

# Statement of James Higgins

30 September  
2011

Statistical  
Information

QFCI

Date:

25/10/11 jm

Exhibit Number:

873

**STATEMENT OF JAMES JOSEPH HIGGINS IN RESPONSE TO REQUIREMENT  
TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED  
9 SEPTEMBER 2011**

**JAMES JOSEPH HIGGINS**, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am the Executive Manager, Queensland Event Recovery for Suncorp Personal Insurance, a division of the Suncorp Group.
2. I have authority on behalf of Suncorp Group Limited, Suncorp Metway Insurance Limited (Suncorp) and Australian Associated Motor Insurance Ltd (AAMI) to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 9 September 2011 in respect of Suncorp and AAMI home and contents policies.
3. Attached as **Annexure 1** is a spreadsheet containing the following information in relation to Suncorp:
  - a. Tab 1: Number of and time taken to decide household claims (home and contents insurance);
  - b. Tab 2: Number of and time taken to decide household claims (building insurance only);
  - c. Tab 3: Number of and time taken to decide household claims (contents insurance only);
  - d. Tab 4: Number of household claims (home and contents insurance) paid, settled or finalised and time taken to pay, settle or finalise claims;
  - e. Tab 5: Number of household claims (building only) paid, settled or finalised and time taken to pay, settle or finalise claims;
  - f. Tab 6: Number of household claims (contents only) paid, settled or finalised and time taken to pay, settle or finalise claims;
  - g. Tab 7: Number of reviews of rejected household claims and time taken to complete reviews; and
  - h. Tab 8: Outcome of reviews.
4. Attached as **Annexure 2** is a spreadsheet containing the same tabs of information in relation to AAMI.
5. In considering the information contained in the annexures, it is important to be aware that within the industry, and between brands, insurance companies have different ways of processing claims which affect the point in the claims process in which a claim is considered "decided" and "settled". For that reason, the following information is

necessary to properly interpret the attached annexures.

### **Suncorp**

6. Suncorp brand home and contents policies include automatic flood cover. Flood claims for habitable buildings and domestic contents are automatically accepted at the time of claim lodgement, subject to confirmation that there is a valid and paid-up policy acquired at least 72 hours prior to the insurable event.
7. As Suncorp extensively advertised at the time, insureds with Suncorp home and contents cover were covered for flood damage and all they needed to do was lodge a claim.
8. Accordingly, with the exception of policies potentially incepted within 72 hours prior to the relevant flood event, the date the claim was "decided" was simply the date the claim was lodged. Once lodged, the claim proceeded to the assessment, repair and replacement process.
9. Accordingly, the spreadsheets in tabs 1 to 3 of Annexure 1 reflects that all claims were decided within 10 business days. Where policies were potentially incepted within 72 hours prior to the flood event, claims were considered further, but in the case of this event, all such claims were decided in the first 10 days.

### **AAMI**

10. The Suncorp Group's general insurance business has evolved from a series of mergers, the latest of which occurred in 2007. As a result of this history, different processes and systems exist within different brands offered by the Group. As part of the ongoing continuous improvement and post-merger implementation, the AAMI claims operations have now moved to the Suncorp ClaimCentre system. However, as most of the data for claims arising from the flood events was processed prior to conversion, much of the data sought by the Commission in relation to AAMI claims had to be sourced from the legacy AAMI systems.
11. The legacy AAMI system does not have a pre-existing system flag for the date a claim is "decided". In that respect:
  - a. When a decision was made by AAMI to decline a claim, the claim file was noted as a 'decline' and the customer was notified by telephone and letter, usually the same day. For claims declined, the information provided in the spreadsheets in tabs 1 to 3 of Annexure 2 reflect the date of the decision to decline the claim as the fact of the claim having been declined is flagged in the system.
  - b. However, when a decision was made to accept a claim, no flag is placed in the system. The customer was advised by telephone of acceptance of the claim and the required steps to assess, repair or replace, as applicable, was commenced. Because no 'acceptance date' is flagged in the system, in

addressing the Commission's information request, the only conclusive data we can automatically obtain from the legacy claims system, is the date the first payment was made on the accepted claim. The information provided in the spreadsheets in tabs 1 to 3 of Annexure 2 for accepted claims, reflects the date the first payment was made on the claim as the date of "decision" of the claim.

12. Clearly, the date of the decision to accept the claim will in most cases have been prior to the date of first payment. In the majority of cases, it will have been some considerable time prior to this. For example, there will be claims that are active in our system where AAMI is waiting on customers to provide certain documentation to enable us to process and pay their claim (e.g. list of contents, quote to repair minor damage).
13. To obtain the actual date of acceptance for accepted claims, it would be necessary to individually interrogate each claim file for the more than 500 accepted or partially accepted claims. This would provide a more favourable picture of AAMI's speed of decision-making but the time for response to the Commission's Request has not permitted us to complete such an exercise.
14. Should the Commission require that information, we will undertake that exercise, however given the manpower required to do so, at least two weeks would be necessary. Otherwise, we request the Commission take into account that the information in the spreadsheets at tabs 1 to 3 of Annexure 2 for accepted claims contains some 'slippage' of time, i.e. that claims were in fact decided more quickly than the statistics suggest.

#### **Paid, Settled or Finalised**

15. The typical steps in a home claim, following acceptance, are:
  - a. On receipt of a claim, it is referred to the assessing team who make decisions on what type of assessment is required on the claim (e.g. internal assessment, external assessment, repair assessment).
  - b. If required, an assessor is sent to the insured address to make a visual inspection of the damage (e.g. for a Major Loss claim).
  - c. The assessor can recommend and estimate repairs or, where applicable, assess an amount to be offered to cash settle the claim or where the damage being claimed is not covered under the policy (eg pre-existing, termite) the assessor can recommend a decline of individual items or the overall claim based on the policy wording.
  - d. For major loss claims and more complex claims (e.g. above \$10,000), a dedicated Client Manager is appointed. The client manager reviews the assessor's report and decides if the claim decision should be changed and they will make this change on the system. The claim manager creates all jobs and assigns them to the Supplier or Repairer Coordination consultant.
  - e. For major claims arising out of the flood events this involved referring claims to

Lend Lease for project management. Following such referral, the claims manager continues to be the point of contact for the customer, to keep the claim under review as to the progress and to deal with other claim components not managed by the Project Manager such as arrangements for temporary accommodation for the customer during repairs.

- f. Supplier & Repairer Coordinators – Interact with the vendors regarding quotes, orders and completion of jobs. They also are involved in the approval and authorisation of vendor invoices.
  - g. In the event that there are concerns over the validity of aspects of claims, a claim may be referred to the Fraud and Investigations team for review.
- 16. Typically, there will be payments made at various points in that process, therefore in many claims there will not be a single date the claim is “paid”, and the settlement process is necessarily a lengthy one.
- 17. In contrast, depending on the circumstances of a particular claim and discussions with the insured, some claims are cash settled. If a cash settlement is negotiated with a customer, a claim can be finalised reasonably quickly with a customer then having responsibility for the repairs or replacement.
- 18. Also, during the recent flood and cyclone events Suncorp introduced strategies to fast track low value claims so they could be settled and finalised quickly, these are set out in paragraph 86-89 of my statement dated 14 September 2011.
- 19. It is also important to note that a claim is not considered “finalised” until all matters on the file have been attended to.
- 20. Delay in finalising a claim increases the cost of the claim to the insurer, for example, if repairs to a home is delayed, additional costs for temporary accommodation for the customer will be incurred, which are covered under the policy. Also, there is an administrative cost of staff continuing to manage the claim.
- 21. The performance measures which the Suncorp Group applies to its staff, and third parties such as its contracted assessors and service providers, include the timeliness of claim completion and customer satisfaction. However, there are a number of factors which can cause claims to remain open on the system which are outside the control of the insurer including:
  - a. Customers not responding to requests for information e.g. providing proof of ownership, replacement quotes. There are around 3,000 low value claims across the flood events on our system where we are awaiting a response from customers.
  - b. Customers may abandon their claim without advising.
  - c. Customers not providing proof of ownership where requested.

- d. Customers taking the opportunity to undertake renovations and other work outside the scope of the claim but which can delay the completion of the claim. For example, where an insured renovates a kitchen that is not part of the insurable repair, delays can occur due to the rescheduling of trades to complete this work.
  - e. Other matters remain outstanding, for example, all repairs on a claim have been completed but there are still recovery amounts to be finalised. The claim will remain active until these amounts are recovered from third parties.
  - f. Repairs are completed but the repairers are tardy in finalising and forwarding invoices. From the customer's perspective, the claim is "finalised" but the claim file will remain open on our books until the repairer has submitted a final invoice and it has been paid.
22. As outlined in the various submissions and responses Suncorp has provided to the Commission, there are an enormous number of variables which can impact the time taken to decide and settle a claim. The time required to settle a \$400 food spoilage claim is vastly different to the time required to manage a major repair or rebuild of a home.
23. In addition, Suncorp endeavours to work with its customers during the claims process and provide flexibility to enable customers to take the opportunity to make changes outside policy coverage which can delay the process of finalising claims.
24. In our view these statistics are not a complete measure of insurer performance nor capable of being used to accurately compare the performance of different insurers.

Sworn by the Deponent )  
 )  
At Brisbane )  
 )  
This 30th day of )  
September 2011 )

[Redacted Signature]

James Joseph Higgins

Before me  
[Redacted Signature]

Solicitor



Number of and time taken to decide household claims [home and contents insurance ] as at 1 September 2011															
City/Town	10 business days or less		Between 10 business days and 1 month		Between 1 and 2 months		Between 2 and 3 months		Between 3 and 4 months		Between 4 and 5 months		Between 5 and 6 months		Over 6 months
	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted
ALBERTA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ALEXANDRA HEADLAND	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ALLOWAY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ALPHA	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ALTON DOWNS	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ANDERLEIGH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ARUNDEL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BARCALDINE	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BATTERY HILL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BENOWA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BILOELA	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BLACK MOUNTAIN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BLI BLI	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BLUFF	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BOULDERCOMBE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BRANYAN	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BRISBANE	1,268	7	0	2	0	1	0	0	0	0	0	0	0	0	0
BUDERIM	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BUNDABERG	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BUNGADOO	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BURNSIDE	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BYFIELD	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CALAVOS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CALOUNDRA WEST	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CHILDERS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CLINTON	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COORAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COOROIBAH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COW BAY	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CRAIGNISH	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CURRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CURRIMUNDI	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEPOT HILL	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ELECTRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EMERALD	280	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EULEILAH	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EUMUNDI	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FAIRY BOWER	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FLAXTON	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FRENCHVILLE	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GAYNDAH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GLADSTONE-CITY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GLEN EDEN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GLENDALE	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GOLDEN BEACH	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GOOVIGEN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRACEMERE	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIGHWORTH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IPSWICH	698	0	0	0	0	0	0	0	0	0	0	0	0	0	0

JERICO	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KAWANA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KAWUNGAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KIN KORA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KINKA BEACH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KOONGAL	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LANDSBOROUGH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LARAVALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LITTABELLA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LONESOME CREEK	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MAROOCHYDORE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARYBOROUGH	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MEANDARRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MINYAMA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MIRIAM VALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MONTO	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MONTVILLE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOOLOOLABA	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MORGANVILLE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOUNT ARCHER	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOUNT COOLUM	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOUNT MARIA	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOUNT TAMBORINE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MOURA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUNDUBBERA	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NAMBOUR	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NOOSA	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NORTH MALENY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OAKHURST	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PACIFIC HAVEN	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PALMWOODS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PARK AVENUE	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PELICAN WATERS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PEREGIAN BEACH	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PINE CREEK	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
POMONA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PORT CURTIS	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PROSPECT	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
REEDY CREEK	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
REESVILLE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RIVERLEIGH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ROCKHAMPTON	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ROLLESTON	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ROSEDALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RUBYANNA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RUBYVALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SCARNESS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SHARON	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SOUTHPORT	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SPRINGSURE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUNSHINE BEACH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SURFERS PARADISE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TALLAI	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TAMBORINE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TANAWHA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TANNUM SANDS	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



TAUNTON	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TEWANTIN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
THANGOOL	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
THEODORE	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOOGOOM	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOOWOOMBA	722	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TORQUAY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TWIN WATERS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
URANGAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
URRAWEEEN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WALLANGARRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WANDAL	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WATALGAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WONDUNNA	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WOOMBYE	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WOWAN	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WURDONG HEIGHTS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WURTULLA	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YANDARAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YARWUN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YEPPOON	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	3,296	8	0	2	0	1	0	0	0	0	0	0	0	0	0	0

months	Outstanding	TOTAL
Declined		
0	0	1
0	0	2
0	0	1
0	0	7
0	0	2
0	0	1
0	0	1
0	0	2
0	0	1
0	0	1
0	0	8
0	0	1
0	0	3
0	0	2
0	0	1
0	0	2
0	0	1,278
0	0	10
0	0	38
0	0	2
0	0	2
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	2
0	0	2
0	0	1
0	0	2
0	0	14
0	0	1
0	0	280
0	0	2
0	0	1
0	0	1
0	0	1
0	0	3
0	0	1
0	0	1
0	0	1
0	0	2
0	0	2
0	0	1
0	0	2
0	0	1
0	0	698

0	0	7
0	0	1
0	0	1
0	0	1
0	0	1
0	0	3
0	0	1
0	0	1
0	0	1
0	0	2
0	0	1
0	0	3
0	0	1
0	0	1
0	0	1
0	0	3
0	0	1
0	0	1
0	0	1
0	0	2
0	0	1
0	0	1
0	0	3
0	0	4
0	0	4
0	0	1
0	0	1
0	0	2
0	0	1
0	0	6
0	0	1
0	0	3
0	0	1
0	0	1
0	0	6
0	0	2
0	0	1
0	0	1
0	0	1
0	0	34
0	0	2
0	0	1
0	0	1
0	0	1
0	0	6
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	3

0	0	1
0	0	1
0	0	4
0	0	29
0	0	2
0	0	723
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	3
0	0	1
0	0	2
0	0	2
0	0	2
0	0	1
0	0	2
0	0	1
0	0	1
0	0	2
0	0	3,307



Number of and time taken to decide household claims [contents insurance only] as at 1 September 2011																		
City/Town	10 business days or less		Between 10 business days and 1 month		Between 1 and 2 months		Between 2 and 3 months		Between 3 and 4 months		Between 4 and 5 months		Between 5 and 6 months		Over 6 months		Outstanding	TOTAL
	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined		
ALEXANDRA HEADLAND	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
ALTON DOWNS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
AVONDALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BARCALDINE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BARGARA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BATTERY HILL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BILOELA	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
BLI BLI	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
BLUFF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BRACEWELL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BRANYAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BRISBANE	815	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	816
BUDERIM	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
BUILYAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BUNDABERG	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
BUNGADOO	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BURLEIGH HEADS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BURRUM HEADS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BUSHLEY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BYFIELD	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CALICO CREEK	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CALOUNDRA WEST	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CHATSWORTH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CLEAR ISLAND WATERS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CLERMONT	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
COMET	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
COOLUM BEACH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CURRIMUNDI	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
DIAMOND VALLEY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
DICKY BEACH	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
DUNDOWRAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
EAGLE HEIGHTS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
EIDSVOLD	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
ELANORA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
ELECTRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
EMERALD	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111
EULEILAH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GIN GIN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GLEN EDEN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GLENMORGAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GRACEMERE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GYMPIE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HOLLYWELL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HOPE ISLAND	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HOWARD	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
INNES PARK	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
IPSWICH	294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294
ISLA	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
KABRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
KAWANA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
KENSINGTON	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
KIANGA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
KINGS BEACH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
KOONGAL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MARCUS BEACH	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MAROOCHY RIVER	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MAROOCHYDORE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MARYBOROUGH	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
MARYBOROUGH WEST	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MEADOWVALE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MEANDARRA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MIARA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MINYAMA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MONDURAN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MONTO	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MONTVILLE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MOOLOOLABA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MOOLOOLAH VALLEY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MOUNT ISA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Number of household claims [home and contents insurance] paid, settled or finalised and time taken to pay, settle or finalise claims as at 1 September 2011									
City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
ALBERTA	0	0	0	0	0	0	1	0	1
ALEXANDRA HEADLAND	0	1	0	0	0	0	0	1	2
ALLOWAY	0	0	0	0	0	1	0	0	1
ALPHA	0	0	1	1	0	0	1	4	7
ALTON DOWNS	0	1	0	1	0	0	0	0	2
ANDERLEIGH	0	1	0	0	0	0	0	0	1
ARUNDEL	0	0	0	0	0	1	0	0	1
AVOCA	0	0	0	0	1	0	0	1	2
BARCALDINE	1	0	0	0	1	0	0	0	2
BATTERY HILL	0	0	0	1	0	0	0	0	1
BENOWA	0	0	0	0	1	0	0	0	1
BILOELA	0	0	0	1	0	1	2	4	8
BLACK MOUNTAIN	0	0	0	0	0	0	0	1	1
BLI BLI	0	0	1	0	0	0	0	2	3
BLUFF	1	0	1	0	0	0	0	0	2
BOULDERCOMBE	0	0	0	0	0	0	0	1	1
BRANYAN	0	0	0	0	0	1	1	0	2
BRISBANE	11	42	63	106	116	112	184	644	1,278
BUDERIM	0	0	1	0	2	2	1	4	10
BUNDABERG	1	0	3	2	0	3	13	13	35
BUNGADOO	0	0	0	0	0	0	1	1	2
BURNSIDE	0	0	0	0	0	1	0	1	2
BYFIELD	0	0	0	0	0	0	1	0	1
CALAVOS	0	0	0	0	0	0	0	1	1
CALOUNDRA WEST	0	0	0	0	0	0	0	1	1
CHILDERS	0	0	0	0	0	1	0	0	1
CLINTON	0	1	0	0	0	0	0	0	1
COORAN	0	0	0	0	0	0	0	1	1
COOROIBAH	0	0	0	0	0	1	0	0	1
COW BAY	1	0	0	0	0	0	1	0	2
CRAIGNISH	0	0	0	0	2	0	0	0	2
CURRA	0	0	0	0	0	0	0	1	1
CURRIMUNDI	1	0	0	0	1	0	0	0	2
ELECTRA	0	0	0	0	0	0	0	1	1
EMERALD	1	5	7	11	13	18	55	170	280
EULEILAH	0	0	0	0	1	0	0	1	2
EUMUNDI	0	0	0	0	1	0	0	0	1
FAIRY BOWER	0	0	0	0	0	1	0	0	1
FAIRYMEAD	0	0	1	0	0	0	0	0	1
FLAXTON	0	0	0	0	0	0	0	1	1
GAYNDAH	0	0	0	0	0	0	0	1	1
GLADSTONE-CITY	0	0	0	0	0	0	0	1	1
GLEN EDEN	0	0	0	0	0	0	0	1	1
GLENDALE	0	0	0	1	0	0	0	1	2
GOLDEN BEACH	0	0	0	0	0	0	1	1	2
GOOVIGEN	0	0	0	0	0	0	0	1	1
GRACEMERE	0	0	0	0	0	0	1	1	2
HIGHWORTH	0	0	0	1	0	0	0	0	1
IPSWICH	4	21	29	48	49	41	87	419	698
JERICO	0	0	1	1	0	2	0	3	7
KAWANA	0	0	0	1	0	0	0	0	1
KAWUNGAN	0	0	0	0	0	0	1	0	1
KIN KORA	0	0	0	0	0	0	0	1	1
KINKA BEACH	0	0	0	0	1	0	0	0	1
KOONGAL	0	0	0	1	1	0	1	0	3
LANDSBOROUGH	0	1	0	0	0	0	0	0	1
LARAVALE	0	1	0	0	0	0	0	0	1
LITTABELLA	0	0	0	0	0	1	0	0	1
LONESOME CREEK	0	0	0	0	0	0	0	2	2
MAROOCHYDORE	0	0	0	1	0	0	0	0	1
MARYBOROUGH	0	0	0	1	1	0	0	1	3
MEANDARRA	0	0	0	0	0	0	0	1	1
MINYAMA	0	1	0	0	0	0	0	0	1
MIRIAM VALE	0	0	0	1	0	0	0	0	1
MONTO	0	0	0	1	0	0	0	0	1
MONTVILLE	0	0	0	1	0	0	0	0	1
MOOLOOLABA	0	0	0	0	2	0	1	0	3
MORGANVILLE	0	0	0	0	0	0	0	1	1
MOUNT ARCHER	0	0	0	0	1	0	0	0	1
MOUNT COOLUM	0	1	0	0	0	0	0	0	1
MOUNT MARIA	0	0	0	0	1	0	0	1	2
MOUNT TAMBORINE	0	1	0	0	0	0	0	0	1
MOURA	0	0	0	0	0	0	0	1	1
MUNDUBBERA	0	0	0	0	0	0	1	2	3
NAMBOUR	0	0	1	0	0	1	2	0	4
NOOSA	0	0	1	0	1	0	0	2	4
NORTH MALENY	0	0	0	1	0	0	0	0	1
OAKHURST	0	0	0	0	0	1	0	0	1
PACIFIC HAVEN	0	0	0	0	0	1	0	1	2
PALMWOODS	0	0	0	0	0	0	0	1	1
PARK AVENUE	0	0	0	0	1	0	2	3	6
PELICAN WATERS	0	0	0	0	1	0	0	0	1
PEREGIAN	0	0	0	0	0	1	1	1	3
PINE CREEK	0	0	0	0	0	0	0	1	1
POMONA	0	0	0	0	0	0	0	1	1
PORT CURTIS	0	0	1	2	0	1	0	2	6
PROSPECT	0	0	0	0	0	0	1	1	2
REEDY CREEK	0	0	0	1	0	0	0	0	1
REESVILLE	0	0	0	0	0	1	0	0	1
RIVERLEIGH	0	0	0	0	0	0	0	1	1
ROCKHAMPTON	2	2	4	3	0	6	6	28	51
ROLLESTON	0	0	0	0	0	0	1	1	2
ROSEDALE	0	0	0	0	0	0	0	1	1
RUBYANNA	0	0	0	0	0	0	0	1	1
RUBYVALE	0	0	0	0	0	0	0	1	1
SCARNESS	0	0	0	0	0	0	1	0	1
SHARON	0	0	1	0	3	1	1	0	6
SOUTHPORT	0	0	0	0	0	0	0	1	1
SPRINGSURE	0	0	0	0	1	0	0	0	1
SUNSHINE BEACH	0	0	0	0	0	0	0	1	1
SURFERS PARADISE	0	0	0	0	0	0	0	1	1
TALLAI	0	0	0	0	0	0	0	1	1
TAMBORINE	0	0	0	0	0	0	0	1	1
TANAWHA	0	0	1	0	0	0	0	0	1
TANNUM SANDS	0	0	0	1	0	0	0	2	3
TAUNTON	0	0	0	0	0	0	0	1	1
TEWANTIN	0	0	0	0	0	0	0	1	1
THANGOOL	0	0	2	0	0	0	2	0	4
THEODORE	0	1	0	0	0	4	5	19	29
TOOGOOM	0	0	0	1	0	0	1	0	2
TOOWOOMBA	10	27	43	61	83	64	113	322	723
TORQUAY	0	0	0	0	1	0	0	0	1
TWIN WATERS	0	0	0	1	0	0	0	0	1
URANGAN	0	0	0	0	0	0	0	1	1
URRAWEE	0	0	0	1	0	0	0	0	1
WALLANGARRA	0	0	0	0	0	0	0	1	1
WANDAL	0	0	0	0	3	0	0	0	3
WATALGAN	0	0	0	0	0	0	0	1	1
WONDUNNA	0	0	0	1	1	0	0	0	2
WOOMBYE	0	0	1	0	0	0	1	0	2
WOWAN	0	0	0	0	0	0	2	0	2
WURDONG HEIGHTS	0	1	0	0	0	0	0	0	1
WURTULLA	0	0	0	1	0	0	0	1	2
YANDARAN	0	0	0	0	0	0	1	0	1
YARWUN	0	0	0	0	0	0	0	1	1
YEPPOON	0	0	0	1	0	0	1	0	2
Grand Total	33	108	163	256	290	268	495	1,694	3,307



Number of household claims [home building insurance only] paid, settled or finalised and time taken to pay, settle or finalise household claims as at 1 September 201:									
City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
ADVANCETOWN	0	0	1	0	0	0	0	0	1
ALDERSHOT	0	0	0	0	0	0	1	0	1
ALPHA	0	0	0	0	0	0	0	2	2
ALTON DOWNS	0	0	0	0	0	0	1	1	2
ANDERLEIGH	0	0	0	0	1	0	0	1	1
ARUNDEL	0	0	0	0	1	0	0	1	1
ASHMORE	0	0	0	0	0	0	0	1	1
BAJOOL	0	0	0	0	0	0	0	1	1
BARGARA	0	0	1	1	1	0	0	0	3
BATTERY HILL	0	0	0	0	0	0	0	1	1
BENARABY	0	0	0	1	0	0	0	0	1
BENOWA	0	0	0	0	0	1	0	5	6
BILUNGA	0	0	0	0	1	0	0	2	1
BILOELA	0	0	0	1	1	0	1	2	5
BLI BLI	0	0	0	0	0	0	0	2	2
BOKARINA	0	0	0	0	0	0	1	0	1
BONOGIN	1	0	0	0	0	0	0	0	1
BOORAL	1	0	0	0	0	0	0	0	1
BOYLAND	0	0	0	0	0	0	0	1	1
BOYNE ISLAND	0	0	0	0	0	0	0	1	1
BRANYAN	0	1	0	0	0	0	0	0	1
BRIGALOW	0	0	0	0	0	0	0	1	1
BRISBANE	36	52	61	69	63	68	72	493	914
BUDDINA	0	0	1	1	0	0	1	2	5
BUDERIM	0	0	0	1	0	0	1	5	7
BUNDEBERG	1	3	1	3	2	5	3	7	25
BURLEIGH HEADS	0	0	0	0	0	0	0	1	1
BURLEIGH WATERS	0	0	0	0	0	0	0	1	1
BURNETT HEADS	0	0	0	0	1	0	0	1	2
BURRUM HEADS	0	0	0	0	0	0	0	1	1
BUXTON	0	1	0	0	0	0	0	1	1
CALICO CREEK	0	0	0	0	0	0	1	0	1
CALLIOPE	0	0	0	0	1	0	0	1	2
CALOUNDRA	0	0	1	0	0	1	0	0	2
CALOUNDRA WEST	0	0	0	0	0	0	0	1	1
CARRARA	0	1	0	0	0	0	0	3	4
CEDAR POCKET	0	0	1	0	0	0	1	0	2
CEDAR VALE	0	0	0	0	1	0	0	0	1
CLEAR ISLAND WATERS	0	1	0	0	0	0	0	0	1
COES CREEK	0	0	0	0	0	0	0	1	1
CONONDALE	0	0	0	0	0	0	0	2	2
COOLUM BEACH	0	0	1	0	1	0	0	0	2
COOMBABAH	0	0	0	0	0	0	0	1	1
COOROIBAH	0	0	1	0	0	0	0	0	1
COOROY	0	1	0	0	1	0	0	2	4
CRAIGNISH	1	0	0	0	0	0	0	0	1
CURRA	0	0	0	0	1	0	1	0	2
CURRIMUNDI	0	0	0	0	0	0	0	3	3
CURRUMBIN WATERS	0	0	0	0	0	0	0	1	1
DAINTREE	0	0	0	0	0	0	1	0	1
DIAMOND VALLEY	0	1	1	0	0	0	0	0	2
DICKY BEACH	0	1	0	0	0	0	0	1	2
DIDDILLIBAH	0	0	1	0	0	0	0	0	1
DRINAN	0	0	0	0	0	0	0	1	1
DUNDATHU	0	0	0	1	0	0	0	0	1
DUNDOVRAN BEACH	0	2	2	0	0	0	0	0	2
EAGLE HEIGHTS	0	0	1	0	0	0	0	1	3
EIDSVOLD	0	0	0	0	0	0	0	1	1
ELAMAN CREEK	0	1	0	0	0	0	0	0	1
ELANORA	0	0	0	0	0	0	0	1	1
ELI WATERS	0	0	1	1	0	0	0	0	2
EMERALD	5	1	1	1	2	1	9	39	59
EUDLO	0	1	0	0	0	0	0	0	1
FAIRY BOWER	0	0	0	0	0	0	0	1	1
FLAXTON	0	0	0	0	0	0	0	1	1
GLENDALE	0	0	0	0	0	0	0	1	1
GLENEAGLE	0	0	0	0	0	0	0	1	1
GLENVIEW	0	0	0	0	1	0	0	0	1
GOLDEN BEACH	0	0	1	0	1	2	0	1	5
GOOVIGEN	0	0	0	0	0	0	0	1	1
GRACEMERE	0	0	0	0	0	0	0	1	1
GUNALDA	0	0	0	0	0	0	0	1	1
GYMPIE	0	0	0	0	1	0	0	1	1
HELENSVALE	0	1	1	0	1	0	2	2	5
HIGHLAND PARK	0	0	0	0	1	0	0	0	1
HOPE ISLAND	0	0	1	0	0	0	0	1	2
HUNCHY	0	0	0	0	0	1	0	0	1
IPSWICH	10	18	16	8	20	14	25	166	277
JAMBIN	0	0	0	0	0	0	0	1	1
JERICHO	0	0	0	0	0	0	0	1	1
JIMBOOMBA	1	0	0	1	0	0	0	2	4
KIAMBA	0	0	0	0	1	0	0	0	1
KIN KIN	0	0	0	0	0	0	0	1	1
KIN KORA	0	0	1	0	0	0	0	0	1
KINGS BEACH	0	0	0	0	0	0	0	1	1
KOONGAL	0	1	0	0	0	0	0	2	3
LABRADOR	0	0	1	0	0	0	0	2	3
LAKE MACDONALD	0	0	0	0	0	0	0	1	1
LANDSBOROUGH	0	0	0	0	0	0	0	1	1
LITTLE MOUNTAIN	1	0	0	0	0	0	0	0	1
MALENY	0	0	0	0	1	0	0	0	1
MAPLETON	0	0	0	1	0	0	0	0	1
MAROOCHY RIVER	0	0	0	1	0	0	0	0	1
MAROOCHYDORE	0	0	1	0	1	1	0	3	6
MARYBOROUGH	0	1	0	0	0	0	1	0	2
MERMAID WATERS	0	0	0	0	1	0	0	0	1
MIAMI	0	0	1	0	0	0	0	0	1
MINYAMA	0	0	0	1	0	1	0	0	1
MOFFAT BEACH	0	1	0	1	0	0	0	0	1
MONS	0	0	0	0	0	0	1	0	1
MOOLOOLABA	0	0	1	1	0	0	0	5	7
MOOLOOLAH	0	0	0	0	0	0	0	1	1
MOOLOOLAH VALLEY	0	0	0	1	0	0	0	0	1
MOUNT CHALMERS	0	0	0	0	0	0	0	1	1
MOUNT COOLUM	0	0	0	0	0	1	0	0	1
MOUNT MELLUM	0	0	1	0	0	0	0	0	1
MOUNT MORGAN	0	0	0	0	0	0	0	0	1
MOUNT MURCHISON	0	0	0	0	0	0	0	1	1
MOUNT TAMBORINE	0	0	0	0	0	0	0	1	1
MOUNTAIN CREEK	0	1	0	0	0	0	0	0	1
MOURA	0	0	0	0	0	0	0	2	2
MUDGEERABA	0	1	0	0	1	0	0	0	2
MULGILDIE	0	0	0	0	0	0	0	1	1
MUNDUBERRA	0	0	0	0	0	0	1	0	1
NAMBOUR	0	0	0	0	0	0	2	2	2
NEERDIE	0	0	0	0	0	0	1	2	1
NERANG	0	0	0	1	0	0	0	0	1
NEW AUCKLAND	0	0	0	0	0	0	0	1	1
NOOSA	1	1	0	1	1	0	1	2	7
NORTH ISIS	0	0	0	0	0	1	0	1	2
NORTH MACLEAN	0	0	0	0	0	0	0	1	1
PACIFIC HEIGHTS	0	0	0	0	0	0	0	2	2
PACIFIC PINES	0	0	1	1	0	0	0	0	2
PALMWOODS	0	0	1	0	0	0	0	1	2
PARADISE WATERS	1	0	0	0	0	0	0	0	1
PARK AVENUE	0	0	0	0	0	0	0	1	1
PARREARRA	0	1	0	0	0	0	0	0	2
PELICAN WATERS	1	0	0	0	1	0	0	0	2
PEREGIAN	0	0	1	1	0	0	0	1	3
PILBARA	0	0	1	0	0	0	0	0	1
PINBARREN	0	0	0	0	0	0	1	0	1
POINT VERNON	0	0	0	1	0	0	0	0	1
POMONA	0	0	0	1	0	0	0	1	2
POONA	0	0	0	0	0	0	1	0	1
PORT CURTIS	0	0	0	1	0	0	0	0	1
PROSPECT	0	0	0	0	0	1	0	2	3
ROBINA	0	0	0	0	0	0	2	0	2
ROCKHAMPTON	0	0	1	3	1	2	7	14	28
ROLLISTON	0	0	0	0	0	0	0	2	2
ROSEMOUNT	0	0	0	0	0	0	0	1	1
ROSSMOYA	0	0	0	0	0	0	0	1	1
SCARNESS	0	0	0	1	0	0	0	0	1
SHARON	0	1	0	2	1	0	0	0	4
SHELLY BEACH	0	0	0	0	0	1	0	0	1
SIPPY DOWNS	0	0	0	1	1	1	0	1	4
SORRENTO	0	0	0	0	0	0	0	1	1
SOUTH BINGERA	0	0	0	0	0	0	0	1	1
SOUTH GLADSTONE	0	1	0	0	0	0	0	0	1
SOUTH ISIS	0	0	0	0	0	0	0	1	1
SOUTHBROOK	1	0	0	0	0	0	0	1	2
SUN VALLEY	0	0	0	0	0	0	0	1	1
SUNSET	1	0	0	0	0	0	0	0	1
SUNSHINE BEACH	0	1	1	0	0	0	0	1	3
SURFERS PARADISE	0	0	0	0	0	0	1	1	2
TALLEBUDGERA VALLEY	0	0	0	0	0	0	1	0	1
TAMBORINE	1	1	0	0	0	0	0	0	2
TANNUM SANDS	0	0	0	0	0	0	1	0	1
TEWANTIN	0	0	0	0	0	1	1	3	5
THABEBAN	0	0	0	0	0	1	0	0	1
THE CAVES	0	0	0	0	0	0	1	0	1
THEODORE	0	0	1	1	0	0	1	6	9
TIN CAN BAY	0	0	0	0	0	0	0	1	1
TOOGOOM	0	0	1	0	0	0	0	0	1
TOOVOMBOOMA	26	39	52	47	47	33	30	255	529
TORQUAY	0	1	0	0	0	0	0	0	1
TUGUN	0	1	0	0	0	0	0	0	1
TWIN WATERS	1	0	0	1	0	0	0	1	3
URANGAN	0	0	0	1	0	0	0	0	1
VALDORA	0	0	1	0	0	0	0	0	1
WALTERHALL	0	0	1	0	0	0	0	0	1
WARANA	0	0	0	0	1	0	0	0	1
WELCOME CREEK	1	0	0	0	0	1	0	0	2
WEST WOMBYE	0	0	0	0	0	0	0	1	1
WEYBA DOWNS	0	0	0	1	0	0	0	0	1
WONGLEPONG	0	0	0	0	0	1	0	0	1
WOODERSON	0	0	0	0	0	0	0	1	1
WURTULLA	0	0	1	2	0	1	1	1	6
YAROOMBA	0	0	0	0	0	0	0	1	1
Grand Total	91	137	166	161	159	139	172	1,105	2,130

Number of household claims [contents only insurance] paid, settled or finalised and time taken to pay, settle or finalise household claims as at 1 September 2011									
City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
ALEXANDRA HEADLAND	0	0	0	0	1	0	0	0	1
ALTON DOWNS	0	0	0	0	0	0	1	0	1
AVONDALE	0	0	0	0	0	0	0	1	1
BARCALDINE	0	0	0	0	0	0	0	1	1
BARGARA	0	0	0	1	0	0	0	0	1
BATTERY HILL	0	0	0	1	0	0	0	0	1
BILOELA	0	1	0	2	0	0	2	1	6
BLI BLI	1	1	0	0	0	0	0	0	2
BLUFF	0	1	0	0	0	0	0	0	1
BRACEWELL	0	0	0	0	0	0	0	1	1
BRANYAN	0	0	0	0	0	0	0	1	1
BRISBANE	115	134	128	88	75	58	44	174	816
BUDERIM	1	2	1	1	2	1	0	2	10
BUILYAN	0	0	1	0	0	0	0	0	1
BUNDABERG	0	1	1	2	1	2	1	4	12
BUNGADOO	0	1	0	0	0	0	0	0	1
BURLEIGH HEADS	0	1	0	0	0	0	0	0	1
BURRUM HEADS	0	0	0	0	0	0	0	1	1
BUSHLEY	0	0	0	1	0	0	0	0	1
BYFIELD	0	1	0	0	0	0	0	0	1
CALICO CREEK	0	1	0	0	0	0	0	0	1
CALOUNDRA WEST	0	1	0	0	0	0	0	0	1
CHATSWORTH	0	0	0	0	0	0	0	1	1
CLEAR ISLAND WATERS	0	1	0	0	0	0	0	0	1
CLERMONT	0	0	0	1	0	0	0	0	1
COMET	0	0	1	0	0	0	0	0	1
COOLUM BEACH	1	0	0	0	0	0	0	0	1
CURRIMUNDI	0	0	1	0	0	0	0	0	1
DIAMOND VALLEY	0	0	1	0	0	0	0	0	1
DICKY BEACH	0	0	0	0	0	0	1	1	2
DUNDOWRAN	0	1	0	0	0	0	0	0	1
EAGLE HEIGHTS	0	1	0	0	0	0	0	0	1
EIDSVOLD	0	0	0	0	0	0	0	1	1
ELANORA	0	0	0	1	0	0	0	0	1
ELECTRA	1	0	0	0	0	0	0	0	1
EMERALD	10	10	14	12	8	11	17	29	111
EULEILAH	0	0	0	1	0	0	0	0	1
GIN GIN	1	0	0	0	0	0	0	0	1
GLEN EDEN	0	0	0	0	0	0	1	0	1
GLENMORGAN	0	0	0	0	0	0	1	0	1
GRACEMERE	0	0	0	0	0	0	1	0	1
GYMPIE	0	0	0	0	0	0	1	0	1
HOLLYWELL	0	1	0	0	0	0	0	0	1
HOPE ISLAND	0	0	0	0	0	0	0	1	1
HOWARD	0	0	1	0	0	0	0	0	1
INNES PARK	0	0	0	0	0	0	0	2	2
IPSWICH	72	63	41	31	17	10	15	45	294
ISLA	0	0	0	1	1	0	0	0	2
KABRA	0	0	0	0	0	1	0	0	1
KAWANA	0	0	0	0	0	0	0	1	1
KENSINGTON	0	0	0	1	0	0	0	0	1
KIANGA	0	0	0	0	0	0	1	0	1
KINGS BEACH	0	1	0	0	0	0	0	0	1
KOONGAL	0	0	0	0	1	0	0	0	1
MARCUS BEACH	0	0	0	0	1	0	0	0	1
MAROOCHY RIVER	0	0	0	0	1	0	0	0	1
MAROOCHYDORE	0	0	0	0	0	0	0	1	1
MARYBOROUGH	0	0	0	0	0	0	1	1	2
MARYBOROUGH WEST	0	0	0	0	0	0	0	1	1
MEADOWVALE	0	0	0	0	0	0	0	1	1
MEANDARRA	0	0	0	0	0	0	0	1	1
MIARA	0	1	0	0	0	0	0	0	1
MINYAMA	1	0	0	0	0	0	0	0	1
MONDURAN	0	0	0	0	0	0	0	1	1
MONTO	1	0	0	0	0	0	0	0	1
MONTVILLE	0	0	0	0	0	1	0	0	1
MOOLOOLABA	0	0	1	0	0	0	0	0	1
MOOLOOLAH VALLEY	1	0	0	0	0	0	0	0	1
MOUNT ISA	0	1	0	0	0	0	0	0	1
MOUNT MORGAN	0	0	0	0	0	0	0	1	1
MOUNT TAMBORINE	0	0	1	0	0	0	0	0	1
MOUNTAIN CREEK	0	0	0	0	0	0	0	1	1
MUDJIMBA	0	1	1	0	0	0	0	0	2
NAMBOUR	0	0	1	0	1	0	0	0	2
NEW AUCKLAND	0	0	0	0	1	0	0	0	1
NOOSAVILLE	0	0	0	2	0	0	0	0	2
NORMAN GARDENS	0	0	0	0	0	0	0	2	2
NORTH TAMBORINE	0	0	0	1	0	0	0	0	1
NORVILLE	0	0	0	1	0	0	0	0	1
PACIFIC HEIGHTS	0	0	0	0	0	0	0	1	1
PARADISE POINT	1	0	0	0	0	0	0	0	1
PARADISE WATERS	0	0	0	0	0	0	0	1	1
PARK AVENUE	0	0	0	0	1	0	0	0	1
PARKWOOD	0	0	0	0	0	0	0	1	1
PARREARRA	0	0	1	0	0	0	0	1	2
PELICAN WATERS	0	0	0	0	0	0	1	0	1
PEREGIAN BEACH	1	1	0	0	0	0	0	0	2
PIALBA	1	0	0	0	0	0	0	0	1
POMONA	1	0	0	0	0	0	0	0	1
PROMISEDLAND	0	0	1	0	0	0	0	0	1
RAGLAN	0	0	0	0	1	0	0	0	1
RIDGEWOOD	0	0	0	0	0	0	0	1	1
ROCKHAMPTON	0	2	2	1	3	1	3	2	14
ROUNDSTONE	0	0	0	0	0	0	1	0	1
RUNAWAY BAY	1	0	0	0	0	0	0	0	1
SCARNESS	0	1	0	0	0	0	0	0	1
SIPPY DOWNS	0	0	0	0	1	0	0	0	1
SUN VALLEY	1	0	0	0	0	0	0	0	1
TANAWHA	0	0	0	0	1	0	0	0	1
THANGOOL	0	0	0	0	0	0	1	0	1
THE CAVES	0	0	0	0	0	0	0	1	1
THEODORE	1	2	1	4	2	0	0	3	13
TINANA	1	0	0	0	0	0	0	0	1
TOOWOOMBA	25	36	38	47	38	29	31	74	318
UNDULLAH	1	0	0	0	0	0	0	0	1
WELCOME CREEK	0	0	1	0	0	0	0	0	1
WILLOWS	1	0	0	0	0	0	0	0	1
WORONGARY	0	0	0	1	0	0	0	0	1
WOWAN	0	0	0	0	0	0	0	1	1
Grand Total	240	268	238	201	157	114	124	363	1,705

Number of reviews of rejected household claims and time taken to complete reviews as at 1 September 2011											
City/Town	Suburb (If applicable)	15 business days or less	30 business days or less	45 business days or less	Between 45 business days and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Outstanding	TOTAL
BRISBANE	ALGESTER	1									1
BRISBANE	AUCHENFLOWER	2									2
BRISBANE	BARDON	1									1
BRISBANE	BURPENGARY	1									1
BRISBANE	CARINA	1									1
BRISBANE	CEDAR CREEK	1									1
BRISBANE	CORINDA	2	1								3
BRISBANE	FAIRFIELD	2									2
BRISBANE	GRACEVILLE	3									3
BRISBANE	HAWTHORNE	1									1
BRISBANE	INDOOROOPILLY		1								1
BRISBANE	KALLANGUR	1									1
BRISBANE	KENMORE	1									1
BRISBANE	LOTA	2									2
BRISBANE	NORMAN PARK	1									1
BRISBANE	OXLEY	2	1								3
BRISBANE	SHERWOOD	1									1
BRISBANE	SINNAMON PARK	1									1
BRISBANE	SPRING HILL	1									1
BRISBANE	ST LUCIA	3									3
BRISBANE	TENNYSON	1									1
BRISBANE	THE GAP		1								1
BRISBANE	TOOWONG	1									1
BRISBANE	YERONGA	2	3								5
DALBY			1								1
EMERALD			1								1
IPSWICH	GAILES		1								1
IPSWICH	GOODNA		1								1
IPSWICH	KARALEE	1									1
MACKAY		1									1
MONTVILLE		1									1
MORANBAH		1									1
NANANGO		1									1
RUNAWAY BAY		1									1
WARWICK		1									1

	Outcome of Reviews			
City/Town	Suburb (If applicable)	Resolved in favour of insured	Resolved in favour of insurer	Total
BRISBANE	ALGESTER		1	1
BRISBANE	AUCHENFLOWER	2		2
BRISBANE	BARDON		1	1
BRISBANE	BURPENGARY		1	1
BRISBANE	CARINA		1	1
BRISBANE	CEDAR CREEK		1	1
BRISBANE	CORINDA		3	3
BRISBANE	FAIRFIELD		2	2
BRISBANE	GRACEVILLE	1	2	3
BRISBANE	HAWTHORNE		1	1
BRISBANE	INDOOROPILLY		1	1
BRISBANE	KALLANGUR		1	1
BRISBANE	KENMORE		1	1
BRISBANE	LOTA	1	1	2
BRISBANE	NORMAN PARK		1	1
BRISBANE	OXLEY		3	3
BRISBANE	SHERWOOD		1	1
BRISBANE	SINNAMON PARK		1	1
BRISBANE	SPRING HILL		1	1
BRISBANE	ST LUCIA		3	3
BRISBANE	TENNYSON		1	1
BRISBANE	THE GAP		1	1
BRISBANE	TOOWONG	1		1
BRISBANE	YERONGA	2(1*)	3	5
DALBY			1	1
EMERALD			1	1
IPSWICH	GAILES		1	1
IPSWICH	GOODNA		1	1
IPSWICH	KARALEE	1		1
MACKAY		1*		1
MONTVILLE			1	1
MORANBAH		1		1
NANANGO		1*		1
RUNAWAY BAY			1	1
WARWICK		1		1

NB \* Partial Overturns

Number of and time taken to decide household claims [home and contents insurance ] as at 1 September 2011																		
City/Town	10 business days or less		Between 10 business days and 1 month		Between 1 and 2 months		Between 2 and 3 months		Between 3 and 4 months		Between 4 and 5 months		Between 5 and 6 months		Over 6 months		Outstanding	TOTAL
	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined		
ALEXANDRA HEADLAND	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
ALLOWAY	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
ALTON DOWNS	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
BELLI PARK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
BRISBANE	0	1	14	0	16	0	0	98	0	72	0	30	0	14	0	2	18	265
BUDERIM	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	3
BUNDABERG NORTH	2	0	0	0	2	0	0	0	1	3	0	6	0	0	0	0	0	14
DICKY BEACH	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
EMERALD	0	0	0	0	0	0	1	3	0	1	3	0	1	0	0	0	1	10
GLADSTONE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GOOVIGEN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
INNES PARK	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
IPSWICH	0	0	1	0	14	1	0	11	0	53	0	12	0	3	0	2	9	106
JERICO	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
KABRA	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
KAWANA	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
MAROOCHY RIVER	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
LAWNTON	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
MARYBOROUGH	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	3
MOOLOOLABA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MOOLOOLAH	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
MOUNT MORGAN	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0	2
MT HALLEN	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
MUNDUBBERA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
PORT CURTIS	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	2
ROCKHAMPTON	0	0	1	0	3	0	2	1	0	2	1	0	0	0	0	0	1	11
SANCTUARY COVE	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TANAWHA	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
TEWANTIN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TOOGOOWALAH	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
THEODORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	2
TOOWOOMBA	2	0	13	0	40	0	16	0	10	0	6	1	1	0	3	0	7	99
TWIN WATERS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
YEPPOON	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	2
Grand Total	7	1	32	0	80	1	24	114	13	132	14	52	2	17	6	5	41	541

Number of and time taken to decide household claims [home building insurance only ] as at 1 September 2011																		
City/Town	10 business days or less		Between 10 business days and 1 month		Between 1 and 2 months		Between 2 and 3 months		Between 3 and 4 months		Between 4 and 5 months		Between 5 and 6 months		Over 6 months		Outstanding	TOTAL
	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined		
ALPHA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
ARUNDEL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
BENOWA	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
BIRTINYA	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
BLI BLI	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
BRISBANE	3	0	51	1	94	1	24	15	15	18	13	8	4	3	7	1	55	313
BUDDINA	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	1	3
BUDERIM	1	0	4	0	3	0	1	0	1	0	0	0	0	0	0	0	0	10
BUNDABERG	0	0	5	0	0	0	0	0	0	5	0	1	0	0	0	0	0	11
BURNETT HEADS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
BUXTON	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
CASHMERE	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
CHILDERS	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
CHINCHILLA	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2
CONONDALE	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
COOLUM BEACH	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	3
COOROIBAH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
COOTHARABA	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
EAGLE HEIGHTS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
EMERALD	0	0	0	0	1	0	1	1	0	0	1	0	0	0	0	0	2	6
GLADSTONE	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
GOLDEN BEACH	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GYMPIE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HIGHWORTH	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
HODGSON VALE	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
IPSWICH	0	0	10	0	42	0	7	5	3	10	4	1	1	1	0	1	18	103
KENILWORTH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
KIAMBA	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
LAMMERMOOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
LANDSBOROUGH	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MALENY	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	3
MAPLETON	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
MAROOCHY RIVER	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
MAROOCHYDORE	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MERMAID WATERS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MINYAMA	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
MONTEREY KEYS	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
MOUNT MELLUM	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
MOUNTAIN CREEK	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	2
MUDGERABA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
NAMBOUR	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	1	4
NINDERRY	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
NOOSA	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0	0	3
PACIFIC PARADISE	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
PACIFIC PINES	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
PALMWOODS	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
PARREARRA	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
PEREGIAN BEACH	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
PIALBA	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	2
PINE CREEK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
REEDY CREEK	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
RIDGEWOOD	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
ROCKHAMPTON	0	0	0	0	0	0	1	3		1	1	1	0	0	0	0	5	6
RUNAWAY BAY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
SCARNESS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
SHELLY BEACH	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
SIPPY DOWNS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
SOUTH BINGERA	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
SUNRISE BEACH	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	2
SUNSHINE BEACH	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
TAMBORINE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
TANAWHA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TEWANTIN	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	2
THEODORE	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
TOOGOOM	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
TOOWOOMBA	2	0	8	0	24	1	14	1	7	1	11	0	0	0	3	0	25	97
TORQUAY	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
TOWEN MOUNTAIN	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TWIN WATERS	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	3
URANGAN	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	1	3
VERRIERDALE	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
WARANA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
WONDUNNA	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2
YANDINA	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
YARRAMAN	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1
Grand Total	10	0	96	1	174	2	55	27	36	37	36	12	8	5	15	2	126	636

Number of and time taken to decide household claims [contents insurance only] as at 1 September 2011																		
City/Town	10 business days or less		Between 10 business days and 1 month		Between 1 and 2 months		Between 2 and 3 months		Between 3 and 4 months		Between 4 and 5 months		Between 5 and 6 months		Over 6 months		Outstanding	TOTAL
	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined	Accepted	Declined		
AVONDALE	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
BATTERY HILL	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
BRISBANE	22	1	20	0	88	1	18	34	9	25	12	7	0	3	1	0	67	308
BROOKSTEAD	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
BUDERIM	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	2
BUNDABERG	1	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	5
BUNDABERG WEST	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
BURLEIGH WATERS	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
CALOUNDRA DC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
CHILDERS	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
CHINCHILLA	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
DALBY	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
EMERALD	2	0	0	0	0	5	0	5	1	0	2	0	1	0	1	0	0	17
GLADSTONE	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
GOLDEN BEACH	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
GRACEMERE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
HERVEY BAY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
IPSWICH	9	0	9	0	31	0	6	5	4	15	4	2	0	4	0	0	23	112
MALENY	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
MARYBOROUGH	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	2
MUNDUBBERA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
PALM BEACH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
PELICAN WATERS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
POINT VERNON	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
REESVILLE	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
ROCKHAMPTON	0	0	1	0	2	0	0	0	1	1	0	1	0	0	0	0	1	7
ROCKYVIEW	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
SHARON	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
SIPPY DOWNS	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1
THEODORE	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
TOOWOOMBA	3	0	7	0	22	0	14	0	6	0	5	0	2	0	0	2	13	74
WARWICK	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Grand Total	42	1	40	0	147	6	42	44	22	45	26	10	3	8	2	2	112	552



Number of household claims [home and contents insurance] paid, settled or finalised and time taken to pay, settle or finalise claims as at 1 September 2011									
City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
ALEXANDRA HEADLAND	0	0	0	0	0	0	1	0	1
ALLOWAY	0	0	0	0	0	0	1	0	1
ALTON DOWNS	0	0	0	0	0	0	1	0	1
BELLI PARK	0	0	0	0	0	0	0	1	1
BRISBANE	2	69	9	40	60	15	34	63	292
BUDERIM	1	0	0	0	0	0	0	2	3
BUNDABERG	0	0	0	5	3	0	1	0	8
DICKY BEACH	0	0	0	0	0	0	1	0	1
EMERALD	0	0	0	0	2	0	2	2	6
GLADSTONE	0	0	1	0	0	0	0	0	1
GOOVIGEN	0	0	0	0	0	0	0	1	1
INNES PARK	0	0	0	0	0	1	0	0	1
IPSWICH	1	27	2	10	23	2	3	26	94
JERICO	0	0	0	0	1	0	0	0	1
KABRA	0	0	0	0	0	0	0	1	1
KAWANA	0	0	0	0	0	0	1	0	1
MAROOCHY RIVER	0	0	0	0	0	0	1	0	1
MARYBOROUGH	0	0	1	0	1	0	0	1	3
MOOLOOLABA	0	0	0	0	1	0	0	0	1
MOOLOOLAH	0	0	1	0	0	0	0	0	1
MOUNT MORGAN	0	0	0	0	0	0	1	1	2
MUNDUBBERA	0	0	0	0	0	0	0	1	1
PORT CURTIS	0	0	0	1	1	0	0	0	2
ROCKHAMPTON	0	1	0	0	2	1	2	2	3
SANCTUARY COVE	0	0	1	0	0	0	0	0	1
TANAWHA	0	0	0	0	0	0	0	1	1
TEWANTIN	0	0	0	0	0	0	0	1	1
THEODORE	0	0	0	0	0	0	1	1	2
TOOWOOMBA	2	3	10	11	16	10	16	31	99
TWIN WATERS	0	0	0	0	0	0	0	1	1
YEPPON	0	0	0	0	0	0	1	1	2
Grand Total	6	100	25	67	110	29	67	137	535

Number of household claims [home building insurance only] paid, settled or finalised and time taken to pay, settle or finalise household claims – as at 1 September 2014

City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
ALPHA	0	0	0	0	0	0	0	1	1
ARUNDEL	0	0	0	0	0	0	0	1	1
BENOWA	0	0	0	1	0	0	0	0	1
BIRTINYA	0	0	0	0	1	0	0	0	1
BLI BLI	0	0	0	0	1	0	0	0	1
BRISBANE	17	32	18	29	40	24	48	116	324
BUDDINA	0	0	0	1	0	0	1	1	3
BUDERIM	3	2	1	1	1	0	0	2	10
BUNDABERG	1	0	1	1	1	0	1	1	6
BURNETT HEADS	0	0	0	0	0	0	0	1	1
BUXTON	0	0	1	0	0	0	0	0	1
CHILDERS	0	0	1	0	0	0	0	0	1
CONONDALE	0	0	0	0	0	0	0	1	1
COOLUM BEACH	1	1	1	0	0	0	0	0	3
COOROIBAH	0	0	0	0	0	0	0	1	1
COOTHARABA	0	0	0	1	0	0	0	0	1
EAGLE HEIGHTS	0	0	0	0	0	0	0	1	1
EMERALD	0	0	0	0	0	0	0	5	5
GLADSTONE	0	0	0	0	1	0	0	0	1
GOLDEN BEACH	1	0	0	0	0	0	0	0	1
GYMPIE	0	0	0	0	0	0	0	1	1
HIGHWORTH	0	0	0	0	1	0	0	0	1
IPSWICH	2	9	4	12	10	4	17	46	104
KENILWORTH	0	0	0	0	0	0	1	0	1
LAMMERMOOR	0	0	0	0	0	0	0	1	1
LANDSBOROUGH	0	0	0	0	0	0	0	1	1
MALENY	0	0	0	0	1	0	0	2	3
MAPLETON	0	0	1	0	0	0	0	1	2
MAROOCHY RIVER	0	0	1	0	0	0	0	0	1
MAROOCHYDORE	0	0	0	0	0	0	0	1	1
MERMAID WATERS	0	1	0	0	0	0	0	0	1
MINYAMA	0	0	0	0	1	0	0	0	1
MONTEREY KEYS	0	0	0	0	0	1	0	0	1
MOUNT MELLUM	0	0	0	0	0	0	0	1	1
MOUNTAIN CREEK	0	0	0	0	0	0	1	1	2
MUDGEERABA	0	0	0	0	0	0	1	0	1
NAMBOUR	1	0	0	1	0	0	1	1	4
NINDERRY	1	0	0	0	0	0	0	0	1
NOOSA	0	1	0	1	0	0	1	0	3
PACIFIC PARADISE	0	0	0	0	0	1	0	0	1
PACIFIC PINES	1	0	0	0	0	0	0	0	1
PALMWOODS	1	0	0	0	0	0	0	0	1
PARREARRA	0	0	1	0	0	0	0	0	1
PEREGIAN BEACH	0	0	0	0	0	0	0	1	1
PIALBA	0	0	0	2	0	0	0	0	2
PINE CREEK	0	0	0	0	0	0	0	1	1
REEDY CREEK	0	0	0	1	0	0	0	0	1
RIDGEWOOD	0	0	0	0	0	0	1	0	1
ROCKHAMPTON	0	0	0	1	0	2	4	5	12
RUNAWAY BAY	0	0	0	0	0	0	0	1	1
SCARNESS	0	0	0	0	0	0	1	0	1
SHELLY BEACH	0	0	0	0	1	0	0	0	1
SIPPY DOWNS	0	0	0	0	0	0	0	1	1
SOUTH BINGERA	0	1	0	0	0	0	0	0	1
SUNRISE BEACH	0	0	0	0	0	0	0	2	2
SUNSHINE BEACH	0	0	0	0	0	0	1	0	1
TAMBORINE	0	0	0	0	0	0	0	1	1
TANAWHA	1	0	0	0	0	0	0	0	1
TEWANTIN	0	0	0	0	1	0	1	0	2
THEODORE	0	0	0	0	0	0	1	0	1
TOOGOOM	0	0	0	0	0	0	0	1	1
TOOWOOMBA	2	12	11	9	10	7	12	34	97
TORQUAY	0	1	0	0	0	0	0	0	1
TOWEN MOUNTAIN	1	0	0	0	0	0	0	0	1
TWIN WATERS	0	0	0	0	1	0	1	1	3
URANGAN	0	0	0	0	0	1	1	1	3
VERRIERDALE	0	0	0	0	0	0	1	0	1
WARANA	1	0	0	0	0	0	0	0	1
WONDUNNA	0	0	0	1	1	0	0	0	2
YANDINA	0	0	1	0	0	0	0	0	1
Grand Total	34	60	42	62	72	40	96	236	642

Number of household claims [contents only insurance] paid, settled or finalised and time taken to pay, settle or finalise household claims as at 1 September 2011

City/Town	1 month or less	Between 1 and 2 months	Between 2 and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Over 6 months	Outstanding	TOTAL
AVONDALE	0	1	0	0	0	0	0	0	1
BATTERY HILL	0	0	0	1	0	0	0	0	1
BRISBANE	40	85	20	34	47	6	7	72	311
BROOKSTEAD	0	0	0	0	0	0	1	0	1
BUDERIM	0	1	1	0	0	0	0	0	2
BUNDABERG	0	0	1	0	1	0	2	2	5
BURLEIGH WATERS	0	1	0	0	0	0	0	0	1
CALOUNDRA DC	0	0	0	0	0	0	0	1	1
CHILDERS	1	0	0	0	0	0	0	0	1
EMERALD	0	0	0	1	8	1	3	4	17
GLADSTONE	0	0	0	0	0	1	0	0	1
GOLDEN BEACH	0	0	0	0	1	0	0	0	1
GRACEMERE	0	0	0	0	0	0	0	1	1
HERVEY BAY	0	0	1	0	0	0	0	0	1
IPSWICH	18	34	6	13	13	3	1	24	112
MALENY	1	0	0	0	0	0	0	0	1
MARYBOROUGH	0	1	0	0	0	0	0	1	2
MUNDUBBERA	1	0	0	0	0	0	0	0	1
PALM BEACH	0	0	0	0	0	0	0	1	1
PELICAN WATERS	0	0	0	0	0	0	0	2	2
POINT VERNON	0	0	0	0	1	0	0	0	1
REESVILLE	1	0	0	0	0	0	0	0	1
ROCKHAMPTON	1	2	1	1	0	0	1	1	1
ROCKYVIEW	0	1	0	0	0	0	0	0	1
SHARON	1	0	0	0	0	0	0	0	1
SIPPY DOWNS	0	0	0	0	0	0	1	0	1
THEODORE	1	0	0	0	0	0	0	0	1
TOOWOOMBA	8	10	14	8	9	3	6	16	74
Grand Total	73	136	44	58	80	14	22	125	545

	Number of reviews of rejected household claims and time taken to complete reviews as at 1 September 2011										
City/Town	Suburb (If applicable)	15 business days or less	30 business days or less	45 business days or less	Between 45 business days and 3 months	Between 3 and 4 months	Between 4 and 5 months	Between 5 and 6 months	Outstanding	TOTAL	
Brisbane	Archerfield		1		1					2	
Brisbane	Auchenflower		2							2	
Brisbane	Bellbowrie		2							2	
Brisbane	Bulimba			1						1	
Brisbane	Burpengary		1	1	1					3	
Brisbane	Caboolture		2							2	
Brisbane	Chelmer		4	1	1					6	
Brisbane	Corinda		3	1						4	
Brisbane	Darra			1						1	
Brisbane	East Brisbane			1						1	
Brisbane	Fairfield		4	1	1				1	7	
Brisbane	Fig Tree Pocket	2(1*)			1					3	
Brisbane	Graceville		3	3						6	
Brisbane	Hamilton			1						1	
Brisbane	Highgate Hill		2	1						3	
Brisbane	Hill End		1							1	
Brisbane	Indooroopilly				1					1	
Brisbane	Jindalee		6	2	1					9	
Brisbane	Kenmore		2	1	1					4	
Brisbane	Lawnton		1							1	
Brisbane	Mango Hill			1						1	
Brisbane	Milton			1						1	
Brisbane	Morayfield		1							1	
Brisbane	Mount Samson			1						1	
Brisbane	Mt Ommaney		1							1	
Brisbane	Narangba		1							1	
Brisbane	Oxley		3	3	1					7	
Brisbane	Paddington		1							1	
Brisbane	Petrie		1							1	
Brisbane	Pine Mountain			1						1	
Brisbane	Pullenvale		1							1	
Brisbane	Rocklea		5			5				10	
Brisbane	Samford		1							1	
Brisbane	Sherwood		3	2(1*)	1	1				7	
Brisbane	Southbank		1							1	
Brisbane	Tennyson		2	1						3	
Brisbane	The Gap		1							1	
Brisbane	Toowong		1							1	
Brisbane	West End		2	1						3	
Brisbane	Westlake		1	1	2				2	6	
Brisbane	Windsor			1						1	
Brisbane	Yeronga		2			1				3	
Brisbane	Yerongpillay		1							1	
Bundaberg				1						1	
Chelton				1						1	
Emerald			2	3						5	
Ipswich	Barellan Point				1					1	
Ipswich	Basin Pocket		1							1	
Ipswich	Bundamba		3							3	
Ipswich	Cashmere				1					1	
Ipswich	Chuwar		1							1	
Ipswich	East Ipswich		1						1	2	
Ipswich	Fernvale		1	2	2					5	
Ipswich	Forest Lake		1							1	
Ipswich	Galles			1						1	
Ipswich	Goodna		3	1						4	
Ipswich	Ipswich		1	1						2	
Ipswich	Karalee		3	2	1					6	
Ipswich	Marburg		1	1*						2	
Ipswich	Moores Pocket		3		1	1				5	
Ipswich	North Booval		1	1	1					3	
Ipswich	One Mile				1					1	
Ipswich	Redbank		1							1	
Ipswich	Riverhills		1	2	1					4	
Ipswich	Riverview								1	1	
Ipswich	Thagoona	3(1*)								3	
Ipswich	Tivoli		2							2	
Mackay	Beserker		1							1	
Nerang			1							1	
Oakey			1							1	
Tara			1							1	
Theodore	Lockyer valley			1						1	
Toowoomba			1								

Outcome of Reviews				
City/Town	Suburb (if applicable)	Resolved in favour of insured	Resolved in favour of insurer	Total
Brisbane	Archerfield		2	2
Brisbane	Auchenflower		2	2
Brisbane	Bellbowrie		2	2
Brisbane	Bulimba		1	1
Brisbane	Burpengary		3	3
Brisbane	Caboolture		2	2
Brisbane	Chelmer		6	6
Brisbane	Corinda	1	3	4
Brisbane	Darra		1	1
Brisbane	East Brisbane	1		1
Brisbane	Fairfield		7	7
Brisbane	Fig Tree Pocket		3	3
Brisbane	Graceville		6	6
Brisbane	Hamilton		1	1
Brisbane	Highgate Hill		3	3
Brisbane	Hill End		1	1
Brisbane	Indooroopilly		1	1
Brisbane	Jindalee		9	9
Brisbane	Kenmore		4	4
Brisbane	Lawnton		1	1
Brisbane	Mango Hill	1		1
Brisbane	Milton		1	1
Brisbane	Morayfield		1	1
Brisbane	Mount Samson		1	1
Brisbane	Mt Ommaney		1	1
Brisbane	Narangba		1	1
Brisbane	Oxley		7	7
Brisbane	Paddington		1	1
Brisbane	Petrie		1	1
Brisbane	Pine Mountain		1	1
Brisbane	Pullenvale		1	1
Brisbane	Rocklea		10	10
Brisbane	Samford		1	1
Brisbane	Sherwood		7	7
Brisbane	Southbank		1	1
Brisbane	Tennyson		3	3
Brisbane	The Gap	1		1
Brisbane	Toowong		1	1
Brisbane	West End	1	2	3
Brisbane	Westlake		6	6
Brisbane	Windsor		1	1
Brisbane	Yeronga		3	3
Brisbane	Yerongpillay		1	1
Bundaberg			1	1
Chelton			1	1
Emerald		3	2	5
Ipswich	Barellan Point		1	1
Ipswich	Basin Pocket		1	1
Ipswich	Bundamba		3	3
Ipswich	Cashmere	1		1
Ipswich	Chuwar		1	1
Ipswich	East Ipswich		2	2
Ipswich	Fernvale	1	4	5
Ipswich	Forest Lake	1**		1
Ipswich	Gailes		1	1
Ipswich	Goodna		4	4
Ipswich	Ipswich		2	2
Ipswich	Karalee		6	6
Ipswich	Marburg		2	2
Ipswich	Moore's Pocket		5	5
Ipswich	North Booval		3	3
Ipswich	One Mile		1	1
Ipswich	Redbank		1	1
Ipswich	Riverhills		4	4
Ipswich	Riverview		1	1
Ipswich	Thagoona		3	3
Ipswich	Tivoli		2	2
Mackay	Beserker		1	1
Nerang			1	1
Oakey			1	1
Tara			1	1
Theodore	Lockyer valley		1	1
Toowoomba			1	1

NB \*\* Partial Overtuns