



# Statistical information

1 July to 31 December 2015



Motor Accident Insurance Commission | [www.maic.qld.gov.au](http://www.maic.qld.gov.au)

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## <Contents>

Major legislative changes.....	2
Insured vehicles by class .....	3
Scheme review index vs highest filed premium.....	4
Average Class 1 filed premium .....	4
Claim frequency and claim propensity .....	5
Number of accidents by region .....	6
Age group of claimants by gender .....	7
Claim severity .....	8
Injury by body region.....	9
Notice of claim lodgements – cumulative .....	10
Claims by insurer .....	11
Rates of legal representation and litigation .....	12
Claim payments on finalised claims .....	13
Heads of damage breakdown .....	14
Injury severity costs breakdown .....	15
Claim duration by licensed insurer .....	16
Market share – licensed insurers by premium collected ..	17

Data Parameters: Dollars have been inflated to December 2015.

## Major legislative changes impacting on the Queensland CTP Scheme

The Queensland CTP scheme has undergone a number of legislative changes since 1994. When considering the statistics provided by the Commission in this report, reference should be made to how these amendments to legislation may have impacted on the data.

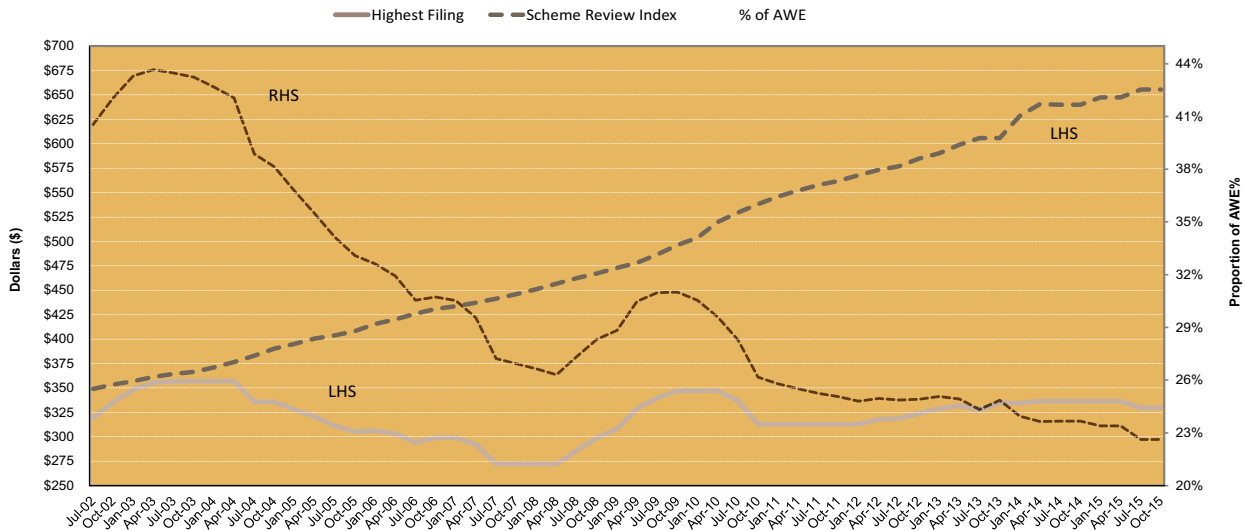
Legislation	Commencement	Key features
Motor Accident Insurance Act 1994	1 September 1994	<ul style="list-style-type: none"> <li>• Provided a legislative framework around the existing common law process.</li> <li>• Key objectives: <ul style="list-style-type: none"> <li>➢ Provide for licensing and supervision of CTP motor vehicle insurers</li> <li>➢ Encourage the speedy resolution of claims</li> <li>➢ Promote and encourage the rehabilitation of injured persons</li> <li>➢ Establish and keep a register of claims to help administer the statutory insurance scheme.</li> </ul> </li> </ul>
Motor Accident Insurance Amendment Act 1999	14 December 1999	<ul style="list-style-type: none"> <li>• Prohibited touting</li> </ul>
Motor Accident Insurance Amendment Act 2000	1 July 2000 & 1 October 2000	<ul style="list-style-type: none"> <li>• Competitive premium filing model</li> <li>• Simplified Notice of Accident Claim Form</li> <li>• Introduction of a medical certificate</li> <li>• Requirement for insurers to make early decision on rehabilitation</li> <li>• Thresholds for recovery of legal costs</li> <li>• A mediation process for rehabilitation disputes</li> <li>• Requirement to report accidents to Police</li> <li>• Compulsory pre-proceedings conference</li> </ul>
Civil Liability Act 2003	2 December 2002	<ul style="list-style-type: none"> <li>• Introduction of prescribed injury scale value from 0 – 100 points with corresponding amounts for general damages</li> <li>• Consistency between assessments for general damages awarded</li> </ul>
Civil Liability and Other Legislation Amendment Act 2010	1 July 2010	<ul style="list-style-type: none"> <li>• Re-based and facilitates the future indexation of monetary amounts including the legal costs thresholds and caps on general damages</li> </ul>
Motor Accident Insurance and Other Legislation Amendment Act 2010	1 October 2010	<ul style="list-style-type: none"> <li>• Reduced delivery and acquisition costs by banning commissions and inducements paid by insurers to third parties</li> </ul>

## Insured vehicles by class

(Registrations as at 31 December 2015)

Class	Description	Vehicles	%
1	Cars and station wagons	2,682,781	66.83%
2	Motorised homes	15,109	0.38%
3	Taxis	2,699	0.07%
4	Hire vehicles	39,883	0.99%
5	Vintage, veteran, historic or street rods	25,696	0.64%
6	Trucks, utilities and vans with a GVM of 4.5t or less	811,452	20.21%
7	Trucks, prime movers and vans with a GVM > 4.5t	73,939	1.84%
8	Non-commercial buses	5,729	0.14%
9	Buses for school/health use	3,722	0.09%
10A	Buses not in class 8, 9 or 10B but used within 350 km of base	2,648	0.07%
10B	Buses operating under an integrated mass transit service contract, other than school service or restricted school service	2,147	0.05%
11	Buses not in class 8, 9, 10A or 10B	6,617	0.16%
12	Motorcycles with driver only	70,808	1.76%
13	Motorcycles with pillion passenger or side car	125,915	3.14%
14	Tractors	24,896	0.62%
15	Self-propelled machinery, fire engines	7,262	0.18%
16	Ambulances	1,087	0.03%
17	Motor vehicles used only for primary production	38,197	0.95%
19	Limited access registration	44,128	1.10%
20	Zone access registration	11,802	0.29%
21	Self-propelled machinery not in classes 14, 15, 19 or 20	8,873	0.22%
23	Dealer plates	5,998	0.15%
24	Trailers	2,843	0.07%
<b>Total</b>		<b>4,014,231</b>	<b>100.00%</b>

## Scheme review index vs highest filed Class 1 CTP Premium



Note: The scheme review index, also known as the affordability index means 45 per cent of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the original series of the statistician's average weekly earnings publication most recently published. Prior to the 1 April 2014 filing quarter, the scheme review index was 45 per cent of the seasonally adjusted amount of Queensland full-time adult persons ordinary time weekly earnings averaged over the last four quarters as declared by the Australian Bureau Statistics.

\* AWE(%) represents the highest filed Class 1 premium as a % of AWE (specifically the ordinary time earnings of a full time adult).

## Average Class 1 filed premium

Insurer	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
AAMI **	\$272.00	\$305.50	\$344.00	\$317.50	\$311.25	\$325.80			
Allianz	\$270.50	\$302.50	\$344.50	\$315.25	\$310.50	\$325.80	\$332.85	\$334.60	\$329.60
NRMA *	\$259.30	\$300.15	\$345.25	\$319.00	\$314.25	\$325.80	\$331.10		
QBE	\$263.80	\$300.70	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$329.60
RACQI	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$329.60
Suncorp **	\$272.00	\$305.50	\$345.25	\$319.00	\$314.25	\$325.80	\$333.35	\$336.60	\$326.60

Note: The average Class 1 filed premiums include levies.

\* NRMA ceased to operate as a licensed CTP insurer in Queensland on 1 January 2014, although it will continue to be responsible for the management of all existing Queensland CTP claims and new claims from policies sold before 1 January 2014.

\*\* AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.

AAI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.

## Claim frequency and claim propensity

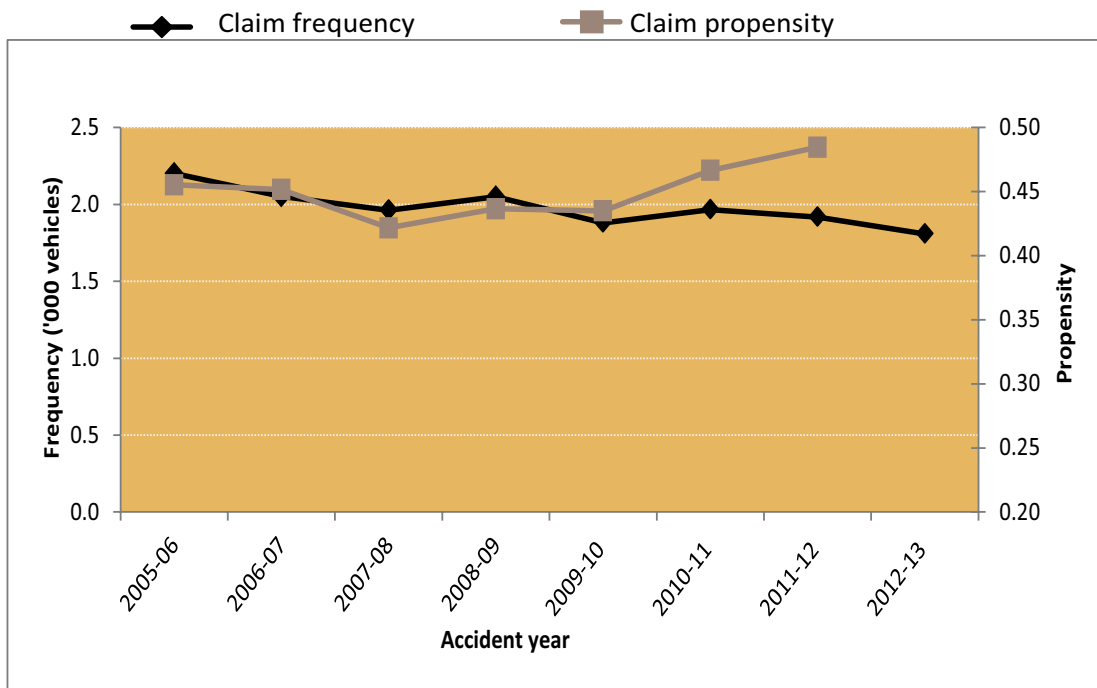
(Accidents from 1 July 2006 to 31 December 2015)

Accident year	Registered vehicles at 30 June	Claims (all claims)	Claim frequency*	Claim propensity# (QLD accident claims only)
2005-06	3,026,987	6,664	2.2	0.5
2006-07	3,176,383	6,518	2.1	0.5
2007-08	3,324,485	6,522	2.0	0.4
2008-09	3,422,572	7,016	2.0	0.4
2009-10	3,492,388	6,567	1.9	0.4
2010-11	3,579,088	7,039	2.0	0.5
2011-12	3,631,446	6,965	1.9	0.5
2012-13	3,804,655	6,882	1.8	
2013-14	3,897,719	6,790	1.7	
2014-15	3,967,702	6,597	1.7	
2015-16	3,967,702	1,915		

Note: \* Claim frequency is calculated using number of CTP claims per '000 registered vehicles.

# Claim propensity is measured as the ratio of claims (Queensland accident claims) against the number of overall casualties (casualty severity classification 1 to 3) recorded in Queensland as per the Webcrash statistics provided by Department of Transport and Main Roads on 29 February 2016. Casualty data is immature for the recent accident years and is not included.

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

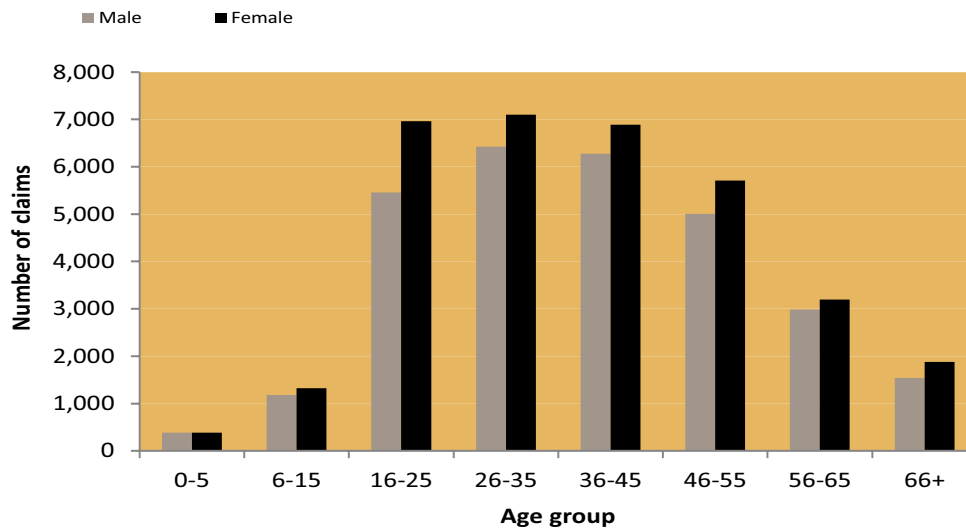




## Age group of claimants by gender

(All claims for accidents from 1 July 2006 to 31 December 2015 where relevant details are available)

Age group	Male	Female	Total	%
0-5	387	386	773	1.2
6-15	1,180	1,326	2,506	4.0
16-25	5,459	6,959	12,418	19.8
26-35	6,423	7,100	13,523	21.6
36-45	6,274	6,888	13,162	21.0
46-55	5,002	5,709	10,711	17.1
56-65	2,985	3,196	6,181	9.9
66+	1,544	1,881	3,425	5.5
<b>Total</b>	<b>29,254</b>	<b>33,445</b>	<b>62,699</b>	<b>100.0</b>





## Claim severity

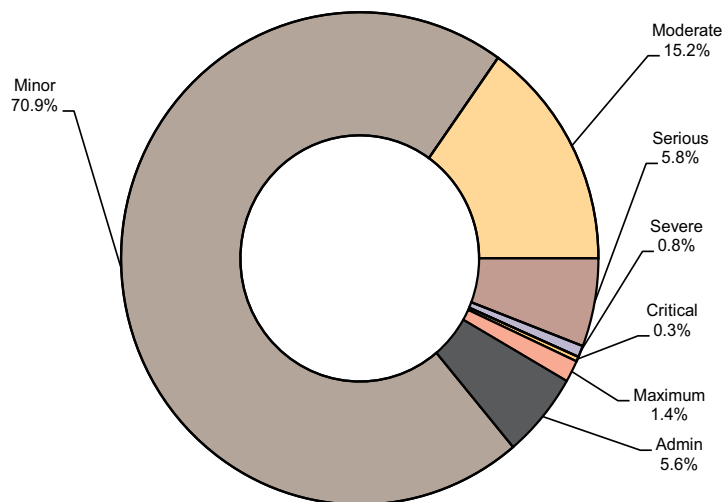
(Finalised claims for accidents from 1 July 2006 to 31 December 2015)

AIS Severity*	Description	Claims	%
1	Minor	35,891	70.9%
2	Moderate	7,669	15.2%
3	Serious	2,933	5.8%
4	Severe	383	0.8%
5	Critical	163	0.3%
6	Maximum#	721	1.4%
9	Admin^	2,828	5.6%
	<b>Total</b>	<b>50,587</b>	<b>100.0%</b>

Note: \* The Abbreviated Injury Scale, 2005 edition (AIS 2005) is an anatomically-based global severity scoring system that classifies each injury by body region according to its relative importance on a 6-point ordinal scale. This classification represents the 'threat to life' associated with each injury. Conversion of reported injury codes from AIS 1985 to AIS 2005 in July 2008 may have caused changes to severity level of some claims.

# Maximum severity is predominantly fatalities.

^ Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified and business claims.



## Injury by body region

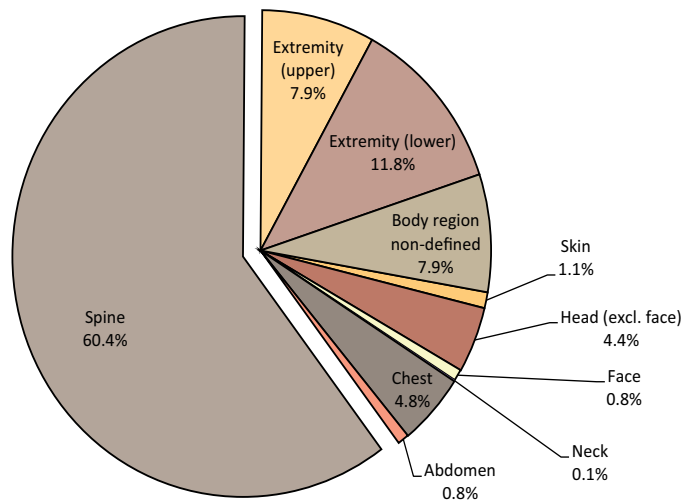
(Finalised claims for accidents from 1 July 2006 to 31 December 2015)

Body region	Claims	%
Skin	545	1.1%
Head (excl. face)	2,241	4.4%
Face	389	0.8%
Neck *	43	0.1%
Chest	2,447	4.8%
Abdomen	402	0.8%
Spine	30,530	60.4%
Extremity (upper)	4,000	7.9%
Extremity (lower)	5,994	11.8%
Body region non-defined #	3,996	7.9%
<b>Total</b>	<b>50,587</b>	<b>100.0%</b>

Note: The body region information reports the injury with the highest severity per claim as per AIS 2005.

\* Whiplash claims based on AIS 2005 are reported under Spine.

# Includes but not limited to claims reporting admin codes, psychological conditions and fatalities.



## Notice of claim lodgements – cumulative

(Accidents from 1 July 2006 to 31 December 2015)

Accident year	Duration between accident and claim lodgement (in months)											
	3	6	9	12	15	18	21	24	27	30	33	36+
2006/2007	4,090	5,034	5,540	5,750	5,911	6,110	6,287	6,350	6,379	6,421	6,434	6,518
2007/2008	4,103	4,954	5,648	5,912	6,048	6,140	6,207	6,285	6,345	6,388	6,429	6,522
2008/2009	4,607	5,557	6,139	6,438	6,608	6,705	6,776	6,830	6,870	6,895	6,930	7,016
2009/2010	4,193	5,230	5,885	6,115	6,253	6,310	6,350	6,407	6,448	6,471	6,504	6,567
2010/2011	4,556	5,722	6,325	6,569	6,672	6,748	6,819	6,864	6,895	6,931	6,964	7,039
2011/2012	4,515	5,601	6,226	6,435	6,574	6,668	6,734	6,780	6,828	6,861	6,895	6,965
2012/2013	4,604	5,557	6,238	6,481	6,598	6,678	6,730	6,775	6,815	6,838	6,861	6,882
2013/2014	4,613	5,589	6,288	6,512	6,642	6,713	6,752	6,774	6,786	6,790		
2014/2015	4,762	5,809	6,413	6,553	6,589	6,597						
2015/2016	1,832	1,915										

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

### Claims by insurer

(Accidents from 1 July 2006 to 31 December 2015)

Accident date	1 Jul 2006 - 30 Jun 2007			1 Jul 2007 - 30 Jun 2008			1 Jul 2008 - 30 Jun 2009			1 Jul 2009 - 30 Jun 2010			1 Jul 2010 - 30 Jun 2011		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
AAI	3,683	98.9%	98.7%	3,355	98.9%	97.9%	3,535	99.3%	97.6%	3,145	99.4%	95.7%	3,483	99.1%	94.3%
Allianz	1,266	99.6%	98.8%	1,344	99.0%	98.5%	1,354	99.0%	98.2%	1,315	99.1%	97.7%	1,424	98.9%	94.8%
Nom. Defend.	201	99.0%	99.0%	214	99.1%	98.1%	190	97.9%	97.9%	221	100.0%	98.6%	181	97.8%	91.7%
NRMA	187	100.0%	98.4%	311	100.0%	98.7%	450	99.8%	98.4%	458	99.8%	98.3%	434	99.8%	97.0%
QBE	308	99.7%	99.7%	343	100.0%	99.7%	457	99.8%	98.9%	503	100.0%	98.2%	504	99.6%	98.0%
RACQI	873	98.2%	99.2%	955	97.1%	97.9%	1,030	97.5%	96.9%	925	98.7%	95.1%	1,013	99.0%	92.2%
<b>Total</b>	<b>6,518</b>	<b>99.0%</b>	<b>98.8%</b>	<b>6,522</b>	<b>98.8%</b>	<b>98.1%</b>	<b>7,016</b>	<b>99.0%</b>	<b>97.7%</b>	<b>6,567</b>	<b>99.3%</b>	<b>96.5%</b>	<b>7,039</b>	<b>99.1%</b>	<b>94.5%</b>

Accident date	1 Jul 2011 - 30 Jun 2012			1 Jul 2012 - 30 Jun 2013			1 Jul 2013 - 30 Jun 2014			1 Jul 2014 - 30 Jun 2015			1 Jul 2015 - 31 Dec 2015		
	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised	Claims received	Liability determined	Claims finalised
AAI	3,356	99.5%	90.3%	3,305	99.1%	80.4%	3,235	98.8%	61.8%	3,168	91.0%	27.4%	972	46.4%	6.3%
Allianz	1,520	98.4%	92.8%	1,570	98.8%	84.3%	1,643	98.5%	67.0%	1,759	96.1%	29.3%	480	61.5%	5.2%
Nom. Defend.	186	96.8%	87.1%	189	98.4%	73.0%	204	97.5%	46.6%	186	73.7%	14.5%	40	20.0%	5.0%
NRMA	437	99.8%	94.1%	370	99.5%	82.7%	244	99.6%	77.0%	10	100.0%	70.0%	0	0.0%	0.0%
QBE	451	99.1%	93.1%	463	99.8%	88.1%	423	99.5%	70.0%	450	96.7%	38.4%	127	71.7%	13.4%
RACQI	1,015	99.8%	86.3%	985	99.9%	75.9%	1,041	98.8%	50.0%	1,024	93.0%	13.7%	296	39.5%	0.7%
<b>Total</b>	<b>6,965</b>	<b>99.2%</b>	<b>90.6%</b>	<b>6,882</b>	<b>99.2%</b>	<b>81.1%</b>	<b>6,790</b>	<b>98.7%</b>	<b>61.8%</b>	<b>6,597</b>	<b>92.6%</b>	<b>26.2%</b>	<b>1,915</b>	<b>50.2%</b>	<b>5.6%</b>

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

### Rates of legal representation and litigation

(Accidents from 1 July 2006 to 31 December 2015)

Accident date	1 Jul 2006 - 30 Jun 2007	1 Jul 2007 - 30 Jun 2008	1 Jul 2008 - 30 Jun 2009	1 Jul 2009 - 30 Jun 2010	1 Jul 2010 - 30 Jun 2011	1 Jul 2011 - 30 Jun 2012	1 Jul 2012 - 30 Jun 2013	1 Jul 2013 - 30 Jun 2014	1 Jul 2014 - 30 Jun 2015	1 Jul 2015 - 31 Dec 2015
Claims	6,518	6,522	7,016	6,567	7,039	6,965	6,882	6,790	6,597	1,915
% Finalised	98.8%	98.1%	97.7%	96.5%	94.5%	90.6%	81.1%	61.8%	26.2%	5.6%
% Legal rep	72.8%	73.4%	74.5%	75.5%	74.1%	75.6%	76.7%	76.8%	76.0%	82.3%
% Litigated	8.5%	9.2%	9.8%	9.9%	9.5%	10.2%	8.8%	4.3%	0.4%	0.0%

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

**Claim payments on finalised claims**  
(Accidents from 1 July 2006 to 31 December 2015)

Payment type	Accident date	1 Jul 2006 - 30 Jun 2007		1 Jul 2007 - 30 Jun 2008		1 Jul 2008 - 30 Jun 2009		1 Jul 2009 - 30 Jun 2010		1 Jul 2010 - 30 June 2011		1 Jul 2011 - 30 Jun 2012		1 Jul 2012 - 30 Jun 2013		1 Jul 2013 - 30 Jun 2014		1 Jul 2014 - 30 Jun 2015		1 Jul 2015 - 31 Dec 2015	
		Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%	Payments (\$'000)	%
Aids & appliances	A1 (incl. R.J)	4,621	0.6%	3,655	0.5%	3,835	0.5%	4,994	0.8%	2,953	0.5%	1,075	0.2%	1,320	0.3%	119	0.1%	68	0.2%	0	0.2%
Care	C1	83,171	11.6%	64,854	9.6%	74,335	9.5%	62,036	9.8%	46,414	7.8%	36,931	6.8%	22,118	5.5%	6,282	3.1%	1,680	4.6%	0	0.0%
Economic loss - past	E1	76,043	10.6%	74,964	11.2%	82,827	10.6%	63,218	10.0%	57,699	9.6%	55,997	10.3%	38,703	9.6%	16,216	7.9%	2,628	7.2%	43	6.5%
Economic loss - future	E2	270,962	37.9%	260,484	38.7%	313,175	40.0%	248,311	39.1%	246,744	41.2%	232,491	42.6%	178,778	44.5%	99,289	48.5%	16,386	44.8%	135	11.6%
General damages	G1	87,193	12.2%	79,886	11.9%	87,316	11.2%	71,059	11.2%	76,902	12.8%	67,779	12.4%	53,139	13.2%	31,853	15.5%	7,584	20.7%	249	51.7%
Home & vehicle modifications	H1	1,375	0.2%	347	0.1%	1,619	0.2%	1,477	0.2%	305	0.1%	180	0.0%	254	0.1%	1	0.0%	51	0.1%	0	0.0%
Investigation costs	L1	17,346	2.4%	17,157	2.6%	18,577	2.4%	17,000	2.7%	17,560	2.9%	16,329	3.0%	12,316	3.1%	6,863	3.4%	972	2.7%	5	1.9%
Legal costs - plaintiff	L2	77,412	10.8%	76,896	11.4%	92,133	11.8%	79,276	12.5%	72,186	12.1%	66,235	12.1%	48,527	12.1%	22,715	11.1%	2,629	7.2%	6	0.0%
Legal costs - defendant	L4, L5, L6	28,919	4.0%	26,788	4.0%	29,214	3.7%	22,926	3.6%	20,652	3.4%	16,476	3.0%	9,070	2.3%	2,208	1.1%	134	0.4%	0	0.0%
Hospital, medical, pharmaceutical & rehabilitation	M1, R1 (excl. R.J)	71,224	10.0%	70,426	10.5%	82,812	10.6%	67,504	10.6%	61,268	10.2%	54,201	9.9%	39,518	9.8%	20,637	10.1%	4,585	12.5%	118	28.0%
Recoveries	V1, V2, V3, V4	-3,347	-0.5%	-3,161	-0.5%	-2,926	-0.4%	-2,460	-0.4%	-3,827	-0.6%	-1,644	-0.3%	-1,774	-0.4%	-1,340	-0.7%	-102	-0.3%	0	0.0%
<b>Total</b>		<b>714,920</b>	<b>100.0%</b>	<b>672,295</b>	<b>100.0%</b>	<b>782,918</b>	<b>100.0%</b>	<b>635,340</b>	<b>100.0%</b>	<b>598,856</b>	<b>100.0%</b>	<b>546,050</b>	<b>100.0%</b>	<b>401,968</b>	<b>100.0%</b>	<b>204,845</b>	<b>100.0%</b>	<b>36,616</b>	<b>100.0%</b>	<b>555</b>	<b>100.0%</b>

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

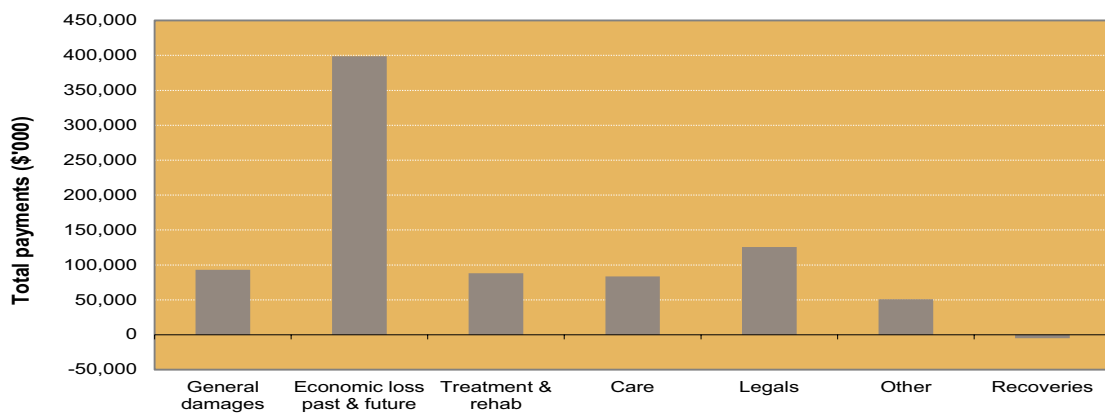
### Heads of Damage breakdown

(Finalised claims from 1 January 2015 to 31 December 2015 for accidents from 1 July 2006 to 31 December 2015)

	General damages	Economic loss past & future	Treatment & rehab	Care	Legals	Other*	Recoveries <sup>#</sup>	Total
Finalised claims <sup>^</sup>	6,150	5,545	7,061	1,239	4,254	6,570	133	<b>7,615</b>
% Finalised payments	11.1%	47.8%	10.5%	10.0%	15.1%	6.1%	-0.6%	<b>100.0%</b>
<b>Total payments (\$'000)</b>	<b>92,883</b>	<b>398,688</b>	<b>88,001</b>	<b>83,426</b>	<b>125,691</b>	<b>50,783</b>	<b>-4,868</b>	<b>834,604</b>

Note: \* Other includes home and vehicle modifications, aids and appliances and investigation costs.  
<sup>#</sup> Money recovered from the insured, other parties, uninsured driver/owners or interstate insurers.  
<sup>^</sup> Nil claims (zero payments) have been excluded from the data

### Total payments by Heads of Damage for claims finalised in 2015



### Injury severity costs breakdown

(Finalised claims from 1 January 2015 to 31 December 2015 for accidents from 1 July 2006 to 31 December 2015)

	AIS severity description							Total
	Minor	Moderate	Serious	Severe	Critical	Maximum*	Admin#	
Finalised Claims <sup>^</sup>	5,453	1,213	420	71	31	95	330	<b>7,613</b>
% Total payments	44.5%	20.9%	15.8%	7.0%	8.6%	2.5%	0.8%	<b>100.0%</b>
Average payment (\$)	68,079	144,021	313,911	819,129	2,304,185	216,702	20,131	<b>109,627</b>
<b>Total payments (\$'000)</b>	<b>371,235</b>	<b>174,698</b>	<b>131,843</b>	<b>58,158</b>	<b>71,430</b>	<b>20,587</b>	<b>6,643</b>	<b>834,593</b>

Note: Due to minor claims generally settling in a shorter period, the above figures are not truly reflective of the relationship of total payments to severity.

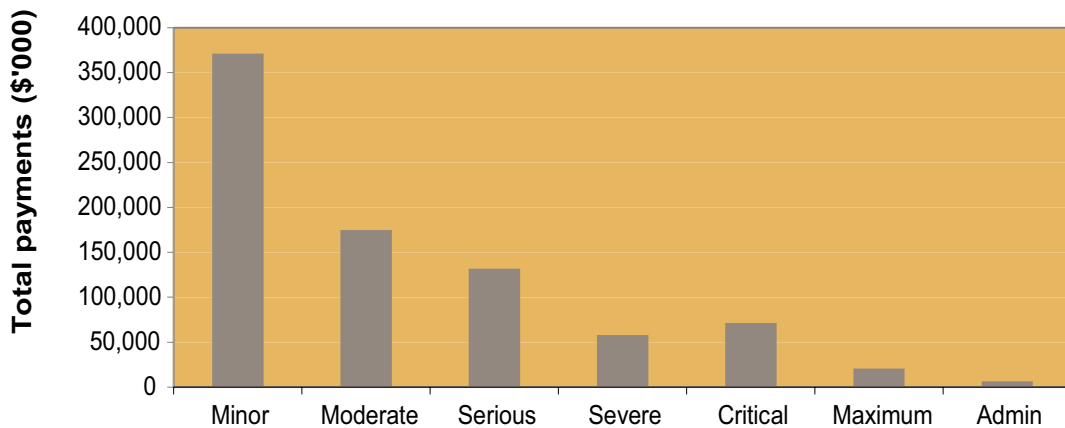
Injury severities are based on AIS 2005.

\* Maximum severity is predominantly fatalities.

# Admin severity includes but is not limited to unconfirmed injuries, injuries unspecified, nervous shock and business claims.

<sup>^</sup> Nil claims (zero payments) and claims without injuries codes have been excluded from the data.

### Total payments by severity for claims finalised in 2015





### Claim duration by licensed insurer

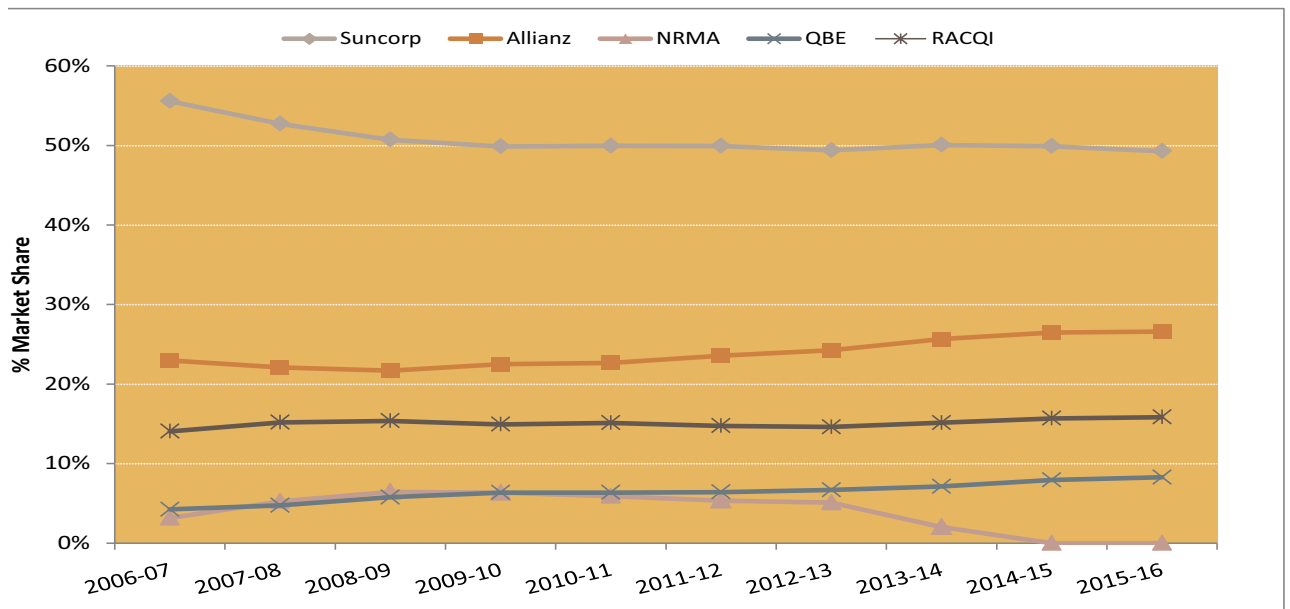
(Finalised claims for accidents from 1 July 2006 to 31 December 2015 where relevant details are available)

	Allianz	NRMA	QBE	RACQI	Suncorp	Average
Notification date to compliance date	0.6	0.7	0.6	0.8	0.8	0.7
Compliance date to liability decision date	1.9	1.8	3.1	3.4	2.3	2.4
Liability decision date to settlement date	14.6	15.1	14.8	13.9	15.4	15.0

Note: Timeframes = Average in months

## Market share – licensed insurers by premium collected

Insurer	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Suncorp	55.56%	52.71%	50.71%	49.87%	49.95%	49.93%	49.38%	50.06%	49.90%	49.27%
Allianz	22.96%	22.10%	21.69%	22.50%	22.66%	23.55%	24.24%	25.66%	26.47%	26.60%
NRMA	3.17%	5.26%	6.45%	6.34%	5.92%	5.36%	5.10%	2.03%	0.00%	0.00%
QBE	4.25%	4.74%	5.78%	6.35%	6.35%	6.42%	6.68%	7.12%	7.94%	8.28%
RACQI	14.06%	15.19%	15.37%	14.94%	15.12%	14.74%	14.60%	15.13%	15.69%	15.85%



Note: Based on Premium % Rolling YTD  
 AAI (trading as Suncorp) has been granted a Qld CTP licence for writing CTP insurance policies as from 1 July 2013.  
 AAMI and Suncorp had transferred their respective general insurance businesses to AAI on 1 July 2013.