

# Appendices

## Appendix 1: Actuarial certificate, Nominal Defendant Fund

### Actuarial Certificate Queensland Nominal Defendant Fund Outstanding Claims Liability as at 30 June 2021

The State Actuary's Office was asked by the Nominal Defendant to undertake a valuation of the Nominal Defendant Fund's ("The Fund") claims liabilities as at 30 June 2021 and to advise on an appropriate balance sheet provision for these liabilities.

The data, assumptions, approach and results of this valuation are described in detail in our report entitled "Outstanding Claims Liability Review 30 June 2021 Nominal Defendant". The advice set out in our report has been prepared in compliance with the relevant accounting standard AASB 137 and Professional Standard 302 of the Institute of Actuaries of Australia.

### Results

The recommended provision for the Nominal Defendant as at 30 June 2021 is \$133.0 million, comprising the central estimate of the liability for outstanding claims. The recommended provision is net of reinsurance and other recoveries. The central estimate is discounted (i.e. allows for investment income on notional assets equivalent to the liabilities), allows for future claim inflation and claim handling expenses.

### Reliances and Limitations

In preparing our advice we relied extensively on information supplied by the Nominal Defendant. Independent verification of this information was not undertaken although it was reviewed and checked for reasonableness and consistency.

Although we have prepared estimates in conformity with what we believe to be the likely future experience, the experience could vary considerably from our estimates. Deviations from our estimates are normal and to be expected.



Arie van den Berg

Fellows of the Institute of Actuaries of Australia  
29 July 2021



Michael Clacher

## Appendix 2: Licensed insurers

Currently licensed CTP insurers	Previously licensed CTP insurers
<p><b>AAI Limited (trading as Suncorp Insurance)</b> GPO Box 1453 Brisbane QLD 4001 Ph 13 11 60 (CTP) ABN 48 005 297 807</p>	<p><b>Insurance Australia Limited (trading as NRMA Insurance)</b> ABN 11 000 016 722 <i>Licence withdrawn 1 January 2014.</i></p>
<p><b>Allianz Australia Insurance Limited</b> GPO Box 2226 Brisbane Qld 4001 Ph 131 000 ABN 15 000 122 850</p>	<p><b>Suncorp Metway Insurance Limited</b> ABN 83 075 695 966 <i>Licence withdrawn 1 July 2013.</i></p>
<p><b>QBE Insurance (Australia) Limited</b> GPO Box 1072 Brisbane Qld 4001 Ph (07) 3031 8418 (CTP) ABN 78 003 191 035</p>	<p><b>Australian Associated Motor Insurers Limited</b> ABN 92 004 791 744 <i>Licence withdrawn 1 July 2013.</i></p>
<p><b>RACQ Insurance Limited</b> PO Box 3004 Logan City DC QLD 4114 Ph (07) 3893 9001 (CTP) ABN 50 009 704 152</p>	<p><b>FAI Allianz Limited (trading as FAI Insurance)</b> ABN 80 094 802 525 <i>Licence withdrawn 1 July 2002.</i></p>
	<p><b>FAI General Insurance Company Limited</b> ABN 15 000 327 855 <i>Licence suspended on 1 January 2001. Insurer became insolvent on 15 March 2001.</i></p>
	<p><b>Fortis Insurance Limited (formerly VACC Insurance Co. Limited)</b> ACN 004 167 953 <i>Licence withdrawn 25 September 2017.</i></p>
	<p><b>Zurich Australian Insurance Limited</b> ACN 000 296 640 <i>Licence withdrawn 15 November 1997.</i></p>
	<p><b>Commercial Union Assurance of Australia Ltd</b> ACN 004 478 371 <i>Licence withdrawn 1 March 1997.</i></p>
	<p><b>CIC Insurance Limited</b> ACN 004 078 880 <i>Licence withdrawn 22 January 1996. Insurer became insolvent on 15 March 2001.</i></p>
	<p><b>GIO General Limited</b> ACN 002 861 583 <i>Licence withdrawn 30 June 1996.</i></p>
	<p><b>Mercantile Mutual Insurance (Australia) Ltd</b> ACN 000 456 799 <i>Licence withdrawn 1 November 1996.</i></p>

## Appendix 3: Performance statement (SDS)

Service standards	Notes	2020-21 Published Annual Target	2020-21 Revised Annual Target	2020-21 Actual
Highest filed CTP premium for Class 1 vehicles (sedans and wagons) as a percentage of average weekly earnings	1	<45%	<45%	21.4%
Percentage of the Nominal Defendant claims finalised compared to the number outstanding at the start of the financial year	2	50%	50%	51.3%
Percentage of Nominal Defendant claims settled within two years of compliance		50%	50%	69.4%
Percentage of Nominal Defendant claims with General Damages paid within 60 days of the settlement date	3	95%	95%	89.3%

- Notes:
1. The average Affordability Level for the 2020-21 Financial Year is 21.4%. The Affordability Level as at 30 June 2021 is 21.3%.
  2. Claims can take two to three years to settle; consequently, it is difficult to estimate the number of claims that will be finalised in any given period.
  3. The CTP insurance industry, including the Nominal Defendant, is currently experiencing lengthy delays in the receipt of Clearances. A settlement payment cannot be made prior to the receipt of a Clearance. It is widely accepted that these delays are due to the impact of COVID-19.

## Appendix 4: Grants and sponsorships

Organisation	Future commitment*	2020/21 \$	2019/20 \$
<b>University of Queensland</b> RECOVER Injury Research Centre formerly (CONROD) (2020- 2022)	1,422,280	1,378,792	2,639,305
<b>Queensland University of Technology</b> Centre for Accident Research and Road Safety Queensland (CARRS-Q) (2019 – 2021)	801,081	2,449,744	2,384,317
<b>Griffith University</b> Provide funding to establish Hopkins Centre to foster research into disability and rehabilitation.	1,124,082	1,208,441	1,278,539
<b>Metro North Hospital and Health Service</b> Jamieson Trauma Institute advancing trauma prevention, research, systems and care for people who suffer a traumatic injury.	4,040,862	2,013,210	1,774,094
<b>University of Sunshine Coast</b> Road Safety Research Collaboration.	1,869,405	883,205	846,895
<b>University of Sunshine Coast</b> Specialised Drug Driving Research Unit.	2,135,130	996,282	0
<b>Department of Transport and Main Roads</b> Funding to support Transport Academic Partnership 2020-2025 formerly Academic Strategic Transport Alliance (ASTRA).	261,045	61,327	59,981
<b>Griffith University</b> Spinal Cord Therapy research.	2,053,956	1,854,091	1,805,852
<b>Police Citizens Youth Welfare Association (PCYC Queensland)</b> Funding to support operation of Braking the Cycle program across Queensland.	12,982,944	2,982,726	1,744,790
<b>Spinal Life Australia</b> Back 2 Work – Vocational rehabilitation project.	735,102	0	264,366
<b>University of Sydney</b> Partnership funding to develop website to support improved physiotherapy treatment for people with whiplash.	*To be determined	25,000	25,000
<b>Metro South Hospital and Health Service</b> Transitional rehabilitation service pilot (2016-2021).	*To be determined	3,105,725	3,002,467
<b>University of Queensland via Children's Health Foundation Queensland</b> Partnership funding to establish a Queensland Chair in Paediatric Rehabilitation (2017 – 2022).	150,000	200,000	200,000
<b>Spinal Life Australia</b> Contribution towards continuation of Queensland school awareness programme –Spinal Education Awareness Team (SEAT).	0	0	60,000
<b>Queensland University of Technology</b> Establish Trauma Data Warehouse Fellowship.	0	0	199,078
<b>University of Sunshine Coast</b> A study of situation awareness fast tracking, including identifying escape routes (SAFER) focused on peer passengers.	0	0	89,491

Organisation	Future commitment*	2020/21 \$	2019/20 \$
<b>Metro North Hospital and Health Service</b> Dr Cliff Pollard Trauma Fellowship.	512,912	210,510	241,527
<b>University of Sunshine Coast</b> Process and impact evaluation of Braking the Cycle program incorporating SAFER.	0	0	47,981
<b>Centre for Accident Research and Road Safety (CARRS-Q)</b> Undertake analysis of fatal and serious injury crashes by region.	0	0	39,000
<b>Road Trauma Mitigation Fund</b> Collaborate with Queensland Police Service (QPS) and Department of Transport and Main Roads (TMR) around identified initiatives to reduce claims frequency and support Qld Road Safety Strategy and Action Plan.	2,980,562	5,008,046	5,595,277
<b>Transport New South Wales</b> Contributory funding towards Motorcycle Protective Clothing testing initiative.	*To be determined	85,000	82,500
<b>Department of Transport and Main Roads Queensland</b> Contributory funding towards Cooperative and Autonomous Vehicle pilot.	0	1,500,000	6,000,000
<b>Queensland University of Technology</b> Support Fellowship to establish a linked road crash injury database.	0	157,603	147,975
<b>University of Queensland</b> Healthcare utilisation after childhood traumatic brain injury in Queensland.	0	0	57,223
<b>University of Queensland</b> Improving outcomes for children with persistent post-concussive symptoms.	70,343	113,816	115,815
<b>Griffith University</b> Driver monitoring pilot research.	0	0	59,223
<b>Griffith University</b> Taxi Claims data analysis.	0	0	12,982
<b>Griffith University</b> Developing and testing a novel neural restoration technology for people with a spinal cord injury.	729,095	752,185	518,720
<b>Spinal Life Australia</b> Contribution towards establishment of Healthy Living Centre in Cairns.	0	0	3,000,000
<b>RACQ</b> Contribution towards Driver Distraction Campaign.	0	0	943,867
<b>Queensland Trucking Association</b> A pilot study monitoring truck drivers.	0	49,100	196,400

Organisation	Future commitment*	2020/21 \$	2019/20 \$
<b>Metro North Hospital and Health Service</b> Professor and Chair of Trauma Surveillance and Data Analytics.	0	0	97,786
<b>Emergency Medicine Foundation</b> Funding to support research for trauma and emergency care in regional, rural and remote Queensland.	230,000	120,000	0
<b>University of Queensland</b> Funding to support sleep studies in children with traumatic brain injuries.	492,398	0	0
<b>Griffith University</b> First Peoples and CTP Initiative.	460,193	0	0
<b>Queensland University of Queensland</b> Road Trauma Modelling.	168,092	160,059	0
<b>University of Queensland</b> Assessing older adults' fitness to drive and a GP assessment tool.	0	32,624	0
<b>Police Citizens Youth Welfare Association (PCYC Queensland)</b> Funding to pilot a culturally appropriate Braking the Cycle program in the Naprannum community.	97,391	67,776	0
<b>Griffith University</b> Healthy Heads in Trucks and Sheds Pilot study evaluating an initiative to improve the safety, health and well-being of heavy vehicle drivers.	0	96,760	0
<b>Bionics Queensland</b> Funding to support a range of initiatives including the Bionics Queensland Challenge 2021.	76,000	614,000	0
<b>Centre for Accident Research and Road Safety (CARRS-Q)</b> Recidivist drivers research study.	38,757	38,758	0
<b>Sunshine Coast Council</b> Rear Enders Pilot Study.	0	196,000	0
<b>Gold Coast City Council</b> Analytics pilot study to improve road safety management capabilities for the City of Gold Coast.	0	171,064	0
<b>Queensland Health</b> Contribution towards Queensland Government Data Analytics pilot.	0	150,000	0
<b>Sponsorships</b> Provide sponsorships to one off activities aimed at accident prevention or enhancing injury management/rehabilitation.	3,500	3,230	19,009

Organisation	Future commitment*	2020/21 \$	2019/20 \$
<b>Total funding committed/allocated</b>	<b>34,175,990</b>	<b>27,030,638</b>	<b>33,849,460</b>
<i>Less refunds of residual grant funding</i>			
<b>Road Trauma Mitigation Fund</b>		(413,674.63)	(436,064.44)
<b>Metro South Hospital and Health Service</b> Transitional rehabilitation service pilot (2016-2021).		(113,767.83)	(274,084)
<b>Police Citizens Youth Welfare Association (PCYC Queensland)</b> Funding to support operation of Braking the Cycle program across 14 branches over three years.		(89,686.78)	0
<b>Metro North Hospital and Health Service</b> Jamieson Trauma Institute advancing trauma prevention, research, systems and care for people who suffer a traumatic injury.		(90,946.73)	0
<b>University of Queensland</b> RECOVER Injury Research Centre (formerly CONROD).		(7,254.07)	(43,044.38)
<b>Spinal Life Australia-</b> Contribution towards continuation of Queensland school awareness programme –Spinal Education Awareness Team (SEAT).		(62,274)	0
<b>University of Sunshine Coast</b> A study of situation awareness fast tracking, including identifying escape routes (SAFER) with senior drivers.		(3,818.15)	0
<b>Queensland University of Technology</b> Trauma Data Fellowship.		0	(98,011.35)
<b>Total Funding Returned</b>		<b>(781,422.19)</b>	<b>(851,204.17)</b>
<b>GRANT TOTAL (Allocated less returned)</b>		<b>26,249,215.81</b>	<b>32,998,256</b>

Note: \*Estimate of grant funding committed for expenditure from 1 Jul 2021.

## Ongoing projects funded in previous years

In the majority of cases, the following projects were previously funded by MAIC through the provision of a one-off payment. This payment is held in trust with the interest used to fund the ongoing operations of each project. The progress of these projects is monitored through regular activity and financial reporting.

- Royal Australian College of General Practitioners Research Fellowship
- Royal Australasian College of Physicians Research Fellowship
- Royal Australasian College of Surgeons Research Fellowship

## Research centres

The four MAIC funded research centres (RECOVER, CARRS-Q, Hopkins Centre and Jamieson Trauma Institute) produce six monthly activity and financial reports covering the research conducted within the centres and providing details on projects funded through other competitive grant processes. MAIC also supports the ongoing program of work of the Road Safety Research Collaboration at the University of the Sunshine Coast.

Further information on their research and activities is available by visiting [www.recover.centre.uq.edu.au/](http://www.recover.centre.uq.edu.au/), [www.research.qut.edu.au/carrsq/](http://www.research.qut.edu.au/carrsq/), [www.hopkinscentre.edu.au](http://www.hopkinscentre.edu.au), [www.metronorth.health.qld.gov.au/jamieson-trauma-institute](http://www.metronorth.health.qld.gov.au/jamieson-trauma-institute) and [www.usc.edu.au/research/accident-research/usc-road-safety-research-collaboration](http://www.usc.edu.au/research/accident-research/usc-road-safety-research-collaboration)

## Appendix 5: Glossary

Term	Definition
Claim farming (car crash scamming)	A process where people receive unsolicited contact from someone they do not know about being involved in a motor vehicle accident. Car crash scammers may use unethical or high-pressure tactics to obtain personal details and encourage people to submit or exaggerate a CTP insurance claim.
Compulsory Third Party (CTP) insurance	In Queensland, CTP insurance protects motor vehicle owners and drivers from being personally sued if they are responsible for injuring someone in a motor vehicle accident. It also enables the injured person to claim fair and timely compensation for their injuries and access prompt medical and rehabilitation treatment.
Level 4 highly automated vehicle	Level 4 vehicles – are sometimes known as ‘highly automated’ vehicles – are capable of operating in some driving modes without a human ready to take control. These driving modes may be limited by factors such as speed, weather conditions, or access to high quality digital mapping.
<i>Motor Accident Insurance Act 1994 (MAI Act)</i>	Legislation that governs Queensland’s CTP insurance scheme.
Motor Accident Insurance Commission (MAIC)	A statutory body established under the MAI Act to regulate Queensland’s CTP insurance scheme. This includes licensing and supervising the four private insurers who cover the risk of Queensland motor vehicle owners through the scheme.
Nominal Defendant (ND)	A statutory body that acts as a licensed insurer in the CTP insurance scheme for claims that involve motor vehicles that are unidentified or uninsured (not covered by CTP insurance). It also meets the claims costs associated with licensed insurers that become insolvent.
<i>National Injury Insurance Scheme (Queensland) Act 2016 (NIISQ Act)</i>	Legislation that governs the National Injury Insurance Scheme, Queensland.
National Injury Insurance Scheme, Queensland (NIISQ)	A scheme to ensure that people who suffer eligible serious personal injuries as a result of a motor accident in Queensland receive necessary and reasonable treatment, care and support, regardless of who was at fault.
National Injury Insurance Agency, Queensland (NIIAQ or NIISQ Agency)	The agency that administers the National Injury Insurance Scheme, Queensland.
Queensland Audit Office (QAO)	The independent auditor that promotes accountability and transparency in the Queensland public sector.