



Queensland  
Government

Queensland Treasury

Our Ref: 01537-2016

- 4 MAY 2016

Mr Scott Stewart MP  
Chair  
Education, Tourism, Innovation and  
Small Business Committee  
Parliament House  
George Street  
BRISBANE QLD 4000

Dear Mr Stewart

I refer to the public hearing on 26 April 2016 for the National Injury Insurance Scheme (Qld) Bill 2016. Thank you for the opportunity for Queensland Treasury representatives to attend and for the opportunity to review the transcript.

I note a minor typographical error on page 5 Ms Harkin, second last paragraph, line 2—should be reasonable (not reasonableness).

In addition, I would like to clarify comments made at the hearing relating to the costs and potential savings of the options and net additional amounts payable by motorists. In particular, I refer to the comments on page 6 paragraphs 13 and 14 (Mr Boothman and Mr Waite), and on page 9 paragraph 4 (Mr Boothman) and various comments on page 9 paragraphs 9 – 17 (Dr Robinson, Mr Waite, Mr Singleton and Mr Boothman).

As you are aware during the course of the former inquiry into the NIIS implementation model by this Committee, a number of actuarial reports completed by Taylor Fry in relation to the costings of the no-fault and hybrid options were provided to the Committee.

Subsequent to the Committee tabling its report, the Motor Accident Insurance Commission received a further report from Taylor Fry providing a costing for the updated hybrid NIIS that arose during the course of the Committee hearing.

Under this option the additional net cost to the motorist in 2016-17 is expected to be \$68 compared to the additional net cost for \$76 for the initial hybrid model.

In addition, I confirm that the potential savings of up to \$36 per vehicle that have been identified by the Government remain applicable for both the hybrid and no-fault NIIS options.

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I trust this information is of assistance to you.

I note a further public hearing is scheduled for 9 May 2016 and confirm that representatives from my department will continue to be available to assist the Committee and to answer any further questions at that time.

Yours sincerely



for Jim Murphy  
Under Treasurer

Encl.



## Motor Accident Insurance Commission

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

18 April 2016

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## APPENDICES

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Appendix A Estimated costs of a Queensland LCSS under the ALA hybrid option for people who were wholly at fault in the MVA

Appendix B Estimated costs of a Queensland LCSS under the ALA hybrid option for people who were not at fault or partly at fault in the MVA and who do **not** commute their entitlements from the Queensland LCSS

Appendix C Estimated costs of a Queensland LCSS under the ALA hybrid option for people who were not at fault or partly at fault in the MVA and who **do** commute their entitlements from the Queensland LCSS

# 1 INTRODUCTION AND EXECUTIVE SUMMARY

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## 1.1 Introduction

This supplementary report provides actuarial estimates of long term costs of further 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 further 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 now 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><b>All<sup>(i)</sup> people catastrophically injured in a QLD motor accident would become participants in a LCSS.</b> Each participant's reasonable care, medical, rehabilitation, home modification, equipment and related expenses ("LCS" expenses) would be <b>paid on an ongoing basis for the participant's lifetime from a QLD LCSS, regardless</b> 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 <b>QLD CTP scheme</b>, but the amount of such damages would <b>not</b> include any amount for LCS expenses<sup>(ii)</sup>.</p>	<p>May also sue for common law damages, payable as a lump sum from the <b>QLD CTP scheme</b>, but the amount of such damages would <b>not</b> include any amount for LCS expenses<sup>(ii)</sup>, and <b>would</b> be subject to a deduction to allow for the participant's contributory negligence.</p>	<p>No entitlement to common law damages.</p>
"ALA hybrid" - a QLD LCSS as described in correspondence and discussions between the Australian Lawyers Alliance ("ALA") and MAIC.	<p>People catastrophically injured in a QLD motor accident who were <b>not at fault or partly at fault</b> would all <b>initially</b> become participants in a <b>QLD LCSS</b>, with their reasonable LCS expenses paid from the QLD LCSS.</p> <p>With certain exceptions<sup>(iii)</sup>, each such person would subsequently have a <b>choice</b> between:</p> <ul style="list-style-type: none"> <li>- Remaining a participant in the <b>QLD LCSS</b>, which would continue to pay reasonable LCS expenses for the participant's lifetime, or</li> <li>- Commuting those future payments to a lump sum payable by the <b>QLD LCSS</b>, with the amount of that lump sum calculated based on an assessment of reasonable future LCS expenses for the person and the same 5% per annum discount rate as applies for the QLD CTP scheme. For <b>partly at fault</b> participants, the lump sum payment <b>from the QLD LCSS</b> would <b>not</b> be subject to a deduction to allow for the participant's contributory negligence.</li> </ul>		<p><b>Only</b> for people catastrophically injured in a QLD motor accident who were <b>wholly at fault</b>, this option would be identical to option A.</p>
	<p>As for option A, may also sue for common law damages, payable as a lump sum from the <b>QLD CTP scheme</b>, but the amount of such damages would <b>not</b> include any amount for LCS expenses<sup>(ii)</sup>.</p>	<p>As for option A, may also sue for common law damages, payable as a lump sum from the <b>QLD CTP scheme</b>, but the amount of such damages would <b>not</b> include any amount for LCS expenses<sup>(ii)</sup>, and <b>would</b> be subject to a deduction to allow for the participant's contributory negligence.</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 the participant's reasonable LCS expenses would be paid from a QLD LCSS, either on an ongoing basis for the participant's lifetime or as a commuted lump sum (ALA hybrid option only).

(iii) Under the ALA hybrid option, commutation of future LCS payments for a lump sum would be subject to court approval.

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

To maintain consistency with previous cost estimates prepared for MAIC, 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.

It is acknowledged that, in practice, there may not be sufficient time for a Queensland LCSS to be established and become fully operational by 1 July 2016.

## 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 the ALA hybrid option, 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 either option A or the ALA hybrid option, 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 either option, LCS expenses of these claimants would be paid from the LCSS, and so would be excluded from damages payable from the CTP scheme. (The method of payment of LCS expenses from the LCSS would differ between the options for some claimants, refer Table 1.1.)

Our estimates of the overall net 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 Commonwealth 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 option A and the ALA hybrid option.

### Option A – a “full” Queensland LCSS

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

- It **would** meet fully 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.

### ALA hybrid option for a Queensland LCSS

If a Queensland LCSS were to be established in accordance with the ALA hybrid option:

- 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;
- For catastrophically injured people who were not at fault or partly at fault in the MVA and who did **not** commute their entitlement to payment of LCS expenses by the Queensland LCSS, again 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 **commuted** their entitlement to payment of LCS expenses by the Queensland LCSS:
  - during the period between the MVA and the commutation, LCS expenses would be paid from the Queensland LCSS and it **would** meet the minimum MVA benchmarks, but
  - for the period **after** the commutation, it is **unclear** whether the minimum MVA benchmarks would be met, and such people **may** 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 may be reduced to allow for the commutation payments received by them from the Queensland LCSS. These reductions in LCS payments from the NDIS may apply throughout the remaining lifetimes of the injured people. The actual (i.e. reduced) LCS payments made by the NDIS would then be recovered from the Queensland Government. Our adopted estimates of the costs of the ALA hybrid option are based on an assumption that this is what would occur.

However, given that it is unclear whether the minimum MVA benchmarks might continue to be met for catastrophically injured people who have participated in a Queensland LCSS but then commuted their future LCS entitlements, we have provided estimates of possible costs recoverable from the Queensland Government under a range of alternative scenarios. The three scenarios considered are summarised in section 4.9.5.

### 1.3.4 Overall cost estimates

For each of option A and the ALA hybrid option, this report provides estimates of:

- Long term costs of a LCSS (section 1.3.1);
- The accompanying reduction in costs of the Queensland CTP scheme (section 1.3.2);
- Further costs which might be recoverable from the Queensland Government, which would be relevant only for the ALA hybrid option (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, i.e. 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 mostly 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.

Taylor Fry also prepared a previous supplementary report titled “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” dated 20 January 2016. That previous supplementary report provided cost estimates for both option A and a different possible option for a “hybrid” Queensland LCSS which was referred to as “Option B”. MAIC advised that it has been decided that “Option B” will not be considered further, and instead the possible hybrid option which will be considered further is the ALA hybrid option. Thus the previous supplementary report dated 20 January 2016 can be regarded as having been superseded by this further supplementary 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 Queensland LCSS participants**

Nature of injury	Estimated <u>initial</u> annual number of participants for:			
	"Full" LCSS - Option A <sup>(i)</sup>	ALA hybrid option, participants who were:		
		Wholly at fault <sup>(ii)</sup>	Not at fault or partly at fault	Total <sup>(iii)</sup>
SCI	23.7	9.9	13.8	23.7
ABI - excluding interim only participants	83.7	34.9	48.8	83.7
ABI - interim only participants	25.5	10.6	14.9	25.5
Other injuries	2.7	1.1	1.5	2.7
<b>Total - excluding ABI interim only participants</b>	<b>110.0</b>	<b>45.9</b>	<b>64.2</b>	<b>110.0</b>
<b>Total - including ABI interim only participants</b>	<b>135.5</b>	<b>56.5</b>	<b>79.0</b>	<b>135.5</b>

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.

(iii) The total estimated number of **initial** participants for the ALA hybrid option is the same as for option A. Under the ALA hybrid option, some of the initial participants in a Queensland LCSS who were not at fault or partly at fault in the MVA would choose to commute future payments of LCS expenses from the LCSS for a lump sum payment (Table 1.1).

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.

## 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 Queensland CTP scheme and further costs which might be recoverable from the Queensland Government**

Item	Estimate of amount for accident year commencing 1 July 2016, in 2016 present values, for:			
	Option A - "full" Queensland LCSS	ALA hybrid option, for participants who were:		Total
		Wholly at fault	Not at fault or partly at fault <sup>(ii)</sup>	
	\$m	\$m	\$m	\$m
<b>Estimate of long term cost of a Queensland LCSS, sub-divided by payment type<sup>(i)</sup>:</b>				
Attendant care	230.4	96.0	74.9	171.0
Hospital	22.7	9.5	11.6	21.0
Medical	9.9	4.1	4.0	8.1
Rehabilitation	19.6	8.1	8.4	16.6
Home modifications	6.4	2.7	2.7	5.4
Equipment	13.5	5.6	5.1	10.7
Case management	13.6	5.7	5.0	10.6
Sub-total of care, support and case management	316.0	131.7	111.6	243.3
General operating expenses	31.6	15.3	12.7	28.0
Lump sum commutation payments	na	na	57.7	57.7
Additional legal and court approval costs	na	na	3.2	3.2
<b>Total annual amount</b>	<b>347.6</b>	<b>147.0</b>	<b>185.3</b>	<b>332.3</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>82.3</b>	<b>34.8</b>	<b>43.9</b>	<b>78.7</b>
<b>Reduction in premiums for the Queensland CTP scheme<sup>(iii)</sup>:</b>				
<b>Total annual amount</b>	<b>-93.8</b>	na	<b>-93.8</b>	<b>-93.8</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>-22.2</b>	na	<b>-22.2</b>	<b>-22.2</b>
<b>Further costs payable by the NDIS and recoverable from the Queensland Government<sup>(iv)</sup>:</b>				
<b>Total annual amount</b>	na	na	<b>46.6</b>	<b>46.6</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	na	na	<b>11.0</b>	<b>11.0</b>
<b>Net increase in cost<sup>(v)</sup>:</b>				
<b>Total net increase in cost</b>	<b>253.8</b>	<b>147.0</b>	<b>138.1</b>	<b>285.1</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>60.1</b>	<b>34.8</b>	<b>32.7</b>	<b>67.5</b>

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) For the ALA hybrid option, payments from a LCSS for participants who were not at fault or partly at fault would consist of:  
- care, support and case management costs during an initial period when all such persons would be participants in a LCSS;  
- for participants who **commute** their LCS entitlements, lump sum payments and associated legal and court approval costs;  
- for those who do **not** commute their LCS entitlements and instead remain ongoing participants in a Queensland LCSS, care, support and case management costs for the remainder of their lifetimes.

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

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

(v) {Estimate of long term cost of a Queensland LCSS - Reduction in premiums for the Queensland CTP scheme + Further costs payable by the NDIS and recoverable from the Queensland government (for the ALA hybrid option only)}.

(vi) 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.

For the ALA hybrid option:

- The corresponding actuarial estimate of the net increase in annual cost per vehicle is approximately \$68, and
- That estimate includes an estimate of \$11 for LCS costs payable by the NDIS and recoverable from the Queensland Government, for people not at fault or partly at fault. That estimate is based on the “Adopted” scenario described in Table 4-7 in section 4.9.5 in this report.

The estimates of the net increase in annual cost per vehicle in Table 1.3 for option A and the ALA hybrid option do not differ greatly. That is because there are significant but partly offsetting differences between our estimates of costs for these options. Details are provided in section 5.2.

In comparing the estimates of costs for the options, the comments in section 1.7 below are important and should be borne in mind.

## 1.7 Uncertainty of estimates, and illustrative sensitivity analyses

The estimates of costs shown in Table 1.3 depend on numerous assumptions, many of which are **inherently highly uncertain**.

That qualification applies to the estimates of costs for both option A and the ALA hybrid option. However, there is no current precedent in Australia for a LCSS which provides a commutation option similar to that proposed under the ALA hybrid option. Consequently:

- Estimating costs of the ALA hybrid option involves making several assumptions additional to those needed to estimate costs of option A;
- While those additional assumptions are intended to be reasonable, they inevitably increase the extent of estimation uncertainty;
- Therefore **we regard the extent of uncertainty inherent in the cost estimates as greater for the ALA hybrid option than for option A**, and
- **Further, for the ALA hybrid option, several of the uncertain aspects about how a Queensland LCSS might operate under that option appear more likely to result in ultimate costs turning out to be higher than the estimates in this report than lower.**

The sensitivity of the cost estimates for a possible Queensland LCSS under the ALA hybrid option to some of the important assumptions is illustrated in section 5.3.

## 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 costs 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 option A and the ALA hybrid option in this supplementary report, and
- For assumptions which differ between option A and the ALA hybrid option in this supplementary report, the section of this report in which the assumption specific to the ALA hybrid option 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 option A and the ALA hybrid option?	If specific to the ALA hybrid option, 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	-
Proportion of LCSS participants who might choose to commute their entitlements from a QLD LCSS, and timing of commutations	NA	No	4.2
Care, support and case management costs per participant	4.4.3 and 4.4.4	No	4.3.2
Calculation of lump sum commutation payments from a QLD LCSS:			
• Before allowing for trustee and funds management fees	NA	No	4.4.1, 4.4.2
• Allowance for trustee and funds management fees	NA	No	4.4.3
Legal and court approval costs for commutation payments from a QLD LCSS	NA	No	4.5
General operating expenses	4.5	No	4.7



Assumption	For option A, section of the Previous Full LCSS Costing Report	Whether the same for option A and the ALA hybrid option?	If specific to the ALA hybrid option, section of this report
Mortality of LCSS participants:			
<ul style="list-style-type: none"> <li>Overall average mortality</li> </ul>	4.6	Yes	-
<ul style="list-style-type: none"> <li>“Selection” effects, resulting in differences between future mortality of participants who commute LCS entitlements and those who do not</li> </ul>	NA	No	4.6
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	Yes	-
Care and support costs payable by the NDIS and recoverable from the QLD government	NA	No	4.9

### 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 costs 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 long term 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 <sup>(i)</sup>	Effect of adjustment
Initial annual number of LCSS participants <sup>(ii)</sup>	138.7	135.5	-3.2
Gross long term cost of a "full" Queensland LCSS: <sup>(iii)</sup>			
Total annual amount (\$m)	356.6	347.6	-9.1
Amount per vehicle <sup>(iv)</sup> (\$)	84.5	82.3	-2.1
Reduction in premiums for the Queensland CTP scheme: <sup>(v)</sup>			
Total annual amount (\$m)	-98.0	-93.8	4.3
Amount per vehicle <sup>(iv)</sup> (\$)	-23.2	-22.2	1.0
Net increase in cost due to a "full" Queensland LCSS: <sup>(vi)</sup>			
Total net increase in cost (\$m)	258.6	253.8	-4.8
Amount per vehicle <sup>(iv)</sup> (\$)	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 QUEENSLAND LCSS UNDER THE ALA HYBRID OPTION

### 4.1 Initial numbers of LCSS participants

The people catastrophically injured in a Queensland MVA who would initially be entitled to participate in a Queensland LCSS would be the same under option A and the ALA hybrid option. Under the ALA hybrid option, of those people (Table 1.1):

- Those who were **wholly at fault** would remain participants in a Queensland LCSS for the remainder of their lifetimes.
- Those who were **not at fault or partly at fault** would initially all participate in a Queensland LCSS, but then would have a choice of whether to commute their entitlement to payment of LCS expenses by a Queensland LCSS (subject to safeguards for children and other participants who lack legal capacity or are otherwise considered unsuited for a commutation).

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: <sup>(i)</sup>			Ratio of number of NSW LCSS participants who were <b>NOT</b> also NSW CTP scheme claimants to all NSW LCSS participants
	Total	Who were also NSW CTP claimants as at 31/03/13 <sup>(ii)(iii)</sup>	<b>NOT</b> also NSW CTP scheme claimants <sup>(iv)</sup>	
2008 <sup>(v)</sup>	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 wholly at fault participants to all participants in a hybrid 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 the following breakdowns of initial annual numbers of participants in a Queensland LCSS for each option summarised in Table 4-2.

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

Nature of injury	Estimated <u>initial</u> annual number of participants for:			
	"Full" LCSS - Option A <sup>(i)</sup>	ALA hybrid option, participants who were:		Total <sup>(iii)</sup>
		Wholly at fault <sup>(ii)</sup>	Not at fault or partly at fault	
SCI	23.7	9.9	13.8	23.7
ABI - excluding interim only participants	83.7	34.9	48.8	83.7
ABI - interim only participants	25.5	10.6	14.9	25.5
Other injuries	2.7	1.1	1.5	2.7
<b>Total - excluding ABI interim only participants</b>	<b>110.0</b>	<b>45.9</b>	<b>64.2</b>	<b>110.0</b>
<b>Total - including ABI interim only participants</b>	<b>135.5</b>	<b>56.5</b>	<b>79.0</b>	<b>135.5</b>

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 above.

(iii) The total estimated number of **initial** participants for the ALA hybrid option is the same as for option A. Under the ALA hybrid option, some of the initial participants in a Queensland LCSS who were not at fault or partly at fault in the MVA would choose to commute future payments of LCS expenses from the LCSS for a lump sum payment (Table 1.1).

Given the inherent uncertainties, for the ALA hybrid option we have assumed:

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

It is possible that some catastrophically injured persons, who would currently be regarded as wholly at fault and thus unable to claim under the Queensland CTP scheme, might seek if the ALA hybrid option were implemented to demonstrate a small degree of fault by another person(s), in order to obtain access to the option to commute LCS entitlements

(refer Table 1.1). That would tend to increase the proportion of initial LCSS participants who were categorised as partly at fault and reduce the proportion categorised as wholly at fault. However, given the inherent uncertainties, no adjustment has been made on this account to the estimated initial annual numbers of participants in each category shown in Table 4-2. Further, MAIC advised that a minimum threshold may be prescribed for the degree of fault by another party(ies) required for a partly at fault LCSS participant to be able to choose to commute future LCS entitlements from a Queensland LCSS.

## 4.2 Proportions of LCSS participants who might commute their LCS entitlements, and possible timing of commutations

### 4.2.1 Proportions of LCSS participants who might commute their LCS entitlements

What proportion of LCSS participants might commute their entitlements if the ALA hybrid option were implemented is **highly uncertain**. There is no current precedent in Australia for a LCSS which provides (subject to certain proposed safeguards) a commutation option similar to that proposed under the ALA hybrid option. (The WA government has recently enacted legislation to establish a “hybrid” LCSS, but the WA LCSS had not started operating at the time when this supplementary report was prepared.)

MAIC advised that, in discussions with the ALA, it was suggested that about **50%** of not at fault or partly at fault LCSS participants might commute their entitlements. That is the proportion which has been assumed for the cost estimates in this report. However, the actual proportion who commute could turn out to be considerably more or less than 50%.

Some additional points to bear in mind concerning this adopted assumption that 50% of not at fault or partly at fault LCSS participants would commute their entitlements:

- We have also assumed that commutations of LCS entitlements would not occur until five years after the MVA (section 4.2.2). By that time, it is expected that persons who were interim only participants in a Queensland LCSS would have ceased to be participants in the LCSS (refer to the explanatory comments following Table 1.2). It is only the remaining LCSS participants at that time, excluding the interim only participants, for whom it has been assumed that 50% would commute their ongoing LCS entitlements.
- Under the ALA hybrid option, each proposed commutation of LCS entitlements would be subject to court approval. Thus the adopted assumption that 50% of remaining LCSS participants would commute allows implicitly for:
  - Moderately more than 50% of remaining participants seeking to commute, but
  - Court rejection of a small proportion of proposed commutations reducing the actual proportion who commute to 50%.

It is clearly possible that, if the legal, medico-legal and related costs of participants in relation to a potential commutation of LCS entitlements were to be wholly paid by a Queensland LCSS, that a large majority of all LCSS participants (other than interim only participants) might explore the possibility of a commutation. That could occur, even if the proportion of participants who eventually decided to commute turned out to be similar to the 50% assumed for this report. If that were to occur:

- It is likely that total legal, medico-legal and related costs paid by a LCSS would be more than the estimates in this report, and
- For participants who explore a possible commutation but decide not to commute, there might also be both:
  - an increase in average LCS expenses paid during the period when a possible commutation is being considered, and
  - adverse effects on the extent of recovery from their MVA injuries which those participants achieve, and hence on their longer term LCS needs and costs.

#### 4.2.2 Timing of commutations

It is envisaged that a possible commutation of LCS entitlements would not be considered until after a LCSS participant's medical condition had largely stabilised and a reasonably reliable assessment could be made of the participant's medical prognosis, anticipated future LCS needs and remaining life expectancy.

The period between the MVA and stabilisation of a LCSS participant's medical condition will vary between individuals. Generally, one would expect that period to be longer for ABI than for SCI, and longer for children than for adults.

Analysis of data for Queensland CTP scheme claimants indicates that in that scheme, for catastrophically injured claimants, few claims are settled within three years of the MVA, but by six years after the MVA a majority have been settled. A LCSS participant who was not at fault or partly at fault can be expected to have a concurrent Queensland CTP scheme claim for non-LCS damages (Table 1.1). It seems unlikely that a commutation of LCS entitlements would be finalised significantly before the same person's Queensland CTP scheme claim arising from the same MVA.

Given these considerations and the inherent uncertainties, in estimating costs of the ALA hybrid option, we have adopted simplifying assumptions that:

- All eligible persons would participate in a Queensland LCSS during the first five years after the MVA, with no commutations occurring during that period, and
- Commutations of LCS entitlements would occur during the sixth year after the MVA.

It is acknowledged that for catastrophically injured young children the period between the MVA and any commutation of LCS entitlements would typically be considerably longer than is implied by this adopted simplifying assumption. However, no adjustment has been made to the adopted assumption on this account, given that:

- Our estimates of the proportions of Queensland LCSS participants who would be under age 15 at the date of the MVA are only about 3% for SCI and 12% for ABI (refer Appendix D.10 to the Previous Full LCSS Costing Report), and
- Adjusting the assumed period between the MVA and commutation of LCS entitlements according to the age of the LCSS participant would increase significantly the complexity of inherently uncertain estimates of cost, but have little effect on resulting estimates of total costs of the ALA hybrid option.

### 4.2.3 “Once only” nature of commutation option

Our understanding is that it is envisaged that, under the ALA hybrid option, the option of commuting future LCS entitlements would be a **“once only”** option available only during a defined period after a participant’s medical condition had largely stabilised and a reasonably reliable assessment could be made of the participant’s medical prognosis, anticipated future LCS needs and remaining life expectancy.

If instead the option of commuting future LCS entitlements were to be an ongoing option which could be exercised by a participant (subject to court approval) at any subsequent time, we would expect the resulting costs to be **more than the estimates in this report**. Further comments on this are provided at the end of section 4.3.2 and in section 4.6.1.

## 4.3 Care, support and case management costs

### 4.3.1 Option A

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.

### 4.3.2 ALA hybrid option

#### For participants who were wholly at fault

For participants who were wholly at fault, because the distribution of LCSS participants by age, gender and injury severity at accident is assumed to be the same as for option A (section 4.1), the assumptions regarding average care, support and case management costs **per participant** are also the same as for option A.

#### For participants who were not at fault or partly at fault

Our expectation is that existence of a commutation option under the ALA hybrid option could be expected to result in an **increase** in LCS expenses per participant payable by a Queensland LCSS. Our reasoning is as follows:

- Emerging claims experience for the NSW LCSS generally shows annual LCS expenses per participant **less** than had been anticipated previously. While claims experience for the NSW LCSS is still immature and no definitive explanation(s) of this outcome has been identified, a reasonable hypothesis appears to be as follows:
  - For the NSW LCSS, an assessment of a participant’s future needs and corresponding reasonable LCS expenses is **not** a “once and for all” assessment. Rather, if a participant’s needs change in future, the participant can seek to have those needs and reasonable LCS expenses payable by the NSW LCSS re-assessed taking account of the participant’s changed condition.
  - This means that there is **not** a strong financial incentive for participants to seek to demonstrate a high level of current needs and thus maximise current



LCS expenses paid by the NSW LCSS, i.e. participants are aware that they will be able to have their needs re-assessed if they were to increase in future.

- These circumstances differ from those which arise under lump sum common law compensation schemes. Under such schemes the once and for all nature of claim settlements or court awards provides a strong financial incentive for claimants and their representatives to seek to demonstrate a high level of past and current needs and LCS expenses. Doing so serves to maximise the amount of lump sum damages negotiated or awarded at court, which are based in part on the demonstrated level of LCS expenses. In some cases, during the period before a claimant's common law claim is finalised, a care, treatment and rehabilitation regime is established which is not continued in full after the common law claim has been finalised.
- Under the ALA hybrid option, for participants who are not at fault or partly at fault, the Queensland LCSS would operate in a manner similar to a common law compensation scheme. After such a participant's condition had stabilised, for a participant who is considering a possible commutation, a once and for all assessment of the participant's anticipated future reasonable LCS expenses would be made and used in calculating the amount of the commuted lump sum payable to the participant. Thus, as occurs under a common law compensation scheme, there would be a **strong financial incentive** for such participants and their representatives to seek to demonstrate a high level of current needs and LCS expenses.

It is not possible to estimate reliably what effect this financial incentive would have on amounts payable by a Queensland LCSS if the ALA hybrid option were to be implemented. For this report, we have **assumed** that for participants who are not at fault or partly at fault and who eventually **commute** their LCS entitlements under the ALA hybrid option:

- During the first 2 years after the MVA, LCS expenses per participant would be the same as for option A. During the first 2 years, typically:
  - A relatively high proportion of participants' total LCS expenses is attributable to hospital and high intensity medical and rehabilitation treatment, and
  - There is relatively less scope for dispute about what LCS expenses are reasonable and necessary.
- During years 3 to 6 inclusive after the MVA, LCS expenses per participant for those participants would be **20% more** than for option A. After the first 2 years, it is expected that:
  - Care costs will constitute a higher proportion of participants' total LCS expenses and hospital costs a lower proportion, and
  - There will be more financial incentive and scope for participants who anticipate commuting their LCS entitlements and their representatives to seek to demonstrate a high level of current and anticipated future needs and expenses, bearing in mind that potential commutations of LCS entitlements are expected to occur typically around 5 to 6 years after the MVA.

For the participants who were not at fault or partly at fault and who do **not** commute their LCS entitlements, LCS expenses per participant have been assumed to be the same as for option A, and to be paid from the LCSS for the remainder of those participants' lifetimes.

It should be noted that:

- These assumptions are intended to be consistent with our understanding that the option of commuting future LCS entitlements would be a **"once only"** option available after a participant's medical condition has largely stabilised (section 4.2.3).



- Given that understanding, for LCSS participants who were not at fault or partly at fault who could commute their LCS entitlements but decide **not** to do so, a plausible alternative assumption would be that availability of a commutation option would result in:
  - a large majority of all LCSS participants (other than interim only participants) exploring the possibility of a commutation (see comments at the end of section 4.2.1);
  - an increase in average LCS expenses for those participants. If a “once only” commutation option was expected to be available around 5 to 6 years after the MVA, one could plausibly assume that the financial incentive of a potential commutation might result in a temporary increase in average LCS expenses for these participants between, say, years 3 and 6 after the MVA. For participants who declined the commutation option, the strong financial incentive to demonstrate a high level of current and anticipated future needs and expenses would then cease to exist after the “once only” commutation option had been declined, and
  - the possibility of adverse effects on the extent of recovery from their MVA injuries which those participants achieve, and hence on their longer term LCS needs and costs.
- If instead the option of commuting future LCS entitlements were to be an **ongoing** option which could be exercised by a participant (subject to court approval) at any subsequent time, in our opinion it would be appropriate to anticipate **higher** average LCS expenses per participant than for option A **throughout much of the remaining lifetimes of most not at fault or partly at fault LCSS participants**. Those circumstances would imply costs of the ALA hybrid option **significantly more** than the adopted estimates in this report.

## 4.4 Calculation of commutation payments

### 4.4.1 Before allowing for trustee and funds management fees

Estimated lump sum commutation payments for the 50% of surviving not at fault or partly at fault LCSS participants assumed to commute their LCS entitlements in the 6<sup>th</sup> year after the MVA (section 4.2) have been calculated:

- Based initially on projected average future lifetime LCS payments for participants of that age, gender and injury severity. It should be noted that:
  - Our estimates of future care costs for catastrophically injured people allow for anticipated increases as people age in hours of attendant care needed each day and corresponding costs (refer Appendix D.2 in the Previous Full LCSS Costing Report). The projected average future lifetime LCS payments used in estimating commutation payments **include** allowance for these anticipated increases, as people age, in attendant care needed and corresponding costs.
  - The projected future LCS payments commuted **include** allowance for the assumed “20% LCS expenses uplift” referred to in section 4.3.2 for the remainder of each commuting participant’s lifetime. Thus, **only for participants who do commute**, it is assumed that these participants and their representatives will succeed in having allowed for in their commutation

payments estimated average future lifetime LCS expenses **20% more** than for comparable participants who do not commute.

- Based on estimated average future mortality for participants of that age, gender **and injury severity**. We expect that there would be a mortality selection effect that LCSS participants who choose to commute would have moderately worse future mortality than otherwise comparable participants who do not commute, but that this selection effect would **not** be allowed for in calculating the amounts of commutation payments. (The allowance made for assumed mortality selection effects is described in section 4.6.2.)
- By applying the same discount rate of 5% per annum as is prescribed for the Queensland CTP scheme to the projected future lifetime LCS payments in current values at the time of commutation, which is assumed to be during the 6<sup>th</sup> year after the MVA (section 4.2.2).

#### 4.4.2 Implications of use of the prescribed discount rate of 5% per annum and related issues

Under the Queensland CTP scheme, in calculating lump sum damages amounts for future economic loss and future LCS expenses, a discount rate of 5% per annum prescribed by statute is applied to estimates of future loss and expenses in **current values**, ie **not** allowing for anticipated future inflationary increases. The rationale is that the prescribed discount rate is intended to be a net rate which allows implicitly for both:

- Future increases in economic loss and LCS expenses due to inflation, and
- Future investment return (net of tax on that return) which claimants can earn from investing their lump sum damages payments.

Under the ALA hybrid option, it is envisaged that the same approach and prescribed discount rate of 5% per annum would apply in calculating lump sum payments when future LCS entitlements are commuted.

However, if the estimates of future economic loss and future LCS expenses in current values were objective and unbiased then, for the resulting lump sum amounts to be equitable to all parties, claimants would need to be able to invest the lump sum to produce future net of tax investment returns 5% per annum more than future rates of inflation of economic loss and LCS expenses. That is not a realistic expectation.

Therefore, if all other things were equal, use of the prescribed discount rate of 5% per annum in calculating lump sum amounts could be expected to result in under-compensation of claimants. And, in both absolute and proportionate terms, the extent of under-compensation would be greatest for catastrophically injured claimants for whom LCS expenses can be expected to continue for the remainder of their lifetimes.

But all other things are not necessarily equal. In practice, in Australian common law compensation schemes there are opposing effects of:

- Use of a prescribed discount rate, such as 5% per annum, acting to result in under-compensation of claimants, particularly catastrophically injured claimants, but
- During the period before claims are finalised, claimants and their representatives seeking to demonstrate a high level of needs and LCS expenses which may not be sustained after the claims have been finalised. This effect may act to result in over-compensation of claimants.

In estimating costs of the ALA hybrid option, we have attempted to allow for both of these effects for LCSS participants who are not at fault or partly at fault and who commute their LCS entitlements. Under the ALA hybrid option, for these participants:

- Use of a prescribed discount rate of 5% per annum to convert participants' entitlement to future LCS expenses to a commuted lump sum acts to reduce substantially the estimated cost of the ALA hybrid option relative to option A, but
- The financial incentive for participants and their representatives to demonstrate a high level of needs and LCS expenses is assumed to act to increase the cost of the ALA hybrid option relative to option A, due to the "20% LCS expenses uplift" assumption adopted (section 4.3.2).

Refer to section 5.2 for quantification of estimated effects of these influences on costs of the ALA hybrid option.

However, it is important to bear in mind that there is no current precedent in Australia for a LCSS which operates as envisaged under the ALA hybrid option. Consequently, assumptions regarding how a hybrid LCSS might operate and might affect behaviour of participants and their representatives and resulting costs should be regarded as **unavoidably a matter of conjecture**.

#### 4.4.3 Allowance for trustee and funds management fees

##### Rationale for allowance

Due to the nature of their injuries, many LCSS participants would not be capable of investing and managing a lump sum payment effectively and prudently. This is recognised by the ALA which has proposed that lump sum commutation payments from a Queensland LCSS for participants who lack the necessary capacity would be subject to initial court approval, and ongoing professional trustee and investment management services would be provided to former LCSS participants who need them.

Comparable requirements apply for Queensland CTP scheme claimants who lack legal capacity. CTP scheme lump sum settlement amounts for such claimants often include an amount which is intended to allow for future fees for trustees and investment managers.

The initial estimates of lump sum commutation payments calculated as described in section 4.4.1 above do not include allowance for future fees for trustees and investment managers. It is necessary to adjust those initial estimates to include allowance for these fees.

##### Data for Queensland CTP scheme claims

We analysed data for the Queensland CTP scheme for CTP claims finalised during the 3 years period ended 31 December 2014 for claimants whose claims were identified in the data as ABI or SCI, with a Maximum Injury Severity ("MIS") code of 4 ("serious") or 5 ("severe"). 5 is the highest non-fatal MIS severity rating. Results of those analyses are summarised in Table 4.3. (Data for such claims finalised during the year ended 31 December 2015 was also considered, but was excluded from our analyses because it appeared anomalous compared with data for claims finalised during the preceding 3 years period.)

**Table 4.3 Trustee and funds management fees for Queensland CTP claimants with ABI or SCI**

Cost range of CTP claim excluding trustee and funds management fees	Proportion of claims for which trustee and/or funds management fees were paid, for:		Only for claims for which trustee and/or funds management fees were paid, amount of those fees as a proportion of the cost of the claim excluding those fees, for:	
	ABI claims	SCI claims <sup>(i)</sup>	ABI claims	SCI claims <sup>(i)</sup>
< \$1m	9%	0%	17%	0%
\$1m to \$2.5m	47%	7%	22%	21%
\$2.5m to \$5m	57%	20%	15%	4%
> \$5m	50%	25%	12%	16%

Note: (i) Numbers of SCI claims were small, with only 45 SCI CTP scheme claims recorded as finalised during the 3 years period.

As would be expected, the proportion of CTP claims for which the total cost of the claim included an amount for trustee and/or funds management fees was:

- More for ABI claims than for SCI claims, and
- More for claims for which the cost excluding trustee and funds management fees was more than \$1 million.

#### Assumed proportions of LCSS commutations for which there would be a fees component

We have added an allowance for trustee and/or funds management fees to commutation payments for:

- **80%** of LCSS participants with ABI who have a CANS severity assessment of 3 or more who commute. CANS assessments for ABI range from 0 to 7, with 7 being the most severe. This assumed proportion of 80% is more than the proportions shown for ABI CTP scheme claims in Table 4.3 because for the LCSS the 80% assumption is applied only for people:
  - with a CANS severity of 3 or more, whereas the CTP claims data summarised in Table 4.3 may include claimants with lower severity ABI (the data available for past CTP claims does not include CANS assessments), and
  - for whom the ABI are sufficiently severe for them to have been confirmed as eligible to be lifetime participants in a Queensland LCSS (if they did not commute their LCS entitlements).
- **20%** of LCSS participants with SCI (at any severity level) who commute, implying that 80% of participants with SCI who commute will not need such services in managing their resulting lump sum payments. (Participants who have both an ABI and a SCI have been classified as SCI participants for our analyses. Therefore some participants classified as “SCI” will also have an ABI and can be expected to need trustee and investment management services.)

#### Estimation of amounts of trustee and funds management fees

The last two columns in Table 4.3 show, only for Queensland CTP scheme claims for which some trustee and/or funds management fees were paid, those fees as a proportion of the remaining cost of the claims.

We also considered estimates of amounts by which lump sum compensation payments should be increased to allow for trustee and funds management fees in a document prepared in 2014 by Mr.C.Plover of Cumpston Sarjeant Consulting Actuaries. Table 4.4

below shows estimates based on fees charged by the Public Trustee of Queensland and calculated using the 5% per annum prescribed discount rate.

**Table 4.4 Allowances for fees charged by the Public Trustee of Queensland**

Amount of lump sum award <u>excluding</u> allowance for trustee and investment management fees	Estimated allowance for trustee and investment management fees, as a proportion of lump sum award excluding those fees, for an expected period of management of:				
	10 years	20 years	40 years	60 years	80 years
\$m					
0.5	17%	30%	52%	73%	96%
1.0	12%	21%	37%	51%	65%
2.5	9%	15%	26%	34%	42%
5.0	7%	12%	20%	27%	33%
10.0	6%	10%	17%	23%	28%

Note: From Table 11.2.1 in the document referred to above, based on a 5% pa discount rate.

Initial establishment and annual management fees are higher **proportions** of the lump sum award for smaller awards.

Comparing the proportions experienced for Queensland CTP scheme claims shown in the last two columns in Table 4.3 with those in Table 4.4, it can be seen that the former proportions:

- Are broadly similar to the estimated proportions for a 20 years expected period of management in Table 4.4, and
- Are considerably less than the estimated proportions for longer expected periods of management in Table 4.4.

How much would be added to LCS commutation payments to allow for these fees is an significant further source of uncertainty in estimating costs of the ALA hybrid option.

After considering the information summarised in Table 4.3 and Table 4.4, we have adopted the assumptions shown in Table 4.5 about the extent to which the initial estimates of lump sum commutation payments calculated as described in section 4.4.1 above should be increased to allow for trustee and funds management fees.

**Table 4.5 Adopted allowances for trustee and funds management fees**

Type of injury	Severity level	Proportion of LCSS commutations for which an allowance for trustee and/or funds management fees would be added <sup>(i)</sup>	Trustee and/or funds management fees as a proportion of the commutation payment excluding those fees <sup>(ii)</sup>
ABI	CANS 7	80%	12%
	CANS 6	80%	12%
	CANS 5	80%	16%
	CANS 4	80%	21%
	CANS 3	80%	25%
	CANS 0 to 2	0%	na
SCI	C1 to C3	20%	12%
	C4	20%	12%
	C5	20%	14%
	C6	20%	16%
	C7	20%	18%
	C8	20%	19%
	T1	20%	20%
	T2	20%	21%
	T3	20%	22%
	T4	20%	23%
	T5	20%	24%
	T6 to T12	20%	25%
	Lumbar	20%	25%

Notes: (i) As explained following Table 4.3 above.

(ii) Applied to the assumed proportion of claims in the previous column.  
For example, for CANS 7 the estimated overall allowance for trustee and funds management fees is  $(80\% * 12\%) = 9.6\%$  of commutation payments excluding such fees.

The proportions in the right-hand column in Table 4.5 were chosen so that, taking account of the average amount of commutation payment excluding fees for each injury severity level, the assumed proportions are generally:

- Comparable to or slightly more than actual past proportions for the Queensland CTP scheme shown in Table 4.3 and the estimated proportions shown in Table 4.4 for a 20 years expected period of management, but
- Less than the estimated proportions shown in Table 4.4 for a 40 years expected period of management.

## 4.5 Legal and court approval costs

### 4.5.1 Legal and medico-legal costs

For both option A and the ALA hybrid option, **within the Queensland CTP scheme**, we have assumed:

- A 50% reduction in (both claimants' and insurers') legal costs, and



- A 80% reduction in CTP scheme insurers' investigation and medico-legal costs. (Refer to section 6.2.2 in the Previous Full LCSS Costing Report and to section 4.8 in this report.) For catastrophically injured Queensland CTP scheme claimants only, typically a high proportion of these costs relate to medical assessments and associated legal representations regarding claimants' future longer-term LCS needs and life expectancy. If reasonable and necessary future LCS expenses are instead **paid from a Queensland LCSS**, (either on an ongoing basis for participants' lifetimes or as a commuted lump sum in some cases under the ALA hybrid option) then these medical assessments and associated legal representations would no longer be necessary **for the Queensland CTP scheme**.

However, under the ALA hybrid option, for any LCSS participant for whom a possible commutation of LCS entitlements was being considered, it would be necessary for the **Queensland LCSS** (instead of the CTP insurer) to make a "once and for all" assessment of future LCS needs and life expectancy. Therefore, for the ALA hybrid option only, for such participants we have assumed that the 50% reduction in legal costs and 80% reduction in medico-legal costs within the Queensland CTP scheme would be **counter-acted by corresponding increases in legal and medico-legal costs for the Queensland LCSS**. (Thus, in effect we have assumed that under the ALA hybrid option these costs would be "transferred" from the CTP scheme to the LCSS.)

We have assumed that payment of these legal and medico-legal costs by the Queensland LCSS would be spread over the period between the 3<sup>rd</sup> and 6<sup>th</sup> years after the MVA.

It should also be borne in mind that, under the ALA hybrid option, negotiations with representatives of catastrophically injured CTP scheme claimants may be more complex than under option A. Under the ALA hybrid option, for a not at fault or partly at fault person who is considering commutation of future LCS entitlements and also has a CTP claim, it seems likely that person's legal representative would be negotiating concurrently with **both** the LCSS regarding the proposed commutation and with the CTP insurer regarding settlement of the CTP claim. That might complicate the negotiations and result in legal, medico-legal and related costs paid by the LCSS and/or the CTP insurer being more than the estimates in this report.

#### 4.5.2 Court approval costs

MAIC advised an estimate of \$5,500 per application (in 2016 values) for applications for court approval of a proposed commutation of LCS entitlements.

For the accident year commencing 1 July 2016 we have estimated the number of applications for court approval under the ALA hybrid option as

{64.2 estimated initial number of LCSS participants who were not at fault or partly at fault, excluding interim only LCSS participants, from Table 4-2

\* 93% proportion of those participants projected to survive until the 6<sup>th</sup> year after the MVA, derived from Appendix F to the Previous Full LCSS Costing Report

\* 55% proportion of those surviving participants assumed to seek court approval of a proposed commutation, resulting in the 50% court approved commutation rate assumed (section 4.2.1)}

= 33.

Thus for the ALA hybrid option we have estimated total court approval costs for cases arising from the first accident year of approximately \$180,000 (33 cases at an assumed \$5,500 each) in 2016 values.

We have assumed that these costs would be paid during the 6<sup>th</sup> year after the MVA, which is when it is assumed that commutations of LCS entitlements would occur (section 4.2.2).

## 4.6 Selection effects

### 4.6.1 General comments

Generally, allowing participants in a compensation or support scheme a choice between lifetime benefits and a lump sum which is intended to be broadly financially equivalent can be expected to result in an increase in total scheme cost, despite the intention that the benefits be broadly financially equivalent. This phenomenon is known as 'selection'. It is common in workers compensation and superannuation/pension schemes which offer a commutation option. We expect it also to be relevant to the ALA hybrid option. It arises because participants who choose the lump sum option are usually, on average, different from otherwise seemingly similar participants who do not. Those choosing the lump sum often believe it to be a superior choice because of their own circumstances. For instance, those participants who think that they are more likely to die soon may be more inclined to choose a lump sum than those who feel likely to live longer. The result is that the subsequent mortality for those who do not choose the lump sum is better than the average which would have been experienced if there were no lump sum option.

The same issue (but with possibly more significant repercussions) exists for LCS payment levels and perhaps other costing assumptions.

Selection effects mean that, unless the commutation terms were to be made much less generous than those based on intended broad financial equivalence, overall costs for the LCSS could be expected to be higher with a lump sum payable at the option of the injured person than they would be with the optional nature of the lump sum removed. This selection effect could be expected to act to increase costs for the ALA hybrid option relative to option A, as option A does not include a commutation option (Table 1.1).

However, use of a prescribed discount rate of 5% per annum in calculating commutation payments could be expected to mitigate the increase in total cost due to selection effects, for the reasons explained in section 4.4.2.

In this report we have attempted to allow for an increase in total scheme costs:

- Due to mortality selection effects (sections 4.6.2 and 4.6.3), and
- On the assumption that the option of commuting future LCS entitlements would be a "once only" option available only during a defined period after a participant's medical condition had largely stabilised and a reasonably reliable assessment could be made of the participant's medical prognosis, anticipated future LCS needs and remaining life expectancy (section 4.2.3).

Generally, an ongoing option which can be exercised at any future time chosen by the holder of the option can be expected to have a greater financial value to the option holder



than an option which can only be exercised within a defined time period. This general expectation applies for the commutation option under the ALA hybrid option. Therefore, if the option of commuting future LCS entitlements were instead to be an ongoing option which could also be exercised by a participant (subject to court approval) at any subsequent time, we would expect the resulting costs to be **more than the estimates in this report**.

#### 4.6.2 Illustrative assumptions used to attempt to allow for mortality selection effects on total cost

In our opinion, the financial effect of selection on total costs of a LCSS under the ALA hybrid option could be significant but is very difficult to quantify.

Selection effects in life, trauma and disability insurance have been studied extensively. However, we are not aware of any studies of differences in mortality experience between catastrophically injured people who exercise a commutation option and those who do not. (Future mortality of catastrophically injured LCSS participants is itself a major source of uncertainty in estimating long term costs of a LCSS, refer sections 4.6 and 11 in the Previous Full LCSS Costing Report and illustrative alternative scenario “C” in section 5.3.2 in this report, before one attempts to consider the additional uncertainty arising from selection effects.)

In the absence of any reliable information on the extent of potential selection effects for catastrophically injured LCSS participants, we have adopted the following **illustrative** assumptions for the purpose of estimating costs of the ALA hybrid option:

- In the 6<sup>th</sup> year after the MVA, which is when it is assumed that commutations of LCS entitlements would occur under the ALA hybrid option:
  - Mortality of participants who do not commute would be 20% less than the average for LCSS participants of that age, gender and injury severity, and
  - The mortality of participants who do commute would be 20% more than the average for that age, gender and injury severity.

(Note that it has been assumed that 50% of eligible LCSS participants would commute their LCS entitlements in year 6 (section 4.2.1). Thus these illustrative assumptions imply no change in the overall average mortality assumed for LCSS participants who would be eligible to commute under the ALA hybrid option.)

- The percentage difference between mortality of those who do not commute and those who do would reduce progressively between the 7<sup>th</sup> and 11<sup>th</sup> years after the MVA, and for the 11<sup>th</sup> and subsequent years:
  - Mortality of participants who do not commute would be 5% less than the average for all people of that age, gender and injury severity, and
  - The mortality of participants who had commuted would be 5% more than the average for all people of that age, gender and injury severity.
- The amount of commutation payments in the 6<sup>th</sup> year after the MVA would be calculated based on estimated average mortality and hence life expectancy for **all** LCSS participants of that age, gender and injury severity, ie **not** allowing for moderately higher future mortality for those who do commute. This is the important aspect of anticipated selection effects from a financial perspective – that individual LCSS participants would have some additional insight into their own likely future circumstances and mortality.

These illustrative assumptions imply only a small increase in total estimated cost of the ALA hybrid option, compared with the estimated cost if there were no selection effects, because:

- For LCSS participants who do not commute, assumed moderately less than average mortality for that age, gender and injury severity during the 6<sup>th</sup> and subsequent years after the MVA acts to increase slightly projected total LCS costs for the remaining lifetimes of those participants;
- That increase is **not** counter-acted by a reduction in LCSS costs for participants who do commute, because moderately more than average mortality for these participants after they commute is assumed **not** to be allowed for in calculating the amount of commutation payments, but
- There is some offsetting effect on estimated total costs for LCSS participants who do commute, because the assumed moderately more than average mortality for them does reduce slightly the projected further costs recoverable from the Queensland government under the “Adopted” scenario described in section 4.9.5. However, that reduction is less than the increase in projected total LCS costs for LCSS participants who do not commute.

#### 4.6.3 Other potential selection effects on costs

Assuming average LCS expenses per participant 20% more for LCSS participants who do commute their LCS entitlements than for those who do not commute, for the 3<sup>rd</sup> and subsequent years after the MVA (sections 4.3.2 and 4.4.1), can be regarded as a form of allowance for a selection effect.

No allowance has been made for potential further selection effects on estimated costs under the ALA hybrid option, but we note that such effects:

- Could turn out to be significant, and this is an important additional source of uncertainty inherent in estimated costs of the ALA hybrid option, and
- Generally, do not have a “symmetric” effect on total costs of a compensation or support scheme. Rather, they result in increases in costs for some scheme participants who benefit from the selection effects, and in aggregate those increases tend to be more than any partly offsetting reductions for other participants.

#### 4.6.4 A possible restriction which might mitigate selection effects

A possible additional restriction on the commutation option suggested by MAIC, which could mitigate the increase in total costs due to selection but not eliminate it, would be a prohibition on commutation in cases for which there was material disagreement regarding a participant’s remaining life expectancy or care entitlements between experts representing the participant and the LCSS.

## 4.7 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 the **ALA hybrid option**:

- The initial annual number of new participants in a Queensland LCSS would be the same as for option A;
- We have estimated that about 42% of the total number of new participants would have been wholly at fault in the MVA (section 4.1 in this report) and would remain participants in the LCSS for the remainder of their lifetimes (unless they were interim only participants);
- We have assumed that the other 58%, except for interim only participants, would remain participants until the 6<sup>th</sup> year after the MVA and then one-half of those remaining participants would commute their future LCS entitlements (section 4.2);
- The total number of ongoing LCSS participants would be less than under option A;
- We have assumed:
  - For the first 5 years after the MVA, the same proportion of general operating expenses of 10% of {care, support and case management costs} as for option A, as for those first 5 years it is assumed that the number of participants would be the same as for option A;
  - For the 6<sup>th</sup> and subsequent years after the MVA, that reduced economies of scale would result in general operating expenses for a Queensland LCSS of **12%** of {care, support and case management costs}. However, this 12% allowance for general operating expenses has **not** been applied to the projected lump sum commutation payments or additional legal and court approval costs.

The resulting total allowances for general operating expenses included in our estimates of long term costs for the accident year commencing 1 July 2016 are \$31.6m for option A and \$28m for the ALA hybrid option (Table 1.3).

## 4.8 Effects of a Queensland LCSS on claims, other costs and premiums for the Queensland CTP scheme

### 4.8.1 Estimated reductions in Queensland CTP scheme claims and other costs for option A

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.

Those previous estimates have been retained for this supplementary report, except for the small adjustments summarised in Table 3-1. The adjusted estimates for the accident year commencing 1 July 2016 are summarised in Table 4-6.

**Table 4-6 Summary of estimated reduction in Queensland CTP premiums**

Component	Estimated reduction in CTP premiums <sup>(i)</sup>
	\$m
Claims costs	62.5
CHE	1.9
Net reinsurance costs	10.1
CTP insurers' profit margins	6.3
Sub-total excluding GST	80.8
GST	8.1
HES levy	4.9
<b>Total including GST</b>	<b>93.8</b>

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

#### 4.8.2 Estimated reductions in Queensland CTP scheme claims and other costs for the ALA hybrid option

Subject to the cautionary comments in section 4.8.3 below, reductions in Queensland CTP scheme claims and other costs can be expected to be similar for option A and the ALA hybrid option (Table 1.1). Therefore for the ALA hybrid option the reductions in claims and other costs have been assumed to be the same as shown in Table 4-6.

#### 4.8.3 Cautionary comments concerning estimates of changes in Queensland CTP premiums

The estimates of changes in Queensland CTP premiums were derived by estimating changes in amounts of damages for each head of damage, refer section 6.2 and Appendix P in the Previous Full LCSS Costing 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 the ALA hybrid option, 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). However, that might not turn out to be the case.
- Under the ALA hybrid option, it is noted in the last paragraph in section 4.5.1 that negotiations with representatives of catastrophically injured CTP scheme claimants may be more complex than under option A. That may result in the CTP insurer's legal costs and/or claims handling expenses being more than assumed for option A (as described in sections 6.2.2 and 6.3 respectively in the Previous Full LCSS Costing Report).

- Under the ALA hybrid option, for not at fault or partly at fault people, lump sum payments in respect of future care and support would be paid by:
  - A Queensland LCSS for catastrophically injured people who become LCSS participants and then commute their LCS entitlements, and
  - Queensland CTP insurers for non-catastrophically injured people (as part of their total CTP claim settlement payment).

Over time, commutation payments paid from a LCSS to catastrophically injured people might become regarded as setting a new benchmark for amounts of CTP scheme damages for future care and support heads of damage for Queensland CTP claimants whose injuries are serious without being sufficiently severe to be eligible to participate in a LCSS.

## 4.9 Further costs recoverable from the Queensland Government under the ALA hybrid option

### 4.9.1 Agreement between the Commonwealth and Queensland governments

The Commonwealth and Queensland Governments reached a Heads of Agreement dated 8 May 2013 concerning the NDIS. Paragraphs 40 and 45 of that Heads of Agreement are as follows:

- Paragraph 40 “Queensland agrees in principle with the National Injury Insurance Scheme (NIIS) minimum national benchmarks that have been developed through the SCFFR for the provision of no-fault lifetime care and support for people who are catastrophically injured in motor vehicle accidents and agrees to undertake work to determine the feasibility of extending its CTP scheme to meet the NIIS minimum benchmarks for motor vehicle accidents. From 1 July 2016, Queensland will be responsible for 100 per cent of the costs of NDIS participants who are in the NDIS because they are not covered by an injury insurance scheme that meets the minimum motor vehicle benchmarks.”
- Paragraph 45 “Jurisdictions without equivalent motor vehicle and workplace schemes will be responsible for 100 per cent of the costs of their citizens and visitors who enter the NDIS due to disability caused by relevant accidents within their jurisdiction.”

MAIC advised that, in informal discussions, the National Disability Insurance Agency (“NDIA”) has explained that how these provisions might operate in practice in relation to a Queensland LCSS has not yet been considered in detail, as that has not been a priority for the NDIA.

### 4.9.2 Compliance with minimum MVA benchmarks

It is expected that, under either option A or the ALA hybrid option, for **ongoing** participants in a Queensland LCSS, the LCSS **would** meet the minimum MVA benchmarks and **no** costs would be recoverable by the NDIS from the Queensland Government.

## Option A

Consequently, for option A of a “full” Queensland LCSS, it is expected that it **would** meet the minimum MVA benchmarks and therefore there would be **no** costs recoverable by the NDIS in respect of people catastrophically injured in Queensland MVA.

## ALA hybrid option

Under the ALA hybrid option:

- For catastrophically injured people who were **wholly at fault** in the MVA, they would remain participants in the Queensland LCSS for life (Table 1.1), the LCSS **would** meet the minimum MVA benchmarks and **no** costs would be recoverable by the NDIS from the Queensland Government.
- For catastrophically injured people who were **not at fault or partly at fault** in the MVA and who did **not** commute their entitlement to payment of LCS expenses by the Queensland LCSS, again they would remain participants in the Queensland LCSS for life, the LCSS **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 **commuted** their entitlement to payment of LCS expenses by the Queensland LCSS:
  - during the period between the MVA and the commutation, LCS expenses would be paid from the Queensland LCSS and it **would** meet the minimum MVA benchmarks, but
  - during the period **after** the commutation, it is **unclear** whether the minimum MVA benchmarks would be met, and such people **may** become entitled to LCS payments from the NDIS, with the costs recoverable from the Queensland Government. Amounts of LCS payments to the injured people from the NDIS may be reduced to allow for the commutation payments received by them from the Queensland LCSS. These reductions in LCS payments from the NDIS may apply throughout the remaining lifetimes of the injured people. The actual (i.e. reduced) LCS payments made by the NDIS would then be recovered from the Queensland Government. Our estimates of the costs of the ALA hybrid option are based on an assumption that this is what would occur.

However, given that it is unclear whether the minimum MVA benchmarks might be met for catastrophically injured people who have participated in a Queensland LCSS but then commuted their future LCS entitlements, we have provided estimates of possible costs recoverable from the Queensland Government under a range of alternative scenarios. The three scenarios considered are described in Table 4-7.

### 4.9.3 NDIS Rules and Operational Guidelines

The following publications are relevant in considering these issues:

- The National Disability Insurance Scheme (Supports for Participants – Accounting for Compensation) Rules 2013 (“NDIS Rules”), which is a legislative instrument, and
- Several operational guidelines concerning compensation, issued by the NDIA in accordance with the NDIS Rules, in particular the following guidelines:



- Operational Guideline – Compensation – Overview;
- Operational Guideline – Compensation – Revise the Plan and Reduce the Supports – Compensation Received under an Insurance Scheme or a Commonwealth, State or Territory Scheme, and
- Operational Guideline – Compensation – Revise the Plan and Reduce the Supports – Compensation Received from a Judgement or Settlement.

Although these operational guidelines have been issued by the NDIA, they are complex in parts and currently it is not clear how they would operate in relation to former participants in a Queensland LCSS who have commuted their entitlement to payment of LCS expenses by a Queensland LCSS.

Notable features of the operational guidelines include the following:

- Governing principles which include:
  - “People with disability and their families and carers should have certainty that people with disability will receive the care and support they need over their lifetime”, and
  - “The financial viability of the NDIS should be ensured.”

There is a potential conflict between those two stated principles;
- Having received a compensation payment does not prevent a person from becoming a participant in the NDIS, but is expected to reduce the amount of LCS that the NDIS will provide to that person;
- It is **only** that part of a compensation payment which **relates to LCS payments** which is taken into account in determining the reduction in the amount of LCS that the NDIS will provide. For the ALA hybrid option, this means that for former participants in a Queensland LCSS:
  - A commutation payment from the Queensland LCSS **would** be taken into account in determining the reduction in the amount of LCS from the NDIS, but
  - A lump sum settlement payment from a Queensland CTP insurer would **not** be taken into account, because it would not include any amount relating to LCS expenses (Table 1.1);
- Although the NDIA must determine by how much to reduce the amount of LCS which the NDIS provides to allow for a compensation payment received by a person:
  - Past LCS expenses already paid by the individual will be offset against any reduction in the amount of LCS that the NDIS will provide, and
  - There is discretion to waive part or all of any reduction in the amount of LCS that the NDIS will provide in special circumstances. It is stated that special circumstances may include financial hardship suffered by the person.

#### 4.9.4 Circumstances in which former participants in a Queensland LCSS might become participants in the NDIS

There appears to be a range of possible circumstances in which former participants in a Queensland LCSS who had commuted their LCS entitlements might become participants in the NDIS. Exhaustion or severe depletion of the person’s own financial resources is an obvious possibility. 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. A lump sum commutation payment from a Queensland LCSS could be exhausted or severely depleted for various reasons, including:

- LCS expenditure more than anticipated, notably if a person's condition were to worsen and LCS needs increase after the commutation to an extent not anticipated before the commutation;
- Purchase of a home;
- Other non-LCS expenditure;
- Poor investments;
- Transfer of personal assets to another individual(s), or
- A combination of the above.

If the main cause of a former Queensland LCSS participant's own financial resources being exhausted or severely depleted was LCS expenditure, the provisions of the operational guidelines referred to in section 4.9.3 suggest that it is likely that person would be accepted as a NDIS participant with no reduction in the amount of future LCS provided by the NDIS. However, if exhaustion or severe depletion of the person's own financial resources was at least partly due to another cause(s), it is not known what any reduction in the amount of future LCS provided by the NDIS might be.

It should also be borne in mind that it appears that a former Queensland LCSS participant whose own financial resources were not exhausted or severely depleted could become a NDIS participant. However, it is expected that the amount of LCS that the NDIS would provide would be reduced to allow for the commutation payment received from the Queensland LCSS, with that reduction to be spread over the person's estimated remaining lifetime. Calculation of that reduction for each individual would not be straightforward (notwithstanding the existence of the operational guidelines referred to in section 4.9.3).

#### 4.9.5 Alternative scenarios considered for the ALA hybrid option

Given the complexities and uncertainties referred to in sections 4.9.3 and 4.9.4, we have provided estimates of possible costs recoverable from the Queensland Government using **intentionally simplified assumptions** for the alternative scenarios described in Table 4-7.



Table 4-7 Alternative scenarios considered for the ALA hybrid option

Scenario for catastrophically injured people who were not at fault or partly at fault in the MVA and who choose to commute future LCS entitlements	Commentary on scenario
<p>“Adopted” - such people who are still alive start to receive LCS payments from the NDIS on average 15 years after the commutation payment, i.e. in the 21<sup>st</sup> year after the MVA given that commutations have been assumed to occur in the 6<sup>th</sup> year after the MVA (section 4.2.2). LCS payments from the NDIS continue for the remainder of their lifetimes.</p> <p>LCS payments from the NDIS are assumed <b>not</b> to be reduced materially to allow for the previous commutation payment received from the Queensland LCSS.</p> <p>LCS payments made by the NDIS would be recovered from the Queensland government.</p>	<p>This is the scenario on which the adopted estimates for the ALA hybrid option in this report are based.</p> <p>It provides an intentionally simplified representation, for long term cost estimation purposes only, of what seems likely to be a complex mix of different individual circumstances. One might expect that the range of actual circumstances would include people who would:</p> <ul style="list-style-type: none"> <li>• Seek to become NDIS participants less than 15 years after receiving a commutation payment, with or without exhaustion of personal financial resources. The extent of any reduction in LCS payments from the NDIS could be expected to vary according to an individual’s circumstances, including the reason(s) for any exhaustion or severe depletion of the person’s own resources;</li> <li>• Become NDIS participants, due to exhaustion or severe depletion of own resources, around the average time of 15 years after the commutation payment assumed for this scenario, and</li> <li>• Not become NDIS participants until much later, or not at all.</li> </ul>
<p>“No NDIS Recoveries” – Although such people may receive LCS payments from the NDIS at some time after receiving a commutation payment from the Queensland LCSS, those LCS payments from the NDIS would not be recoverable from the Queensland government.</p>	<p>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”. A common law compensation payment may be regarded as similar, albeit not identical to, a lump sum commutation payment for commutation of future LCS entitlements from a LCSS. If this exclusion were to apply for all people who were not at fault or partly at fault, perhaps because they had the option of remaining lifetime participants in a Queensland LCSS under the ALA hybrid option, then no further costs would be recoverable from the Queensland government.</p> <p>However, this scenario would imply that for catastrophically injured former participants in a Queensland LCSS who had commuted their LCS entitlements:</p> <ul style="list-style-type: none"> <li>• Either they would receive no support from a government sponsored scheme (other than Medicare for medical expenses), or</li> <li>• The NDIS would provide care and support to them but not seek recovery of its costs from</li> </ul>

Scenario for catastrophically injured people who were not at fault or partly at fault in the MVA and who choose to commute future LCS entitlements	Commentary on scenario
	<p>the Queensland government.</p> <p>MAIC has advised that, given the context of the Heads of Agreement between the Commonwealth and Queensland Governments referred to in section 4.9.1, both of these scenarios are <b>unlikely</b> to occur in practice.</p>
<p>“Early Exhaustion of Assets” – The same as the “Adopted” scenario, except that such people who are still alive start to receive LCS payments from the NDIS on average 5 years (instead of 15 years in the “Adopted” scenario) after the commutation payment, ie in the 11<sup>th</sup> year after the MVA given that commutations have been assumed to occur in the 6<sup>th</sup> year after the MVA (section 4.2.2).</p> <p>As for the “Adopted” scenario, it is assumed that:</p> <ul style="list-style-type: none"> <li>• LCS payments from the NDIS would not be reduced materially to allow for the previous commutation payment received from the Queensland LCSS, and</li> <li>• LCS payments made by the NDIS would be recovered from the Queensland government.</li> </ul>	<p>This scenario is intended to illustrate approximately possible financial effects if a high proportion of people who commuted their Queensland LCS entitlements were to exhaust or severely deplete their own resources relatively early during their remaining lifetimes, and were then able to receive LCS payments from the NDIS.</p> <p>The comments in section 4.4.2 about the way in which use of a 5% per annum statutory discount rate in calculating LCS commutation payments could (if all other things were equal) be expected to result in under-compensation of claimants are relevant in this context. If significant under-compensation of LCSS participants who commute were to occur, it would increase the risk of early depletion of own resources and such people becoming dependent on the NDIS. Table 5-2 includes estimates of the effects of different influences, including a 5% per annum discount rate, on total amounts payable to LCSS participants who choose to commute their LCS entitlements under the ALA hybrid option.</p>

The potential “moral hazard” if the NDIS were to provide LCS support payments, without material reduction to allow for previous commutation payments received from a Queensland LCSS, should be noted. If such arrangements were to become well known, which appears almost certain, there would be a much reduced incentive for catastrophically injured persons to manage their lump sums in a way which means that they would be likely to last as long as needed.

In relation to the scenarios described in Table 4-7:

- The “Adopted” scenario can be characterised as making some allowance for this effect. Assuming that former LCSS participants’ own resources would be exhausted or severely depleted about 15 years on average after commutation of future LCS entitlements implicitly allows for some use of commutation payments for purposes other than LCS expenditure.
- The “Early Exhaustion of Assets” scenario can be regarded as allowing for widespread manifestation of a moral hazard effect, with former LCSS participants’ own resources assumed to be exhausted or severely depleted about 5 years after commutation on average under that scenario.

#### 4.9.6 Scope and amount 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 the ALA hybrid option, it is expected that some people who commute their LCS entitlements from a Queensland LCSS would subsequently become entitled to LCS from the NDIS. It is currently not clear whether the LCS 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 had commuted their LCS entitlements from a Queensland 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.

Thus, for the "Adopted" and "Early Exhaustion of Assets" scenarios for the ALA hybrid option described in Table 4-7, it is assumed that:

- The scope of LCS to be provided through the NDIS for people catastrophically injured in a MVA who had commuted their LCS entitlements from a Queensland LCSS would be essentially **the same** as estimated for those people in the Previous Full LCSS Costing Report, and
- The costs of that LCS would be recovered from the Queensland government.

For the "Adopted" and "Early Exhaustion of Assets" scenarios, it has also been assumed that the amount of care and support provided for such people through the NDIS (eg number of hours of daily attendant care, extent of home and vehicle modifications) would be **the same** as estimated in the Previous Full LCSS Costing Report.

For the "Adopted" and "Early Exhaustion of Assets" scenarios it has been assumed that the 20% increase in average LCS expenses from the 3<sup>rd</sup> year after the MVA for LCSS participants who commute their LCS entitlements referred to in sections 4.3.2 and 4.4.1 in this report would not apply to the amount of care and support provided to such people through the NDIS in later years. The strong financial incentive referred to in those sections to demonstrate increased LCS expenses to increase a potential commutation payment would not exist in relation to LCS provided through the NDIS in later years.

However, it is possible that circumstances and a potentially fraught process of negotiating with both the LCSS and a CTP insurer during the years preceding a commutation (section 4.5.1) could:

- Adversely affect the extent of recovery from their MVA injuries which former LCSS participants achieve, and
- Hence increase their longer term LCS needs and costs.

Possible financial implications of this have been illustrated by including a further scenario “J” in Table 5-4 and Table 5-5 which is the same as the “Adopted” scenario in Table 4-7, except that average LCS expenses during the period when LCS is provided by the NDIS are assumed to be 20% more than estimated in the Previous Full LCSS Costing Report.

(Only for the “Low” scenario described in Table 4-7, it is assumed that costs of LCS provided through the NDIS would not be recovered from the Queensland government, but MAIC advised that it considers that this would be an unlikely outcome.)

#### 4.9.7 Other assumptions regarding former Queensland LCSS participants who might become entitled to receive care and support through the NDIS under the ALA hybrid option

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 the ALA hybrid option) and it is assumed that they 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 the ALA hybrid option, 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 LCS through the NDIS. It was agreed with MAIC that, for the cost estimates under the “Adopted” and “Early Exhaustion of Assets” scenarios described in Table 4-7 in this report, it would be assumed that such people **would** be eligible to receive LCS 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 LCS through the NDIS. It was agreed with MAIC that, for the cost estimates under the “Adopted” and “Early Exhaustion of Assets” scenarios described in Table 4-7 in this report, it would be assumed that such people **would** be eligible to receive LCS through the NDIS and the costs of that LCS would be recovered from the Queensland Government. Thus, for the long term 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 LCS through the NDIS has been ignored.

#### 4.9.8 General operating expenses of the NDIS

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

If it were decided to establish a Queensland LCSS under the ALA hybrid option, 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 LCS 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 LCS provided to those participants), and
- The general operating expenses recovered would be **10%** of the costs of LCS provided to those participants. This is the same percentage allowance for general operating expenses as was assumed for option A (refer section 4.7).

## 5 RESULTING ESTIMATES OF LONG TERM COSTS AND SENSITIVITY ANALYSES

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### 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 the ALA hybrid option, the estimates summarised in Table 5.1 are for the “Adopted” scenario under which, for people catastrophically injured in MVA who were not at fault or partly at fault who choose to commute their entitlement to payment of LCS expenses by a Queensland LCSS:

- No payments would be made by the NDIS during an initial average period of 15 years after the commutation;
- After that initial period of 15 years, such people would start to receive LCS through the NDIS, which would continue for the remainder of their lifetimes;
- Amounts which they receive from the NDIS would not be reduced materially to allow for the previous commutation payment from the Queensland LCSS, and
- Payments made by the NDIS would then be recovered from the Queensland government.

The estimates are not intended to have a bias towards either under- or over-estimation. However, that intention is subject to the important qualifying comments in section 1.7 that for the ALA hybrid option several of the uncertainties about how a Queensland LCSS might operate under that option appear more likely to result in ultimate costs higher than the estimates shown in Table 5.1 and Table 5-2 than lower.

Sensitivity analyses, which illustrate effects on the estimates of changes in some of the assumptions used, are shown in section 5.3.

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

Item	Estimate of amount for accident year commencing 1 July 2016, in 2016 present values, for:			
	Option A - "full" Queensland LCSS	ALA hybrid option, for participants who were:		Total
		Wholly at fault	Not at fault or partly at fault <sup>(ii)</sup>	
	\$m	\$m	\$m	\$m
<b>Estimate of long term cost of a Queensland LCSS, sub-divided by payment type<sup>(i)</sup>:</b>				
Attendant care	230.4	96.0	74.9	171.0
Hospital	22.7	9.5	11.6	21.0
Medical	9.9	4.1	4.0	8.1
Rehabilitation	19.6	8.1	8.4	16.6
Home modifications	6.4	2.7	2.7	5.4
Equipment	13.5	5.6	5.1	10.7
Case management	13.6	5.7	5.0	10.6
Sub-total of care, support and case management	316.0	131.7	111.6	243.3
General operating expenses	31.6	15.3	12.7	28.0
Lump sum commutation payments	na	na	57.7	57.7
Additional legal and court approval costs	na	na	3.2	3.2
<b>Total annual amount</b>	<b>347.6</b>	<b>147.0</b>	<b>185.3</b>	<b>332.3</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>82.3</b>	<b>34.8</b>	<b>43.9</b>	<b>78.7</b>
<b>Reduction in premiums for the Queensland CTP scheme<sup>(iii)</sup>:</b>				
<b>Total annual amount</b>	<b>-93.8</b>	na	<b>-93.8</b>	<b>-93.8</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>-22.2</b>	na	<b>-22.2</b>	<b>-22.2</b>
<b>Further costs payable by the NDIS and recoverable from the Queensland Government<sup>(iv)</sup>:</b>				
<b>Total annual amount</b>	na	na	<b>46.6</b>	<b>46.6</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	na	na	<b>11.0</b>	<b>11.0</b>
<b>Net increase in cost<sup>(v)</sup>:</b>				
<b>Total net increase in cost</b>	<b>253.8</b>	<b>147.0</b>	<b>138.1</b>	<b>285.1</b>
<b>Amount per vehicle<sup>(vi)</sup> (\$)</b>	<b>60.1</b>	<b>34.8</b>	<b>32.7</b>	<b>67.5</b>

- 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) For the ALA hybrid option, payments from a LCSS for participants who were not at fault or partly at fault would consist of:  
- care, support and case management costs during an initial period when all such persons would be participants in a LCSS;  
- for participants who **commute** their LCS entitlements, lump sum payments and associated legal and court approval costs;  
- for those who do **not** commute their LCS entitlements and instead remain ongoing participants in a Queensland LCSS, care, support and case management costs for the remainder of their lifetimes.
- (iii) **Includes** GST on CTP premiums. Calculated as if all CTP policyholders were **not** entitled to an input tax credit for the GST included in their CTP premiums.
- (iv) **Excludes** GST, on the assumption that amounts recovered by the NDIS from the Queensland government would not be subject to GST.
- (v) {Estimate of long term cost of a Queensland LCSS - Reduction in premiums for the Queensland CTP scheme + Further costs payable by the NDIS and recoverable from the Queensland government (for the ALA hybrid option only)}.
- (vi) 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.



For the ALA hybrid option:

- The corresponding actuarial estimate of the net increase in annual cost per vehicle is approximately \$68 under the “Adopted” scenario described in Table 4-7, and
- The estimate for that scenario includes an estimate of \$11 for LCS costs payable by the NDIS and recoverable from the Queensland government, for people not at fault or partly at fault.

## 5.2 Sources of differences between estimates of the net increase in costs for option A and for the ALA hybrid option

**Table 5-2 Itemisation of differences in cost estimates between option A and the ALA hybrid option**

Item	Estimate of net increase in cost for the accident year commencing 1 July 2016, in 2016 present values, for people who were:			
	Wholly at fault	Not at fault or partly at fault, who:		Total for all LCSS participants
	Commutate LCS entitlements	Do not commute LCS entitlements		
	\$m	\$m	\$m	\$m
Estimates for <b>option A</b> of:				
- Long term cost of a Queensland LCSS <sup>(i)</sup>	144.8	101.4	101.4	347.6
- Reduction in Queensland CTP scheme premiums <sup>(ii)</sup>	na	-46.9	-46.9	-93.8
- Net increase in cost	144.8	54.5	54.5	253.8
For the <b>ALA hybrid option</b> , estimated effect, relative to option A, of:				
(a) 20% increase in average LCS expenses for the 3rd and subsequent years after the MVA (section 4.3.2)	na	18.7	na	18.7
(b) Use of a prescribed discount rate of 5% per annum to calculate commutation payments (section 4.4.2)	na	-41.5	na	-41.5
(c) Additions to commutation payments to allow for trustee and funds management fees (section 4.4.3)	na	5.0	na	5.0
(d) Additional legal and court approval costs for the LCSS (section 4.5)	na	3.2	na	3.2
(e) Moderately lighter future mortality assumed for people who choose not to commute (section 4.6.2)	na	na	1.4	1.4
(f) Change in allowance for general operating expenses of a Queensland LCSS (section 4.7)	2.2	-5.8	1.5	-2.1
(g) LCS assumed to be provided through the NDIS under the "Adopted" scenario, with costs recovered by the NDIS from the QLD government (section 4.9.5)	na	46.6	na	46.6
Total of items (a) to (g) above	2.2	26.2	2.9	31.3
Estimated net increase in cost for the <b>ALA hybrid option</b>	147.0	80.7	57.4	285.1

Note: (i) The same distribution of initial LCSS participants by age, gender and injury severity at accident has been assumed for each of wholly at fault, not at fault and partly at fault participants (section 4.1). Therefore the estimated total long term cost of a Queensland LCSS under option A has been apportioned in proportion to estimated initial numbers of LCSS participants from section 4.1, assuming a 50% commutation rate for not at fault or partly at fault participants (section 4.2.1).

(ii) The reduction in Queensland CTP scheme premiums will arise in respect of LCSS participants who were not at fault or partly at fault. Given the 50% commutation rate assumed for these participants, the total estimated reduction in CTP premiums from Table 5.1 has been attributed equally to those who commute their LCS entitlements and those who do not.

The estimates of the overall net increase in annual cost per vehicle in Table 1.3 for option A and the ALA hybrid option do not differ greatly (Table 5.1). However, it can be seen from Table 5-2 that is the result of significant but partly offsetting influences on estimates of costs. In particular under the ALA hybrid option, for not at fault or partly at fault LCSS participants who commute their future LCS entitlements, it is expected that:

- Use of a prescribed discount rate of 5% per annum to calculate commutation payments would act to reduce estimated costs substantially (section 4.4.2 and item (b) in Table 5-2), but
- That substantial reduction would be more than counter-acted by the combined effect of several sources of increases in estimated costs, notably:
  - the financial incentive for LCSS participants considering commutation to increase LCS expenses to be used in determining the amount of a commutation payment (section 4.3.2 and item (a) in Table 5-2), and
  - LCS assumed to be provided subsequently through the NDIS to former Queensland LCSS participants who commuted their LCS entitlements, with costs recovered by the NDIS from the Queensland government (section 4.9 and item (g) in Table 5-2).

Further, in comparing the estimates of costs for option A and the ALA hybrid option in Table 5.1 and Table 5-2, the comments in section 1.7 in this report are important and should be borne in mind.

### 5.3 Illustrative sensitivity analyses for cost estimates for the ALA hybrid option

The estimates of costs shown in Table 5.1 and Table 5-2 depend on numerous assumptions, many of which are **inherently highly uncertain**. This section illustrates the sensitivity of the cost estimates for the ALA hybrid option to several of the important assumptions.

#### 5.3.1 Scenarios regarding the extent to which, for a Queensland LCSS under the ALA hybrid option, 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 5-3 shows estimates for each of the three scenarios for a Queensland LCSS under the ALA hybrid option described in Table 4-7, which can be summarised as follows for people who commuted their future LCS entitlements from a Queensland LCSS:

- “Adopted” - such people become entitled to receive LCS through the NDIS, on average 15 years after the commutation. LCS payments from the NDIS continue for the remainder of their lifetimes and are not reduced materially to allow for the previous commutation payment from the Queensland LCSS. Payments made by the NDIS are then recovered from the Queensland government.
- “No NDIS Recoveries” – although such people may receive LCS through the NDIS at some time after the commutation, those LCS payments through the NDIS would not be recoverable from the Queensland government.
- “Early Exhaustion of Assets” – the same as the “Adopted” scenario, except that such people become entitled to receive LCS through the NDIS on average 5 years after the commutation.

**Table 5-3 Cost estimates for the ALA hybrid option under alternative scenarios**

Scenario	Estimates for the accident year commencing 1 July 2016:				
	Long term cost of a QLD LCSS under the ALA hybrid option	Reduction in QLD CTP premiums <sup>(i)</sup>	Further costs recoverable from the QLD Govt <sup>(ii)</sup>	Net increase in cost:	
	\$m	\$m	\$m	Total amount	Amount per vehicle
"Adopted"	332.3	-93.8	46.6	285.1	67.5
"No NDIS Recoveries"	332.3	-93.8	na	238.5	56.5
"Early Exhaustion of Assets"	332.3	-93.8	68.6	307.1	72.7

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 net increase in annual cost for the ALA hybrid option under these scenarios range from \$56 to \$73 per vehicle. For the ALA hybrid option the total net cost could vary considerably depending on the extent to which catastrophically injured people who were either not at fault or partly at fault and who chose to commute their future LCS entitlements from a Queensland LCSS would become entitled to receive LCS through the NDIS, with costs of that LCS being recovered from the Queensland government.

### 5.3.2 Further alternative assumptions considered

Some further alternative assumptions considered for a sensitivity analysis of cost estimates for the ALA hybrid option are summarised in Table 5-4. For this further illustrative sensitivity analysis, the "base case" has been taken to be the ALA hybrid option "Adopted" scenario.

**Table 5-4 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"> <li>Increased by 15% for SCI only.</li> </ul>
D(ii)	<ul style="list-style-type: none"> <li>Increased by 15% for ABI only.</li> </ul>
E(i)	Attendant care hourly costs increased by 10%.
E(ii)	Attendant care hourly costs reduced by 10%.
F	For LCSS participants who commute their LCS entitlements, the increase in average LCS expenses for the 3 <sup>rd</sup> and subsequent years after the MVA is assumed to be (instead of 20%, refer section 4.3.2):
F(i)	<ul style="list-style-type: none"> <li>10%</li> </ul>
F(ii)	<ul style="list-style-type: none"> <li>30%</li> </ul>
G	Allowances for trustee and funds management fees added in determining commutation payments are 50% more than assumed (section 4.4.3)

Label	Alternative assumption for scenario
H	Mortality selection effects double those implied by the illustrative assumptions described in section 4.6.2.
I	Proportion of people catastrophically injured in MVA who were not at fault or partly at fault and who commute their future LCS entitlements from a Queensland LCSS is, instead of 50% (section 4.2.1):
I(i)	• 25%
I(ii)	• 75%
J	Average LCS expenses paid by the NDIS and recovered from the Queensland government 20% more than for the "Adopted" scenario (section 4.9.6)

Results of this further illustrative scenario analysis are shown in Table 5-5. (Given the time constraints on preparation of this report, approximations were made in calculating estimates for some of these further illustrative scenarios.)

**Table 5-5 Results of further illustrative sensitivity analysis of cost estimates for the ALA hybrid option**

Scenario	Estimates for the 2016/17 accident year of:					
	Long term cost of a QLD LCSS under the ALA hybrid option	Reduction in QLD CTP premiums <sup>(i)</sup>	Further costs recoverable from the QLD Govt <sup>(ii)</sup>	Net increase in cost: Total amount	Amount per vehicle	
	\$m	\$m	\$m	\$m	\$	
Base case of the "Adopted" scenario	332.3	-93.8	46.6	285.1	67.5	
A	Expected long-term investment return increased by 1% p.a.	275.9	-89.8	32.8	218.9	51.8
B	Expected long-term claims cost inflation increased by 1% p.a.	403.4	-100.3	67.9	370.9	87.8
C	Much heavier mortality of catastrophically injured people	280.6	-93.8	33.8	220.6	52.2
D(i)	15% more catastrophic SCI each year	347.6	-93.8	48.7	302.5	71.6
D(ii)	15% more catastrophic ABI each year	364.6	-93.8	51.2	322.0	76.3
E(i)	Attendant care hourly costs increased by 10%	356.2	-93.8	50.4	312.9	74.1
E(ii)	Attendant care hourly costs reduced by 10%	308.3	-93.8	42.7	257.3	60.9
F	For LCSS participants who commute, the increase in average LCS expenses for the 3rd and subsequent years after the MVA is:					
F(i)	10%	325.8	-93.8	46.6	278.6	66.0
F(ii)	30%	338.8	-93.8	46.6	291.6	69.1
G	Trustee & funds management fees 50% more than assumed	334.5	-93.8	46.6	287.4	68.1
H	Mortality selection effects double those assumed	333.7	-93.8	45.6	285.6	67.6
I	Proportion of people who were not at fault or partly at fault and who commute their future LCS entitlements is (instead of 50%):					
I(i)	25%	345.5	-93.8	23.3	275.1	65.1
I(ii)	75%	319.0	-93.8	69.9	295.1	69.9
J	Average LCS expenses paid by the NDIS and recovered from the Queensland government 20% more than assumed	332.3	-93.8	55.9	294.4	69.7

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 scenarios I(i) and I(ii) of the proportion of LCSS participants who might commute their future LCS entitlements different from the 50% assumed:

- Table 5-5 shows these scenarios as having relatively little effect on the estimated net increase in cost for the ALA hybrid option. This is because, for LCSS participants

who commute, several significant influences on estimated costs have been projected to have partly offsetting effects on the net increase in cost (refer Table 5-2 and the comments following that table).

- However, the proportion of not at fault or partly at fault catastrophically injured LCSS participants who choose to commute their LCS entitlements would affect how a Queensland LCSS operates, and **could turn out to have a substantial effect on its actual long term costs.**

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 Queensland LCSS under the ALA hybrid option. Variations from our adopted assumptions larger than those included in this sensitivity analysis are possible;
- Table 5-5 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 Queensland LCSS under the ALA hybrid option might ultimately turn out to lie well outside the relatively moderate range of scenarios for which the estimated effects are summarised in Table 5-5.**

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

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### 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 subject matter, 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.

That qualification applies to the estimates of costs for both option A and the ALA hybrid option. However, there is no current precedent in Australia for a LCSS which provides a commutation option similar to that proposed under the ALA hybrid option. Consequently:

- Estimating costs of the ALA hybrid option involves making several assumptions additional to those needed to estimate costs of option A;
- While those additional assumptions are intended to be reasonable, they inevitably increase the extent of estimation uncertainty, and
- Therefore **we regard the extent of uncertainty inherent in the cost estimates as greater for the ALA hybrid option than for option A**, and
- **Further, for the ALA hybrid option, several of the uncertain aspects about how a Queensland LCSS might operate under that option appear more likely to result in ultimate costs turning out to be higher than the estimates in this report than lower.**



Appendix A

ALA hybrid option for people who were wholly at fault in the MVA

A Projected payments for LCSS participants who were wholly at fault  
 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)								Case management expenses		Total	
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury (b)	Total	(a)	(c)		
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
2017	241.6	2,123.4	155.8	320.4	339.5	77.4	65.2	3,323.2	134.1	345.7	479.8	3,803.0
2018	1,900.6	977.5	365.7	227.1	861.0	315.6	93.0	4,740.5	299.2	504.0	803.1	5,543.7
2019	2,223.4	415.9	219.0	146.0	623.1	199.0	76.5	3,903.0	241.4	414.4	655.9	4,558.9
2020	2,393.3	153.0	160.6	99.9	464.0	124.5	67.9	3,463.2	184.5	364.8	549.3	4,012.5
2021	2,567.0	102.9	158.8	98.8	379.3	83.1	67.8	3,457.7	161.3	434.3	595.5	4,053.2
2022	2,700.7	101.7	157.0	97.8	329.8	58.8	68.9	3,514.7	160.6	441.0	601.7	4,116.4
2023	2,798.9	100.5	155.2	96.9	298.8	58.1	70.2	3,578.3	159.1	448.5	607.6	4,185.1
2024	2,898.0	99.3	153.3	95.9	205.2	57.5	70.2	3,579.3	157.5	448.4	606.0	4,185.3
2025	2,878.7	98.0	151.4	94.9	148.6	56.8	68.6	3,497.0	155.9	438.3	594.3	4,091.2
2026	2,858.1	96.7	149.4	93.8	147.1	56.1	68.0	3,469.3	154.3	434.8	589.1	4,058.4
2027	2,836.5	95.4	147.4	92.7	145.5	55.4	67.5	3,440.5	152.5	431.2	583.7	4,024.1
2028	2,813.7	94.1	145.4	91.6	143.9	54.7	66.9	3,410.2	150.8	427.3	578.1	3,988.3
2029	2,790.0	92.7	143.3	90.5	142.2	53.9	66.3	3,378.9	148.9	423.3	572.3	3,951.2
2030	2,765.4	91.3	141.2	89.3	140.5	53.1	65.6	3,348.5	147.1	419.2	566.3	3,918.8
2031	2,740.1	89.9	139.1	88.1	138.8	52.4	65.0	3,313.4	145.2	415.0	560.2	3,873.6
2032	2,712.8	88.6	136.9	86.9	128.1	51.6	64.1	3,268.9	143.3	409.5	552.7	3,821.6
2033	2,685.3	87.2	134.7	85.7	126.3	50.8	63.4	3,233.4	141.3	405.0	546.3	3,779.6
2034	2,657.9	85.8	132.6	84.5	124.5	50.0	62.7	3,197.9	139.3	400.5	539.8	3,737.7
2035	2,630.7	84.4	130.4	83.3	122.7	49.2	62.0	3,162.7	137.4	396.0	533.4	3,696.1
2036	2,603.9	83.0	128.2	82.0	121.0	48.4	61.3	3,127.8	135.4	391.6	527.0	3,654.8
2037	2,580.2	81.7	126.1	80.8	119.2	47.6	60.7	3,093.3	133.5	387.6	520.4	3,613.3
2038	2,557.1	80.3	124.0	79.6	117.4	46.8	60.1	3,058.3	131.5	383.6	515.1	3,580.4
2039	2,534.4	79.0	121.9	78.4	115.7	46.0	59.5	3,034.8	129.6	379.7	509.3	3,544.1
2040	2,512.1	77.7	119.8	77.2	113.9	45.2	58.9	3,004.8	127.7	375.9	503.6	3,508.4
2041	2,490.3	76.4	117.7	76.0	112.2	44.5	58.3	2,975.4	125.8	372.1	497.9	3,473.3
2042	2,467.1	75.1	115.7	74.8	110.5	43.7	57.7	2,944.6	123.9	368.2	492.1	3,436.7
2043	2,444.3	73.8	113.7	73.6	108.8	42.9	57.1	2,914.3	122.0	364.4	486.4	3,400.7
2044	2,421.8	72.5	111.7	72.5	107.2	42.2	56.6	2,884.4	120.1	360.5	480.7	3,365.1
2045	2,399.6	71.4	109.7	71.3	105.5	41.4	56.0	2,854.9	118.3	356.8	475.1	3,330.0
2046	2,377.6	70.1	107.7	70.2	103.9	40.7	55.4	2,825.6	116.5	353.0	469.5	3,295.1
2047	2,350.7	68.9	105.8	69.0	102.2	39.9	54.7	2,791.3	114.6	348.7	463.3	3,254.6
2048	2,323.8	67.7	103.8	67.9	100.6	39.2	54.1	2,757.0	112.8	344.4	457.2	3,214.2
2049	2,296.8	66.5	101.9	66.7	98.9	38.5	53.4	2,722.7	111.0	340.0	451.0	3,173.7
2050	2,269.8	65.3	100.0	65.6	97.3	37.7	52.7	2,688.3	109.1	335.7	444.8	3,133.2
2051	2,242.6	64.1	98.1	64.5	95.6	37.0	52.0	2,653.9	107.3	331.3	438.6	3,092.4
2052	2,213.6	62.9	96.1	63.3	94.0	36.3	51.3	2,617.3	105.5	326.7	432.2	3,049.5
2053	2,184.3	61.6	94.1	62.1	92.3	35.5	50.6	2,580.7	103.6	322.1	425.7	3,006.4
2054	2,154.8	60.4	92.2	61.0	90.6	34.8	49.9	2,543.6	101.7	317.4	419.2	2,962.8
2055	2,124.9	59.2	90.2	59.8	88.9	34.0	49.1	2,506.2	99.8	312.7	412.6	2,918.7
2056	2,094.6	58.0	88.3	58.6	87.2	33.3	48.4	2,468.3	97.9	308.0	405.9	2,874.2
2057	2,052.0	56.7	86.3	57.4	85.5	32.5	47.4	2,417.9	96.0	301.7	397.7	2,815.6
2058	2,008.2	55.5	84.3	56.5	83.7	31.8	46.4	2,367.1	94.1	296.3	389.4	2,756.5
2059	1,966.0	54.2	82.3	55.0	82.0	31.0	45.4	2,315.9	92.1	289.0	381.1	2,697.0
2060	1,922.5	52.9	80.3	53.8	80.2	30.3	44.4	2,264.3	90.1	282.5	372.7	2,637.0
2061	1,878.6	51.7	78.2	52.6	78.4	29.5	43.4	2,212.3	88.2	276.1	364.2	2,576.5
2062	1,831.4	50.4	76.2	51.3	76.6	28.7	42.3	2,156.8	86.1	269.2	355.3	2,512.1
2063	1,783.9	49.1	74.1	50.1	74.8	27.9	41.2	2,101.0	84.1	262.2	346.3	2,447.3
2064	1,736.2	47.8	72.0	48.8	72.9	27.1	40.1	2,044.9	82.1	255.2	337.3	2,382.2
2065	1,688.3	46.5	69.9	47.5	71.1	26.3	39.0	1,988.6	80.0	248.2	328.2	2,316.8
2066	1,640.3	45.2	67.8	46.2	69.2	25.5	37.9	1,932.1	77.9	241.2	319.1	2,251.2
2067	1,591.9	43.8	65.7	44.9	67.3	24.7	36.8	1,875.2	75.8	234.1	309.9	2,185.2
2068	1,543.4	42.5	63.6	43.6	65.5	23.9	35.6	1,818.1	73.7	227.0	300.7	2,118.8
2069	1,494.6	41.2	61.4	42.3	63.5	23.1	34.5	1,760.7	71.6	219.9	291.4	2,052.1
2070	1,445.6	39.8	59.3	41.0	61.6	22.2	33.4	1,702.9	69.4	212.7	282.1	1,985.0
2071	1,396.3	38.5	57.1	39.6	59.7	21.4	32.3	1,644.9	67.2	205.5	272.7	1,917.6
2072	1,346.9	37.1	55.0	38.5	57.7	20.6	31.1	1,586.6	65.1	197.8	262.9	1,846.5
2073	1,291.3	35.7	52.8	36.9	55.7	19.7	29.8	1,525.2	62.8	190.2	253.0	1,775.1
2074	1,238.6	34.4	50.6	35.6	53.7	18.9	28.6	1,460.3	60.6	182.5	243.1	1,703.5
2075	1,185.6	33.0	48.4	34.2	51.7	18.1	27.4	1,398.3	58.4	174.8	233.2	1,631.5
2076	1,132.5	31.6	46.2	32.8	49.7	17.2	26.2	1,336.1	56.1	167.1	223.2	1,559.3
2077	1,079.3	30.2	44.0	31.4	47.7	16.4	25.0	1,273.8	53.8	159.3	213.1	1,486.9
2078	1,026.0	28.8	41.7	30.0	45.6	15.5	23.8	1,211.4	51.5	151.5	203.1	1,414.5
2079	972.8	27.4	39.5	28.5	43.5	14.7	22.5	1,148.0	49.2	143.8	193.0	1,342.0
2080	919.7	26.0	37.3	27.1	41.5	13.9	21.3	1,086.8	46.9	136.0	182.9	1,269.7
2081	867.0	24.6	35.1	25.7	39.4	13.0	20.1	1,024.9	44.5	128.3	172.9	1,197.8
2082	814.7	23.2	33.0	24.3	37.3	12.2	18.9	963.5	42.2	120.7	162.9	1,126.5
2083	763.1	21.8	30.8	22.9	35.2	11.4	17.7	902.9	39.9	113.1	153.0	1,056.0
2084	712.3	20.4	28.7	21.5	33.2	10.6	16.5	843.2	37.6	105.7	143.3	986.5
2085	662.5	19.1	26.7	20.1	31.1	9.8	15.4	784.7	35.3	98.4	133.7	918.4
2086	613.9	17.7	24.6	18.7	29.1	9.0	14.3	727.6	33.0	91.3	124.3	851.9
2087	566.8	16.5	22.7	17.5	27.1	8.3	13.2	672.2	30.8	84.4	115.2	787.3
2088	521.5	15.2	20.9	16.2	25.2	7.6	12.1	618.8	28.6	77.7	106.3	725.1
2089	478.0	14.0	19.1	14.9	23.4	7.0	11.1	567.5	26.5	71.3	97.8	665.4
2090	436.7	12.9	17.4	13.8	21.6	6.3	10.2	518.7	24.5	65.2	89.7	608.5
2091	397.6	11.8	15.8	12.6	19.8	5.7	9.3	472.6	22.6	59.4	82.0	554.6
2092	361.0	10.7	14.3	11.5	18.2	5.2	8.4	428.3	20.7	54.0	74.7	504.0
2093	326.6	9.8	12.8	10.5	16.6	4.6	7.6	388.7	19.0	48.9	67.9	456.6
2094	294.6	8.9	11.5	9.6	15.2	4.2	6.9	350.8	17.3	44.2	61.5	412.2
2095	264.9	8.0	10.3	8.7	13.8	3.7	6.2	315.6	15.7	39.8	55.5	371.1
2096	237.5	7.2	9.2	7.8	12.5	3.3	5.6	283.1	14.3	35.7	50.0	333.0
2097	212.3	6.5	8.2	7.1	11.3	2.9	5.0	253.3	12.9	31.9	44.9	298.2
2098	189.4	5.8	7.3	6.3	10.2	2.6	4.4	226.1	11.7	28.5	40.2	266.3
2099	168.5	5.2	6.4	5.7	9.2	2.3	3.9	201.2	10.5	25.4	35.9	237.2
2100	149.5	4.7	5.7	5.1	8.3	2.0	3.5	178.7	9.5	22.6	32.0	210.7
2101	132.3	4.1	5.0	4.6	7.4	1.8	3.1	158.3	8.5	20.0	28.5	186.8
2102	116.8	3.7	4.4	4.1	6.6	1.6	2.7	139.9	7.6	17.7	25.3	165.2
2103	102.9	3.3	3.9	3.6	5.9	1.4	2.4	123.4	6.8	15.6	22.4	145.8
2104	90.4	2.9	3.4	3.2	5.3	1.2	2.1	108.6	6.0	13.8	19.8	128.4
2105	79.2	2.5	3.0	2.9	4.7	1.1	1.9	95.2	5.4	12.1	17.4	112.6
2106	69.1	2.2	2.6	2.5	4.2	0.9	1.6	83.2	4.8	10.6	15.3	98.6
2107	60.2	2.0	2.3	2.2	3.							

A . 2 In inflated and discounted values

Experience year	Forecast Scheme cost, in inflated and discounted values, for											Grand total	
	Attendant care	Hospital	Equipment	Claims costs					Total	Claims management expenses			
				Medical	Rehabilitation	Home modifications	Other major injury	Case management		Operating expenses	Total		
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
2017	259.4	2,280.4	187.3	344.1	384.6	83.1	70.0	3,588.8	144.0	371.3	515.3	4,084.1	
2017	1,136.2	2,703.1	454.5	542.4	991.5	302.2	122.6	6,252.7	329.1	658.2	987.3	7,239.9	
2018	1,977.6	1,017.2	380.5	236.4	895.9	328.5	96.7	4,932.8	311.3	524.4	835.7	5,768.5	
2019	2,272.0	425.0	223.8	149.2	636.8	203.4	78.2	3,988.4	246.7	423.5	670.2	4,658.6	
2020	2,402.1	153.5	161.2	100.2	465.7	125.0	68.2	3,475.8	185.2	366.1	551.3	4,027.1	
2021	2,530.1	101.4	156.5	97.3	373.8	81.9	66.8	3,408.0	158.9	428.0	587.0	3,994.9	
2022	2,614.1	96.5	151.9	94.7	319.2	56.9	66.7	3,402.0	155.5	426.9	582.4	3,984.4	
2023	2,660.5	95.6	147.5	92.1	284.0	55.2	66.7	3,401.5	151.2	426.3	577.6	3,979.1	
2024	2,705.6	92.7	143.1	89.5	191.6	53.6	65.5	3,341.6	147.1	418.6	565.7	3,907.4	
2025	2,639.3	89.9	138.8	87.0	136.3	52.1	62.9	3,206.1	143.0	401.9	544.8	3,751.0	
2026	2,573.4	87.1	134.5	84.5	132.4	50.5	61.2	3,123.7	138.9	391.5	530.4	3,654.1	
2027	2,508.1	84.4	130.4	82.0	128.7	49.0	59.6	3,042.1	134.9	381.2	516.1	3,558.2	
2028	2,443.5	81.7	126.3	79.6	125.0	47.5	58.1	2,961.6	130.9	371.1	502.0	3,463.6	
2029	2,379.4	79.7	122.2	77.2	121.3	46.0	56.5	2,881.7	127.0	361.0	488.1	3,369.7	
2030	2,316.1	76.5	118.3	74.8	117.7	44.5	55.0	2,802.6	123.2	351.1	474.3	3,277.0	
2031	2,253.8	74.0	114.4	72.5	114.1	43.1	53.4	2,725.2	119.4	341.4	460.8	3,186.0	
2032	2,191.4	71.5	110.6	70.2	103.4	41.7	51.8	2,640.7	115.7	330.8	446.5	3,087.2	
2033	2,130.3	69.1	106.9	68.0	100.2	40.3	50.3	2,565.1	112.1	321.3	433.4	2,998.5	
2034	2,070.7	66.8	103.3	65.8	97.0	38.9	48.9	2,491.4	108.6	312.0	420.6	2,912.0	
2035	2,012.8	64.6	99.8	63.7	93.9	37.6	47.4	2,419.7	105.1	303.0	408.1	2,827.8	
2036	1,956.7	62.4	96.4	61.6	90.9	36.4	46.1	2,350.4	101.8	294.3	396.0	2,746.4	
2037	1,904.1	60.3	93.1	59.6	88.0	35.1	44.8	2,284.9	98.5	286.0	384.5	2,669.4	
2038	1,853.1	58.2	89.8	57.7	85.1	33.9	43.6	2,221.4	95.3	278.0	373.3	2,594.7	
2039	1,803.7	56.2	86.7	55.8	82.3	32.7	42.3	2,159.8	92.2	270.2	362.5	2,522.3	
2040	1,755.9	54.3	83.7	53.9	79.6	31.6	41.2	2,100.4	89.2	262.8	352.0	2,452.3	
2041	1,709.4	52.4	80.8	52.2	77.0	30.5	40.0	2,042.4	86.3	255.5	341.8	2,384.2	
2042	1,663.1	50.6	78.0	50.4	74.5	29.4	38.9	1,985.1	83.5	248.2	331.7	2,316.8	
2043	1,618.2	48.9	75.3	48.7	72.1	28.4	37.8	1,929.4	80.8	241.2	322.0	2,251.3	
2044	1,574.7	47.2	72.5	46.8	69.4	27.4	36.8	1,874.9	78.1	234.4	312.5	2,188.0	
2045	1,532.3	45.6	70.0	45.5	67.4	26.4	35.7	1,823.0	75.5	227.8	303.4	2,126.3	
2046	1,491.0	44.0	67.6	44.0	65.1	25.5	34.7	1,771.9	73.0	221.4	294.4	2,066.3	
2047	1,447.6	42.4	65.1	42.5	62.9	24.6	33.7	1,718.9	70.6	214.7	285.3	2,004.2	
2048	1,405.5	40.9	62.8	41.1	60.8	23.7	32.7	1,667.5	68.2	208.3	276.5	1,944.0	
2049	1,364.2	39.5	60.5	39.6	58.8	22.8	31.7	1,617.2	65.9	202.0	267.9	1,885.1	
2050	1,324.0	38.1	58.3	38.3	56.7	22.0	30.7	1,568.1	63.7	195.8	259.5	1,827.6	
2051	1,284.6	36.5	56.1	36.9	54.8	21.2	29.8	1,520.2	61.5	189.8	251.3	1,771.4	
2052	1,245.4	35.4	54.1	35.6	52.9	20.4	28.9	1,472.6	59.3	183.8	243.2	1,715.7	
2053	1,206.9	34.1	52.0	34.3	51.0	19.6	28.0	1,425.9	57.2	178.0	235.2	1,661.1	
2054	1,169.2	32.8	50.0	33.1	49.2	18.9	27.1	1,380.2	55.2	172.2	227.4	1,607.6	
2055	1,132.2	31.5	48.1	31.9	47.4	18.1	26.2	1,335.4	53.2	166.6	219.8	1,555.3	
2056	1,096.2	30.3	46.2	30.7	45.6	17.4	25.3	1,291.8	51.3	161.2	212.4	1,504.2	
2057	1,061.7	29.1	44.3	29.5	43.9	16.7	24.4	1,242.7	49.3	155.0	204.4	1,447.1	
2058	1,028.4	28.0	42.5	28.4	42.3	16.0	23.4	1,194.7	47.5	149.1	196.6	1,393.3	
2059	974.5	26.9	40.8	27.3	40.6	15.4	22.5	1,147.9	45.7	143.2	188.9	1,336.8	
2060	935.9	25.8	39.1	26.2	39.0	14.7	21.6	1,102.3	43.9	137.5	181.4	1,283.8	
2061	898.1	24.7	37.4	25.1	37.5	14.1	20.7	1,057.7	42.1	132.0	174.1	1,231.8	
2062	859.8	23.6	35.8	24.1	36.0	13.5	19.9	1,012.6	40.4	126.4	166.8	1,179.4	
2063	822.5	22.6	34.2	23.1	34.5	12.9	19.0	968.7	38.8	120.9	159.7	1,128.4	
2064	786.2	21.6	32.6	22.1	33.0	12.3	18.2	926.0	37.2	115.6	152.7	1,078.8	
2065	750.8	20.7	31.1	21.1	31.6	11.7	17.3	884.4	35.6	110.4	146.0	1,030.3	
2066	716.4	19.7	29.6	20.2	30.2	11.1	16.5	843.8	34.0	105.3	139.4	983.2	
2067	682.8	18.8	28.2	19.3	28.9	10.6	15.8	804.3	32.5	100.4	132.9	937.2	
2068	650.1	17.9	26.8	18.4	27.6	10.1	15.0	765.9	31.0	95.6	126.7	892.5	
2069	618.3	17.0	25.4	17.5	26.3	9.5	14.3	728.4	29.6	91.0	120.6	848.9	
2070	587.3	16.2	24.1	16.6	25.0	9.0	13.6	691.8	28.2	86.4	114.6	806.4	
2071	557.1	15.3	22.8	15.8	23.8	8.5	12.9	656.2	26.8	82.0	108.8	765.0	
2072	526.6	14.5	21.5	15.0	22.8	8.1	12.2	620.5	25.5	77.5	103.0	723.5	
2073	496.9	13.8	20.3	14.2	21.4	7.6	11.5	585.7	24.2	73.2	97.4	683.1	
2074	468.1	13.0	19.1	13.4	20.3	7.1	10.8	551.9	22.9	69.0	91.9	643.7	
2075	440.0	12.2	18.0	12.7	19.2	6.7	10.2	518.9	21.7	64.9	86.5	605.5	
2076	412.8	11.5	16.8	11.9	18.1	6.3	9.5	487.0	20.4	60.9	81.3	568.4	
2077	386.3	10.8	15.7	11.2	17.1	5.9	8.9	456.0	19.3	57.0	76.3	532.2	
2078	360.7	10.1	14.7	10.5	16.0	5.5	8.3	425.8	18.1	53.3	71.4	497.2	
2079	335.8	9.5	13.6	9.9	15.0	5.1	7.8	396.6	17.0	49.6	66.6	463.3	
2080	311.8	8.8	12.7	9.2	14.1	4.7	7.2	368.5	15.9	46.1	62.0	430.5	
2081	288.7	8.2	11.7	8.6	13.1	4.3	6.7	341.3	14.8	42.7	57.6	398.8	
2082	266.4	7.6	10.8	7.9	12.2	4.0	6.2	315.1	13.8	39.5	53.3	368.3	
2083	245.0	7.0	9.9	7.4	11.3	3.7	5.7	290.0	12.8	36.3	49.1	339.1	
2084	224.6	6.4	9.1	6.8	10.5	3.3	5.2	266.0	11.9	33.3	45.2	311.1	
2085	205.2	5.9	8.3	6.2	9.6	3.0	4.8	243.0	10.9	30.5	41.4	284.4	
2086	186.7	5.4	7.5	5.7	8.9	2.8	4.3	221.3	10.0	27.8	37.8	259.1	
2087	169.3	4.9	6.8	5.2	8.1	2.5	3.9	200.8	9.2	25.2	34.4	235.2	
2088	153.0	4.5	6.1	4.7	7.4	2.2	3.6	181.5	8.4	22.8	31.2	212.7	
2089	137.7	4.0	5.5	4.3	6.7	2.0	3.2	163.5	7.6	20.5	28.2	191.7	
2090	123.6	3.6	4.9	3.9	6.1	1.8	2.9	146.8	6.9	18.4	25.4	172.2	
2091	110.5	3.3	4.4	3.5	5.5	1.6	2.6	131.3	6.3	16.5	22.8	154.1	
2092	98.5	2.9	3.9	3.1	5.0	1.4	2.3	117.2	5.7	14.7	20.4	137.5	
2093	87.5	2.6	3.4	2.8	4.5	1.2	2.0	104.2	5.1	13.1	18.2	122.4	
2094	77.5	2.3	3.0	2.5	4.0	1.1	1.8	92.3	4.6	11.6	16.2	108.5	
2095	68.5	2.1	2.7	2.2	3.6	1.0	1.6	81.6	4.1	10.3	14.3	95.9	
2096	60.3	1.8	2.3	2.0	3.2	0.8	1.4	71.9	3.6	9.1	12.7	84.5	
2097	52.9	1.6	2.0	1.8	2.8	0.7	1.2	63.1	3.2	8.0	11.2	74.3	
2098	46.4	1.4	1.8	1.6	2.5	0.6	1.1	55.3	2.9	7.0	9.8	65.2	
2099	40.5	1.3	1.5	1.4	2.2	0.5	0.9	48.4	2.5	6.1	8.6	57.0	
2100	35.3	1.1	1.3	1.2	1.9	0.5	0.8	42.2	2.2	5.3	7.6	49.8	
2101	30.7	1.0	1.2	1.1	1.7	0.4	0.7	36.7	2.0	4.6	6.6	43.3	
2102	26.6	0.8	1.0	0.9	1.5	0.4	0.6	31.9	1.7	4.0	5.8	37.6	
2103	23.0	0.7	0.9	0.8	1.3	0.3	0.5	27.6	1.5	3.5	5.0	32.6	
2104	19.9	0.6	0.7	0.7	1.2	0.3	0.5	23.8	1.3	3.0	4.3	28.2	
2105	17.1	0.5	0.6	0.6	1.0	0.2	0.4	20.5	1.2	2.6	3.8	24.3	
2106	14.6	0.5	0.6	0.5	0.9	0.2	0.3	17.6	1.0	2.2	3.2	20.9	
2107	12.5	0.4	0.5	0.5	0.8	0.2	0.3	15.1	0.9	1.9	2.8	17.9	
2108	10.7	0.4	0.4	0.4	0.7	0.1	0.3	12.9	0.8	1.6	2.4	15.3	
2109	9.0	0.3	0.3	0.3	0.6	0.1	0.2	10.9	0.7	1.4	2.0	13.0	
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Appendix B

ALA hybrid option for people not at fault or partly at fault in the MVA who do not commute

B Projected payments for LCSS participants who were not at fault or partially at fault who are assumed not to commute  
 B . 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 (c)	Operating expenses	
2017	169.0	1,485.8	109.0	224.2	54.2	45.6	2,325.2	93.8	241.9	335.7	2,661.0
2017	750.3	1,785.0	300.2	358.2	654.8	199.6	4,129.0	217.3	434.6	651.9	4,781.0
2018	1,329.8	684.0	255.9	158.9	602.5	220.9	65.0	3,317.0	209.3	352.6	3,679.6
2019	1,555.7	291.0	153.2	102.2	436.0	139.2	53.5	2,730.9	168.9	290.0	2,999.9
2020	1,674.6	107.0	112.4	69.9	324.7	87.1	47.5	2,423.2	129.1	255.2	2,678.5
2021	1,796.2	72.0	111.1	69.1	265.4	58.2	47.4	2,419.4	112.8	303.9	2,723.3
2022	1,895.4	71.3	110.1	68.6	231.2	41.2	48.4	2,466.2	112.6	309.5	2,775.8
2023	1,989.1	70.6	109.0	68.0	209.8	40.8	49.3	2,516.2	111.7	315.4	2,831.6
2024	2,042.7	69.9	107.9	67.4	144.3	40.4	49.5	2,522.0	110.7	315.9	2,837.9
2025	2,031.6	69.0	106.6	66.7	104.5	40.0	48.4	2,466.9	109.7	309.2	2,776.1
2026	2,018.3	68.2	105.3	66.0	103.5	39.5	48.0	2,448.8	108.6	306.9	2,755.7
2027	2,004.1	67.3	103.9	65.3	102.4	39.0	47.6	2,429.7	107.4	304.5	2,734.2
2028	1,989.1	66.4	102.6	64.6	101.3	38.5	47.2	2,409.7	106.2	301.9	2,711.6
2029	1,973.4	65.4	101.1	63.8	100.2	38.0	46.8	2,389.7	104.9	299.2	2,688.9
2030	1,957.0	64.5	99.7	63.0	99.0	37.5	46.4	2,367.0	103.7	296.5	2,663.5
2031	1,940.0	63.5	98.2	62.2	97.8	37.0	46.0	2,344.7	102.4	293.6	2,638.3
2032	1,921.5	62.6	96.7	61.3	90.3	36.4	45.4	2,314.3	101.0	289.8	2,604.1
2033	1,902.9	61.6	95.2	60.5	89.1	35.9	44.9	2,290.1	99.7	286.8	2,576.9
2034	1,884.2	60.7	93.7	59.7	87.9	35.3	44.4	2,265.9	98.4	283.7	2,550.0
2035	1,865.6	59.7	92.2	58.8	86.7	34.8	44.0	2,241.8	97.0	280.7	2,522.5
2036	1,847.2	58.7	90.8	58.0	85.4	34.2	43.5	2,217.8	95.6	277.6	2,495.4
2037	1,831.1	57.8	89.3	57.1	84.2	33.7	43.1	2,193.8	94.3	274.9	2,468.7
2038	1,815.2	56.9	87.8	56.3	83.0	33.1	42.6	2,174.9	92.9	272.1	2,447.0
2039	1,799.6	56.0	86.3	55.4	81.8	32.6	42.2	2,153.9	91.6	269.5	2,423.4
2040	1,784.3	55.0	84.9	54.6	80.6	32.0	41.8	2,133.2	90.3	266.8	2,400.0
2041	1,769.3	54.1	83.5	53.7	79.4	31.5	41.4	2,112.9	88.9	264.2	2,377.1
2042	1,753.3	53.3	82.0	52.9	78.2	31.0	41.0	2,091.7	87.6	261.5	2,353.2
2043	1,737.6	52.4	80.6	52.1	77.0	30.4	40.6	2,070.8	86.3	258.9	2,329.7
2044	1,722.2	51.5	79.2	51.3	75.9	29.9	40.2	2,050.2	85.0	256.2	2,306.4
2045	1,706.9	50.6	77.9	50.5	74.7	29.4	39.8	2,029.8	83.7	253.6	2,283.4
2046	1,691.8	49.8	76.5	49.7	73.5	28.9	39.4	2,009.6	82.5	251.0	2,260.6
2047	1,673.2	48.9	75.1	48.9	72.4	28.4	38.9	1,989.9	81.2	248.1	2,238.0
2048	1,654.7	48.1	73.8	48.1	71.3	27.8	38.5	1,962.2	79.9	245.1	2,215.2
2049	1,636.1	47.3	72.4	47.3	70.1	27.3	38.0	1,938.6	78.6	242.1	2,192.7
2050	1,617.5	46.4	71.1	46.5	69.0	26.8	37.5	1,914.9	77.4	239.1	2,170.4
2051	1,598.8	45.6	69.7	45.7	67.8	26.3	37.1	1,891.0	76.1	236.1	2,148.1
2052	1,578.8	44.7	68.4	44.9	66.7	25.8	36.6	1,865.9	74.8	233.9	2,126.6
2053	1,558.6	43.9	67.0	44.1	65.5	25.3	36.1	1,840.5	73.5	229.7	2,105.2
2054	1,538.2	43.0	65.7	43.3	64.3	24.8	35.6	1,814.9	72.2	226.5	2,084.4
2055	1,517.6	42.2	64.3	42.5	63.2	24.2	35.1	1,789.0	70.9	223.2	2,064.1
2056	1,496.7	41.3	62.9	41.7	62.0	23.7	34.6	1,762.9	69.6	219.9	2,044.2
2057	1,467.1	40.5	61.6	40.9	60.8	23.2	33.9	1,727.8	68.2	215.5	2,024.3
2058	1,437.2	39.6	60.3	40.0	59.6	22.7	33.2	1,692.4	66.9	211.1	2,004.5
2059	1,407.1	38.7	58.8	39.2	58.3	22.1	32.5	1,656.7	65.5	206.7	1,985.4
2060	1,376.8	37.8	57.4	38.3	57.1	21.6	31.8	1,620.8	64.2	202.2	1,966.0
2061	1,346.2	36.9	55.9	37.5	55.9	21.1	31.1	1,584.5	62.8	197.7	1,947.2
2062	1,313.2	36.0	54.5	36.6	54.6	20.5	30.3	1,545.8	61.4	192.9	1,928.7
2063	1,280.0	35.1	53.1	35.7	53.3	20.0	29.5	1,506.7	60.0	188.0	1,910.7
2064	1,246.7	34.2	51.6	34.8	52.0	19.4	28.8	1,467.6	58.5	183.1	1,893.7
2065	1,213.2	33.3	50.1	33.9	50.8	18.9	28.0	1,428.2	57.1	178.2	1,877.4
2066	1,179.5	32.4	48.7	33.0	49.5	18.3	27.2	1,388.6	55.6	173.3	1,861.9
2067	1,145.7	31.5	47.2	32.1	48.1	17.7	26.4	1,348.8	54.2	168.4	1,847.2
2068	1,111.7	30.5	45.7	31.2	46.8	17.2	25.7	1,308.8	52.7	163.4	1,833.1
2069	1,077.5	29.6	44.2	30.3	45.5	16.6	24.9	1,268.5	51.2	158.4	1,819.7
2070	1,043.0	28.7	42.7	29.4	44.1	16.0	24.1	1,228.0	49.7	153.3	1,806.3
2071	1,008.4	27.7	41.2	28.4	42.8	15.4	23.3	1,187.3	48.2	148.3	1,793.0
2072	973.6	26.7	39.7	27.5	41.4	14.8	22.4	1,146.4	46.7	143.2	1,780.3
2073	934.6	25.8	38.1	26.5	40.0	14.3	21.6	1,101.0	45.1	137.5	1,768.1
2074	897.4	24.8	36.6	25.6	38.6	13.7	20.7	1,057.5	43.6	132.1	1,756.6
2075	860.1	23.8	35.1	24.6	37.2	13.1	19.9	1,013.8	42.0	126.7	1,745.5
2076	822.7	22.9	33.5	23.6	35.8	12.5	19.0	970.0	40.4	121.2	1,734.9
2077	785.1	21.9	31.9	22.7	34.4	11.9	18.2	926.0	38.8	115.8	1,724.8
2078	747.5	20.9	30.4	21.7	32.9	11.3	17.3	881.9	37.2	110.3	1,715.2
2079	709.8	19.9	28.7	20.7	31.5	10.7	16.4	837.8	35.6	104.8	1,706.1
2080	672.2	18.9	27.3	19.7	30.0	10.1	15.6	793.8	33.9	99.3	1,697.0
2081	634.8	17.9	25.7	18.7	28.6	9.5	14.7	749.9	32.3	93.9	1,687.9
2082	597.6	16.9	24.2	17.7	27.1	8.9	13.8	706.3	30.7	88.4	1,679.4
2083	560.9	15.9	22.7	16.7	25.6	8.4	13.0	663.2	29.0	83.1	1,671.3
2084	524.7	15.0	21.2	15.7	24.2	7.8	12.2	620.6	27.4	77.8	1,663.4
2085	489.0	14.0	19.7	14.7	22.7	7.3	11.3	578.8	25.8	72.6	1,655.6
2086	454.3	13.1	18.1	13.7	21.3	6.7	10.5	537.9	24.2	67.5	1,648.1
2087	420.5	12.1	16.9	12.8	19.9	6.2	9.8	498.2	22.6	62.5	1,640.7
2088	387.8	11.3	15.5	11.9	18.5	5.7	9.0	458.8	21.1	57.7	1,633.5
2089	356.4	10.4	14.2	11.0	17.2	5.2	8.3	422.8	19.6	53.1	1,626.5
2090	326.5	9.6	13.0	10.2	15.9	4.7	7.6	387.5	18.1	48.7	1,619.7
2091	298.1	8.8	11.8	9.4	14.7	4.3	6.9	354.0	16.7	44.5	1,613.2
2092	271.3	8.0	10.7	8.6	13.5	3.9	6.3	322.4	15.4	40.5	1,606.9
2093	246.2	7.3	9.7	7.9	12.4	3.5	5.7	292.8	14.1	36.8	1,601.1
2094	222.7	6.7	8.7	7.2	11.3	3.2	5.2	265.0	12.9	33.3	1,595.9
2095	200.8	6.0	7.9	6.5	10.3	2.8	4.7	239.1	11.8	30.1	1,591.0
2096	180.6	5.5	7.0	5.9	9.4	2.5	4.2	215.1	10.7	27.1	1,586.8
2097	161.9	4.9	6.3	5.3	8.5	2.3	3.8	193.0	9.7	24.3	1,583.0
2098	144.9	4.4	5.6	4.8	7.7	2.0	3.4	172.8	8.8	21.8	1,579.6
2099	129.3	4.0	5.0	4.3	7.0	1.8	3.0	154.3	8.0	19.5	1,576.8
2100	115.1	3.6	4.4	3.9	6.3	1.6	2.7	137.5	7.2	17.4	1,574.5
2101	102.2	3.2	3.9	3.5	5.6	1.4	2.4	122.2	6.5	15.4	1,572.7
2102	90.6	2.8	3.5	3.1	5.1	1.2	2.1	108.4	5.8	13.7	1,571.1
2103	80.1	2.5	3.0	2.8	4.5	1.1	1.9	96.0	5.2	12.1	1,570.6
2104	70.7	2.2	2.7	2.5	4.1	1.0	1.7	84.8	4.7	10.7	1,570.1
2105	62.2	2.0	2.4	2.2	3.6	0.8	1.5	74.7	4.2	9.5	1,570.6
2106	54.5	1.8	2.1	2.0	3.2	0.7	1.3	65.6	3.7	8.3	1,571.1
2107	47.7	1.5	1.8	1.7	2.9	0.6	1.1	57.5	3.3	7.3	1,572.6
2108	41.6	1.4	1.6	1.5	2.5	0.6	1.0	50.1	2.9	6.4	1,574.1
2109	36.0	1.2	1.4	1.4	2.2	0.5	0.9	43.5	2.6	5.5	1,575.6
2110	31.1	1.0	1.2	1.2	2.0	0.4	0.7	37.6	2.3	4.8	1,577.1
2111	26.7	0.9	1.0	1.0	1.7	0.4	0.6	32.4	2.0	4.1	1,578.6
2112	22.8	0.8	0.9	0.9	1.5	0.3	0.5	27.7	1.7	3.5	1,580.1
2113	19.4	0.7	0.7	0.8	1.3	0.3	0.5	23.6	1.5	3.0	1,581.6
2114	16.4	0.6	0.6	0.7	1.1	0.2	0.4	20.0	1.3	2.6	1,583.1
2115	13.8	0.5	0.5	0.6	0.9	0.2	0.3	16.8	1.1	2.2	1,584.6

B . 2 In inflated and discounted values

for in

Experience year	Forecast Scheme cost, in inflated and discounted values, for												Grand total
	Claims costs							Claims management expenses			Total		
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Case management	Operating expenses				
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
2017	181.5	1,595.6	117.1	240.7	255.1	58.2	49.0	2,497.1	100.8	259.8	360.6	2,857.7	
2017	795.0	1,891.4	318.0	379.5	693.8	211.5	85.8	4,375.0	230.3	460.5	690.8	5,065.8	
2018	1,383.8	711.7	266.2	165.4	626.9	229.8	67.7	3,451.5	217.8	366.9	584.8	4,036.2	
2019	1,589.8	297.4	156.6	104.4	445.5	142.3	54.7	2,790.7	172.6	296.3	469.0	3,259.6	
2020	1,680.7	107.4	112.8	70.1	325.9	87.5	47.7	2,432.1	129.6	256.2	385.7	2,817.8	
2021	1,770.4	71.0	109.5	68.1	261.6	57.3	46.8	2,384.6	111.2	299.5	410.7	2,795.3	
2022	1,834.6	69.1	106.6	66.4	223.8	39.9	46.8	2,387.1	109.0	299.5	408.5	2,795.6	
2023	1,871.8	67.1	103.6	64.7	199.4	38.8	46.9	2,392.3	106.2	299.8	406.0	2,798.3	
2024	1,907.1	65.2	100.7	62.9	134.7	37.7	46.2	2,354.5	103.4	294.9	398.3	2,752.8	
2025	1,862.6	63.3	97.8	61.2	95.8	36.7	44.3	2,261.7	100.6	283.5	384.0	2,645.8	
2026	1,817.2	61.4	94.8	59.5	93.2	35.6	43.2	2,204.8	97.7	276.3	374.0	2,578.9	
2027	1,772.0	59.5	91.9	57.7	90.6	34.5	42.1	2,148.4	94.9	269.2	364.1	2,512.5	
2028	1,727.4	57.6	89.1	56.1	88.0	33.5	41.0	2,092.6	92.2	262.2	354.4	2,447.0	
2029	1,683.5	55.8	86.2	54.4	85.4	32.4	39.9	2,037.2	89.5	255.2	344.7	2,381.9	
2030	1,639.0	54.0	83.5	52.7	82.9	31.4	38.9	1,992.5	86.8	248.3	335.1	2,317.6	
2031	1,595.7	52.3	80.8	51.1	80.4	30.4	37.8	1,928.5	84.2	241.5	325.7	2,254.2	
2032	1,552.3	50.6	78.1	49.5	73.0	29.4	36.7	1,869.6	81.6	234.1	315.8	2,185.3	
2033	1,509.6	48.9	75.6	48.0	70.7	28.5	35.6	1,816.8	79.1	227.5	306.6	2,123.4	
2034	1,468.0	47.3	73.0	46.5	68.5	27.5	34.6	1,765.3	76.6	221.0	297.7	2,063.0	
2035	1,427.4	45.7	70.6	45.0	66.3	26.6	33.6	1,715.2	74.2	214.7	288.9	2,004.1	
2036	1,388.1	44.1	68.2	43.5	64.2	25.7	32.7	1,666.6	71.9	208.6	280.5	1,947.1	
2037	1,351.2	42.7	65.9	42.1	62.1	24.8	31.8	1,620.7	69.6	202.8	272.4	1,893.1	
2038	1,315.5	41.2	63.6	40.8	60.1	24.0	30.9	1,576.1	67.3	197.2	264.6	1,840.7	
2039	1,280.8	39.8	61.4	39.4	58.2	23.2	30.1	1,532.9	65.2	191.8	257.0	1,789.9	
2040	1,247.2	38.5	59.3	38.2	56.3	22.4	29.2	1,491.1	63.1	186.5	249.6	1,740.7	
2041	1,214.5	37.2	57.3	36.9	54.5	21.6	28.4	1,450.4	61.0	181.4	242.4	1,692.8	
2042	1,182.0	35.9	55.3	35.7	52.7	20.9	27.6	1,410.1	59.1	176.3	235.4	1,645.4	
2043	1,150.4	34.7	53.4	34.5	51.0	20.1	26.9	1,370.9	57.1	171.4	228.5	1,599.4	
2044	1,119.8	33.5	51.5	33.4	49.3	19.4	26.1	1,333.1	55.3	166.6	221.9	1,554.9	
2045	1,089.9	32.3	49.7	32.2	47.7	18.8	25.4	1,296.1	53.5	161.9	215.4	1,511.5	
2046	1,060.9	31.2	48.0	31.2	46.1	18.1	24.7	1,260.2	51.7	157.4	209.1	1,469.3	
2047	1,030.4	30.1	46.3	30.1	44.6	17.5	24.0	1,223.0	50.0	152.8	202.7	1,425.7	
2048	1,000.8	29.1	44.6	29.1	43.1	16.8	23.3	1,186.8	48.3	148.2	196.6	1,383.4	
2049	971.8	28.1	43.0	28.1	41.6	16.2	22.6	1,151.5	46.7	143.8	190.5	1,342.0	
2050	943.5	27.1	41.5	27.1	40.2	15.6	21.9	1,117.0	45.1	139.5	184.6	1,301.5	
2051	915.9	26.1	40.1	26.1	38.9	15.1	21.2	1,083.3	43.6	135.2	178.8	1,262.1	
2052	888.3	25.2	38.5	25.3	37.5	14.5	20.6	1,049.8	42.1	131.0	173.1	1,222.9	
2053	861.2	24.2	37.0	24.4	36.2	14.0	19.9	1,016.9	40.6	126.9	167.5	1,184.4	
2054	834.6	23.3	35.6	23.5	34.9	13.4	19.3	984.8	39.2	122.9	162.1	1,146.8	
2055	808.7	22.5	34.3	22.6	33.7	12.9	18.7	953.3	37.8	118.9	156.7	1,110.0	
2056	783.3	21.6	32.9	21.8	32.4	12.4	18.1	922.6	36.4	115.1	151.5	1,074.1	
2057	754.0	20.8	31.6	21.0	31.2	11.9	17.4	888.0	35.1	110.8	145.8	1,033.8	
2058	725.4	20.0	30.4	20.2	30.1	11.4	16.7	854.2	33.8	106.6	140.3	994.5	
2059	697.5	19.2	29.1	19.4	28.9	11.0	16.1	821.2	32.5	102.4	134.9	956.1	
2060	670.3	18.4	27.9	18.7	27.8	10.5	15.5	789.0	31.2	98.4	129.7	918.7	
2061	643.6	17.7	26.7	17.9	26.7	10.1	14.9	757.5	30.0	94.5	124.5	882.1	
2062	616.6	16.9	25.6	17.2	25.6	9.6	14.2	725.7	28.8	90.5	119.4	845.1	
2063	590.2	16.2	24.5	16.5	24.6	9.2	13.6	694.7	27.6	86.7	114.3	809.1	
2064	564.5	15.5	23.4	15.8	23.6	8.8	13.0	664.6	26.5	82.9	109.4	774.0	
2065	539.5	14.8	22.3	15.1	22.5	8.4	12.5	635.1	25.4	79.3	104.7	739.5	
2066	515.1	14.1	21.3	14.4	21.6	8.0	11.9	606.5	24.3	75.7	100.0	706.5	
2067	491.4	13.5	20.2	13.8	20.6	7.6	11.3	578.5	23.2	72.2	95.4	673.9	
2068	468.3	12.9	19.3	13.2	19.7	7.2	10.8	551.3	22.2	68.8	91.0	642.3	
2069	445.7	12.2	18.3	12.5	18.8	6.9	10.3	524.8	21.2	65.5	86.7	611.5	
2070	423.7	11.6	17.4	11.9	17.9	6.5	9.8	498.9	20.2	62.3	82.5	581.4	
2071	402.3	11.1	16.4	11.3	17.1	6.2	9.3	473.7	19.2	59.1	78.4	552.1	
2072	380.7	10.5	15.5	10.8	16.2	5.9	8.8	448.4	18.3	56.0	74.3	523.7	
2073	359.6	9.9	14.7	10.2	15.4	5.5	8.3	423.7	17.4	52.9	70.3	493.9	
2074	339.1	9.4	13.8	9.7	14.6	5.2	7.8	399.6	16.5	49.9	66.4	466.0	
2075	319.2	8.8	13.0	9.1	13.8	4.9	7.4	376.2	15.6	47.0	62.6	438.8	
2076	299.9	8.3	12.2	8.6	13.1	4.6	6.9	353.6	14.7	44.2	58.9	412.5	
2077	281.0	7.8	11.4	8.1	12.3	4.3	6.5	331.5	13.9	41.4	55.3	386.8	
2078	262.8	7.3	10.7	7.6	11.6	4.0	6.1	310.0	13.1	38.8	51.8	361.9	
2079	245.0	6.9	10.0	7.1	10.9	3.7	5.7	289.2	12.3	36.2	48.5	337.7	
2080	227.9	6.4	9.2	6.7	10.2	3.4	5.3	269.1	11.5	33.7	45.2	314.3	
2081	211.4	6.0	8.6	6.2	9.5	3.2	4.9	249.7	10.8	31.3	42.0	291.7	
2082	195.4	5.5	7.9	5.8	8.9	2.9	4.5	231.0	10.0	28.9	38.9	269.9	
2083	180.1	5.1	7.3	5.4	8.2	2.7	4.2	213.0	9.3	26.7	36.0	249.0	
2084	165.5	4.7	6.7	5.0	7.6	2.5	3.8	195.7	8.6	24.5	33.2	228.9	
2085	151.5	4.3	6.1	4.6	7.0	2.2	3.5	179.3	8.0	22.5	30.5	209.7	
2086	138.2	4.0	5.6	4.2	6.5	2.0	3.2	163.6	7.4	20.5	27.9	191.5	
2087	125.6	3.6	5.0	3.8	5.9	1.9	2.9	148.8	6.7	18.7	25.4	174.2	
2088	113.8	3.3	4.6	3.5	5.4	1.7	2.6	134.9	6.2	16.9	23.1	158.0	
2089	102.7	3.0	4.1	3.2	5.0	1.5	2.4	121.8	5.6	15.3	20.9	142.7	
2090	92.4	2.7	3.7	2.9	4.5	1.3	2.1	109.6	5.1	13.8	18.9	128.5	
2091	82.8	2.4	3.3	2.6	4.1	1.2	1.9	98.4	4.6	12.4	17.0	115.4	
2092	74.0	2.2	2.9	2.3	3.7	1.1	1.7	88.0	4.2	11.1	15.3	103.3	
2093	66.0	2.0	2.6	2.1	3.3	0.9	1.5	78.5	3.8	9.9	13.7	92.1	
2094	58.6	1.8	2.3	1.9	3.0	0.8	1.4	69.7	3.4	8.8	12.2	81.9	
2095	51.9	1.6	2.0	1.7	2.7	0.7	1.2	61.8	3.0	7.8	10.8	72.6	
2096	45.8	1.4	1.8	1.5	2.4	0.6	1.1	54.6	2.7	6.9	9.6	64.2	
2097	40.4	1.2	1.6	1.3	2.1	0.6	0.9	48.1	2.4	6.1	8.5	56.6	
2098	35.5	1.1	1.4	1.2	1.9	0.5	0.8	42.3	2.2	5.3	7.5	49.8	
2099	31.1	1.0	1.2	1.0	1.7	0.4	0.7	37.1	1.9	4.7	6.6	43.7	
2100													

ALA hybrid option for people not at fault or partly at fault in the MVA who do commute

C . 1 . 1 Projected payments for LCSS participants who were not at fault or partially at fault who are assumed to commute  
 C . 1 . 1 . 1 In 31 December 2013 dollar values

Experience year	Forecast Scheme cost, in 31 December 2013 dollar values, for													
	Claims costs (a)								Claims management expenses			Legal and court approval costs (d)	Grand total	
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury (b)	Total	Case management (a)	Operating expenses (c)	Total			
2017	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000
2017	169.0	1,485.8	109.0	224.2	237.5	54.2	45.6	2,325.2	93.8	241.9	335.7	-	2,661.0	
2018	750.3	1,785.0	300.2	358.2	654.8	199.6	81.0	4,129.0	217.3	434.6	651.9	-	4,781.0	
2019	1,585.8	820.8	307.0	190.7	723.0	265.0	78.0	3,980.3	251.2	423.2	674.4	753.1	5,407.8	
2020	1,866.9	349.2	183.9	122.6	523.2	167.1	64.3	3,277.1	202.7	348.0	550.7	753.1	4,580.9	
2021	2,000.6	128.4	134.8	90.1	389.1	104.6	57.0	2,907.9	154.9	306.3	461.2	753.1	4,122.2	
2022	2,336.6	94.4	141.3	90.1	353.6	72.7	61.8	3,150.5	150.3	-	150.3	933.1	4,233.9	
2023	2,457.8	93.4	139.7	89.3	309.2	51.4	62.8	3,203.6	150.2	-	150.2	-	3,353.8	
2024	2,546.6	92.2	138.1	88.4	280.2	50.9	63.9	3,260.3	148.8	-	148.8	-	3,409.1	
2025	2,635.3	91.1	136.4	87.5	191.7	50.3	63.8	3,256.2	147.3	-	147.3	-	3,403.5	
2026	2,617.8	90.0	134.7	86.6	137.8	49.7	62.3	3,178.9	145.8	-	145.8	-	3,324.7	
2027	2,599.1	88.8	133.0	85.7	136.4	49.1	61.8	3,153.9	144.2	-	144.2	-	3,298.2	
2028	2,579.5	87.6	131.2	84.7	134.9	48.5	61.3	3,127.7	142.6	-	142.6	-	3,270.4	
2029	2,558.9	86.3	129.4	83.7	133.4	47.8	60.8	3,100.4	141.0	-	141.0	-	3,241.4	
2030	2,537.9	85.1	127.6	82.6	131.9	47.2	60.2	3,071.9	139.3	-	139.3	-	3,211.2	
2031	2,492.1	82.6	123.8	80.5	128.7	45.8	59.1	3,012.6	135.8	-	135.8	-	3,148.4	
2032	2,467.3	81.3	121.8	79.4	118.7	45.2	58.3	2,971.9	134.0	-	134.0	-	3,106.0	
2033	2,442.4	80.0	119.9	78.3	117.1	44.5	57.6	2,939.7	132.2	-	132.2	-	3,071.9	
2034	2,417.5	78.7	118.7	77.2	115.6	43.8	56.9	2,907.6	130.4	-	130.4	-	3,038.0	
2035	2,392.8	77.5	116.0	76.0	113.8	43.1	56.4	2,875.6	128.5	-	128.5	-	3,004.2	
2036	2,368.4	76.2	114.1	74.9	112.2	42.4	55.8	2,844.0	126.7	-	126.7	-	2,970.7	
2037	2,347.1	75.0	112.2	73.8	110.5	41.7	55.2	2,815.5	124.9	-	124.9	-	2,940.3	
2038	2,326.1	73.7	110.3	72.7	108.9	41.0	54.7	2,787.4	123.1	-	123.1	-	2,910.4	
2039	2,305.5	72.5	108.4	71.6	107.3	40.3	54.1	2,759.8	121.3	-	121.3	-	2,881.1	
2040	2,285.4	71.3	106.6	70.5	105.7	39.6	53.6	2,732.7	119.5	-	119.5	-	2,852.1	
2041	2,265.6	70.1	104.8	69.4	104.1	38.9	53.1	2,706.0	117.7	-	117.7	-	2,823.7	
2042	2,244.6	69.0	103.0	68.3	102.5	38.3	52.5	2,678.2	115.9	-	115.9	-	2,794.1	
2043	2,223.9	67.8	101.2	67.3	101.0	37.6	52.0	2,650.7	114.2	-	114.2	-	2,764.9	
2044	2,203.6	66.7	99.4	66.2	99.4	36.9	51.4	2,623.6	112.5	-	112.5	-	2,736.1	
2045	2,183.4	65.5	97.6	65.2	97.9	36.3	50.9	2,596.9	110.7	-	110.7	-	2,707.6	
2046	2,163.5	64.4	95.9	64.1	96.4	35.6	50.4	2,570.3	109.0	-	109.0	-	2,679.4	
2047	2,139.1	63.3	94.2	63.1	94.8	35.0	49.8	2,543.3	107.3	-	107.3	-	2,646.6	
2048	2,114.8	62.2	92.4	62.0	93.3	34.3	49.2	2,516.3	105.6	-	105.6	-	2,613.9	
2049	2,090.4	61.1	90.7	61.0	91.8	33.7	48.6	2,489.3	103.9	-	103.9	-	2,581.2	
2050	2,066.0	60.0	89.0	60.0	90.3	33.1	48.0	2,462.2	102.2	-	102.2	-	2,548.4	
2051	2,041.4	58.9	87.3	58.9	88.7	32.4	47.4	2,434.9	100.5	-	100.5	-	2,515.4	
2052	2,015.1	57.8	85.5	57.9	87.2	31.8	46.7	2,382.0	98.8	-	98.8	-	2,480.7	
2053	1,988.6	56.6	83.8	56.8	85.7	31.1	46.1	2,348.7	97.0	-	97.0	-	2,445.8	
2054	1,961.9	55.5	82.1	55.8	84.1	30.5	45.4	2,315.2	95.3	-	95.3	-	2,410.5	
2055	1,934.8	54.4	80.3	54.7	82.5	29.8	44.7	2,281.3	93.5	-	93.5	-	2,374.8	
2056	1,907.4	53.3	78.6	53.6	80.9	29.2	44.1	2,247.0	91.8	-	91.8	-	2,338.8	
2057	1,868.8	52.1	76.8	52.5	79.4	28.5	43.2	2,201.3	90.0	-	90.0	-	2,291.2	
2058	1,829.9	51.0	75.0	51.5	77.7	27.8	42.3	2,155.2	88.2	-	88.2	-	2,243.4	
2059	1,790.8	49.8	73.3	50.3	76.1	27.2	41.3	2,109.8	86.3	-	86.3	-	2,196.2	
2060	1,751.3	48.7	71.5	49.2	74.5	26.5	40.4	2,062.1	84.5	-	84.5	-	2,146.6	
2061	1,711.5	47.5	69.6	48.1	72.8	25.8	39.5	2,014.9	82.6	-	82.6	-	2,097.6	
2062	1,668.7	46.3	67.8	47.0	71.1	25.1	38.5	1,964.6	80.7	-	80.7	-	2,045.3	
2063	1,625.5	45.1	66.0	45.8	69.5	24.5	37.5	1,913.9	78.8	-	78.8	-	1,992.7	
2064	1,582.2	43.9	64.1	44.7	67.8	23.8	36.5	1,863.0	76.9	-	76.9	-	1,939.9	
2065	1,538.8	42.7	62.3	43.5	66.0	23.1	35.5	1,811.9	75.0	-	75.0	-	1,886.9	
2066	1,495.2	41.5	60.4	42.3	64.3	22.4	34.5	1,760.6	73.1	-	73.1	-	1,833.7	
2067	1,451.3	40.3	58.5	41.1	62.6	21.6	33.5	1,709.0	71.1	-	71.1	-	1,780.1	
2068	1,407.2	39.1	56.6	40.0	60.8	20.9	32.5	1,657.2	69.1	-	69.1	-	1,726.3	
2069	1,362.9	37.9	54.7	38.8	59.1	20.2	31.5	1,605.0	67.1	-	67.1	-	1,672.2	
2070	1,318.4	36.6	52.8	37.5	57.3	19.5	30.4	1,552.6	65.1	-	65.1	-	1,617.7	
2071	1,273.7	35.4	50.9	36.3	55.5	18.8	29.4	1,499.9	63.1	-	63.1	-	1,563.0	
2072	1,228.1	34.2	49.0	35.1	53.7	18.0	28.3	1,444.3	61.0	-	61.0	-	1,505.3	
2073	1,178.3	32.9	47.0	33.8	51.8	17.3	27.2	1,388.4	59.0	-	59.0	-	1,447.4	
2074	1,133.3	31.6	45.1	32.6	50.0	16.6	26.1	1,332.2	56.9	-	56.9	-	1,389.2	
2075	1,082.1	30.4	43.1	31.3	48.1	15.8	25.0	1,275.9	54.8	-	54.8	-	1,330.7	
2076	1,033.8	29.1	41.2	30.1	46.2	15.1	23.9	1,219.4	52.7	-	52.7	-	1,272.1	
2077	985.4	27.8	39.2	28.8	44.3	14.4	22.8	1,162.7	50.6	-	50.6	-	1,213.2	
2078	937.0	26.5	37.2	27.5	42.4	13.6	21.7	1,106.0	48.4	-	48.4	-	1,154.4	
2079	888.5	25.2	35.2	26.2	40.5	12.9	20.6	1,049.2	46.2	-	46.2	-	1,095.4	
2080	840.3	23.9	33.3	24.9	38.6	12.2	19.5	992.6	44.1	-	44.1	-	1,036.7	
2081	792.2	22.6	31.3	23.6	36.7	11.4	18.4	936.3	41.9	-	41.9	-	978.2	
2082	744.7	21.4	29.4	22.3	34.7	10.7	17.3	880.5	39.7	-	39.7	-	920.2	
2083	697.7	20.1	27.5	21.1	32.8	10.0	16.2	825.3	37.5	-	37.5	-	862.8	
2084	651.4	18.8	25.6	19.8	30.9	9.3	15.1	771.0	35.3	-	35.3	-	805.3	
2085	606.0	17.6	23.8	18.5	29.0	8.6	14.1	717.6	33.2	-	33.2	-	750.8	
2086	561.7	16.4	22.0	17.3	27.1	8.0	13.1	665.6	31.1	-	31.1	-	696.7	
2087	518.8	15.2	20.3	16.1	25.3	7.3	12.1	615.1	29.0	-	29.0	-	644.1	
2088	477.5	14.0	18.6	14.9	23.5	6.7	11.1	566.4	27.0	-	27.0	-	593.4	
2089	437.8	12.9	17.0	13.8	21.9	6.1	10.2	519.7	25.0	-	25.0	-	542.7	
2090	400.1	11.9	15.5	12.7	20.1	5.6	9.3	475.2	23.1	-	23.1	-	498.3	
2091	364.5	10.9	14.1	11.6	18.5	5.0	8.5	433.1	21.3	-	21.3	-	454.4	
2092	331.0	9.9	12.7	10.6	17.0	4.5	7.7	393.6	19.5	-	19.5	-	413.1	
2093	299.6	9.0	11.5	9.7	15.6	4.1	7.0	356.5	17.9	-	17.9	-	374.4	
2094	270.3	8.2	10.3	8.8	14.2	3.7	6.3	321.8	16.3	-	16.3	-	338.2	
2095	243.2	7.4	9.2	8.0	12.9	3.3	5.7	289.7	14.9	-	14.9	-	304.5	
2096														

C . 1 . 2 Inflated and discounted values (a)

Experience year	Forecast Scheme cost, in inflated and discounted values, for												Grand total
	Claims costs							Claims management expenses			Legal and court approval costs	Grand total	
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Case management	Operating expenses (c)	Total			
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000		
2017	181.5	1,595.6	117.1	240.7	255.1	58.2	49.0	2,497.1	100.8	259.8	360.6	-	2,857.7
2017	795.0	1,891.4	318.0	379.5	693.8	211.5	85.8	4,375.0	230.3	460.5	690.8	-	5,065.8
2018	1,660.5	854.0	319.5	198.5	752.3	275.8	81.2	4,141.8	261.4	440.3	701.7	783.6	5,627.1
2019	1,907.7	356.9	187.9	123.3	534.7	170.8	65.7	3,348.8	207.1	355.6	562.7	769.6	4,681.1
2020	2,016.8	128.9	135.3	84.2	391.0	104.9	57.2	2,918.5	155.5	307.4	462.9	755.8	4,137.2
2021(b)	45,355.8	1,487.7	2,219.0	1,455.1	2,793.3	841.4	1,083.0	55,235.4	2,461.6	-	2,461.6	928.4	58,625.5
2022													
2023													
2024													
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2116													
<b>Total</b>	<b>51,917.4</b>	<b>6,314.5</b>	<b>3,296.8</b>	<b>2,483.3</b>	<b>5,420.2</b>	<b>1,662.5</b>	<b>1,421.9</b>	<b>72,516.7</b>	<b>3,416.6</b>	<b>1,823.6</b>	<b>5,246.3</b>	<b>3,237.5</b>	<b>80,994.4</b>

Notes: (a) The costs estimated in Appendix C.1 have been (for payments other than legal and court approval costs which are inflated and discounted as per the previous Full LCSS Costing Report):  
 • increased for inflation from 31 December 2013 to date of payment up to year 2021 (where the assumed long term rates of future inflation are as set out in Appendix A to the Previous Full LCSS Costing Report) after which the inflation factor for 2021 is used for years 2022 and post; and  
 • discounted for investment income from date of payment to 1 July 2016 for years 2017 to 2021 (where the assumed long term rates of future investment return are as set out in Appendix A to the Previous Full LCSS Costing Report) and discounted for investment return of 5% for years 2022 and thereafter as described in section 4.4.1 of this report.  
 This allows for projected payments in 2021 and later, in 2021 values, to be discounted back to the assumed time of commutation in 2021 at a net discount rate of 5% per annum.  
 (b) The inflated and discounted payments for years 2021 and post are combined as a commutation and shown in year 2021, which is the assumed time of commutation  
 (c) Assumed to be 10.0% of total (claim and case management costs) for the first 5 years then 0.0% thereafter as explained in Section 4.7 of this report.

C . 2 Projected payments for NDIS support recoverable from the Queensland Government, for participants who were not at fault or partially at fault who are assumed to commute  
 C . 2 . 1 In 31 December 2013 dollar values

Experience year	Forecast Scheme cost, in 31 December 2013 dollar values, for											
	Claims costs (a)							Claims management expenses				Grand total
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury (b)	Total	Case management (a)	Operating expenses (c)	Total	
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
2017	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-
2026	-	-	-	-	-	-	-	-	-	-	-	-
2027	-	-	-	-	-	-	-	-	-	-	-	-
2028	-	-	-	-	-	-	-	-	-	-	-	-
2029	-	-	-	-	-	-	-	-	-	-	-	-
2030	-	-	-	-	-	-	-	-	-	-	-	-
2031	-	-	-	-	-	-	-	-	-	-	-	-
2032	-	-	-	-	-	-	-	-	-	-	-	-
2033	-	-	-	-	-	-	-	-	-	-	-	-
2034	-	-	-	-	-	-	-	-	-	-	-	-
2035	-	-	-	-	-	-	-	-	-	-	-	-
2036	1,787.5	87.4	88.7	56.9	83.9	33.5	42.4	2,190.3	93.9	225.4	319.3	2,479.6
2037	1,780.7	56.5	87.2	58.0	82.6	32.9	41.9	2,137.8	92.5	223.0	315.5	2,453.4
2038	1,764.2	55.5	85.7	55.1	81.4	32.4	41.5	2,115.8	91.1	220.7	311.8	2,427.6
2039	1,748.0	54.6	84.2	54.3	80.1	31.8	41.1	2,094.1	89.8	218.4	308.2	2,402.3
2040	1,732.1	53.7	82.8	53.4	78.9	31.3	40.6	2,072.9	88.4	216.1	304.6	2,377.4
2041	1,716.6	52.8	81.3	52.6	77.7	30.7	40.2	2,052.0	87.1	213.9	301.0	2,353.0
2042	1,700.2	51.9	79.9	51.8	76.5	30.2	39.8	2,030.2	85.8	211.6	297.4	2,327.6
2043	1,683.9	51.0	78.5	50.9	75.3	29.7	39.4	2,008.7	84.4	209.3	293.8	2,302.5
2044	1,668.0	50.1	77.1	50.1	74.1	29.1	39.0	1,987.5	83.1	207.1	290.2	2,277.7
2045	1,652.2	49.2	75.7	49.3	73.0	28.6	38.6	1,966.6	81.8	204.8	286.7	2,253.2
2046	1,636.5	48.4	74.3	48.5	71.8	28.1	38.2	1,945.7	80.6	202.6	283.2	2,228.9
2047	1,617.4	47.5	72.9	47.7	70.7	27.6	37.7	1,921.4	79.3	200.1	279.3	2,200.8
2048	1,598.2	46.7	71.6	46.9	69.5	27.0	37.2	1,897.1	78.0	197.5	275.5	2,172.6
2049	1,579.1	45.8	70.2	46.1	68.3	26.5	36.7	1,872.8	76.7	195.0	271.7	2,144.5
2050	1,559.9	45.0	68.8	45.3	67.2	26.0	36.2	1,848.4	75.4	192.4	267.8	2,116.2
2051	1,540.6	44.1	67.5	44.5	66.0	25.5	35.8	1,823.9	74.1	189.8	263.9	2,087.8
2052	1,520.0	43.3	66.1	43.7	64.9	25.0	35.3	1,798.1	72.8	187.1	259.9	2,058.0
2053	1,499.3	42.4	64.7	42.9	63.7	24.5	34.7	1,772.2	71.5	184.4	255.9	2,028.0
2054	1,478.3	41.5	63.4	42.0	62.5	23.9	34.2	1,745.9	70.2	181.6	251.8	1,997.7
2055	1,457.1	40.7	62.0	41.2	61.3	23.4	33.7	1,719.5	68.9	178.8	247.7	1,967.1
2056	1,435.7	39.8	60.6	40.4	60.1	22.9	33.2	1,692.7	67.5	176.0	243.5	1,936.2
2057	1,405.8	38.9	59.2	39.6	58.9	22.4	32.5	1,657.2	66.2	172.3	238.5	1,895.7
2058	1,375.7	38.1	57.8	38.7	57.7	21.9	31.8	1,621.5	64.8	168.6	233.4	1,855.0
2059	1,345.3	37.2	56.4	37.9	56.4	21.3	31.1	1,585.6	63.4	164.9	228.3	1,813.9
2060	1,314.8	36.3	55.0	37.0	55.2	20.7	30.4	1,549.4	62.0	161.1	223.2	1,772.6
2061	1,284.1	35.4	53.6	36.1	53.9	20.2	29.7	1,512.9	60.6	157.4	218.0	1,730.9
2062	1,250.9	34.5	52.1	35.3	52.6	19.7	28.9	1,474.0	59.2	153.3	212.5	1,686.6
2063	1,217.7	33.6	50.7	34.4	51.4	19.1	28.1	1,434.9	57.8	149.3	207.1	1,642.0
2064	1,184.3	32.7	49.2	33.5	50.1	18.5	27.4	1,395.7	56.3	145.2	201.6	1,597.2
2065	1,150.8	31.8	47.8	32.6	48.9	18.0	26.6	1,356.3	54.9	141.1	196.0	1,552.3
2066	1,117.3	30.8	46.3	31.7	47.5	17.4	25.8	1,316.8	53.4	137.0	190.5	1,507.2
2067	1,083.5	29.9	44.8	30.8	46.1	16.8	25.0	1,277.1	52.0	132.9	184.9	1,461.9
2068	1,049.6	29.0	43.3	29.9	44.8	16.3	24.3	1,237.2	50.5	128.8	179.2	1,416.4
2069	1,015.6	28.1	41.8	28.9	43.5	15.7	23.5	1,197.1	49.0	124.6	173.6	1,370.7
2070	981.4	27.1	40.3	28.0	42.1	15.1	22.7	1,156.8	47.5	120.4	167.9	1,324.7
2071	947.1	26.2	38.8	27.1	40.8	14.6	21.9	1,116.4	46.0	116.2	162.2	1,278.6
2072	912.7	25.2	37.3	26.1	39.4	14.0	21.1	1,075.7	44.4	111.8	156.2	1,230.0
2073	874.1	24.3	35.8	25.2	38.0	13.4	20.2	1,030.9	42.9	107.4	150.3	1,181.2
2074	837.4	23.3	34.3	24.2	36.6	12.8	19.4	988.0	41.3	102.9	144.2	1,132.2
2075	800.6	22.4	32.7	23.2	35.2	12.2	18.5	944.9	39.7	98.5	138.2	1,083.1
2076	763.8	21.4	31.2	22.3	33.8	11.6	17.7	901.7	38.2	94.0	132.2	1,033.9
2077	726.9	20.4	29.6	21.3	32.4	11.0	16.8	858.5	36.6	89.5	126.1	984.6
2078	690.0	19.4	28.1	20.3	30.9	10.5	16.0	815.3	35.0	85.0	120.0	935.3
2079	653.2	18.5	26.5	19.3	29.5	9.9	15.1	772.3	33.3	80.5	113.9	886.0
2080	616.6	17.5	25.1	18.3	28.0	9.3	14.3	729.1	31.7	76.1	107.8	836.9
2081	580.2	16.5	23.5	17.4	26.6	8.7	13.5	686.4	30.1	71.7	101.8	788.2
2082	544.2	15.5	22.1	16.4	25.2	8.2	12.6	644.2	28.5	67.3	95.7	739.9
2083	508.8	14.6	20.6	15.4	23.7	7.6	11.8	602.5	26.9	62.9	89.8	692.3
2084	473.9	13.6	19.1	14.4	22.3	7.1	11.0	561.5	25.3	58.7	83.9	645.4
2085	439.8	12.7	17.7	13.5	20.9	6.5	10.2	521.4	23.7	54.5	78.2	599.6
2086	406.7	11.8	16.2	12.6	19.5	6.0	9.5	482.4	22.1	50.4	72.6	554.9
2087	374.6	10.9	15.0	11.7	18.1	5.5	8.7	444.6	20.6	46.5	67.1	511.7
2088	343.8	10.1	13.8	10.8	16.8	5.0	8.0	408.3	19.1	42.7	61.8	470.1
2089	314.4	9.3	12.5	9.9	15.5	4.6	7.3	373.5	17.7	39.1	56.8	430.3
2090	286.4	8.5	11.4	9.1	14.3	4.1	6.7	340.5	16.3	35.7	52.0	392.5
2091	260.1	7.7	10.3	8.3	13.1	3.7	6.1	309.4	15.0	32.4	47.4	356.8
2092	235.5	7.1	9.3	7.6	12.0	3.4	5.5	280.3	13.7	29.4	43.1	323.4
2093	212.6	6.4	8.3	6.9	11.0	3.0	5.0	253.2	12.5	26.6	39.1	292.2
2094	191.2	5.8	7.5	6.3	10.0	2.7	4.5	227.8	11.4	23.9	35.3	263.1
2095	171.4	5.2	6.7	5.7	9.0	2.4	4.0	204.4	10.3	21.5	31.8	236.2
2096	153.3	4.7	5.9	5.1	8.2	2.1	3.6	182.9	9.3	19.2	28.6	211.4
2097	136.7	4.2	5.3	4.6	7.4	1.9	3.2	163.2	8.4	17.2	25.6	188.7
2098	121.6	3.8	4.6	4.1	6.6	1.6	2.8	145.2	7.6	15.3	22.9	168.1
2099	107.8	3.4	4.1	3.7	6.0	1.4	2.5	128.9	6.8	13.6	20.4	148.2
2100	95.4	3.0	3.6	3.3	5.3	1.3	2.2	114.1	6.1	12.0	18.1	132.2
2101	84.1	2.7	3.2	2.9	4.8	1.1	2.0	100.7	5.5	10.6	16.1	116.8
2102	74.0	2.3	2.8	2.6	4.3	1.0	1.7	88.7	4.9	9.4	14.2	103.0
2103	65.0	2.1	2.4	2.3	3.8	0.9	1.5	78.0	4.3	8.2	12.6	90.5
2104	56.9	1.8	2.1	2.0	3.4	0.7	1.3	68.3	3.9	7.2	11.1	79.4
2105	49.6	1.6	1.9	1.8	3.0	0.7	1.2	59.7	3.4	6.3	9.7	69.4
2106	43.1	1.4	1.6	1.6	2.6	0.6	1.0	51.9	3.0	5.5	8.5	60.4
2107	37.3	1.2	1.4	1.4	2.3	0.5	0.9	45.1	2.7	4.8	7.4	52.5
2108	32.2	1.1	1.2	1.2	2.0	0.4	0.8	38.9	2.3	4.1	6.5	45.4
2109	27.6	0.9	1.0	1.1	1.8	0.4	0.7	33.5	2.0	3.5	5.6	39.0
2110	23.6	0.8	0.9	0.9	1.5	0.3	0.6	28.6	1.8	3.0	4.8	33.4
2111	20.0	0.7	0.8	0.8	1.3	0.3	0.5	24.3	1.5	2.6	4.1	28.4
2112	16.9	0.6	0.6	0.7	1.1	0.2	0.4	20.6	1.3	2.2	3.5	24.1
2113	14.2	0.5	0.5	0.6	1.0	0.2	0.3	17.3	1.1	1.8	3.0	20.3
2114	11.8	0.4	0.5	0.5	0.8	0.2	0.3	14.5	1.0	1.5	2.5	17.0
2115	9.8	0.3	0.4	0.4	0.7	0.1	0.2	12.1	0.8	1.3	2.1	14.2
2116	8.1	0.3	0.3	0.4	0.6	0.1	0.2	10.0	0.7	1.1	1.8	11.7
<b>Total</b>	<b>65,295.6</b>	<b>1,893.3</b>	<b>2,840.5</b>	<b>1,928.9</b>	<b>2,889.6</b>	<b>1,067.3</b>	<b>1,518.3</b>	<b>77,433.4</b>	<b>3,251.2</b>	<b>8,068.5</b>	<b>11,319.7</b>	<b>88,753.1</b>

Notes: (a) From Appendices H to N to the Previous Full LCSS Costing Report, adjusted to allow for differences in estimated numbers of LCSS participants in respect of 2016/17 year motor vehicle accidents between Table 1-1 in the Previous Full LCSS Costing Report for a "full" LCSS and Table 1.2 (repeated



C.2.2 In inflated and discounted values (a)

Experience year	Forecast Scheme cost, in inflated and discounted values, for											Grand total
	Claims costs							Claims management expenses			Total	
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Case management	Operating expenses			
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
2017	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-
2026	-	-	-	-	-	-	-	-	-	-	-	-
2027	-	-	-	-	-	-	-	-	-	-	-	-
2028	-	-	-	-	-	-	-	-	-	-	-	-
2029	-	-	-	-	-	-	-	-	-	-	-	-
2030	-	-	-	-	-	-	-	-	-	-	-	-
2031	-	-	-	-	-	-	-	-	-	-	-	-
2032	-	-	-	-	-	-	-	-	-	-	-	-
2033	-	-	-	-	-	-	-	-	-	-	-	-
2034	-	-	-	-	-	-	-	-	-	-	-	-
2035	-	-	-	-	-	-	-	-	-	-	-	-
2036	1,350.7	43.2	66.7	42.7	63.0	25.2	31.8	1,623.3	70.6	169.4	239.9	1,863.3
2037	1,314.1	41.7	64.4	41.3	61.0	24.3	30.9	1,577.6	68.3	164.6	232.9	1,810.5
2038	1,278.5	40.2	62.1	40.0	59.0	23.5	30.1	1,533.3	66.1	159.9	226.0	1,759.3
2039	1,244.0	38.9	60.0	38.6	57.0	22.6	29.2	1,490.4	63.9	155.4	219.3	1,709.7
2040	1,210.8	37.5	57.9	37.3	55.2	21.9	28.4	1,448.9	61.8	151.1	212.9	1,661.8
2041	1,178.4	36.2	55.8	36.1	53.3	21.1	27.6	1,408.6	59.8	146.8	206.6	1,615.2
2042	1,146.1	35.0	53.9	34.9	51.6	20.3	26.8	1,368.6	57.8	142.6	200.5	1,569.1
2043	1,114.8	33.8	52.0	33.7	49.9	19.6	26.1	1,329.8	55.9	138.6	194.5	1,524.3
2044	1,084.5	32.6	50.1	32.6	48.2	18.9	25.3	1,292.3	54.1	134.6	188.7	1,481.0
2045	1,055.0	31.4	48.3	31.5	46.6	18.3	24.6	1,255.7	52.3	130.8	183.1	1,438.8
2046	1,026.2	30.3	46.6	30.4	45.0	17.6	23.9	1,220.1	50.5	127.1	177.6	1,397.7
2047	996.0	29.3	44.9	29.4	43.5	17.0	23.2	1,183.2	48.8	123.2	172.0	1,355.3
2048	966.7	28.2	43.3	28.4	42.0	16.4	22.5	1,147.4	47.2	119.5	166.6	1,314.1
2049	937.9	27.2	41.7	27.4	40.6	15.8	21.8	1,112.4	45.6	115.8	161.4	1,273.8
2050	909.9	26.2	40.2	26.4	39.2	15.2	21.1	1,078.2	44.0	112.2	156.2	1,234.4
2051	882.5	25.3	38.7	25.5	37.8	14.6	20.5	1,044.8	42.5	108.7	151.2	1,195.0
2052	855.2	24.3	37.2	24.6	36.5	14.0	19.8	1,011.7	41.0	105.3	146.2	1,157.9
2053	828.4	23.4	35.8	23.7	35.2	13.5	19.2	979.1	39.5	101.9	141.4	1,120.5
2054	802.1	22.5	34.4	22.8	33.9	13.0	18.6	947.3	38.1	98.5	136.6	1,084.0
2055	776.4	21.7	33.0	22.0	32.7	12.5	18.0	916.2	36.7	95.3	132.0	1,048.2
2056	751.4	20.8	31.7	21.1	31.5	12.0	17.4	885.9	35.3	92.1	127.5	1,013.3
2057	722.5	20.0	30.4	20.3	30.3	11.5	16.7	851.7	34.0	88.6	122.6	974.3
2058	694.3	19.2	29.2	19.5	29.1	11.0	16.0	819.2	32.7	85.1	117.8	939.3
2059	666.8	18.4	28.0	18.8	28.0	10.6	15.4	785.9	31.4	81.7	113.2	899.1
2060	640.1	17.7	26.8	18.0	26.9	10.1	14.8	754.3	30.2	78.4	108.6	862.9
2061	613.9	16.9	25.6	17.3	25.8	9.7	14.2	723.3	29.0	75.2	104.2	827.5
2062	587.3	16.2	24.5	16.6	24.7	9.2	13.6	692.1	27.8	72.0	99.8	791.8
2063	561.4	15.5	23.4	15.8	23.7	8.8	13.0	661.6	26.6	68.8	95.5	757.1
2064	536.3	14.8	22.3	15.2	22.7	8.4	12.4	632.0	25.5	65.8	91.3	723.3
2065	511.8	14.1	21.2	14.5	21.7	8.0	11.8	603.2	24.4	62.8	87.2	690.3
2066	488.0	13.5	20.2	13.8	20.7	7.6	11.3	575.1	23.3	59.8	83.2	658.3
2067	464.7	12.8	19.2	13.2	19.8	7.2	10.7	547.7	22.3	57.0	79.3	627.0
2068	442.2	12.2	18.2	12.6	18.9	6.9	10.2	521.1	21.3	54.2	75.5	596.7
2069	420.1	11.6	17.3	12.0	18.0	6.5	9.7	495.2	20.3	51.5	71.8	567.0
2070	398.7	11.0	16.4	11.4	17.1	6.1	9.2	470.0	19.3	48.9	68.2	538.2
2071	377.9	10.4	15.5	10.8	16.3	5.8	8.7	445.4	18.3	46.4	64.7	510.1
2072	358.8	9.9	14.6	10.2	15.4	5.5	8.2	420.7	17.4	43.8	61.2	481.9
2073	336.4	9.3	13.8	9.7	14.6	5.2	7.8	396.7	16.5	41.3	57.8	454.5
2074	316.5	8.8	12.9	9.1	13.8	4.8	7.3	373.4	15.6	38.9	54.5	427.9
2075	297.1	8.3	12.1	8.6	13.1	4.5	6.9	350.7	14.8	36.5	51.3	402.0
2076	278.4	7.8	11.4	8.1	12.3	4.2	6.4	328.7	13.9	34.3	48.2	376.8
2077	260.2	7.3	10.6	7.6	11.6	4.0	6.0	307.3	13.1	32.0	45.1	352.4
2078	242.6	6.8	9.9	7.1	10.9	3.7	5.6	286.6	12.3	29.9	42.2	328.8
2079	225.5	6.4	9.2	6.7	10.2	3.4	5.2	266.5	11.5	27.9	39.3	305.9
2080	209.1	5.9	8.5	6.2	9.5	3.2	4.8	247.2	10.8	25.8	36.6	283.8
2081	193.2	5.5	7.8	5.8	8.9	2.9	4.5	228.5	10.0	23.9	33.9	262.4
2082	178.0	5.1	7.2	5.4	8.2	2.7	4.1	210.6	9.3	22.0	31.3	241.9
2083	163.4	4.7	6.6	4.9	7.6	2.4	3.8	193.5	8.6	20.2	28.8	222.3
2084	149.5	4.3	6.0	4.6	7.0	2.2	3.5	177.1	8.0	18.5	26.5	203.6
2085	136.2	3.9	5.5	4.2	6.5	2.0	3.2	161.5	7.3	16.9	24.2	185.7
2086	123.7	3.6	5.0	3.8	5.9	1.8	2.9	146.7	6.7	15.3	22.1	168.8
2087	111.9	3.3	4.5	3.5	5.4	1.6	2.6	132.8	6.2	13.9	20.0	152.9
2088	100.9	3.0	4.0	3.2	4.9	1.5	2.3	119.8	5.6	12.5	18.1	137.9
2089	90.6	2.7	3.6	2.9	4.5	1.3	2.1	107.6	5.1	11.3	16.4	124.0
2090	81.0	2.4	3.2	2.6	4.0	1.2	1.9	96.4	4.6	10.1	14.7	111.1
2091	72.3	2.2	2.9	2.3	3.6	1.0	1.7	86.0	4.2	9.0	13.2	99.2
2092	64.3	1.9	2.5	2.1	3.3	0.9	1.5	76.5	3.7	8.0	11.8	88.3
2093	57.0	1.7	2.2	1.9	2.9	0.8	1.3	67.8	3.3	7.1	10.5	78.3
2094	50.3	1.5	2.0	1.6	2.6	0.7	1.2	60.0	3.0	6.3	9.3	69.3
2095	44.3	1.3	1.7	1.5	2.3	0.6	1.0	52.8	2.7	5.5	8.2	61.0
2096	38.9	1.2	1.5	1.3	2.1	0.5	0.9	46.4	2.4	4.9	7.2	53.7
2097	34.1	1.0	1.3	1.1	1.8	0.5	0.8	40.7	2.1	4.3	6.4	47.1
2098	29.8	0.9	1.1	1.0	1.6	0.4	0.7	35.5	1.9	3.7	5.6	41.1
2099	25.9	0.8	1.0	0.9	1.4	0.3	0.6	31.0	1.6	3.3	4.9	35.9
2100	22.5	0.7	0.9	0.8	1.3	0.3	0.5	26.9	1.4	2.8	4.3	31.2
2101	19.5	0.6	0.7	0.7	1.1	0.3	0.5	23.4	1.3	2.5	3.7	27.1
2102	16.9	0.5	0.6	0.6	1.0	0.2	0.4	20.2	1.1	2.1	3.2	23.4
2103	14.5	0.5	0.5	0.5	0.8	0.2	0.3	17.4	1.0	1.8	2.8	20.2
2104	12.5	0.4	0.5	0.4	0.7	0.2	0.3	15.0	0.8	1.6	2.4	17.4
2105	10.7	0.3	0.4	0.4	0.6	0.1	0.3	12.9	0.7	1.4	2.1	15.0
2106	9.1	0.3	0.3	0.3	0.6	0.1	0.2	11.0	0.6	1.2	1.8	12.8
2107	7.8	0.3	0.3	0.3	0.5	0.1	0.2	9.4	0.6	1.0	1.5	10.9
2108	6.6	0.2	0.2	0.3	0.4	0.1	0.2	8.0	0.5	0.8	1.3	9.3
2109	5.5	0.2	0.2	0.2	0.4	0.1	0.1	6.7	0.4	0.7	1.1	7.8
2110	4.6	0.2	0.2	0.2	0.3	0.1	0.1	5.6	0.3	0.6	0.9	6.6
2111	3.9	0.1	0.1	0.2	0.3	0.1	0.1	4.7	0.3	0.5	0.8	5.5
2112	3.2	0.1	0.1	0.1	0.2	0.0	0.1	3.9	0.3	0.4	0.7	4.6
2113	2.6	0.1	0.1	0.1	0.2	0.0	0.1	3.2	0.2	0.3	0.6	3.8
2114	2.2	0.1	0.1	0.1	0.2	0.0	0.1	2.7	0.2	0.3	0.5	3.1
2115	1.8	0.1	0.1	0.1	0.1	0.0	0.0	2.2	0.1	0.2	0.4	2.5
2116	1.4	0.1	0.1	0.1	0.1	0.0	0.0	1.8	0.1	0.2	0.3	2.1
<b>Total</b>	<b>34,248.7</b>	<b>1,000.5</b>	<b>1,514.9</b>	<b>1,013.3</b>	<b>1,511.1</b>	<b>570.4</b>	<b>797.2</b>	<b>40,656.2</b>	<b>1,698.2</b>	<b>4,235.4</b>	<b>5,933.6</b>	<b>46,589.8</b>

Note: The costs estimated in Appendix C.2.1 have been:

◦ increased for inflation from 31 December 2013 to date of payment; and

◦ discounted for investment income from date of payment to 1 July 2016.

where the assumed long term rates of future inflation and investment return are as set out in Appendix A to the Previous Full LCSS Costing Report.

C . 3 Total projected payments for LCSS participants who are not at fault or partially at fault who are assumed to commute, including NDIS recoveries from the Queensland Govt.

C . 3 . 1 In 31 December 2013 dollar values

Experience year	Forecast Scheme cost, in 31 December 2013 dollar values, for													Legal and court approval costs	Grand total
	Claims costs (a)								Claims management expenses						
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Total	Case management	Operating expenses	Total				
2017	169.0	1,485.8	109.0	224.2	237.5	54.2	45.6	2,325.2	93.8	241.9	335.7	-	2,661.0		
2017	750.3	1,785.0	300.2	358.2	654.8	199.6	81.0	4,129.0	217.3	434.6	651.9	-	4,781.0		
2018	1,595.8	820.8	307.0	190.7	723.0	265.0	78.0	3,980.3	251.2	423.2	674.4	753.1	5,407.8		
2019	1,866.9	349.2	183.9	122.6	523.2	167.1	64.3	3,277.1	202.7	348.0	550.7	753.1	4,580.9		
2020	2,009.6	128.4	134.8	83.9	389.6	104.6	57.0	2,907.9	154.9	306.3	461.2	753.1	4,122.2		
2021	2,336.6	94.4	141.3	90.1	353.6	72.7	61.8	3,150.5	150.3	-	150.3	933.1	4,233.9		
2022	2,457.8	93.4	139.7	89.3	309.2	51.4	62.8	3,203.6	150.2	-	150.2	-	3,353.8		
2023	2,546.6	92.2	138.1	88.4	280.2	50.9	63.9	3,260.3	148.8	-	148.8	-	3,409.1		
2024	2,635.3	91.1	136.4	87.5	191.7	50.3	63.8	3,256.2	147.3	-	147.3	-	3,403.5		
2025	2,617.8	90.0	134.7	86.6	137.8	49.7	62.3	3,178.9	145.8	-	145.8	-	3,324.7		
2026	2,599.1	88.8	133.0	85.7	136.4	49.1	61.8	3,153.9	144.2	-	144.2	-	3,298.2		
2027	2,579.5	87.6	131.2	84.7	134.9	48.5	61.3	3,127.7	142.6	-	142.6	-	3,270.4		
2028	2,558.9	86.3	129.4	83.7	133.4	47.8	60.8	3,104.4	141.0	-	141.0	-	3,241.4		
2029	2,537.3	85.1	127.6	82.6	131.9	47.2	60.2	3,071.9	139.3	-	139.3	-	3,211.2		
2030	2,515.0	83.8	125.7	81.6	130.3	46.5	59.7	3,042.6	137.6	-	137.6	-	3,180.2		
2031	2,492.1	82.6	123.8	80.5	128.7	45.8	59.1	3,012.6	135.8	-	135.8	-	3,148.4		
2032	2,467.3	81.3	121.8	79.4	118.7	45.2	58.3	2,971.9	134.0	-	134.0	-	3,106.0		
2033	2,442.4	80.0	119.9	78.3	117.1	44.5	57.6	2,939.7	132.2	-	132.2	-	3,071.9		
2034	2,417.5	78.7	118.0	77.2	115.4	43.8	57.0	2,907.6	130.4	-	130.4	-	3,038.0		
2035	2,392.8	77.5	116.0	76.0	113.8	43.1	56.4	2,875.6	128.5	-	128.5	-	3,004.2		
2044	4,166.0	133.6	202.9	131.8	196.0	75.9	98.1	5,004.3	220.6	225.4	446.0	-	5,450.3		
2037	4,127.7	131.4	199.4	129.8	193.1	74.6	97.1	4,953.3	217.4	223.0	440.4	-	5,393.7		
2038	4,090.2	129.3	196.1	127.8	190.3	73.3	96.1	4,903.1	214.2	220.7	434.9	-	5,338.0		
2039	4,053.5	127.1	192.7	125.9	187.4	72.1	95.2	4,853.9	211.0	218.4	429.4	-	5,283.3		
2040	4,017.5	125.0	189.4	123.9	184.6	70.9	94.2	4,805.5	207.9	216.1	424.0	-	5,229.6		
2041	3,982.2	122.9	186.1	122.0	181.8	69.6	93.3	4,758.0	204.8	213.9	418.7	-	5,176.7		
2042	3,944.7	120.9	182.9	120.1	179.0	68.4	92.3	4,708.4	201.7	211.6	413.3	-	5,121.7		
2043	3,907.9	118.8	179.7	118.2	176.3	67.2	91.4	4,659.4	198.6	209.3	408.0	-	5,067.4		
2044	3,871.5	116.8	176.5	116.3	173.6	66.1	90.4	4,611.2	195.6	207.1	402.7	-	5,013.8		
2045	3,835.6	114.8	173.3	114.5	170.9	64.9	89.5	4,563.4	192.6	204.8	397.4	-	4,960.9		
2046	3,800.0	112.8	170.2	112.6	168.2	63.7	88.6	4,516.1	189.6	202.6	392.2	-	4,908.3		
2047	3,765.5	110.8	167.1	110.8	165.5	62.5	87.5	4,469.7	186.6	200.1	386.7	-	4,847.4		
2048	3,731.1	108.9	164.0	109.0	162.8	61.4	86.4	4,424.4	183.6	197.5	381.1	-	4,786.5		
2049	3,696.5	106.9	160.9	107.1	160.1	60.2	85.3	4,380.1	180.6	195.0	375.6	-	4,725.7		
2050	3,662.9	104.9	157.8	105.3	157.5	59.1	84.2	4,336.6	177.6	192.4	370.0	-	4,664.6		
2051	3,629.9	103.0	154.7	103.4	154.8	57.9	83.1	4,293.8	174.6	189.8	364.4	-	4,603.3		
2052	3,596.9	101.0	151.6	101.6	152.1	56.7	82.0	4,251.8	171.6	187.1	358.7	-	4,543.8		
2053	3,564.9	99.0	148.5	99.7	149.3	55.6	80.8	4,210.9	168.5	184.4	352.9	-	4,478.8		
2054	3,532.9	97.1	145.4	97.8	146.6	54.4	79.6	4,169.1	165.5	181.6	347.1	-	4,418.2		
2055	3,501.9	95.1	142.3	95.9	143.8	53.2	78.4	4,128.4	162.4	178.8	341.2	-	4,341.9		
2056	3,471.9	93.1	139.2	94.0	141.0	52.1	77.2	4,088.7	159.3	176.0	335.3	-	4,275.0		
2057	3,442.9	91.1	136.0	92.1	138.2	50.9	75.7	4,049.6	156.1	172.3	328.5	-	4,187.0		
2058	3,414.9	89.0	132.9	90.2	135.4	49.7	74.1	4,011.6	153.0	168.6	321.6	-	4,098.4		
2059	3,387.9	87.0	129.7	88.2	132.5	48.5	72.4	3,974.4	149.8	164.9	314.7	-	4,008.1		
2060	3,361.9	84.9	126.5	86.2	129.7	47.3	70.8	3,938.4	146.5	161.1	307.6	-	3,919.1		
2061	3,336.9	82.9	123.2	84.2	126.7	46.0	69.2	3,903.6	143.3	157.4	300.6	-	3,828.5		
2062	3,312.9	80.8	119.9	82.2	123.8	44.8	67.4	3,869.6	140.0	153.3	293.3	-	3,731.9		
2063	3,289.9	78.7	116.7	80.2	120.8	43.5	65.7	3,836.6	136.6	149.3	285.9	-	3,634.7		
2064	3,267.9	76.6	113.3	78.2	117.8	42.3	63.9	3,804.6	133.3	145.2	278.5	-	3,537.2		
2065	3,246.9	74.5	110.0	76.1	114.8	41.0	62.1	3,773.6	129.9	141.1	271.0	-	3,439.2		
2066	3,226.9	72.4	106.7	74.0	111.8	39.8	60.3	3,743.6	126.5	137.0	263.5	-	3,340.9		
2067	3,207.9	70.2	103.3	71.9	108.7	38.5	58.6	3,714.6	123.1	132.9	256.0	-	3,242.0		
2068	3,189.9	68.1	100.0	69.8	105.6	37.2	56.8	3,686.6	119.6	128.8	248.4	-	3,142.7		
2069	3,172.9	65.9	96.6	67.7	102.5	35.9	54.9	3,659.6	116.1	124.6	240.7	-	3,042.8		
2070	3,156.9	63.8	93.1	65.5	99.4	34.6	53.1	3,633.6	112.6	120.4	233.0	-	2,942.5		
2071	3,141.9	61.6	89.7	63.4	96.2	33.3	51.3	3,608.6	109.1	116.2	225.3	-	2,841.6		
2072	3,127.9	59.4	86.3	61.2	93.0	32.0	49.4	3,584.6	105.5	111.8	217.3	-	2,735.3		
2073	3,114.9	57.2	82.8	59.0	89.8	30.7	47.4	3,561.6	101.9	107.4	209.2	-	2,628.5		
2074	3,102.9	54.9	79.3	56.8	86.6	29.4	45.5	3,539.6	98.2	102.9	201.2	-	2,521.4		
2075	3,091.9	52.7	75.8	54.6	83.3	28.1	43.5	3,518.6	94.6	98.5	193.0	-	2,413.8		
2076	3,081.9	50.5	72.3	52.3	80.0	26.7	41.6	3,498.6	90.9	94.0	184.8	-	2,305.9		
2077	3,072.9	48.2	68.8	50.1	76.7	25.4	39.6	3,479.6	87.1	89.5	176.6	-	2,197.8		
2078	3,064.9	45.9	65.3	47.8	73.4	24.1	37.7	3,461.6	83.4	85.0	168.4	-	2,089.6		
2079	3,057.9	43.7	61.8	45.5	70.0	22.8	35.7	3,444.6	79.6	80.5	160.1	-	1,981.4		
2080	3,051.9	41.4	58.3	43.3	66.6	21.5	33.8	3,428.6	75.8	76.1	151.9	-	1,873.6		
2081	3,046.9	39.1	54.9	41.0	63.3	20.2	31.8	3,413.6	72.0	71.7	143.6	-	1,766.3		
2082	3,042.9	36.9	51.5	38.7	59.9	18.9	29.9	3,400.6	68.2	67.3	135.4	-	1,660.1		
2083	3,039.9	34.7	48.1	36.5	56.5	17.6	28.0	3,388.6	64.4	62.9	127.3	-	1,555.1		
2084	3,037.9	32.5	44.8	34.2	53.2	16.4	26.1	3,378.6	60.6	58.7	119.3	-	1,451.8		
2085	3,036.9	30.3	41.5	32.0	49.9	15.2	24.3	3,369.6	56.9	54.5	111.4	-	1,350.4		
2086	3,036.9	28.2	38.4	29.8	46.6	14.0	22.5	3,361.6	53.2	50.4	103.7	-	1,251.6		
2087	3,037.9	26.1	35.3	27.7	43.4	12.8	20.8	3,354.6	49.6	46.5	96.1	-	1,155.8		
2088	3,039.9	24.1	32.4	25.7	40.3	11.8	19.1	3,348.6	46.1	42.7	88.8	-	1,063.5		
2089	3,042.9	22.2	29.6	23.7	37.3	10.7	17.5	3,343.6	42.7	39.1	81.8	-	975.0		
2090	3,046.9	20.4	26.9	21.8	34.4	9.7	16.0	3,339.6	39.4	35.7	75.1	-	890.8		
2091	3,051.9	18.6	24.4	20.0	31.7	8.8	14.6	3,336.6	36.2	32.4	68.7	-	811.2		
2092	3,057.9	17.0	22.0	18.2	29.0	7.9	13.2	3,334.6	33.2	29.4	62.6	-	736.5		
2093	3,064.9	15.4	19.8	16.6	26.5	7.1	12.0	3,332.6	30.4	26.6	57.0	-	666.6		
2094	3,072.9	14.0	17.8	15.1	24.2	6.3	10.8	3,331.6	27.7	23.9	51.6	-	601.3		
2095	3,081.9	12.6	15.9	13.7	21.9	5.7	9.7	3,331.6	25.2	21.5	46.7	-	540.7		
2096	3,091.9	11.4	14.2	12.3	19.9	5.0	8.7	3,332.6	22.8	19.2	42.0	-	484.9		
2097	3,102.9	10.2	12.6	11.1	18.0	4.4	7.8	3,334.6	20.6	17.2	37.8	-	433.7		
2098	3,114.9	9.2	11.2	10.0	16.2	3.9	6.9	3,337.6	18.6	15.3	33.9	-	386.9		
2099	3,127.9	8.2	9.9	8.9	14.6	3.5	6.2	3,342.6	16.8	13.6	30.3	-	344.2		
2100	3,141.9	7.3	8.7	8.0	13.1	3.1	5.5	3,348.6	15.0	12.0	27.1	-	305.5		
2101	3,156.9	6.5	7.7	7.1	11.7	2.7	4.8	3,355.6	13.5	10.6	24.1	-	270.5		
2102	3,172.9	5.8	6.7	6.4	10										

C.3.2 In inflated and discounted values (a)

Experience year	Forecast Scheme cost, in inflated and discounted values, for												
	Claims costs							Claims management expenses			Legal and court approval costs	Grand total	
	Attendant care	Hospital	Equipment	Medical	Rehabilitation	Home modifications	Other major injury	Case management	Operating expenses	Total			
\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	
2017	181.5	1,595.6	117.1	240.7	255.1	58.2	49.0	2,437.1	100.8	259.8	360.6	-	2,857.7
2017	795.0	1,891.4	318.0	379.5	693.8	211.5	85.8	4,375.0	230.3	460.5	690.8	-	5,065.8
2018	1,660.5	854.0	319.5	198.5	752.3	275.8	81.2	4,141.8	261.4	440.3	701.7	783.6	5,627.1
2019	1,907.7	356.9	187.9	125.3	534.7	170.8	65.7	3,348.8	207.1	355.6	562.7	769.6	4,681.1
2020	2,016.9	128.9	135.3	84.2	391.0	104.9	57.2	2,918.5	155.5	307.4	462.9	755.8	4,137.2
2021	45,355.8	1,487.7	2,219.0	1,455.1	2,793.3	841.4	1,083.0	55,235.4	2,461.6	-	2,461.6	928.4	58,625.5
2022	-	-	-	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-	-	-	-
2025	-	-	-	-	-	-	-	-	-	-	-	-	-
2026	-	-	-	-	-	-	-	-	-	-	-	-	-
2027	-	-	-	-	-	-	-	-	-	-	-	-	-
2028	-	-	-	-	-	-	-	-	-	-	-	-	-
2029	-	-	-	-	-	-	-	-	-	-	-	-	-
2030	-	-	-	-	-	-	-	-	-	-	-	-	-
2031	-	-	-	-	-	-	-	-	-	-	-	-	-
2032	-	-	-	-	-	-	-	-	-	-	-	-	-
2033	-	-	-	-	-	-	-	-	-	-	-	-	-
2034	-	-	-	-	-	-	-	-	-	-	-	-	-
2035	-	-	-	-	-	-	-	-	-	-	-	-	-
2036	1,350.7	43.2	66.7	42.7	63.0	25.2	31.8	1,623.3	70.6	169.4	239.9	-	1,863.3
2037	1,314.1	41.7	64.4	41.3	61.0	24.3	30.9	1,577.6	68.3	164.6	232.9	-	1,810.5
2038	1,278.5	40.2	62.1	40.0	59.0	23.5	30.1	1,533.3	66.1	159.9	226.0	-	1,759.3
2039	1,244.0	38.9	60.0	38.6	57.0	22.6	29.2	1,490.4	63.9	155.4	219.3	-	1,709.7
2040	1,210.8	37.5	57.9	37.3	55.2	21.9	28.4	1,448.9	61.8	151.1	212.9	-	1,661.8
2041	1,178.4	36.2	55.8	36.1	53.3	21.1	27.6	1,408.6	59.8	146.8	206.6	-	1,615.2
2042	1,146.1	35.0	53.9	34.9	51.6	20.3	26.8	1,368.6	57.8	142.6	200.5	-	1,569.1
2043	1,114.8	33.8	52.0	33.7	49.9	19.6	26.1	1,329.8	55.9	138.6	194.5	-	1,524.3
2044	1,084.5	32.6	50.1	32.6	48.2	18.9	25.3	1,292.3	54.1	134.6	188.7	-	1,481.0
2045	1,055.0	31.4	48.3	31.5	46.6	18.3	24.6	1,255.7	52.3	130.8	183.1	-	1,438.8
2046	1,026.2	30.3	46.6	30.4	45.0	17.6	23.9	1,220.1	50.5	127.1	177.6	-	1,397.7
2047	996.0	29.3	44.9	29.4	43.5	17.0	23.2	1,183.2	48.8	123.2	172.0	-	1,355.3
2048	966.7	28.2	43.3	28.4	42.0	16.4	22.5	1,147.4	47.2	119.5	166.6	-	1,314.1
2049	937.9	27.2	41.7	27.4	40.6	15.8	21.8	1,112.4	45.6	115.8	161.4	-	1,273.8
2050	909.9	26.2	40.2	26.4	39.2	15.2	21.1	1,078.2	44.0	112.2	156.2	-	1,234.4
2051	882.5	25.3	38.7	25.5	37.8	14.6	20.5	1,044.8	42.5	108.7	151.2	-	1,196.0
2052	855.2	24.3	37.2	24.6	36.5	14.0	19.8	1,011.7	41.0	105.3	146.2	-	1,157.9
2053	828.4	23.4	35.8	23.7	35.2	13.5	19.2	979.1	39.5	101.9	141.4	-	1,120.5
2054	802.1	22.5	34.4	22.8	33.9	13.0	18.6	947.3	38.1	98.5	136.6	-	1,084.0
2055	776.4	21.7	33.0	22.0	32.7	12.5	18.0	916.2	36.7	95.3	132.0	-	1,048.2
2056	751.4	20.8	31.7	21.1	31.5	12.0	17.4	885.9	35.3	92.1	127.5	-	1,013.3
2057	722.5	20.0	30.4	20.3	30.3	11.5	16.7	851.7	34.0	88.6	122.6	-	974.3
2058	694.3	19.2	29.2	19.5	29.1	11.0	16.0	818.4	32.7	85.1	117.8	-	936.3
2059	666.8	18.4	28.0	18.8	28.0	10.6	15.4	785.9	31.4	81.7	113.2	-	899.1
2060	640.1	17.7	26.8	18.0	26.9	10.1	14.8	754.3	30.2	78.4	108.6	-	862.9
2061	613.9	16.9	25.6	17.3	25.8	9.7	14.2	723.3	29.0	75.2	104.2	-	827.5
2062	587.3	16.2	24.5	16.6	24.7	9.2	13.6	692.1	27.8	72.0	99.8	-	791.8
2063	561.4	15.5	23.4	15.8	23.7	8.8	13.0	661.6	26.6	68.8	95.5	-	757.1
2064	536.3	14.8	22.3	15.2	22.7	8.4	12.4	632.0	25.5	65.8	91.3	-	723.3
2065	511.9	14.1	21.2	14.5	21.7	8.0	11.8	603.2	24.4	62.8	87.2	-	690.3
2066	488.0	13.5	20.2	13.8	20.7	7.6	11.3	575.1	23.3	59.8	83.2	-	658.3
2067	464.7	12.8	19.2	13.2	19.8	7.2	10.7	547.7	22.3	57.0	79.3	-	627.0
2068	442.2	12.2	18.2	12.6	18.9	6.9	10.2	521.1	21.3	54.2	75.5	-	596.7
2069	420.1	11.6	17.3	12.0	18.0	6.5	9.7	495.2	20.3	51.5	71.8	-	567.0
2070	398.7	11.0	16.4	11.4	17.1	6.1	9.2	470.0	19.3	48.9	68.2	-	538.2
2071	377.9	10.4	15.5	10.8	16.3	5.8	8.7	445.4	18.3	46.4	64.7	-	510.1
2072	358.8	9.9	14.6	10.2	15.4	5.5	8.2	420.7	17.4	43.8	61.2	-	481.9
2073	336.4	9.3	13.8	9.7	14.6	5.2	7.8	396.7	16.5	41.3	57.8	-	454.5
2074	316.5	8.8	12.9	9.1	13.8	4.8	7.3	373.4	15.6	38.9	54.5	-	427.9
2075	297.1	8.3	12.1	8.6	13.1	4.5	6.9	350.7	14.8	36.5	51.3	-	402.0
2076	278.4	7.8	11.4	8.1	12.3	4.2	6.4	328.7	13.9	34.3	48.2	-	376.8
2077	260.2	7.3	10.6	7.6	11.6	4.0	6.0	307.3	13.1	32.0	45.1	-	352.4
2078	242.6	6.8	9.9	7.1	10.9	3.7	5.6	286.6	12.3	29.9	42.2	-	328.8
2079	225.5	6.4	9.2	6.7	10.2	3.4	5.2	266.5	11.5	27.8	39.3	-	305.9
2080	209.1	5.9	8.5	6.2	9.5	3.2	4.8	247.2	10.8	25.8	36.6	-	283.8
2081	193.2	5.5	7.8	5.8	8.9	2.9	4.5	228.5	10.0	23.9	33.9	-	262.4
2082	178.0	5.1	7.2	5.4	8.2	2.7	4.1	210.6	9.3	22.0	31.3	-	241.9
2083	163.4	4.7	6.6	4.9	7.6	2.4	3.8	193.5	8.6	20.2	28.8	-	222.3
2084	149.5	4.3	6.0	4.6	7.0	2.2	3.5	177.1	8.0	18.5	26.5	-	203.6
2085	136.2	3.9	5.5	4.2	6.5	2.0	3.2	161.5	7.3	16.9	24.2	-	185.7
2086	123.7	3.6	5.0	3.8	5.9	1.8	2.9	146.7	6.7	15.3	22.1	-	169.8
2087	111.9	3.3	4.5	3.5	5.4	1.6	2.6	132.8	6.2	13.9	20.0	-	152.9
2088	100.9	3.0	4.0	3.2	4.9	1.5	2.3	119.8	5.6	12.5	18.1	-	137.9
2089	90.6	2.7	3.6	2.9	4.5	1.3	2.1	107.6	5.1	11.3	16.4	-	124.0
2090	81.0	2.4	3.2	2.6	4.0	1.2	1.9	96.4	4.6	10.1	14.7	-	111.1
2091	72.3	2.2	2.9	2.3	3.6	1.0	1.7	86.0	4.2	9.0	13.2	-	99.2
2092	64.3	1.9	2.5	2.1	3.3	0.9	1.5	76.5	3.7	8.0	11.8	-	88.3
2093	57.0	1.7	2.2	1.9	2.9	0.8	1.3	67.8	3.3	7.1	10.5	-	78.3
2094	50.3	1.5	2.0	1.6	2.6	0.7	1.2	60.0	3.0	6.3	9.3	-	69.3
2095	44.3	1.3	1.7	1.5	2.3	0.6	1.0	52.8	2.7	5.5	8.2	-	61.0
2096	38.9	1.2	1.5	1.3	2.1	0.5	0.9	46.4	2.4	4.9	7.2	-	53.7
2097	34.1	1.0	1.3	1.1	1.8	0.5	0.8	40.7	2.1	4.3	6.4	-	47.1
2098	29.8	0.9	1.1	1.0	1.6	0.4	0.7	35.5	1.9	3.7	5.6	-	41.1
2099	25.9	0.8	1.0	0.9	1.4	0.3	0.6	31.0	1.6	3.3	4.9	-	35.9
2100	22.5	0.7	0.9	0.8	1.3	0.3	0.5	26.9	1.4	2.8	4.3	-	31.2
2101	19.5	0.6	0.7	0.7	1.1	0.3	0.5	23.4	1.3	2.5	3.7	-	27.1
2102	16.9	0.5	0.6	0.6	1.0	0.2	0.4	20.2	1.1	2.1	3.2	-	23.4
2103	14.5	0.5	0.5	0.5	0.8	0.2	0.3	17.4	1.0	1.8	2.8	-	20.2
2104	12.5	0.4	0.5	0.4	0.7	0.2	0.3	15.0	0.8	1.6	2.4	-	17.4
2105	10.7	0.3	0.4	0.4	0.6	0.1	0.3	12.9	0.7	1.4	2.1	-	15.0
2106	9.1	0.3	0.3	0.3	0.6	0.1	0.2	11.0	0.6	1.2	1.8	-	12.8
2107	7.8	0.3	0.3	0.3	0.5	0.1	0.2	9.4	0.6	1.0	1.5	-	10.9
2108	6.6	0.2	0.2	0.3	0.4	0.1	0.2	8.0	0.5	0.8	1.3	-	9.3
2109	5.5	0.2	0.2	0.2	0.4	0.1	0.1	6.7	0.4	0.7	1.1	-	7.8
2110	4.6	0.2	0.2	0.2	0.3	0.1	0.1	5.6	0.3	0.6	0.9	-	6.6
2111	3.9	0.1	0.1	0.2	0.3	0.1	0.1	4.7	0.3	0.5	0.8	-	5.5
2112	3.2	0.1	0.1	0.1	0.2	0.0	0.1	3.9	0.3	0.4	0.7	-	4.6
2113	2.6	0.1	0.1	0.1	0.2	0.0	0.1	3.2	0.2	0.3	0.6	-	3.8
2114	2.2	0.1	0.1	0.1	0.2	0.0	0.1	2.7	0.2</				