Motorcycle riders in the National Injury Insurance Scheme, Queensland (NIISQ)

June 2023



MAIC NIISQ

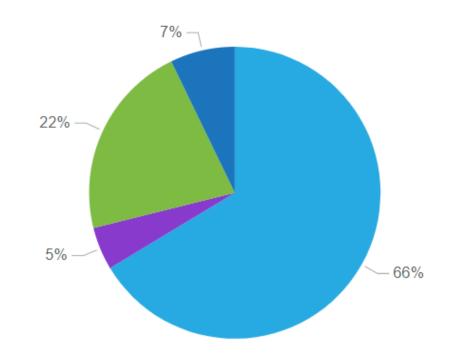


Motorcycles

Motorcycles account for about 5% of registered vehicles, yet motorcyclists and pillion passengers account for 22% of NIISQ participants. This highlights their over-representation in the scheme as vulnerable road users.

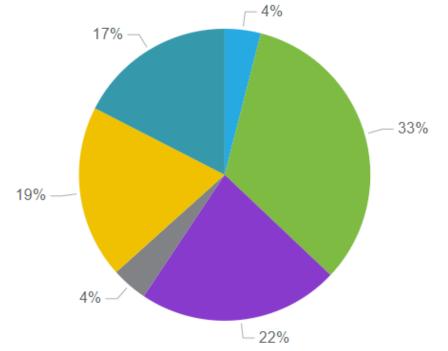
DTMR Vehicle counts

• Class 1 - Cars • Class 12/13 - Motorbikes • Class 6 - Utes/Vans • Other



NIISQ Active participants

Bicycle ● Driver ● Motorcycle/Pillion ● Other ● Passenger ● Pedestrian



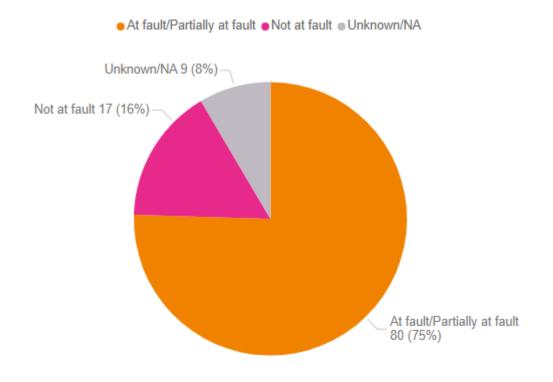






Participants' liability

NIISQ is a no-fault scheme, with almost two-thirds of all active participants either at fault or partially at fault. Three-quarters of motorcyclists in the scheme were at fault or partially at fault.





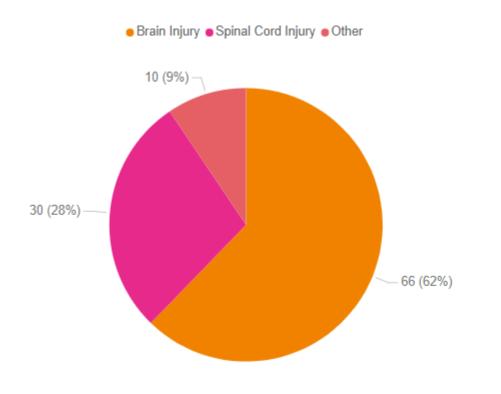


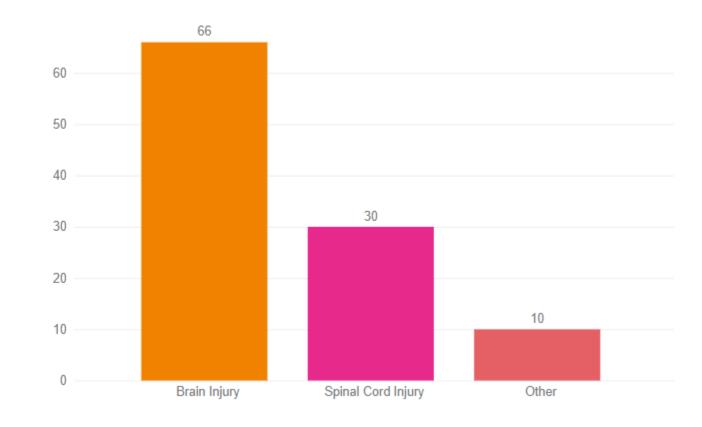




Motorcycle participants' injury

Almost two-thirds of motorcyclist participants in NIISQ have sustained a brain injury and almost one-third have sustained a spinal cord injury.





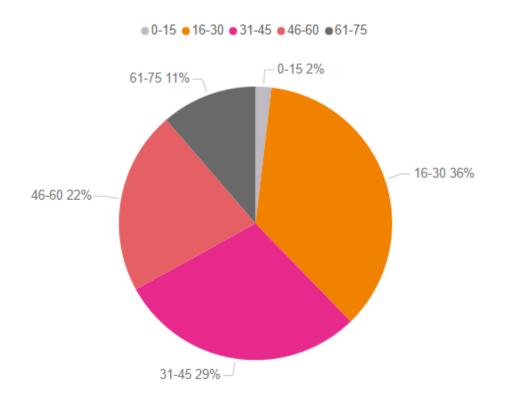


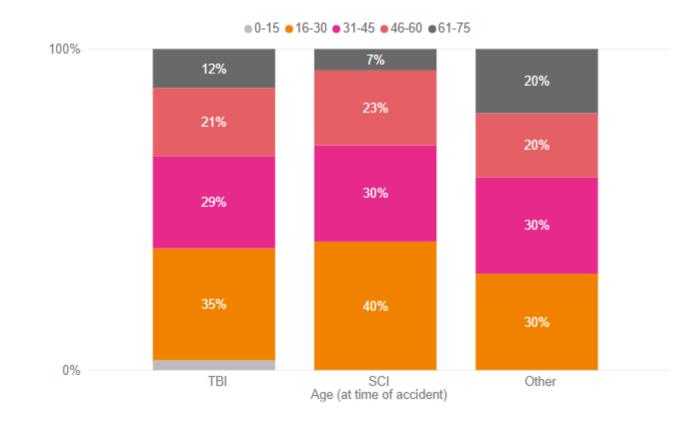




Motorcycle participants' age

Approximately half of all active participants were aged 31 years or older at the time of accident. Motorcyclist participants are typically older, with more than three-fifths aged 31 years or older.



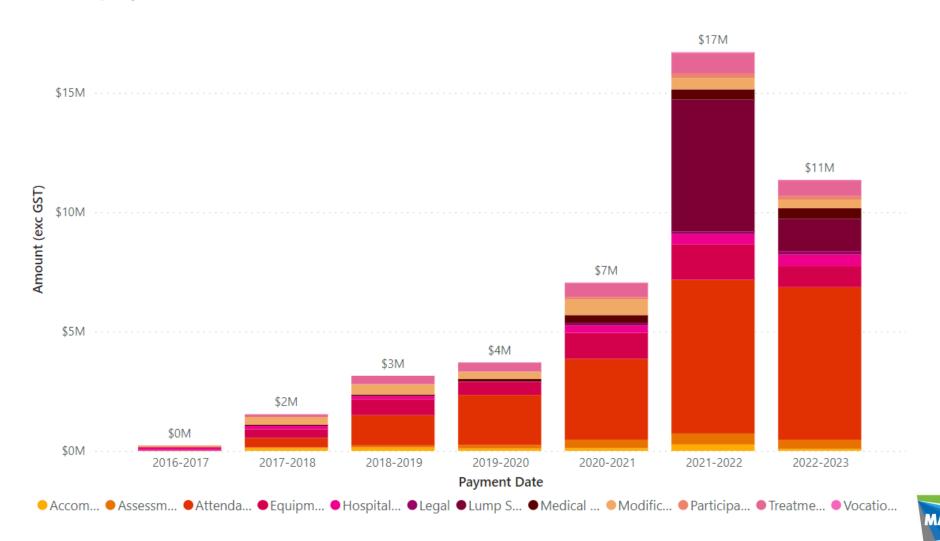






Motorcycle participants' payments

As the scheme continues to mature, and more participants enter NIISQ, it is expected that payments will continue to increase.

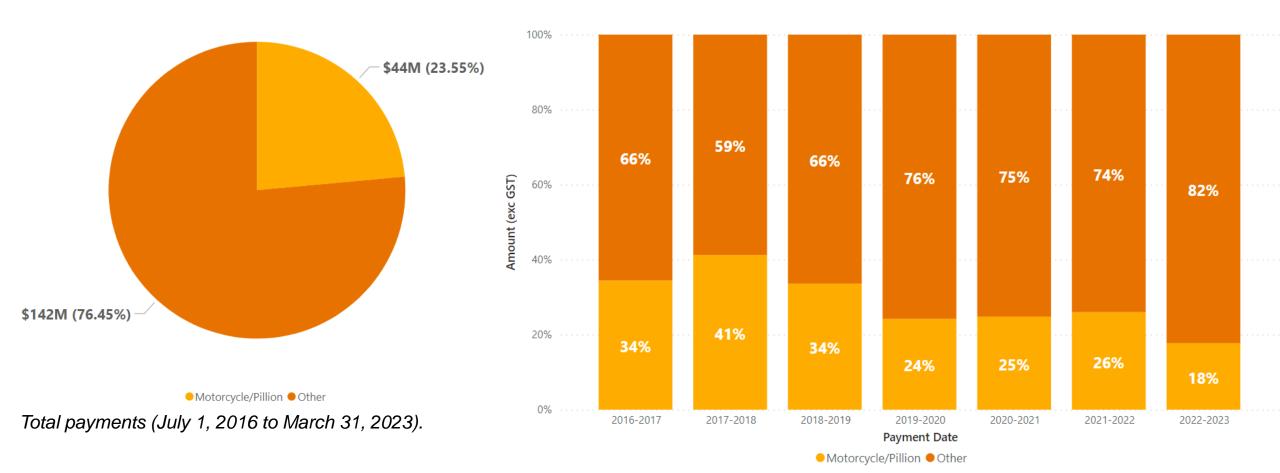






Motorcycle participants' payments

Overall, payments to motorcycle participants account for almost one-quarter of all payments made by NIISQ.









Summary

- Motorcyclists unfortunately are over-represented in the NIISQ (they comprise 5% of registered vehicles but 22% of NIISQ participants).
- MAIC invests in research and initiatives to reduce the incidence and effects of motorcycle-related injuries.
- NIISQ provides lifetime treatment, care and support for eligible people seriously injured on Queensland roads, regardless of fault, so the scheme needs to be adequately funded.





