

**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 )



James Joseph Higgins

Before me

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 |          | Outstanding | TOTAL |
|--------------------|--------------------------|----------|--------------------------------------|----------|------------------------|----------|------------------------|----------|------------------------|----------|------------------------|----------|------------------------|----------|---------------|----------|-------------|-------|
|                    | Accepted                 | Declined | Accepted                             | Declined | Accepted               | Declined | Accepted               | Declined | Accepted               | Declined | Accepted               | Declined | Accepted               | Declined | Accepted      | Declined |             |       |
| ALBERTA            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| ALEXANDRA HEADLAND | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| ALLOWAY            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| ALPHA              | 7                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 7     |
| ALTON DOWNS        | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| ANDERLEIGH         | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| ARUNDEL            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| BARCALDINE         | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| BATTERY HILL       | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| BENOWA             | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| BILOELA            | 8                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 8     |
| BLACK MOUNTAIN     | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| BLI BLI            | 3                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 3     |
| BLUFF              | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| BOULDERCOMBE       | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| BRANYAN            | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| BRISBANE           | 1,268                    | 7        | 0                                    | 2        | 0                      | 1        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1,278 |
| BUDERIM            | 10                       | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 10    |
| BUNDABERG          | 38                       | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 38    |
| BUNGADOO           | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| BURNSIDE           | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| BYFIELD            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| CALAVOS            | 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     |
| CHILDERS           | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| CLINTON            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| COORAN             | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| COOROIBAH          | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| COW BAY            | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| CRAIGNISH          | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| CURRA              | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| CURRIMUNDI         | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| DEPOT HILL         | 14                       | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 14    |
| ELECTRA            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| EMERALD            | 280                      | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 280   |
| EULEILAH           | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| EUMUNDI            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| FAIRY BOWER        | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| FLAXTON            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| FRENCHVILLE        | 3                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 3     |
| GAYNDAH            | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| GLADSTONE-CITY     | 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     |
| GLENDALE           | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| GOLDEN BEACH       | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| GOOVIGEN           | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| GRACEMERE          | 2                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 2     |
| HIGHWORTH          | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| IPSWICH            | 698                      | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 698   |
| JERICO             | 7                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 7     |
| KAWANA             | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| KAWUNGAN           | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| KIN KORA           | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| KINKA BEACH        | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |
| KOONGAL            | 3                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 3     |
| LANDSBOROUGH       | 1                        | 0        | 0                                    | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0                      | 0        | 0             | 0        | 0           | 1     |

|                  |     |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |     |
|------------------|-----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-----|
| LARAVALA         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| LITTABELLA       | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| LONESOME CREEK   | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| MAROOCHYDORE     | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MARYBOROUGH      | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| MEANDARRA        | 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   |
| MIRIAM VALE      | 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       | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| MORGANVILLE      | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MOUNT ARCHER     | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MOUNT COOLUM     | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MOUNT MARIA      | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| MOUNT TAMBORINE  | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MOURA            | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| MUNDUBBERA       | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| NAMBOUR          | 4   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4   |
| NOOSA            | 4   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4   |
| NORTH MALENY     | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| OAKHURST         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| PACIFIC HAVEN    | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| PALMWOODS        | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| PARK AVENUE      | 6   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6   |
| PELICAN WATERS   | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| PEREGIAN BEACH   | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| PINE CREEK       | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| POMONA           | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| PORT CURTIS      | 6   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6   |
| PROSPECT         | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| REEDY CREEK      | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| REESVILLE        | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| RIVERLEIGH       | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| ROCKHAMPTON      | 34  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 34  |
| ROLLESTON        | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| ROSEDALE         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| RUBYANNA         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| RUBYVALE         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| SCARNESS         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| SHARON           | 6   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6   |
| SOUTHPORT        | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| SPRINGSURE       | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| SUNSHINE BEACH   | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| SURFERS PARADISE | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| TALLAI           | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| TAMBORINE        | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| TANAWHA          | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| TANNUM SANDS     | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| TAUNTON          | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 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   |
| THANGOOL         | 4   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4   |
| THEODORE         | 29  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 29  |
| TOOGOOM          | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |
| TOOWOOMBA        | 722 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 723 |
| TORQUAY          | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| TWIN WATERS      | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| URANGAN          | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| URRAWEEEN        | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| WALLANGARRA      | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| WANDAL           | 3   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3   |
| WATALGAN         | 1   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1   |
| WONDUNNA         | 2   | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2   |

|                 |       |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |       |
|-----------------|-------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-------|
| WOOMBYE         | 2     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2     |
| WOWAN           | 2     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2     |
| WURDONG HEIGHTS | 1     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1     |
| WURTULLA        | 2     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2     |
| YANDARAN        | 1     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1     |
| YARWUN          | 1     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1     |
| YEPPON          | 2     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2     |
| Grand Total     | 3,296 | 8 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,307 |







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     |
| URRAWEEEN          | 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 [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     |
| BARCOLDINE          | 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                      | 0                      | 1             | 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           | INDOOROOPILLY          |                               | 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     |
| YEPPON             | 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     |
| MUDGEERABA       | 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        | 0                      | 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                      | 1        | 0             | 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

| 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   |



|                  |                               | <b>Outcome of Reviews</b>            |                                      |              |
|------------------|-------------------------------|--------------------------------------|--------------------------------------|--------------|
| <b>City/Town</b> | <b>Suburb (if applicable)</b> | <b>Resolved in favour of insured</b> | <b>Resolved in favour of insurer</b> | <b>Total</b> |
| 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          | Moores 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 Overturns