

Queensland



Motor Accident Insurance Act 1994

MOTOR ACCIDENT INSURANCE REGULATION 1994

**Reprinted as in force on 14 July 2000
(includes amendments up to SL No. 141 of 2000)**

Warning—see last endnote for uncommenced amendments

Reprint No. 2E

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Information about this reprint

This regulation is reprinted as at 14 July 2000. The reprint shows the law as amended by all amendments that commenced on or before that day (Reprints Act 1992 s 5(c)).

The reprint includes a reference to the law by which each amendment was made—see list of legislation and list of annotations in endnotes.

This page is specific to this reprint. See previous reprints for information about earlier changes made under the Reprints Act 1992. A table of earlier reprints is included in the endnotes.

Also see endnotes for information about—

- **when provisions commenced**
- **provisions that have not commenced and are not incorporated in the reprint**
- **editorial changes made in earlier reprints.**

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**MOTOR ACCIDENT INSURANCE
REGULATION 1994**

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MOTOR ACCIDENT INSURANCE REGULATION 1994

[as amended by all amendments that commenced on or before 14 July 2000]

PART 1—PRELIMINARY

Short title

1. This regulation may be cited as the *Motor Accident Insurance Regulation 1994*.

Commencement

2. This regulation commences on 1 September 1994.

Definitions

3. In this regulation—

“**bus**” means a motor vehicle principally constructed to carry more than 8 seated adult persons including the driver.

“**claim manager**” see section 38¹ of the Act.

“**gross premium**” means the CTP premium fixed by schedule 1 (which includes the administration fee, levies and stamp duty).

“**net premium**” means the gross premium less the administration fee, levies and stamp duty.

“**premium income**” see section 8(2).

“**premium period**”, for a motor vehicle, means the period for which a CTP insurance policy for the vehicle was issued or last renewed.

“**primary production**” means—

¹ Section 38 (Multiple insurers) of the Act

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- (a) the production of raw material for clothing or food from—
 - (i) agriculture; or
 - (ii) viticulture; or
 - (iii) dairying; or
 - (iv) livestock production; or
 - (v) fishing; or
- (b) the growing of tobacco.

“quarter” means a period of 3 months beginning on 1 January, 1 April, 1 July, or 1 October.

“registered owner” of a motor vehicle means a person in whose name the motor vehicle is registered.

“registration period”, for a motor vehicle, means the period for which registration of the vehicle was granted or last renewed.

“traffic incident number” means the identifying number allocated by the police department to a motor vehicle accident.

Classification of motor vehicles

4. Motor vehicles are divided into classes for the purposes of this regulation as specified in schedule 1.

PART 2—CTP INSURANCE POLICIES

Division 1—Interpretation

Registering vehicles up to a common expiry date

4A. A vehicle is registered up to a common expiry date if—

- (a) the vehicle is one of 2 or more vehicles registered in the name of a person; and

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- (b) transport administration agree to allow the day for renewal of registration of the vehicle and at least 1 of the other vehicles registered in the person's name to be the same day.

Division 2—Provisions about CTP insurance policies

Insurance premiums—Act, s 15

5.(1) The annual insurance premiums for motor vehicles, for the financial year starting 1 July 2000, are fixed by schedule 1.

(2) If a particular motor vehicle falls within 2 or more of the classes specified in schedule 1, the annual insurance premium is the highest fixed for any class within which the motor vehicle falls.

(3) However, if the annual insurance premium for a motor vehicle used only for primary production would, apart from this subsection, be more than \$128.70, the premium is \$128.70.

(4) If a motor vehicle (other than a vehicle of class 18², class 22³ or class 25⁴) is registered for less than or more than 1 year, the insurance premium is the highest of the following amounts—

- (a) for a vehicle registered for more than 6 months—the proportion of the annual premium that the number of days in the registration period bears to 365;
- (b) for a vehicle registered for 6 months or less—
- (i) if the vehicle is registered up to a common expiry date—the proportion of the annual premium that the number of days in the registration period bears to 365; or
- (ii) if the vehicle is not registered up to a common expiry date—the proportion of the annual premium that the number of days in the registration period bears to 365, plus \$8;

² Motorised wheelchairs

³ Motor vehicles for which permits have been, or are to be, issued allowing the vehicles to be driven on roads while unregistered.

⁴ Trailers

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(c) \$10.

(5) Subsection (6) applies to a bus if—

- (a) it is used for purposes causing it to fall into class 9; but
- (b) it is also used for purposes (“**other purposes**”) causing it to fall into—
 - (i) class 10; or
 - (ii) class 11; or
 - (iii) classes 10 and 11.

(6) A bus to which this subsection applies is taken to fall into class 9, but not into class 10 or 11, if—

- (a) the bus is used for other purposes on not more than the maximum permitted number of days (whether or not consecutive) during the currency of its CTP insurance policy; and
- (b) before the bus is used for other purposes on 1 or more days, the registered owner—
 - (i) advises the insurer of the day or days on which the bus is to be used for other purposes; and
 - (ii) pays the insurer a surcharge equal to the higher of the following amounts—
 - (A) \$4 for each day the bus is to be used for other purposes;
 - (B) \$10.

(7) If the registration of a motor vehicle is cancelled before the end of the registration period, the insurer of the vehicle must, at the request of—

- (a) the person registered as the owner of the vehicle immediately before the cancellation (the “**former registered owner**”); or
- (b) transport administration;

refund to the former registered owner, within 1 month after the request, the proportion of the net premium that the remainder of the registration period bears to the entire registration period.

(8) A request for a refund under subsection (7) must be supported by a written statement from transport administration confirming the cancellation

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of the registration and the date of cancellation.

(9) An insurer is not required to give a refund if the refund amount calculated under this section is less than \$10.

(10) If a motor vehicle is to be used for racing, pacemaking, or in reliability, speed or other trials, the premium is increased by a surcharge of \$10 for each day of the registration period on which the motor vehicle is to be used for the purpose.

(11) In this section—

“maximum permitted number of days”, for which a bus is used, means the number of whole days being the proportion of 14 days that the number of days in the term of the policy bears to 365.

Change in vehicle class involving a higher premium

5A.(1) This section applies to a proposed change to a registered motor vehicle or its use that would alter the vehicle’s class to a class for which a higher insurance premium is payable.

(2) The registered owner must—

- (a) before the change is made—
 - (i) give the vehicle’s insurer written notice of the change and when it is to be made; and
 - (ii) pay the insurer the premium shortfall; and
- (b) as soon as practicable (and in any case not more than 1 month) after giving notice under paragraph (a), give transport administration a written notice—
 - (i) identifying the vehicle and the registered owner; and
 - (ii) stating the nature of the change to the vehicle or its use and when it was, or is to be, made; and
 - (iii) containing or accompanied by a receipt or other evidence that the premium shortfall has been paid.

Maximum penalty—20 penalty units.

(3) However, if the change is to happen on a transfer of the vehicle’s registration, transport administration may arrange with the owner to notify

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the vehicle's insurer of the change on the owner's behalf.

(4) If an arrangement is made—

- (a) subsection (2) does not apply to the owner; and
- (b) transport administration must give the vehicle's insurer written notice of the change and when it was made; and
- (c) the vehicle's new owner must, on request by the insurer, pay the insurer the premium shortfall.

(5) In this section—

“formula amount”, for a change mentioned in subsection (1) relating to a registered motor vehicle, means the amount worked out using the formula—

$$\frac{A \times (P_2 - P_1)}{B}$$

where—

“A” means the number of days remaining in the vehicle's registration period after the change.

“B” means the number of days in the vehicle's registration period.

“P₁” means the proportion of the annual premium, for the vehicle's current class, that the number of days in the vehicle's registration period bears to 365.

“P₂” means the proportion of the annual premium, for the vehicle's class after the change, that the number of days in the vehicle's registration period bears to 365.

“premium shortfall” means the higher of the following amounts—

- (a) the formula amount;
- (b) \$10.

Change in vehicle class involving a lower premium

5B.(1) This section applies to a change or proposed change to a registered motor vehicle or its use that would change the vehicle's class to a class for which a lower insurance premium is payable.

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(2) However, this section applies only if the change is intended to be permanent.

(3) The registered owner may ask for a refund of part of the insurance premium paid for the vehicle.

(4) Before asking for a refund, the registered owner must give the transport administration a written notice—

- (a) identifying the vehicle and registered owner; and
- (b) stating the nature of the change to the vehicle or its use and when the change was, or is to be, made; and
- (c) if the change is a change in the use of the vehicle—giving enough details of the change to show the change is intended to be permanent.

(5) Transport administration may ask for any matter stated in the notice given under subsection (4) to be supported by statutory declaration.

(6) A request for a refund must be made by giving the vehicle's insurer a written notice—

- (a) stating the nature of the change to the vehicle or its use and when the change was, or is to be, made; and
- (b) containing or accompanied by evidence the change in class has been accepted by transport administration.

(7) The insurer must give the registered owner a refund within 1 month after receiving the request.

(8) However, an insurer is not required to give a refund if the refund amount calculated under this section is less than \$10.

(9) The registered owner of a registered motor vehicle may not make more than 1 request for a refund in a premium period in relation to the vehicle.

(10) A registered owner may receive a refund for an insurance premium only if the premium was paid by the registered owner.

(11) The amount of a refund under this section is to be worked out using the formula—

$$\frac{A \times (P_1 - P_2)}{B}$$

where—

“**A**” means the number of days remaining in the vehicle’s registration period after the change.

“**B**” means the number of days in the vehicle’s registration period.

“**P₁**” means the proportion of the annual premium, for the vehicle’s current class, that the number of days in the vehicle’s registration period bears to 365.

“**P₂**” means the proportion of the annual premium, for the vehicle’s class after the change, that the number of days in the vehicle’s registration period bears to 365.

Refund by transport administration

5C. Transport administration may give a refund under section 5 or 5B, on behalf of the insurer of a motor vehicle, if—

- (a) transport administration has arranged with the insurer to give refunds on the insurer’s behalf; or
- (b) the Commission has asked transport administration to give refunds on the insurer’s behalf.

Insurance levies—Act, s 15

6.(1) The insurance levies for the financial year starting 1 July 2000 are as follows—

- (a) the statutory insurance scheme levy is 0.315% of the insurance premium; and
- (b) the hospital and emergency services levy is 2.133% of the insurance premium; and
- (c) the Nominal Defendant levy is 3.777% of the insurance premium.

(2) The levies are payable on the gross premiums (other than increments because of change of class and surcharges).

(3) No right to the refund of a levy arises on cancellation of the registration of a motor vehicle unless the registration is cancelled on dishonour of a cheque for an amount consisting of, or including, the CTP premium for the motor vehicle.

Administration fee—Act, s 15

6A.(1) This section applies for the financial year starting 1 July 2000.

(2) The administration fee payable by a licensed insurer for CTP insurance policies for which the insurer is selected as the CTP insurer is—

- (a) for policies with a term of more than 6 months—1.521% of gross premiums paid for the policies; and
- (b) for policies with a term of 6 months or less for vehicles registered to a common expiry date—1.521% of gross premiums paid for the policies; and
- (c) for policies with a term of 6 months or less for vehicles not registered to a common expiry date—1.521% of gross premiums paid for the policies, plus \$1 for each of the policies.

(3) The administration fee is paid to transport administration in the following ways—

- (a) deduction by transport administration, under section 8(1)(b),⁵ from amounts paid to the insurer;
- (b) payment by the insurer under section 9.⁶

Certificate of insurance—Act, s 21

7. A certificate of insurance must contain the following information—

- (a) the name of the CTP insurer;
- (b) the name and address of the registered owner, or prospective registered owner, of the vehicle;

⁵ Section 8 (Transactions between transport administration and insurers—Act, s 21)

⁶ Section 9 (Returns and payment of levies and administration fee—Act, s 27)

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- (c) the make, model, type and (if known) the year of manufacture of the vehicle;
- (d) the vehicle identification number or, if there is no vehicle identification number, the chassis number or, if there is neither a vehicle identification number nor a chassis number, the vehicle's engine number;
- (e) if the vehicle is registered in Queensland—the registered number assigned to the vehicle;
- (f) the class of the vehicle for the purposes of premium determination under this regulation;
- (g) the period for which the premium has been paid;
- (h) the amount of the premium paid;
- (i) other information required by the form approved by the Commission.

**Transactions between transport administration and insurers—Act,
s 21**

8.(1) Transport administration must, in each week—

- (a) notify each licensed insurer of—
 - (i) the gross premium collected by transport administration in the previous week for each motor vehicle for which the insurer was selected as the CTP insurer; and
 - (ii) the gross premium for each motor vehicle for which registration was granted or renewed in the previous week and for which the insurer was selected as the CTP insurer by certificate of insurance lodged with the application for registration or renewal of registration; and
- (b) pay the amount of the premiums collected by transport administration, less an administration fee based on the amount, to the licensed insurer.

(2) For the purpose of calculating the levies payable by a licensed insurer, the total amount of the gross premiums notified under subsection (1)(a) for a particular week is taken to be the insurer's premium income for the week.

Returns and payment of levies and administration fee—Act, s 27

9.(1) Within 14 days after the end of each month, each licensed insurer must—

- (a) give the Commission a statement of the insurer's premium income for each week that ended during the month and the aggregate of the amounts (the insurer's "**aggregate premium income**" for the relevant month); and
- (b) pay to the Commission the statutory insurance scheme levy and the hospital and emergency services levy on the insurer's aggregate premium income for the month; and
- (c) pay to the Nominal Defendant the Nominal Defendant levy on the insurer's aggregate premium income for the month; and
- (d) pay to transport administration an administration fee based on the amount calculated by subtracting from the insurer's aggregate premium income for the month the amount of the premiums collected by transport administration from which transport administration has kept the administration fee.

(2) However, the insurer's liability to pay the administration fee to transport administration, and transport administration's liability to pay insurance premiums to the insurer, may be set off against each other under an arrangement between transport administration and the insurer.

(3) If an insurer fails to pay an amount as required under subsection (1), the amount increases by interest at the appropriate rate under subsection (4) calculated on a daily basis from the date by which payment should have been made until the date of payment.

(4) The appropriate rate of interest is the rate for 10 year Treasury bonds published by the Reserve Bank of Australia under 'Interest rates and yields—capital market', as at the beginning of the quarter in which the payment should have been made.

PART 3—CLAIMS

Claims—Act, s 37

10.(1) A notice under section 37 of the Act must include particulars (so far as the claimant knows or can reasonably find out the particulars) of—

- (a) the claimant including—
 - (i) the claimant's full name and address; and
 - (ii) the claimant's date of birth; and
 - (iii) the claimant's gender; and
 - (iv) the claimant's usual occupation and, if the claimant is currently employed, the nature of the claimant's employment and the name and address of the employer; and
- (b) the circumstances of the accident, including—
 - (i) the date, time and place of the accident; and
 - (ii) the traffic incident number; and
 - (iii) whether the claimant came to be involved in the accident as driver, passenger or in some other capacity (which must be stated) and the circumstances of the claimant's involvement; and
 - (iv) weather and road conditions at the time of the accident; and
 - (v) whether the claimant was using a protective device (such as a seat belt or safety helmet) at the time of the accident and, if so, the nature of the safety device; and
 - (vi) details of the claimant's consumption of alcohol or drugs in the period of 12 hours immediately before the accident and, if the claimant was an occupant, but not the driver, of a motor vehicle involved in the accident, details of the driver's consumption of alcohol or drugs in the period of 12 hours immediately before the accident; and
 - (vii) details of damage to the motor vehicles involved in the accident; and
 - (viii) details of charges laid because of the accident; and

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- (ix) details of negligence on which the claim is based; and
- (c) the make, model, type, year of manufacture, and registration number of each vehicle involved in the accident, and the name of the insurer under the statutory insurance scheme; and
- (d) the name and address of the owner and of the driver of each motor vehicle involved in the accident and, if the claimant was the driver of a motor vehicle, the claimant's licence number; and
- (e) if the identity of a motor vehicle or its driver is unknown—each circumstance that might provide a way of tracing the identity of the vehicle or its driver; and
- (f) the nature and extent of—
 - (i) the personal injury arising from the accident; and
 - (ii) the disabilities and financial loss (including costs incurred) resulting from the personal injury; and
- (g) the name and address of each hospital at which the claimant has been treated for the injury, and the name and address of each doctor by whom the claimant has been treated for the injury; and
- (h) the name and address of each professional provider of rehabilitation services who has made an assessment of, or provided rehabilitation services for, disabilities arising from the personal injury; and
- (i) all personal injuries, illnesses and disabilities suffered by the claimant either before or after the motor vehicle accident, but before the date of the notice, that may affect the extent of the disabilities resulting from the personal injury to which the claim relates or may affect the amount of damages in another way; and
- (j) all personal injuries, illnesses and disabilities that may be relevant to the claim suffered by the claimant either before or after the motor vehicle accident, but before the date of the notice, for which the claimant has claimed damages, compensation or social security benefits, the name and address of any person against whom a claim for damages or compensation was made and, if an insurer was involved, the name and address of the insurer and details of the claim; and

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- (k) the names and addresses of the witnesses of the accident and—
 - (i) the name of the police officer who attended at the scene of the accident, or to whom the accident was reported, and the police station where the police officer was stationed; and
 - (ii) the name of any ambulance officer who attended at the scene of the accident and the place where the officer was stationed; and
- (l) if loss of income is relevant to the claim—particulars of the claimant’s employment during the 3 years immediately before the accident and since the accident (the **“relevant period”**), including—
 - (i) the name and address of each of the claimant’s employers; and
 - (ii) the period of employment by each employer; and
 - (iii) the capacity in which the claimant was employed by each employer; and
 - (iv) the claimant’s earnings for each period of employment;and, if the claimant was self employed for the relevant period or part of the relevant period, particulars of the self employment and of the claimant’s gross and net earnings for each year of the self employment.

(2) The notice must contain an offer of settlement or a statement of the reasons why an offer of settlement cannot yet be made.

(3) The notice must be in a form approved by the Commission and the statements of fact contained in the notice must be sworn by the claimant.

(4) The notice must be accompanied by—

- (a) a diagram showing (to the best of the claimant’s knowledge) the scene of the accident; and
- (b) written permission allowing the insurer access to records about the claimant and relevant to the claim in the possession of any of the following—
 - (i) other licensed insurers;

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- (ii) insurers that carry on the business of providing CTP insurance, workers' compensation insurance, personal accident or illness insurance, or insurance against loss of income through disability;
- (iii) a department, agency or instrumentality of the Commonwealth, the State or another State⁷ administering police, transport, taxation or social welfare laws;
- (iv) a hospital;
- (v) the ambulance service of the State or another State;
- (vi) a doctor, professional provider of rehabilitation services or person professionally qualified to assess cognitive, functional or vocational capacity;
- (vii) an employer (or previous employer) of the claimant.

(5) If an insurer obtains information about the claimant through access to records under subsection (4)(b), the insurer must pass the information on to the claimant within 1 month after obtaining the information.

(6) However, an insurer may withhold information from a claimant if the insurer has reasonable grounds to suspect the claimant of fraud.

(7) If an insurer withholds information from a claimant, the insurer must inform the Commission of the decision, and of the grounds on which it was made, within 1 month after deciding to withhold the information.

Offers of settlement

11.(1) An offer of settlement made by an insurer to a claimant must, if the claimant is not represented by a lawyer, be accompanied by an explanatory statement in a form approved by the Commission.

(2) If a claimant is not an adult of full capacity, an offer (or counteroffer) of settlement cannot be made or accepted by or for the claimant unless the court or the Public Trustee is satisfied that settlement of the claim on the terms proposed would be in the claimant's best interests and approves the terms of the offer (or counteroffer).

⁷ "State" includes Territory—see *Acts Interpretation Act 1954*, section 33A.

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(3) An insurer is entitled to assume that an adult claimant is of full capacity unless—

- (a) the claimant's mental incapacity is obvious and should be apparent to the insurer; or
- (b) the claimant is subject to a protection order under the *Public Trustee Act 1978*; or
- (c) the court makes a declaration under subsection (4).

(4) On application by an interested person, the court may declare a claimant to be under the court's protection in negotiating settlement of the claim if—

- (a) the claimant is permanently or intermittently unable to manage the claimant's affairs or to resist undue influence, because of physical or mental illness or infirmity, or the influence of drugs; or
- (b) the claimant is in need of the court's protection for other reasons.

Verification and payment of expenses—Act, ss 42 and 51

12.(1) A request for payment or reimbursement of private hospital, medical and pharmaceutical expenses under section 42, or rehabilitation expenses under section 51 of the Act—

- (a) must be for a total amount of at least \$200; and
- (b) must be accompanied by receipts, unpaid accounts or other appropriate evidence of the expenses.

(2) However, if the claimant expects to make no further request for payment or reimbursement of expenses, the request may be for the outstanding total of the expenses even though the amount is less than \$200.

(3) If the insurer reasonably requires, the claimant must provide a certificate from the doctor responsible for treating the personal injury certifying that the expenses were reasonably incurred in view of the nature and extent of the injury.

PART 4—LICENSED INSURERS

Application to be licensed to issue CTP policies

13. An application for a licence under part 5 of the Act must be accompanied by—

- (a) a description of the applicant, the nature of its business and its experience in general insurance business in the State; and
- (b) a copy of the Act, charter, deed of settlement, memorandum and articles of association or other document by which the applicant is established; and
- (c) if the applicant is a body corporate limited by shares—
 - (i) particulars of the applicant’s capital structure, the classes of its shares and its paid-up share capital; and
 - (ii) particulars of the applicant’s shareholders; and
- (d) particulars of the applicant’s directors, or the members of its governing body; and
- (e) particulars of the managers and staff who are to be involved in the applicant’s CTP insurance business; and
- (f) particulars of entities with which the applicant is associated in its insurance business; and
- (g) if the applicant is subject to the Corporations Law—copies of the returns and accounts of the applicant for the last 3 years under the Corporations Law; and
- (h) if the applicant is subject to the *Insurance Act 1973* (Cwlth)—copies of the returns for the last 3 years under that Act; and
- (i) full particulars of reinsurance arrangements or proposed reinsurance arrangements for CTP insurance business; and
- (j) a business plan describing how the insurer’s CTP business is to be conducted (including marketing, claims handling, the provision of rehabilitation services, the keeping of records, systems management and control of costs).

Condition about market share—Act, s 64

14.(1) A licence is subject to the condition that the Commission must withdraw the licence if the licensed insurer—

- (a) does not, at the end of the financial year in which the fifth anniversary of the grant of the licence falls, have a share of the market for CTP insurance equal to or greater than 5%; or
- (b) does not at the end of a later financial year, keep a share of the market for CTP insurance equal to or greater than 5%.

(2) However, the Commission need not withdraw the licence if—

- (a) at the end of the financial year in which the sixth or a later anniversary of the grant of the licence falls, the licensed insurer has a share of the market for CTP insurance equal to or greater than 4.5%; and
- (b) the licensed insurer's share of the market for CTP insurance was equal to or greater than 5% at the end of the previous financial year.

(3) An insurer's share of the market for CTP insurance business is worked out by adding the insurance premiums received by the insurer during the relevant financial year for all classes of CTP insurance business (as shown in transport administration's records) and expressing the total amount as a percentage of the total insurance premiums received by all licensed insurers during the same financial year for the insurance of class 1, class 6 and class 7 motor vehicles.

Accounts and returns—Act, s 70

15.(1) On filing or giving accounts, returns or other information under the Corporations Law or the *Insurance Act 1973* (Cwlth), a licensed insurer must file a copy with the Commission.

(2) If a licensed insurer receives a request for information or explanation from the Insurance and Superannuation Commission (Cwlth), the insurer must, within 1 month after responding to the request, file a copy of the request, and its response to the request, with the Commission.

(3) If asked for an actuarial report by the Commission, a licensed insurer must file an actuarial report on the insurer's financial position with the

Commission within 3 months after receiving the request.

(4) Within 1 month after a transaction happens that may affect control of a licensed insurer, the insurer must file full particulars of the transaction with the Commission.

(5) Within 1 month after a change of the manager responsible for managing a licensed insurer's CTP business, the insurer must file with the Commission full particulars of the change.

Information to be provided by return—Act, s 88

16.(1) Within 7 days after the end of each month, a licensed insurer must give the Commission a return for the month under section 88 of the Act stating—

- (a) for each motor vehicle accident claim opened during the month—the required claim details; and
- (b) for each motor vehicle accident of which a notice of claim was given to the insurer in the month, under section 37 of the Act—the required further claim details; and
- (c) the claims on which the insurer admitted or denied liability during the month, the date of the admission or denial, and, if liability was admitted, the extent the liability was admitted; and
- (d) the claims on which the court decided liability or quantum of damages (or both) during the month, the date of the decision, and the terms of the decision; and
- (e) the claims of which notice has been given as required by part 4, division 3 of the Act but on which liability has not yet, as at the end of the month, been admitted or denied, or decided by the court; and
- (f) the claims on which the insurer made a decision about rehabilitation of a claimant during the month, and the effect of each decision; and
- (g) the claims finalised by the insurer during the month and the basis on which they were finalised.

(2) Within 15 days after the end of each quarter, a licensed insurer must

Motor Accident Insurance Regulation 1994

provide the Commission with a return for the quarter under section 88 of the Act—

- (a) stating the insurer's costs on each claim for the quarter, including details of—
 - (i) professional legal costs and disbursements; and
 - (ii) investigative costs; and
 - (iii) private hospital, medical and pharmaceutical expenses; and
 - (iv) the cost of rehabilitation; and
 - (v) other costs the Commission, by notice to the licensed insurers, requires to be separately itemised; and
- (b) stating the amount recovered under part 4, division 7 (Insurer's rights of recourse) of the Act on each claim.

(3) The return must include particulars updating information supplied in previous returns about motor vehicle accidents, claims, estimates and costs.

(4) If a claim, of which notice was given to an insurer under section 37 of the Act, involves 2 or more insurers, subsections (1)(b) to (f) and (2) apply only to the claim manager.

(5) If a claim is made under the former Act, or was made but not settled or otherwise finalised before the commencement of the Act, the insurer must provide details of the claim reasonably available from its records.

(6) The information required under subsection (5) must be provided in accordance with a timetable advised by the Commission.

(7) The Commission may, by notice given to an insurer that is not licensed under the Act, but held a licence under the former Act, extend requirements of this section to the insurer.

(8) An insurer must not contravene a requirement that applies to the insurer because of a notice under subsection (7).

(9) In this section—

“compliance date”, for a notice of claim for the Act, part 4, division 3, means—

- (a) if the notice complied with the requirements of the Act, part 4, division 3 when it was given to the insurer—the date the notice

Motor Accident Insurance Regulation 1994

was given to the insurer; or

- (b) if the notice, as it was originally given, did not comply with the requirements—the date—
 - (i) the insurer was satisfied the claimant had remedied the noncompliance; or
 - (ii) the insurer waived compliance; or
 - (iii) the court declared that notice of claim had been given or the claimant is taken to have remedied noncompliance; or
 - (iv) the court gave leave to bring a proceeding despite noncompliance.

“licensed insurer” includes an insurer formerly licensed under the Act.

“required claim details”, for a motor vehicle accident claim, means the following details—

- (a) an identifying accident number assigned by the insurer;
- (b) an identifying claim number;
- (c) the relevant traffic incident number;
- (d) the date, time and place of the accident;
- (e) each intending claimant’s name, date of birth and residential address;
- (f) the date advice that a claim may be made was first received by the insurer;
- (g) the date the claim was opened by the insurer;
- (h) if a notice of claim under section 37 of the Act was received by the insurer—the date the notice was received.

“required further claim details”, for a motor vehicle accident of which notice of claim has been given, means the following details—

- (a) the make, model, type, year of manufacture, vehicle identification (or chassis or engine) number, registration number, CTP classification and CTP insurer of each motor vehicle involved in the accident;
- (b) the names and addresses of the owner and driver of each motor

Motor Accident Insurance Regulation 1994

- vehicle involved in the accident;
- (c) the name and address of each witness to the accident known to the insurer;
- (d) the circumstances of the accident;
- (e) for each claimant—
 - (i) the claimant's name and address; and
 - (ii) the claimant's date of birth; and
 - (iii) the claimant's gender; and
 - (iv) the claimant's usual occupation and, if the claimant is employed, the name of the employer; and
 - (v) how the claimant came to be involved in the accident; and
 - (vi) the nature of the personal injury to the claimant;
- (f) the compliance date for the notice of claim for the Act, part 4, division 3.

PART 5—MISCELLANEOUS

Fees for attending examination—Act, s 78

17. A person required to attend for examination under part 5, division 3 (Special investigations) of the Act is entitled to allowances and expenses on the same basis as a witness in a proceeding before the District Court.

Exchange of information—Act, s 92(2)

18.(1) The following are authorised to provide information to each other, and to receive information from each other, under section 92(2) of the Act—

- (a) licensed or other insurers providing CTP insurance (in the State or elsewhere);
- (b) the Commission;

Motor Accident Insurance Regulation 1994

(c) the Nominal Defendant.

(2) The following are authorised to provide information to, and to receive information from, licensed or other insurers providing CTP insurance (in the State or elsewhere), the Commission or the Nominal Defendant under section 92(2) of the Act—

- (a) an insurer carrying on the business of providing workers' compensation insurance, personal accident or illness insurance, or insurance against loss of income through disability;
- (b) a department, agency or instrumentality of the Commonwealth, the State or another State, administering police, transport, taxation or social welfare laws;
- (c) a hospital;
- (d) the ambulance service of the State or another State;
- (e) a doctor, professional provider of rehabilitation services or person professionally qualified to assess cognitive, functional or vocational capacity;
- (f) an employer (or previous employer) of a claimant.

(3) The commission is authorised to disclose information to which section 92(1) of the Act applies to a department, agency or instrumentality of the Commonwealth administering laws that provide for the prudential regulation of entities in the financial sector.

Form and execution of industry deed—Act, s 65

19.(1) The approved form of the industry deed is the form set out in schedule 2.

(2) A party executes the industry deed by executing a counterpart of the deed provided by the Commission.

(3) The executed counterpart must be lodged in the office of the Commission.

Transitional application of industry deed

20. The industry deed applies to an unlicensed insurer for a motor vehicle

Motor Accident Insurance Regulation 1994

accident claim as if the insurer were a party to the deed if—

- (a) the insurer was licensed under the former Act; and
- (b) the motor vehicle accident happened after the commencement of the Act.

SCHEDULE 1

TABLE OF VEHICLE CLASSES AND CTP INSURANCE PREMIUMS

sections 4 and 5

Class	Description of class ⁸	Annual premium ⁹ \$	CTP
1	Cars and station wagons	286.00	

⁸ **Vehicles in 2 or more classes**

If a particular motor vehicle falls within 2 or more classes specified in the table of vehicle classes, the annual insurance premium is the highest fixed for any of the classes (see section 5(2)). However, if a vehicle is used only for primary production, the annual premium is subject to an upper limit of \$128.70 (see section 5(3)).

⁹ **CTP premiums**

The CTP premium includes 10c stamp duty and the goods and services tax payable under the *A New Tax System (Goods and Services Tax) Act 1999* (Cwlth).

If the registration period for a vehicle is more than 6 months but less than 1 year, or 6 months or less and the vehicle is registered to a common expiry date, the premium is a proportion of the annual premium. If the registration period for a vehicle is 6 months or less and the vehicle is not registered to a common expiry date, the premium is a proportion of the annual premium plus an additional premium of \$8. However, the premium can not be less than \$10 (see section 5(4)).

A motor vehicle within class 9 may be used for a maximum permitted number of days (the days need not be consecutive) during the currency of its CTP insurance policy for other purposes that would place the vehicle within class 10 or 11 if the registered owner pays the insurer of the vehicle a surcharge equal to the higher of the following amounts—

- (a) \$4 for each day of changed usage;
- (b) \$10 (see section 5(6)).

The maximum permitted number of days is the number of whole days being the proportion of 14 days that the number of days in the term of the policy bears to 365 (see section 5(11)).

If a motor vehicle is to be used for racing, pacemaking, or in reliability, speed or other trials, the premium is increased by a surcharge of \$10 for each day of the registration period on which the motor vehicle is to be used for the purpose (see section 5(10)).

SCHEDULE 1 (continued)

2	Motorised homes (but not if the part of the motor vehicle designed for residence is detachable from the part providing the motive power)	286.00
3	Taxis (cars and station wagons only)	1 859.00
4	Hire vehicles that would otherwise fall within class 1, 2 or 6	972.40
5	Motor vehicles (including cycles) for use only as vintage, veteran, historic or street rod motor vehicles	25.30
6	Trucks, utilities and vans (including panel vans) with a gross vehicle mass of 4.5 t or less	286.00
7	Trucks, prime movers and vans with a gross vehicle mass of more than 4.5 t	858.00
8	Buses that are—	
	(a) exempt or partially exempt from payment of vehicle registration fees on the basis of use for charitable or community service; or	
	(b) used only for driver tuition; or	
	(c) not used for or in connection with a business or commercial purpose ¹⁰	286.00

¹⁰ **Buses**

“**Bus**” means a motor vehicle principally constructed to carry more than 8 seated adult persons including the driver (see section 3).

SCHEDULE 1 (continued)

9	<p>Buses used substantially for transporting—</p> <p>(a) children, mature age students, teachers, other school employees, and parents to or from school or school events; or</p> <p>(b) persons of any age to or from centres for therapy, rehabilitation, or remedial or other special education;</p> <p>(but a bus is not taken to be used substantially for transporting passengers of these classes if it carries a number of passengers of some other class or classes that is more than 10% of its adult passenger seating capacity)¹¹ . . .</p>	286.00
10	Buses that are not within class 8 or class 9, but are to be used within 350 km of a nominated base ¹¹ . . .	\$308.00 + [\$29.70 x (APSC ¹² - 7)]
11	Buses that are not within class 8, 9 or 10 ¹¹	\$308.00 + [\$52.80 x (APSC ¹² - 7)]
12	Motorcycles (with 2 wheels or 3 wheels), including motorcycles for hire, with seating only for the driver	80.30
13	Motorcycles (with 2 wheels or 3 wheels), including motorcycles for hire, with either or both of the following—	

¹¹ **Buses**
“Bus” means a motor vehicle principally constructed to carry more than 8 seated adult persons including the driver (see section 3).

¹² **APSC**
 APSC is a number representing the adult passenger seating capacity of a bus.

SCHEDULE 1 (continued)

	(a) seating for a pillion passenger;	
	(b) a sidecar	286.00
14	Tractors (with or without attachment)	80.30
15	Self-propelled machinery or equipment, fire engines, bush fire brigade vehicles, and other emergency vehicles (other than ambulances)	80.30
16	Ambulances	286.00
17	Motor vehicles used only for primary production (other than motor vehicles for which a lower premium is prescribed) ¹³	128.70
18	Motorised wheelchairs	nil
19	Motor vehicles with a gross vehicle mass of 1 t or less, for which limited use plates have been, or are to be, issued	25.30
20	Motor vehicles with a gross vehicle mass of more than 1 t, for which limited use plates have been, or are to be, issued	25.30
21	<i>omitted</i>	

¹³ Vehicles used only for primary production

If the annual insurance premium fixed by the table for a vehicle used only for primary production is more than \$128.70, the insurance premium is \$128.70 (see section 5(3)).

“Primary production” means the production of raw material for clothing or food from agriculture, viticulture, dairying, livestock production, or fishing, or the growing of tobacco (see section 3).

SCHEDULE 1 (continued)

22	Motor vehicles (other than trailers) for which permits have been, or are to be, issued allowing the vehicles to be driven on roads while unregistered	\$25.30 plus \$1.10 for each day of the term of the permit
23	Motor vehicles (other than trailers) to be driven with a dealer's plate attached in the course of a business for which the dealer's plate is issued	286.00
24	Trailers registered under the <i>Interstate Road Transport Act 1985</i> (Cwlth) ¹⁴	286.00
25	Other trailers ¹⁴ including trailers to be driven with a dealer's (trailer trade) plate attached in the course of a business for which the dealer's (trailer trade) plate is issued	nil

¹⁴ Trailers

If a person is required to register a trailer under the *Interstate Road Transport Act 1985* (Cwlth), CTP insurance must be obtained under class 24. The *Motor Accident Insurance Act 1994* establishes a scheme under which the insurer of a motor vehicle is the insurer of a trailer (other than a trailer for which CTP insurance is required under class 24) if personal injury is caused by, through or in connection with, the trailer while it is attached to the vehicle, or when it becomes accidentally detached from the vehicle. In other cases, the Nominal Defendant is the insurer if the motor vehicle accident happens in Queensland. A person who may take a trailer outside Queensland should consider obtaining insurance cover for personal injury caused by, through or in connection with, the trailer.

SCHEDULE 2**MOTOR ACCIDENT INSURANCE ACT 1994
INDUSTRY DEED**

section 19

Recitals

The *Motor Accident Insurance Act 1994* establishes a statutory insurance scheme under which powers and responsibilities are to be exercised by the Commission, transport administration, the Nominal Defendant and licensed insurers.

The purposes of this deed are—

- (a) to deal with obligations of licensed insurers under the statutory insurance scheme; and
- (b) to deal with the mutual obligation of insurers in the statutory insurance scheme and with certain aspects of their relationship; and
- (c) to regulate certain aspects of the insurance business conducted under the statutory insurance scheme; and
- (d) to deal with the obligation of transport administration to keep records, provide information, and take proceedings for contravention of certain provisions of the Act.

PART 1—PRELIMINARY**Parties**

1.(1) The parties to this deed are—

- (a) the Commission; and

SCHEDULE 2 (continued)

- (b) the Nominal Defendant; and
- (c) all licensed insurers; and
- (d) transport administration.

(2) A licensed insurer is a party to this deed while the licence remains in force and, after ceasing to be a licensed insurer, remains subject to the obligations of a licensed insurer under this deed until the Commission is satisfied that the licensed insurer has discharged all outstanding liabilities under the statutory insurance scheme and releases the insurer from this deed.

Definitions

2.(1) In this deed—

“**Act**” means the *Motor Accident Insurance Act 1994*.

“**claim costs**” means costs of an insurer on a claim.

“**class**” of a motor vehicle means its class under schedule 1 of the *Motor Accident Insurance Regulation 1994*.

“**referee**” means a person, or 1 or a panel of persons, approved by the Commission to arbitrate disputes under this deed.

(2) In this deed, words and expressions defined in the Act have, unless the contrary intention appears, the meaning given in the Act.

PART 2—CLAIMS MANAGEMENT AND REHABILITATION

Claims procedures generally

3.(1) An insurer must deal expeditiously with claims.

(2) An insurer must ensure that its procedures for dealing with claims are efficient and cost effective.

SCHEDULE 2 (continued)

(3) An insurer must—

- (a) have an office in the State for dealing with motor vehicle accident claims with a staff who are competent and authorised to deal with claims on the insurer's behalf; and
- (b) process all motor vehicle accident claims in the State (other than claims arising out of motor vehicle accidents happening outside the State or in which a person who is not resident in the State is injured); and
- (c) keep a record of—
 - (i) each notice of accident the insurer receives under section 34 of the Act (Duty to notify accidents) and the date when the insurer received it; and
 - (ii) each notice of claim the insurer receives under section 37 of the Act (Notice to be given by claimant) and the date when the insurer received it; and
 - (iii) each waiver or order affecting a claim under section 39 of the Act (Response to the notice of claim), the terms and conditions of the waiver or order, and the date when it was given or made; and
 - (iv) each offer or counteroffer of settlement made by or on behalf of a claimant, the terms and conditions of the offer or counteroffer, and the date when the insurer received it; and
- (d) keep all other records necessary to enable the Commission to monitor the insurer's compliance with obligations under part 4 of the Act (Claims).

Rehabilitation

4. The Commission may issue rehabilitation standards and guidelines for insurers to—

- (a) provide for the assessment of the nature and extent of an injured claimant's need for rehabilitation; and
- (b) ensure that injured claimants are properly informed about their

SCHEDULE 2 (continued)

- obligations to undertake appropriate medical treatment and rehabilitation programs; and
- (c) facilitate access to appropriate rehabilitation services for injured claimants and others; and
 - (d) provide guidance to help insurers decide what rehabilitation costs are reasonable and necessary; and
 - (e) ensure the rehabilitation process for an injured claimant is appropriately managed; and
 - (f) monitor the effectiveness of rehabilitation services and the providers of rehabilitation services.

PART 3—CLAIMS INVOLVING MULTIPLE INSURERS

Obligation to resolve questions

5.(1) If 2 or more insurers are liable or potentially liable on a claim (other than a claim involving an unidentified vehicle), the insurers must resolve questions about which insurer is to be the claim manager and the basis on which claim costs are to be shared between them as soon as practicable after notice of the claim is given under part 4, division 3 of the Act (Claims procedures).

(2) If a question about which insurer is to be claim manager, or about the basis on which claim costs are to be shared, has not been resolved within 2 months after the notice of claim is given, the question is taken to be in dispute between the insurers, and they must immediately give notice of dispute to the Commission.

(3) The Commission may refer a dispute of which notice is given under subsection (2) to a referee.

(4) However, a question about the basis on which claim costs are to be shared between the insurers is not to be referred to a referee if this deed

SCHEDULE 2 (continued)

prescribes the basis on which claim costs are to be shared in the absence of agreement between the insurers.¹⁵

(5) Before the Commission refers a disputed question to a referee under this section, the Commission must obtain an assurance from the referee that the referee will, in the absence of unforeseen difficulties, be able to resolve the question within a reasonable period fixed by the Commission.

Cost sharing

6.(1) The basis on which claim costs are to be shared between licensed insurers that are liable, or potentially liable, on the claim is to be decided by agreement between them.

(2) However, if—

- (a) a person makes a claim for personal injury arising out of a motor vehicle accident in which 2 or more motor vehicles were involved (other than an accident involving an unidentified motor vehicle for which the Nominal Defendant is the insurer); and
- (b) the motor vehicles are all of the same class and all registered in the State; and
- (c) the claimant is not the driver of a motor vehicle involved in the accident; and
- (d) no insurer has a right of recourse against an insured person; and
- (e) the insurers have not decided the basis on which claim costs are to be shared between them within 2 months after the notice of claim is given;

the claim costs are to be shared between the licensed insurers in the proportions that the number of motor vehicles insured by each insurer bears to the total number of vehicles involved in the accident.

¹⁵ See section 6(2) (Cost sharing).

SCHEDULE 2 (continued)

Resolution of disputed questions

7.(1) If the Commission refers a disputed question to a referee under this deed, each party to the dispute must give the referee—

- (a) copies of documents in the party's possession relevant to the claim and the question in dispute; and
- (b) a written submission on how the question should, in the party's opinion, be resolved.

(2) If the referee asks for further information or assistance from a party to the dispute, the party must provide the information or assistance within the time fixed by the referee.

(3) The referee is taken to be an arbitrator appointed under the *Commercial Arbitration Act 1990*, and has all the powers of an arbitrator under that Act.

(4) After considering the disputed question, the referee may—

- (a) decide who is to be the claim manager or how the claim costs are to be shared; and
- (b) make orders to give effect to the decision and for payment of the costs of the proceedings before the referee.

(5) The referee's decision and orders are binding on all parties.

(6) The referee must act as expeditiously as possible and with a minimum of formality.

(7) The costs of the referee and of the proceedings before the referee are to be paid by the parties to the dispute in proportions decided by the referee.

Rules for resolving disputes

8. The Institute of Arbitrators Rules apply to a proceeding before the referee under this deed.

Responsibility of claim manager

9.(1) A licensed insurer must, within 14 days after the end of each

SCHEDULE 2 (continued)

month, give other licensed insurers for whom the insurer is acting as claim manager a written notice—

- (a) identifying the claims for which the insurer is acting as claim manager on behalf of the insurer to which the notice is given; and
- (b) stating the claim costs incurred by the insurer during the month for each of the claims; and
- (c) stating the name of all other insurers (“**contributing insurers**”) from which the insurer claims contribution towards claim costs on each claim, and the amount of the contribution; and
- (d) giving details and supporting information in a form required by the Commission.

(2) If the basis of sharing claim costs has been decided, a contributing insurer must pay the appropriate contribution to the claim manager within 14 days after receiving the notice under subsection (1).

(3) If the basis of sharing claim costs has not been decided, a contributing insurer must pay the appropriate contribution to the claim manager within 14 days after the basis of cost sharing has been decided.

Accounts to be kept

10. A licensed insurer must keep proper accounts setting out for each claim—

- (a) all contributions to claim costs made to other insurers; and
- (b) all contributions to claim costs received from other insurers; and
- (c) all other amounts received or recovered by the insurer towards claim costs.

SCHEDULE 2 (continued)

PART 4—EXCHANGE OF INFORMATION**Exchange of information**

11.(1) A licensed insurer must, at the request of another licensed insurer who has a proper interest in the information because of a motor vehicle accident claim against the other insurer, provide information in the insurer's possession relevant to—

- (a) a motor vehicle accident claim; and
- (b) a claimant under a motor vehicle accident claim; and
- (c) a person who is related in some way to a claimant under a motor vehicle accident claim.

(2) However, a licensed insurer may withhold information under this section if—

- (a) there are reasonable grounds to believe the information is not being genuinely sought to resolve a claim or to combat fraud; or
- (b) the information is relevant to an unresolved dispute between the insurers.

PART 5—PUBLIC DISCLOSURE OF INFORMATION**Information may be publicly disclosed**

12. The Commission may publish information the Commission considers should be disclosed in the public interest about—

- (a) a licensed insurer's financial position; or
- (b) a licensed insurer's management of claims, provision of rehabilitation services, or compliance with other obligations under the statutory insurance scheme; or
- (c) other matters concerning the conduct of CTP insurance business.

SCHEDULE 2 (continued)

**PART 6—TRANSPORT ADMINISTRATION'S
OBLIGATIONS****Transport administration's obligation to make its records available to the Commission**

13.(1) Transport administration must provide the Commission with access to transport administration's computer records of motor vehicle registration.

(2) Transport administration must ensure that registration records for a period of at least 18 months until the present are immediately available, on demand, to the Commission.

Transport administration's obligation to provide information for licensed insurers

14.(1) Transport administration must give each licensed insurer information for each week about—

- (a) the total amount of CTP insurance premiums received for the insurer in the week, and the total amount of insurance premiums as shown in certificates of insurance, showing the insurer as the CTP insurer, lodged with applications for registration or renewal of registration, for each class of motor vehicle; and
- (b) for each class of motor vehicles—
 - (i) the total number of vehicles for which the insurer was chosen as the CTP insurer (differentiating between CTP policies for vehicles that were previously unregistered, renewals of existing CTP policies, and CTP policies for which the insurer was selected in place of another insurer); and
 - (ii) the registration numbers of the vehicles and the names and addresses of the registered owners; and
- (c) changes of registered owners of vehicles insured under CTP policies with the insurer and the names and addresses of the new

SCHEDULE 2 (continued)

registered owners; and

- (d) class changes affecting vehicles insured under CTP insurance policies with the insurer; and
- (e) the cancellation of registration of vehicles insured under CTP insurance policies with the insurer.

(2) The information must be provided within 7 days after the end of the week to which the information relates.

Microfilm records

15.(1) Transport administration must keep microfilm records of—

- (a) notices of nomination and certificates of insurance lodged with applications for registration, or renewal of registration, of motor vehicles; and
- (b) notices of change of class of insured motor vehicles; and
- (c) requests for cancellation of registration and insurance.

(2) Transport administration must make records available to the Commission on request.

Notice to accompany registration renewal notice

16.(1) Transport administration must send with each notice for the renewal of registration—

- (a) a list of licensed insurers in a form approved by the Commission; and
- (b) a form for nominating an insurer as the insurer under the CTP insurance policy.

(2) The list must also be displayed at transport administration's offices at which applications for registration and renewal of registration are accepted.

SCHEDULE 2 (continued)

Transport administration's responsibility for enforcement

- 17.** Transport administration must, at the request of the Commission—
- (a) undertake responsibility for the enforcement of specified provisions of the Act; and
 - (b) investigate suspected contraventions of the relevant provisions and take proceedings for suspected offences.

PART 7—GENERAL**Late fees**

18.(1) If an insurer fails to comply with an obligation imposed under the Act, a regulation or this deed within the relevant time limit, the Commission may, by notice to the insurer, require the insurer to pay a fee for the delay in compliance.

(2) The fee must be based on costs to the Commission resulting from the delay.

(3) The Commission may, for good reason, remit a fee payable under the scale of late fees.

Exclusion of collateral agreement etc.

19. This deed operates to the exclusion of a collateral agreement or understanding.

SCHEDULE 2 (continued)

The common seal of [*here insert name of the party*] was affixed to this counterpart of the deed on [*here insert date of execution*] in the presence of [*here insert names, addresses and occupations of persons authorised to affix the seal on behalf of the party*].

[*Common seal*]

[*Signatures of the persons attesting
affixation of the seal*]

ENDNOTES**1 Index to endnotes**

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2 Date to which amendments incorporated

This is the reprint date mentioned in the Reprints Act 1992, section 5(c). Accordingly, this reprint includes all amendments that commenced operation on or before 14 July 2000. Future amendments of the Motor Accident Insurance Regulation 1994 may be made in accordance with this reprint under the Reprints Act 1992, section 49.

3 Key

Key to abbreviations in list of legislation and annotations

AIA	=	Acts Interpretation Act 1954	(prev)	=	previously
amd	=	amended	proc	=	proclamation
amdt	=	amendment	prov	=	provision
ch	=	chapter	pt	=	part
def	=	definition	pubd	=	published
div	=	division	R[X]	=	Reprint No.[X]
exp	=	expires/expired	RA	=	Reprints Act 1992
gaz	=	gazette	reloc	=	relocated
hdg	=	heading	renum	=	renumbered
ins	=	inserted	rep	=	repealed
lap	=	lapsed	s	=	section
notfd	=	notified	sch	=	schedule
o in c	=	order in council	sdiv	=	subdivision
om	=	omitted	SIA	=	Statutory Instruments Act 1992
orig	=	original	SIR	=	Statutory Instruments Regulation 1992
p	=	page	SL	=	subordinate legislation
para	=	paragraph	sub	=	substituted
prec	=	preceding	unnum	=	unnumbered
pres	=	present			
prev	=	previous			

4 Table of earlier reprints

TABLE OF EARLIER REPRINTS

[If a reprint number includes a roman letter, the reprint was released in unauthorised, electronic form only.]

Reprint No.	Amendments included	Reprint date
1	none	1 September 1994
1A	to SL No. 75 of 1996	27 September 1996
1B	to SL No. 90 of 1997	20 May 1997
1C	to SL No. 90 of 1997	20 November 1997
2	to SL No. 30 of 1998	10 March 1998
2A	to SL No. 216 of 1998	29 July 1998
2B	to SL No. 216 of 1998	4 March 1999
2C	to SL No. 46 of 1999	7 April 1999
2D	to SL No. 197 of 1999	1 September 1999

5 List of legislation

Motor Accident Insurance Regulation 1994 SL No. 298

made by the Governor in Council on 11 August 1994
notfd gaz 12 August 1994 pp 1732–3
ss 1–2 commenced on date of notification
remaining provisions commenced 1 September 1994 (see s 2)
exp 1 September 2004 (see SIA s 54)

as amended by—

Motor Accident Insurance Amendment Regulation (No. 1) 1995 SL No. 98

notfd gaz 21 April 1995 pp 1718–21
ss 1–2 commenced on date of notification
remaining provisions commenced 1 July 1995 (see s 2)

Motor Accident Insurance Legislation Amendment Regulation (No. 2) 1995 SL No. 178 pts 1–2

notfd gaz 9 June 1995 pp 1165–71
ss 1–2 commenced on date of notification
remaining provisions never commenced and rep 1996 SL No. 75 s 10

Motor Accident Insurance Legislation Amendment Regulation (No. 1) 1996 SL No. 75 pts 1–2

notfd gaz 26 April 1996 pp 1781–2
ss 1–2 commenced on date of notification
remaining provisions commenced 1 July 1996 (see s 2)

Motor Accident Insurance Amendment Regulation (No. 1) 1997 SL No. 90

notfd gaz 18 April 1997 pp 1621–2
ss 1–2 commenced on date of notification
remaining provisions commenced 1 July 1997 (see s 2)

Motor Accident Insurance Legislation Amendment Regulation (No. 1) 1998 SL No. 30 pts 1–2

notfd gaz 6 March 1998 pp 1032–3
commenced on date of notification

Motor Accident Insurance Amendment Regulation (No. 1) 1998 SL No. 216

notfd gaz 24 July 1998 pp 1491–2
ss 1–2 commenced on date of notification
remaining provisions commenced 24 September 1998 (see s 2)

Motor Accident Insurance Amendment Regulation (No. 1) 1999 SL No. 46

notfd gaz 1 April 1999 pp 1534–6
ss 1–2 commenced on date of notification
remaining provisions commenced 6 April 1999 (see s 2)

Motor Accident Insurance Amendment Regulation (No. 2) 1999 SL No. 67

notfd gaz 23 April 1999 pp 1951–3
ss 1–2 commenced on date of notification
remaining provisions commenced 1 July 1999 (see s 2)

Motor Accident Insurance Amendment Regulation (No. 3) 1999 SL No. 197

notfd gaz 27 August 1999 pp 2224–7
 commenced on date of notification

Motor Accident Insurance Amendment Regulation (No. 1) 2000 SL No. 65

notfd gaz 20 April 2000 pp 1533–6
 ss 1–2 commenced on date of notification
 remaining provisions commenced 1 July 2000 (see s 2)

Motor Accident Insurance Amendment Regulation (No. 2) 2000 SL No. 141

notfd gaz 30 June 2000 pp 736–48
 ss 1–2 commenced on date of notification
 remaining provisions commence 1 October 2000 (see s 2)

6 List of annotations

Definitions

- s 3** def “**bus**” ins 1996 SL No. 75 s 4
 def “**claim manager**” ins 1998 SL No. 30 s 3
 def “**gross premium**” om 2000 SL No. 141 s 4
 def “**premium period**” ins 1998 SL No. 30 s 3
 def “**net premium**” om 2000 SL No. 141 s 4
 def “**registered owner**” om 2000 SL No. 141 s 4
 def “**registration period**” ins 1998 SL No. 30 s 3

Division 1—Interpretation

div hdg ins 1999 SL No. 46 s 4

Classification of motor vehicles

s 4 sub 2000 SL No. 141 s 5

Registering vehicles up to a common expiry date

s 4A ins 1999 SL No. 46 s 4

Division 2—Provisions about CTP insurance policies

div hdg ins 1999 SL No. 46 s 4

Insurance premiums—Act, s 15

s 5 amd 1995 SL No. 98 s 4; 1996 SL No. 75 s 5; 1997 SL No. 90 s 4; 1998
 SL No. 30 s 4; 1998 SL No. 216 s 4; 1999 SL No. 46 s 5; 1999 SL
 No. 67 s 4; 2000 SL No. 65 s 4
sub 2000 SL No. 141 s 6

Change in vehicle class involving a higher premium

s 5A ins 1995 SL No. 98 s 5
 amd 1998 SL No. 30 s 5; 2000 SL No. 65 s 5
sub 2000 SL No. 141 s 6

Change in vehicle class involving a lower premium

s 5B ins 1998 SL No. 30 s 6
 amd 2000 SL No. 65 s 6
sub 2000 SL No. 141 s 6

Refund by transport administration

s 5C ins 1998 SL No. 30 s 6
sub 2000 SL No. 141 s 6

Change in vehicle class involving a lower insurer's premium

s 5D ins 2000 SL No. 141 s 6

Refund on cancellation of registration

s 5E ins 2000 SL No. 141 s 6

Refund by transport administration

s 5F ins 2000 SL No. 141 s 6

Insurance levies—Act, s 15

s 6 amd 1995 SL No. 98 s 6; 1995 SL No. 178 s 4 (never commenced and om
 1996 SL No. 75 s 10); 1996 SL No. 75 s 6; 1997 SL No. 90 s 5; 1998
 SL No. 30 s 7; 1998 SL No. 216 s 5; 1999 SL No. 67 s 5; 2000 SL
 No. 65 s 7
sub 2000 SL No. 141 s 6

Administration fee—Act, s 15

s 6A ins 1995 SL No. 98 s 7
 amd 1996 SL No. 75 s 7; 1997 SL No. 90 s 6; 1998 SL No. 216 s 6; 1999
 SL No. 46 s 6; 1999 SL No. 67 s 6; 2000 SL No. 65 s 8
om 2000 SL No. 141 s 6

Certificate of insurance—Act, s 21

s 7 amd 2000 SL No. 141 s 7

Transactions between transport administration and insurers—Act, s 21

s 8 amd 1995 SL No. 98 s 8
sub 2000 SL No. 141 s 8

Returns and payment of levies and administration fee—Act, s 27

s 9 amd 1995 SL No. 98 s 9; 1995 SL No. 178 s 5 (never commenced and om
 1996 SL No. 75 s 10); 1996 SL No. 75 s 8; 1998 SL No. 30 s 8
sub 2000 SL No. 141 s 9

Condition about market share—Act, s 64

s 14 sub 2000 SL No. 141 s 10

Information to be provided by return—Act, s 88

s 16 amd 1998 SL No. 30 s 9

Fees for attending examination—Act, s 78

s 17 amd 1999 SL No. 46 s 7

Exchange of information—Act, s 92(2)

s 18 amd 1999 SL No. 197 s 3

SCHEDULE 1—TABLE OF VEHICLE CLASSES AND CTP INSURANCE PREMIUMS

sub 1996 SL No. 75 s 9; 1997 SL No. 90 s 7; 1998 SL No. 216 s 7;
 1999 SL No. 67 s 7; 2000 SL No. 65 s 9; 2000 SL No. 141 s 11

SCHEDULE 1A—TABLE OF LEVIES

ins 2000 SL No. 141 s 11

7 Provisions that have not commenced and are not incorporated into reprint

The following provisions are not incorporated into this reprint because they had not commenced before the reprint date (see Reprints Act 1992, s 5(c)).

Motor Accident Insurance Amendment Regulation (No. 2) 2000 SL No. 141 ss 3–11 reads as follows—

Regulation amended

3. This regulation amends the *Motor Accident Insurance Regulation 1994*.

Amendment of s 3 (Definitions)

4. Section 3, definitions “gross premium”, “net premium” and “registered owner”—

omit.

Replacement of s 4 (Classification of motor vehicles)

5. Section 4—

omit, insert—

‘Classification of motor vehicles for fixing insurance premiums

‘4.(1) For fixing insurance premiums for CTP insurance, motor vehicles are divided into the classes specified in schedule 1.

‘(2) If a particular motor vehicle falls within 2 or more of the classes specified in schedule 1, the vehicle’s class is taken to be the class attracting the highest insurance premium.

‘(3) However—

(a) if the motor vehicle is used only for primary production, the

insurance premium is to be calculated on the basis appropriate to a vehicle used only for primary production (even though the vehicle may also belong to another class that attracts a higher insurance premium); and

- (b) if a bus falls into class 9 and also class 10 or 11 (or both class 10 and 11) the bus is taken to fall into class 9 (and not class 10 or 11) if—
 - (i) the bus is not likely to be used for a purpose that would result in its classification under class 10 or 11 for a period, or a number of separate periods, amounting to more than 14/365 of the total registration period; and
 - (ii) before the bus is used for a purpose mentioned in subparagraph (i), the registered operator advises the insurer of the day or days on which the bus is to be used for that purpose and pays to the insurer a surcharge equal to \$4 for each day the bus is to be used for that purpose or \$10 (whichever is the higher amount).’

Replacement of ss 5–6A

6. Sections 5 to 6A—

omit, insert—

‘Setting of insurer’s premiums—Act, ss 13 and 13A

‘**5.(1)** The quarter starting on 1 October 2000 and each successive quarter is to be an assessment period.

‘**(2)** The time limit for the insurer to submit to the commission the premiums set by the insurer for a particular assessment period is the time between the date on which the insurer receives notice of the limits of insurer’s premium fixed by the commission for each class of CTP insurance¹⁶ and the date falling 14 weeks before the start of the relevant assessment period.

‘**(3)** The time limit for the commission to record premiums set by an insurer for a particular assessment period, to give the insurer notice

¹⁶ See section 13A(6)(b) of the Act.

confirming the premiums set by the insurer and to notify transport administration of the premiums set by the insurer¹⁷ is the date falling 12 weeks before the start of the relevant assessment period.

‘(4) If a motor vehicle is to be used for racing, pacemaking, or in reliability, speed or other trials, the insurer may impose a surcharge of \$10 for each day of the registration period on which the motor vehicle is to be used for the purpose.

‘(5) A surcharge under subsection (4) is to be paid directly to the insurer and is not to be regarded as part of the insurance premium for the purposes of the provisions of the Act and this regulation dealing with the collection, disbursement and refund of insurance premiums.

‘Insurer’s premium where registration period is more or less than 1 year—Act, s 13(4)(b)

‘5A.(1) If the period for which the registration of a motor vehicle (other than a vehicle excluded from the application of this subsection) is to be granted or renewed is 6 months or less, the insurer’s premium is to be increased by \$7.

‘(2) The following motor vehicles are excluded from the application of subsection (1)—

- (a) motor vehicles registered up to a common expiry date;
- (b) motor vehicles of class 22.¹⁸

‘(3) If the insurer’s premium on a CTP policy for a motor vehicle registered for less than 1 year would, apart from this subsection, be less than \$10, the insurer’s premium is increased to \$10.

‘Levies and administration fee—Act, s 14A

‘5B.(1) The levies for the financial year starting on 1 October 2000 are fixed under schedule 1A.

¹⁷ See section 13A(9) of the Act.

¹⁸ Motor vehicles for which permits have been, or are to be, issued allowing the vehicles to be driven on roads while unregistered.

‘(2) The administration fee for the financial year starting on 1 October 2000 is fixed at \$7.60.

‘(3) The levies fixed under subsection (1) and the administration fee fixed under subsection (2) are the amounts appropriate to a registration period of 1 year and, if the registration period is more or less than 1 year, the amount of a levy or the administration fee is worked out using the following formula—

$$\frac{A \times N}{365}$$

where—

“A” is the amount of the levy fixed under subsection (1) or the amount of the administration fee fixed under subsection (2), as the case requires.

“N” is the number of days in the registration period.

‘(4) However, if the registration period is 6 months or less, a further amount of \$1 is to be added to the amount of the administration fee calculated under subsection (3).

‘Change in vehicle class involving a higher insurer’s premium

‘5C.(1) This section applies to a proposed change to a registered motor vehicle or its use that would alter the vehicle’s class to a class for which a higher insurer’s premium would, assuming the change had happened before the relevant date, have been payable.

‘(2) The registered operator must—

- (a) before the change is made—
 - (i) give the vehicle’s insurer written notice of the change and when it is to be made; and
 - (ii) pay the insurer the premium shortfall; and
- (b) as soon as practicable (and in any case not more than 14 days) after giving notice under paragraph (a), give transport administration a written notice—
 - (i) identifying the vehicle and the registered operator; and

- (ii) stating the nature of the change to the vehicle or its use and when it was, or is to be, made; and
- (iii) containing or accompanied by a receipt or other evidence that the premium shortfall has been paid.

Maximum penalty—30 penalty units.

‘(3) However, if the change is to happen on a transfer of the vehicle’s registration, transport administration may arrange with the registered operator to notify the vehicle’s insurer of the change on the registered operator’s behalf.

‘(4) If an arrangement is made—

- (a) subsection (2) does not apply to the registered operator; and
- (b) transport administration must give the vehicle’s insurer written notice of the change and when it was made; and
- (c) the new registered operator must, on request by the insurer, pay the insurer the premium shortfall.

‘(5) In this section—

“**formula amount**” means the amount worked out using the formula—

$$\frac{A \times (P_1 - P_2)}{365}$$

where—

“**A**” means the number of days remaining in the vehicle’s registration period after the change.

“**P₁**” means the annual insurer’s premium for the vehicle’s class after the change (calculated as at the relevant date).

“**P₂**” means the annual insurer’s premium for the class under which the vehicle was insured before the change (calculated as at the relevant date).

“**premium shortfall**” means the higher of the following amounts—

- (a) the formula amount;
- (b) \$10.

“**relevant date**” means the commencement of the registration period during

which the relevant change to the registered motor vehicle or its use happens.

‘Change in vehicle class involving a lower insurer’s premium

‘**5D.(1)** This section applies to a change or proposed change to a registered motor vehicle or its use that changes the vehicle’s class to a class for which a lower insurer’s premium would, assuming the change had happened before the relevant date, have been payable.

‘**(2)** However, this section applies only if the change is intended to be permanent.

‘**(3)** The registered operator may ask for a refund of part of the insurer’s premium paid for the vehicle.

‘**(4)** Before asking for a refund, the registered operator must give transport administration a written notice—

- (a) identifying the vehicle and the registered operator; and
- (b) stating the nature of the change to the vehicle or its use and when the change was, or is to be, made; and
- (c) if the change is a change in the use of the vehicle—giving enough details to show the change is intended to be permanent.

‘**(5)** Transport administration may ask for any matter stated in the notice given under subsection (4) to be supported by statutory declaration.

‘**(6)** A request for a refund must be made by giving the vehicle’s insurer a written notice—

- (a) stating the nature of the change to the vehicle or its use and when the change was, or is to be, made; and
- (b) containing or accompanied by evidence the change in class has been accepted by transport administration.

‘**(7)** The insurer must give the registered operator a refund within 1 month after receiving the request.

‘**(8)** However, an insurer is not required to give a refund if—

- (a) the applicant for the refund did not pay the insurance premium; or
- (b) the refund amount calculated under this section is less than \$10;

or

- (c) there has already been a refund for a change of class during the same registration period.

‘(9) The amount of a refund under this section is to be worked out using the formula—

$$\frac{A \times (P_1 - P_2)}{365}$$

where—

“**A**” means the number of days remaining in the vehicle’s registration period after the change.

“**P₁**” means the annual insurer’s premium for the class under which the vehicle was insured before the change (calculated as at the relevant date).

“**P₂**” means the annual insurer’s premium for the vehicle’s class after the change (calculated as at the relevant date).

‘(10) No right to the refund of a levy or administration fee arises on change of class of a registered motor vehicle during the registration period.

‘(11) In this section—

“**relevant date**” means the commencement of the registration period during which the relevant change to the registered motor vehicle or its use happens.

‘Refund on cancellation of registration

‘**5E.(1)** If the registration of a motor vehicle is cancelled before the end of the registration period, the insurer of the vehicle must, at the request of—

- (a) the registered operator of the vehicle at the time of cancellation (the “**former registered operator**”); or
- (b) transport administration;

refund to the former registered operator, within 1 month of the request, the proportion of the insurer’s premium that the remainder of the registration period bears to the entire registration period.

‘(2) A request for a refund under subsection (1) must be supported by a written statement from transport administration confirming the cancellation of the registration and the date of the cancellation.

‘(3) An insurer is not required to give a refund if the refund amount calculated under this section is less than \$10.

‘(4) No right to the refund of a levy or administration fee arises on cancellation of the registration of a motor vehicle.

‘Refund by transport administration

‘5F. Transport administration may give a refund under this regulation on behalf of the insurer of a motor vehicle if—

- (a) transport administration has arranged with the insurer to give refunds on the insurer’s behalf; or
- (b) the commission has asked transport administration to give refunds on the insurer’s behalf.

‘Requirement to notify change of vehicle class that does not affect insurer’s premium

‘6.(1) This section applies to a proposed change to a registered motor vehicle or its use that alters the vehicle’s class without affecting the insurer’s premium that would, assuming the change had happened before the relevant date, have been payable.

‘(2) The registered operator must, before or within 14 days after the change, give transport administration a written notice—

- (a) identifying the vehicle and registered operator; and
- (b) stating the nature of the change to the vehicle or its use and when the change was, or is to be, made.

Maximum penalty—4 penalty units.

‘(3) In this section—

“**relevant date**” means the commencement of the registration period during which the relevant change to the registered motor vehicle or its use happens.’.

Amendment of s 7 (Certificate of insurance—Act, s 21)**7.** Section 7 (f), (g) and (h)—*omit, insert—*

- ‘(f) the vehicle’s class for the purposes of CTP insurance;
- (g) the period for which the insurance premium has been paid;
- (h) the amount of the insurance premium paid;’.

Replacement of s 8 (Transactions between transport administration and insurers—Act, s 21)**8.** Section 8—*omit, insert—***‘Gratuitous insurance—Act, s 23(7)**

‘**8.** For section 23(7) of the Act, motorised wheelchairs are a class of motor vehicles for which gratuitous insurance is provided by the Nominal Defendant.’.

Replacement of s 9 (Returns and payment of levies and administration fee—Act, s 27)**9.** Section 9—*omit, insert—***‘Rate of interest applicable to overdue amounts owed by an insurer to transport administration—Act, s 27A(3)**

‘**9.** The rate of interest for section 27A(3) of the Act is the rate for 10 year Treasury bonds published by the Reserve Bank of Australia under ‘Interest rates and yields—capital market’, as at the beginning of the quarter in which the payment should have been made.’.

Replacement of s 14 (Condition about market share—Act, s 64)**10.** Section 14—*omit, insert—*

‘Condition about when licence takes effect—Act, s 64

‘14. A licence is subject to a condition that the licensed insurer is not to start carrying on business under the licence until the first day of the quarter next following the grant of the licence.’.

Replacement of sch 1 (Table of vehicle classes and CTP insurance premiums)

11. Schedule 1—

omit, insert—

‘SCHEDULE 1**‘TABLE OF VEHICLE CLASSES**

section 4

Vehicle class	Description of class
1	Cars and station wagons
2	Motorised homes (but not if the part of the motor vehicle designed for residence is detachable from the part providing the motive power)
3	Taxis (cars and station wagons only)
4	Hire vehicles that would otherwise fall within class 1, 2 or 6
5	Motor vehicles (including cycles) for use only as vintage, veteran, historic or street rod motor vehicles
6	Trucks, utilities and vans (including panel vans) with a gross vehicle mass of 4.5 t or less
7	Trucks, prime movers and vans with a gross vehicle mass of more than 4.5 t

- 8 Buses that are—
- (a) exempt or partially exempt from payment of vehicle registration fees on the basis of use for charitable or community service; or
 - (b) used only for driver tuition; or
 - (c) not used for or in connection with a business or commercial purposes
- 9 Buses used substantially for transporting—
- (a) children, mature age students, teachers, other school employees and parents to or from school or school events; or
 - (b) persons of any age to or from centres for therapy, rehabilitation, or remedial or other special education;
- (but a bus is not taken to be used substantially for transporting passengers of these classes if it carries a number of passengers of some other class or classes that is more than 10% of its adult passenger seating capacity)
- 10 Buses that are not within class 8 or class 9, but are to be used within 350 km of a nominated base
- 11 Buses that are not within class, 8, 9, or 10
- 12 Motor cycles (with 2 wheels or 3 wheels), including motorcycles for hire, with seating only for the driver
- 13 Motor cycles (with 2 or 3 wheels), including motorcycles for hire, with either or both of the following—
- (a) seating for a pillion passenger;
 - (b) a sidecar.
- 14 Tractors (with or without attachment)

- 15 Self-propelled machinery or equipment, fire engines, bush fire brigade vehicles, and other emergency vehicles (other than ambulances)
- 16 Ambulances
- 17 Motor vehicles used only for primary production (other than motor vehicles for which a lower premium is prescribed)
- 18¹⁹
- 19 Motor vehicles with a gross vehicle mass of 1 t or less for which limited use plates have been, or are to be, issued
- 20 Motor vehicles with a gross vehicle mass of more than 1 t, for which limited use plates have been or are to be issued
- 21²⁰
- 22 Motor vehicles (other than trailers) for which permits have been, or are to be, issued allowing the vehicles to be driven on roads while unregistered
- 23 Motor vehicles (other than trailers) to be driven with a dealer's plate attached in the course of a business for which the dealer's plate is issued
- 24 Trailers registered under the *Interstate Road Transport Act 1985* (Cwlth) or trailers with a GVM of more than 4.5 t for which a supplementary policy (within the meaning of s 31(5) of the Act) is sought.
- 25²¹

¹⁹ Class 18 has been abolished.

²⁰ Class 21 has been abolished.

²¹ Class 25 has been abolished.

‘SCHEDULE 1A**‘TABLE OF LEVIES**

section 5B

Class of CTP insurance	Statutory Insurance Scheme Levy	Hospital and Emergency Services Levy	Nominal Defendant Levy
	\$	\$	\$
1	1.00	7.00	12.40
2	1.00	7.00	12.40
3	1.00	14.00	24.80
4	1.00	14.00	24.80
5	1.00	1.00	2.00
6	1.00	7.00	12.40
7	1.00	14.00	24.80
8	1.00	7.00	12.40
9	1.00	7.00	12.40
10	1.00	14.00	24.80
11	1.00	14.00	24.80
12	1.00	2.00	4.00
13	1.00	7.00	12.40
14	1.00	2.00	4.00
15	1.00	2.00	4.00
16	1.00	7.00	12.40
17	1.00	3.50	6.20

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18 ²²			
19	1.00	1.00	2.00
20	1.00	1.00	2.00
21 ²³			
22	1.00	1.00	2.00
23	1.00	7.00	12.40
24	1.00	2.00	4.00
25 ²⁴ .			

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²² Class 18 has been abolished.

²³ Class 21 has been abolished.

²⁴ Class 25 has been abolished.