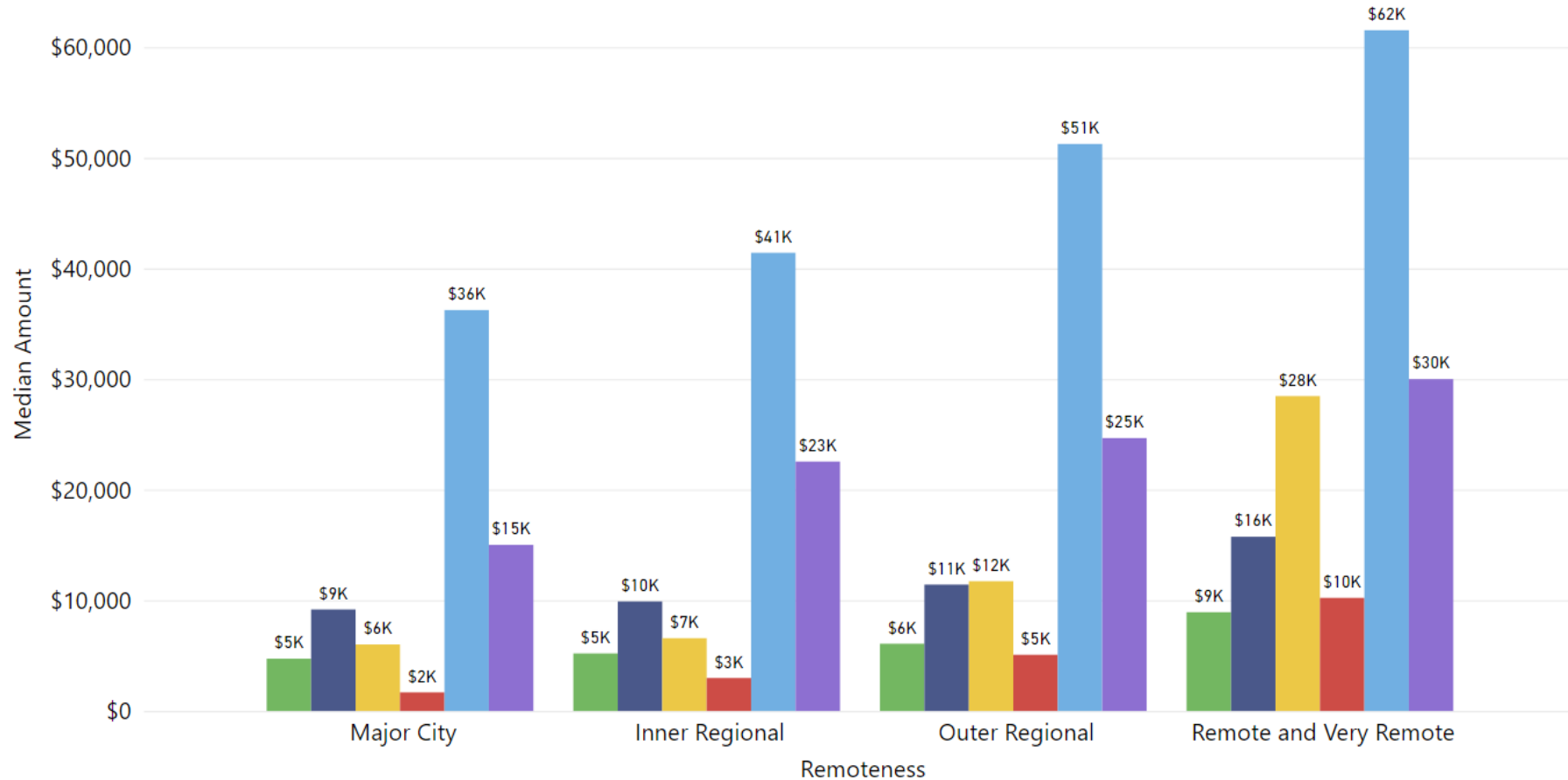
...and more 'mature age' claimants in rural or remote regions

Claimant Age Group ● 30 and Under ● 31 to 50 ● Over 50



...which equates to a higher claim cost across all payment types

Head of Damage ● Treatment ● General Damages ● Total Legal ● Past Economic Loss ● Future Economic Loss ● Care

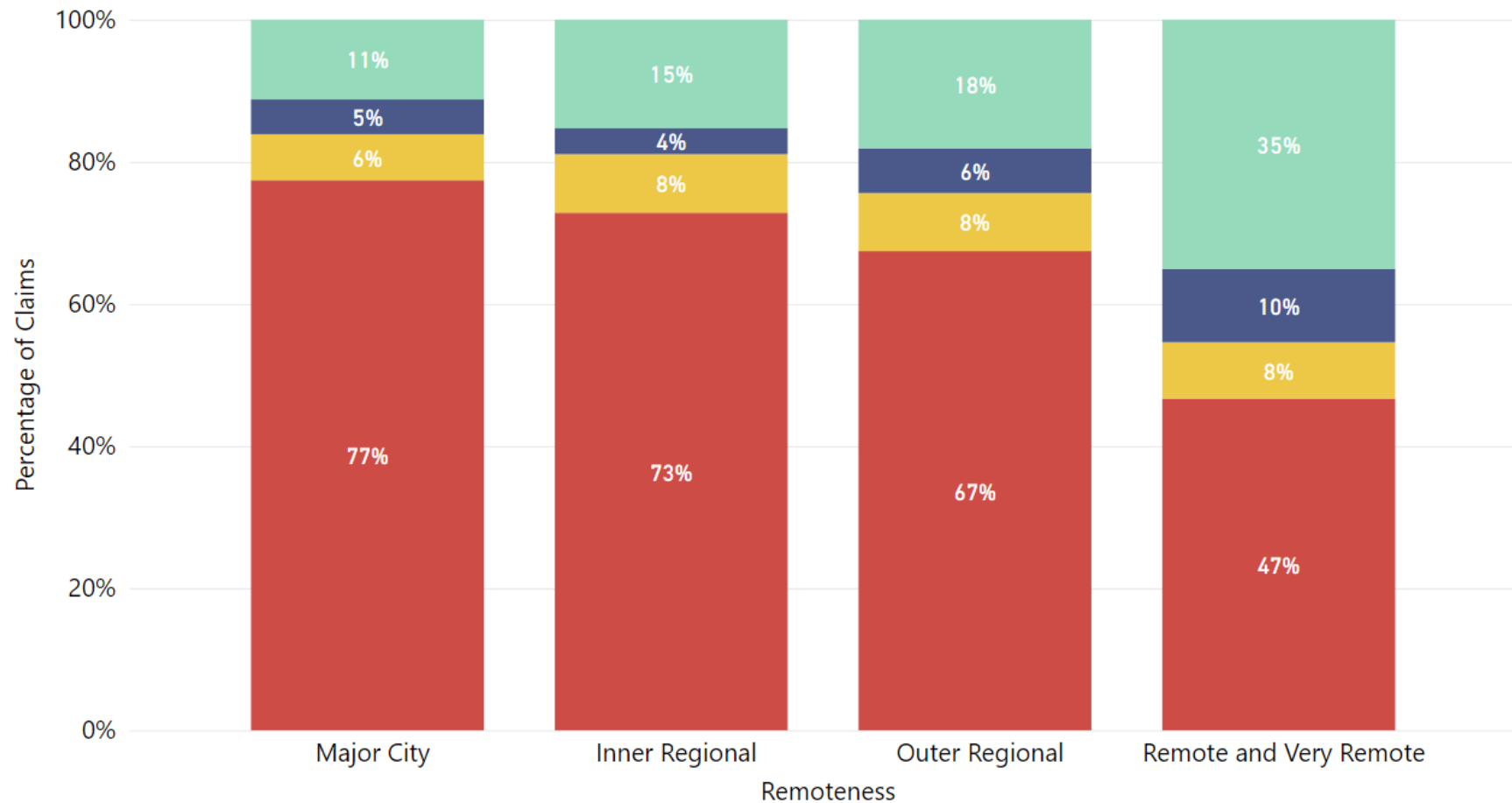


What about the vehicle?



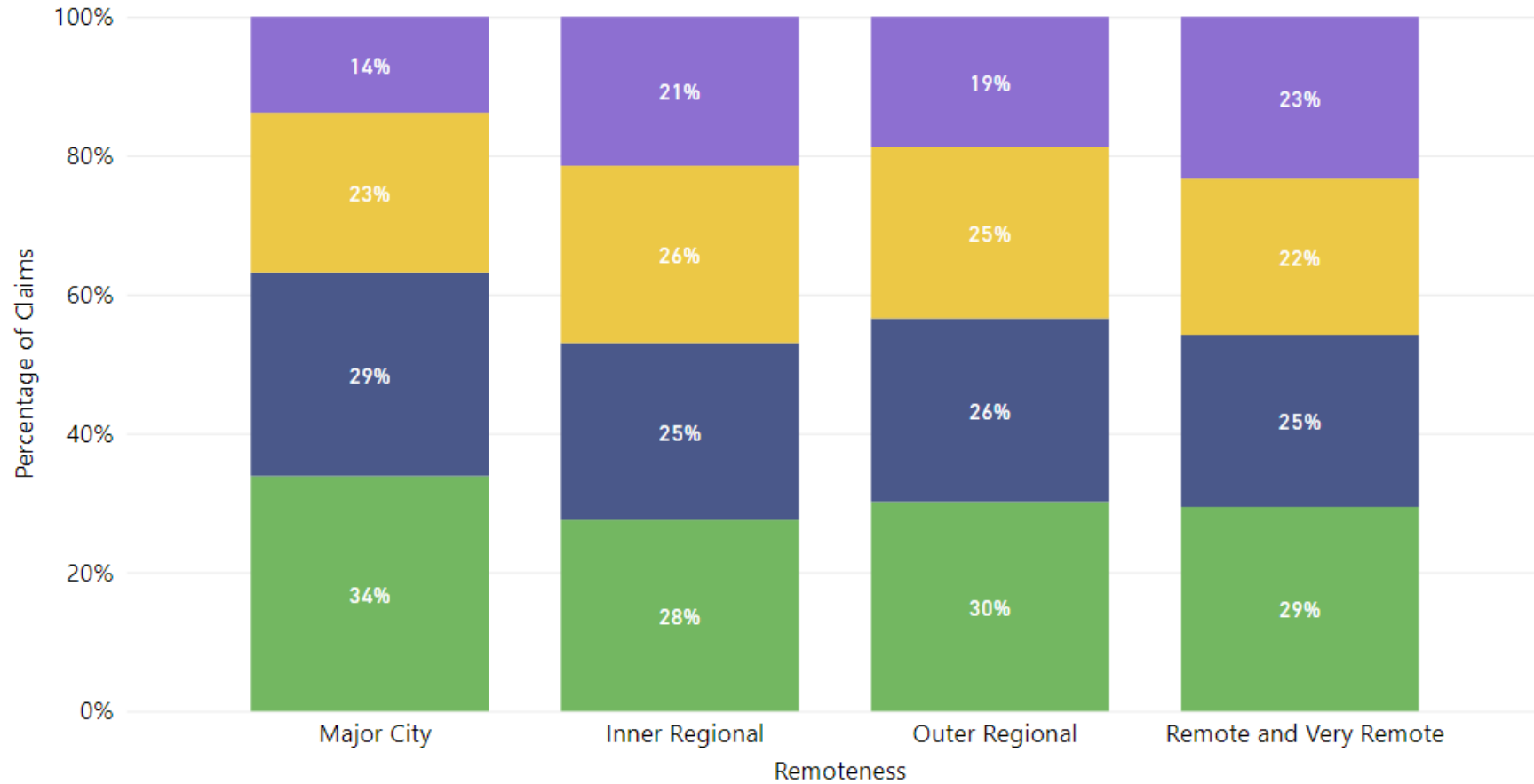
Claims involve more Trucks, Vans and Utes

Vehicle Class ● Cars and station wagons ● Motorcycles ● Other ● Trucks, vans and utilities



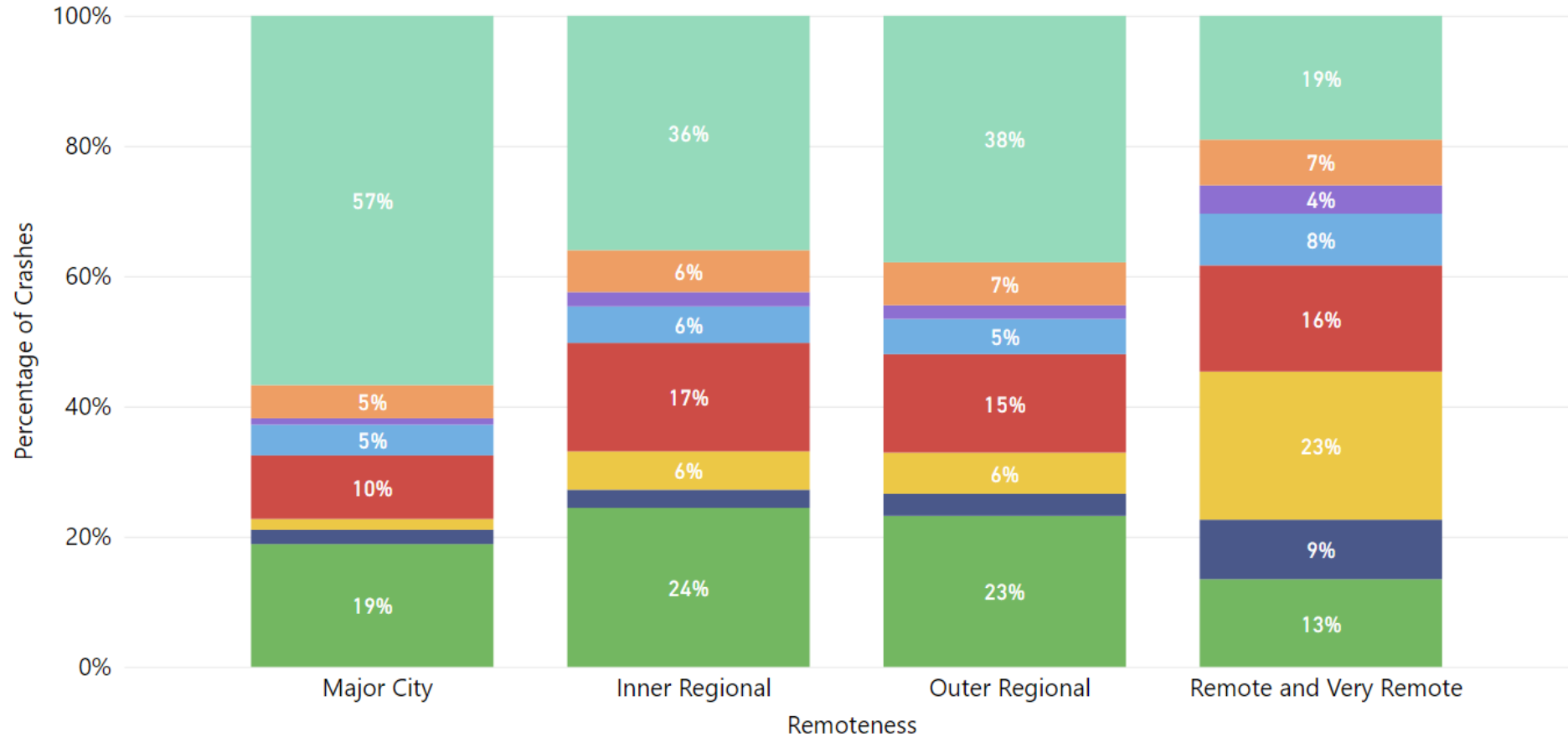
...involving older vehicles

Vehicle Age at Accident ● 0-5 ● 06-10 ● 11-15 ● 16+



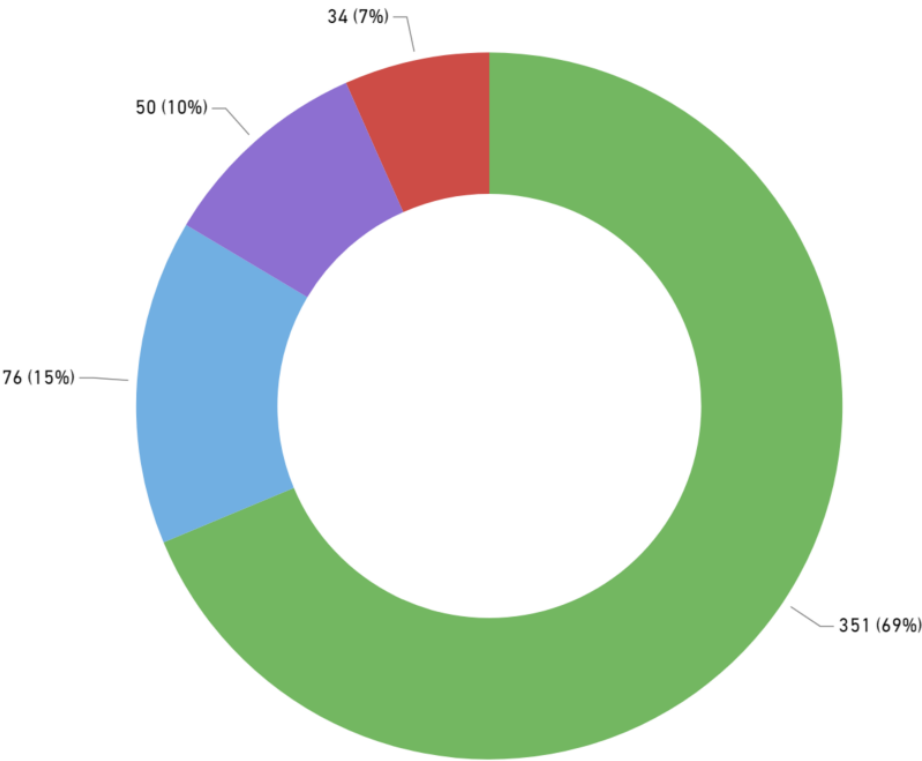
...with fewer 'rear-enders' and more 'vehicle left road' crashes

Crash Circumstance ● Intersection ● Miscellaneous ● Non-Collision ● Opposing Directions ● Other ● Overtaking ● Pedestrian ● Same Direction



...majority of claims (84%) involve local people and/or local vehicles

Visitors and Residents Same Location Remote/Very Remote At Fault and Other Location Claimant Remote/Very Remote Claimant and Other Location At Fault Other



What we don't have...

- We lack a complete picture on a range of topics
 - seatbelt use
 - alcohol/drug use
 - driver fatigue, driver competence
 - vehicle roadworthiness
- Scheme emphasis is on supporting the injured person...insurers only need sufficient info to determine liability, and delays in reporting claims can compound data capture
- MAIC needs to rely on other data custodians/datasets to help provide a more holistic picture of road trauma (it's enough to make a data nerd scream)



Wrapping this up...

- Rural and remote claims are not numerous....but they are more serious
- They involve more hospital, ambulance and medical resources...
...and likely to have greater overall impact on the life of the injured person

In response -

- MAIC and Emergency Medicine Foundation are about to launch a regionally focused clinical research grant program...(JTI supporting)
- MAIC also already funding/supporting DTMR Road Safety Data Bureau, QAS-QUT ambulance retrieval service process review, CARRSQ and JTI...plus more



Thank you

Stay connected with us



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Motor Accident Insurance Commission



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