

Appendices

Appendix 1: Actuarial certificate, Nominal Defendant Fund

Actuarial Certificate Queensland Nominal Defendant Fund Outstanding Claims Liability as at 30 June 2025

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 2025 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 2025 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 2025 is \$159.5 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.



Michael Clacher
Fellows of the Institute of Actuaries of Australia
25 July 2025

Arie van den Berg

QUEENSLAND TREASURY

State Actuary's Office
25/07/2025



Appendix 2: Licensed insurers

Currently licensed CTP insurers	Previously licensed CTP insurers
<p>AAI Limited (trading as Suncorp Insurance) GPO Box 1453 Brisbane QLD 4001 Ph 13 11 60 (CTP) ABN 48 005 297 807</p> <p>Allianz Australia Insurance Limited GPO Box 2226 Brisbane QLD 4001 Ph 131 000 ABN 15 000 122 850</p> <p>QBE Insurance (Australia) Limited GPO Box 1072 Brisbane QLD 4001 Ph (07) 3031 8418 (CTP) ABN 78 003 191 035</p>	<p>RACQ Insurance Limited ABN 50 009 704 152 <i>Licence withdrawn 1 October 2023.</i></p> <p>Insurance Australia Limited (trading as NRMA Insurance) ABN 11 000 016 722 <i>Licence withdrawn 1 January 2014.</i></p> <p>Suncorp Metway Insurance Limited ABN 83 075 695 966 <i>Licence withdrawn 1 July 2013.</i></p> <p>Australian Associated Motor Insurers Limited ABN 92 004 791 744 <i>Licence withdrawn 1 July 2013.</i></p> <p>FAI Allianz Limited (trading as FAI Insurance) ABN 80 094 802 525 <i>Licence withdrawn 1 July 2002.</i></p> <p>FAI General Insurance Company Limited ABN 15 000 327 855 <i>Licence suspended on 1 January 2001. Insurer became insolvent on 15 March 2001.</i></p> <p>Fortis Insurance Limited (formerly VACC Insurance Co. Limited) ACN 004 167 953 <i>Licence withdrawn 25 September 2017.</i></p> <p>Zurich Australian Insurance Limited ACN 000 296 640 <i>Licence withdrawn 15 November 1997.</i></p> <p>Commercial Union Assurance of Australia Ltd ACN 004 478 371 <i>Licence withdrawn 1 March 1997.</i></p> <p>CIC Insurance Limited ACN 004 078 880 <i>Licence withdrawn 22 January 1996. Insurer became insolvent on 15 March 2001.</i></p> <p>GIO General Limited ACN 002 861 583 <i>Licence withdrawn 30 June 1996.</i></p> <p>Mercantile Mutual Insurance (Australia) Ltd ACN 000 456 799 <i>Licence withdrawn 1 November 1996.</i></p>

Appendix 3: Performance statement (SDS)

Service standards	2024–25 Target/Est.	2024–25 Actual	2025–26 Target/Est.
Effectiveness measures			
Highest annual CTP insurance premium for Class 1 vehicles (sedans and wagons) as a percentage of average weekly earnings	<45%	19.4%	<45%
Percentage of Nominal Defendant managed claims finalised compared to the number outstanding at the start of the financial year	50%	50%	50%
Percentage of total premiums collected, paid to claimants ³	>60%	73%	>60%
Efficiency measure			
Motor Accident Insurance Commission enquiry line cost per hour	\$117	\$113	\$117

Appendix 4: Grants

Table 1: Breakdown of grants funded in 2024–25 and 2023–24

Organisation		2024/25 \$'000	2023/24 \$'000
Police Citizens Youth Welfare Association (PCYC Queensland)	Braking the Cycle program	3,637	3,365
Road Trauma Mitigation Fund	Reduce claims frequency and support <i>Queensland Road Safety Strategy and Action Plan</i>	3,623	3,997
Griffith University	Spinal Cord Therapy research	3,563	1,851
Metro North Hospital and Health Service	Jamieson Trauma Institute	2,164	2,021
The University of Queensland	RECOVER Injury Research Centre	1,671	1,431
Griffith University	BioSpine	1,324	1,223
MAIC/University of Sunshine Coast Road Safety Research Collaboration	Drug Driving Research Unit	1,305	1,018
Queensland University of Technology	MAIC/QUT Road Safety Research Collaboration (formerly CARRS-Q)	1,163	1,250
MAIC/University of Sunshine Coast Road Safety Research Collaboration	MAIC/UniSC Road Safety Research Collaboration	1,076	958
Department of Transport and Main Roads	Road Safety Data Bureau	674	811
Townsville Hospital and Health Service	Trauma Connect	634	0
Spinal Life Australia	Back2Work – vocational rehabilitation project	573	512
MAIC/Griffith University Road Safety Research Collaboration	MAIC/Griffith University Road Safety Research Collaboration	474	0
The University of Queensland	Professorial Fellowship in Traumatic Brain Injury Research at the Queensland Brain Institute	421	368
The University of Queensland	Road trauma patients – promoting recovery, repair and rehabilitation	403	0
Metro North Hospital and Health Service – Jamieson Trauma Institute	RITA: Rehabilitation, Innovation and Technology Assessment Service	372	0
Children's Health Queensland Hospital and Health Service and University of Queensland	Queensland Chair in Paediatric Rehabilitation	328	361

Table 1: Breakdown of grants funded in 2024–25 and 2023–24 (cont)

Organisation		2024/25 \$'000	2023/24 \$'000
The University of Queensland – Recover Injury Research Centre	Innovative Solutions for Treating Driving Phobia using Virtual Reality	324	0
The University of Queensland – Recover Injury Research Centre	STRESSMODEX for inpatient care following orthopaedic road trauma	294	0
The University of Queensland	Fellowship focused on improving treatment for controlling blood loss and enhancing wound healing	285	0
Police Citizens Youth Welfare Association (PCYC Queensland)	Changing Gears program in Napranum, Yarrabah and Palm Island	284	430
MAIC/QUT Road Safety Research Collaboration	Talking tailgating – community conversations about what tailgating is and how to remedy it	270	0
Queensland University of Technology	Data Linkage Fellowship	257	212
University of Sunshine Coast	Speed compliance project	221	0
Queensland University of Technology	Navigating Injured patient journeys through Emergency care to Recovery (NINJER)	219	0
Department of Transport and Main Roads	Young Drivers and Heavy Vehicles Pilot	203	0
Griffith University	Q-Ride Motorcycle Evaluation	200	0
The University of Queensland – Recover Injury Research Centre	RISE – an innovative text messaging intervention pilot study	176	0
MAIC/QUT Road Safety Research Collaboration	Designing and evaluating prosocial driving behaviours to enhance road safety	137	0
The Prince Charles Hospital	ICU of the future	122	0
Transport for New South Wales	Motorcycle Protective Clothing Assessment Program	117	112
Emergency Medicine Foundation	Support research grants program for trauma and emergency care in regional, rural and remote Queensland	115	110
MAIC/University of Sunshine Coast Road Safety Research Collaboration	Reducing drink driving through peer support: resources for young people in regional Queensland	105	0
Metro North Hospital and Health Service – Jamieson Trauma Institute	Stop the Bleed enhancement and evaluation	100	0
Metro North Hospital and Health Service – Jamieson Trauma Institute	Trauma fellowship	89	0

Organisation		2024/25 \$'000	2023/24 \$'000
Metro North Hospital and Health Service – Jamieson Trauma Institute	Pelvic Trauma improvement program Phase 1	87	0
Metro North Hospital and Health Service – Jamieson Trauma Institute	Optimising management of Open Tibia Fractures	85	0
The University of Queensland	Older Drivers Assessment	75	0
Department of Transport and Main Roads	Transport Academic Partnership 2020–2025 formerly Academic Strategic Transport Alliance (ASTRA)	68	66
Department of Transport and Main Roads	ARC Training Centre for Automated Vehicles and Remote Regions	25	0
Griffith University	The Hopkins Centre	0	1,472
Department of Justice	Licensing Muster	0	120
Griffith University	Procedural Justice policing pilot	0	159
Queensland University of Technology	Braking the Cycle evaluation	0	40
Queensland Health	Pilot positions at Retrieval Services Queensland	0	350
Bionics Queensland	Bionics Gamechangers 2024 Student Challenge	0	20
Griffith University	First Peoples and CTP Initiative	0	107
Queensland Trucking Association	First on Scene – Remote Incident Training	0	25
Logan City Council	Pilot analytics technology to enhance road safety	0	154
Total Funding		27,263	22,543

Table 2: Breakdown of grant refunds in 2024–25 and 2023–24

		2024/25 \$'000	2023/24 \$'000
Road Trauma Mitigation Fund	Reduce claims frequency and support <i>Queensland Road Safety Action Plan 2022–24</i>	(317)	(43)
Metro North Hospital and Health Service	Cliff Pollard Fellowship	(131)	0
Griffith University	The Hopkins Centre	(131)	0
The University of Queensland	UQ RECOVER	(102)	0
Spinal Life Australia	Back2Work Program	(87)	(56)
The University of Queensland	QBI fellowship	(53)	0
Department of Justice	Licensing and ID Muster	(28)	0
Queensland University of Technology	Recidivist drivers study	(24)	0
Metro North Hospital and Health Service	EMF regional trauma research	(13)	0
Griffith University	First Peoples CTP	(5)	0
Metro North Hospital and Health Service	Jamieson Trauma Institute	0	143
Department of Transport and Main Roads	Road Safety Data Bureau	0	(183)
PCYC	Napranum pilot	0	(9)
Total Funding Returned		(891)	(434)

Ongoing projects funded in previous years

In the majority of cases, the following projects were funded by the Commission 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 five Commission-funded research centres and collaborations, RECOVER and Jamieson Trauma Institute, and the MAIC Road Safety Research Collaborations (Queensland University of Technology, Griffith University and the University of the Sunshine Coast) submit six-monthly activity and financial reports. These reports detail the research conducted within the centres as well as projects funded through other competitive grant processes.

Further information on their research and activities is available by visiting:

- <https://recover.centre.uq.edu.au/>
- <https://metronorth.health.qld.gov.au/jamieson-trauma-institute/>
- <https://research.qut.edu.au/mqcollab/>
- <https://www.griffith.edu.au/griffith-health/school-applied-psychology/research>
- <https://www.usc.edu.au/about/structure/schools/school-of-law-and-society/maic-unisc-road-safety-research-collaboration>

Back2Work program

The Back2Work Program, established in 2016 by MAIC, Spinal Life Australia (SLA), Griffith University and Metro South Hospital and Health Service (MSHHS), provides early intervention vocational rehabilitation for individuals with newly acquired spinal cord injuries. Based at the Princess Alexandra Hospital, the program has supported more than 500 participants, significantly improving return-to-work and study outcomes.

With MAIC's support, SLA is exploring fee-based services and engaging past participants to ensure the program's sustainability and to demonstrate its long-term impact.

More information is available at <https://www.spinal.com.au/back2work>.

Appendix 5: Glossary

Term	Definition
Claim farming (car crash scamming)	A process where people receive unsolicited contact about being involved in a motor vehicle crash. Claim farmers 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, drivers and their passengers from being personally sued if they are responsible for injuring someone in a motor vehicle crash. It also enables the injured person to claim fair and timely compensation for their injuries and access prompt medical and rehabilitation treatment.
<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 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 crash 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.
Scheme efficiency	The proportion of each premium dollar paid out as a claimant benefit. We consider a minimum benchmark is for 60 per cent of CTP insurance premiums to be delivered as claimant benefits.
Service delivery statements (SDS)	Service delivery statements (SDS) provides budgeted financial and non-financial performance information (including measures and targets) for the budget year.

Appendix 6: Compliance checklist

Summary of requirement		Basis for requirement	Annual report reference
Letter of compliance	A letter of compliance from the accountable officer or statutory body to the relevant Minister/s	ARRs – section 7	Letter of compliance – Page 4
Accessibility	Table of contents	ARRs – section 9.1	Table of contents – Page 3
	Glossary		Appendix 5: Glossary – Page 88
	Public availability	ARRs – section 9.2	Inside front cover – Page 2
	Interpreter service statement	<i>Queensland Government Language Services Policy</i> ARRs – section 9.3	Inside front cover – Page 2
	Copyright notice	<i>Copyright Act 1968</i> ARRs – section 9.4	Inside front cover – Page 2
	Information Licensing	<i>QGEA – Information Licensing</i> ARRs – section 9.5	Inside front cover – Page 2
General information	Introductory Information	ARRs – section 10	About us – Page 5 Our purpose and vision – Page 6
Non-financial performance	Government's objectives for the community and whole-of-government plans/specific initiatives	ARRs – section 11.1	About us – Page 6
	Agency objectives and performance indicators	ARRs – section 11.2	Report card – Page 8
	Agency service areas and service standards	ARRs – section 11.3	Report card - Page 8
Financial performance	Summary of financial performance	ARRs – section 12.1	Financial: Summary of financial performance – Pages 24 and 51
Governance — management and structure	Organisational structure	ARRs – section 13.1	Organisational structure – Page 19
	Executive management	ARRs – section 13.2	Our leadership team – Page 18
	Government bodies (statutory bodies and other entities)	ARRs – section 13.3	Not applicable
	Public Sector Ethics	<i>Public Sector Ethics Act 1994</i> ARRs – section 13.4	Governance – Page 17
	Human Rights	<i>Human Rights Act 2019</i> ARRs – section 13.5	Human Rights – Page 17
	Queensland public service values	ARRs – section 13.6	Governance – Page 17

Summary of requirement		Basis for requirement	Annual report reference
Governance — risk management and accountability	Risk management	ARRs – section 14.1	Risk management – Page 20
	Audit committee	ARRs – section 14.2	Risk management – Page 20
	Internal audit	ARRs – section 14.3	Internal and external accountability – Page 21
	External scrutiny	ARRs – section 14.4	Internal and external accountability – Page 21
	Information systems and recordkeeping	ARRs – section 14.5	Information security attestation – Page 21
	Information Security attestation	ARRs – section 14.6	Information systems and recordkeeping – Page 20
Governance — human resources	Strategic workforce planning and performance	ARRs – section 15.1	Our people – Page 17
	Early retirement, redundancy and retrenchment	Directive No.04/18 <i>Early Retirement, Redundancy and Retrenchment</i> ARRs – section 15.2	Governance – Page 17
Open Data	Statement advising publication of information	ARRs – section 16	Statistics – Page 22
	Consultancies	ARRs – section 31.1	https://data.qld.gov.au
	Overseas travel	ARRs – section 31.2	https://data.qld.gov.au
	Queensland Language Services Policy	ARRs – section 31.3	https://data.qld.gov.au
Financial statements	Certification of financial statements	FAA – section 62 FPMS – sections 38, 39 and 46 ARRs – section 17.1	Certification of financial statements – Page 4 Management certificate – Pages 48 and 77
	Independent Auditor's Report	FAA – section 62 FPMS – section 46 ARRs – section 17.2	Independent Auditor's Report – Pages 49 and 78

FAA *Financial Accountability Act 2009*

FPMS *Financial and Performance Management Standard 2019*

ARRs *Annual report requirements for Queensland Government agencies*

