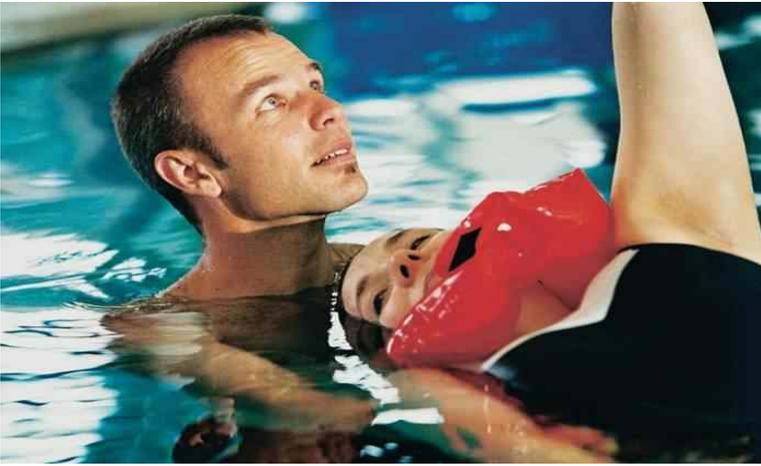


Annual Claim Statistics



Summary June 2015



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 2015 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 Senior Manager Claims Research, David Attwood, on 5225 6098.

Statistical data in this publication should not be used in publications or forums outside the TAC without permission from the Senior Manager Claims Research.

Annual Claim Statistics (No Fault Lifetime Costs)

ESTIMATED NO FAULT LIFETIME COSTS BY CLAIM TYPE (Current Dollars as at June 2015)

Injury Types

Fatal	\$138,600
Catastrophic	\$2,634,600
Quadruplegia	\$5,805,200
Severe ABI	\$2,253,000
Other Severe	\$81,700
Paraplegia	\$1,489,000
Amputations	\$279,400
Moderate ABI	\$85,000
Internal Injuries	\$51,000
Orthopaedic	\$30,100
Musculoskeletal / other	\$5,200
All Claims	\$33,400

Injury Severity (Inpatient Hospitalisation)

> 6 Weeks	\$642,400
2 to 6 Weeks	\$90,300
1 to 2 Weeks	\$42,700
< 1 Week	\$16,500
Not Hospitalised	\$7,300
All Claims	\$33,400

Road User Type

Driver	\$25,800
Passenger	\$27,300
M/Cyclist	\$57,600
Pedestrian	\$25,900
Cyclist	\$27,600
Train/Tram	\$3,200
All Claims	\$33,400

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

	2009	2010	2011	2012	2013	2014
Total Accepted Claims	15,826	16,520	15,854	15,897	17,321	17,413
Injury Severity						
Fatal Claims	356	378	361	343	314	328
Hospitalised Claims (more than 14 days)	890	837	887	911	921	879
Hospitalised Claims (2 to 14 days)	1,815	1,869	2,083	1,892	2,117	1,877
Hospitalised Claims (one day)	1,379	1,477	1,494	1,503	1,561	1,679
Hospitalised Claims (same day - not admitted)	1,332	1,382	1,335	1,205	1,082	1,524
Other Claims	10,054	10,577	9,694	10,043	11,326	11,126
	15,826	16,520	15,854	15,897	17,321	17,413

Accepted claims as at end June 2015 (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

	2009	2010	2011	2012	2013	2014
Injury						
Fatal	356	378	361	343	314	328
Catastrophic	97	84	103	91	97	90
Other Severe	2,139	2,290	2,397	2,286	2,319	2,308
Orthopaedic	3,074	3,154	3,017	2,802	3,229	3,272
Musculoskeletal / Other	10,160	10,614	9,976	10,375	11,362	11,415
	15,826	16,520	15,854	15,897	17,321	17,413

		2009	2010	2011	2012	2013	2014
Detailed Injury Types							
Fatal	Fatal	356	378	361	343	314	328
Catastrophic	Severe ABI	94	74	96	87	93	83
	Quadriplegia	3	10	7	4	4	7
Other Severe	Brain Injury (Mild) / Head Injury (Ill defined)	795	816	839	840	763	686
	Other Spinal	136	153	147	136	201	221
	Paraplegia	13	3	9	9	9	13
	Internal Injuries	1,053	1,181	1,278	1,157	1,225	1,261
	Amputations	15	12	16	10	11	11
Orthopaedic	Burns (Severe / Moderate)	27	13	12	13	15	18
	Degloving	100	110	95	120	94	96
	Lost of Sight / Eyes	0	2	1	1	1	2
Musculoskeletal / Other	Fractures - Limb	1,886	1,886	1,870	1,752	1,954	1,973
	Dislocations	340	292	296	279	348	254
	Fractures - Other	848	976	851	771	927	1,045
		10,160	10,614	9,976	10,375	11,362	11,415
		15,826	16,520	15,854	15,897	17,321	17,413

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

	2009	2010	2011	2012	2013	2014
Age at Time of Accident						
0-19	2,648	2,655	2,416	2,428	2,493	2,432
20-29	3,696	3,688	3,629	3,536	3,939	4,043
30-39	2,750	2,739	2,603	2,576	2,794	2,891
40-49	2,444	2,531	2,366	2,476	2,709	2,712
50-59	1,810	2,029	1,959	2,001	2,152	2,271
60 +	2,478	2,878	2,881	2,880	3,234	3,064
	15,826	16,520	15,854	15,897	17,321	17,413

	2009	2010	2011	2012	2013	2014
Gender						
Female	7,500	8,121	7,612	7,734	8,138	8,412
Male	8,326	8,399	8,242	8,163	9,183	9,001
	15,826	16,520	15,854	15,897	17,321	17,413

	2009	2010	2011	2012	2013	2014
Location of Residence						
Metro - Central	604	657	607	610	719	712
Metro - Inner Eastern	1,261	1,255	1,160	1,148	1,206	1,166
Metro - Northern	1,856	1,862	1,750	1,935	2,107	2,174
Metro - Outer Eastern	2,104	2,302	2,203	2,162	2,279	2,376
Metro - Southern	2,819	2,944	2,921	2,665	2,948	2,946
Metro - Western	2,279	2,336	2,249	2,393	2,665	2,758
Barwon - Western District	987	1,031	1,023	1,060	1,222	1,223
Central Highlands - Wimmera	717	768	718	741	761	752
Gippsland	933	1,029	1,029	939	1,029	1,010
Goulburn - Ovens - Murray	797	822	785	816	895	845
Loddon - Mallee	878	921	857	910	954	916
Interstate/Overseas/Unknown	591	593	552	518	536	535
	15,826	16,520	15,854	15,897	17,321	17,413

	2009	2010	2011	2012	2013	2014
Road User Type						
Driver	7,650	8,048	7,837	8,081	8,559	8,416
Passenger	3,371	3,680	3,292	3,061	3,391	3,461
M/Cyclist	2,210	2,133	2,007	1,812	2,349	2,344
Pedestrian	1,412	1,447	1,499	1,524	1,462	1,417
Cyclist	954	971	963	945	1,146	1,129
Train/Tram	86	118	91	89	107	132
Unknown/Other	143	123	165	385	307	514
	15,826	16,520	15,854	15,897	17,321	17,413

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)

	2009	2010	2011	2012	2013	2014
Age at Time of Accident						
0-19	19.79	19.49	17.64	17.51	17.72	17.04
20-29	48.15	44.50	43.34	41.77	46.00	46.47
30-39	35.74	34.99	33.07	32.26	34.25	34.62
40-49	32.58	32.95	30.35	31.33	33.98	33.70
50-59	27.93	30.08	28.41	28.40	29.98	31.12
60 +	25.21	27.56	26.80	26.04	28.39	26.13
	30.11	30.25	28.63	28.22	30.21	29.82

* Claims measured per 10,000 Victorian Population

* Population data: Australian Bureau Statistics, Report 3101.0, release 25/06/2015

	2009	2010	2011	2012	2013	2014
Location of Residence						
Metro - Central	22.57	24.05	21.90	21.21	23.72	22.65
Metro - Inner Eastern	20.60	20.38	18.75	18.38	19.09	18.22
Metro - Northern	23.56	23.18	21.39	23.16	24.62	24.81
Metro - Outer Eastern	51.59	56.17	53.62	52.48	55.08	57.00
Metro - Southern	23.45	24.08	23.57	21.11	22.93	22.45
Metro - Western	32.66	32.30	30.16	31.13	33.70	33.82
Barwon - Western District	26.13	26.96	26.43	27.13	30.95	30.68
Central Highlands - Wimmera	35.75	37.80	34.94	35.67	36.25	35.44
Gippsland	37.07	40.19	39.60	35.82	39.05	38.09
Goulburn - Ovens - Murray	26.71	27.30	25.88	26.65	29.02	27.15
Loddon - Mallee	32.68	34.02	31.45	33.09	34.40	32.76
	29.46	30.25	28.63	28.22	30.20	29.81

* Claims measured per 10,000 Victorian Population

* Population data: Australian Bureau Statistics, Report 3218.0, release 31/03/2015

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)	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Injury Severity						
Fatal Claims	\$74.525	\$72.753	\$72.595	\$72.031	\$66.998	\$68.421
	1,754	1,748	1,720	1,672	1,601	1,559
Hospitalised Claims (more than 14 days)	\$405.981	\$418.923	\$455.623	\$481.831	\$488.186	\$497.323
	8,929	9,204	9,317	9,426	9,485	9,219
Hospitalised Claims (2 to 14 days)	\$151.373	\$162.194	\$175.509	\$190.048	\$210.705	\$211.364
	8,470	8,958	9,183	9,327	9,455	8,988
Hospitalised Claims (one day)	\$38.149	\$37.370	\$42.254	\$47.543	\$61.675	\$64.010
	5,606	5,858	5,936	5,644	6,463	6,630
Non-Hospitalised Claims	\$68.482	\$63.645	\$75.569	\$87.380	\$87.540	\$94.639
	14,860	14,719	14,829	15,442	16,740	17,361
	\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
	39,619	40,487	40,985	41,511	43,744	43,757

Accepted claims as at end July 2015 (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)	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Injury						
Fatal	\$74.157	\$72.351	\$72.224	\$71.644	\$66.640	\$68.053
	1,753	1,747	1,719	1,671	1,600	1,558
Catastrophic	\$126.916	\$147.025	\$158.401	\$170.243	\$179.032	\$184.584
	1,294	1,350	1,399	1,463	1,491	1,517
Other Severe	\$221.731	\$232.009	\$263.465	\$277.336	\$289.608	\$288.105
	7,920	8,432	8,822	8,891	9,222	9,201
Orthopaedic	\$196.285	\$189.261	\$204.126	\$216.665	\$221.030	\$233.277
	10,520	10,828	10,480	10,663	11,007	11,074
Musculoskeletal / Other	\$119.421	\$114.238	\$123.334	\$142.944	\$158.794	\$161.736
	18,132	18,130	18,565	18,823	20,424	20,407
	\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
	39,619	40,487	40,985	41,511	43,744	43,757

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)		2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Detailed Injury Types							
Fatal	Fatal	\$74.157	\$72.351	\$72.224	\$71.644	\$66.640	\$68.053
		1,753	1,747	1,719	1,671	1,600	1,558
Catastrophic	Quadriplegia	\$26.134	\$28.197	\$34.795	\$37.644	\$36.638	\$39.985
		154	168	172	176	180	181
	Severe ABI	\$100.782	\$118.828	\$123.605	\$132.599	\$142.394	\$144.599
		1,140	1,182	1,227	1,287	1,311	1,336
Other Severe	Amputations	\$6.705	\$8.132	\$9.542	\$9.004	\$5.253	\$5.416
		187	191	196	189	192	192
	Brain Injury (Mild) / Head Injury (Ill defined)	\$105.321	\$104.059	\$112.888	\$113.822	\$113.342	\$108.638
		3,582	3,688	3,796	3,725	3,697	3,554
	Burns (Severe / Moderate)	\$2.719	\$3.960	\$1.609	\$2.409	\$2.485	\$2.300
		76	73	68	60	69	59
	Degloving	\$6.326	\$6.685	\$9.190	\$8.383	\$12.536	\$12.343
		286	305	323	341	361	341
	Internal Injuries	\$69.474	\$78.336	\$98.534	\$106.770	\$120.282	\$123.735
		3,102	3,458	3,674	3,780	4,027	4,137
	Lost of Sight / Eyes	\$0.112	\$0.205	\$0.325	\$0.817	\$0.587	\$0.100
		9	13	12	11	12	13
	Other Spinal	\$14.870	\$14.027	\$14.072	\$16.258	\$16.708	\$20.521
		499	522	561	588	654	698
	Paraplegia	\$16.205	\$16.606	\$17.306	\$19.873	\$18.415	\$15.050
		179	182	192	197	210	207
Orthopaedic	Dislocations	\$19.712	\$20.113	\$23.138	\$23.422	\$28.662	\$27.531
		1,312	1,304	1,288	1,323	1,325	1,214
	Fractures - Limb	\$136.675	\$130.066	\$140.058	\$146.206	\$146.970	\$153.903
		6,600	6,776	6,643	6,691	6,849	6,921
	Fractures - Other	\$39.898	\$39.082	\$40.930	\$47.038	\$45.397	\$51.844
		2,608	2,748	2,549	2,649	2,833	2,939
Musculoskeletal / Other		\$119.421	\$114.238	\$123.334	\$142.944	\$158.794	\$161.736
		18,132	18,130	18,565	18,823	20,424	20,407
		\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
		39,619	40,487	40,985	41,511	43,744	43,757

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)	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Age at Time of Accident						
0-19	\$100.928 5,637	\$101.798 5,326	\$101.560 5,408	\$107.174 5,318	\$102.454 5,382	\$113.948 5,217
20-29	\$164.301 8,834	\$182.012 8,928	\$191.201 8,952	\$192.553 8,910	\$202.059 9,491	\$198.293 9,498
30-39	\$153.316 7,498	\$150.511 7,611	\$159.850 7,580	\$177.492 7,682	\$170.974 7,963	\$185.349 7,972
40-49	\$143.028 6,974	\$139.366 7,256	\$158.058 7,280	\$171.719 7,496	\$179.444 7,905	\$179.251 7,832
50-59	\$92.059 5,007	\$90.393 5,290	\$102.976 5,468	\$116.240 5,587	\$134.650 5,943	\$125.256 6,069
60+	\$84.878 5,669	\$90.805 6,076	\$107.906 6,297	\$113.655 6,518	\$125.524 7,060	\$133.660 7,169
	\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
	39,619	40,487	40,985	41,511	43,744	43,757

Payments (millions)	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Gender						
Female	\$267.297 18,334	\$279.007 18,712	\$300.544 18,908	\$332.052 19,074	\$339.590 20,161	\$355.051 20,204
Male	\$471.213 21,285	\$475.877 21,775	\$521.006 22,077	\$546.781 22,437	\$575.514 23,583	\$580.705 23,553
	\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
	39,619	40,487	40,985	41,511	43,744	43,757

Payments (millions)	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Road User Type						
Driver	\$268.702 18,224	\$275.267 18,558	\$311.071 19,026	\$336.622 19,559	\$361.287 20,247	\$367.170 20,325
Passenger	\$155.286 8,235	\$163.854 8,292	\$162.404 8,007	\$184.732 7,877	\$167.075 8,345	\$177.862 8,226
M/Cyclist	\$144.977 6,022	\$151.913 6,203	\$148.788 6,150	\$160.268 6,028	\$181.248 6,688	\$183.759 6,766
Cyclist	\$30.595 1,955	\$33.573 2,054	\$45.293 2,130	\$42.685 2,204	\$46.593 2,439	\$50.275 2,376
Pedestrian	\$115.921 4,292	\$112.300 4,551	\$133.837 4,764	\$137.096 4,873	\$145.143 4,958	\$141.331 4,921
Train/Tram	\$3.049 197	\$3.708 238	\$4.339 230	\$3.168 254	\$3.186 276	\$4.418 279
Unknown/Other	\$19.979 694	\$14.269 591	\$15.819 678	\$14.262 716	\$10.573 791	\$10.941 864
	\$738.510	\$754.884	\$821.550	\$878.833	\$915.104	\$935.756
	39,619	40,487	40,985	41,511	43,744	43,757