

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](#).