



**Government  
of South Australia**

TRS19D3172

Hon Stephen Mullighan MP  
Member for Lee  
Unit 1, 62 Semaphore Road  
SEMAPHORE SA 5019

**Treasurer**  
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State Administration Centre  
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Dear Mr Mullighan

**APPLICATION UNDER THE *FREEDOM OF INFORMATION ACT 1991***

I refer to your application made under the *Freedom of Information Act 1991* (FOI Act), dated 12 November 2019.

Your application seeks access to:

*"All minutes, briefings and correspondence titled 'CTP Insurance Regulator – Compulsory Third Party (CTP) revised QBE premium rates to apply from 31 July 2019' as described on the Objective document management system, between 23 February 2019 and 12 November 2019."*

The legislative prescribed timeframe to determine this application has expired and is now deemed to have refused you access to all documents relevant to your application. I refer to my letter dated 19 November 2019 where I sought additional time to make my determination.

The purpose of this letter is to advise you of my determination. An extensive search was conducted within this office. A total of 1 document was identified as answering the terms of your application.

I grant you access in full to 1 document; a copy of which is enclosed.

Please note, in compliance with Premier and Cabinet Circular PC045 - *Disclosure Logs for Non-Personal Information Released through Freedom of Information* (PC045), the Department of Treasury and Finance is now required to publish a log of all non-personal information released under the *Freedom of Information Act 1991*.

In accordance with this Circular, any non-personal information determined for release as part of this application, may be published on the DTF website. A copy of PC045 can be found at the following address: <https://dpc.sa.gov.au/resources-and-publications/premier-and-cabinet-circulars>. Please visit the website for further information.

As I am determining this application as Principal Officer, Section 29(6) of the Act does not provide for an internal review. If you are dissatisfied with my determination you are entitled to exercise your rights of external review with the Ombudsman.

Alternatively, you can apply to the South Australian Civil and Administrative Tribunal. If you wish to seek a review, Section 39(3) of the Act states you must do so within 30 calendar days of receiving the determination.

If you require any further information, please contact Vicky Cathro on 8226 9769.

Yours sincerely

A handwritten signature in black ink, appearing to read "Rob Lucas".

**Hon Rob Lucas MLC**  
*Principal Officer*

28 February 2020

**RELEASE**

6/06/2019  
719/010  
TW19DB368



MINUTES forming ENCLOSURE to

File N/A  
Doc No A1161439

TO: THE TREASURER

RE: COMPULSORY THIRD PARTY (CTP) REVISED QBE PREMIUM RATES TO APPLY FROM 31 JULY 2019

Timing: ROUTINE

**Recommendations/Issues:**

It is recommended that you:

- note that QBE has revised their CTP premium rates to apply from 31 July 2019.

Noted

Hon. Rob Lucas MLC  
Treasurer

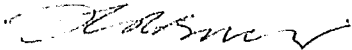
8/6/2019

**Key Points**

- As notified on 16 May 2019, CTP Insurers filed premium rates to apply from 1 July 2019 with both AAMI and QBE filing rates at the premium band ceiling for all premium classes.
- QBE submitted revised premium rates to apply from 31 July 2019 and were approved by the Regulator on the basis that the revised rates fall within the determined premium bands.
- QBE has enhanced price competition from 31 July 2019 by re-filing premium rates for all premium classes below the premium class ceilings.
- QBE has matched Allianz by re-filing premium rates at the premium band floor for premium classes 1, 51 (all Private Passenger Vehicles) and 2, 52 (all Goods Carrying Light Vehicles eg: utes). Note premium class 1 represents approximately 50 per cent of the total projected number of policies.
- For all other premium classes, QBE has filed higher than SGIC and lower than Allianz.
- **Attachment 1** (non-input tax credit entitled (ITCE)) and **Attachment 2** (ITCE) detail the total customer premium to apply for policies commencing on or after 31 July 2019 for each insurer and premium class.

2.

- QBE's revised premium rates are publically available through the EzyReg fee enquiry function from 31 May 2019 for policies commencing on or after 31 July 2019.
- The Regulator will notify you of any further Insurer premium rate changes.




**Kim Birch**  
**CHIEF EXECUTIVE, CTP REGULATOR**

04/06/2019

ATTACHMENT 1: Total non-ITCE customer premiums - 31 July 2019

ATTACHMENT 2: Total ITCE customer premiums - 31 July 2019.

Contact Officer: Peter Siderius  
Telephone: 8204 1644

Supported / Not Supported

David Reynolds
<u>CHIEF EXECUTIVE</u>
Department of Treasury and Finance
Date...5.6.19...

ATTACHMENT 1: Total non-ITCE customer premiums - 31 July 2019

Premium Class	VehicleType	District	ITCE Proportion	AAMI	Allianz	QBE Revised	SGIC	Lowest Filed Rate	Saving from 2018-19 at Lowest Rate	Saving from 2018-19 at Lowest Rate
				\$	\$	\$	\$	\$	\$	%
1	Private passenger	1	9.6%	364.75	296.77	296.77	327.09	296.77	(114.48)	-27.8%
51	Private passenger	2	9.6%	244.29	201.03	201.03	220.33	201.03	(66.47)	-24.8%
10	Public passenger: no fare	1	76.2%	384.90	366.86	365.03	344.91	344.91	(66.34)	-16.1%
60	Public passenger: no fare	2	76.2%	283.22	270.40	268.94	254.81	254.81	(63.44)	-19.9%
5	Taxis	1	99.1%	3,630.41	3,445.22	3,431.75	3,220.12	3,220.12	(1,570.28)	-32.8%
55	Taxis	2	99.1%	609.56	579.93	577.30	543.92	543.92	(108.38)	-16.6%
6	Hire car	1	97.9%	646.46	614.94	612.18	576.62	576.62	(217.38)	-27.4%
56	Hire car	2	97.9%	425.92	405.75	403.77	381.24	381.24	(339.81)	-47.1%
7	Public passenger: small	1	96.4%	639.98	608.80	606.05	570.87	570.87	(133.23)	-18.9%
57	Public passenger: small	2	96.4%	474.57	451.89	449.75	424.33	424.33	(93.72)	-18.1%
48	Rideshare	1	n/a	639.98	608.80	606.05	570.87	570.87	n/a	n/a
98	Rideshare	2	n/a	639.98	608.80	606.05	570.87	570.87	n/a	n/a
8	Public passenger: medium	1	95.3%	565.38	538.03	535.56	504.78	504.78	(533.52)	-52.3%
58	Public passenger: medium	2	95.3%	374.01	356.52	354.74	335.26	335.26	(240.94)	-41.8%
9	Public passenger: heavy	1	98.2%	1,275.69	1,211.76	1,206.75	1,134.05	1,134.05	(650.60)	-36.5%
59	Public passenger: heavy	2	98.2%	639.14	607.99	605.26	570.13	570.13	(113.92)	-16.7%
32	Public passenger: omnibus	1	100.0%	3,688.92	3,500.73	3,487.04	3,271.96	3,271.96	(2,363.19)	-41.9%
82	Public passenger: omnibus	2	n/a	3,688.92	3,500.73	3,487.04	3,271.96	3,271.96	n/a	n/a
2	Goods carrying: light	1	39.1%	416.19	337.52	337.52	372.62	337.52	(141.43)	-29.5%
52	Goods carrying: light	2	39.1%	257.84	211.80	211.80	232.33	211.80	(63.10)	-23.0%
3	Goods carrying: medium	1	84.8%	634.21	603.32	600.60	565.76	565.76	(112.99)	-16.6%
53	Goods carrying: medium	2	84.8%	392.80	374.33	372.47	351.89	351.89	(67.81)	-16.2%
21	Goods carrying: heavy	1	93.0%	1,729.55	1,642.25	1,635.61	1,536.14	1,536.14	(318.26)	-17.2%
71	Goods carrying: heavy	2	93.0%	1,307.96	1,242.37	1,237.24	1,162.65	1,162.65	(239.25)	-17.1%
4	Goods carrying: primary producers	1	82.4%	247.53	236.56	235.23	223.20	223.20	(60.15)	-21.2%
54	Goods carrying: primary producers	2	82.4%	172.94	165.79	164.72	157.11	157.11	(27.89)	-15.1%
14	Motorcycles: ultralight	1	4.9%	48.34	46.40	46.05	44.04	44.04	(59.56)	-57.5%
64	Motorcycles: ultralight	2	4.9%	43.94	42.17	41.87	40.03	40.03	(46.67)	-53.8%

Premium Class	VehicleType	District	ITCE Proportion	AAMI	Alliantz	QBE Revised	SGIC	Lowest Filed Rate	Saving from 2018-19 at Lowest Rate	Saving from 2018-19 at Lowest Rate %
				\$	\$	\$	\$	\$	\$	%
15	Motorcycles: light	1	15.8%	131.82	126.53	125.61	120.09	120.09	(52.26)	-30.3%
65	Motorcycles: light	2	15.8%	83.49	80.14	79.56	76.06	76.06	(40.24)	-34.6%
16	Motorcycles: medium	1	6.1%	202.13	193.48	192.33	182.97	182.97	(76.03)	-29.4%
66	Motorcycles: medium	2	6.1%	139.86	134.22	133.27	127.37	127.37	(57.63)	-31.2%
20	Motorcycles: heavy	1	2.7%	221.58	211.93	210.70	200.21	200.21	(87.39)	-30.4%
70	Motorcycles: heavy	2	2.7%	155.01	148.71	147.71	141.04	141.04	(126.46)	-47.3%
11	Trailers	1	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	Trailers	2	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Unregistered Vehicle Permits	1	n/a	35.60	35.60	35.60	35.60	35.60	(2.45)	-6.4%
67	Unregistered Vehicle Permits	2	n/a	35.60	35.60	35.60	35.60	35.60	(2.45)	-6.4%
18	Tractors	1	88.6%	38.14	36.36	36.06	34.22	34.22	(7.05)	-17.0%
68	Tractors	2	88.6%	38.14	36.36	36.06	34.22	34.22	(7.05)	-17.0%
19	Historic & left-hand drive vehicles	1	2.7%	43.94	42.17	41.87	40.03	40.03	(9.67)	-19.5%
69	Historic & left-hand drive vehicles	2	2.7%	43.94	42.17	41.87	40.03	40.03	(9.67)	-19.5%
29	Special Purpose Vehicles	1	88.3%	139.86	134.22	133.27	127.37	127.37	(158.08)	-55.4%
79	Special Purpose Vehicles	2	88.3%	87.88	84.35	83.74	80.06	80.06	(82.79)	-50.8%
22	Car Carriers Extension: light	1	100.0%	620.52	590.34	587.67	553.63	553.63	(195.92)	-26.1%
72	Car Carriers Extension: light	2	100.0%	481.05	458.05	455.88	430.08	430.08	(113.32)	-20.9%
23	Car Carriers Extension: medium	1	81.0%	884.49	840.70	837.10	787.49	787.49	(159.81)	-16.9%
73	Car Carriers Extension: medium	2	81.0%	643.07	611.72	608.96	573.61	573.61	(114.64)	-16.7%
24	Car Carriers Extension: heavy	1	100.0%	1,979.16	1,879.02	1,871.46	1,757.27	1,757.27	(364.63)	-17.2%
74	Car Carriers Extension: heavy	2	100.0%	1,557.45	1,479.02	1,472.98	1,383.68	1,383.68	(285.72)	-17.1%
25	Car Carriers Extension: trailer	1	91.4%	244.29	233.47	232.16	220.33	220.33	(47.17)	-17.6%
75	Car Carriers Extension: trailer	2	91.4%	244.29	233.47	232.16	220.33	220.33	(47.17)	-17.6%

Insurer Premium priced at the ceiling  
Insurer Premium priced at the floor  
Insurer Premium lowest price where not at the floor  
Insurer Premium priced within floor and ceiling

ATTACHMENT 2: Total ITCE customer premiums - 31 July 2019

Premium Class	VehicleType	District	ITCE Proportion	AAMI	Allianz	QBE Revised	SGIC	Lowest Filled Rate	Saving from 2018-19 at Lowest Rate	Saving from 2018-19 at Lowest Rate
				\$	\$	\$	\$	\$	\$	%
1	Private passenger	1	9.6%	389.61	316.22	316.22	348.96	316.22	(95.03)	-23.1%
51	Private passenger	2	9.6%	260.58	213.68	213.68	234.52	213.68	(53.82)	-20.1%
10	Public passenger: no fare	1	76.2%	411.28	391.79	389.82	368.10	368.10	(43.15)	-10.5%
60	Public passenger: no fare	2	76.2%	302.15	288.32	286.75	271.49	271.49	(46.76)	-14.7%
5	Taxis	1	99.1%	3,893.97	3,694.04	3,679.49	3,451.01	3,451.01	(1,339.39)	-28.0%
55	Taxis	2	99.1%	652.34	620.36	617.53	581.50	581.50	(70.80)	-10.9%
6	Hire car	1	97.9%	691.95	657.92	654.94	616.55	616.55	(177.45)	-22.3%
56	Hire car	2	97.9%	455.28	433.51	431.39	407.05	407.05	(314.00)	-43.5%
7	Public passenger: small	1	96.4%	685.00	651.33	648.36	610.39	610.39	(93.71)	-13.3%
57	Public passenger: small	2	96.4%	507.48	483.02	480.71	453.26	453.26	(64.79)	-12.5%
48	Rideshare	1	n/a	685.00	651.33	648.36	610.39	610.39	n/a	n/a
98	Rideshare	2	n/a	685.00	651.33	648.36	610.39	610.39	n/a	n/a
8	Public passenger: medium	1	95.3%	604.94	575.42	572.76	539.53	539.53	(518.77)	-49.0%
58	Public passenger: medium	2	95.3%	399.60	380.71	378.79	357.75	357.75	(218.45)	-37.9%
9	Public passenger: heavy	1	98.2%	1,367.16	1,298.15	1,292.73	1,214.25	1,214.25	(570.40)	-32.0%
59	Public passenger: heavy	2	98.2%	684.09	650.46	647.52	609.59	609.59	(74.46)	-10.9%
32	Public passenger: omnibus	1	100.0%	3,956.74	3,733.56	3,738.79	3,506.60	3,506.60	(2,128.55)	-37.8%
82	Public passenger: omnibus	2	n/a	3,956.74	3,733.56	3,738.79	3,506.60	3,506.60	n/a	n/a
2	Goods carrying: light	1	39.1%	444.84	359.92	359.92	397.80	359.92	(119.03)	-24.9%
52	Goods carrying: light	2	39.1%	274.92	225.22	225.22	247.39	225.22	(49.68)	-18.1%
3	Goods carrying: medium	1	84.8%	678.80	645.45	642.51	604.91	604.91	(73.84)	-10.9%
53	Goods carrying: medium	2	84.8%	419.74	399.81	397.81	375.58	375.58	(44.12)	-10.5%
21	Goods carrying: heavy	1	99.0%	1,854.19	1,759.94	1,752.76	1,645.39	1,645.39	(209.01)	-11.3%
71	Goods carrying: heavy	2	99.0%	1,401.80	1,330.98	1,325.44	1,244.91	1,244.91	(156.99)	-11.2%
4	Goods carrying: primary producers	1	82.4%	263.87	252.01	250.57	237.60	237.60	(45.75)	-16.1%
54	Goods carrying: primary producers	2	82.4%	183.82	176.11	174.96	166.73	166.73	(18.27)	-9.9%
14	Motorcycles: ultralight	1	4.9%	51.37	49.27	48.91	46.73	46.73	(56.87)	-54.9%
64	Motorcycles: ultralight	2	4.9%	46.69	44.79	44.46	42.47	42.47	(44.23)	-51.0%



Premium Class	VehicleType	District	ITCE Proportion	AAMI	Alliantz	QBE Revised	SGIC	Lowest Filed Rate	Saving from 2018-19 at Lowest Rate	Saving from 2018-19 at Lowest Rate
				\$	\$	\$	\$	\$	\$	%
15	Motorcycles: light	1	15.8%	140.07	134.35	133.37	127.41	127.41	(44.94)	-26.1%
65	Motorcycles: light	2	15.8%	88.72	85.09	84.47	80.69	80.69	(35.61)	-30.6%
16	Motorcycles: medium	1	6.1%	215.15	205.81	204.56	194.46	194.46	(64.54)	-24.9%
66	Motorcycles: medium	2	6.1%	148.61	142.52	141.48	135.12	135.12	(49.88)	-27.0%
20	Motorcycles: heavy	1	2.7%	256.02	225.60	224.26	212.95	212.95	(74.65)	-26.0%
70	Motorcycles: heavy	2	2.7%	164.70	157.90	156.81	149.62	149.62	(117.88)	-44.1%
11	Trailers	1	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	Trailers	2	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	Unregistered Vehicle Permits	1	n/a	38.05	38.05	38.05	38.05	38.05	0.00	0.0%
67	Unregistered Vehicle Permits	2	n/a	38.05	38.05	38.05	38.05	38.05	0.00	0.0%
18	Tractors	1	88.6%	40.88	38.98	38.65	36.66	36.66	(4.59)	-11.1%
68	Tractors	2	88.6%	40.88	38.98	38.65	36.66	36.66	(4.59)	-11.1%
19	Historic & left-hand drive vehicles	1	2.7%	46.69	44.79	44.46	42.47	42.47	(7.23)	-14.5%
69	Historic & left-hand drive vehicles	2	2.7%	46.69	44.79	44.46	42.47	42.47	(7.23)	-14.5%
29	Special Purpose Vehicles	1	88.3%	148.61	142.52	141.48	135.12	135.12	11.82	38.6%
79	Special Purpose Vehicles	2	88.3%	93.37	89.55	88.90	84.93	84.93	(150.33)	-52.7%
22	Car Carriers Extension: light	1	100.0%	654.11	631.52	628.65	591.91	591.91	(77.92)	-47.8%
72	Car Carriers Extension: light	2	100.0%	514.45	489.61	487.27	459.42	459.42	(157.64)	-21.0%
23	Car Carriers Extension: medium	1	81.0%	947.37	900.11	896.20	842.66	842.66	(83.98)	-15.5%
73	Car Carriers Extension: medium	2	81.0%	688.30	654.47	651.49	613.32	613.32	(104.64)	-11.0%
24	Car Carriers Extension: heavy	1	100.0%	2,122.04	2,013.93	2,005.77	1,882.48	1,882.48	(74.93)	-10.9%
74	Car Carriers Extension: heavy	2	100.0%	1,669.52	1,584.84	1,578.32	1,481.91	1,481.91	(239.42)	-11.3%
25	Car Carriers Extension: trailer	1	91.4%	260.38	248.71	247.29	234.52	234.52	(187.49)	-11.2%
75	Car Carriers Extension: trailer	2	91.4%	260.38	248.71	247.29	234.52	234.52	(32.98)	-12.3%

Insurer Premium priced at the ceiling  
Insurer Premium priced at the floor  
Insurer Premium lowest price where not at the floor  
Insurer Premium priced within floor and ceiling