



Government  
of South Australia

TRS20D2613

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

Treasurer  
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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* (the Act), dated 5 August 2020.

Your application seeks access to:

*"All minutes, briefings and correspondence titled 'Compulsory Third Party (CTP) Revised AAMI Premium Rates to apply from 12 August 2020' as described on the Objective document management system, between 9 April and 5 August 2020."*

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 18 August 2020 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 3 documents were identified as answering the terms of your application.

I release three documents in full.

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 Act.

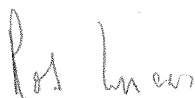
In accordance with this Circular, any non-personal information determined for release as part of this application, may be published on the DTF website. A copy of PC045 can be found at the following address: <https://dpc.sa.gov.au/resources-and-publications/premier-and-cabinet-circulars>. Please visit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

26 October 2020

Att.

## Schedule of Documents

TRS20D2613 - Compulsory Third Party (CTP) Revised AAMI Premium Rates to apply from 12 August 2020"

Doc. No.	Date	Description of Document	# of pages	Determination Recommendation	Exemption Clause	Reason
1	11/06/2020	Briefing from Acting Chief Executive, CTP Regulator to Treasurer	2	Released in full		
2		Attachment 1 to Document 1	1	Released in full		
3		Attachment 2 to Document 1	1	Released in full		

**RELEASE**

11/6/2020.  
T20/035  
TRES20D1924.



MINUTES forming ENCLOSURE to

File N/A  
Doc No A1456606

TO: THE TREASURER

RE: COMPULSORY THIRD PARTY (CTP) REVISED AAMI PREMIUM RATES TO APPLY FROM 12 AUGUST 2020

Timing: ROUTINE

**Recommendations/Issues:**

It is recommended that you:

- note that AAMI has revised their CTP premium rates to apply from 12 August 2020.

Noted

Hon. Rob Lucas MLC  
Treasurer

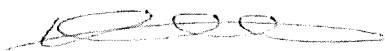
11/6/2020

**Key Points**

- AAMI submitted a valid premium rate filing to the Regulator on 5 June 2020 for premiums to apply from 12 August 2020.
- **Attachment 1** details the change in the lowest premiums as a result of AAMI's filing compared to the previous Insurer filing effective 1 July 2020.
- For simplicity Attachment 1 shows premium consumer impacts for the dominant entitlement status for each premium class, that is, Input tax credit entitled (ITCE) or non-ITCE policies.
- AAMI's filing will result in minor reductions in the lowest annual premium ranging from \$1.09 to \$5.06 for 10 premium classes that include motorcycles and special purpose vehicles. The impacted premium classes represent 4% of the total number of policies excluding trailers.
- **Attachment 2** details the premium positioning for each CTP Insurer for the dominant entitlement status for each premium class commencing on

12 August 2020.

- This filing has increased the number of premium classes priced by AAMI at the premium band floor from 8 to 18.
- AAMI's revised premlums for policies commencing on or after 12 August 2020 became publically available through the EzyReg fee enquiry function on the midnight following premium activation on 9 June.
- The Regulator will notify you of any further Insurer premium rate changes.



**Kerry Leaver**  
**ACTING CHIEF EXECUTIVE, CTP REGULATOR**

11/6/2020


ATTACHMENT 1: Premium Filing Consumer Impact Report as at 12 August 2020

ATTACHMENT 2: Premlums to apply from 12 August 2020 based on dominant entitlement status

Contact Officer: Kerry Leaver

Telephone: 8226 4179

Supported / Not Supported



David Reynolds  
**CHIEF EXECUTIVE**  
Department of Treasury and Finance  
Date...11/6/20...

**ATTACHMENT 1: Premium Filing Consumer Impact Report as at 12 August 2020**

Category	Vehicle Type	Dominant ITC	District	Premium Class	01/07/2020	12/08/2020	Premium Change	Percentage Change
Premium Reduction	Motorcycles: ultra light	Non-ITC	1	14	\$39.51	\$38.22	\$-1.29	-3.3%
			2	64	\$35.82	\$34.73	\$-1.09	-3.0%
	Motorcycles: light	Non-ITC	1	15	\$108.37	\$104.21	\$-4.16	-3.8%
			2	65	\$68.32	\$66.01	\$-2.31	-3.4%
	Motorcycles: medium	Non-ITC	1	16	\$171.57	\$166.73	\$-4.84	-2.8%
			2	66	\$112.76	\$111.17	\$-1.59	-1.4%
	Motorcycles: heavy	Non-ITC	1	20	\$186.81	\$182.16	\$-4.65	-2.5%
			2	70	\$130.12	\$125.06	\$-5.06	-3.9%
	Special purpose vehicles	ITC	1	29	\$122.40	\$117.87	\$-4.53	-3.7%
			2	79	\$76.70	\$73.68	\$-3.02	-3.9%

**ATTACHMENT 2: Premiums to apply from 12 August 2020 (Dominant Entitlement Status). Impacted premium classes are highlighted in yellow.**

Premium Class	VehicleType	District	Dominant ITCE Status	AAMI Updated 12 Aug 2020 \$	Alliant \$	QBE \$	SGIC \$	Lowest Filled Rate \$	Impact from 1 July 2020 Lowest Rate \$	Impact from 1 July 2020 Lowest Rate %
1	Private passenger	1	Non-ITCE	205.40	205.40	205.40	205.40	205.40	0.00	0.0%
51	Private passenger	2	Non-ITCE	200.17	200.17	200.17	200.17	200.17	0.00	0.0%
10	Public passenger: no fare	1	ITCE	365.07	365.07	351.61	365.07	353.61	0.00	0.0%
60	Public passenger: no fare	2	ITCE	269.23	269.23	261.13	269.23	261.13	0.00	0.0%
5	Taxi: metropolitan	1 and 2	ITCE	3,423.94	3,423.94	3,236.06	3,334.25	3,236.06	0.00	0.0%
55	Taxi: country	1 and 2	ITCE	576.80	576.80	561.37	576.80	561.37	0.00	0.0%
6	Hire car	1	ITCE	611.59	611.59	596.63	596.64	596.63	0.00	0.0%
56	Hire car	2	ITCE	403.72	403.72	391.16	393.66	391.16	0.00	0.0%
40	Rideshare	1	ITCE	605.40	605.40	591.40	591.40	590.09	0.00	0.0%
00	Rideshare	2	ITCE	605.40	605.40	591.40	591.40	590.09	0.00	0.0%
7	Public passenger: small	1	ITCE	605.40	605.40	597.53	589.54	597.53	0.00	0.0%
57	Public passenger: small	2	ITCE	449.50	449.50	441.10	437.75	437.75	0.00	0.0%
0	Public passenger: medium	1	ITCE	535.17	535.17	510.61	521.64	510.61	0.00	0.0%
58	Public passenger: medium	2	ITCE	354.02	354.02	343.51	345.40	343.51	0.00	0.0%
0	Public passenger: heavy	1	ITCE	1,204.63	1,204.63	1,173.45	1,172.09	1,172.09	0.00	0.0%
59	Public passenger: heavy	2	ITCE	604.69	604.69	589.33	588.76	588.76	0.00	0.0%
32	Public passenger: omnibus	1	ITCE	3,479.05	3,479.05	3,286.00	3,287.92	3,286.00	0.00	0.0%
2	Goods carrying: light	1	Non-ITCE	336.57	336.57	330.87	316.57	336.57	0.00	0.0%
52	Goods carrying: light	2	Non-ITCE	210.47	210.47	210.47	210.47	210.47	0.00	0.0%
3	Goods carrying: medium	1	ITCE	600.03	606.03	601.79	600.03	601.79	0.00	0.0%
53	Goods carrying: medium	2	ITCE	372.50	361.10	360.03	372.50	360.03	0.00	0.0%
21	Goods carrying: heavy	1	ITCE	1,043.53	1,798.07	1,793.12	1,043.53	1,793.12	0.00	0.0%
71	Goods carrying: heavy	2	ITCE	1,235.03	1,205.38	1,201.10	1,235.03	1,201.10	0.00	0.0%
4	Goods carrying: primary producers	1	ITCE	230.01	230.58	220.06	224.40	220.06	0.00	0.0%
54	Goods carrying: primary producers	2	ITCE	150.31	160.03	151.49	150.00	151.49	0.00	0.0%
14	Motorcyclist: ultralight	1	Non-ITCE	28.72	41.84	40.71	39.51	38.22	(1.20)	-3.3%
04	Motorcyclist: ultralight	2	Non-ITCE	34.73	30.01	37.44	35.02	34.73	(1.00)	-2.9%
15	Motorcyclist: light	1	Non-ITCE	104.21	114.09	108.69	100.37	104.21	(4.16)	-3.9%
05	Motorcyclist: light	2	Non-ITCE	66.01	72.26	69.21	68.32	66.01	(2.31)	-3.4%
16	Motorcyclist: medium	1	Non-ITCE	166.73	181.44	171.57	173.12	166.73	(4.80)	-2.8%
66	Motorcyclist: medium	2	Non-ITCE	111.17	121.70	112.76	114.23	111.17	(1.50)	-1.4%
20	Motorcyclist: heavy	1	Non-ITCE	182.16	198.56	190.23	188.01	182.16	(4.65)	-2.5%
70	Motorcyclist: heavy	2	Non-ITCE	125.00	136.02	131.90	130.12	125.00	(5.06)	-3.9%
18	Tractors	1	ITCE	36.03	40.37	36.03	36.03	36.03	0.00	0.0%
68	Tractors	2	ITCE	36.03	40.37	36.03	36.03	36.03	0.00	0.0%
19	Historic & left-hand drive vehicles	1	Non-ITCE	34.73	38.01	34.73	34.73	34.73	0.00	0.0%
69	Historic & left-hand drive vehicles	2	Non-ITCE	34.73	38.01	34.73	34.73	34.73	0.00	0.0%
29	Special Purpose Vehicles	1	ITCE	117.07	129.24	123.55	122.40	117.07	(4.53)	-3.7%
79	Special Purpose Vehicles	2	ITCE	73.60	80.70	76.90	76.70	73.60	(3.02)	-3.9%
22	Car Carriers Extension: light	1	ITCE	587.13	587.13	572.23	571.68	571.68	0.00	0.0%
72	Car Carriers Extension: light	2	ITCE	437.35	437.35	426.41	425.00	425.00	0.00	0.0%
23	Car Carriers Extension: medium	1	ITCE	792.62	792.62	772.32	792.62	772.32	0.00	0.0%
73	Car Carriers Extension: medium	2	ITCE	565.09	565.09	550.78	565.09	550.78	0.00	0.0%
24	Car Carriers Extension: heavy	1	ITCE	2,036.11	2,036.11	1,992.99	2,036.11	1,992.99	0.00	0.0%
74	Car Carriers Extension: heavy	2	ITCE	1,427.62	1,427.62	1,390.57	1,427.62	1,390.57	0.00	0.0%
25	Car Carriers Extension: trailer	1	ITCE	232.54	232.54	226.98	226.43	226.43	0.00	0.0%
75	Car Carriers Extension: trailer	2	ITCE	232.54	232.54	226.98	226.43	226.43	0.00	0.0%
11	Trailers	1	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.0%
61	Trailers	2	n/a	0.00	0.00	0.00	0.00	0.00	0.00	0.0%
17	Unregistered Vehicle Permits	1	Non-ITCE	36.00	36.00	36.00	36.00	36.00	0.00	0.0%
67	Unregistered Vehicle Permits	2	Non-ITCE	36.00	36.00	36.00	36.00	36.00	0.00	0.0%

Premiums are colour-coded as follows:  
 Rank 1 (highest) and priced at ceiling  
 Rank 1 (highest) and priced below ceiling  
 Rank 2  
 Rank 3  
 Rank 4 (lowest) and priced above floor  
 Rank 4 (lowest) and priced at floor