



MOTOR ACCIDENT INSURANCE COMMISSION

Taxi Council 6-Monthly Update

Data as at: 30/06/2014

MOTOR ACCIDENT INSURANCE

If you have any queries in relation to this Report please contact the Business Intelligence Analyst, Mr Paul Taylor, on (07) 3035 6349.

Note: Due to the HIH collapse in March 2001, the data submitted to the Personal Injury Register and Database by some of the Insurers affected by the collapse may not be entirely correct.

The information in this Report relies on the accuracy of the data submitted by the Insurers and is produced on that basis.

Only an individual or entity who is intended to be a recipient of this Report may access or use the information contained in this report.

The contents of this Report and any attachments are confidential. If you have received this Report in error, please notify the Motor Accident Insurance Commission immediately and erase all copies of this report and its attachments.

Dollars have been inflated to June 2014.

Taxi data experience for the last 6 months - June 2014

Claims Added		38
Claims Finalised		44
Average Cost (Excludes Nils)		\$82,779
Claim Severity	Minor	30
	Moderate	9
	Serious	3
	Severe	0
	Critical	0
	Maximum	0
	Administrative	2
Claimant Role	Drivers	23
	Motorcyclists	1
	Pedestrians	6
	Cyclists	4
	Passengers	9
	Other	0
Claimant Legally Represented	Yes	34
	No	10
Whiplash	Yes	19
	No	25
Accident Postcode/Region	Brisbane City	8
	Other Brisbane	18
	Gold Coast	11
	Other SE Region	0
	Sunshine Coast	1
	Northern Region	7
Age of At Fault Taxi Drivers at Accident	Average	46
	Youngest	25
	Oldest	73
	20s	7
	30s	3
	40s	7
	50s	5
	60s	3
	70+	4
	Unknown	15
Gender of At Fault Taxi Driver	Male	34
	Female	3
	Unknown	7

Note: Quarterly data is immature due to the 'long tail' nature of CTP claims and should not be taken as a measure in itself as to the frequency and/or actual claim costs.

Taxi Data June 2014 Claim Status and Finalised Payments by Financial Year
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Accident Financial Year	Claims Lodged			Finalised Payments	
	Finalised Claims	Open Claims	Total Claims	Total Payments	Average Payment ~
1994/1995	151	0	151	10,180,969	71,196
1995/1996	207	0	207	10,972,262	56,558
1996/1997	180	0	180	13,881,382	80,239
1997/1998	157	1	158	8,347,361	54,204
1998/1999	213	0	213	14,532,231	69,866
1999/2000	232	1	233	25,263,074	109,839
2000/2001	204	0	204	12,310,397	63,784
2001/2002	187	0	187	11,789,412	64,073
2002/2003	148	0	148	9,241,384	62,867
2003/2004	126	0	126	9,003,282	72,026
2004/2005	119	0	119	8,137,865	69,554
2005/2006	129	0	129	14,109,218	111,978
2006/2007	111	1	112	9,579,703	92,113
2007/2008	99	0	99	7,114,272	74,107
2008/2009	127	2	129	12,964,275	103,714
2009/2010	157	5	162	11,318,472	73,022
2010/2011	114	6	120	6,897,161	60,501
2011/2012	88	21	109	4,490,278	52,213
2012/2013	40	38	78	1,500,069	38,463
2013/2014	8	46	54	33,731	4,819
Overall	2,797	121	2,918	201,666,798	74,142

~ Excludes Nils

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims. It may take years for claims to be notified and settled from the date the accident occurred.

Taxi Data June 2014 Claim Status by Region by Financial Year

Accident Financial Year	Brisbane			Other SE QLD Region			Regional Qld			All Qld ~
	Finalised Claims	Open Claims	Total Claims	Finalised Claims	Open Claims	Total Claims	Finalised Claims	Open Claims	Total Claims	Total Claims
1994/1995	92	0	92	26	0	26	23	0	23	141
1995/1996	120	0	120	64	0	64	23	0	23	207
1996/1997	124	0	124	33	0	33	23	0	23	180
1997/1998	104	1	105	40	0	40	13	0	13	158
1998/1999	136	0	136	40	0	40	37	0	37	213
1999/2000	155	1	156	48	0	48	29	0	29	233
2000/2001	120	0	120	50	0	50	33	0	33	203
2001/2002	124	0	124	37	0	37	26	0	26	187
2002/2003	119	0	119	15	0	15	14	0	14	148
2003/2004	88	0	88	21	0	21	17	0	17	126
2004/2005	86	0	86	12	0	12	21	0	21	119
2005/2006	89	0	89	22	0	22	18	0	18	129
2006/2007	72	0	72	24	0	24	15	1	16	112
2007/2008	60	0	60	25	0	25	14	0	14	99
2008/2009	95	2	97	23	0	23	9	0	9	129
2009/2010	113	4	117	28	0	28	16	1	17	162
2010/2011	82	4	86	17	1	18	15	1	16	120
2011/2012	61	15	76	19	0	19	8	6	14	109
2012/2013	26	21	47	7	9	16	7	8	15	78
2013/2014	6	34	40	1	5	6	1	7	8	54
Overall	1,872	82	1,954	552	15	567	362	24	386	2,907

~ Excludes 1 unknown claim(s) and 10 interstate accident(s).

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims. It may take years for claims to be notified and settled from the date the accident occurred.

Taxi Data June 2014
Average Payment (Excludes Nils) - Finalised Claims by Region

Accident Financial Year	Brisbane	Other SE QLD Region	Regional QLD
1994/1995	45,039	82,986	176,319
1995/1996	60,081	40,893	77,858
1996/1997	39,786	52,484	341,158
1997/1998	61,739	26,565	77,994
1998/1999	62,722	62,697	105,210
1999/2000	73,095	88,098	340,204
2000/2001	65,789	53,893	73,705
2001/2002	59,043	59,058	94,618
2002/2003	61,052	88,594	50,597
2003/2004	61,138	67,737	133,048
2004/2005	58,915	82,658	104,623
2005/2006	119,461	87,746	103,174
2006/2007	74,924	61,245	213,249
2007/2008	77,051	70,609	67,909
2008/2009	85,542	173,167	114,007
2009/2010	69,332	82,398	82,217
2010/2011	53,502	72,403	85,275
2011/2012	48,825	68,507	38,493
2012/2013	39,470	39,870	33,463
2013/2014	3,723	10,076	5,038
Overall	64,452	68,002	134,757

Note: The recent accident years' data is immature due to the 'long tail' nature of CTP claims. It may take years for claims to be notified and settled from the date the accident occurred.

Taxi Data June 2014
Total Payment Bands for Finalised Claims by Region

Payment Band *	Brisbane				
	# Claims	Claims as % of Region's Bands	Total Payments	Payments as a % of Region's Bands	Average Payments ~
No Payment	43	2.3%	0	0.0%	
1-9,999	426	22.8%	1,734,445	1.5%	4,071
10,000-19,999	262	14.0%	3,816,065	3.2%	14,565
20,000-49,999	439	23.5%	14,704,316	12.5%	33,495
50,000-99,999	380	20.3%	27,278,397	23.1%	71,785
100,000-249,999	261	13.9%	38,900,857	33.0%	149,045
250,000-499,999	45	2.4%	16,416,945	13.9%	364,821
500,000-999,999	13	0.7%	8,328,929	7.1%	640,687
> 1,000,000	3	0.2%	6,703,040	5.7%	2,234,347
Total	1,872		117,882,994		64,452
Payment Band *	Other SE QLD Region				
	# Claims	Claims as % of Region's Bands	Total Payments	Payments as a % of Region's Bands	Average Payments ~
No Payment	24	4.3%	0	0.0%	
1-9,999	107	19.4%	463,181	1.3%	4,329
10,000-19,999	80	14.5%	1,145,513	3.2%	14,319
20,000-49,999	144	26.1%	4,937,248	13.8%	34,286
50,000-99,999	101	18.3%	7,169,535	20.0%	70,985
100,000-249,999	70	12.7%	10,669,210	29.7%	152,417
250,000-499,999	20	3.6%	6,533,918	18.2%	326,696
500,000-999,999	5	0.9%	3,427,513	9.5%	685,503
> 1,000,000	1	0.2%	1,558,831	4.3%	1,558,831
Total	552		35,904,949		68,002
Payment Band *	Regional QLD				
	# Claims	Claims as % of Region's Bands	Total Payments	Payments as a % of Region's Bands	Average Payments ~
No Payment	9	2.5%	0	0.0%	
1-9,999	81	22.4%	331,653	0.7%	4,094
10,000-19,999	37	10.2%	545,368	1.1%	14,740
20,000-49,999	85	23.5%	2,779,137	5.8%	32,696
50,000-99,999	56	15.5%	4,096,669	8.6%	73,155
100,000-249,999	56	15.5%	9,461,189	19.9%	168,950
250,000-499,999	23	6.4%	7,961,430	16.7%	346,149
500,000-999,999	11	3.0%	7,655,849	16.1%	695,986
> 1,000,000	4	1.1%	14,738,057	31.0%	3,684,514
Total	362		47,569,352		134,757

* Where a payment band is missing, there are no claims in the band.

~ Excludes Nils

Taxi Data June 2014
Most Common Cause of Accident by Region by Accident Group - All Claims

Accident Circumstance	Brisbane		Other SE QLD Region		Regional QLD	
	# Claim	% Total Claims	# Claim	% Total Claims	# Claim	% Total Claims
(301-304) Rear end same lane	655	33.5%	188	33.2%	65	16.8%
(101-104) Intersection from adj approach	378	19.3%	92	16.2%	115	29.8%
(201-202) Veh opp direction incl head on	227	11.6%	68	12.0%	55	14.2%
(000-003) Hit pedestrian any side of car	165	8.4%	57	10.1%	48	12.4%

Taxi Data June 2014
Cost of Most Common Cause of Accident by Region for Finalised Claims

Accident Circumstance	Brisbane			Other SE QLD Region			Regional QLD		
	# Claim	Total Payments	Average Payment ~	# Claim	Total Payments	Average Payment ~	# Claim	Total Payments	Average Payment ~
(301-304) Rear end same lane	628	30,443,490	49,907	183	8,067,248	45,068	63	5,013,541	83,559
(101-104) Intersection from adj approach	362	22,319,159	62,871	91	6,458,695	73,394	109	9,463,500	87,625
(201-202) Veh opp direction incl head on	221	17,442,487	79,284	67	5,148,522	80,446	54	8,965,464	169,160
(000-003) Hit pedestrian any side of car	159	16,360,263	104,873	56	7,274,411	137,253	46	9,924,007	230,791

~ Excludes Nils

Taxi Data June 2014
Total Payment Bands for Finalised Claims by Accident Circumstance & Region

Rear end same lane (301-304)						
Payment Bands*	Brisbane		Other SE QLD Region		Regional QLD	
	# Claims	Total Payments	# Claims	Total Payments	# Claims	Total Payments
No payments	18	0	4	0	3	0
1-9,999	149	601,693	49	183,947	15	44,274
10,000-19,999	108	1,542,653	27	388,059	7	102,823
20,000-49,999	155	5,158,192	54	1,841,376	18	527,384
50,000-99,999	117	8,293,709	29	2,088,315	8	651,627
100,000-249,999	71	10,805,530	17	2,609,014	7	1,208,844
250,000-499,999	8	2,950,731	3	956,537	3	960,542
500,000-999,999	2	1,090,982	0	0	2	1,518,047
Overall	628	30,443,490	183	8,067,248	63	5,013,541
Intersection from adj approach (101-104)						
Payment Bands*	Brisbane		Other SE QLD Region		Regional QLD	
	# Claims	Total Payments	# Claims	Total Payments	# Claims	Total Payments
No payments	7	0	3	0	1	0
1-9,999	76	345,765	15	88,067	27	128,044
10,000-19,999	48	709,903	15	214,684	9	131,175
20,000-49,999	84	2,978,554	22	771,208	23	816,827
50,000-99,999	91	6,521,228	16	1,170,949	19	1,378,483
100,000-249,999	46	6,599,980	15	2,307,672	23	3,730,528
250,000-499,999	7	3,058,032	4	1,336,394	5	1,613,065
500,000-999,999	3	2,105,697	1	569,721	1	531,559
> 1,000,000	0	0	0	0	1	1,133,819
Overall	362	22,319,159	91	6,458,695	109	9,463,500
Veh opp direction incl head on (201-202)						
Payment Bands*	Brisbane		Other SE QLD Region		Regional QLD	
	# Claims	Total Payments	# Claims	Total Payments	# Claims	Total Payments
No payments	1	0	3	0	1	0
1-9,999	39	171,229	8	29,384	10	32,487
10,000-19,999	28	408,076	6	87,519	6	96,146
20,000-49,999	53	1,704,604	19	628,942	8	276,258
50,000-99,999	47	3,453,254	14	927,043	8	510,434
100,000-249,999	41	5,875,192	12	1,778,242	10	1,686,357
250,000-499,999	10	3,729,402	4	1,149,837	7	2,448,834
500,000-999,999	1	640,778	1	547,555	3	2,329,852
> 1,000,000	1	1,459,952	0	0	1	1,585,096
Overall	221	17,442,487	67	5,148,522	54	8,965,464
Hit pedestrian any side of car (000-003)						
Payment Bands*	Brisbane		Other SE QLD Region		Regional QLD	
	# Claims	Total Payments	# Claims	Total Payments	# Claims	Total Payments
No payments	3	0	3	0	3	0
1-9,999	32	119,531	9	28,899	8	41,016
10,000-19,999	18	272,111	6	94,484	6	87,402
20,000-49,999	32	1,032,236	14	556,249	9	292,313
50,000-99,999	32	2,214,217	10	700,788	11	826,456
100,000-249,999	30	4,422,870	7	1,288,781	5	833,493
250,000-499,999	9	2,950,065	4	1,363,644	2	714,526
500,000-999,999	2	1,235,311	2	1,682,735	1	730,959
> 1,000,000	1	4,113,922	1	1,558,831	1	6,397,842
Overall	159	16,360,263	56	7,274,411	46	9,924,007

* Where a payment band is missing, there are no claims in the band.

Taxi Data June 2014
Claims by Accident Time and Gender for each Region

Region	Grouped 24hr Time	Female	Male	Total
Brisbane	0000-0559	87	192	279
	0600-1159	283	245	528
	1200-1759	345	298	643
	1800-2400	258	242	500
	Total	973	977	1,950
Other SE QLD Region	0000-0559	48	51	99
	0600-1159	61	61	122
	1200-1759	101	87	188
	1800-2400	69	87	156
	Total	279	286	565
Regional QLD	0000-0559	23	45	68
	0600-1159	42	44	86
	1200-1759	56	63	119
	1800-2400	48	64	112
	Total	169	216	385
Overall		1,421	1,479	2,900

Note: Company claims, missing gender and missing time are excluded

Taxi Data June 2014
Claims by Accident Time and Age Group for each Region

Region	Grouped 24 hr time	0-5	6-15	16-25	26-35	36-45	46-55	56-65	66+	Unknown	Total
Brisbane	0000-0559	1	1	131	81	34	23	7	1	0	279
	0600-1159	7	13	110	127	125	73	37	33	3	528
	1200-1759	8	16	165	150	127	90	52	34	1	643
	1800-2400	4	2	170	150	68	69	26	11	0	500
	Total	20	32	576	508	354	255	122	79	4	1,950
Other SE QLD Region	0000-0559	2	2	47	24	13	7	3	1	0	99
	0600-1159	2	5	29	25	25	22	4	10	1	123
	1200-1759	3	6	39	54	32	28	15	11	1	189
	1800-2400	1	3	56	38	27	18	8	5	0	156
	Total	8	16	171	141	97	75	30	27	2	567
Regional QLD	0000-0559	0	1	24	22	7	9	4	1	0	68
	0600-1159	1	1	21	18	15	15	7	8	0	86
	1200-1759	4	6	19	28	23	24	6	9	1	120
	1800-2400	0	7	28	24	18	16	15	3	1	112
	Total	5	15	92	92	63	64	32	21	2	386
Overall		33	63	839	741	514	394	184	127	8	2,903

Note: Missing time and Company Claims excluded, includes unknown age group

Taxi Data June 2014 Claimant Age Group by Gender - All Claims
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Region	Age Group	Female	Male	Total Claims	
Brisbane	0-5	12	8	20	
	6-15	20	12	32	
	16-25	306	270	576	
	26-35	234	274	508	
	36-45	165	189	354	
	46-55	125	130	255	
	56-65	58	64	122	
	66+	50	29	79	
	Unknown	3	1	4	
	Total		973	977	1,950
Other SE QLD Region	0-5	5	3	8	
	6-15	9	7	16	
	16-25	85	86	171	
	26-35	67	74	141	
	36-45	46	51	97	
	46-55	38	37	75	
	56-65	17	13	30	
	66+	12	15	27	
	Total		279	286	565
	Regional QLD	0-5	1	4	5
6-15		4	11	15	
16-25		40	52	92	
26-35		38	54	92	
36-45		33	30	63	
46-55		25	39	64	
56-65		16	16	32	
66+		12	9	21	
Unknown		0	1	1	
Total			169	216	385
Overall Total		1,421	1,479	2,900	

Note: Company claims are excluded

Taxi Data June 2014
Claims by Day of Week/Accident Time and Gender

Day of Week	Grouped 24 hr Time	F	M	Total
Sunday	0000-0559	71	100	171
	0600-1159	37	38	75
	1200-1759	47	49	96
	1800-2400	28	42	70
	Total	183	229	412
Monday	0000-0559	12	20	32
	0600-1159	57	46	103
	1200-1759	61	53	114
	1800-2400	31	33	64
	Total	161	152	313
Tuesday	0000-0559	4	14	18
	0600-1159	52	56	108
	1200-1759	71	53	124
	1800-2400	30	38	68
	Total	157	161	318
Wednesday	0000-0559	12	18	30
	0600-1159	55	50	105
	1200-1759	70	69	139
	1800-2400	49	57	106
	Total	186	194	380
Thursday	0000-0559	11	23	34
	0600-1159	73	58	131
	1200-1759	76	69	145
	1800-2400	53	54	107
	Total	213	204	417
Friday	0000-0559	8	31	39
	0600-1159	66	58	124
	1200-1759	95	94	189
	1800-2400	101	92	193
	Total	270	275	545
Saturday	0000-0559	40	82	122
	0600-1159	46	44	90
	1200-1759	82	61	143
	1800-2400	83	77	160
	Total	251	264	515
Overall		1,421	1,479	2,900

Taxi Data June 2014
Claims by Day of Week/Accident Time and Age Group

Day of Week	Grouped 24hr Time	0-5	6-15	16-25	26-35	36-45	46-55	56-65	66+	Unknown	Total
Sunday	0000-0559	1	3	93	52	13	5	3	1	0	171
	0600-1159	3	3	10	21	21	10	5	2	0	75
	1200-1759	3	3	30	29	10	15	1	5	0	96
	1800-2400	0	1	16	23	9	12	7	2	0	70
	Total	7	10	149	125	53	42	16	10	0	412
Monday	0000-0559	1	0	8	11	7	4	1	0	0	32
	0600-1159	0	5	17	24	26	13	10	8	0	103
	1200-1759	1	1	26	28	17	25	6	10	0	114
	1800-2400	0	0	18	26	5	11	3	1	0	64
	Total	2	6	69	89	55	53	20	19	0	313
Tuesday	0000-0559	0	0	4	4	4	6	0	0	0	18
	0600-1159	1	1	27	19	26	20	5	8	1	108
	1200-1759	3	4	39	21	21	16	17	3	0	124
	1800-2400	0	3	17	28	11	6	3	0	0	68
	Total	4	8	87	72	62	48	25	11	1	318
Wednesday	0000-0559	0	0	11	10	2	3	3	1	0	30
	0600-1159	1	1	23	30	18	20	5	7	0	105
	1200-1759	4	7	19	38	30	25	9	7	0	139
	1800-2400	0	0	32	31	18	18	6	1	0	106
	Total	5	8	85	109	68	66	23	16	0	380
Thursday	0000-0559	0	0	15	12	4	2	1	0	0	34
	0600-1159	3	7	32	27	33	17	5	7	0	131
	1200-1759	2	4	33	32	37	20	8	9	0	145
	1800-2400	0	0	50	13	16	19	4	5	0	107
	Total	5	11	130	84	90	58	18	21	0	417
Friday	0000-0559	1	0	17	9	7	3	2	0	0	39
	0600-1159	2	2	28	27	22	17	9	15	2	124
	1200-1759	0	6	33	51	43	25	22	8	1	189
	1800-2400	4	6	61	49	36	17	14	6	0	193
	Total	7	14	139	136	108	62	47	29	3	545
Saturday	0000-0559	0	1	54	29	17	16	4	1	0	122
	0600-1159	0	0	23	22	19	13	9	4	0	90
	1200-1759	2	3	43	33	24	16	10	12	0	143
	1800-2400	1	2	60	42	18	20	12	4	1	160
	Total	3	6	180	126	78	65	35	21	1	515
Overall		33	63	839	741	514	394	184	127	5	2,900