

# Market research results: Queensland motorists and CTP insurance 2019

## Knowledge, communication and affordability

### ▶ PERCEPTIONS OF CTP COVERAGE

**65%** 

of motorists correctly understand that CTP only covers personal injury

**35%** 

of motorists incorrectly believe CTP insurance covers property damage

### ▶ AFFORDABILITY VERSUS COMPETITION

▶ What is more important to motorists?

**76%** want a more affordable scheme for the majority of the community  
of motorists

**24%** want a scheme with more insurer price competition for individual customers  
of motorists

### ▶ PREFERRED CHANNEL FOR CTP INFORMATION



**53%**

Flyer with registration renewal



**53%**

Information on registration renewal notice



**43%**

Email from DTMR



**19%**

Television



**18%**

Social media



**17%**

Text message from DTMR

Most appealing to motorists over 55



Most appealing to motorists aged 17-34 years



### ▶ UNREGISTERED AND UNINSURED VEHICLES

▶ WHAT HAPPENS IF A MOTORIST INJURES SOMEONE WHILE DRIVING AN UNREGISTERED AND UNINSURED VEHICLE?

**87%** know they will be fined

**80%** know they will be required to repay the cost of any claims

### ▶ NEW CAR BUYERS

**73%**  aware

new car buyers can select CTP insurer

**55%**  considered

CTP insurance in lead-up to buying vehicle



**19%**

feel their dealer tried to persuade them to select a certain CTP insurer (up from 10% in 2018)

**9%**

feel there was (or would have been) some resistance from the dealer to go with a certain CTP insurer

**52%**

report the dealer alerted them to select a CTP insurer (up from 42% in 2018)

**26%**

report the dealer provided prices for each CTP insurer's policy (up from 13% in 2018)

### ▶ SWITCHING INSURERS

**80%**

aware they have the ability to switch CTP insurer

**45%** have ever switched

**17%** intend to switch in the next 12 months

### ▶ CAR CRASH SCAMMERS

▶ CONTACT FROM CAR CRASH SCAMMERS

**42%** 

Have received a call from a car crash scammer (up from 27% in 2018)

That equates to over **2.1 million** Queenslanders who have been contacted

### ▶ Actions from 2019 survey

- ▶ Investigate ways to inform motorists about what CTP insurance covers.
- ▶ Effectively communicate messages through the right channels.
- ▶ Continue to encourage motorists to choose their CTP insurer in the motor dealer channel.

To learn more about our 2019 motorist research results, view the [detailed summary](#).