CTP INSURANCE REGULATOR

Ref no: 557563

15 April 2025

[redacted]

[redacted]

Dear [redacted]

**Freedom of Information request - "number of claims for Class 5 Adelaide Metro Taxis"**

I refer to your application made under the *Freedom of Information Act 1991* received by the Department for Infrastructure and Transport on 8 April 2025 and transferred to the CTP Regulator that same day.

On 14 April 2025, you agreed to amend the requested date range for the information to align with the commencement of the current CTP Scheme and reporting years, spanning from 1 July 2016 to 30 June 2017.

I have determined that the attached document falls within the scope of your application and provide it in full. The information you request can be found in the bottom row of Table 1 on page 6. There were 29 claims reported against class 5 metropolitan taxis for the 2016-17 accident year.

In accordance with Premier and Cabinet Circular PC045, details of your FOI application, and the documents which you have been given access to, will be published in the CTP Regulator's disclosure log. A copy of PC045 can be found at https://www.dpc.sa.gov.au/resources-and-publications/premier-and-cabinet-circulars.

Should you require any further information please contact the CTP Regulator's office on 1300 303 558 or via ctp@sa.gov.au.

Yours sincerely

Thomas Morgan
**Accredited FOI Officer**
CTP Regulator

Att: Taxi Industry CTP Claims Statistics as at 31 December 2024



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# Taxi Industry CTP Claims Statistics as at 31 December 2024

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OFFICIAL: Sensitive

**Disclaimer**



You should seek independent legal advice if needed in relation to your obligations and the information contained in this publication

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## CONTENTS

# 1 INTRODUCTION

The purpose of this report is to provide the SA taxi industry with CTP claims statistics to assist the industry reduce the number of accidents resulting in CTP claims.

A reduction in claims places a downward pressure on taxi premiums.

CTP premiums are driven by the average cost of claims per policy, equal to the product of claim frequency (number of claims) and average claim size.

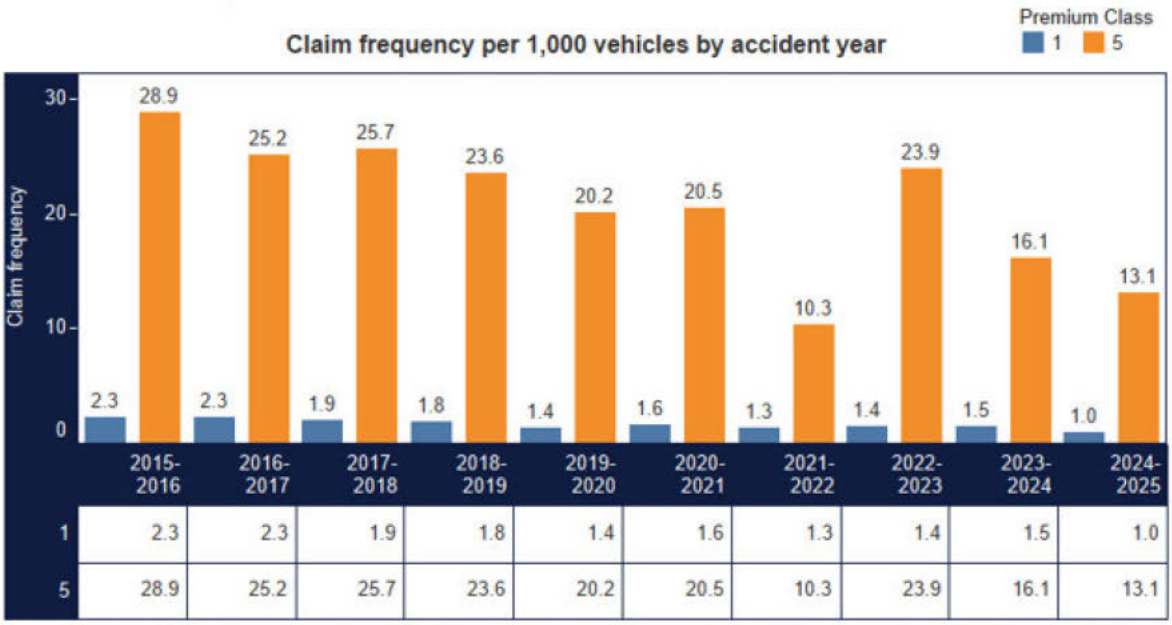
The subject of this report is the number of claims, because it is the main premium driver for taxis. The average claim size for taxis is marginally lower than for passenger vehicles and is not a significant premium driver.

Taxis and private passenger vehicles referred to in this report are vehicles in premium classes 5 (taxi: metropolitan) and 1 (private passenger, district 1) for both ITC-entitled and non-ITC policies.

CTP premiums for class 55 (taxis: country) do not present a business issue for their operators and are out of scope for this report.

## 2 CLAIMS FREQUENCY

**Figure 1. Claim frequency for taxis (class 5) and private passenger vehicles (class 1) by accident year[1].**




| | 2015-2016 | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | 2023-2024 | 2024-2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 2.3 | 2.3 | 1.9 | 1.8 | 1.4 | 1.6 | 1.3 | 1.4 | 1.5 | 1.0 |
| 5 | 28.9 | 25.2 | 25.7 | 23.6 | 20.2 | 20.5 | 10.3 | 23.9 | 16.1 | 13.1 |

Claim frequency per fiscal year of accident date. Claims with accident date from 1 July 2009 and lodged as at 31 December 2024.

Figure 1 shows both private passenger and taxi vehicle claim frequencies decreasing in 2023–24 compared to the previous year.

Note claim frequencies for recent years are understated due to incurred but not reported (IBNR) claims; however, as the IBNR claims impact both premium class 1 and 5 frequency, the frequency ratio (Figure 2 below) is less likely to be impacted.

The number of claims and policy exposure[2] in years for private passenger and taxi vehicles are shown in Table 1 below. It shows that there are less taxi claims at December 2024 (7) compared to the previous full year (17).

[1] For convenience, the frequency (number of claims per policy) has been multiplied by 1,000. The resulting figure can be interpreted as the number of claims per 1,000 vehicles.
[2] Policy exposure in years for an individual vehicle is the number of days that vehicle was registered during each financial year divided by 365. Total policy exposure is the sum of individual vehicles policy exposure.

**Table 1. CTP policy exposure and claim count for private passenger vehicles (Class 1) and taxis (Class 5) by accident year.**

Accident years to include
Multiple values

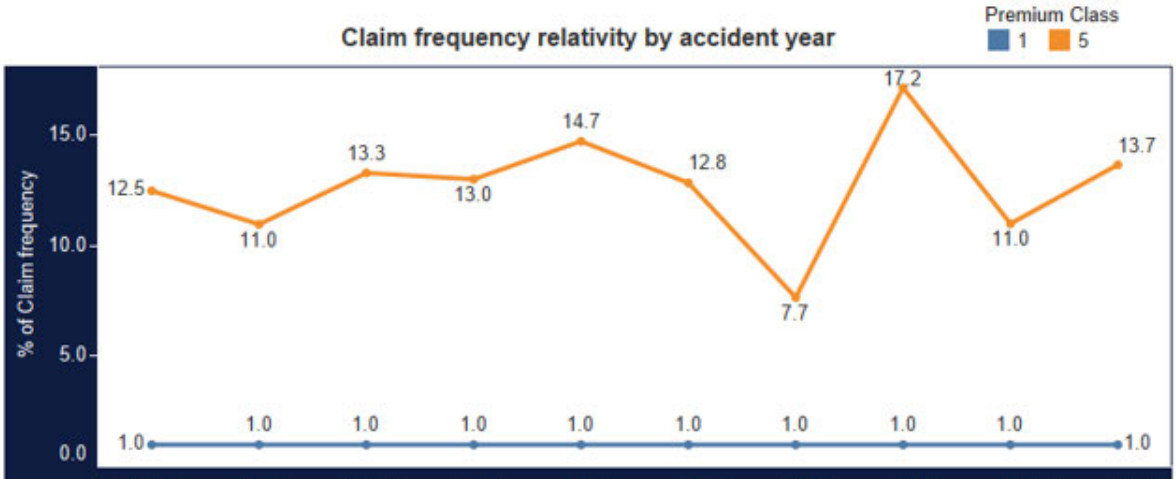
**Exposure and claim count**

| | | 2015-2016 | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | 2023-2024 | 2024-2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Exposure in years | 783,969 | 789,354 | 796,948 | 802,199 | 810,532 | 821,682 | 833,683 | 847,055 | 866,373 | 442,451 |
| | Claims reported | 1,812 | 1,814 | 1,543 | 1,454 | 1,110 | 1,309 | 1,120 | 1,182 | 1,267 | 425 |
| 5 | Exposure in years | 1,143 | 1,150 | 1,126 | 1,145 | 1,041 | 928 | 874 | 919 | 1,056 | 533 |
| | Claims reported | 33 | 29 | 29 | 27 | 21 | 19 | 9 | 22 | 17 | 7 |

The claim count for recent periods is understated due to incurred but not reported (IBNR) claims. Include claims with accident date from 1 July 2014 and lodged as at 31 December 2024.

Figure 2 shows that taxi claim frequency relativity increased in 2024-25 compared to the previous full year (as there was also less private passenger claims at December 2024 compared to the previous full year).

**Figure 2. Claims frequency relativity[3] by accident year.**



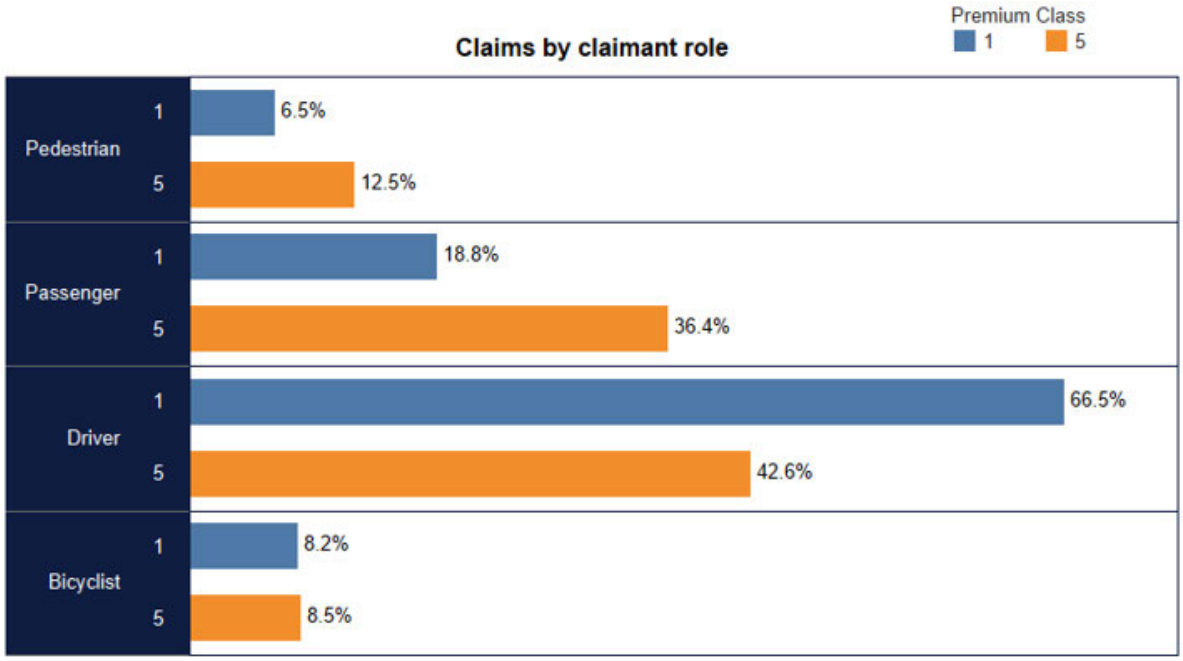

| | 2015-2016 | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2020 | 2020-2021 | 2021-2022 | 2022-2023 | 2023-2024 | 2024-2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| 5 | 12.5 | 11.0 | 13.3 | 13.0 | 14.7 | 12.8 | 7.7 | 17.2 | 11.0 | 13.7 |

Relative frequency of claims per fiscal year of accident date. Relative frequency is the absolute frequency divided by the frequency of class 1 claims. Include claims with accident date from 1 July 2009 and lodged as at 31 December 2024.

[3] Claims frequency relativity is equal to the ratio of Class 5 and Class 1 claim frequencies (orange and blue bars in Figure 1) by accident year.

## 3 CLAIMANT ROLE

**Figure 3. The distribution of claims by claimant role.**




Accident role of claimants as a percentage of all claims with the same vehicle at fault class. Include claims with accident date from 1 July 2005 and lodged as at 31 December 2024.

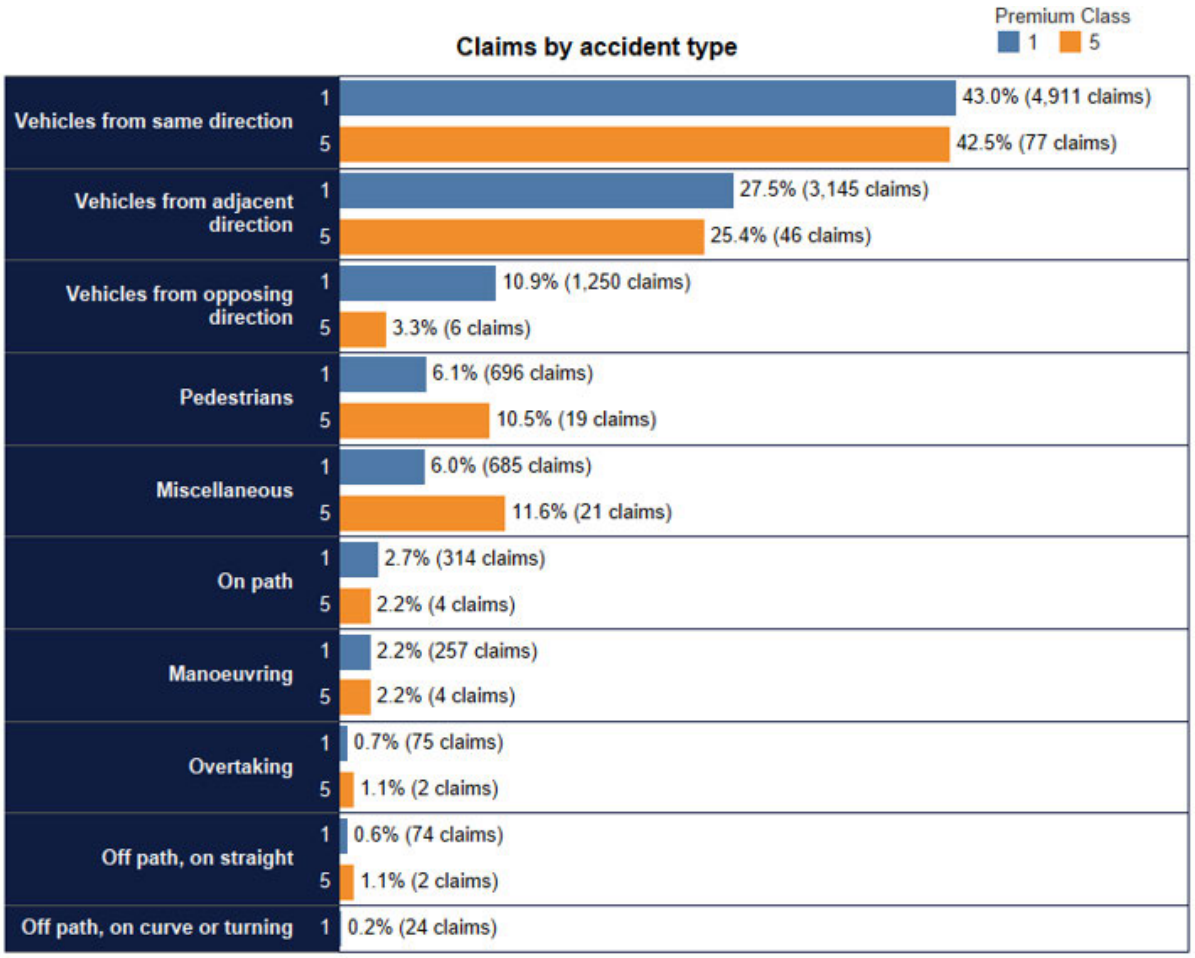
Figure 3 shows that taxi motor vehicle accidents are twice as likely to injure passengers and pedestrians as private passenger vehicles.

It should be noted that reducing the number of pedestrian accidents alone will not be enough to significantly decrease the overall number of claims because pedestrian claims represent only 10.5% of the total number of taxi claims as shown in Figure 4 below.

To influence a reduction in CTP premiums, a focus on accident prevention strategies for all types of road accidents is required.

## 4 CLAIMS BY ACCIDENT TYPE

**Figure 4. The distribution of claims by accident type[4].**



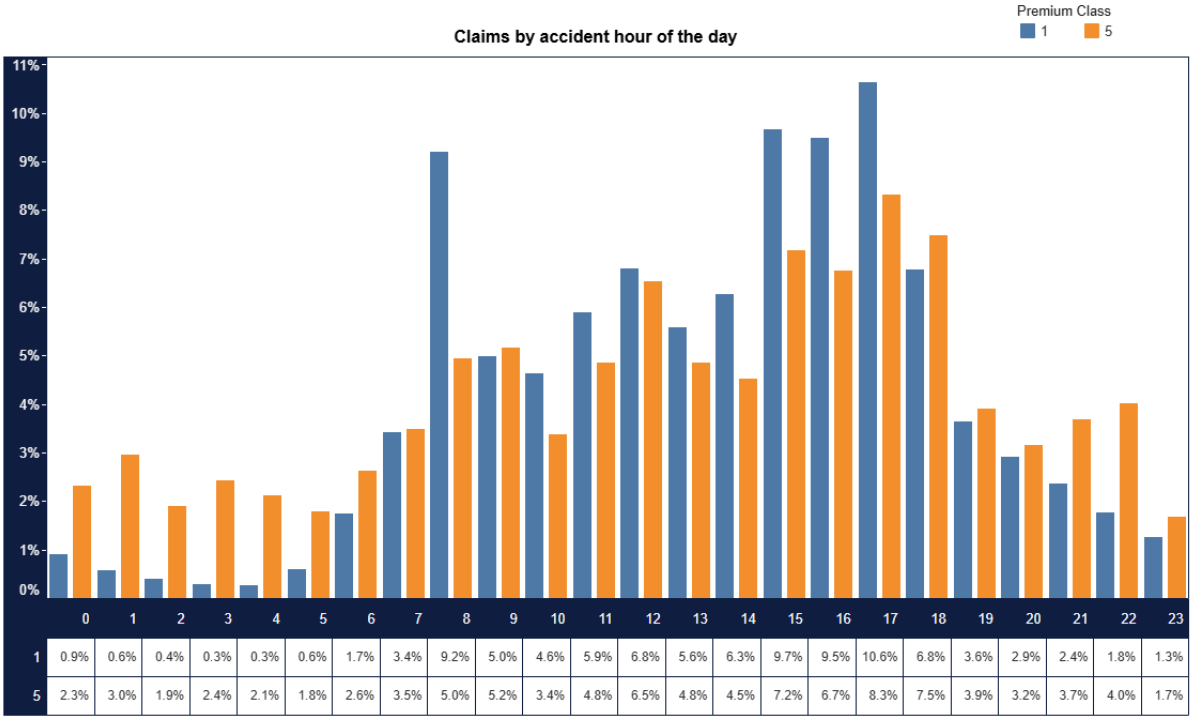

Accident type (based on Road User Movement code) of claimants as a percentage of all claims with the same vehicle at fault class. Include claims with accident date from 1 July 2016 and lodged as at 31 December 2024.

Figure 4 shows that the most common accident types for taxis involves vehicles travelling in the same direction and vehicles travelling in adjacent directions.

[4] Accident type descriptions are provided in Attachment 1.

# 5 CLAIMS BY ACCIDENT HOUR OF THE DAY

**Figure 5. The distribution of claims by time of accident.**




| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.9% | 0.6% | 0.4% | 0.3% | 0.3% | 0.6% | 1.7% | 3.4% | 9.2% | 5.0% | 4.6% | 5.9% | 6.8% | 5.6% | 6.3% | 9.7% | 9.5% | 10.6% | 6.8% | 3.6% | 2.9% | 2.4% | 1.8% | 1.3% |
| 5 | 2.3% | 3.0% | 1.9% | 2.4% | 2.1% | 1.8% | 2.6% | 3.5% | 5.0% | 5.2% | 3.4% | 4.8% | 6.5% | 4.8% | 4.5% | 7.2% | 6.7% | 8.3% | 7.5% | 3.9% | 3.2% | 3.7% | 4.0% | 1.7% |

Hour of the day of accidents as a percentage of all claims with the same vehicle at fault class. Data for hour 0 is interpolated from hours 23 and 1 to correct for the use of hour 0 as a default when the actual time is unknown. Include claims with accident date from 1 July 2005 and lodged as at 31 December 2024.

Figure 5 shows that the distribution of claims by time of accident is broadly similar between taxis and private passenger vehicles during daytime; however, taxis have a higher proportion of claims from night-time accidents. Whilst this disparity reflects the fact that taxis operate around the clock whereas the majority of private passenger vehicles do not drive during these times, there may be other contributing factors.

To better understand the nature of claims from night-time accidents, they were profiled by claimant role (Figure 6) and accident type (Figure 7) below.

**Figure 6. The distribution of claims by claimant role for accidents at night.**

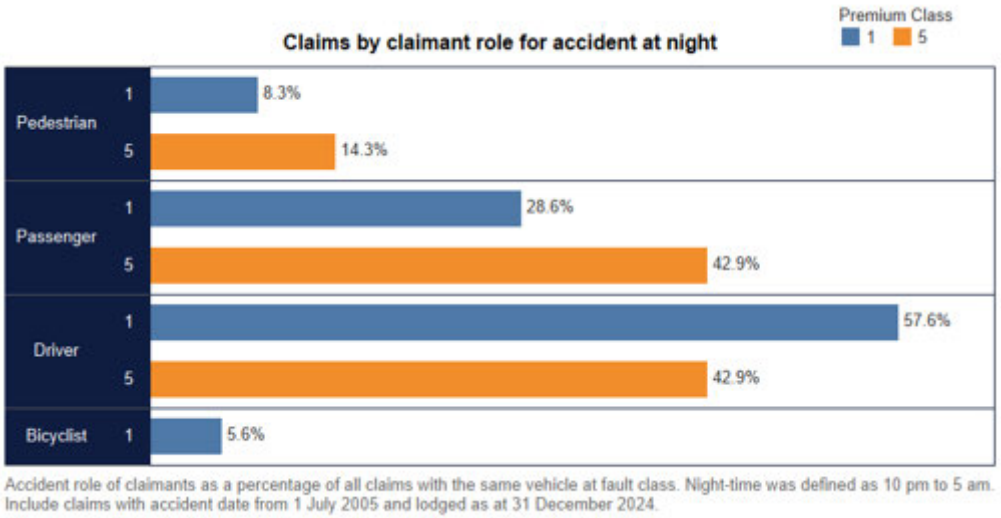



Figure 6 shows that there is a greater propensity for taxis to injure a passenger and pedestrian at night compared to the overall average (Figure 3).

**Figure 7. The distribution of night-time[5] accident types.**

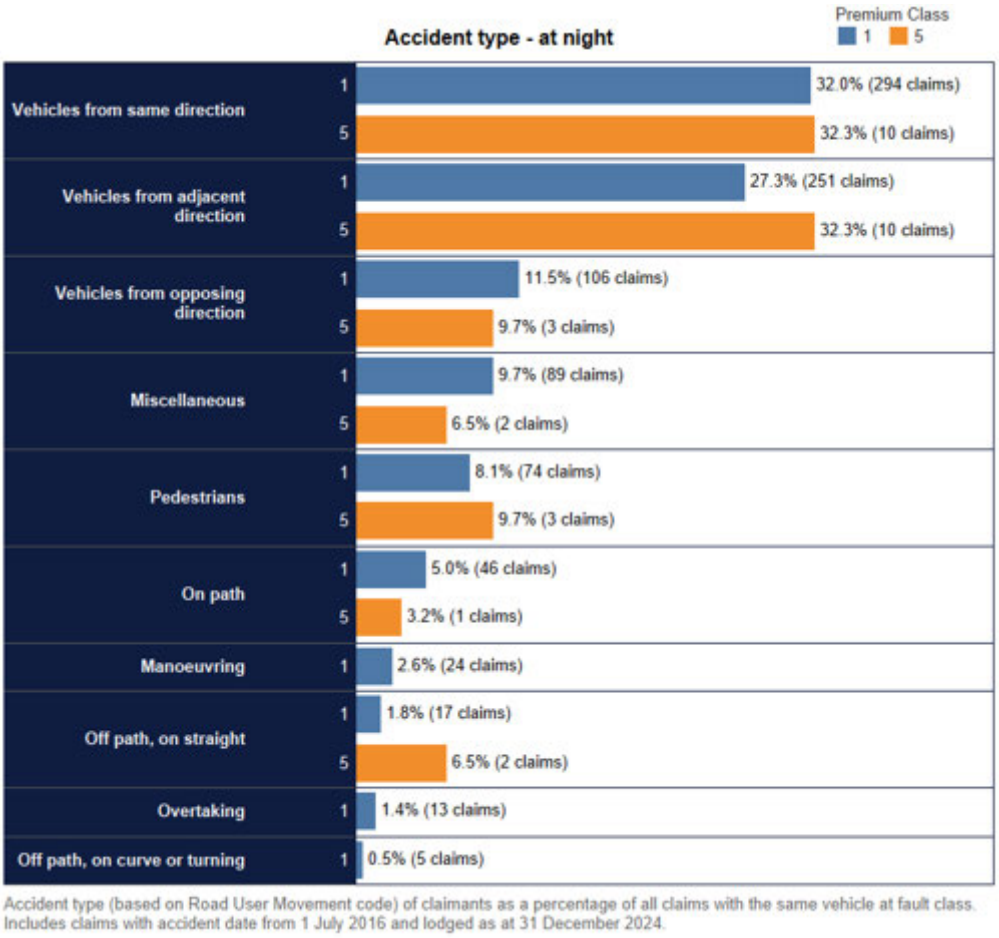
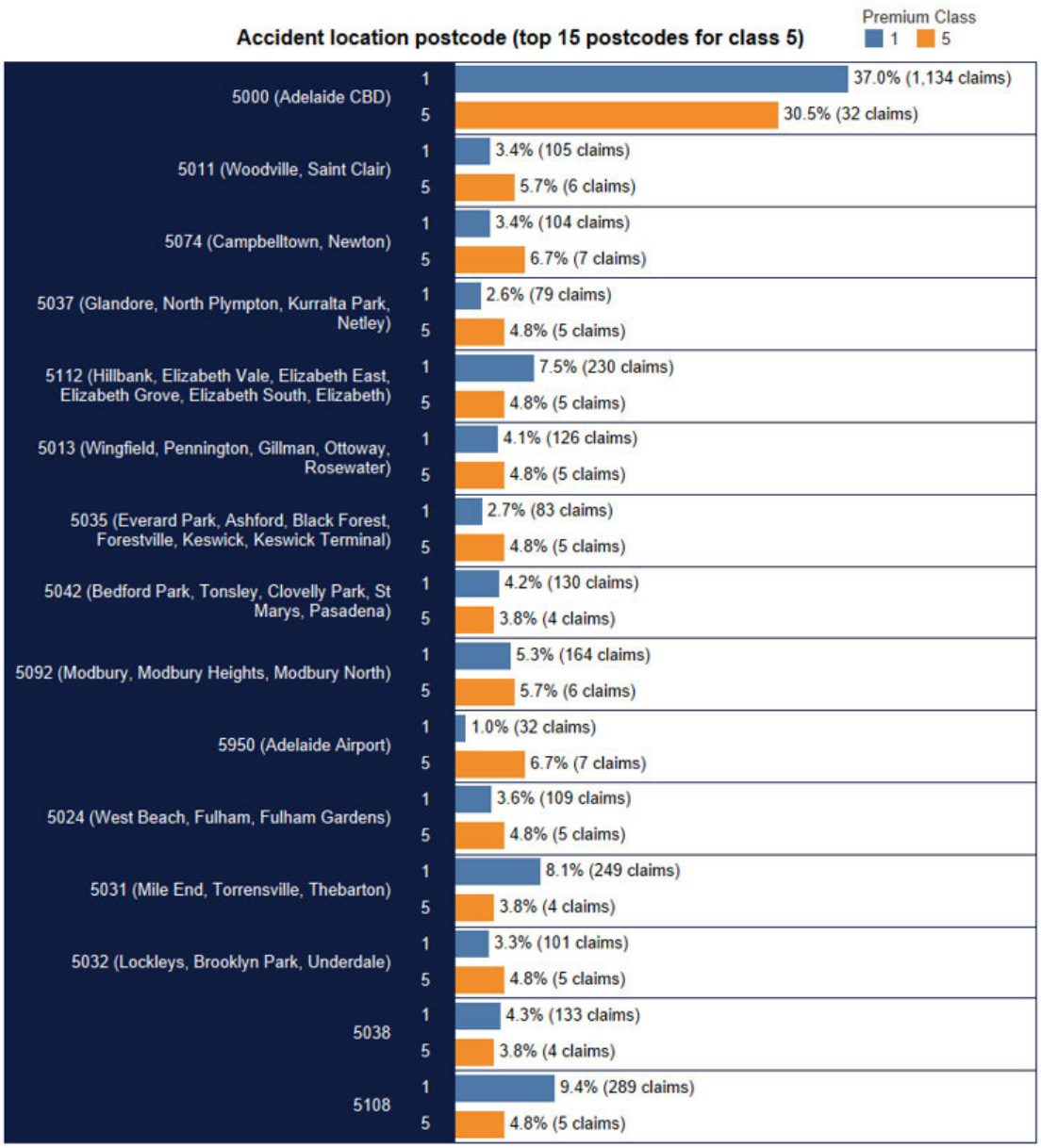



Figure 7 shows a significant increase of the proportion of accidents with vehicles from adjacent directions at night compared to the overall average (Figure 4).

[5] Night-time is defined as 10 pm to 5 am. Accident type descriptions are provided in Attachment 1.

## 6 CLAIMS BY ACCIDENT LOCATION POSTCODE

**Figure 8. The distribution of claims by accident postcodes[6].**



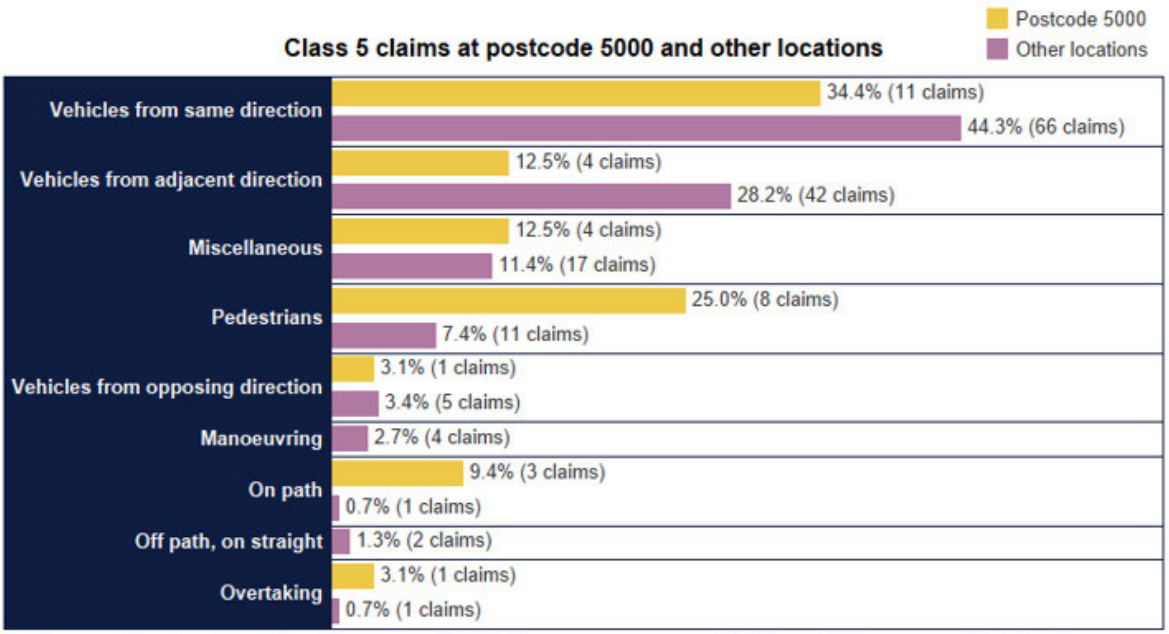

Accident location postcode of claims as a percentage of all claims in the top 15 most common postcodes (with a class 5 vehicle at fault). Include claims with accident date from 1 July 2016 and lodged as at 31 December 2024. 5000 is known to sometimes be used as a placeholder when accident postcode is unknown.

[6] The graph shows the top 15 postcodes with the largest number of taxi claims.

Figure 8 shows that the largest number of both taxis and private passenger claims happened in the Adelaide CBD (postcode 5000) and that in terms of the difference between taxis and private passenger vehicle claims, the following locations are the main standouts for the taxi industry.

- Woodville, Saint Clair (5011)
- Campbelltown, Newton (5074)
- Glandore, North Plympton, Kurralta Park, Netley (5037)
- Everard Park, Ashford, Black Forest, Forestville, Keswick, Keswick Terminal (5035)
- Adelaide Airport (5950)
- West Beach, Fulham, Fulham Gardens (5024)
- Lockleys, Brooklyn Park, Underdale (5032).

**Figure 9. The distribution of taxi claims by accident type at post code 5000 (Adelaide CBD) against other locations.**

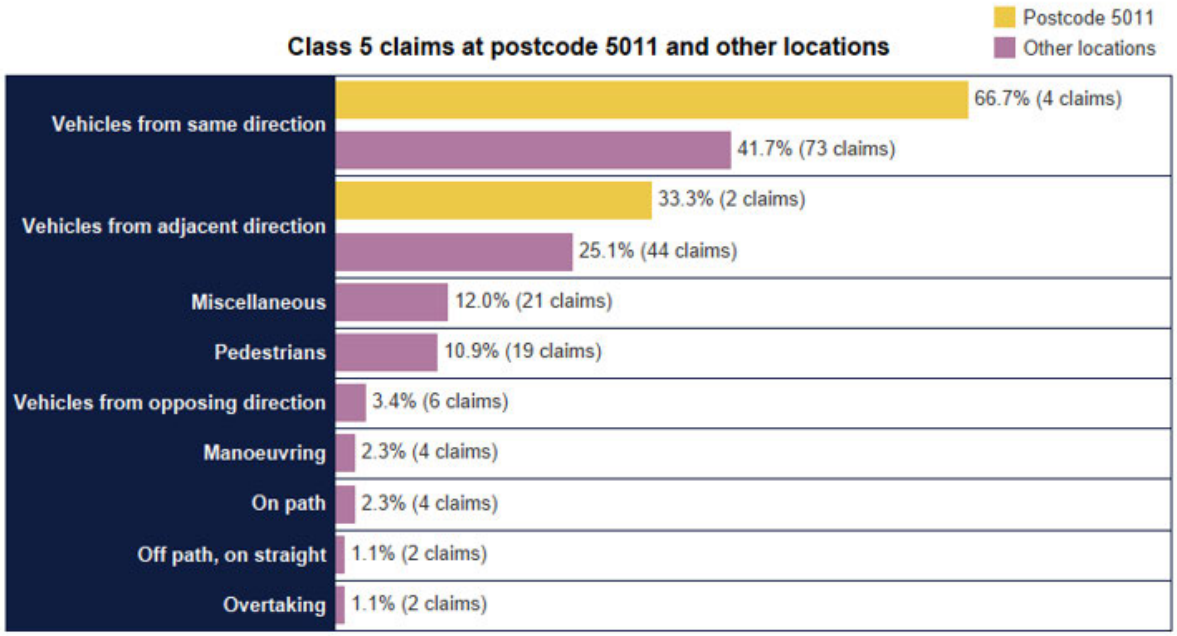



Accident type (based on Road User Movement code) of claims as a percentage of all claims with the same accident location postcode. Claims with accident date from 1 July 2016 and lodged as at 31 December 2024.

Taxi claims from accidents involving pedestrians, on path and overtaking are a stand-out for Adelaide CBD compared to other locations.

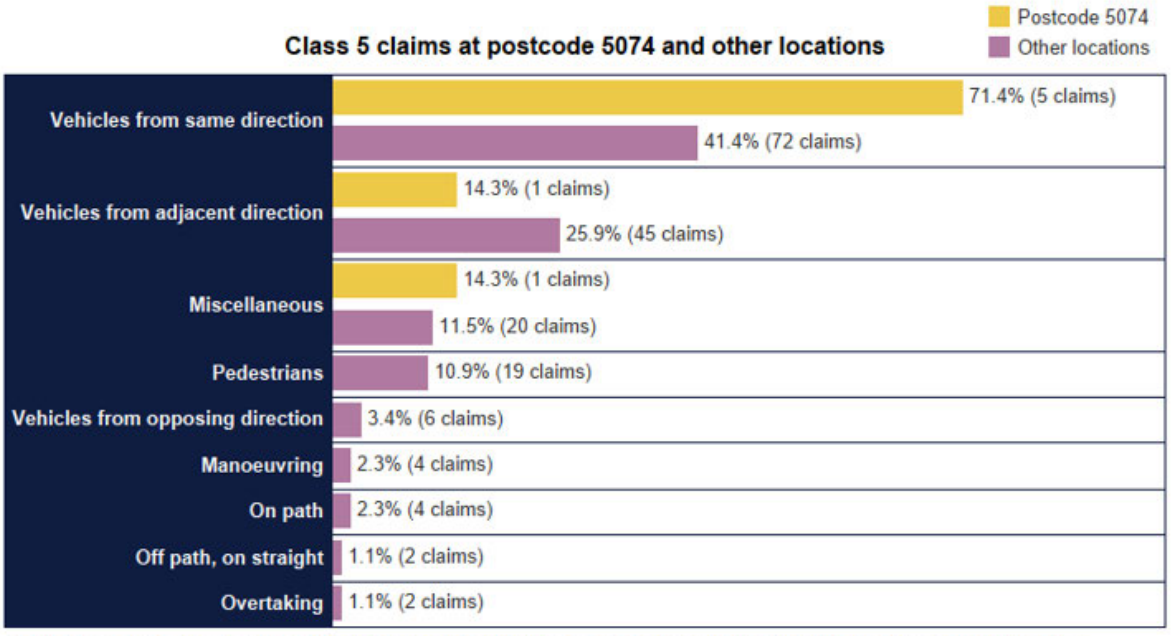
Figures 10, 11 and 12 below compare the distribution of taxi claims by accident type at the postcode 5011, 5074 and 5950 against all other locations. It shows that these postcodes have a significant proportion of taxi claims from accidents involving 'vehicles from same direction' (mostly rear-enders).

**Figure 10. The distribution of taxi claims by accident type at post code 5011 (Woodville, St. Clair) against other locations.**



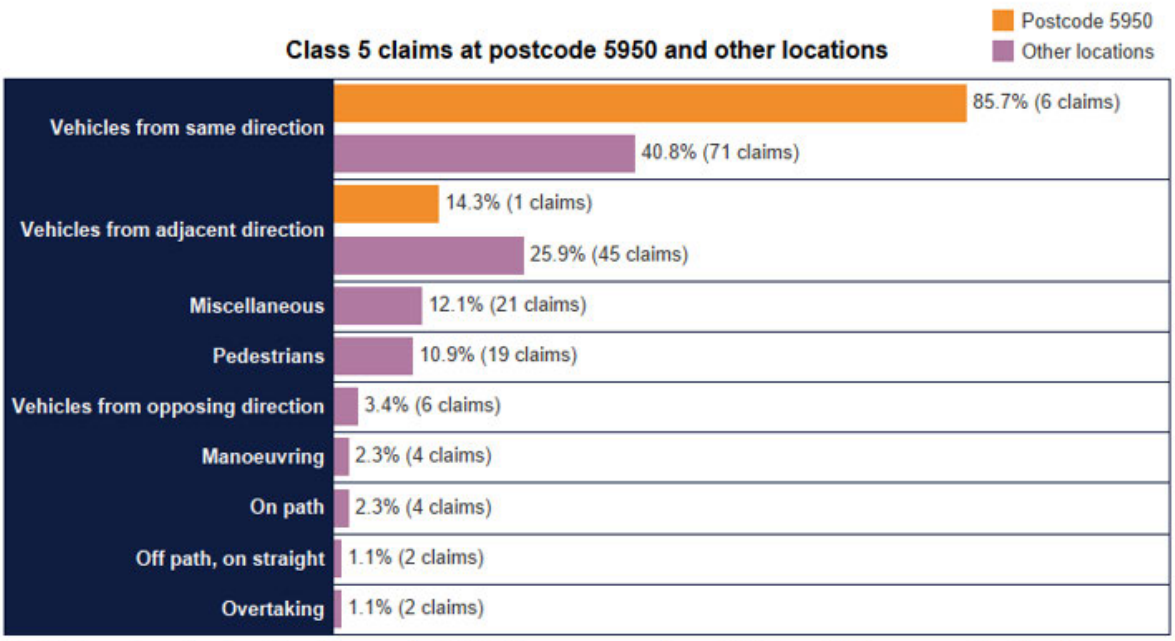

Accident type (based on Road User Movement code) of claims as a percentage of all claims with the same accident location postcode. Claims with accident date from 1 July 2016 and lodged as at 31 December 2024.

**Figure 11. The distribution of taxi claims by accident type at post code 5074 (Campbelltown, Newton) against other locations.**




Accident type (based on Road User Movement code) of claims as a percentage of all claims with the same accident location postcode. Claims with accident date from 1 July 2016 and lodged as at 31 December 2024.

**Figure 12. The distribution of taxi claims by accident type at post code 5950 (Adelaide Airport) against other locations**




Accident type (based on Road User Movement code) of claims as a percentage of all claims with the same accident location postcode. Claims with accident date from 1 July 2016 and lodged as at 31 December 2024.

## ATTACHMENT 1: ACCIDENT TYPES

| Accident Type | Description |
|---|---|
| Vehicles from same direction | Includes rear-enders, lane change swipes, left and right turn swipes. |
| Vehicles from adjacent directions | Includes accidents at intersections. |
| Vehicles from opposing directions | Includes head-on, U-turn, left and right turn collisions. Excludes head-on collisions while overtaking. |
| Pedestrians | Includes all accidents involving pedestrians. |
| Miscellaneous | Falls from the vehicle, railway crossing accidents, accidents involving run away parked vehicles, cases when insufficient description is given about road user movements. |
| On path | Collisions with stationary vehicles, objects or animals on carriageway. Also includes accidents caused by loads falling from one vehicle onto another vehicle. |
| Off path, on straight | Non-collision accidents on straight sections of the road, driver losing control of the vehicle. |
| Off path, on curve or turning | Non-collision accidents on road bends or turns, driver losing control of the vehicle. |
| Overtaking | Accidents whilst overtaking. Includes head-on collisions while overtaking. |