



Queensland Treasury

Our Ref: 00179-2016

Miss Nikki Boyd MP
Acting Chair
Communities, Disability Services and
Domestic and Family Violence Prevention Committee
Parliament House
George Street
BRISBANE QLD 4000

Dear Miss Boyd

Inquiry into a suitable model for the implementation of the NIIS

I refer to my letter of 7 December 2015 to the previous Chair, the Honourable Leanne Donaldson MP, enclosing actuarial reports and to the Committee's request of 12 January 2016 for the actuarial costings of a hybrid model.

I enclose a copy of the Taylor Fry Report dated 20 January 2016. Please note that this report should be regarded as a supplementary report to the Taylor Fry Report of 8 July 2014, a copy of which was provided to the Committee under cover of letter dated 7 December 2015.

This report provides actuarial estimates of the costs of Options A & B as outlined in the Committee's Terms of Reference.

- Option A being a no-fault lifetime care scheme
Under this option all people catastrophically injured in a Qld motor vehicle accident would become participants in a lifetime care and support scheme, irrespective of fault. Those persons who have a claim against a CTP insurer (i.e. where they can assert fault) may also pursue a claim for general damages and economic loss as a lump sum. For people partially at fault, their lump sum damages would be reduced in proportion to their contributory negligence.

The actuarial estimate for this option, of the net increase in the annual cost per vehicle, in 2016 values and based on long-term economic assumptions, is approximately \$60.

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- Option B being a hybrid common law and no-fault care and support arrangement. The hybrid scheme contemplated in this report provides that people with catastrophic injuries who are wholly at fault (defined as those who are not entitled to claim under the Qld CTP scheme) are provided with care and support services through a lifetime care and support scheme. Those who have a claim against a CTP insurer would receive their CTP compensation for care and support as a lump sum settlement payment. Where a person is partially at fault their CTP compensation for care and support services would be paid in full and not be reduced in proportion to their contributory negligence.

The actuarial estimate, for this option, of the net increase in the annual cost per vehicle, in 2016 values and based on long-term economic assumptions, is approximately \$76.

This Option assumes that people who exhaust their lump sum will receive care and support through NDIS, albeit at a reduced amount, and that the NDIS costs will be recovered against the State. (Given that no other state or Territory has adopted a hybrid NIIS model there is no experience or precedent to determine how this recovery process would operate.)

It is uncertain whether the hybrid model as detailed in Option B would meet the NIIS minimum benchmarks and whether persons who had exhausted their CTP lump sum would be entitled to care and support under the NDIS and further whether NDIS payments would be recoverable in whole or part from the State.


To illustrate how these assumptions impact the actuarial estimates of cost to a scheme, the report details a number of scenarios in Table 5.2 on page 27 with actuarial estimates of the net increase per vehicle ranging from \$37 if no NDIS costs were recoverable from the Queensland Government to \$82 for higher than expected recoveries assumed in the actuaries base case.

The actuarial estimates in the report are reflective of the hybrid option as detailed in Option B in the report only. Further actuarial estimates and advice will need to be obtained should the Committee seek to explore alternative hybrid models.

My Department would be pleased to assist the Committee with further analysis and/or actuarial estimates on hybrid models as required.

I trust this report assists the Committee. I would be pleased to answer further questions as required.

Yours sincerely



Jim Murphy
Under Treasurer

Encl.

22/6/16



Motor Accident Insurance Commission

Actuarial estimates of long term costs of possible options for a
Lifetime Care and Support Scheme for people catastrophically
injured in motor accidents in Queensland

20 January 2016

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1 INTRODUCTION AND EXECUTIVE SUMMARY

1.1 Introduction

This report provides actuarial estimates of long term costs of possible options for a Lifetime Care and Support Scheme (“LCSS”) for people who suffer catastrophic injuries in motor vehicle accidents in Queensland.

In Queensland:

- Compulsory third party (“CTP”) motor insurance for bodily injury claims is currently provided under a fault-based scheme based on the law of tort, which is referred to in this report as the “Queensland CTP scheme”;
- The Motor Accident Insurance Commission (“MAIC”) is the regulator of the Queensland CTP scheme;
- CTP insurance is underwritten by private sector insurers, and
- The Nominal Defendant determines liability for and manages claims by injured persons where the vehicle(s) which is at fault in a motor vehicle accident is uninsured or unidentified. The Nominal Defendant also acts as insurer of last resort if an insurer which underwrites CTP insurance becomes insolvent.

MAIC has asked Taylor Fry Consulting Actuaries (“Taylor Fry”) to provide actuarial cost estimates for policy development purposes, based on long term economic assumptions, of options for a possible Queensland LCSS. This description is abbreviated to “actuarial cost estimates” or estimates of “long term costs” in the remainder of this report.

1.2 Anticipated scope of coverage for a possible Queensland LCSS

1.2.1 Injuries to be covered

It is envisaged that a possible Queensland LCSS would cover only people who suffer catastrophic injuries. These fall into three categories:

- Spinal cord injury (“SCI”);
- Acquired brain injury (“ABI”), and
- Other major injury, which includes major amputations, serious burns, blindness and certain other injuries.

The coverage envisaged:

- Is based on the National Injury Insurance Scheme (“NIIS”) minimum benchmarks for persons injured in motor vehicle accidents (“MVA”). Those benchmarks were developed through the Council for Federal Financial Relations (“CFFR”);
- Is for people injured in MVA which occur in Queensland and involve at least one registered vehicle, and

- Includes people injured in MVA while travelling to or from work.

1.2.2 Coverage options

The options for a possible Queensland LCSS for which MAIC has asked Taylor Fry to provide estimates of long term costs are summarised in Table 1.1 and the accompanying explanatory notes.

Table 1.1 Options under consideration

Option	Compensation and/or coverage provided to people catastrophically injured in a QLD motor accident:		
	Not at fault claimants	Partly at fault claimants	Wholly at fault claimants
A. "Full" - a QLD LCSS for all people with catastrophic motor vehicle accident injuries, similar to the LCSS in NSW.	<p>All⁽ⁱ⁾ people catastrophically injured in a QLD motor accident would become participants in a LCSS. Each participant's reasonable care, medical, rehabilitation, home modification, equipment and related expenses ("LCS" expenses) would be paid on an ongoing basis for the participant's lifetime from a QLD LCSS, regardless of whether the participant was not at fault, partly or wholly at fault in the accident.</p>		
	<p>May also sue for common law damages, payable as a lump sum from the QLD CTP scheme, but the amount of such damages would not include any amount for LCS expenses⁽ⁱⁱ⁾.</p>	<p>May also sue for common law damages, payable as a lump sum from the QLD CTP scheme, but the amount of such damages would not include any amount for LCS expenses⁽ⁱⁱ⁾, and would be subject to a deduction to allow for the participant's contributory negligence.</p>	<p>No entitlement to common law damages.</p>
B. "Hybrid" - a QLD LCSS only for people with catastrophic motor vehicle accident injuries who were wholly at fault .	<p>People catastrophically injured in a QLD motor accident who were not at fault or partly at fault would remain eligible to claim from the QLD CTP scheme, and would not participate in a QLD LCSS. Damages would continue to be paid mostly in lump sum form from the QLD CTP scheme.</p>		<p>Only for people catastrophically injured in a QLD motor accident who were wholly at fault, this hybrid option B would be identical to option A.</p>
	<p>For not at fault claimants, no change to the QLD CTP scheme.</p>	<p>For partly at fault claimants, the only change to the QLD CTP scheme would be that damages payable for LCS expenses would no longer be subject to a deduction to allow for the claimant's contributory negligence.^{(iii)(iv)}</p>	

(i) Except overseas visitors who were injured in motor vehicle accidents in QLD, who would not be eligible for a QLD LCSS, but who would remain eligible to claim from the QLD CTP scheme provided that they were not wholly at fault.

(ii) Because under this option the participant's reasonable LCS expenses would be paid from a QLD LCSS.

(iii) The rationale for removing, for LCS expenses only, the deduction for contributory negligence would be to attempt to meet the agreed NIIS minimum benchmarks for people catastrophically injured in motor vehicle accidents. However, it seems questionable whether a hybrid scheme which continued to provide mainly lump sum settlements to claimants would actually comply with those minimum benchmarks.

(iv) For **partly at fault claimants only**, under option B damages payable for **other** heads of damage (eg economic loss and general damages) would remain subject to a deduction to allow for the claimant's contributory negligence.

The expression "wholly at fault" is used in Table 1.1 and throughout the remainder of this report and appendices. However, in this context, "wholly at fault" should be regarded as shorthand for "not entitled to claim under the Queensland CTP scheme". It is anticipated that this category of injured people will include both:

- Those who were wholly at fault in causing the MVA in which they were injured, and
- Certain other people, notably those injured in "blameless" MVA, for example a MVA caused by a non-preventable collision with an animal or by non-foreseeable sudden mechanical failure of the motor vehicle.

1.2.3 Commencement date

For this report it has been assumed that a possible Queensland LCSS would commence on 1 July 2016 and cover eligible people who suffer catastrophic injuries in MVA on or after that date.

1.3 Nature of cost estimates

1.3.1 Costs of a LCSS

We have estimated total long term costs of a Queensland LCSS for each of Option A and Option B, including allowance for:

- LCS expenses and case management costs;
- General operating expenses, and
- Investment return during the period between receipt of levy by a LCSS and payment of LCS expenses, case management costs and general operating expenses.

1.3.2 Effects on costs of the current Queensland CTP scheme

A LCSS would affect some of the costs of the current Queensland CTP scheme:

- For Option A, establishment of a “full” Queensland LCSS could be expected to **reduce significantly** the total amount of damages payable from the CTP scheme to catastrophically injured claimants who were not at fault or partly at fault. Under Option A, LCS expenses of these claimants would be paid from the LCSS, and so would be excluded from damages payable from the CTP scheme, whereas
- For Option B, establishment of a “hybrid” Queensland LCSS could be expected to **increase** total damages payable from the CTP scheme. Under Option B, for catastrophically injured claimants who were partly at fault, damages payable from the CTP scheme in respect of LCS expenses would cease to be subject to a deduction to allow for the claimant’s contributory negligence (refer Table 1.1).

Our estimates of the overall cost of each option attempt to allow for these effects, and also for associated “flow-on” effects on CTP scheme claims administration expenses, net reinsurance costs and insurers’ target profit margins.

1.3.3 Further costs possibly payable by the Queensland Government

A Heads of Agreement between the Australian and Queensland Governments concerning the National Disability Insurance Scheme (“NDIS”) dated 8 May 2013 specified (inter alia) that from 1 July 2016 onwards:

- People who suffer a catastrophic injury in a Queensland MVA, and who are **not** covered by an injury insurance scheme which meets the minimum MVA benchmarks for a NIIS agreed by CFFR, may receive lifetime care and support through the NDIS, and

- The NDIS will be able to recover the costs of lifetime care and support for such people from the Queensland Government.

We now discuss the application of these principles to Options A and B.

Option A – a “full” Queensland LCSS

If a “full” Queensland LCSS were to be established, it is expected that:

- It **would** meet the minimum MVA benchmarks agreed by CFFR, and
- Therefore there would be no costs recoverable by the NDIS from the Queensland Government in respect of people catastrophically injured in Queensland MVA.

Option B - a “hybrid” Queensland LCSS

If a “hybrid” Queensland LCSS were to be established:

- For catastrophically injured people who were wholly at fault in the MVA, it **would** meet the minimum MVA benchmarks and no costs would be recoverable by the NDIS from the Queensland Government, but
- For catastrophically injured people who were not at fault or partly at fault in the MVA, who would **not** become LCSS participants under Option B (refer Table 1.1), MAIC has advised that it is expected that:
 - the minimum MVA benchmarks would **not** be met, and
 - such people would become entitled to lifetime care and support (“LCS”) from the NDIS, with the costs recoverable from the Queensland Government. Amounts of LCS payments to the injured people from the NDIS would be reduced to allow for a portion of compensation payments received by them from the Queensland CTP scheme. These reductions in LCS payments may apply throughout the remaining lifetimes of the injured people. The actual, ie reduced, LCS payments made by the NDIS would then be recovered from the Queensland Government.

Our estimates of the costs of Option B are based on an assumption that this is what would occur.

However, given that there is some doubt about what might occur for the latter group of people, for Option B only we have provided illustrative estimates of possible costs recoverable from the Queensland Government under a range of alternative scenarios. The three scenarios considered are described in sections 4.5.1 and 4.5.5.

1.3.4 Overall cost estimates

For each of Options A and B, this report provides estimates of:

- Long term costs of a LCSS (section 1.3.1);
- The accompanying effects on costs of the Queensland CTP scheme, which would be a significant reduction in costs for Option A and an increase for Option B (section 1.3.2);
- Further costs which might be recoverable from the Queensland Government, which would be relevant only for Option B (section 1.3.3), and

- The total net cost, which is the sum of the above components.

The estimates provided are for the accident year commencing 1 July 2016, ie for people injured in MVA during that year. The estimates allow for relevant projected costs throughout the remaining lifetimes of persons injured in MVA during that year, but are expressed as estimated equivalent present values as at 1 July 2016.

1.4 Previous reports and supplementary nature of this report

MAIC previously asked Taylor Fry to provide estimates of long term costs for Option A in Table 1.1. Those estimates, and advice on some related issues, were described in a more detailed report titled “Actuarial estimate of long term cost of a possible Lifetime Care and Support scheme for people catastrophically injured in motor accidents” dated 8 July 2014. That report is referred to in this report as the “Previous Full LCSS Costing Report”.

Some relatively small changes to the cost estimates in the Previous Full LCSS Costing Report were advised in a subsequent letter dated 6 March 2015 and are summarised in section 3 in this report.

This report should be regarded as supplementary to the Previous Full LCSS Costing Report. Given time constraints for preparing this supplementary report, it was agreed with MAIC that it would be based on the same data and assumptions as the Previous Full LCSS Costing Report. For that reason, and also because the Previous Full LCSS Costing Report included description and discussion of some issues which are beyond the scope of this supplementary report, this report should only be considered in conjunction with the Previous Full LCSS Costing Report.

1.5 General economic assumptions used for estimates of long term costs in this report

Liabilities of a LCSS would be **very long term** in nature. Consequently estimates of the amount needed to fund a LCSS’ liabilities are **very sensitive** to assumptions regarding future rates of investment return on a LCSS’ assets and rates of claims cost inflation. It was agreed with MAIC that the estimates of long term costs in this supplementary report would be based on the same economic assumptions as adopted for the Previous Full LCSS Costing Report of:

- 6% per annum expected long term investment return, and
- 4.1% per annum expected long term future general wage inflation.

These assumptions and some related important issues were discussed in sections 5, 8, 10 and 12 of the Previous Full LCSS Costing Report.

1.6 Estimates of initial annual numbers of participants and long term costs of a LCSS

Our estimates are summarised in Table 1.2 and Table 1.3. The estimates relate to the single accident year commencing 1 July 2016, which is the assumed date of commencement for a possible Queensland LCSS.

1.6.1 Numbers of new participants in a LCSS

Table 1.2 Estimates of initial annual numbers of LCSS participants

Nature of injury	Estimated initial annual number of participants for:	
	"Full" LCSS - Option A ⁽ⁱ⁾	"Hybrid" LCSS - Option B ⁽ⁱⁱ⁾
SCI	23.7	9.9
ABI - excluding interim only participants	83.7	34.9
ABI - interim only participants	25.5	10.6
Other injuries	2.7	1.1
Total - excluding ABI interim only participants	110.0	45.9
Total - including ABI interim only participants	135.5	56.5

Notes: (i) From Appendix E to the Previous Full LCSS Costing Report, except adjusted for the small changes referred to in section 3 of this report.

(ii) 42% of the estimate in the previous column, as explained in Section 4.1.

Comment: For the NSW LCSS, all people accepted as participants in that scheme are initially accepted as interim participants for a period of 2 years only. Before the end of that 2 years period, a person who wishes to continue as a participant for his or her lifetime must apply to do so, based on a current assessment of the person's condition, needs and future prognosis. A person whose application for lifetime participation is not accepted ceases to be entitled to benefits from the NSW LCSS after the end of the 2 years interim period. (Different provisions apply for interim participants who are under 5 years of age.)

How interim cases might be treated in a possible Queensland LCSS is unknown. For the actuarial cost estimates in this report, it has been assumed that their treatment would be the same as under the NSW LCSS.

For a Queensland LCSS we have assumed that the only persons who would be accepted as interim participants, but not subsequently as lifetime participants, would be those with an ABI.

The estimated numbers of participants are less for Option B because under that option only catastrophically injured persons who were wholly at fault would become participants in a Queensland LCSS.

1.6.2 Estimates of long term costs

Table 1.3 Actuarial estimates of long term costs of a LCSS by payment type, effects on costs of the CTP scheme and further costs which might be recoverable from the Queensland Government

Item	Central estimate of amount for accident year commencing 1 July 2016, in 2016 present values, for:	
	Option A - a "full" Queensland LCSS	Option B - a "hybrid" Queensland LCSS
	\$m	\$m
Estimate of long term cost of a Queensland LCSS, sub-divided by payment type⁽ⁱ⁾:		
Attendant care	230.4	96.0
Hospital	22.7	9.5
Medical	9.9	4.1
Rehabilitation	19.6	8.1
Home modifications	6.4	2.7
Equipment	13.5	5.6
Case management	13.6	5.7
Sub-total of care, support and case management costs	316.0	131.7
General operating expenses	31.6	19.8
Total annual amount	347.6	151.4
Amount per vehicle^(v) (\$)	82.3	35.9
Change in premiums for the Queensland CTP scheme⁽ⁱⁱ⁾:		
Total annual amount	-93.8	6.2
Amount per vehicle^(v) (\$)	-22.2	1.5
Further costs payable by the NDIS and recoverable from the Queensland Government⁽ⁱⁱⁱ⁾:		
Total annual amount	na	161.8
Amount per vehicle^(v) (\$)	na	38.3
Net increase in cost^(iv):		
Total net increase in cost	253.8	319.5
Amount per vehicle^(v) (\$)	60.1	75.7

- Notes: (i) Net of input tax credits for GST paid on supplies, and with no GST on levies, on the assumption that a Queensland LCSS would have GST free status (section 4.8.1 in the Previous Full LCSS Costing Report).
- (ii) **Includes** GST on CTP premiums. Calculated as if all all CTP policyholders were **not** entitled to an input tax credit for the GST included in their CTP premiums.
- (iii) **Excludes** GST, on the assumption that amounts recovered by the NDIS from the Queensland Government would not be subject to GST.
- (iv) {Estimate of long term cost of a Queensland LCSS +/- Change in premiums for the CTP scheme + Further costs payable by the NDIS and recoverable from the Queensland Government (for Option B only)}.
- (v) Estimated amount per vehicle has been calculated excluding trailers, ie assuming that there would be no LCSS levy or change in CTP premiums for trailers.

For Option A of a "full" Queensland LCSS the actuarial estimate of the net increase in the annual cost per vehicle, in 2016 values and based on long-term economic assumptions, is approximately \$60 on a central estimate basis.

For Option B of a “hybrid” Queensland LCSS, the corresponding actuarial estimate of the net increase in annual cost per vehicle is approximately \$76. For Option B that estimate of the total net increase in annual cost consists mostly of estimated amounts per vehicle of:

- \$36 for costs of a Queensland LCSS for wholly at fault claimants only , and
- \$38 for LCS costs payable by the NDIS and recoverable from the Queensland Government, for people not at fault or partly at fault.

1.7 Illustrative sensitivity analyses

The estimates of costs shown in Table 1.3 depend on numerous assumptions, many of which are **inherently highly uncertain**. The sensitivity of the cost estimates for a possible “hybrid” Queensland LCSS under Option B to some of the important assumptions is illustrated in section 5.2.

1.8 Use and distribution of this report, and reliances and limitations

Restrictions on the use and distribution of this report are described in sections 6.1 and 6.2.

This report should only be considered in conjunction with the separate but closely related Previous Full LCSS Costing Report referred to in section 1.4. Our reliance on the information provided, and general uncertainties which are inherent in our estimates, are referred to in sections 6.3 and 6.4.

2 SUMMARY OF SOURCES OF THE MAIN ASSUMPTIONS USED FOR THE COST ESTIMATES IN THIS REPORT

The data and assumptions used to develop our estimates of long term cost for a “full” Queensland LCSS (Option A) were described in sections 3 to 7 of the Previous Full LCSS Costing Report, and in accompanying appendices to that report.

Table 2-1 summarises for each assumption:

- For Option A, the section of the Previous Full LCSS Costing Report in which the assumption was described;
- Whether the assumption is the same for both Options A and B in this supplementary report, and
- For assumptions which differ between Options A and B in this supplementary report, the section of this report in which the assumption specific to Option B is described.

Table 2-1 Source of projection assumptions

Assumption	For Option A, section of the Previous Full LCSS Costing Report	Whether the same for Options A and B in this report?	If specific to Option B, section of this report
Numbers of QLD registered vehicles	Appendix B.2	Yes	-
Annual numbers of QLD LCSS participants	4.3	No	4.1
Age/gender/severity distributions of LCSS participants	4.4.1 and 4.4.2	Yes	-
Care, support and case management costs per participant	4.4.3 and 4.4.4	Yes	-
Mortality of LCSS participants:	4.6	Yes	-
General operating expenses	4.5	No	4.3
Tax status of a LCSS	4.8	Yes	-
Wage and claims cost inflation	4.7 and 5.1.4	Yes	-
“Risk-free” investment returns	5.1.3	Yes	-
Changes in claims and other costs for the QLD CTP scheme	6.1 to 6.7	No	4.4
Care and support costs payable by the NDIS and recoverable from the QLD government	NA	No	4.4.11

3 SMALL CHANGES TO ASSUMPTIONS AND ESTIMATES FOR A “FULL” QUEENSLAND LCSS – OPTION A

For Option A:

- The data and assumptions used to develop our estimates of long term cost were described in sections 3 to 7 of the Previous Full LCSS Costing Report, and
- It was agreed with MAIC that those assumptions and our resulting estimates of costs would be retained for this supplementary report, except for small changes made to correct the treatment of overseas visitors injured in MVA in Queensland and of people injured in another Australian state or territory in MVA caused by a vehicle registered in Queensland. The effects of those small changes on our estimates for Option A were described in a letter dated 6 March 2015 and are summarised in Table 3-1.

Table 3-1 Summary of revised estimates for a “full” Queensland LCSS

Estimate of:	Original estimate in the Previous Full LCSS Costing Report	Adjusted estimate in this report ⁽ⁱ⁾	Effect of adjustment
Initial annual number of LCSS participants ⁽ⁱⁱ⁾	138.7	135.5	-3.2
Gross long term cost of a "full" Queensland LCSS: ⁽ⁱⁱⁱ⁾			
Total annual amount (\$m)	356.6	347.6	-9.1
Amount per vehicle ^(iv) (\$)	84.5	82.3	-2.1
Reduction in premiums for the Queensland CTP scheme: ^(v)			
Total annual amount (\$m)	-98.0	-93.8	4.3
Amount per vehicle ^(iv) (\$)	-23.2	-22.2	1.0
Net increase in cost due to a "full" Queensland LCSS: ^(vi)			
Total net increase in cost (\$m)	258.6	253.8	-4.8
Amount per vehicle ^(iv) (\$)	61.2	60.1	-1.1

Notes: (i) Adjusted to correct the treatment of overseas visitors injured in MVA in Queensland and of people injured in a MVA in another state or territory caused by a vehicle registered in Queensland.

(ii) Including interim only participants, refer explanatory comment below Table 1-2.

(iii) Net of input tax credits for GST paid on supplies, and with no GST on levies, on the assumption that a Queensland LCSS would have GST free status.

(iv) The estimated amount per vehicle has been calculated excluding trailers, ie assuming that there would be no LCSS levy or change in CTP premiums for trailers.

(v) **Includes** GST on premiums. Calculated as if all CTP policyholders were **not** entitled to an input tax credit for the GST included in their premiums.

(vi) {Levies payable to a Queensland LCSS - Reduction in premiums for the Queensland CTP scheme}.

4 ASSUMPTIONS FOR A “HYBRID” QUEENSLAND LCSS – OPTION B

4.1 Numbers of LCSS participants

Under Option B **only** people catastrophically injured in a Queensland MVA who were **wholly at fault** would become participants in a Queensland LCSS (refer Table 1.1).

For the NSW LCSS, Table 4-1 summarises for each accident year since full coverage under the NSW LCSS commenced on 1 October 2007:

- Total numbers of known participants in the NSW LCSS as at 31 March 2013 (including those who were only participants for an interim period and had ceased to be participants), and
- The breakdown of the total numbers of LCSS participants into those who were also NSW CTP scheme claimants (excluding any wholly at fault CTP claimants) as at 31 March 2013 and those who were not also NSW CTP scheme claimants.

Table 4-1 Known participants in the NSW LCSS

Accident period ended 30 June	Number of known NSW LCSS participants as at 31/03/13: ⁽ⁱ⁾			Ratio of number of NSW LCSS participants who were NOT also NSW CTP scheme claimants to all NSW LCSS participants
	Total	Who were also NSW CTP claimants as at 31/03/13 ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾	NOT also NSW CTP scheme claimants ^(iv)	
				%
2008 ^(v)	118	66	52	44%
2009	174	119	55	32%
2010	171	97	74	43%
2011	193	111	82	42%
2012	155	80	75	48%
Total for these accident periods	811	473	338	42%

- Notes:
- (i) Total for ABI, SCI and other injuries.
 - (ii) From data for the NSW CTP scheme provided by the NSW Motor Accidents Authority.
 - (iii) **Excludes** NSW CTP claimants recorded as wholly at fault. For accident periods since 1 April 2010 only, such claimants have been able to claim a maximum of \$5,000 under the NSW CTP scheme.
 - (iv) Difference between the 2 previous columns.
 - (v) 9 months accident period from 1 October 2007 to 30 June 2008 only.

We have assumed that the proportion of participants in the “full” NSW LCSS who are **not** also claimants in the NSW CTP scheme is a reasonable proxy for the proportion of those LCSS claimants who were **wholly at fault** in the MVA. This information suggests a ratio of numbers of participants in a “hybrid” LCSS, which would cover only people who were wholly at fault, to numbers in a “full” LCSS of about 42%.

As a check of reasonableness, information for the Victorian Transport Accident Commission (“TAC”) scheme suggests a lower ratio of about 35% for TAC claimants who cannot establish fault of another party to all TAC claimants. A corresponding ratio moderately more than this at 42% for a LCSS, which would cover catastrophic claimants

only, appears reasonable. People who suffer catastrophic motor accident injuries tend to include relatively high proportions of persons injured in single vehicle roll-over or motorcycle accidents, who are generally less likely to be able to establish fault of another party.

Thus we have assumed initial annual numbers of participants in a LCSS for Option B of 42% of those estimated for Option A, as summarised in Table 4-2.

Table 4-2 Estimates of initial annual numbers of Queensland LCSS participants

Nature of injury	Estimated initial annual number of participants for:	
	"Full" LCSS - Option A ⁽ⁱ⁾	"Hybrid" LCSS - Option B ⁽ⁱⁱ⁾
SCI	23.7	9.9
ABI - excluding interim only participants	83.7	34.9
ABI - interim only participants	25.5	10.6
Other injuries	2.7	1.1
Total - excluding ABI interim only participants	110.0	45.9
Total - including ABI interim only participants	135.5	56.5

Notes: (i) From Appendix E to the Previous Full LCSS Costing Report, except adjusted for the small changes referred to in section 3 of this report.

(ii) 42% of the estimate in the previous column, as explained in Section 4.1.

Given the inherent uncertainties, we have assumed:

- The same ratio of initial annual numbers of participants of 42% for each of SCI, ABI and other catastrophic injuries, and
- For each of SCI and ABI, the same distribution by age and injury severity at accident as was assumed for Option A (refer Appendix D.10 to the Previous Full LCSS Costing Report).

4.2 Care, support and case management costs

Assumptions regarding average care, support and case management costs for LCSS participants under Option A were described in section 4 and Appendix D of the Previous Full LCSS Costing Report.

Because the distributions of LCSS participants by age and injury severity at accident are assumed to be the same for Option A and Option B, the assumptions regarding average care, support and case management costs **per participant** are also the same for Options A and B.

4.3 General operating expenses

Section 4.5 of the Previous Full LCSS Costing Report:

- Summarised anticipated responsibilities of an entity responsible for management of a possible Queensland LCSS;
- Noted that it is yet to be decided whether a separate new statutory authority would be established to manage a Queensland LCSS, and
- Explained that we assumed general operating costs for a Queensland LCSS under Option A of 10% of {care, support and case management costs}.

For **Option B**:

- The estimated annual number of new participants would be about 42% of the estimated annual number under Option A (section 4.1 in this report), and
- We have assumed that reduced economies of scale would result in general operating expenses for a Queensland LCSS of **15%** of {care, support and case management costs}.

4.4 Changes in claims, other costs and premiums for the Queensland CTP scheme

4.4.1 General nature of anticipated changes in claims and other costs

For Option A, establishment of a “full” Queensland LCSS could be expected to **reduce significantly** the total amount of damages payable from the Queensland CTP scheme to catastrophically injured claimants who were not at fault or partly at fault. Estimates of that reduction, and of associated reductions in other components of Queensland CTP scheme premiums, were described in section 6 of the Previous Full LCSS Costing Report.

In contrast, for Option B, establishment of a “hybrid” Queensland LCSS could be expected to **increase** total damages payable from the Queensland CTP scheme. Under Option B, for catastrophically injured claimants who were partly at fault, damages payable from the CTP scheme in respect of LCS expenses would cease to be subject to a deduction to allow for the claimant’s contributory negligence (refer Table 1.1).

4.4.2 Queensland CTP claims which might be affected

Appendix B.1 to this report summarises the Queensland CTP claims for the 11 years accident period from January 2003 to December 2013 which, if a “full” Queensland LCSS under Option A had been in force throughout that period, it is believed would have been eligible to participate in such a LCSS (“relevant claims”). The criteria used to identify the relevant claims were described in section 6.2.1 and Appendices P.1 and P.4 to the Previous Full LCSS Costing Report. Given the fault-based nature of the Queensland CTP scheme, one would expect that all of those claimants would have been either not at fault or partly at fault.

For a “hybrid” Queensland LCSS under Option B (refer Table 1.1):

- Those claimants would **not** be eligible to participate in the “hybrid” LCSS, but

- **Only for the claimants who were partly at fault**, there would be an increase in Queensland CTP scheme costs.

4.4.3 Estimation of proportion of Queensland CTP claimants who were partly at fault and the extent of contributory negligence

Of the 533 claims summarised in Appendix B.1, the liability status field was recorded as “P” - Partial liability accepted for 119 (22%) of those claims. That liability status indicates that contributory negligence by the claimant has either been established or has been alleged by the managing insurer. Proportions with liability status “P” were reasonably similar for settled and open claims, but were less for claimants with ABI (21%) than for those with SCI (30%). These proportions include claims for which the liability status was recorded as “P” but the managing insurer has subsequently accepted full liability.

For each of those 119 claims, MAIC asked the managing insurer to provide the percentage contributory negligence. That information was supplied, but does appear to be of questionable reliability for some insurers. Because of the limited time available for preparation of this supplementary report, it was not practical for MAIC to ask insurers to investigate further the information available on contributory negligence (which for some claims would have required retrieving claims files from archives followed by manual review). Given these circumstances, we have used the information supplied on percentage contributory negligence after excluding the claims for which that information appeared to be of questionable reliability.

The resulting estimated distributions of contributory negligence proportions are summarised in Table 4-3.

Table 4-3 Distributions of contributory negligence proportions for Queensland CTP claimants with catastrophic injuries

Percentage contributory negligence	SCI:		ABI:	
	Number of catastrophic CTP claims	Weighted average percentage contributory negligence	Number of catastrophic CTP claims	Weighted average percentage contributory negligence
0	72		376	
1 to 20	6		22	
21 to 30	2		20	
31 to 49	2		4	
50	5		14	
51 to 80	4		7	
81 to 100	0		0	
Total	91	8.0%	442	4.9%

Thus the estimated weighted average levels of contributory negligence for CTP scheme claimants with catastrophic injuries are 8% for SCI and 4.9% for ABI.

It is worth bearing in mind that:

- Comparisons with data for the NSW LCSS and CTP scheme suggest that these estimated weighted average proportions are not unreasonable for catastrophically injured CTP claimants, and

- Based on our experience across several Australian motor bodily injury compensation schemes, these estimated proportions are more than we would expect if considering all CTP scheme claimants. However, this is not necessarily the case when considering catastrophically injured claimants only, for whom the proportion found to be partly at fault tends to be higher.

Nevertheless we recommend that, if possible establishment of a “hybrid” Queensland LCSS were to be considered further:

- More detailed and up to date data be sought on contributory negligence proportions for catastrophically injured Queensland CTP scheme claimants, and
- The cost estimates in this report be reviewed, and revised if necessary, taking account of such data.

4.4.4 Assumed changes in costs for each type of claim payment from the CTP scheme

Amounts paid in respect of CTP claims are recorded under about 90 different payment type codes. For the Previous Full LCSS Costing Report and for this report, each payment type was allocated to one of 11 head of damage (“HoD”) groups. Appendix P.2 to the Previous Full LCSS Costing Report showed the HoD group to which each payment type was allocated.

Table 4-4 lists the 11 HoD groups and shows for each whether it is expected that there would be an increase in amounts payable from the Queensland CTP scheme if a “hybrid” Queensland LCSS scheme were to be established under Option B.

Table 4-4 HoD for which an increase in CTP scheme claims costs for relevant claims would be expected under option B

HoD group	Whether an increase in Queensland CTP scheme claims costs under this HoD would be expected for Option B
Care	Yes
Medical and rehabilitation	Yes
Home and vehicle modifications	Yes
Aids and appliances	Yes
Case management	Yes
Economic loss	No
General damages	No
Legal	No
Insurer investigation or medico-legal	No
Other	No
Trustee and funds management fees	Yes

For the care, medical and rehabilitation, home and vehicle modifications, aids and appliances and case management HoD, an increase in CTP claims costs would be expected due to the removal of contributory negligence deductions for these HoD for partly at fault claimants (Table 1.1).

For the economic loss, general damages and other HoD, no change in CTP claims costs has been assumed. Under Option B, for partly at fault claimants, damages payable under these HoD would remain subject to deductions for contributory negligence (Table 1.1).

No change in CTP claims costs has also been assumed for the legal and insurer investigation or medico-legal HoD, because under Option B:

- It would remain necessary for insurers to determine liability and the extent of any contributory negligence, and negotiate the amount of damages for each HoD, and
- Legal costs payable to partly at fault claimants would remain subject to deductions for contributory negligence.

For trustee and funds management fees, our understanding is that fees are often expressed as a percentage of the amount being managed in trust for the claimant. Therefore it seems reasonable to assume that these fees would be increased by approximately the weighted average increase in all other HoD combined, which is the assumption adopted for our estimates in Appendix B.

4.4.5 Application of assumed changes in CTP scheme claim payments and resulting estimate of increase in CTP scheme claims costs

The claims data and approach used for Option A were described in section 6.2 of the Previous Full LCSS Costing Report.

The same claims data and a similar approach have been used in this report for Option B. The estimates for Option B are documented in Appendix B to this report. The resulting estimate of the increase in CTP scheme claims costs (excluding GST) under Option B for the accident year commencing 1 July 2016 is \$3.5m (Appendix B4.2).

4.4.6 CTP scheme claims handling expenses ("CHE")

For Option A, it was assumed that there would be some reduction in CHE (refer section 6.3 in the Previous Full LCSS Costing Report).

For Option B, we have assumed that there would be **no change** in CHE because, under this option:

- For not at fault claimants, there would be no change in the current CTP scheme, and
- For partly at fault claimants, it would remain necessary for insurers to determine liability and the extent of any contributory negligence and to negotiate the amount of damages for each HoD.

4.4.7 Increase in CTP scheme net reinsurance costs

For a "full" Queensland LCSS under Option A:

- One of its effects would be to remove from the CTP scheme a substantial and variable part of the cost of most of the costliest claims, and hence much of the CTP insurers' need for reinsurance cover, and

- It was assumed that this would result in a 60% reduction in the net cost of reinsurance allowed for in CTP premiums (refer section 6.4 in the Previous Full LCSS Costing Report).

In contrast, for a “hybrid” LCSS under Option B:

- For some of the costliest claims there would be an increase in damages payable from the CTP scheme due to the removal of the contributory negligence deduction from damages for LCS expenses for partly at fault claimants, and
- We have assumed that this would result in a **10% increase** in the net cost of reinsurance allowed for in CTP premiums.

4.4.8 Health and Emergency Services (“HES”) levy

Queensland motorists are required to pay an HES levy to meet a reasonable proportion of the cost of ambulance and public hospital services provided to motor accident victims. The HES levy is comprised of components payable to the Department of Emergency Services for ambulance services and to the Department of Health for hospital services.

For a “full” Queensland LCSS under Option A, we assumed (section 6.5 and Appendix T of the Previous Full LCSS Costing Report) that:

- Hospital and medical costs of LCSS participants would be paid by the LCSS, which was allowed for in estimating long term costs of a LCSS;
- The component of the HES levy payable by the CTP scheme to the Department of Health would be reduced in proportion to the reduction in other medical expenses borne by the CTP scheme due to some CTP scheme claimants becoming LCSS participants, but
- The component of the HES levy payable by the CTP scheme to the Department of Emergency Services would not be reduced.

In contrast, for a “hybrid” LCSS under Option B:

- CTP scheme claimants would **not** become participants in a LCSS, so there would be no reduction in hospital or medical costs borne by the CTP scheme. (Rather, these costs would increase because of the removal of the contributory negligence deduction from damages for LCS expenses for partly at fault claimants.)
- Therefore we have assumed that there would be **no change** in the HES levy payable by the CTP scheme.

4.4.9 Increase in amount of CTP insurer profit margin per policy

Estimates in the Previous Full LCSS Costing Report were based on the target profit margin included in floor and ceiling CTP premiums for the September 2014 underwriting quarter of 7.75% of premium before levies and GST (refer section 6.6 in that report). The same 7.75% target profit margin has been used for this supplementary report.

If introduction of a LCSS under Option B were to cause CTP premiums to increase due to increases in claims costs and net reinsurance costs, then one would expect that the absolute amount of target profit margin per policy would also increase. We have assumed

that the target profit margin would remain 7.75% of {CTP premiums increased to allow for the estimated increases in CTP claims costs and net reinsurance costs}.

4.4.10 Estimates of increases in Queensland CTP scheme premiums

Resulting estimates for the accident year commencing 1 July 2016 are summarised in Table 4-5.

Table 4-5 Summary of estimated increases in Queensland CTP premiums

Component	Estimated increase in CTP premiums ⁽ⁱ⁾
	Sm
Claims costs	3.5
CHE	0.0
Net reinsurance costs	1.7
CTP insurers' profit margins	0.4
Sub-total excluding GST	5.7
GST	0.6
HES levy	0.0
Total including GST	6.2

Note: (i) Calculated as if all CTP policyholders were not entitled to claim an ITC for GST included in CTP premiums.

4.4.11 Cautionary comments concerning estimates of changes in Queensland CTP premiums

The estimates of changes in Queensland CTP premiums for each of Options A and B have been derived by estimating changes in amounts of damages for each HoD group, refer section 6.2 in the Previous Full LCSS Costing Report and sections 4.4.3 to 4.4.5 in this supplementary report. The estimates of changes in CTP premiums do **not** allow for possible behavioural change effects. However, such behavioural changes could turn out (with the benefit of hindsight) to have unpredictable, but possibly large, effects on CTP claims costs and premiums. For example:

- For Queensland CTP claimants with catastrophic injuries, amounts paid for economic loss and general damages have amounted to about 30% of total past claims costs. For both Option A and Option B, we have assumed that establishment of a Queensland LCSS would have no effect on average amounts paid for economic loss and general damages (refer section 6.2.2 in the Previous Full LCSS Costing Report and section 4.4.4 in this report). However, that might not turn out to be the case.
- For Option B of a “hybrid” Queensland LCSS:
 - We have estimated a relatively small increase in CTP premiums due to the removal of contributory negligence deductions from damages payable for LCS expenses for partly at fault claimants (refer Table 4-5) and Appendix B.4. However, removal of contributory negligence deductions for LCS expenses might turn out to influence negotiations between CTP insurers and catastrophically injured CTP claimants and their legal representatives in unpredictable but potentially significant ways.

- Levels of care and support provided to wholly at fault people who became participants in a “hybrid” Queensland LCSS might over time become regarded as setting a new benchmark for levels of LCS expenses, and hence amounts of CTP scheme damages for LCS HoD, for not at fault or partly at fault people who remained entitled to claim from the Queensland CTP scheme.

4.5 Further costs recoverable from the Queensland Government under Option B

4.5.1 Nature of further costs and alternative scenarios considered

If a “hybrid” Queensland LCSS were to be established:

- For catastrophically injured people who were **wholly at fault** in the MVA, they **would** participate in the LCSS (Table 1.1), it **would** meet the minimum MVA benchmarks and **no** costs would be recoverable by the NDIS from the Queensland Government, but
- For catastrophically injured people who were **not at fault or partly at fault** in the MVA, who would **not** become LCSS participants under Option B (Table 1.1), MAIC has advised that it is expected that:
 - The minimum MVA benchmarks would **not** be met.
 - Such people would become entitled to lifetime care and support from the NDIS, with the costs recoverable from the Queensland Government. Amounts of LCS payments to them from the NDIS would be reduced to allow for a portion of compensation payments received by them from the Queensland CTP scheme.

However, given that there is some doubt about whether the minimum MVA benchmarks might be met for catastrophically injured people who were not at fault or partly at fault, we have provided estimates of possible costs recoverable from the Queensland Government for the alternative scenarios described in Table 4-6.

Table 4-6 Alternative scenarios considered for Option B

Scenario for catastrophically injured people who were not at fault or partly at fault in the MVA	Commentary on scenario
<p>B “adopted” - such people become entitled to LCS from the NDIS, but amounts of LCS payments from the NDIS would be reduced to allow for a portion of compensation payments from the Queensland CTP scheme. These reductions would apply throughout the remaining lifetimes of the injured people. Actual LCS payments made by the NDIS, ie after application of the reductions, would be recovered from the Queensland Government.</p>	<p>This is the scenario which MAIC has advised that it is expected would apply if a “hybrid” Queensland LCSS were to be implemented, and is the scenario on which the adopted estimates for Option B in this report are based.</p> <p>Operational Guidelines issued by the National Disability Insurance Agency (“NDIA”) do provide for reductions in LCS payments to take account of a portion of compensation payments. The reductions in LCS payments to injured people would result in corresponding reductions in amounts subsequently recovered from the Queensland Government.</p>

B “low” – Such people do not become entitled to LCS from the NDIS, so no further costs would be recoverable from the Queensland Government.

The NIIS minimum benchmarks for LCSS eligibility do permit an exclusion for “persons who have received a common law compensation payment in respect of their care and support needs resulting from the MVA”. MAIC has advised that, given the context of the Heads of Agreement between the Australian and Queensland Governments referred to in section 1.3.3, it considers it **unlikely** that this exclusion would apply to people catastrophically injured in MVA. However, if this exclusion were to apply for all people who were not at fault or partly at fault, because they would remain entitled to claim from the Queensland CTP scheme under Option B, no further costs would be recoverable from the Queensland Government.

B “high” – The same as B “adopted”, except that the reductions in amounts of LCS payments from the NDIS would apply only during the first 10 years after the MVA. Again, actual LCS payments made by the NDIS after application of reductions would be recovered from the Queensland Government.

This scenario is intended to illustrate approximately possible effects if a significant proportion of catastrophic Queensland CTP scheme claimants were to exhaust their CTP scheme compensation payment relatively early during their remaining lifetimes after the MVA. In Chapter 17, section 17.4, of the Productivity Commission’s report on “Disability Care and Support” dated 31 July 2011 it was noted that lump sum compensation payments often are exhausted within a few years after receipt.

How the NDIA might treat a person who had received and fully spent a CTP compensation payment is not known. The NDIA’s Operational Guidelines include provisions which permit reductions in support provided by the NDIS to be waived in “special circumstances”, which may include financial hardship. It seems likely that, for catastrophically injured people who had received and fully spent CTP compensation payments and then claim that a reduction in support provided by the NDIS would result in financial hardship, the reduction in support would be waived in many cases. Such waivers would result in an increase in LCS payments made by the NDIS, and in a corresponding increase in recoveries from the Queensland Government.

4.5.2 Scope of care and support which may be provided through the NDIS

The NIIS minimum benchmarks for people injured in MVA specify that each signatory jurisdiction’s NIIS must meet the following reasonable and necessary needs of eligible persons catastrophically injured in MVA:

- Medical and dental treatment (including pharmaceutical);
- Rehabilitation;
- Ambulance transportation;
- Respite care;
- Attendant care;
- Domestic assistance;
- Aids and appliances;

- Artificial members, eyes and teeth;
- Education and vocational training, and
- Home and transport modifications.

Under Option B people catastrophically injured in MVA who were not at fault or partly at fault would not become participants in a Queensland LCSS. Assuming that such people became entitled to lifetime care and support from the NDIS (as is assumed for scenarios B “adopted” and B “high” in Table 4-6), it is currently not clear whether the lifetime care and support provided through the NDIS would be identical to that specified in the NIIS minimum benchmarks. In particular, the scope of needs to be met by the NDIS for other NDIS participants is not expected to include medical and dental treatment or ambulance transportation. However, it is unclear whether these services would be provided through the NDIS for people catastrophically injured in a MVA who did not become participants in a LCSS. It was agreed with MAIC that, for the cost estimates in this report, it would be assumed that for such people all of the needs specified in the NIIS minimum benchmarks would be provided through the NDIS and the costs of that support would be recovered from the Queensland Government.

Thus for scenarios B “adopted” and B “high” it has been assumed that the scope of needs to be met through the NDIS for people catastrophically injured in a MVA who were not at fault or partly at fault would be essentially **the same** as estimated for those people in the Previous Full LCSS Costing Report.

4.5.3 Amount of care and support provided through the NDIS and recoverable from the Queensland Government

It has also been assumed that the amount of care and support provided for such people (eg number of hours of daily attendant care, extent of home and vehicle modifications), **before** the reductions to allow for a portion of compensation payment from the Queensland CTP scheme, would be **the same** as estimated in the Previous Full LCSS Costing Report.

4.5.4 Number of people who might become entitled to receive care and support through the NDIS under Option B, and related assumptions

The people who might become entitled to receive care and support through the NDIS under Option B, with costs recoverable from the Queensland Government, are those catastrophically injured in MVA in Queensland who were not at fault or partly at fault. In essence, these are the people who:

- Would become LCSS participants if a “full” Queensland LCSS were established under Option A, but
- Would not become LCSS participants in a “hybrid” Queensland LCSS under Option B.

Referring to Table 4-2, this implies the following estimated initial annual numbers of such people for the accident year commencing 1 July 2016:

- $(110 - 46) = 64$ excluding those with ABI and interim entitlements only, or
- $(136 - 56) = 79$ including those with ABI and interim entitlements only.

The following related assumptions should be borne in mind:

- Overseas visitors who are injured in an MVA in Queensland would **not** become participants in a Queensland LCSS (under either Option A or Option B) and would **not** receive care and support through the NDIS.
- A general requirement for eligibility to participate in the NDIS is that the person's condition must have arisen before reaching age 65. However, under Option B, it is unclear whether this general requirement would be applied to preclude people who suffer a catastrophic injury at age 65 or more in a MVA in Queensland from receiving lifetime care and support through the NDIS. It was agreed with MAIC that, for the cost estimates under scenarios B "adopted" and B "high" in Table 4-6 in this report, it would be assumed that such people **would** be eligible to receive lifetime care and support through the NDIS and the costs of that support would be recovered from the Queensland Government.
- It is expected that coverage by the NDIS will be rolled-out progressively across Australia. At 1 July 2016, only residents of specified regions in Queensland will be eligible to participate in the NDIS, with eligibility expected to be extended subsequently to remaining regions of Queensland. For a person who suffers a catastrophic injury in a MVA on or after 1 July 2016 but is a resident of a Queensland region not yet covered by the NDIS generally, it is unclear whether that person would be eligible to receive lifetime care and support through the NDIS. It was agreed with MAIC that, for the cost estimates under scenarios B "adopted" and B "high" in Table 4-6 in this report, it would be assumed that such people **would** be eligible to receive lifetime care and support through the NDIS and the costs of that support would be recovered from the Queensland Government. Thus, for the cost estimates in this report, the possibility that there would be an initial transitional period during which only residents in specified regions would be eligible to receive lifetime care and support through the NDIS has been ignored.

4.5.5 Adjustment of amounts provided through the NDIS to allow for compensation payments from the Queensland CTP scheme

4.5.5.1 General approach expected to be adopted by the NDIS

For a NDIS participant whose disability was caused by an accident for which the person has received or will receive compensation from another source(s), the NDIS may:

- Recover from the compensation payment(s) the cost of some of the past care and supports provided by the NDIS to the participant, and/or
- Reduce future care and support to be provided by the NDIS because the participant should be able to meet at least part of the cost of future care and support from the compensation payment.

The relevant legislative instrument is the *National Disability Insurance Scheme (Supports for Participants – Accounting for Compensation) Rules 2013*. The National Disability Insurance Agency ("NDIA"), which is the statutory authority responsible for implementing the NDIS, published Operational Guidelines for application of these rules in December 2013. However, given that the progressive roll-out of the NDIS is still at an early stage and complexities of these Operational Guidelines, there are uncertainties regarding how they will be applied. Important points to bear in mind are that:

- A compensation payment for an accident typically includes amounts attributable to several different HoD. It is only components of the compensation payment attributable to the HoD which correspond to care and support provided by the NDIS which will be taken into account in determining amounts to be recovered by the NDIS from the participant and/or reductions in future support to be provided by the NDIS. For cases for which the total compensation payment is known but the breakdown of the total into components attributable to each HoD is not specified, the Operational Guidelines specify how the components attributable to each HoD may be estimated.
- The reduction in future support to be provided by the NDIS to a participant will be spread over the expected remaining lifetime of the participant. However, details of how this will apply in practice remain unclear at present.

4.5.5.2 CTP scheme HoD which correspond to care and support provided through the NDIS

For the 11 HoD groups used for Queensland CTP scheme claim payments for this report (refer section 4.4.4), Table 4-7 shows whether compensation payments attributable to that HoD group could be expected to be taken into account by the NDIA in determining amounts to be recovered by the NDIS from the participant and/or reductions in future support to be provided through the NDIS.

Table 4-7 HoD expected to be taken into account by the NDIA

HoD group	Whether Queensland CTP scheme compensation under this HoD would be taken into account by the NDIA
Care	Yes
Medical and rehabilitation	Assumed Yes – but unclear ⁽ⁱ⁾
Home and vehicle modifications	Yes
Aids and appliances	Yes
Case management	Yes
Economic loss	No
General damages	No
Legal	No
Insurer investigation or medico-legal	No
Trustee and funds management fees	No
Other	No

Note: (i) It does not appear to be clear from the NDIA’s Operational Guidelines referred to above whether, for people catastrophically injured in a MVA in Queensland who might receive care and support through the NDIS under scenarios B “adopted” and B “high”, amounts of compensation under this HoD would be taken into account by the NDIA. For this report, it has been assumed that such amounts would be taken into account.

In Appendices B and C to this supplementary report, for scenarios B “adopted” and B “high”, we have estimated average amounts to be taken into account by the NDIA in determining amounts to be recovered by the NDIS from injured people and/or reductions in future support to be provided to those people through the NDIS. These amounts have been estimated only for people catastrophically injured in Queensland MVA who were not at fault or partly at fault, and thus entitled to recover damages under the Queensland CTP scheme. For people partly at fault, the estimates allow for removal of the deduction for

contributory negligence for damages for LCS expenses under Option B (refer Table 1.1). The resulting estimated average amounts in December 2013 values are:

- \$1.65m for people with SCI, and
- \$0.84m for people with ABI.

4.5.5.3 Extent to which care and support services provided through the NDIS would be reduced to allow for compensation payments under the Queensland CTP scheme

Given that the progressive roll-out of the NDIS is still at an early stage and complexities of the NDIA's Operational Guidelines referred to in section 4.5.5.1, there are uncertainties regarding how they will be applied. For Option B, cost estimates for scenarios B "adopted" and B "high" have been prepared as follows (refer also to Table 4-6):

- **Scenario B "adopted" - full reduction spread over NDIS participants' remaining lifetimes** – for this scenario it is assumed that:
 - The estimated average amounts referred to in section 4.5.5.2 of \$1.65m for SCI and \$0.84m for ABI will be recovered by the NDIS in full, but
 - This recovery will be spread over participants' remaining lifetimes after the MVA, as a uniform proportionate reduction in the cost of care and support services which the NDIS would have provided in the absence of any recovery.
- **Scenario B "high" - reduction during the first 10 years after the MVA only** – for this scenario it is assumed that:
 - The NDIS would seek the same recoveries as for the full reduction scenario B "adopted", but
 - In practice recoveries would cease on average 10 years after the MVA, and after that period care and support services would continue to be provided through the NDIS without any further recovery or reduction.

4.5.6 General operating expenses of the NDIS

In addition to costs of care and support provided to individual participants in the NDIS, the NDIS will also have general operating expenses.

If it were decided to establish a "hybrid" Queensland LCSS under Option B, it is currently unclear to what extent the NDIS might seek to recover from the Queensland Government that component of the NDIS' general operating expenses which is attributable to people catastrophically injured in MVA in Queensland who are provided with care and support through the NDIS. For the cost estimates in this report, it has been assumed that:

- The NDIS **would** recover from the Queensland Government the component of NDIS' general operating expenses attributable to those participants in the NDIS (in addition to the costs of care and support provided to those participants), and
- The general operating expenses recovered would be **10%** of the costs of care and support provided to those participants. This is the same percentage allowance for general operating expenses as was assumed for a possible "full" Queensland LCSS under Option A (refer section 4.3).

5 RESULTING ESTIMATES OF LONG TERM COSTS AND SENSITIVITY ANALYSIS

5.1 Cost estimates for each option

The estimates of long term costs are summarised in Table 5.1. The estimates are for the single accident year commencing 1 July 2016. They include allowance for future inflation and are discounted to a present value as at 1 July 2016.

For Option B of a “hybrid” Queensland LCSS, the estimates summarised in Table 5.1 are for the B “adopted” scenario under which:

- People catastrophically injured in MVA who were not at fault or partly at fault become entitled to receive care and support through the NDIS;
- For the remainder of their lifetimes, amounts which they receive from the NDIS are reduced to allow for compensation payments from the Queensland CTP scheme, and
- Payments made by the NDIS are then recovered from the Queensland Government.

The estimates are central estimates, with no intended bias towards either under- or over-estimation. Sensitivity analyses, which illustrate effects on the estimates of changes in some of the assumptions used, are shown in section 5.2.

The estimates of long term costs have been shown both in aggregate and as amounts per registered vehicle (excluding trailers). In practice, the cost effects per registered vehicle would probably differ substantially between vehicle classes. However, estimating appropriate levies payable to a possible Queensland LCSS and changes in CTP premiums for each vehicle class would necessitate further detailed analyses which it was agreed with MAIC are beyond the scope of this report.

Table 5.1 Summary of actuarial estimates of long term costs of a LCSS

Item	Central estimate of amount for accident year commencing 1 July 2016, in 2016 present values, for:	
	Option A - a "full" Queensland LCSS	Option B - a "hybrid" Queensland LCSS
	\$m	\$m
Estimate of long term cost of a Queensland LCSS, sub-divided by payment type⁽ⁱ⁾:		
Attendant care	230.4	96.0
Hospital	22.7	9.5
Medical	9.9	4.1
Rehabilitation	19.6	8.1
Home modifications	6.4	2.7
Equipment	13.5	5.6
Case management	13.6	5.7
Sub-total of care, support and case management costs	316.0	131.7
General operating expenses	31.6	19.8
Total annual amount	347.6	151.4
Amount per vehicle^(v) (\$)	82.3	35.9
Change in premiums for the Queensland CTP scheme⁽ⁱⁱ⁾:		
Total annual amount	-93.8	6.2
Amount per vehicle^(v) (\$)	-22.2	1.5
Further costs payable by the NDIS and recoverable from the Queensland Government⁽ⁱⁱⁱ⁾:		
Total annual amount	na	161.8
Amount per vehicle^(v) (\$)	na	38.3
Net increase in cost^(iv):		
Total net increase in cost	253.8	319.5
Amount per vehicle^(v) (\$)	60.1	75.7

- Notes: (i) Net of input tax credits for GST paid on supplies, and with no GST on levies, on the assumption that a Queensland LCSS would have GST free status (section 4.8.1 in the Previous Full LCSS Costing Report).
- (ii) **Includes** GST on CTP premiums. Calculated as if all all CTP policyholders were **not** entitled to an input tax credit for the GST included in their CTP premiums.
- (iii) **Excludes** GST, on the assumption that amounts recovered by the NDIS from the Queensland Government would not be subject to GST.
- (iv) {Estimate of long term cost of a Queensland LCSS +/- Change in premiums for the CTP scheme + Further costs payable by the NDIS and recoverable from the Queensland Government (for Option B only).
- (v) Estimated amount per vehicle has been calculated excluding trailers, ie assuming that there would be no LCSS levy or change in CTP premiums for trailers.

For Option A of a "full" Queensland LCSS the actuarial estimate of the net increase in the annual cost per vehicle, in 2016 values and based on long-term economic assumptions, is approximately \$60 on a central estimate basis.

For Option B of a "hybrid" Queensland LCSS, the corresponding actuarial estimate of the net increase in annual cost per vehicle is approximately \$76 under the B "adopted" scenario described in Table 4-6. For that scenario that estimate of the total net increase in annual cost consists mostly of estimated amounts per vehicle of:

- \$36 for costs of a Queensland LCSS for wholly at fault claimants only , and
- \$38 for LCS costs payable by the NDIS and recoverable from the Queensland Government, for people not at fault or partly at fault.

5.2 Illustrative sensitivity analyses for cost estimates for Option B

The estimates of costs shown in Table 5.1 depend on numerous assumptions, many of which are **inherently highly uncertain**. This section illustrates the sensitivity of the cost estimates for Option B to several of the important assumptions.

5.2.1 Scenarios regarding the extent to which, under a “hybrid” Queensland LCSS, people catastrophically injured in MVA who were not at fault or partly at fault might become entitled to receive care and support through the NDIS

Table 5-2 shows estimates for each of the three scenarios for a “hybrid” Queensland LCSS described in Table 4-6, which can be summarised as follows:

- B “adopted” - such people become entitled to receive care and support through the NDIS. For the remainder of their lifetimes, amounts which they receive from the NDIS are reduced to allow for compensation payments from the Queensland CTP scheme. Payments made by the NDIS are then recovered from the Queensland Government.
- B “low” – no entitlement of such people to receive care and support through the NDIS, and so no further costs recoverable from the Queensland Government.
- B “high” – the same as B “adopted”, except that the reduction in amounts received from the NDIS is applied only during the first 10 years after the MVA. Thus, during the remaining lifetimes of such people, total amounts received from the NDIS and subsequently recovered from the Queensland Government would be more under this scenario than under the B “adopted” scenario.

Table 5-2 Cost estimates for Option B under alternative scenarios

Scenario	Central estimates for the 2016/17 accident year:				
	Long term cost of a possible QLD LCSS under Option B	Increase in QLD CTP premiums ⁽ⁱ⁾	Further costs recoverable from the QLD Govt ⁽ⁱⁱ⁾	Total increase in cost:	
	\$m	\$m	\$m	Total amount	Amount per vehicle
B - "adopted"	151.4	6.2	161.8	319.5	\$ 75.7
B - "low"	151.4	6.2	na	157.7	37.3
B - "high"	151.4	6.2	190.2	347.8	82.4

Notes: (i) **Includes** GST on CTP premiums. Calculated notionally assuming that all CTP policyholders would **not** be entitled to an input tax credit for the GST included in their CTP premiums.

(ii) **Excludes** GST, on the assumption that amounts recovered by the NDIS from the Queensland Government would not be subject to GST.

Estimates of the total increase in annual cost for Option B under these scenarios range from \$37 to \$82 per vehicle. For Option B the total cost would depend heavily on whether people who were catastrophically injured in a MVA and who were either not at fault or

partly at fault would become entitled to receive LCS through the NDIS, with costs of that LCS being recovered from the Queensland Government.

5.2.2 Further alternative assumptions considered

Cost estimates for Option B of a “hybrid” LCSS under some further alternative assumptions considered for this sensitivity analysis are summarised in Table 5-3. For this further illustrative sensitivity analysis, the “base case” has been taken to be scenario B “adopted”.

Table 5-3 Sensitivity analysis further scenarios

Label	Alternative assumption for scenario
(a)	Expected long term investment return increased by 1% pa.
(b)	Expected long term claims cost inflation increased by 1% p.a.
(c)	Much heavier mortality of people catastrophically injured in MVA, consistent with estimated recent mortality of catastrophically injured claimants under two Australasian accident compensation schemes, refer section 4.6.3 in the Previous Full LCSS Costing Report.
(d)	Annual numbers of people catastrophically injured in Queensland MVA:
(d)(i)	<ul style="list-style-type: none"> Increased by 15% for SCI only.
(d)(ii)	<ul style="list-style-type: none"> Increased by 15% for ABI only.
(e)(i)	Attendant care hourly costs increased by 10%.
(e)(ii)	Attendant care hourly costs reduced by 10%.
(f)	Ratio of people catastrophically injured in MVA who were wholly at fault to all people catastrophically injured in MVA is, instead of 42% (section 4.1):
(f)(i)	<ul style="list-style-type: none"> 35%
(f)(ii)	<ul style="list-style-type: none"> 50%
(g)	General operating expenses of the NDIS recovered from the Queensland Government of 15% of the costs of care and support (instead of 10% of those costs, section 4.5.6).

Results of this further illustrative scenario analysis are shown in Table 5-4.

Table 5-4 Results of further illustrative sensitivity analysis of cost estimates for Option B

Scenario	Central estimates for the 2016/17 accident year:				
	Long term cost of a possible QLD LCSS under Option B	Increase in QLD CTP premiums ⁽ⁱ⁾	Further costs recoverable from the QLD Govt ⁽ⁱⁱ⁾	Total increase in cost: Total amount	Amount per vehicle
	\$m	\$m	\$m	\$m	\$
Base case of scenario B - "adopted"	151.4	6.2	161.8	319.5	75.7
(a) Expected long-term investment return increased by 1% p.a.	124.0	6.0	132.5	262.6	62.2
(b) Expected long-term claims cost inflation increased by 1% p.a.	192.2	6.5	205.4	404.1	95.7
(c) Much heavier mortality of catastrophically injured people	126.2	6.2	134.8	267.2	63.3
(d)(i) 15% more catastrophic SCI each year	158.7	6.2	171.6	336.5	79.7
(d)(ii) 15% more catastrophic ABI each year	166.8	6.2	182.5	355.5	84.2
(e)(i) Attendant care hourly costs increased by 10%	162.5	6.2	176.7	345.4	81.8
(e)(ii) Attendant care hourly costs reduced by 10%	140.4	6.2	146.9	293.5	69.5
(f) Proportion of persons catastrophically injured in MVA who were wholly at fault is (instead of the 42% assumed for the base case):					
(f)(i) 35%	127.2	6.2	185.0	318.4	75.4
(f)(ii) 50%	181.7	6.2	132.9	320.8	76.0
(g) General NDIS operating expenses recovered from the QLD Govt of 15% of costs of care and support (instead of 10%)	151.4	6.2	171.0	328.7	77.8

Notes: (i) **Includes** GST on CTP premiums. Calculated notionally assuming that all CTP policyholders would **not** be entitled to an input tax credit for the GST included in their CTP premiums.

(ii) **Excludes** GST, on the assumption that amounts recovered by the NDIS from the Queensland Government would not be subject to GST.

The very long term nature of care and support needs of people catastrophically injured in MVA means that the estimates of costs are particularly sensitive to the rates of investment return and claims cost inflation assumed (scenarios (a) and (b)) and projected future mortality of catastrophically injured people (scenario (c)).

In relation to scenario (f)(i) of a lower proportion of people catastrophically injured in MVA who were wholly at fault, under Option B this scenario would result in:

- Less participants in a possible “hybrid” Queensland LCSS; but
- More catastrophically injured people who were either not at fault or partly at fault, who would not become participants in a “hybrid” Queensland LCSS but who it is expected would be entitled to receive lifetime care and support through the NDIS, with costs recoverable from the Queensland Government, and
- Consequently, relative to the scenario B “adopted” base case estimates, a reduction in the estimated cost of a possible Queensland LCSS but an almost offsetting increase in estimated costs recoverable from the Queensland Government, and so an estimate of the total increase in cost almost the same as for the base case.

For scenario (f)(ii), offsetting effects again result in a similar estimated total cost increase.

In considering the results of this further illustrative scenario analysis, it should be borne in mind that:

- The scenarios considered are intended to represent moderate variations in the assumptions used to estimate costs of a possible “hybrid” Queensland LCSS under Option B. Variations from our adopted assumptions larger than those included in this sensitivity analysis are possible;
- Table 5-4 illustrates only the effect of each scenario considered in isolation, not the effects of possible combinations of scenarios, and
- It is easily conceivable that the costs of a possible “hybrid” Queensland LCSS might ultimately turn out to lie outside the relatively moderate range of scenarios for which the estimated effects are summarised in Table 5-4.

6 USE AND DISTRIBUTION OF THIS REPORT, AND RELIANCES AND LIMITATIONS

6.1 Purpose and use of report

This supplementary report is provided to MAIC and the Queensland State Actuary's Office for their internal use in considering the possible introduction of a LCSS in Queensland. It is not intended, nor necessarily suitable, for any other purpose. No further use of, quotation from, reference to, or distribution of this report should be made without our prior consent.

This supplementary report should only be considered in conjunction with our separate but closely related report titled "Actuarial estimate of long term cost of a possible Lifetime Care and Support scheme for people catastrophically injured in motor accidents" dated 8 July 2014. That related report is referred in this supplementary report to as the Previous Full LCSS Costing Report.

We have conducted the work required and prepared this report in conformity with its intended use by persons technically familiar with the areas addressed and for the stated purpose only. Judgements about the estimates and commentary in this supplementary report should be made only after considering this report, including appendices, in its entirety and in conjunction with the Previous Full LCSS Costing Report.

6.2 Distribution

MAIC may distribute copies of this supplementary report to other Queensland Government departments or agencies on the conditions that:

- This entire supplementary report including appendices, rather than any excerpt, is distributed; and
- It is distributed together with the Previous Full LCSS Costing Report, and
- Each recipient of these reports acknowledges that they are not to be distributed further.

No further distribution should take place without our prior consent.

Any unauthorised third party should place no reliance on this supplementary report or on the Previous Full LCSS Costing Report that would create any duty or liability of Taylor Fry to the third party.

Taylor Fry personnel are available to explain any matter described in this supplementary report or the Previous Full LCSS Costing Report.

6.3 Reliance on information provided

In preparing this supplementary report and the Previous Full LCSS Costing Report, we have relied on historical data and other quantitative and qualitative information. Some of the information has been supplied by MAIC. We have not applied any specific audit or verification to the information supplied.

The source of some of the information supplied is the same as for reports on components of premiums for the Queensland CTP scheme that Taylor Fry has prepared quarterly for MAIC for many years. This provides some grounds for confidence in that information.

Other information has been obtained from a variety of sources (see section 3 of the Previous Full LCSS Costing Report). Of particular note is that heavy reliance has been placed on a report prepared by PricewaterhouseCoopers in 2013 concerning the NSW LCSS, for the reasons explained in section 4.1 of the Previous Full LCSS Costing Report.

6.4 Uncertainty

Care and support costs for people catastrophically injured in MVA are **very long term**, being expected to continue for the remaining lifetimes of most such people. Estimates of such costs are **unavoidably highly uncertain** for reasons which have been referred to in section 12.1 of the Previous Full LCSS Costing Report. The applicability of all estimates described in this supplementary report should be read in conjunction with that section of the Previous Full LCSS Costing Report and interpreted within the limitations that arise from the uncertainty.

Further, for Option B of a “hybrid” Queensland LCSS, the estimates of costs provided in this report include estimates of amounts which might be provided through the NDIS and then recovered by the NDIS from the Queensland Government. The NDIS itself is in an early and developmental stage of its implementation, and there is currently uncertainty about:

- What the actual costs of care and support to be provided by the NDIS to its participants might be, and
- The extent to which those costs might be reduced to allow for compensation payments received by NDIS participants.

These circumstances result in additional uncertainty about the estimates in this supplementary report for Option B of amounts which might be recovered by the NDIS from the Queensland Government.

Appendix A

Costs of a "hybrid" LCSS under Option B

A Total Scheme cost by payment type
A . 1 In 31 December 2013 dollar values

Experience year	Forecast Scheme cost, in 31 December 2013 dollar values, for													Grand total
	Claims costs (a)								Claims management expenses					
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury (b)	Total	Case management (a)	Operating expenses (c)		Total		
										0000	0000			
2017	241.6	2,123.4	155.8	320.4	339.5	77.4	65.2	3,323.2	134.1	518.6	652.7	3,975.9		
2018	1,900.6	977.5	365.7	227.1	861.0	315.6	93.0	4,740.5	299.2	756.0	1,055.1	5,795.6		
2019	2,223.4	415.9	219.0	146.0	623.1	199.0	76.5	3,903.0	241.4	621.7	863.1	4,766.1		
2020	2,393.3	153.0	160.6	99.9	464.0	124.5	67.9	3,463.2	184.5	547.2	731.7	4,194.9		
2021	2,567.0	102.9	158.8	98.8	379.3	83.1	67.8	3,457.7	161.3	542.8	704.1	4,161.8		
2022	2,700.7	101.7	157.0	97.8	329.8	58.8	68.9	3,514.7	160.6	551.3	711.9	4,226.6		
2023	2,798.9	100.5	155.2	96.9	298.9	58.1	70.2	3,578.5	159.1	560.6	719.7	4,298.2		
2024	2,898.0	99.3	153.3	95.9	205.2	57.5	70.2	3,579.3	157.5	560.5	718.1	4,297.4		
2025	2,878.7	98.0	151.4	94.9	148.6	56.8	68.6	3,497.0	155.9	547.9	703.9	4,200.8		
2026	2,858.1	96.7	149.4	93.8	147.1	56.1	68.0	3,469.3	154.3	543.5	697.8	4,167.1		
2027	2,836.5	95.4	147.4	92.7	145.5	55.4	67.5	3,440.5	152.5	538.9	691.5	4,131.9		
2028	2,813.7	94.1	145.4	91.6	143.9	54.7	66.9	3,410.2	150.8	534.2	684.9	4,095.2		
2029	2,790.0	92.7	143.3	90.5	142.2	53.9	66.3	3,378.9	148.9	529.2	678.1	4,057.0		
2030	2,765.4	91.3	141.2	89.3	140.5	53.1	65.6	3,346.5	147.1	524.0	671.1	4,017.6		
2031	2,740.1	89.9	139.1	88.1	138.8	52.4	65.0	3,313.4	145.2	518.8	664.0	3,977.3		
2032	2,712.8	88.6	136.9	86.9	128.1	51.6	64.1	3,268.9	143.3	511.8	655.1	3,923.9		
2033	2,685.3	87.2	134.7	85.7	126.3	50.8	63.4	3,233.4	141.3	506.2	647.5	3,880.9		
2034	2,657.9	85.8	132.6	84.5	124.5	50.0	62.7	3,197.9	139.3	500.6	639.9	3,837.9		
2035	2,630.7	84.4	130.4	83.3	122.7	49.2	62.0	3,162.7	137.4	495.0	632.4	3,795.1		
2036	2,603.9	83.0	128.2	82.0	121.0	48.4	61.3	3,127.8	135.4	489.5	624.9	3,752.7		
2037	2,580.2	81.7	126.1	80.8	119.2	47.6	60.7	3,093.3	133.5	484.5	617.9	3,710.2		
2038	2,557.1	80.3	124.0	79.6	117.4	46.8	60.1	3,058.3	131.5	479.5	611.0	3,676.3		
2039	2,534.4	79.0	121.9	78.4	115.7	46.0	59.5	3,034.8	129.6	474.7	604.2	3,639.0		
2040	2,512.1	77.7	119.8	77.2	113.9	45.2	58.9	3,004.8	127.7	469.9	597.5	3,602.3		
2041	2,490.3	76.4	117.7	76.0	112.2	44.5	58.3	2,975.4	125.8	465.2	590.9	3,566.3		
2042	2,467.1	75.1	115.7	74.8	110.5	43.7	57.7	2,944.6	123.9	460.3	584.1	3,528.8		
2043	2,444.3	73.8	113.7	73.6	108.8	42.9	57.1	2,914.3	122.0	455.4	577.4	3,491.8		
2044	2,421.8	72.5	111.7	72.5	107.2	42.2	56.5	2,884.4	120.1	450.7	570.8	3,455.3		
2045	2,399.6	71.4	109.7	71.3	105.5	41.4	56.0	2,854.9	118.3	446.0	564.3	3,419.2		
2046	2,377.6	70.1	107.7	70.2	103.9	40.7	55.4	2,825.6	116.5	441.3	557.8	3,383.4		
2047	2,350.7	68.9	105.8	69.0	102.2	39.9	54.7	2,791.3	114.6	436.9	550.5	3,341.8		
2048	2,323.8	67.7	103.8	67.9	100.6	39.2	54.1	2,757.0	112.8	430.5	543.3	3,300.3		
2049	2,296.8	66.5	101.9	66.7	98.9	38.5	53.4	2,722.7	111.0	425.1	536.0	3,258.7		
2050	2,269.8	65.3	100.0	65.6	97.3	37.7	52.7	2,688.3	109.1	419.6	528.8	3,217.1		
2051	2,242.6	64.1	98.1	64.5	95.6	37.0	52.0	2,653.9	107.3	414.2	521.5	3,175.2		
2052	2,213.6	62.9	96.1	63.3	94.0	36.3	51.3	2,617.3	105.5	408.4	513.9	3,131.2		
2053	2,184.3	61.6	94.1	62.1	92.3	35.5	50.6	2,580.7	103.6	402.6	506.2	3,086.9		
2054	2,154.8	60.4	92.2	61.0	90.6	34.8	49.9	2,543.6	101.7	396.8	498.5	3,042.1		
2055	2,124.9	59.2	90.2	59.8	88.9	34.0	49.1	2,506.2	99.8	390.9	490.7	2,996.9		
2056	2,094.6	58.0	88.3	58.6	87.2	33.3	48.4	2,468.3	97.9	384.9	482.9	2,951.2		
2057	2,052.0	56.7	86.3	57.4	85.5	32.5	47.7	2,419.9	96.0	377.1	473.1	2,891.0		
2058	2,009.2	55.5	84.3	56.5	83.7	31.8	46.9	2,367.1	94.1	370.3	463.3	2,830.3		
2059	1,966.0	54.2	82.3	55.0	82.0	31.0	46.4	2,315.9	92.1	361.2	453.3	2,769.2		
2060	1,922.5	52.9	80.3	53.8	80.2	30.3	44.4	2,264.3	90.1	353.2	443.3	2,707.6		
2061	1,878.6	51.7	78.2	52.6	78.4	29.5	43.4	2,212.3	88.2	345.1	433.2	2,645.6		
2062	1,831.4	50.4	76.2	51.3	76.6	28.7	42.3	2,156.8	86.1	336.4	422.6	2,579.4		
2063	1,783.9	49.1	74.1	50.1	74.8	27.9	41.2	2,101.0	84.1	327.8	411.9	2,512.8		
2064	1,736.2	47.8	72.0	48.8	72.9	27.1	40.1	2,044.9	82.1	319.0	401.1	2,446.0		
2065	1,689.3	46.5	69.9	47.5	71.1	26.3	39.0	1,988.6	80.0	310.3	390.3	2,378.9		
2066	1,640.3	45.2	67.8	46.2	69.2	25.5	37.9	1,932.1	77.9	301.5	379.4	2,311.5		
2067	1,591.9	43.8	65.7	44.9	67.3	24.7	36.8	1,875.2	75.8	292.7	368.5	2,243.7		
2068	1,543.4	42.5	63.6	43.6	65.5	23.9	35.6	1,818.1	73.7	283.8	357.5	2,175.6		
2069	1,494.6	41.2	61.4	42.3	63.5	23.1	34.5	1,760.7	71.6	274.8	346.4	2,107.1		
2070	1,445.6	39.8	59.3	41.0	61.6	22.2	33.4	1,702.9	69.4	265.9	335.3	2,038.2		
2071	1,396.3	38.5	57.1	39.6	59.7	21.4	32.3	1,644.9	67.2	256.8	324.1	1,968.9		
2072	1,345.9	37.1	55.0	38.5	57.7	20.6	31.1	1,583.6	65.1	247.3	312.4	1,896.0		
2073	1,291.3	35.7	52.8	36.9	55.7	19.7	29.8	1,522.1	62.8	237.7	300.6	1,822.7		
2074	1,238.6	34.4	50.6	35.6	53.7	18.9	28.6	1,460.3	60.6	228.1	288.8	1,749.1		
2075	1,185.6	33.0	48.4	34.2	51.7	18.1	27.4	1,398.3	58.4	218.5	276.9	1,675.2		
2076	1,132.5	31.6	46.2	32.8	49.7	17.2	26.2	1,336.1	56.1	208.8	264.9	1,601.1		
2077	1,079.3	30.2	44.0	31.4	47.7	16.4	25.0	1,273.8	53.8	199.1	253.0	1,526.8		
2078	1,026.0	28.8	41.7	30.0	45.6	15.5	23.8	1,211.4	51.5	189.4	241.0	1,452.3		
2079	972.8	27.4	39.5	28.5	43.5	14.7	22.5	1,148.0	49.2	179.7	228.9	1,377.9		
2080	919.7	26.0	37.3	27.1	41.5	13.9	21.3	1,086.8	46.9	170.0	216.9	1,303.7		
2081	867.0	24.6	35.1	25.7	39.4	13.0	20.1	1,024.9	44.5	160.4	205.0	1,229.8		
2082	814.7	23.2	33.0	24.3	37.3	12.2	18.9	963.5	42.2	150.9	193.1	1,156.6		
2083	763.1	21.8	30.8	22.9	35.2	11.4	17.7	902.9	39.9	141.4	181.3	1,084.3		
2084	712.3	20.4	28.7	21.5	33.2	10.6	16.5	843.2	37.6	132.1	169.7	1,012.9		
2085	662.5	19.1	26.7	20.1	31.1	9.8	15.4	784.7	35.3	123.0	158.3	943.0		
2086	613.9	17.7	24.6	18.8	29.1	9.1	14.3	727.6	33.0	114.1	147.1	874.7		
2087	566.8	16.5	22.7	17.5	27.1	8.3	13.2	672.2	30.8	105.4	136.3	808.4		
2088	521.5	15.2	20.9	16.2	25.2	7.6	12.1	618.8	28.6	97.1	125.8	744.5		
2089	478.0	14.0	19.1	14.9	23.4	7.0	11.1	567.5	26.5	89.1	115.7	683.2		
2090	436.7	12.9	17.4	13.8	21.6	6.3	10.2	518.7	24.5	81.5	106.0	624.8		
2091	397.6	11.8	15.8	12.6	19.8	5.7	9.3	472.6	22.6	74.3	96.9	569.5		
2092	361.0	10.7	14.3	11.5	18.2	5.2	8.4	428.3	20.7	67.5	88.2	517.5		
2093	326.6	9.8	12.8	10.5	16.6	4.6	7.6	388.7	19.0	61.1	80.1	468.8		
2094	294.6	8.9	11.5	9.6	15.2	4.2	6.9	350.8	17.3	55.2	72.5	423.3		
2095	264.9	8.0	10.3	8.7	13.8	3.7	6.2	315.6	15.7	49.7	65.4	381.0		
2096	237.5	7.2	9.2	7.8	12.5	3.3	5.6	283.1	14.3	44.6	58.9	342.0		
2097	212.3	6.5	8.2	7.1	11.3	2.9	5.0	253.3	12.9	39.9	52.9	306.2		
2098	189.4	5.8	7.3	6.3	10.2	2.6	4.4	226.1	11.7	35.7	47.3	273.4		
2099	168.5	5.2	6.4	5.7	9.2	2.3	3.9	201.2	10.5	31.8	42.3	243.5		
2100	149.5	4.7	5.7	5.1	8.3	2.0	3.5	178.7	9.5	28.2	37.7	216.4		
2101	132.3	4.1	5.0	4.6	7.4	1.8	3.1	158.3	8.5	25.0	33.5	191.8		
2102	116.8	3.7	4.4	4.1	6.6	1.6	2.7	139.9	7.6	22.1	29.7	169.7		
2103	102.9	3.3	3.9	3.6	5.9	1.4	2.4	123.4	6.8	19.5	26.3	148.7		
2104	90.4	2.9	3.4	3.2	5.3	1.2	2.1	108.6	6.0	17.2	23.2	131.8		
2105	79.2	2.5	3.0	2.9	4.7	1.1	1.9	95.2	5.4	15.1	20.5	115.7		
2106	69.1	2.2	2.6	2.5	4.2	0.9	1.6	83.2	4.8	13.2	18.0	101.2		
2107	60.2	2.0	2.3	2.2	3.7	0.8	1.4	72.6	4.2	11.5	15.7</			

Experience year	Forecast Scheme cost, in inflated and discounted values, for											Grand total
	Claims costs								Claims management expenses			
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Total	Case management	Operating expenses	Total	
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
2017	259.4	2,280.4	167.3	344.1	364.6	83.1	70.0	3,568.8	144.0	556.9	701.0	4,269.8
2017	1,136.2	2,703.1	454.5	542.4	991.5	302.2	122.6	6,252.7	329.1	987.3	1,316.3	7,569.0
2018	1,977.6	1,017.2	380.5	236.4	895.9	328.5	96.7	4,932.8	311.3	786.6	1,097.9	6,030.7
2019	2,272.0	425.0	223.8	149.2	636.8	203.4	78.2	3,988.4	246.7	635.3	882.0	4,870.4
2020	2,402.1	153.5	161.2	100.2	465.7	125.0	68.2	3,475.8	185.2	549.2	734.3	4,210.2
2021	2,530.1	101.4	156.5	97.3	373.8	81.9	68.8	3,408.0	158.9	535.0	694.0	4,102.0
2022	2,614.1	98.5	151.9	94.7	319.2	56.9	66.7	3,402.0	155.5	533.6	689.1	4,091.1
2023	2,660.5	95.6	147.5	92.1	284.0	55.2	66.7	3,401.5	151.2	532.9	684.2	4,085.7
2024	2,705.6	92.7	143.1	89.5	191.6	53.6	65.5	3,341.6	147.1	523.3	670.4	4,012.0
2025	2,639.3	89.9	138.8	87.0	136.3	52.1	62.9	3,206.1	143.0	502.4	645.3	3,851.4
2026	2,573.4	87.1	134.5	84.5	132.4	50.5	61.2	3,123.7	138.9	489.4	628.3	3,752.0
2027	2,508.1	84.4	130.4	82.0	128.7	49.0	59.6	3,042.1	134.9	476.5	611.4	3,653.5
2028	2,443.5	81.7	126.3	79.6	125.0	47.5	58.1	2,961.6	130.9	463.9	594.8	3,556.4
2029	2,379.4	79.1	122.2	77.2	121.3	46.0	56.5	2,881.7	127.0	451.3	578.3	3,460.0
2030	2,316.1	76.5	118.3	74.8	117.7	44.5	55.0	2,802.8	123.2	438.9	562.1	3,364.9
2031	2,253.8	74.0	114.4	72.5	114.1	43.1	53.4	2,725.2	119.4	426.7	546.1	3,271.4
2032	2,191.4	71.5	110.6	70.2	103.4	41.7	51.8	2,640.7	115.7	413.5	529.2	3,169.9
2033	2,130.3	69.1	106.9	68.0	100.2	40.3	50.3	2,565.1	112.1	401.6	513.7	3,078.8
2034	2,070.7	66.8	103.3	65.8	97.0	38.9	48.9	2,491.4	108.6	390.0	498.6	2,990.0
2035	2,012.8	64.6	99.8	63.7	93.9	37.6	47.4	2,419.7	105.1	378.7	483.8	2,903.6
2036	1,956.7	62.4	96.4	61.6	90.9	36.4	46.1	2,350.4	101.8	367.8	469.6	2,819.9
2037	1,904.1	60.3	93.1	59.6	88.0	35.1	44.8	2,284.9	98.5	357.5	456.0	2,740.9
2038	1,853.1	58.2	89.8	57.7	85.1	33.9	43.6	2,221.4	95.3	347.5	442.8	2,664.2
2039	1,803.7	56.2	86.7	55.8	82.3	32.7	42.3	2,159.8	92.2	337.8	430.0	2,589.9
2040	1,755.9	54.3	83.7	53.9	79.6	31.6	41.2	2,100.4	89.2	328.4	417.7	2,518.0
2041	1,709.4	52.4	80.8	52.2	77.0	30.5	40.0	2,042.4	86.3	319.3	405.6	2,448.1
2042	1,663.1	50.6	78.0	50.4	74.5	29.4	38.9	1,985.1	83.5	310.3	393.8	2,378.8
2043	1,618.2	48.9	75.3	48.7	72.1	28.4	37.8	1,929.4	80.8	301.5	382.3	2,311.6
2044	1,574.7	47.2	72.6	47.1	69.7	27.4	36.8	1,875.5	78.1	293.0	371.2	2,246.7
2045	1,532.3	45.6	70.0	45.5	67.4	26.4	35.7	1,823.0	75.5	284.8	360.3	2,183.3
2046	1,491.0	44.0	67.6	44.0	65.1	25.5	34.7	1,771.9	73.0	276.7	349.8	2,121.6
2047	1,447.6	42.4	65.1	42.5	62.9	24.6	33.7	1,718.9	70.6	268.4	339.0	2,057.9
2048	1,405.5	40.9	62.8	41.1	60.8	23.7	32.7	1,667.5	68.2	260.4	328.6	1,996.1
2049	1,364.2	39.5	60.5	39.6	58.8	22.8	31.7	1,617.2	65.9	252.5	318.4	1,935.6
2050	1,324.0	38.1	58.3	38.3	56.7	22.0	30.7	1,568.1	63.7	244.8	308.4	1,876.6
2051	1,284.6	36.7	56.1	36.9	54.8	21.2	29.8	1,520.2	61.5	237.2	298.7	1,818.9
2052	1,245.4	35.4	54.1	35.6	52.9	20.4	28.9	1,472.6	59.3	229.8	289.1	1,761.7
2053	1,206.9	34.1	52.0	34.3	51.0	19.6	28.0	1,425.9	57.2	222.5	279.7	1,705.6
2054	1,169.2	32.8	50.0	33.1	49.2	18.9	27.1	1,380.2	55.2	215.3	270.5	1,650.7
2055	1,132.2	31.5	48.1	31.9	47.4	18.1	26.2	1,335.4	53.2	208.3	261.5	1,596.9
2056	1,096.2	30.3	46.2	30.7	45.6	17.4	25.3	1,291.8	51.3	201.5	252.7	1,544.5
2057	1,054.7	29.1	44.3	29.5	43.9	16.7	24.4	1,242.7	49.3	193.8	243.2	1,485.8
2058	1,014.1	28.0	42.5	28.4	42.3	16.0	23.4	1,194.7	47.5	186.3	233.8	1,428.6
2059	974.5	26.9	40.8	27.3	40.6	15.4	22.5	1,147.9	45.7	179.0	224.7	1,372.6
2060	935.9	25.8	39.1	26.2	39.0	14.7	21.6	1,102.3	43.9	171.9	215.8	1,318.2
2061	898.1	24.7	37.4	25.1	37.5	14.1	20.7	1,057.7	42.1	165.0	207.1	1,264.8
2062	859.8	23.6	35.8	24.1	36.0	13.5	19.9	1,012.6	40.4	158.0	198.4	1,211.0
2063	822.5	22.6	34.2	23.1	34.5	12.9	19.0	968.7	38.8	151.1	189.9	1,158.6
2064	786.2	21.6	32.6	22.1	33.0	12.3	18.2	926.0	37.2	144.5	181.6	1,107.7
2065	750.8	20.7	31.1	21.1	31.6	11.7	17.3	884.4	35.6	138.0	173.6	1,057.9
2066	716.4	19.7	29.6	20.2	30.2	11.1	16.5	843.8	34.0	131.7	165.7	1,009.5
2067	682.8	18.8	28.2	19.3	28.9	10.6	15.8	804.3	32.5	125.5	158.0	962.3
2068	650.1	17.9	26.8	18.4	27.6	10.1	15.0	765.9	31.0	119.5	150.6	916.4
2069	618.3	17.0	25.4	17.5	26.3	9.5	14.3	728.4	29.6	113.7	143.3	871.7
2070	587.3	16.2	24.1	16.6	25.0	9.0	13.6	691.8	28.2	108.0	136.2	828.0
2071	557.1	15.3	22.8	15.8	23.8	8.5	12.9	656.2	26.8	102.5	129.3	785.5
2072	526.6	14.5	21.5	15.0	22.6	8.1	12.2	620.5	25.5	96.9	122.4	742.9
2073	496.9	13.8	20.3	14.2	21.4	7.6	11.5	585.7	24.2	91.5	115.7	701.4
2074	468.1	13.0	19.1	13.4	20.3	7.1	10.8	551.9	22.9	86.2	109.1	661.0
2075	440.0	12.2	18.0	12.7	19.2	6.7	10.2	518.9	21.7	81.1	102.8	621.7
2076	412.8	11.5	16.8	11.9	18.1	6.3	9.5	487.0	20.4	76.1	96.6	583.6
2077	386.3	10.8	15.7	11.2	17.1	5.9	8.9	456.0	19.3	71.3	90.5	546.5
2078	360.7	10.1	14.7	10.5	16.0	5.5	8.3	425.8	18.1	66.6	84.7	510.5
2079	335.8	9.5	13.6	9.9	15.0	5.1	7.8	396.6	17.0	62.0	79.0	475.7
2080	311.8	8.8	12.7	9.2	14.1	4.7	7.2	368.5	15.9	57.7	73.5	442.0
2081	288.7	8.2	11.7	8.6	13.1	4.3	6.7	341.3	14.8	53.4	68.2	409.5
2082	266.4	7.6	10.8	7.9	12.2	4.0	6.2	315.1	13.8	49.3	63.1	378.2
2083	245.0	7.0	9.9	7.4	11.3	3.7	5.7	290.0	12.8	45.4	58.2	348.2
2084	224.6	6.4	9.1	6.8	10.5	3.3	5.2	266.0	11.9	41.7	53.5	319.5
2085	205.2	5.9	8.3	6.2	9.6	3.0	4.8	243.0	10.9	38.1	49.0	292.1
2086	186.7	5.4	7.5	5.7	8.9	2.8	4.3	221.3	10.0	34.7	44.7	266.1
2087	169.3	4.9	6.8	5.2	8.1	2.5	3.9	200.8	9.2	31.5	40.7	241.5
2088	153.0	4.5	6.1	4.7	7.4	2.2	3.6	181.5	8.4	28.5	36.9	218.4
2089	137.7	4.0	5.5	4.3	6.7	2.0	3.2	163.5	7.6	25.7	33.3	196.8
2090	123.6	3.6	4.9	3.9	6.1	1.8	2.9	146.8	6.9	23.1	30.0	176.8
2091	110.5	3.3	4.4	3.5	5.5	1.6	2.6	131.3	6.3	20.6	26.9	158.2
2092	98.5	2.9	3.9	3.1	5.0	1.4	2.3	117.2	5.7	18.4	24.1	141.2
2093	87.5	2.6	3.4	2.8	4.5	1.2	2.0	104.2	5.1	16.4	21.5	125.6
2094	77.5	2.3	3.0	2.5	4.0	1.1	1.8	92.3	4.6	14.5	19.1	111.4
2095	68.5	2.1	2.7	2.2	3.6	1.0	1.6	81.6	4.1	12.8	16.9	98.5
2096	60.3	1.8	2.3	2.0	3.2	0.8	1.4	71.9	3.6	11.3	14.9	86.8
2097	52.9	1.6	2.0	1.8	2.8	0.7	1.2	63.1	3.2	10.0	13.2	76.3
2098	46.4	1.4	1.8	1.6	2.5	0.6	1.1	55.3	2.9	8.7	11.6	66.9
2099	40.5	1.3	1.5	1.4	2.2	0.5	0.9	48.4	2.5	7.6	10.2	58.5
2100	35.3	1.1	1.3	1.2	1.9	0.5	0.8	42.2	2.2	6.7	8.9	51.1
2101	30.7	1.0	1.2	1.1	1.7	0.4	0.7	36.7	2.0	5.8	7.8	44.5
2102	26.6	0.8	1.0	0.9	1.5	0.4	0.6	31.9	1.7	5.0	6.8	38.6
2103	23.0	0.7	0.9	0.8	1.3	0.3	0.5	27.6	1.5	4.4	5.9	33.5
2104	19.9	0.6	0.7	0.7	1.2	0.3	0.5	23.8	1.3	3.8	5.1	28.9
2105	17.1	0.5	0.6	0.6	1.0	0.2	0.4	20.5	1.2	3.3	4.4	24.9
2106	14.6	0.5	0.6	0.5	0.9	0.2	0.3	17.6	1.0	2.8	3.8	21.4
2107	12.5	0.4	0.5	0.5	0.8	0.2	0.3	15.1	0.9	2.4	3.3	18.4
2108	10.7	0.4	0.4	0.4	0.7	0.1	0.3	12.9	0.8	2.0	2.8	15.7
2109	9.0	0.3	0.3	0.3	0.6	0.1	0.2	10.9	0.7	1.7	2.4	13.3
2110	7.6	0.3	0.3	0.3	0.5	0.1						

Increases in claims costs for the Queensland CTP scheme under Option B

B.1 Data

B.1.1 Spinal cord injuries

B.1.1.1 Claims settled at 31 December 2013

Accident year ended	Cost of settled claims (in 31 December 2013 dollar values) under payment type													Number of claims	Average care and support cost per claim
	31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
2003	3,557,164	5,012,714	2,096,324	1,250,024	274,510	732,597	732,806	46,518	40,210	329,583	14,894	14,087,345	5	1,964,375	
2004	3,890,195	8,653,001	6,413,000	2,561,711	973,571	1,971,258	2,024,208	-278,733	134,172	699,222	12,204	27,053,809	13	1,228,140	
2005	3,463,154	9,318,881	5,714,242	2,579,225	1,410,823	1,456,522	1,112,085	222,262	65,989	962,487	112,221	26,417,892	10	1,600,010	
2006	1,134,420	2,823,811	1,208,335	794,933	61,899	442,590	127,573	19,104	34,018	260,469	0	6,907,151	7	615,749	
2007	689,891	2,837,328	970,008	601,856	352,207	772,118	282,498	81,828	23,823	353,952	0	6,965,510	4	1,096,184	
2008	2,832,142	4,636,991	3,536,316	1,912,808	243,677	1,231,793	1,585,768	-359,560	80,584	359,381	17,363	16,077,262	9	1,058,772	
2009	2,447,859	8,891,244	3,284,194	1,670,310	125,029	769,532	884,924	31,500	124,361	0	76,749	18,305,702	9	1,380,645	
2010	1,762,337	11,233,892	2,405,421	1,762,233	206,369	1,093,416	1,165,643	190,721	79,713	0	117,039	20,016,785	6	2,414,213	
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	19,777,160	53,407,862	25,627,841	13,133,100	3,648,085	8,469,827	7,915,505	-46,359	582,871	2,965,094	350,470	135,831,456	63	1,379,727	

Note: Obtained from MAIC claims data base.

Average care and support cost per claim in the final column includes

(100% of payment grouping Medical and Rehabilitation, Care, Home and Vehicle Modifications, Aids and Appliances and Case Management

+ for payment grouping Trustees' Fees, the weighted average percentage included for all other payment groupings combined (including those groupings which are not included)).

SCI claims are defined by reference to Appendix P.1 in the Previous Full LCSS Costing Report.

Payment types are defined by reference to Appendix P.2 in the Previous Full LCSS Costing Report.

Negative amounts for the "Other" payment type grouping for some accident years are due to recoveries being included in that grouping.

B.1.1.2 Claims open at 31 December 2013

Accident year ended	Estimated cost of open claims (in 31 December 2013 dollar values) under payment type													Number of claims	Average care and support cost per claim
	31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2005	155,358	628,895	485,025	201,530	104,883	441,040	76,677	14,308	13,594	0	2,211	2,123,522	1	968,025	
2006	1,217,246	1,743,404	961,588	264,321	0	250,267	63,337	5,292	12,379	0	301	4,518,135	1	3,024,289	
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	448,810	2,344,928	698,985	141,972	155,330	210,365	71,900	672,012	22,532	0	43,925	4,810,758	1	3,064,893	
2009	3,355,556	16,796,813	8,031,810	1,550,588	1,149,504	2,995,506	1,201,347	249,497	109,707	1,241,902	91,852	36,774,881	10	2,338,480	
2010	334,725	435,551	1,171,881	188,607	258,075	207,205	259,075	17,508	14,662	0	4,688	2,892,976	1	1,293,114	
2011	1,569,529	4,671,593	2,666,645	962,981	179,642	671,455	244,789	53,377	35,865	0	14,932	11,070,808	4	1,670,121	
2012	2,737,827	5,010,106	4,847,144	1,193,161	632,287	1,044,585	600,793	793,117	22,120	0	28,839	16,909,979	6	1,501,642	
2013	4,817,167	14,898,681	3,986,687	1,145,937	255,470	1,092,814	151,258	231,529	48,020	430,824	8,297	27,066,685	4	5,114,121	
Total	14,636,219	46,529,972	22,849,765	5,649,096	2,736,190	6,913,238	2,669,176	2,036,640	278,878	1,672,726	195,045	106,166,944	28	2,424,355	

Note: The estimated cost of a claim is taken as (claim payments to 31 December 2013 from the MAIC claims data base (adjusted to 31 December 2013 values)

plus case estimates at 31 December 2013 supplied by the insurer (or Nominal Defendant) managing the claim adjusted by the factors set out in Appendix P.3 to the Previous Full LCSS Costing Report).

Average care and support cost per claim in the final column includes

(100% of payment grouping Medical and Rehabilitation, Care, Home and Vehicle Modifications, Aids and Appliances and Case Management

+ for payment grouping Trustees' Fees, the weighted average percentage included for all other payment groupings combined (including those groupings which are not included)).

SCI claims are defined by reference to Appendix P.1 in the Previous Full LCSS Costing Report.

Payment types are defined by reference to Appendix P.2 in the Previous Full LCSS Costing Report.

B.1.1.3 Claims open or settled at 31 December 2013

Accident year ended	Estimated cost of claims, open or settled, (in 31 December 2013 dollar values) under payment type													Number of claims	Average care and support cost per claim
	31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
2003	3,557,164	5,012,714	2,096,324	1,250,024	274,510	732,597	732,806	46,518	40,210	329,583	14,894	14,087,345	5	1,964,375	
2004	3,890,195	8,653,001	6,413,000	2,561,711	973,571	1,971,258	2,024,208	-278,733	134,172	699,222	12,204	27,053,809	13	1,228,140	
2005	3,618,512	9,947,716	6,199,257	2,780,755	1,515,707	1,897,562	1,186,762	236,571	79,582	962,487	114,432	28,541,414	11	1,541,547	
2006	2,351,666	4,567,216	2,169,923	1,059,264	61,899	692,857	190,909	24,395	46,397	260,469	301	11,425,287	8	917,414	
2007	689,891	2,837,328	970,008	601,856	352,207	772,118	282,498	81,828	23,823	353,952	0	6,965,510	4	1,096,184	
2008	3,280,951	6,981,919	4,235,301	2,054,780	399,007	1,442,158	1,657,668	312,451	103,116	359,381	61,289	20,888,020	10	1,259,758	
2009	5,803,414	25,688,057	11,316,004	3,220,897	1,274,533	3,765,038	2,086,271	280,997	234,068	1,241,902	168,600	55,079,783	19	1,885,722	
2010	2,097,062	11,669,443	3,577,303	1,950,840	465,444	1,300,621	1,424,718	208,230	94,375	0	121,727	22,909,761	7	2,254,056	
2011	1,569,529	4,671,593	2,666,645	962,981	179,642	671,455	244,789	53,377	35,865	0	14,932	11,070,808	4	1,670,121	
2012	2,737,827	5,010,106	4,847,144	1,193,161	632,287	1,044,585	600,793	793,117	22,120	0	28,839	16,909,979	6	1,501,642	
2013	4,817,167	14,898,681	3,986,687	1,145,937	255,470	1,092,814	151,258	231,529	48,020	430,824	8,297	27,066,685	4	5,114,121	
Total	34,413,379	99,937,835	48,477,606	18,782,196	6,384,275	15,383,064	10,584,681	1,990,280	861,749	4,637,820	545,514	241,998,400	91	1,701,322	

Note: By summation of Appendices B.1.1.1 and B.1.2.

B . 1 . 2 Acquired brain injuries

B . 1 . 2 . 1 Claims settled at 31 December 2013

Cost of settled claims (in 31 December 2013 dollar values) under payment type														
Accident year ended 31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total	Number of claims	Average care and support cost per claim
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$
2003	3,226,880	11,663,614	16,910,109	5,083,370	159,044	2,975,533	266,794	173,248	378,793	1,753,137	12,950	42,603,474	33	484,459
2004	3,401,458	19,586,731	20,225,937	3,824,110	390,321	4,900,855	341,239	180,471	431,494	3,761,849	9,640	57,054,104	35	725,841
2005	5,332,692	22,287,242	25,343,530	6,857,649	166,116	5,014,590	136,697	-3,854,964	381,989	4,186,890	19,444	65,871,874	44	678,154
2006	5,620,636	35,006,564	17,958,993	5,223,964	1,043,095	5,966,794	637,052	646,494	492,455	5,275,182	113,147	77,984,376	43	1,058,097
2007	4,076,540	15,214,646	14,665,427	3,737,365	187,947	3,633,487	180,976	137,695	335,442	3,061,038	67,507	45,298,069	39	542,496
2008	4,891,220	18,820,633	12,196,250	2,872,634	523,965	2,812,194	331,058	272,560	348,143	2,896,137	117,686	46,182,480	28	942,754
2009	2,673,292	10,343,015	10,650,040	2,084,993	75,380	2,114,521	352,484	399,058	210,374	2,584,482	115,599	31,603,238	21	703,211
2010	1,118,142	1,183,418	4,589,929	999,889	2,138	621,374	75,956	15,172	64,497	0	24,831	8,695,448	10	240,459
2011	47,178	267,138	968,214	240,467	0	151,245	5,221	10,764	22,177	85,323	0	1,797,726	3	111,819
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	30,388,038	134,373,000	123,508,428	30,924,442	2,548,006	28,190,593	2,327,476	-2,019,501	2,665,364	23,704,039	480,903	377,090,787	256	710,119

Note: Obtained from MAIC claims data base.
 Average care and support cost per claim in the final column includes
 (100% of payment grouping Medical and Rehabilitation, Care, Home and Vehicle Modifications, Aids and Appliances and Case Management
 + for payment grouping Trustees' Fees, the weighted average percentage included for all other payment groupings combined (including those groupings for which the percentage included is nil)).
 ABI claims are defined by reference to Appendix P.1 in the Previous Full LCSS Costing Report.
 Payment types are defined by reference to Appendix P.2 in the Previous Full LCSS Costing Report.
 For ABI, only claims with a cost in excess of \$500,000 in 31 December 2013 values are counted.
 Negative amounts for the "Other" payment type grouping for some accident years are due to recoveries being included in that grouping.

B . 1 . 2 . 2 Claims open at 31 December 2013

Estimated cost of open claims (in 31 December 2013 dollar values) under payment type														
Accident year ended 31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total	Number of claims	Average care and support cost per claim
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$
2003	1,866,990	9,088,477	2,406,081	629,933	273,465	1,020,795	564,135	356,022	53,612	1,822,956	50,563	18,133,028	5	2,633,475
2004	366,166	1,650,333	1,507,099	248,366	0	413,008	2,312	231,772	23,865	0	469	4,443,390	3	673,093
2005	3,060,723	10,957,931	5,740,824	1,148,493	234	3,786,880	156,183	467,131	67,210	1,740	54,394	25,441,792	10	1,423,049
2006	2,881,389	15,455,140	5,064,819	1,111,048	436,700	2,472,439	446,819	969,886	108,192	1,564,110	162,106	30,623,647	9	2,269,292
2007	720,023	2,307,744	4,248,850	730,596	9,373	1,291,436	98,702	74,779	163,914	374,924	14,642	10,034,983	8	409,095
2008	3,933,195	19,395,562	8,660,870	2,097,010	122,414	4,710,837	169,676	1,120,504	354,330	1,908,688	191,528	42,664,615	19	1,311,977
2009	2,162,208	16,154,701	8,204,839	1,828,045	369,165	3,092,230	203,425	1,248,583	170,579	3,007,646	234,876	36,676,298	17	1,225,457
2010	3,414,341	10,139,735	12,651,694	2,867,911	104,696	4,320,661	159,388	2,318,110	218,926	1,036,267	253,115	37,484,843	26	556,590
2011	5,490,608	21,456,783	19,650,129	4,842,290	65,208	7,920,630	29,734	978,659	245,987	810,707	245,815	61,736,552	35	790,036
2012	6,017,609	31,520,157	25,981,051	5,709,881	510,744	6,458,406	124,840	2,923,899	180,295	1,749,853	161,032	81,337,767	42	932,791
2013	1,761,586	11,565,843	7,585,400	1,817,037	320,120	2,011,252	14,067	1,329,331	51,934	1,854,881	9,350	28,320,800	12	1,219,092
Total	31,674,838	149,692,455	101,701,656	23,030,609	2,212,119	37,498,574	1,969,282	12,018,677	1,638,844	14,131,772	1,377,890	376,946,715	186	1,047,327

Note: Summary of MAIC claims data base. The estimated cost of a claim is taken as claim payments to 31 December 2013 (in 31 December 2013 dollar values) plus case estimates at 31 December 2013 adjusted by the factors set out in Appendix P.3 to the Previous Full LCSS Costing Report.
 Average care and support cost per claim in the final column includes
 (100% of payment grouping Medical and Rehabilitation, Care, Home and Vehicle Modifications, Aids and Appliances and Case Management
 + for payment grouping Trustees' Fees, the weighted average percentage included for all other payment groupings combined (including those groupings which are not included)).
 ABI claims are defined by reference to Appendix P.1 in the Previous Full LCSS Costing Report.
 Payment types are defined by reference to Appendix P.2 in the Previous Full LCSS Costing Report.
 For ABI, only claims with a cost in excess of \$500,000 in 31 December 2013 values are counted.

B . 1 . 2 . 3 Claims open or settled at 31 December 2013

Estimated cost of claims, open or settled, (in 31 December 2013 dollar values) under payment type														
Accident year ended 31 December	Medical and Rehabilitation	Care	Economic Loss	General Damages	Home (and vehicle) Modifications	Legal	Aids (and appliances)	Other	Insurer Investigation Medicolegal	Trustees' Fees	Case Management	Total	Number of claims	Average care and support cost per claim
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$
2003	5,093,870	20,752,091	19,316,190	5,713,303	432,509	3,996,328	830,929	529,271	432,405	3,576,093	63,513	60,736,502	38	759,814
2004	3,767,624	21,237,063	21,733,036	4,072,475	390,321	5,313,864	343,551	412,243	455,359	3,761,849	10,109	61,497,494	38	721,746
2005	8,393,416	33,245,223	31,084,353	8,006,142	166,350	8,801,470	292,880	-3,387,834	449,198	4,188,629	73,838	91,313,666	54	818,503
2006	8,502,025	50,461,704	23,023,812	6,335,011	1,479,795	8,439,233	1,083,871	1,616,380	600,647	6,839,292	275,253	108,657,023	52	1,268,347
2007	4,796,563	17,522,391	18,914,276	4,467,961	197,320	4,924,923	279,678	212,474	499,356	3,435,962	82,149	55,333,052	47	518,996
2008	8,824,415	38,216,195	20,857,120	4,969,644	646,378	7,523,031	500,734	1,393,064	702,474	4,904,825	309,214	88,847,095	47	1,092,142
2009	4,835,500	26,497,715	18,854,879	3,913,039	444,545	5,206,751	555,908	1,647,642	380,953	5,592,128	350,475	68,279,535	38	936,836
2010	4,532,482	11,323,153	17,241,623	3,867,800	106,834	4,942,035	235,345	2,333,283	283,423	1,036,267	278,046	46,180,291	36	468,168
2011	5,537,796	21,723,921	20,618,343	5,082,757	65,208	8,071,875	34,955	999,423	268,163	896,030	245,815	63,534,277	38	736,911
2012	6,017,609	31,520,157	25,981,051	5,709,881	510,744	6,458,406	124,840	2,923,899	180,295	1,749,853	161,032	81,337,767	42	932,791
2013	1,761,586	11,565,843	7,585,400	1,817,037	320,120	2,011,252	14,067	1,329,331	51,934	1,854,881	9,350	28,320,800	12	1,219,092
Total	62,062,876	284,065,455	225,210,084	53,955,051	4,760,125	65,689,167	4,296,757	9,999,176	4,304,207	37,835,811	1,858,793	754,037,502	442	851,671

Note: By summation of Appendices B.1.2.1 and B.1.2.2.

B . 2 Estimated incidence of catastrophic Queensland CTP scheme claims in 2016/17

Accident years ended 31 Dec	Vehicle years of exposure (a)	SCI:			ABI:		
		Number of claims (b)	Claim frequency	Average care and support cost (c)	Number of claims (b)	Claim frequency	Average care and support cost (c)
	'000s		per '000	\$		per '000	\$
2003	2,632	5	0.19%	1,964,375	38	1.44%	759,814
2004	2,760	13	0.47%	1,228,140	38	1.38%	721,746
2005	2,894	11	0.38%	1,541,547	54	1.87%	818,503
2006	3,028	8	0.26%	917,414	52	1.72%	1,268,347
2007	3,176	4	0.13%	1,096,184	47	1.48%	518,996
2008	3,321	10	0.30%	1,259,758	47	1.42%	1,092,142
2009	3,421	19	0.56%	1,885,722	38	1.11%	936,836
2010	3,496	7	0.20%	2,254,056	36	1.03%	468,168
2011	3,583	4	0.11%	1,670,121	38	1.06%	736,911
2012	3,688	6	0.16%	1,501,642	42	1.14%	932,791
2013	3,803	4	0.11%	5,114,121	12	0.32%	1,219,092
Totals for:							
2003 to 2006	11,314	37	0.33%	1,353,623	182	1.61%	914,574
2007 to 2009	9,919	33	0.33%	1,600,334	132	1.33%	843,358
2010 to 2012 (d)	10,766	17	0.16%	1,851,102	116	1.08%	724,430
2007 to 2012 (d)	20,685	50	0.24%	1,685,595	248	1.20%	787,730
2003 to 2012 (d)	31,999	87	0.27%	1,544,411	430	1.34%	841,418
2016/17	4,223	10.2	0.24% (e)	1,544,411 (g)	50.6	1.20% (f)	841,418 (g)

- Notes:**
- (a) From Appendix B.2 to the Previous Full LCSS Costing Report.
 - (b) Numbers of claims are obtained from Appendices B.1.1.3 and B.1.2.3 in this supplementary report.
 - (c) From the right-hand column in Appendices B.1.1.3 and B.1.2.3 in this supplementary report. In 31 December 2013 values.
 - (d) The 2013 accident year has been excluded from the calculated totals because of the early stage of development of claims data for that accident year as at 31/12/2013.
 - (e) For SCI, given the small numbers of Queensland CTP scheme claims each year, any trend in the incidence rate cannot be discerned reliably. The incidence rate for 2016/17 has been assumed to be the same as the average rate for 2007 to 2012 inclusive.
 - (f) The incidence rates in the penultimate column suggest that there may have been a reducing trend in the frequency of ABI claims. However, comparison with previous numbers of QLD CTP ABI claims identified in a similar, albeit not identical, way based on data as at 31/12/11 in Appendix P.4.2.3 in the 2012 Taylor Fry report suggests that, for recent accident years, numbers of ABI claims shown in this appendix may ultimately turn out to be moderately under-stated. Taking account of these competing considerations, the incidence rate for 2016/17 has been assumed to be the same as the average rate for 2007 to 2012 inclusive.
 - (g) Average care and support costs also vary markedly between accident years. Estimated averages for recent accident years do depend on the estimated case estimate adjustment factors in Appendix P.3, to the Previous Full LCSS Costing Report, which are themselves uncertain. Bearing in mind that uncertainty, the average care and support costs assumed are the weighted averages for the whole period from 2003 to 2012 inclusive. The resulting average amounts assumed are less for SCI but more for ABI than averages for the 2007 to 2012 period on which the selected claim frequencies are based.

B . 3 Contributory negligence proportions for catastrophically injured Queensland CTP scheme claimants

B . 3 . 1 Catastrophic injury claims with a flag for partial contributory negligence

Percentage contributory negligence	Number of catastrophic CTP claims	SCI:	Number of catastrophic CTP claims	ABI:
		Weighted average percentage contributory negligence		Weighted average percentage contributory negligence
0	7		19	
1 to 20	5		17	
21 to 30	2		15	
31 to 49	2		3	
50	4		11	
51 to 80	3		5	
81 to 100	0		0	
Total	23	27.0%	70	24.0%

Note: MAIC sought information from the managing insurer on the percentage of contributory negligence for each of the catastrophic injury SCI or ABI claims included in Appendix B.1 in this supplementary report for which the liability status recorded is "P", indicating partial liability accepted. This information was not readily available for some claims, and appeared to be of questionable reliability for some of the claims for which it was supplied. The claims included in this table are those remaining after excluding those for which the information was either not readily available or appeared to be of questionable reliability.

B . 3 . 2 All catastrophic injury claims

Percentage contributory negligence	Number of catastrophic CTP claims	SCI:	Number of catastrophic CTP claims	ABI:
		Weighted average percentage contributory negligence (a)		Weighted average percentage contributory negligence (a)
0	72		376	
1 to 20	6		22	
21 to 30	2		20	
31 to 49	2		4	
50	5		14	
51 to 80	4		7	
81 to 100	0		0	
Total	91	8.0%	442	4.9%

Note: (a) Estimated weighted average percentage contributory negligence only for claims with liability status of "P" from Appendix B.3.1 multiplied by proportions of all catastrophic claims included in Appendix B.1 which had a liability status of "P" of:
 29.7% for SCI, and
 20.6% for ABI.

B . 4 Estimated increase in CTP claims costs under Option B

B . 4 . 1 Estimated increase in average cost of catastrophic claims

The average CTP claim costs in Appendix B.1 are for not at fault and partly at fault catastrophic claims **combined, after** contributory negligence deductions from damages for partly at fault claimants.

Under Option B of a "hybrid" Queensland LCSS, for partly at fault catastrophic CTP scheme claimants:

- damages for "lifetime care and support" HoD would no longer be subject to a deduction for contributory negligence, but
- damages for other HoD would remain subject to a deduction for contributory negligence.

In Appendix B.3 it is estimated that the weighted average percentage contributory negligence for not at fault and partly at fault catastrophic claims for ABI is 4.9% and the percentage for SCI is 8.0%

Therefore the estimated **overall increase** in damages for "lifetime care and support" HoD, for not at fault and partly at fault catastrophic claims with **ABI** is **5.2%** and the overall increase for claims with **SCI** is **8.7%**

Implicit in this estimation approach is an assumption that, **gross** of deductions for contributory negligence, past average damages awards have been the same for not at fault and partly at fault claimants.

B . 4 . 2 Estimated increase in CTP scheme claims costs

Estimated number of CTP claims in 2016/17 (a)			Estimated CTP claims cost increases:										
SCI	ABI	Total	Average in 31 December 2013 values (b):		In 31 December 2013 values:				In inflated and discounted values excluding GST (e)				
			SCI	ABI	SCI (c)	ABI (c)	Other (d)	Total	SCI	ABI	Other	Total	
			\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M	\$M
10.2	50.6	60.8	0.135	0.044	1.374	2.217	0.072	3.663	1.323	2.134	0.069	3.526	

- Notes:**
- (a) From Appendix B.2 in this supplementary report.
 - (b) The estimated increase in the average cost of claims has been calculated for each of SCI and ABI as (Average care and support cost for the 2016/17 accident year from Appendix B.2 * estimated percentage increase from Appendix B4.1).
 - (c) For each of SCI and ABI, calculated as (Estimated number of catastrophic CTP claims in 2016/17 accident year * estimated overall increase in average cost of catastrophic claims).
 - (d) An addition of 2.0% has been made to the cost increase for SCI and ABI claims to allow for other major injuries, refer section 4.3.1 in the Previous Full LCSS Costing Report
 - (e) Inflated and discounted values consist of 31 December 2013 values adjusted for:
 - Inflating from 31 December 2013 based on the estimated payment pattern for relevant claims in Appendix P.5.2.1 to the Previous Full LCSS Costing Report;
 - Discounting to a present value as at 1 July 2016, again based on that estimated payment pattern, and
 - ITC and DAM credits of 1/11 of the amounts gross of these credits. Credits of 1/11 have been assumed because claims cost increases are being estimated for policyholders who are **not** entitled to an ITC for GST included in their CTP premiums.

The weighted average inflation and discount factor is from Appendix P.5.2.2 to the Previous Full LCSS Costing Report.

Excludes GST, which is allowed for separately in estimating a total increase in Queensland CTP premiums.

Further costs which might be recoverable from the Queensland Government under Option B

C . 1 Estimated number of persons with catastrophic motor accident injuries who might become entitled to participate in the NDIS if a "hybrid" Queensland LCSS were established

Nature of injury	Estimated initial annual number of not at fault or partly at fault people with catastrophic injuries, who would not participate in a hybrid QLD LCSS under Option B (a)
SCI	14
ABI	64
Other major injuries	2
Total	79

Note: (a) These are people who:
- would participate in a "full" Queensland LCSS if it were established under Option A, but
- would **not** participate in a "hybrid" Queensland LCSS if it were established under Option B, because they would remain entitled to claim from the Queensland CTP scheme.
Refer Table 4-2 and section 4.5.4 in this supplementary report.

C . 2 Total estimated payments from the NDIS and potential deductions to allow for CTP scheme claim proceeds, for people catastrophically injured in MVA during the 2016/17 year (in 31/12/13 values)

C . 2 . 1 Before allowing for potential deductions for CTP scheme claim proceeds

Nature of injury	Estimated initial annual number of not at fault or partly at fault people with catastrophic injuries, who would not participate in a hybrid QLD LCSS under Option B (a)	Estimated ultimate cost in 31/12/13 values of payments from the NDIS:	
		Average (b)	Total (c)
		\$	\$m
SCI	14	6,642,178	91.885
ABI	64	3,156,440	200.929
Other major injuries	2	3,778,711	5.856
Total	79	3,778,711	298.670

Notes: (a) From Appendix C.1.

- (b) It has been assumed that persons with catastrophic motor accident injuries, who under Option B would not participate in a "hybrid" Queensland LCSS but might become entitled to receive care and support from the NDIS, would receive from the NDIS the same care and support at the same average cost as if they were participants in a "full" Queensland LCSS. Refer to sections 4.5.2 and 4.5.3 in this supplementary report. Given that assumption, and the further assumption explained in section 4.5.1 in this supplementary report, that for each of SCI and ABI the proportionate severity distribution by age and severity of injury at accident would be the same as for Option A, these estimated average ultimate costs can be derived from the following appendices to the Previous Full LCSS Costing Report:
- Appendices E.1.4 and E.2.4 for estimated numbers of initial participants for a "full" Queensland LCSS;
 - Appendix O.1.2.1 for estimated costs of care and support for those participants, excluding case management costs and general operating expenses, and
 - Appendices N.1.1 and N.2.1 for estimated case management costs.
- An allowance for assumed NDIS operating expenses of 10% of (care and support and case management costs) has also been included, refer section 4.5.6 in this supplementary report.

(c) Product of the two previous columns.

C . 2 . 2 Potential deductions for CTP scheme claim proceeds

Nature of injury	Estimated number of catastrophic CTP claims for the 2016/17 accident year (a)	Estimated potential deductions to allow for CTP claim proceeds:		
		Average amount (b) (c)	Total (d)	Total as a proportion of ultimate NDIS payments (e)
		\$	\$m	
SCI	10	1,646,211	16.803	18.3%
ABI	51	840,094	42.530	21.2%
Other major injuries	1	975,348	1.187	20.3%
Total	62	975,348	60.520	20.3%

Notes: (a) From Appendix B.2 for SCI and ABI.

For other major injuries assumed to be 2% of the total of SCI and ABI. There is an implied inconsistency in these estimated numbers of catastrophic Queensland CTP scheme claims being less than the estimates in Appendix C.2.1 of numbers of catastrophically injured not at fault or partly at fault people for the same accident year. However, it seems preferable to estimate potential deductions to allow for CTP scheme claim proceeds on a basis which is consistent with our adopted estimates of numbers of catastrophic Queensland CTP scheme claims in Appendix B.2.

- (b) For each of SCI and ABI, estimated average care and support component of catastrophic CTP claims cost for the 2016/17 accident year from Appendix B.2, except adjusted to:
- remove the (relatively small) component of the estimated amounts in Appendix B.2 attributable to the trustees' fees HoD, and
 - then increased by the estimated percentages in Appendix B.4.1 to allow for the removal of contributory negligence deductions for partly at fault claimants for these HoD under Option B.
- (c) For other major injuries, an assumed amount so that the total is 2% of the combined total for (SCI and ABI).
- (d) Product of the two previous columns.
- (e) Total in the previous column as a proportion of the corresponding total in the right-hand column in Appendix C.2.1.

C . 3 Projected payments by the NDIS, recoverable from the Queensland Government, under scenarios B - "adopted" and B - "high"

C . 3 . 1 For Scenario B - "adopted"

C . 3 . 1 . 1 In 31/12/13 dollar values

Payment year ending 30/6	Before reduction to allow for CTP claim proceeds (a)					After reduction to allow for CTP claim proceeds (c)				
	ABI	SCI	OMI	Operating expenses (b)		ABI	SCI	OMI	Operating expenses	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
2017	2,935.4	1,811.5	94.9	484.2	5,326.1	2,314.1	1,480.3	75.7	386.1	4,256.1
2018	5,059.6	3,471.2	170.6	870.1	9,571.5	3,988.6	2,836.4	136.0	693.8	7,654.9
2019	4,070.4	2,852.1	138.5	706.1	7,767.0	3,208.8	2,330.6	110.4	563.0	6,212.8
2020	3,630.8	2,061.9	113.9	580.7	6,387.2	2,862.2	1,684.8	90.8	463.0	5,100.9
2021	3,391.6	1,618.0	100.2	511.0	5,620.8	2,673.7	1,322.1	79.9	407.4	4,483.2
2022	3,456.2	1,513.3	99.4	506.9	5,575.8	2,724.6	1,236.6	79.3	404.2	4,444.6
2023	3,564.0	1,482.9	100.9	514.8	5,062.6	2,809.6	1,211.7	80.5	410.5	4,512.2
2024	3,606.1	1,526.1	102.6	523.5	5,758.3	2,842.8	1,247.0	81.8	417.4	4,580.1
2025	3,540.9	1,590.2	102.6	523.4	5,757.2	2,791.4	1,299.4	81.8	417.3	4,590.0
2026	3,436.7	1,579.2	100.3	511.6	5,627.9	2,709.2	1,290.5	80.0	408.0	4,487.6
2027	3,408.2	1,567.5	99.5	507.5	5,582.7	2,686.8	1,280.9	79.3	404.7	4,451.7
2028	3,378.4	1,555.2	98.7	503.2	5,535.6	2,663.3	1,270.8	78.7	401.3	4,414.1
2029	3,347.5	1,542.2	97.8	498.8	5,486.3	2,639.0	1,260.2	78.0	397.7	4,374.8
2030	3,315.6	1,528.5	96.9	494.1	5,435.1	2,613.8	1,249.0	77.3	394.0	4,334.1
2031	3,282.9	1,514.3	95.9	489.3	5,382.4	2,588.0	1,237.4	76.5	390.2	4,292.0
2032	3,249.5	1,499.5	95.0	484.4	5,328.4	2,561.7	1,225.3	75.7	386.2	4,249.0
2033	3,203.1	1,482.2	93.7	477.9	5,256.9	2,525.1	1,211.1	74.7	381.1	4,192.0
2034	3,167.3	1,466.5	92.7	472.7	5,199.2	2,496.9	1,198.3	73.9	376.9	4,146.0
2035	3,131.8	1,450.7	91.6	467.4	5,141.5	2,468.9	1,185.4	73.1	372.7	4,100.0
2036	3,096.6	1,434.7	90.6	462.2	5,084.2	2,441.2	1,172.4	72.3	368.5	4,054.3
2037	3,062.0	1,418.9	89.6	457.0	5,027.4	2,413.8	1,159.3	71.5	364.4	4,008.1
2038	3,031.4	1,403.4	88.7	452.3	4,975.8	2,389.8	1,146.7	70.7	360.7	3,967.9
2039	3,001.5	1,388.0	87.8	447.7	4,925.0	2,366.1	1,134.2	70.0	357.0	3,927.3
2040	2,972.1	1,372.8	86.9	443.2	4,875.0	2,343.0	1,121.8	69.3	353.4	3,887.5
2041	2,943.4	1,357.7	86.0	438.7	4,825.9	2,320.4	1,109.4	68.6	349.8	3,848.3
2042	2,915.3	1,342.8	85.2	434.3	4,777.6	2,298.2	1,097.3	67.9	346.3	3,809.7
2043	2,888.5	1,327.8	84.3	429.8	4,727.3	2,274.7	1,085.0	67.2	342.7	3,769.6
2044	2,864.2	1,313.0	83.4	425.2	4,677.7	2,251.5	1,072.9	66.5	339.0	3,730.0
2045	2,827.2	1,298.3	82.5	420.8	4,628.8	2,228.7	1,060.9	65.8	335.5	3,691.0
2046	2,798.6	1,283.8	81.6	416.4	4,580.4	2,206.2	1,049.0	65.1	332.0	3,652.4
2047	2,770.2	1,269.4	80.8	412.0	4,532.4	2,183.9	1,037.3	64.4	328.5	3,614.1
2048	2,738.7	1,251.2	79.8	407.0	4,476.7	2,159.0	1,022.4	63.6	324.5	3,569.6
2049	2,707.3	1,233.1	78.8	401.9	4,421.1	2,134.2	1,007.6	62.8	320.5	3,525.2
2050	2,675.8	1,215.0	77.8	396.9	4,365.4	2,109.4	992.8	62.0	316.4	3,480.7
2051	2,641.2	1,196.9	76.8	391.8	4,309.6	2,084.5	978.0	61.3	312.4	3,436.1
2052	2,612.3	1,178.7	75.8	386.7	4,253.5	2,059.4	963.2	60.5	308.3	3,391.3
2053	2,578.2	1,160.3	74.8	381.3	4,194.6	2,032.5	948.1	59.6	304.1	3,344.3
2054	2,543.9	1,141.7	73.7	375.9	4,135.2	2,005.4	932.9	58.8	299.8	3,296.8
2055	2,509.1	1,123.0	72.6	370.5	4,075.2	1,978.0	917.6	57.9	295.4	3,249.0
2056	2,474.0	1,104.1	71.6	365.0	4,014.6	1,950.3	902.2	57.1	291.0	3,200.6
2057	2,438.4	1,085.1	70.5	359.4	3,953.4	1,922.3	886.7	56.2	286.6	3,151.7
2058	2,391.2	1,060.4	69.0	352.9	3,872.7	1,895.1	869.5	55.0	280.7	3,097.4
2059	2,343.8	1,035.4	67.6	344.7	3,791.5	1,847.7	846.1	53.9	274.8	3,022.5
2060	2,295.9	1,010.3	66.1	337.2	3,709.6	1,810.0	825.6	52.7	268.9	2,957.2
2061	2,247.7	985.0	64.7	329.7	3,627.1	1,771.9	804.9	51.6	262.9	2,891.3
2062	2,199.1	959.5	63.2	322.2	3,544.0	1,733.6	784.0	50.4	256.9	2,824.9
2063	2,146.4	933.2	61.6	314.1	3,455.3	1,692.1	762.6	49.1	250.5	2,754.2
2064	2,093.4	906.8	60.0	306.0	3,366.2	1,650.3	741.0	47.8	244.0	2,683.1
2065	2,040.2	880.2	58.4	297.9	3,276.7	1,608.4	719.2	46.6	237.5	2,611.7
2066	1,986.8	853.4	56.8	289.7	3,186.8	1,566.3	697.4	45.3	231.0	2,539.9
2067	1,933.3	826.5	55.2	281.5	3,096.5	1,524.0	675.4	44.0	224.5	2,467.9
2068	1,879.3	799.5	53.6	273.2	3,005.7	1,481.5	653.3	42.7	217.9	2,395.4
2069	1,825.1	772.4	52.0	264.9	2,914.4	1,438.8	631.1	41.4	211.3	2,322.6
2070	1,770.6	745.1	50.3	256.6	2,822.6	1,395.8	608.9	40.1	204.6	2,249.4
2071	1,715.8	717.7	48.7	248.2	2,730.4	1,352.6	586.5	38.8	197.9	2,175.8
2072	1,660.6	690.2	47.0	239.8	2,637.6	1,309.1	564.0	37.5	191.6	2,101.8
2073	1,601.6	662.1	45.3	230.9	2,539.9	1,262.6	541.1	36.1	184.1	2,023.8
2074	1,542.2	634.0	43.5	222.0	2,441.7	1,215.8	518.1	34.7	177.0	1,945.6
2075	1,482.6	605.8	41.8	213.0	2,343.1	1,168.8	495.0	33.3	169.9	1,866.9
2076	1,422.7	577.5	40.0	204.0	2,244.2	1,121.5	471.9	31.9	162.7	1,788.0
2077	1,362.4	549.2	38.2	195.0	2,144.9	1,074.0	448.8	30.5	155.5	1,708.8
2078	1,301.9	521.0	36.5	185.9	2,045.3	1,026.4	425.7	29.1	148.3	1,629.4
2079	1,241.2	492.7	34.7	176.8	1,945.6	976.5	402.7	27.7	141.0	1,549.9
2080	1,180.3	464.9	32.9	167.8	1,846.0	927.5	379.9	26.2	133.8	1,470.4
2081	1,119.4	437.2	31.1	158.8	1,746.5	882.5	357.2	24.8	126.6	1,391.1
2082	1,058.6	409.8	29.4	149.8	1,647.6	834.5	334.9	23.4	119.4	1,312.3
2083	998.2	382.9	27.6	140.9	1,549.5	786.9	312.9	22.0	112.3	1,234.1
2084	938.2	356.4	25.9	132.1	1,452.6	739.6	291.3	20.6	105.3	1,156.8
2085	879.0	330.5	24.2	123.4	1,357.0	692.9	270.1	19.3	98.4	1,080.6
2086	820.7	305.2	22.5	114.8	1,263.3	647.0	249.4	18.0	91.6	1,005.9
2087	763.7	280.7	20.9	105.5	1,171.8	602.1	228.4	16.7	84.9	933.0
2088	708.2	257.1	19.3	98.5	1,083.1	558.3	210.1	15.4	78.5	862.3
2089	654.6	234.4	17.8	90.7	997.5	516.0	191.6	14.2	72.3	794.1
2090	602.9	212.9	16.3	83.2	915.3	475.3	173.9	13.0	66.3	728.6
2091	553.5	192.5	14.9	76.1	837.0	436.4	157.3	11.9	60.7	666.2
2092	506.6	173.4	13.6	69.4	763.0	399.4	141.7	10.8	55.3	607.2
2093	462.4	155.6	12.4	63.0	693.4	364.5	127.2	9.9	50.3	551.8
2094	420.7	139.1	11.2	57.1	628.1	331.6	113.7	8.9	45.5	498.8
2095	381.6	123.9	10.1	51.6	567.1	300.8	101.3	8.1	41.1	451.2
2096	345.0	110.0	9.1	46.4	510.5	272.0	89.9	7.3	37.0	406.1
2097	311.1	97.3	8.2	41.7	458.2	245.2	79.5	6.5	33.2	364.5
2098	279.8	85.8	7.3	37.3	410.2	220.6	70.1	5.8	29.7	326.3
2099	251.0	75.5	6.5	33.3	366.3	197.8	61.7	5.2	26.6	291.3
2100	224.5	66.3	5.8	29.7	326.3	177.0	54.2	4.6	23.7	259.5
2101	200.2	58.2	5.2	26.4	289.9	157.8	47.5	4.1	21.0	230.5
2102	178.1	51.0	4.6	23.4	257.0	140.4	41.6	3.7	18.6	204.3
2103	158.0	44.6	4.1	20.7	227.3	124.5	36.5	3.2	16.5	180.7
2104	139.7	39.1	3.6	18.2	200.6	110.2	31.9	2.9	14.5	159.5
2105	123.2	34.2	3.1	16.1	176.6	97.1	28.0	2.5	12.8	140.4
2106	108.2	29.9	2.8	14.1	155.0	85.3	24.4	2.2	11.2	123.2
2107	94.8	26.1	2.4	12.3	135.6	74.7	21.3	1.9	9.8	107.8
2108	82.7	22.8	2.1	10.8	118.3	65.2	18.6	1.7	8.6	94.1
2109	71.9	19.8	1.8	9.3	102.8	56.7	16.2	1.5	7.5	81.7
2110	62.1	17.1	1.6	8.1	88.9	49.0	14.0	1.3	6.4	70.7
2111	53.4	14.7	1.4	7.0	76.5	42.1	12.0	1.1	5.5	60.8
2112	45.7	12.6	1.2	6.0	65.5	36.0	10.3	0.9	4.7	52.0
2113	38.9	10.7	1.0	5.1	55.7	30.7	8.8	0.8	4.0	44.3
2114	33.0	9.1	0.8	4.3	47.2	26.0	7.4	0.7	3.4	37.5
2115	27.9	7.6	0.7	3.6	39.8	22.0	6.2	0.6	2.9	31.6
2116	23.4	6.3	0.6	3.0	33.4	18.5	5.2	0.5	2.4	26.5
2117	19.6	5.2	0.5	2.5	27.8	15.5	4.3	0.4	2.0	22.1
Total	182,662.7	83,531.4	5,323.9	27,151.8	298,669.8	143,998.7				

C . 3 . 1 . 2 Inflated and discounted to 01/07/16

Payment year ended 30/6	Before reduction to allow for CTP claim proceeds (a)					After reduction to allow for CTP claim proceeds (a)				
	ABI	SCI	OMI	Operating expenses	Total	ABI	SCI	OMI	Operating expenses	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
2017	3,152.4	1,945.4	102.0	520.0	5,719.8	2,485.2	1,589.7	81.3	414.6	4,570.8
2018	5,361.0	3,678.0	180.8	922.0	10,141.7	4,226.2	3,005.4	144.1	735.2	8,111.0
2019	4,235.4	2,967.8	144.1	734.7	8,082.0	3,338.9	2,425.1	114.9	585.9	6,464.7
2020	3,710.2	2,107.0	116.3	593.4	6,526.9	2,924.9	1,721.7	92.8	473.1	5,212.4
2021	3,404.0	1,623.9	100.6	512.8	5,641.3	2,683.5	1,327.0	80.2	408.9	4,499.5
2022	3,406.5	1,491.6	98.0	499.6	5,495.6	2,685.4	1,218.8	78.1	398.4	4,380.7
2023	3,449.7	1,435.3	97.7	498.3	5,481.0	2,719.5	1,172.8	77.9	397.3	4,367.5
2024	3,427.8	1,450.6	97.6	497.6	5,473.6	2,702.2	1,185.4	77.8	396.8	4,362.2
2025	3,305.8	1,484.6	95.8	488.6	5,374.9	2,606.1	1,213.2	76.4	389.6	4,285.2
2026	3,150.9	1,447.9	92.0	469.1	5,159.8	2,483.9	1,183.1	73.3	374.0	4,114.4
2027	3,068.6	1,411.4	89.6	457.0	5,026.6	2,419.1	1,153.3	71.4	364.4	4,008.2
2028	2,987.3	1,375.1	87.2	445.0	4,894.6	2,354.9	1,123.7	69.6	354.8	3,903.0
2029	2,907.1	1,339.3	84.9	433.1	4,764.5	2,291.8	1,094.4	67.7	345.4	3,799.2
2030	2,827.7	1,303.6	82.6	421.4	4,635.3	2,229.2	1,065.2	65.9	336.0	3,696.3
2031	2,749.5	1,268.3	80.4	409.8	4,508.0	2,167.5	1,036.3	64.1	326.8	3,594.7
2032	2,672.7	1,233.4	78.1	398.4	4,382.6	2,107.0	1,007.8	62.3	317.7	3,494.8
2033	2,587.5	1,197.3	75.7	386.1	4,246.6	2,039.8	978.4	60.4	307.8	3,386.4
2034	2,512.7	1,163.4	73.5	375.0	4,124.6	1,980.9	950.6	58.6	299.0	3,289.1
2035	2,439.9	1,130.2	71.4	364.1	4,005.6	1,923.5	923.5	56.9	290.4	3,194.3
2036	2,369.2	1,097.7	69.3	353.6	3,889.9	1,867.7	897.0	55.3	282.0	3,102.0
2037	2,300.9	1,066.1	67.3	343.4	3,777.8	1,813.9	871.2	53.7	273.8	3,012.6
2038	2,237.0	1,035.6	65.5	333.8	3,671.9	1,763.5	846.2	52.2	266.2	2,928.1
2039	2,175.2	1,005.9	63.6	324.5	3,569.2	1,714.8	822.0	50.7	258.7	2,846.2
2040	2,115.3	977.0	61.8	315.4	3,469.5	1,667.5	798.4	49.3	251.5	2,766.7
2041	2,057.4	949.1	60.1	306.7	3,373.3	1,622.0	775.5	47.9	244.5	2,689.9
2042	2,001.2	921.8	58.5	298.1	3,279.6	1,577.6	753.2	46.6	237.7	2,615.2
2043	1,945.2	895.1	56.8	289.7	3,186.8	1,533.4	731.4	45.3	231.0	2,541.2
2044	1,890.8	869.2	55.2	281.5	3,096.8	1,490.6	710.3	44.0	224.5	2,469.4
2045	1,838.3	844.2	53.6	273.6	3,009.7	1,449.2	689.8	42.8	218.2	2,399.9
2046	1,787.0	819.8	52.1	265.9	2,924.8	1,408.7	669.8	41.6	212.0	2,332.2
2047	1,737.1	796.0	50.7	258.4	2,842.2	1,369.4	650.4	40.4	206.0	2,266.3
2048	1,686.6	770.5	49.1	250.6	2,756.8	1,329.6	629.6	39.2	199.8	2,198.2
2049	1,637.5	745.8	47.7	243.1	2,674.0	1,290.9	609.4	38.0	193.8	2,132.1
2050	1,589.3	721.7	46.2	235.7	2,593.0	1,252.9	589.7	36.9	188.0	2,067.4
2051	1,542.4	698.2	44.8	228.5	2,513.9	1,215.9	570.5	35.7	182.2	2,004.3
2052	1,496.4	675.2	43.4	221.5	2,436.6	1,179.7	551.8	34.6	176.6	1,942.7
2053	1,450.6	652.8	42.1	214.5	2,360.0	1,143.5	533.4	33.5	171.1	1,881.5
2054	1,405.5	630.8	40.7	207.7	2,284.8	1,108.0	515.4	32.5	165.6	1,821.6
2055	1,361.5	609.3	39.4	201.0	2,211.2	1,073.3	497.9	31.4	160.3	1,762.9
2056	1,318.3	588.3	38.1	194.5	2,139.2	1,039.2	480.8	30.4	155.1	1,705.5
2057	1,276.2	567.9	36.9	188.1	2,069.0	1,006.0	464.0	29.4	150.0	1,649.5
2058	1,229.0	545.0	35.5	180.9	1,990.4	968.9	445.3	28.3	144.3	1,586.8
2059	1,183.0	522.6	34.1	174.0	1,913.7	932.6	427.0	27.2	138.7	1,525.6
2060	1,138.0	500.8	32.8	167.2	1,838.8	897.1	409.2	26.1	133.3	1,465.8
2061	1,094.2	479.5	31.5	160.5	1,765.8	862.6	391.8	25.1	128.0	1,407.6
2062	1,051.4	458.7	30.2	154.0	1,694.3	828.8	374.8	24.1	122.8	1,350.6
2063	1,007.7	438.2	28.9	147.5	1,622.3	794.4	358.0	23.1	117.6	1,293.1
2064	965.2	418.1	27.7	141.1	1,552.1	760.9	341.6	22.1	112.5	1,237.1
2065	923.9	398.6	26.4	134.9	1,483.8	728.3	325.7	21.1	107.6	1,182.7
2066	883.6	379.5	25.3	128.8	1,417.2	696.6	310.1	20.1	102.7	1,129.6
2067	844.3	361.0	24.1	122.9	1,352.3	665.6	295.0	19.2	98.0	1,077.8
2068	806.0	342.9	23.0	117.2	1,289.1	635.4	280.2	18.3	93.4	1,027.4
2069	768.8	325.4	21.9	111.6	1,227.7	606.1	265.9	17.4	89.0	978.4
2070	732.5	308.2	20.8	106.2	1,167.7	577.4	251.9	16.6	84.6	930.5
2071	697.0	291.6	19.8	100.8	1,109.2	549.5	238.3	15.8	80.4	883.9
2072	662.5	275.4	18.8	95.7	1,052.3	522.3	225.0	15.0	76.3	838.5
2073	627.6	259.5	17.7	90.5	995.2	494.7	212.0	14.1	72.1	793.0
2074	593.5	244.0	16.7	85.4	939.6	467.8	199.4	13.4	68.1	748.7
2075	560.3	228.9	15.8	80.5	885.5	441.7	187.1	12.6	64.2	705.5
2076	528.0	214.3	14.8	75.7	832.8	416.2	175.1	11.8	60.4	663.6
2077	496.6	200.2	13.9	71.1	781.8	391.5	163.6	11.1	56.7	622.8
2078	466.0	186.5	13.1	66.6	732.1	367.4	152.4	10.4	53.1	583.2
2079	436.3	173.3	12.2	62.2	683.9	344.0	141.6	9.7	49.6	544.8
2080	407.5	160.5	11.4	57.9	637.3	321.2	131.1	9.1	46.2	507.6
2081	379.5	148.2	10.6	53.8	592.2	299.2	121.1	8.4	42.9	471.7
2082	352.5	136.5	9.8	49.9	548.6	277.9	111.5	7.8	39.8	436.9
2083	326.4	125.2	9.0	46.1	506.7	257.3	102.3	7.2	36.7	403.5
2084	301.3	114.5	8.3	42.4	466.5	237.5	93.5	6.6	33.8	371.5
2085	277.2	104.2	7.6	38.9	428.0	218.5	85.2	6.1	31.0	340.8
2086	254.2	94.5	7.0	35.6	391.3	200.4	77.3	5.6	28.4	311.6
2087	232.3	85.4	6.4	32.4	356.4	183.1	69.8	5.1	25.8	283.8
2088	211.6	76.8	5.8	29.4	323.5	166.8	62.7	4.6	23.5	257.6
2089	192.0	68.8	5.2	26.6	292.6	151.4	56.2	4.2	21.2	233.0
2090	173.7	61.3	4.7	24.0	263.7	136.9	50.1	3.7	19.1	209.9
2091	156.6	54.5	4.2	21.5	236.8	123.5	44.5	3.4	17.2	188.5
2092	140.8	48.2	3.8	19.3	212.0	111.0	39.4	3.0	15.4	168.7
2093	126.2	42.5	3.4	17.2	189.2	99.5	34.7	2.7	13.7	150.6
2094	112.7	37.3	3.0	15.3	168.3	88.9	30.5	2.4	12.2	133.9
2095	100.4	32.6	2.7	13.6	149.3	79.2	26.6	2.1	10.8	118.8
2096	89.2	28.4	2.4	12.0	131.9	70.3	23.2	1.9	9.6	105.0
2097	79.0	24.7	2.1	10.6	116.3	62.3	20.2	1.7	8.4	92.5
2098	69.8	21.4	1.8	9.3	102.3	55.0	17.5	1.5	7.4	81.3
2099	61.4	18.5	1.6	8.2	89.7	48.4	15.1	1.3	6.5	71.3
2100	54.0	15.9	1.4	7.1	78.4	42.5	13.0	1.1	5.7	62.4
2101	47.3	13.7	1.2	6.2	68.5	37.3	11.2	1.0	5.0	54.4
2102	41.3	11.8	1.1	5.4	59.6	32.6	9.7	0.8	4.3	47.4
2103	36.0	10.2	0.9	4.7	51.8	28.4	8.3	0.7	3.8	41.2
2104	31.2	8.7	0.8	4.1	44.9	24.6	7.1	0.6	3.3	35.7
2105	27.1	7.5	0.7	3.5	38.8	21.3	6.1	0.6	2.8	30.8
2106	23.3	6.4	0.6	3.0	33.4	18.4	5.3	0.5	2.4	26.6
2107	20.1	5.5	0.5	2.6	28.7	15.8	4.5	0.4	2.1	22.8
2108	17.2	4.7	0.4	2.2	24.6	13.6	3.9	0.3	1.8	19.6
2109	14.7	4.0	0.4	1.9	21.0	11.6	3.3	0.3	1.5	16.7
2110	12.5	3.4	0.3	1.6	17.8	9.8	2.8	0.3	1.3	14.2
2111	10.5	2.9	0.3	1.4	15.1	8.3	2.4	0.2	1.1	12.0
2112	8.8	2.4	0.2	1.2	12.7	7.0	2.0	0.2	0.9	10.1
2113	7.4	2.0	0.2	1.0	10.6	5.8	1.7	0.2	0.8	8.4
2114	6.2	1.7	0.2	0.8	8.8	4.9	1.4	0.1	0.6	7.0
2115	5.1	1.4	0.1	0.7	7.3	4.0	1.1	0.1	0.5	5.8
2116	4.2	1.1	0.1	0.5	6.0	3.3	0.9	0.1	0.4	4.8
2117	3.5	0.9	0.1	0.4	4.9	2.7	0.8	0.1	0.4	3.9
Total	122,685.6	58,132.7	3,616.4	18,443.5	202,878.1	96,716.9	47,502.2	2,883.6	14,706.3	161,808.9

Note: (a) Projected payments in 31/12/13 values from Appendix C.3.1.1 have been:
 - increased to allow for inflation from 31/12/13 to the date of payment, and
 - then discounted to a present value as at 01/07/16.

The long-term rates of future claims cost inflation and investment return assumed for discounting are the rates of 4.1% per annum and 6% per annum respectively, which were discussed in section 5 of the Previous Full LCSS Costing Report and which are referred to in section 1.5 of this supplementary report.

C . 3 . 2 For Scenario B - "high"

C . 3 . 2 . 1 In 31/12/13 dollar values

Payment year ended 30/6	Before reduction to allow for CTP claim proceeds (a)					After reduction to allow for CTP claim proceeds (b)				
	ABI	SCI	OMI	Operating expenses	Total	ABI	SCI	OMI	Operating expenses	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
2017	2,935.4	1,811.5	94.9	484.2	5,326.1	2,314.1	1,480.3	75.7	386.1	4,256.1
2018	5,059.6	3,471.2	170.6	870.1	9,571.5	3,988.6	2,836.4	136.0	693.8	7,654.9
2019	4,070.4	2,852.1	138.5	706.1	7,767.0	3,208.8	2,330.6	110.4	563.0	6,212.8
2020	3,630.8	2,061.9	113.9	580.7	6,387.2	2,862.2	1,684.8	90.8	463.0	5,100.9
2021	3,391.6	1,618.0	100.2	511.0	5,620.8	2,673.7	1,322.1	79.9	407.4	4,483.2
2022	3,456.2	1,513.3	99.4	506.9	5,575.8	2,724.6	1,236.6	79.3	404.2	4,444.6
2023	3,564.0	1,482.9	100.9	514.8	5,662.6	2,809.6	1,211.7	80.5	410.5	4,512.2
2024	3,606.1	1,526.1	102.6	523.5	5,758.3	2,842.8	1,247.0	81.8	417.4	4,589.1
2025	3,540.9	1,590.2	102.6	523.4	5,757.2	2,791.4	1,299.4	81.8	417.3	4,590.0
2026	3,436.7	1,579.2	100.3	511.6	5,627.9	2,709.2	1,290.5	80.0	408.0	4,487.6
2027	3,408.2	1,567.5	99.5	507.5	5,582.7	3,408.2	1,567.5	99.5	507.5	5,582.7
2028	3,378.4	1,555.2	98.7	503.2	5,535.6	3,378.4	1,555.2	98.7	503.2	5,535.6
2029	3,347.5	1,542.2	97.8	498.8	5,486.3	3,347.5	1,542.2	97.8	498.8	5,486.3
2030	3,315.6	1,528.5	96.9	494.1	5,435.1	3,315.6	1,528.5	96.9	494.1	5,435.1
2031	3,282.9	1,514.3	95.9	489.3	5,382.4	3,282.9	1,514.3	95.9	489.3	5,382.4
2032	3,249.5	1,499.5	95.0	484.4	5,328.4	3,249.5	1,499.5	95.0	484.4	5,328.4
2033	3,203.1	1,482.2	93.7	477.9	5,256.9	3,203.1	1,482.2	93.7	477.9	5,256.9
2034	3,167.3	1,466.5	92.7	472.7	5,199.2	3,167.3	1,466.5	92.7	472.7	5,199.2
2035	3,131.8	1,450.7	91.6	467.4	5,141.5	3,131.8	1,450.7	91.6	467.4	5,141.5
2036	3,096.6	1,434.7	90.6	462.2	5,084.2	3,096.6	1,434.7	90.6	462.2	5,084.2
2037	3,062.0	1,418.8	89.6	457.0	5,027.4	3,062.0	1,418.8	89.6	457.0	5,027.4
2038	3,031.4	1,403.4	88.7	452.3	4,975.8	3,031.4	1,403.4	88.7	452.3	4,975.8
2039	3,001.5	1,388.0	87.8	447.7	4,925.0	3,001.5	1,388.0	87.8	447.7	4,925.0
2040	2,972.1	1,372.8	86.9	443.2	4,875.0	2,972.1	1,372.8	86.9	443.2	4,875.0
2041	2,943.4	1,357.7	86.0	438.7	4,825.9	2,943.4	1,357.7	86.0	438.7	4,825.9
2042	2,915.3	1,342.8	85.2	434.3	4,777.6	2,915.3	1,342.8	85.2	434.3	4,777.6
2043	2,885.5	1,327.8	84.3	429.8	4,727.3	2,885.5	1,327.8	84.3	429.8	4,727.3
2044	2,856.1	1,313.0	83.4	425.2	4,677.7	2,856.1	1,313.0	83.4	425.2	4,677.7
2045	2,827.2	1,298.3	82.5	420.8	4,628.8	2,827.2	1,298.3	82.5	420.8	4,628.8
2046	2,798.6	1,283.8	81.6	416.4	4,580.4	2,798.6	1,283.8	81.6	416.4	4,580.4
2047	2,770.2	1,269.4	80.8	412.0	4,532.4	2,770.2	1,269.4	80.8	412.0	4,532.4
2048	2,738.7	1,251.2	79.8	407.0	4,476.7	2,738.7	1,251.2	79.8	407.0	4,476.7
2049	2,707.3	1,233.1	78.8	401.9	4,421.1	2,707.3	1,233.1	78.8	401.9	4,421.1
2050	2,675.8	1,215.0	77.8	396.9	4,365.4	2,675.8	1,215.0	77.8	396.9	4,365.4
2051	2,644.1	1,196.9	76.8	391.8	4,309.6	2,644.1	1,196.9	76.8	391.8	4,309.6
2052	2,612.3	1,178.7	75.8	386.7	4,253.5	2,612.3	1,178.7	75.8	386.7	4,253.5
2053	2,578.2	1,160.3	74.8	381.3	4,194.6	2,578.2	1,160.3	74.8	381.3	4,194.6
2054	2,543.9	1,141.7	73.7	375.9	4,135.2	2,543.9	1,141.7	73.7	375.9	4,135.2
2055	2,509.1	1,123.0	72.6	370.5	4,075.2	2,509.1	1,123.0	72.6	370.5	4,075.2
2056	2,474.0	1,104.1	71.6	365.0	4,014.6	2,474.0	1,104.1	71.6	365.0	4,014.6
2057	2,438.4	1,085.1	70.5	359.4	3,953.4	2,438.4	1,085.1	70.5	359.4	3,953.4
2058	2,391.3	1,066.4	69.0	352.1	3,872.7	2,391.3	1,066.4	69.0	352.1	3,872.7
2059	2,343.8	1,035.4	67.6	344.7	3,791.5	2,343.8	1,035.4	67.6	344.7	3,791.5
2060	2,295.9	1,010.3	66.1	337.2	3,709.6	2,295.9	1,010.3	66.1	337.2	3,709.6
2061	2,247.7	985.0	64.7	329.7	3,627.1	2,247.7	985.0	64.7	329.7	3,627.1
2062	2,199.5	959.5	63.2	322.2	3,544.0	2,199.5	959.5	63.2	322.2	3,544.0
2063	2,146.4	933.2	61.6	314.1	3,455.3	2,146.4	933.2	61.6	314.1	3,455.3
2064	2,093.4	906.8	60.0	306.0	3,366.2	2,093.4	906.8	60.0	306.0	3,366.2
2065	2,040.2	880.2	58.4	297.9	3,276.7	2,040.2	880.2	58.4	297.9	3,276.7
2066	1,986.8	853.4	56.8	289.7	3,186.8	1,986.8	853.4	56.8	289.7	3,186.8
2067	1,933.3	826.5	55.2	281.5	3,096.5	1,933.3	826.5	55.2	281.5	3,096.5
2068	1,879.3	799.5	53.6	273.2	3,005.7	1,879.3	799.5	53.6	273.2	3,005.7
2069	1,825.1	772.4	52.0	264.9	2,914.4	1,825.1	772.4	52.0	264.9	2,914.4
2070	1,770.6	745.1	50.3	256.6	2,822.6	1,770.6	745.1	50.3	256.6	2,822.6
2071	1,715.8	717.7	48.7	248.2	2,730.4	1,715.8	717.7	48.7	248.2	2,730.4
2072	1,660.6	690.2	47.0	239.8	2,637.6	1,660.6	690.2	47.0	239.8	2,637.6
2073	1,601.6	662.1	45.3	230.9	2,539.9	1,601.6	662.1	45.3	230.9	2,539.9
2074	1,542.2	634.0	43.5	222.0	2,441.7	1,542.2	634.0	43.5	222.0	2,441.7
2075	1,482.6	605.8	41.8	213.0	2,343.1	1,482.6	605.8	41.8	213.0	2,343.1
2076	1,422.7	577.5	40.0	204.0	2,244.2	1,422.7	577.5	40.0	204.0	2,244.2
2077	1,362.4	549.2	38.2	195.0	2,144.9	1,362.4	549.2	38.2	195.0	2,144.9
2078	1,301.9	521.0	36.5	185.9	2,045.3	1,301.9	521.0	36.5	185.9	2,045.3
2079	1,241.2	492.9	34.7	176.9	1,945.6	1,241.2	492.9	34.7	176.9	1,945.6
2080	1,180.3	464.9	32.9	167.8	1,846.0	1,180.3	464.9	32.9	167.8	1,846.0
2081	1,119.4	437.2	31.1	158.8	1,746.5	1,119.4	437.2	31.1	158.8	1,746.5
2082	1,058.6	409.8	29.4	149.8	1,647.6	1,058.6	409.8	29.4	149.8	1,647.6
2083	998.2	382.9	27.6	140.9	1,549.5	998.2	382.9	27.6	140.9	1,549.5
2084	938.2	356.4	25.9	132.1	1,452.6	938.2	356.4	25.9	132.1	1,452.6
2085	879.0	330.5	24.2	123.4	1,357.0	879.0	330.5	24.2	123.4	1,357.0
2086	820.7	305.2	22.5	114.8	1,263.3	820.7	305.2	22.5	114.8	1,263.3
2087	763.7	280.7	20.9	106.5	1,171.8	763.7	280.7	20.9	106.5	1,171.8
2088	708.2	257.1	19.3	98.5	1,083.1	708.2	257.1	19.3	98.5	1,083.1
2089	654.6	234.4	17.8	90.7	997.5	654.6	234.4	17.8	90.7	997.5
2090	602.9	212.9	16.3	83.2	915.3	602.9	212.9	16.3	83.2	915.3
2091	553.5	192.5	14.9	76.1	837.0	553.5	192.5	14.9	76.1	837.0
2092	506.6	173.4	13.6	69.4	763.0	506.6	173.4	13.6	69.4	763.0
2093	462.4	155.6	12.4	63.0	693.4	462.4	155.6	12.4	63.0	693.4
2094	420.7	139.1	11.2	57.1	628.1	420.7	139.1	11.2	57.1	628.1
2095	381.6	123.9	10.1	51.6	567.1	381.6	123.9	10.1	51.6	567.1
2096	345.0	110.0	9.1	46.4	510.5	345.0	110.0	9.1	46.4	510.5
2097	311.1	97.3	8.2	41.7	458.2	311.1	97.3	8.2	41.7	458.2
2098	279.8	85.8	7.3	37.3	410.2	279.8	85.8	7.3	37.3	410.2
2099	251.0	75.5	6.5	33.3	366.3	251.0	75.5	6.5	33.3	366.3
2100	224.5	66.3	5.8	29.7	326.3	224.5	66.3	5.8	29.7	326.3
2101	200.2	58.2	5.2	26.4	289.9	200.2	58.2	5.2	26.4	289.9
2102	178.1	51.0	4.6	23.4	257.0	178.1	51.0	4.6	23.4	257.0
2103	158.0	44.6	4.1	20.7	227.3	158.0	44.6	4.1	20.7	227.3
2104	139.7	39.1	3.6	18.2	200.6	139.7	39.1	3.6	18.2	200.6
2105	123.2	34.2	3.1	16.1	176.6	123.2	34.2	3.1	16.1	176.6
2106	108.2	29.9	2.8	14.1	155.0	108.2	29.9	2.8	14.1	155.0
2107	94.8	26.1	2.4	12.3	135.6	94.8	26.1	2.4	12.3	135.6
2108	82.7	22.8	2.1	10.8	118.3	82.7	22.8	2.1	10.8	118.3
2109	71.9	19.8	1.8	9.3	102.8	71.9	19.8	1.8	9.3	102.8
2110	62.1	17.1	1.6	8.1	88.9	62.1	17.1	1.6	8.1	88.9
2111	53.4	14.7	1.4	7.0	76.5	53.4	14.7	1.4	7.0	76.5
2112	45.7	12.6	1.2	6.0	65.5	45.7	12.6	1.2	6.0	65.5
2113	38.9	10.7	1.0	5.1	55.7	38.9	10.7	1.0	5.1	55.7
2114	33.0	9.1	0.8	4.3	47.2	33.0	9.1	0.8	4.3	47.2
2115	27.9	7.6	0.7	3.6	39.8	27.9	7.6	0.7	3.6	39.8
2116	23.4	6.3	0.6	3.0	33.4	23.4	6.3	0.6	3.0	33.4
2117	19.6	5.2	0.5	2.5	27.8	19.6	5.2	0.5	2.5	27.8
Total	182,662.7	83,531.4	5,323.9	27,151.8	298,669.8	174,896.2	79,964.3			

C. 3. 2. 2 Inflated and discounted to 01/07/16

Payment year ended 30/6	Before reduction to allow for CTP claim proceeds (a)					After reduction to allow for CTP claim proceeds (a)				
	ABI	SCI	OMI	Operating expenses	Total	ABI	SCI	OMI	Operating expenses	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
2017	3,152.4	1,945.4	102.0	520.0	5,719.8	2,485.2	1,589.7	81.3	414.6	4,570.8
2018	5,361.0	3,678.0	180.8	922.0	10,141.7	4,226.2	3,005.4	144.1	735.2	8,111.0
2019	4,235.4	2,967.8	144.1	734.7	8,082.0	3,338.9	2,425.1	114.9	585.9	6,464.7
2020	3,710.2	2,107.0	116.3	593.4	6,526.9	2,924.9	1,721.7	92.8	473.1	5,212.4
2021	3,404.0	1,623.9	100.6	512.8	5,641.3	2,683.5	1,327.0	80.2	408.9	4,499.5
2022	3,406.5	1,491.6	98.0	499.6	5,495.6	2,685.4	1,218.8	78.1	398.4	4,380.7
2023	3,449.7	1,435.3	97.7	498.3	5,481.0	2,719.5	1,172.8	77.9	397.3	4,367.5
2024	3,427.8	1,450.6	97.6	497.6	5,473.6	2,702.2	1,185.4	77.8	396.8	4,362.2
2025	3,305.8	1,484.6	95.8	488.6	5,374.9	2,606.1	1,213.2	76.4	389.6	4,285.2
2026	3,150.9	1,447.9	92.0	469.1	5,159.8	2,483.9	1,183.1	73.3	374.0	4,114.4
2027	3,068.6	1,411.4	89.6	457.0	5,026.6	3,068.6	1,411.4	89.6	457.0	5,026.6
2028	2,987.3	1,375.1	87.2	445.0	4,894.6	2,987.3	1,375.1	87.2	445.0	4,894.6
2029	2,907.1	1,339.3	84.9	433.1	4,764.5	2,907.1	1,339.3	84.9	433.1	4,764.5
2030	2,827.7	1,303.6	82.6	421.4	4,635.3	2,827.7	1,303.6	82.6	421.4	4,635.3
2031	2,749.5	1,268.3	80.4	409.8	4,508.0	2,749.5	1,268.3	80.4	409.8	4,508.0
2032	2,672.7	1,233.4	78.1	398.4	4,382.6	2,672.7	1,233.4	78.1	398.4	4,382.6
2033	2,587.5	1,197.3	75.7	386.1	4,246.6	2,587.5	1,197.3	75.7	386.1	4,246.6
2034	2,512.7	1,163.4	73.5	375.0	4,124.6	2,512.7	1,163.4	73.5	375.0	4,124.6
2035	2,439.9	1,130.2	71.4	364.1	4,005.6	2,439.9	1,130.2	71.4	364.1	4,005.6
2036	2,369.2	1,097.7	69.3	353.6	3,889.9	2,369.2	1,097.7	69.3	353.6	3,889.9
2037	2,300.9	1,066.1	67.3	343.4	3,777.8	2,300.9	1,066.1	67.3	343.4	3,777.8
2038	2,237.0	1,035.6	65.5	333.8	3,671.9	2,237.0	1,035.6	65.5	333.8	3,671.9
2039	2,175.2	1,005.9	63.6	324.5	3,569.2	2,175.2	1,005.9	63.6	324.5	3,569.2
2040	2,115.3	977.0	61.8	315.4	3,469.5	2,115.3	977.0	61.8	315.4	3,469.5
2041	2,057.4	949.1	60.1	306.7	3,373.3	2,057.4	949.1	60.1	306.7	3,373.3
2042	2,001.2	921.8	58.5	298.1	3,279.6	2,001.2	921.8	58.5	298.1	3,279.6
2043	1,945.2	895.1	56.8	289.7	3,186.8	1,945.2	895.1	56.8	289.7	3,186.8
2044	1,890.8	869.2	55.2	281.5	3,096.8	1,890.8	869.2	55.2	281.5	3,096.8
2045	1,838.3	844.2	53.6	273.6	3,009.7	1,838.3	844.2	53.6	273.6	3,009.7
2046	1,787.0	819.8	52.1	265.9	2,924.8	1,787.0	819.8	52.1	265.9	2,924.8
2047	1,737.1	796.0	50.7	258.4	2,842.2	1,737.1	796.0	50.7	258.4	2,842.2
2048	1,686.6	770.5	49.1	250.6	2,756.8	1,686.6	770.5	49.1	250.6	2,756.8
2049	1,637.5	745.8	47.7	243.1	2,674.0	1,637.5	745.8	47.7	243.1	2,674.0
2050	1,589.3	721.7	46.2	235.7	2,593.0	1,589.3	721.7	46.2	235.7	2,593.0
2051	1,542.4	698.2	44.8	228.5	2,513.9	1,542.4	698.2	44.8	228.5	2,513.9
2052	1,496.4	675.2	43.4	221.5	2,436.6	1,496.4	675.2	43.4	221.5	2,436.6
2053	1,450.6	652.8	42.1	214.5	2,360.0	1,450.6	652.8	42.1	214.5	2,360.0
2054	1,405.5	630.8	40.7	207.7	2,284.8	1,405.5	630.8	40.7	207.7	2,284.8
2055	1,361.5	609.3	39.4	201.0	2,211.2	1,361.5	609.3	39.4	201.0	2,211.2
2056	1,318.3	588.3	38.1	194.5	2,139.2	1,318.3	588.3	38.1	194.5	2,139.2
2057	1,276.2	567.9	36.9	188.1	2,069.0	1,276.2	567.9	36.9	188.1	2,069.0
2058	1,229.0	545.0	35.5	180.9	1,990.4	1,229.0	545.0	35.5	180.9	1,990.4
2059	1,183.0	522.6	34.1	174.0	1,913.7	1,183.0	522.6	34.1	174.0	1,913.7
2060	1,138.0	500.8	32.8	167.2	1,838.8	1,138.0	500.8	32.8	167.2	1,838.8
2061	1,094.2	479.5	31.5	160.5	1,765.8	1,094.2	479.5	31.5	160.5	1,765.8
2062	1,051.4	458.7	30.2	154.0	1,694.3	1,051.4	458.7	30.2	154.0	1,694.3
2063	1,007.7	438.2	28.9	147.5	1,622.3	1,007.7	438.2	28.9	147.5	1,622.3
2064	965.2	418.1	27.7	141.1	1,552.1	965.2	418.1	27.7	141.1	1,552.1
2065	923.9	398.6	26.4	134.9	1,483.8	923.9	398.6	26.4	134.9	1,483.8
2066	883.6	379.5	25.3	128.8	1,417.2	883.6	379.5	25.3	128.8	1,417.2
2067	844.3	361.0	24.1	122.9	1,352.3	844.3	361.0	24.1	122.9	1,352.3
2068	806.0	342.9	23.0	117.2	1,289.1	806.0	342.9	23.0	117.2	1,289.1
2069	768.8	325.4	21.9	111.6	1,227.7	768.8	325.4	21.9	111.6	1,227.7
2070	732.5	308.2	20.8	106.2	1,167.7	732.5	308.2	20.8	106.2	1,167.7
2071	697.0	291.6	19.8	100.8	1,109.2	697.0	291.6	19.8	100.8	1,109.2
2072	662.5	275.4	18.8	95.7	1,052.3	662.5	275.4	18.8	95.7	1,052.3
2073	627.6	259.5	17.7	90.5	995.2	627.6	259.5	17.7	90.5	995.2
2074	593.5	244.0	16.7	85.4	939.6	593.5	244.0	16.7	85.4	939.6
2075	560.3	228.9	15.8	80.5	885.5	560.3	228.9	15.8	80.5	885.5
2076	528.0	214.3	14.8	75.7	832.8	528.0	214.3	14.8	75.7	832.8
2077	496.6	200.2	13.9	71.1	781.8	496.6	200.2	13.9	71.1	781.8
2078	466.0	186.5	13.1	66.6	732.1	466.0	186.5	13.1	66.6	732.1
2079	436.3	173.3	12.2	62.2	683.9	436.3	173.3	12.2	62.2	683.9
2080	407.5	160.5	11.4	57.9	637.3	407.5	160.5	11.4	57.9	637.3
2081	379.5	148.2	10.6	53.8	592.2	379.5	148.2	10.6	53.8	592.2
2082	352.5	136.5	9.8	49.9	548.6	352.5	136.5	9.8	49.9	548.6
2083	326.4	125.2	9.0	46.1	506.7	326.4	125.2	9.0	46.1	506.7
2084	301.3	114.5	8.3	42.4	466.5	301.3	114.5	8.3	42.4	466.5
2085	277.2	104.2	7.6	38.9	428.0	277.2	104.2	7.6	38.9	428.0
2086	254.2	94.5	7.0	35.6	391.3	254.2	94.5	7.0	35.6	391.3
2087	232.3	85.4	6.4	32.4	356.4	232.3	85.4	6.4	32.4	356.4
2088	211.6	76.8	5.8	29.4	323.5	211.6	76.8	5.8	29.4	323.5
2089	192.0	68.8	5.2	26.6	292.6	192.0	68.8	5.2	26.6	292.6
2090	173.7	61.3	4.7	24.0	263.7	173.7	61.3	4.7	24.0	263.7
2091	156.6	54.5	4.2	21.5	236.8	156.6	54.5	4.2	21.5	236.8
2092	140.8	48.2	3.8	19.3	212.0	140.8	48.2	3.8	19.3	212.0
2093	126.2	42.5	3.4	17.2	189.2	126.2	42.5	3.4	17.2	189.2
2094	112.7	37.3	3.0	15.3	168.3	112.7	37.3	3.0	15.3	168.3
2095	100.4	32.6	2.7	13.6	149.3	100.4	32.6	2.7	13.6	149.3
2096	89.2	28.4	2.4	12.0	131.9	89.2	28.4	2.4	12.0	131.9
2097	79.0	24.7	2.1	10.6	116.3	79.0	24.7	2.1	10.6	116.3
2098	69.8	21.4	1.8	9.3	102.3	69.8	21.4	1.8	9.3	102.3
2099	61.4	18.5	1.6	8.2	89.7	61.4	18.5	1.6	8.2	89.7
2100	54.0	15.9	1.4	7.1	78.4	54.0	15.9	1.4	7.1	78.4
2101	47.3	13.7	1.2	6.2	68.5	47.3	13.7	1.2	6.2	68.5
2102	41.3	11.8	1.1	5.4	59.6	41.3	11.8	1.1	5.4	59.6
2103	36.0	10.2	0.9	4.7	51.8	36.0	10.2	0.9	4.7	51.8
2104	31.2	8.7	0.8	4.1	44.9	31.2	8.7	0.8	4.1	44.9
2105	27.1	7.5	0.7	3.5	38.8	27.1	7.5	0.7	3.5	38.8
2106	23.3	6.4	0.6	3.0	33.4	23.3	6.4	0.6	3.0	33.4
2107	20.1	5.5	0.5	2.6	28.7	20.1	5.5	0.5	2.6	28.7
2108	17.2	4.7	0.4	2.2	24.6	17.2	4.7	0.4	2.2	24.6
2109	14.7	4.0	0.4	1.9	21.0	14.7	4.0	0.4	1.9	21.0
2110	12.5	3.4	0.3	1.6	17.8	12.5	3.4	0.3	1.6	17.8
2111	10.5	2.9	0.3	1.4	15.1	10.5	2.9	0.3	1.4	15.1
2112	8.8	2.4	0.2	1.2	12.7	8.8	2.4	0.2	1.2	12.7
2113	7.4	2.0	0.2	1.0	10.6	7.4	2.0	0.2	1.0	10.6
2114	6.2	1.7	0.2	0.8	8.8	6.2	1.7	0.2	0.8	8.8
2115	5.1	1.4	0.1	0.7	7.3	5.1	1.4	0.1	0.7	7.3
2116	4.2	1.1	0.1	0.5	6.0	4.2	1.1	0.1	0.5	6.0
2117	3.5	0.9	0.1	0.4	4.9	3.5	0.9	0.1	0.4	4.9
Total	122,685.6	58,132.7	3,616.4	18,443.5	202,878.1	114,937.7	54,542.7	3,388.5	17,281.2	190,150.0

Note: (a) Projected payments in 31/12/13 values from Appendix C.3.2.1 have been:
- increased to allow for inflation from 31/12/13 to the date of payment, and
- then discounted to present value as at 01/07/16.

The long-term rates of future claims cost inflation and investment return assumed for discounting are the rates of 4.1% per annum and 6% per annum respectively, which were discussed in section 5 of the Previous Full LCSS Costing Report and which are referred to in section 1.5 of this supplementary report.