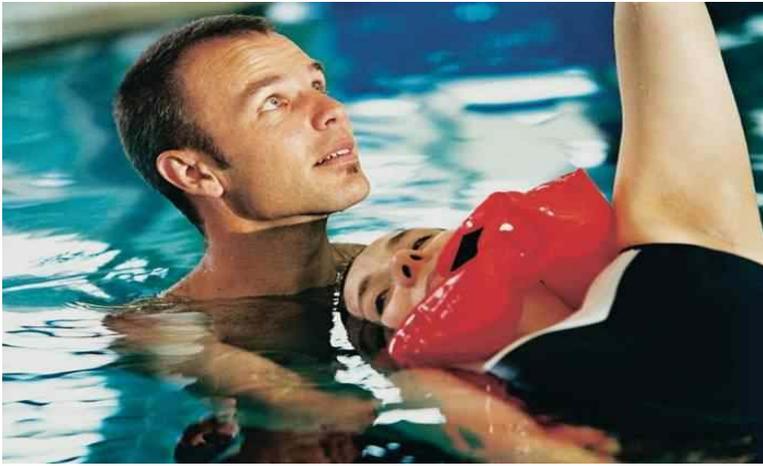


Annual Claim Statistics



Summary June 2017



Annual Claim Statistics

INTRODUCTION

This publication gives a historical snapshot of the TAC's activities based on claims lodged, payments made and accounts/services processed over the last six years. It covers claims activities impacting on both liability control and service delivery, and is intended for internal use as a reference document for trends in the TAC's business and for background information on the dimensions of the business.

This publication is based on data as at the end of June 2017 and on claims and payment classifications current at that time. Therefore some data may be different to that reported in earlier years.

This publication does not present analysis or interpretation of the statistical data. Trends in the statistical data can be influenced by both internal and external factors, and these will vary across the different areas of the business. For example trends in the average payment per claim for No Fault benefits can be influenced by changes in the average payment per service, the number of services per claim and changes to the types or mix of services. Advice on the interpretation of trends in the statistical data presented in this publication can be obtained from the Data Manager, James Scully, on 5225 6958.

Statistical data in this publication should not be used in publications or forums outside the TAC without permission from the Data Manager, Business Intelligence.

Annual Claim Statistics (No Fault Lifetime Costs)

ESTIMATED NO FAULT LIFETIME COSTS BY CLAIM TYPE (Current Dollars as at June 2017)

Injury Types

Fatal	\$162,300
Catastrophic	\$3,441,700
Quadriplegia	\$7,210,100
Severe ABI	\$2,995,000
Other Severe	\$113,600
Paraplegia	\$2,308,000
Amputations	\$356,600
Moderate ABI	\$120,700
Internal Injuries	\$71,000
Orthopaedic	\$40,100
Musculoskeletal / other	\$15,200
All Claims	\$44,600

Injury Severity (Inpatient Hospitalisation)

> 6 Weeks	\$863,100
2 to 6 Weeks	\$123,400
1 to 2 Weeks	\$59,900
< 1 Week	\$21,700
Not Hospitalised	\$9,700
All Claims	\$44,600

Road User Type

Driver	\$37,400
Passenger	\$34,000
M/Cyclist	\$76,000
Pedestrian	\$87,000
Cyclist	\$35,400
Train/Tram	\$30,300
All Claims	\$44,600

Annual Claim Statistics (Accepted Claims)

Reported by Calendar Year to Allow Time for Stabilisation of Injury and Hospitalisation

ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY ACCEPTANCE CALENDAR YEAR

Accepted No Fault claims by claim acceptance calendar year and various injury severity indicators and demographics

	2011	2012	2013	2014	2015	2016
Total Accepted Claims	15,855	15,898	17,317	17,414	17,302	18,066
Injury Severity						
Fatal Claims	361	343	317	333	298	344
Hospitalised Claims (more than 14 days)	888	911	919	883	970	1,019
Hospitalised Claims (2 to 14 days)	2,083	1,893	2,120	1,879	1,941	2,067
Hospitalised Claims (one day)	1,494	1,503	1,562	1,686	1,769	2,044
Hospitalised Claims (same day - not admitted)	1,335	1,206	1,081	1,525	1,597	2,040
Other Claims	9,694	10,042	11,318	11,108	10,727	10,552
	15,855	15,898	17,317	17,414	17,302	18,066

Accepted claims as at end June 2016 (excludes interstate accidents and interstate 'B' and CIP claims)

Hospitalised Claims - considers only accepted claims that have been admitted to acute hospital within 7 days of accident

	2011	2012	2013	2014	2015	2016
Injury						
Fatal	361	343	317	333	298	344
Catastrophic	103	90	95	87	99	101
Other Severe	2,399	2,291	2,335	2,321	2,674	2,865
Orthopaedic	3,020	2,804	3,225	3,270	3,218	3,389
Musculoskeletal / Other	9,972	10,370	11,345	11,403	11,013	11,367
	15,855	15,898	17,317	17,414	17,302	18,066

		2011	2012	2013	2014	2015	2016
Detailed Injury Types							
Fatal	Fatal	361	343	317	333	298	344
Catastrophic	Severe ABI	96	86	91	80	88	95
	Quadriplegia	7	4	4	7	11	6
Other Severe	Brain Injury (Mild) / Head Injury (Ill defined)	839	839	762	685	864	1,073
	Other Spinal	147	136	204	218	216	190
	Paraplegia	9	10	12	15	7	6
	Internal Injuries	1,279	1,162	1,236	1,275	1,446	1,461
	Amputations	16	10	11	11	14	16
	Burns (Severe / Moderate)	12	13	15	19	19	18
	Degloving	96	120	94	96	106	98
	Lost of Sight / Eyes	1	1	1	2	2	3
Orthopaedic	Fractures - Limb	1,869	1,749	1,945	1,960	1,940	1,972
	Dislocations	300	283	355	272	243	266
	Fractures - Other	851	772	925	1,038	1,035	1,151
Musculoskeletal / Other		9,972	10,370	11,345	11,403	11,013	11,367
		15,855	15,898	17,317	17,414	17,302	18,066

Annual Claim Statistics (Accepted Claims)

Reported by Calendar Year to Allow Time for Stabilisation of Injury and Hospitalisation

ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY ACCEPTANCE CALENDAR YEAR

Accepted No Fault claims by claim acceptance calendar year and various injury severity indicators and demographics

	2011	2012	2013	2014	2015	2016
Age at Time of Accident						
0-19	2,416	2,428	2,493	2,430	2,380	2,497
20-29	3,629	3,536	3,939	4,046	3,980	4,137
30-39	2,603	2,577	2,793	2,892	2,907	3,002
40-49	2,367	2,476	2,707	2,708	2,548	2,735
50-59	1,959	2,001	2,151	2,276	2,232	2,276
60 +	2,881	2,880	3,234	3,062	3,255	3,417
Unknown						2
	15,855	15,898	17,317	17,414	17,302	18,066

Year 2016 onwards a new value of 'unknown' has appeared.

	2011	2012	2013	2014	2015	2016
Gender						
Female	7,613	7,734	8,136	8,413	8,355	8,665
Male	8,242	8,164	9,181	9,001	8,947	9,401
	15,855	15,898	17,317	17,414	17,302	18,066

	2011	2012	2013	2014	2015	2016
Location of Residence						
Metro - Central	613	608	717	699	685	752
Metro - Inner Eastern	1,152	1,143	1,200	1,163	1,168	1,267
Metro - Northern	1,752	1,941	2,091	2,171	2,157	2,225
Metro - Outer Eastern	2,208	2,160	2,275	2,375	2,478	2,611
Metro - Southern	2,915	2,657	2,949	2,934	2,874	3,102
Metro - Western	2,237	2,389	2,670	2,764	2,610	2,655
Barwon - Western District	1,023	1,065	1,222	1,223	1,172	1,318
Central Highlands - Wimmera	720	738	765	754	771	725
Gippsland	1,030	938	1,022	1,012	992	1,034
Goulburn - Ovens - Murray	789	817	900	840	878	852
Loddon - Mallee	859	913	953	913	989	961
Interstate/Overseas/Unknown	557	529	553	566	528	564
	15,855	15,898	17,317	17,414	17,302	18,066

	2011	2012	2013	2014	2015	2016
Road User Type						
Driver	7,837	8,082	8,560	8,416	8,304	8,976
Passenger	3,292	3,063	3,392	3,465	3,456	3,056
M/Cyclist	2,006	1,812	2,349	2,346	2,325	2,375
Pedestrian	1,500	1,526	1,465	1,417	1,430	1,604
Cyclist	963	946	1,145	1,130	1,073	993
Train/Tram	92	89	106	132	129	144
Unknown/Other	165	380	300	508	585	918
	15,855	15,898	17,317	17,414	17,302	18,066

Annual Claim Statistics (Accepted Claims)

Reported by Calendar Year to Allow Time for Stabilisation of Injury and Hospitalisation

ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY ACCEPTANCE YEAR [Compared to Annual Victorian Population]

Accepted No Fault Claim Rates (Claims per 10,000 People)

	2011	2012	2013	2014	2015	2016
Age at Time of Accident						
0-19	17.64	17.51	17.72	17.02	16.46	16.85
20-29	43.34	41.77	46.00	46.51	45.09	45.84
30-39	33.07	32.27	34.24	34.63	33.97	34.03
40-49	30.36	31.33	33.95	33.65	31.42	33.47
50-59	28.41	28.40	29.97	31.19	30.23	30.56
60 +	26.80	26.04	28.39	26.11	26.97	27.57
	28.63	28.23	30.20	29.82	29.12	29.77

* Claims measured per 10,000 Victorian Population

* Population data: Australian Bureau Statistics, Report 3101.0, release 27/06/2017

	2011	2012	2013	2014	2015	2016
Location of Residence						
Metro - Central	22.11	21.14	23.66	22.25	21.01	21.43
Metro - Inner Eastern	18.62	18.30	19.00	18.18	18.05	19.10
Metro - Northern	21.42	23.23	24.44	24.79	24.08	23.80
Metro - Outer Eastern	53.74	52.43	55.00	57.02	59.19	60.59
Metro - Southern	23.52	21.05	22.95	22.38	21.50	22.24
Metro - Western	30.00	31.08	33.77	33.91	31.15	30.19
Barwon - Western District	26.43	27.26	30.96	30.69	29.09	31.52
Central Highlands - Wimmera	35.04	35.52	36.45	35.59	36.17	33.19
Gippsland	39.64	35.78	38.79	38.21	37.31	37.67
Goulburn - Ovens - Murray	26.01	26.68	29.19	27.03	28.14	26.36
Loddon - Mallee	31.53	33.20	34.37	32.65	35.18	33.01
	28.63	28.23	30.20	29.83	29.14	29.24

* Claims measured per 10,000 Victorian Population

* Population data: Australian Bureau Statistics, Report 3218.0, release 28/07/2017

Annual Claim Statistics (Payments and Claims Paid)

PAYMENTS MADE AND CLAIMS PAID ON ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY PAYMENT YEAR

No Fault and Common Law payments for all accepted claims by payment year and various severity indicators and demographics

Payments (millions)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Injury Severity						
Fatal Claims	\$74.583	\$75.459	\$69.261	\$71.544	\$65.938	\$62.169
	1,729	1,684	1,612	1,580	1,538	1,537
Hospitalised Claims (more than 14 days)	\$454.656	\$479.950	\$488.501	\$500.519	\$517.669	\$575.899
	9,359	9,476	9,553	9,479	9,483	9,941
Hospitalised Claims (2 to 14 days)	\$174.978	\$190.309	\$210.467	\$215.438	\$237.482	\$248.641
	9,190	9,362	9,546	9,498	9,361	9,660
Hospitalised Claims (one day)	\$42.045	\$46.472	\$60.943	\$62.002	\$75.597	\$88.197
	5,918	5,619	6,416	7,020	7,241	8,098
Non-Hospitalised Claims	\$75.283	\$86.678	\$85.975	\$86.411	\$108.799	\$134.159
	14,792	15,376	16,623	16,337	16,481	15,989
	\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
	40,988	41,517	43,750	43,914	44,104	45,225

Accepted claims as at end July 2017 (excludes interstate accidents and interstate 'B' and CIP claims)

Hospitalised Claims - considers only accepted claims that have been admitted to acute hospital within 7 days of accident

Payments (millions)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Injury						
Fatal	\$64.060	\$66.265	\$63.201	\$65.039	\$62.434	\$60.239
	1,662	1,622	1,554	1,527	1,499	1,501
Catastrophic	\$165.543	\$175.643	\$181.747	\$187.093	\$191.372	\$202.037
	1,449	1,507	1,530	1,553	1,613	1,673
Other Severe	\$265.366	\$277.987	\$292.034	\$293.354	\$312.547	\$349.637
	8,856	8,933	9,275	9,354	9,700	10,221
Orthopaedic	\$203.340	\$216.522	\$219.898	\$229.932	\$244.176	\$266.385
	10,466	10,647	10,984	11,106	11,144	11,357
Musculoskeletal / Other	\$123.237	\$142.451	\$158.266	\$160.495	\$194.956	\$230.767
	18,555	18,808	20,407	20,374	20,148	20,473
	\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
	40,988	41,517	43,750	43,914	44,104	45,225

Annual Claim Statistics (Payments and Claims Paid)

PAYMENTS MADE AND CLAIMS PAID ON ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY PAYMENT YEAR

No Fault and Common Law payments for all accepted claims by payment year and various severity indicators and demographics

Payments (millions)		2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Detailed Injury Types							
Fatal	Fatal	\$64.060	\$66.265	\$63.201	\$65.039	\$62.434	\$60.239
		1,662	1,622	1,554	1,527	1,499	1,501
Catastrophic	Quadriplegia	\$37.381	\$39.555	\$38.013	\$41.023	\$40.244	\$40.995
		188	188	191	193	198	199
	Severe ABI	\$128.162	\$136.088	\$143.734	\$146.070	\$151.128	\$161.042
		1,261	1,319	1,339	1,360	1,415	1,474
Other Severe	Amputations	\$9.459	\$8.878	\$5.155	\$5.343	\$9.079	\$8.382
		194	187	190	193	185	198
	Brain Injury (Mild) / Head Injury (Ill defined)	\$116.708	\$115.476	\$115.631	\$111.254	\$117.705	\$132.562
		3,812	3,742	3,712	3,603	3,724	4,011
	Burns (Severe / Moderate)	\$1.609	\$2.409	\$2.515	\$2.345	\$1.335	\$2.147
		68	60	70	61	77	68
	Degloving	\$9.292	\$8.665	\$12.723	\$12.914	\$13.499	\$12.173
		326	343	364	358	353	358
	Internal Injuries	\$99.328	\$107.171	\$120.968	\$126.438	\$132.102	\$144.882
		3,698	3,812	4,067	4,223	4,439	4,608
	Lost of Sight / Eyes	\$0.325	\$0.817	\$0.587	\$0.100	\$0.894	\$0.365
		12	11	12	13	16	16
	Other Spinal	\$13.751	\$15.703	\$16.689	\$19.421	\$21.083	\$27.368
		560	588	653	699	702	749
	Paraplegia	\$14.893	\$18.868	\$17.766	\$15.538	\$16.850	\$21.758
		186	190	207	204	204	213
Orthopaedic	Dislocations	\$23.027	\$23.799	\$28.957	\$28.329	\$26.851	\$33.337
		1,294	1,334	1,341	1,281	1,224	1,295
	Fractures - Limb	\$139.554	\$145.757	\$145.607	\$150.657	\$162.272	\$173.047
		6,632	6,673	6,820	6,879	6,876	6,856
	Fractures - Other	\$40.759	\$46.966	\$45.334	\$50.946	\$55.053	\$60.002
		2,540	2,640	2,823	2,946	3,044	3,206
Musculoskeletal / Other		\$123.237	\$142.451	\$158.266	\$160.495	\$194.956	\$230.767
		18,555	18,808	20,407	20,374	20,148	20,473
		\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
		40,988	41,517	43,750	43,914	44,104	45,225

Annual Claim Statistics (Payments and Claims Paid)

PAYMENTS MADE AND CLAIMS PAID ON ACCEPTED NO FAULT CLAIMS (Victorian Accidents) BY PAYMENT YEAR

No Fault and Common Law payments for all accepted claims by payment year and various severity indicators and demographics

Payments (millions)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Age at Time of Accident						
0-19	\$101.573	\$107.179	\$102.329	\$113.892	\$116.857	\$125.899
	5,409	5,319	5,383	5,226	5,163	5,045
20-29	\$191.172	\$192.526	\$202.055	\$198.486	\$212.297	\$233.918
	8,951	8,910	9,493	9,532	9,419	9,747
30-39	\$159.848	\$177.536	\$171.147	\$185.303	\$191.824	\$205.735
	7,579	7,682	7,962	7,992	8,050	8,282
40-49	\$158.038	\$171.700	\$179.404	\$179.234	\$190.172	\$221.967
	7,282	7,497	7,902	7,867	7,876	8,207
50-59	\$103.008	\$116.271	\$134.688	\$125.353	\$148.421	\$153.561
	5,470	5,588	5,949	6,102	6,211	6,397
60+	\$107.906	\$113.656	\$125.522	\$133.647	\$145.914	\$167.986
	6,297	6,521	7,061	7,195	7,385	7,547
	\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
	40,988	41,517	43,750	43,914	44,104	45,225

Payments (millions)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Gender						
Female	\$300.545	\$332.053	\$339.501	\$355.047	\$384.127	\$425.417
	18,911	19,077	20,166	20,273	20,297	20,679
Male	\$521.000	\$546.815	\$575.645	\$580.867	\$621.358	\$683.648
	22,077	22,440	23,584	23,641	23,807	24,546
	\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
	40,988	41,517	43,750	43,914	44,104	45,225

Payments (millions)	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17
Road User Type						
Driver	\$310.353	\$336.626	\$361.143	\$367.570	\$400.118	\$446.441
	18,979	19,527	20,223	20,360	20,457	21,086
Passenger	\$161.216	\$184.474	\$166.418	\$178.156	\$178.933	\$198.908
	7,974	7,849	8,328	8,231	8,129	7,524
M/Cyclist	\$148.712	\$160.255	\$181.378	\$183.861	\$194.507	\$202.905
	6,146	6,027	6,685	6,788	6,921	7,154
Cyclist	\$45.247	\$42.681	\$46.542	\$50.214	\$57.948	\$55.382
	2,123	2,200	2,432	2,391	2,387	2,333
Pedestrian	\$133.115	\$137.038	\$145.123	\$141.297	\$150.980	\$181.643
	4,757	4,875	4,968	4,974	4,908	5,220
Train/Tram	\$4.339	\$3.169	\$3.185	\$4.425	\$5.235	\$6.003
	231	255	276	286	306	344
Unknown/Other	\$18.562	\$14.625	\$11.356	\$10.390	\$17.764	\$17.783
	778	784	838	884	996	1,564
	\$821.545	\$878.868	\$915.146	\$935.913	\$1,005.485	\$1,109.065
	40,988	41,517	43,750	43,914	44,104	45,225

Annual Claim Statistics (Active Claims)

ACTIVE NO FAULT CLAIMS (Victorian Accidents) BY ACCEPTED YEAR (Total = 33,563)

Active Accepted No Fault claims by claim acceptance year and various injury severity indicators and demographics

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Total Active Claims	10,331	1,449	2,134	2,687	4,434	12,528
Injury Severity						
Fatal Claims	585	95	94	104	128	234
Hospitalised Claims (more than 14 days)	3,888	336	443	579	862	892
Hospitalised Claims (2 to 14 days)	1,799	274	408	530	977	1,888
Hospitalised Claims (one day)	506	107	185	226	464	1,699
Non-Hospitalised EEO Claims	5	6	2	7	51	650
Non-Hospitalised Other Claims	3,548	631	1,002	1,241	1,952	7,165
	10,331	1,449	2,134	2,687	4,434	12,528

Active accepted claims as at end June 2017(excludes interstate accidents and interstate 'B' and CIP claims) - paid or lodged in previous 6 months
Hospitalised Claims - considers only accepted claims that have been admitted to acute hospital within 7 days of accident

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Injury						
Fatal	585	95	94	104	128	234
Catastrophic	1,117	75	81	78	101	100
Other Severe	3,131	371	522	685	1,158	2,128
Orthopaedic	2,605	384	566	747	1,350	2,808
Musculoskeletal / Other	2,893	524	871	1,073	1,697	7,258
	10,331	1,449	2,134	2,687	4,434	12,528

		Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Detailed Injury Types							
Fatal	Fatal	585	95	94	104	128	234
Catastrophic	Severe ABI	963	70	75	73	89	96
	Quadriplegia	154	5	6	5	12	4
Other Severe	Brain Injury (Mild) / Head Injury (Ill defined)	1,450	129	163	233	404	786
	Other Spinal	232	37	46	55	90	126
	Paraplegia	158	5	13	8	7	4
	Internal Injuries	1,050	188	274	344	593	1,097
	Amputations	134	1	3	10	8	19
	Burns (Severe / Moderate)	22	0	5	6	5	15
	Degloving	78	11	18	27	51	79
	Lost of Sight / Eyes	7	0	0	2	0	2
Orthopaedic	Fractures - Limb	1,573	235	332	459	850	1,651
	Dislocations	447	53	76	84	132	221
	Fractures - Other	585	96	158	204	368	936
Musculoskeletal / Other		2,893	524	871	1,073	1,697	7,258
		10,331	1,449	2,134	2,687	4,434	12,528

Annual Claim Statistics (Active Claims)

ACTIVE NO FAULT CLAIMS (Victorian Accidents) BY ACCEPTED YEAR (Total = 33,563)

Active Accepted No Fault claims by claim acceptance year and various injury severity indicators and demographics

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Age at Time of Accident						
0-19	1,273	113	144	181	375	1,386
20-29	2,217	216	377	488	812	2,837
30-39	2,230	268	369	475	782	2,261
40-49	2,205	312	467	528	843	2,029
50-59	1,402	250	389	489	685	1,715
60 +	1,004	290	388	526	937	2,300
	10,331	1,449	2,134	2,687	4,434	12,528

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Gender						
Female	4,736	672	974	1,263	2,006	5,720
Male	5,595	777	1,160	1,424	2,428	6,808
	10,331	1,449	2,134	2,687	4,434	12,528

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Location of Residence						
Metro - Central	294	40	69	103	146	568
Metro - Inner Eastern	550	83	111	151	279	881
Metro - Northern	1,245	201	291	379	601	1,568
Metro - Outer Eastern	1,432	164	245	380	652	1,822
Metro - Southern	1,662	226	364	421	788	2,028
Metro - Western	1,471	261	400	509	746	1,811
Barwon - Western District	763	120	139	164	274	1,017
Central Highlands - Wimmera	451	73	88	94	177	503
Gippsland	663	80	118	142	218	661
Goulburn - Ovens - Murray	569	66	104	85	212	607
Loddon - Mallee	574	69	103	142	205	648
Interstate/Overseas/Unknown	657	66	102	117	136	414
	10,331	1,449	2,134	2,687	4,434	12,528

	Earlier	2012/13	2013/14	2014/15	2015/16	2016/17
Road User Type						
Driver	4,742	695	1,025	1,228	1,970	5,957
Passenger	2,085	250	337	444	653	1,732
M/Cyclist	1,557	178	347	459	836	1,952
Pedestrian	1,379	214	265	333	553	1,242
Cyclist	343	82	122	155	266	725
Train/Tram	51	18	16	35	37	119
Unknown/Other	174	12	22	33	119	801
	10,331	1,449	2,134	2,687	4,434	12,528