2018 Claim Farming Research

Report

Prepared for: Motor Accident Insurance Commission
Job #: 181714
Date: 12 September 2018

Contact

209 Given Terrace
Paddington QLD 4064

PO Box 637 Spring Hill
QLD 4064 Australia

Phone: 07 3367 8557
Email: mcr@mcrpl.com.au

ABN 75 057 292 207

Table of contents

Background and method

Background

The Motor Accident Insurance Commission (MAIC) commissioned MCR in August 2018 to conduct research (a quantitative online survey) to gauge the Queensland publics' views on claim farming practices.

Quantitative data was required to understand the following:

- The proportion of Queenslanders reporting having received contact from a claim farmer in the last year
- The proportion of Queenslanders who feel their personal information has been leaked to claim farmers
- The proportion of Queenslanders who feel annoyed about having been claim farmed
- The proportion of Queenslanders who believe claim farming is a problem
- The proportion of Queenslanders who feel it's important that the Queensland Government act on claim farming.

This report details the findings to this study.

Method

Method	Online panel survey (via Pure Profile sample providers).
Target respondent	Queenslanders aged 18 years or older.
Sample size	n=800
Quotas	Quotas were set by age, gender and location, in line with the population distribution in Queensland. A detailed sample composition is included as Appendix B.
Weighting	During analysis the data were weighted by age, gender and location using ABS statistics.
Questionnaire	The questionnaire was designed by MCR and approved by MAIC. See appendix A.
Fieldwork statistics	Appendix C contains the fieldwork dates and report.
Fieldwork partner	MCR's fieldwork partner Q&A Market Research conducted the fieldwork and data analysis tasks. Q&A Market Research has ISO 20252 quality accreditation.
Data analysis	MCR conducted the data analysis using the statistical processing software Q-software. Results were subject to significance testing to indicate if a result is statistically significant (i.e. if a result is statistically different from the average or from another sub-group).

MCR is a member of AMSRO and abides by the AMSRS Code of Professional Behaviour. The Code of Professional Behaviour can be downloaded at www.amsrs.com.au. Under the Code of Professional Behaviour – information about Client's businesses, their commissioned market research data and findings remain confidential to the clients unless both clients and researchers agree the details of any publications.

MCR has ISO 20252 quality assurance accreditation.

Disclaimer

As is our normal practice, we emphasise that any market size estimates or marketing recommendations in this report can be influenced by a number of unforeseen events or by management decisions. Therefore no warranty can be given that the information included will be predictive of a desired outcome.

Summary

Summary

Incidence of claim farmer contact

The online survey of 800 Queensland adults, conducted in August/September 2018 reveals that almost four in ten (37%) Queenslanders have been contacted by a claim farmer in the past 12 months. 34% report receiving a contact by telephone, 4% through social media and 1% via email.

The incidence of claim farmer contact appears to be increasing; in a separate study undertaken in April 2018 the proportion of Queenslanders who had 'ever' received a telephone call from a claim farmer was 27%.

Younger Queenslanders (18-44 years 7%) are more likely than Queenslanders aged 45 years or older (1%) to have been contacted by a claim farmer through social media in the last 12 months. Those aged 45 years or older (37%) are more likely than the younger cohort (30%) to have been contacted by phone.

Interestingly, there are no significant differences noted by gender, region or level of socio-economic advantage/disadvantage. This may indicate that claim farmers are using a random approach to calling/contacting rather than a targeted geographic or socio-economic based approach.

Reaction to being contacted by a claim farmer

76% of those contacted by a claim farmer report being extremely annoyed at being contacted, a further 17% indicate being somewhat annoyed (93% annoyed in total). 5% do not feel bothered by the contact while 2% are glad to have been contacted by a claim farmer.

Females (82%) or older Queenslanders (60+ years 87%) are the most likely sub-groups to be extremely annoyed at being contacted.

Those involved in a motor vehicle accident in the past 12 months are less likely than average to be extremely annoyed at being contacted (57% extremely annoyed versus 76% average), although the majority report being annoyed (74% annoyed in total).

Making a CTP insurance claim after claim farmer contact

7% of those contacted by a claim farmer report making a CTP claim as a result of that contact. 8% did not. The remainder had not been involved in a recent accident.

Being prompted to make a CTP claim after contact from a claim farmer is more common than average (7%) among younger Queenslanders (18-44 years 15%) or those living in the greater Brisbane area (13%).

Leaking of personal information

Close to four in ten Queenslanders (39% - 12% definitely, 27% maybe) believe their personal information has been leaked to a claim farmer in the last 12 months without their approval.

Among those who are certain they have been contacted by a claim farmer in the past 12 months, 28% believe their personal information has definitely been leaked while 47% feel it may have been leaked (75% definitely/maybe sub-total).

Perceptions of claim farming and importance of Queensland Government taking action

The majority of Queenslanders (90%) agree claim farming is a very serious (58%) or quite serious (31%) problem. Among those who are certain they have been contacted in the last 12 months by a claim farmer, 96% consider claim farming to be a problem (68% very serious, 27% quite serious).

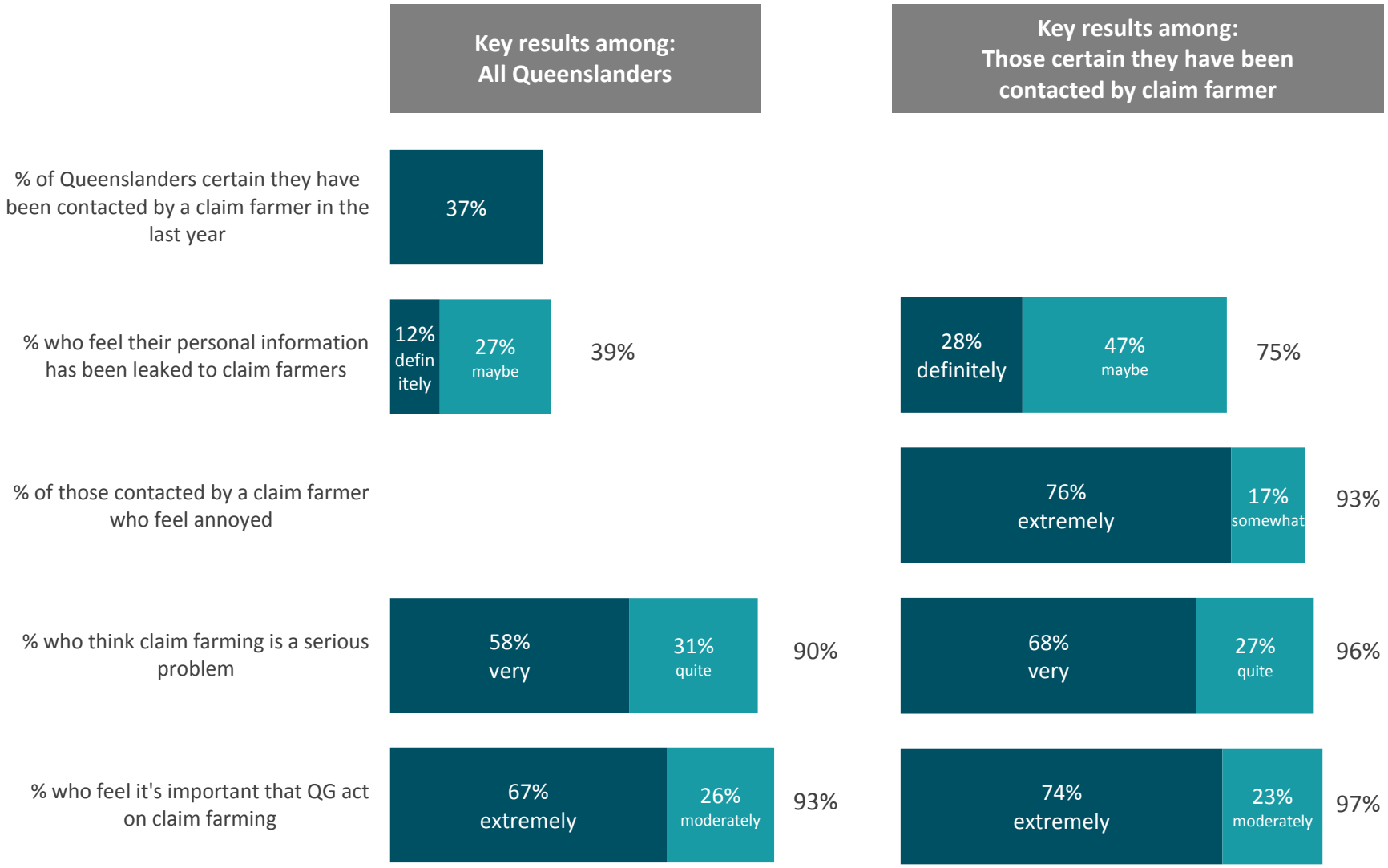
More than nine in ten (93%) Queenslanders believe it is important (67% extremely, 26% moderately) that the Queensland Government take action on claim farming. Results are higher among those who have been contacted by claim farmers in the last 12 months; 97% of this segment believe it is important (74% extremely important) that action is taken.

Reporting of contact

8% of Queenslanders are aware that they can report a contact from a claim farmer to MAIC. Of those who have been contacted by a claim farmer in the past 12 months, 11% indicate having reported the contact to MAIC.

SNAPSHOT: Claim Farming

2018



Conclusions

The activity of claim farming is relatively widespread and appears to have increased since the last measure was taken earlier in 2018. Most in the Queensland community consider claim farming to be extremely annoying, a serious problem and feel that it is important that the Queensland Government take action.

Telephone is the main method by which claim farmers are currently making contact, although among younger Queenslanders in particular, contact via social media is evident. It is recommended that monitoring of online social channels be introduced.

Awareness that a claim farmer's contact can be reported to MAIC is limited and continued efforts to promote this option are therefore recommended. Increasing awareness among younger Queenslanders (18-44 years) or those living in the greater Brisbane area is recommended as these sub-groups are more likely than average to have been prompted to make a CTP insurance claim as a result of a claim farmer's contact.

Three quarters of those certain they have been contacted by a claim farmer in the past 12 months believe their personal information has been leaked to a claim farmer without their approval (28% believe it was definitely leaked while 47% feel it may have been leaked, 75% in total). Investigation of ways to address leaking of personal information may therefore be warranted.

Based on the current survey it appears claim farmers are using a random approach to selecting the targets they make contact with. It is however recommended that this be monitored for changes over time, especially via the social media channels which may present an easier or more cost effective way of targeting potentially vulnerable Queenslanders.

Findings

Contact from claim farmer – last 12 months

37% of Queenslanders report having been contacted by a claim farmer in the last 12 months, while a further 7% feel they may have been but are not certain.

The telephone is the most commonly reported method of contact from a claim farmer (34%), 4% report they have been contacted by social media and 1% have been contacted via email.

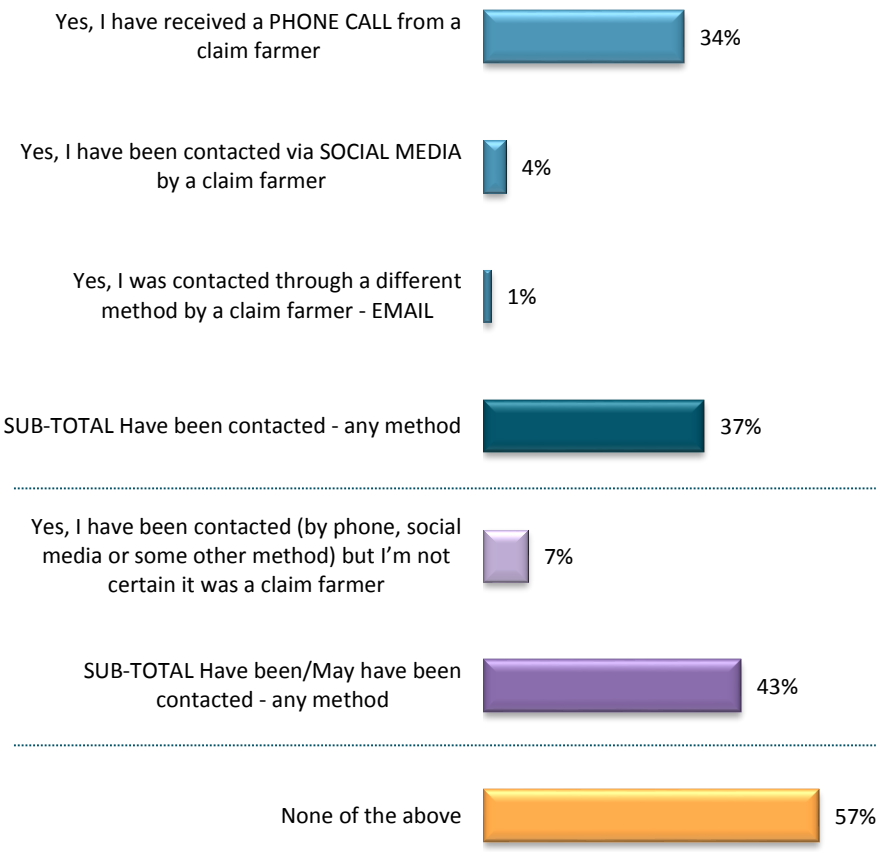
The detailed table on the following page shows that younger Queenslanders (18-44 years 7%) are more likely than Queenslanders aged 45 years or older (1%) to have been contacted via social media. Those aged 45 years or older (37%) are more likely than the younger cohort (30%) to have been contacted by phone.

Interestingly, there are no significant differences noted by gender, region or level of socio-economic advantage/disadvantage. This may indicate that claim farmers are using a random approach to calling/contacting rather than a targeted geographic or socio-economic based approach.

In a separate study undertaken by MAIC and MCR in April 2018, the proportion of Queenslanders who had 'ever' received a telephone call was 27% (compared with 34% who received a phone call in the past 12 months in the current study). It appears the incidence of claim farming has increased since April 2018.

Q1 In the past 12 months, have you been contacted by someone you have not dealt with before, seeking personal details in relation to a recent car accident you may or may not have been involved in?

Base: all respondents (n=800)



Q1 Contact from claim farmer – last 12 months – DETAILED TABLES

Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Yes, I have received a PHONE CALL from a claim farmer	34%	37%	31%	30%	37%	30%	30%	39%	36%	35%	34%	37%	30%
Yes, I have been contacted via SOCIAL MEDIA from a claim farmer	4%	4%	3%	7%	1%	9%	5%	1%	1%	4%	5%	4%	2%
Yes, I was contacted through a different method by a claim farmer	1%	1%	1%	1%	1%	2%	0%	1%	2%	1%	2%	1%	1%
SUB-TOTAL Have been contacted - any method	37%	40%	35%	36%	38%	39%	35%	39%	37%	39%	39%	40%	33%
Yes, I have been contacted (by phone, social media or some other method) but I'm not certain it was a claim farmer	7%	6%	8%	8%	7%	10%	6%	8%	7%	7%	8%	7%	8%
SUB-TOTAL Have been/May have been contacted - any method	43%	44%	43%	42%	45%	46%	40%	46%	43%	45%	44%	46%	39%
None of the above	57%	56%	57%	58%	55%	54%	60%	54%	57%	55%	56%	54%	61%

Column %		IRSAD - Deciles (1+2 lowest advantage, 9+10 highest advantage)				
	Total n = 800	1+2 n = 176	3+4 n = 82	5+6 n = 217	7+8 n = 167	9+10 n = 158
Yes, I have received a PHONE CALL from a claim farmer	34%	37%	35%	29%	34%	35%
Yes, I have been contacted via SOCIAL MEDIA from a claim farmer	4%	<1%	2%	4%	4%	6%
Yes, I was contacted through a different method by a claim farmer EMAIL	1%	0%	1%	2%	1%	2%
SUB-TOTAL Have been contacted - any method	37%	38%	37%	33%	38%	41%
Yes, I have been contacted (by phone, social media or some other method) but I'm not certain it was a claim farmer	7%	7%	6%	8%	7%	8%
SUB-TOTAL Have been/May have been contacted - any method	43%	44%	43%	39%	44%	48%
None of the above	57%	56%	57%	61%	56%	52%

Figures in red/blue are significantly different to the average at the 95% confidence level.

Q1 Contact from claim farmer – last 12 months – DETAILED TABLES

Column %		Q3 Involved in MV accident past 12 months		Q4 Made CTP claim last 12 months as a result of contact by claim farmer		D4 Ever made CTP claim in Qld		
	Total n = 800	Yes n = 45	No n = 299	Yes n = 19^	No n = 26^	Yes, within the last five years n = 39	Yes, more than five years ago n = 55	No n = 706
Yes, I have received a PHONE CALL from a claim farmer	34%	73%	79%	62%	82%	48%	40%	32%
Yes, I have been contacted via SOCIAL MEDIA from a claim farmer	4%	29%	5%	54%	9%	31%	7%	2%
Yes, I was contacted through a different method by a claim farmer EMAIL	1%	2%	3%	5%		3%	2%	1%
SUB-TOTAL Have been contacted - any method	37%	92%	85%	95%	90%	68%	48%	34%
Yes, I have been contacted (by phone, social media or some other method) but I'm not certain it was a claim farmer	7%	15%	17%	16%	14%	15%	10%	7%
SUB-TOTAL Have been/May have been contacted - any method	43%	100%	100%	100%	100%	75%	55%	41%
None of the above	57%					25%	45%	59%

Figures in red/blue are significantly different to the average at the 95% confidence level.

Reaction to being contacted by claim farmer

Of those certain they have been contacted by a claim farmer in the past 12 months, 76% report being extremely annoyed at being contacted, while a further 17% are somewhat annoyed (93% annoyed in total). 5% of those contacted by a claim farmer indicate it didn't bother them, while 2% are glad to have been contacted.

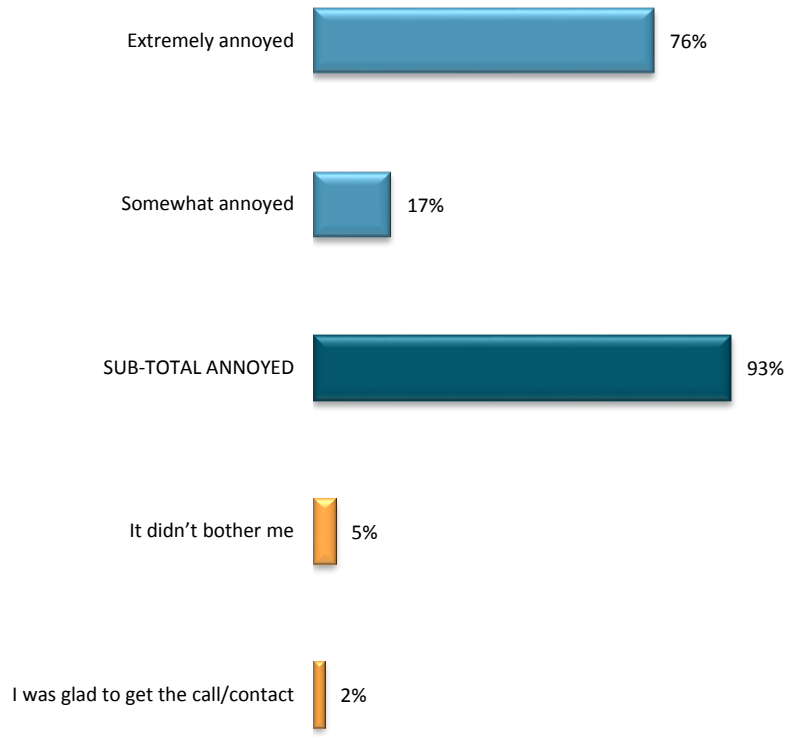
Sub-groups more likely than average (76%) to be extremely annoyed are:

- Females (82%)
- Those aged 45 years or older (83%, particularly those aged 60 years or older 87%)
- Those with living in areas of greatest disadvantage (IRSAD rating 1+2 86%)
- Those who had not been involved in a motor vehicle accident in the last 12 months (79%)
- Those who have never made a CTP claim in Queensland (79%).

Among respondents who had been involved in a motor vehicle accident in the past 12 months, 15% report not being bothered by the contact (5% average), while 10% are glad to have been contacted by a claim farmer (2% average).

Q2 How do you feel about being contacted by a claim farmer?

Base: those certain they were contacted by claim farmer last 12 months (n=294)



Q2 Reaction to being contacted by claim farmer – DETAILED TABLES

Column %		GENDER		AGE						REGION			
	Total n = 294	Male n = 150	Female n = 144	SUB-TOTAL 18-44 YRS n = 138	SUB-TOTAL 45+ YRS n = 156	18-29 yrs n = 52	30-44 yrs n = 86	45-59 yrs n = 74	60+ yrs n = 82	SUB-TOTAL SEQ incl BNE n = 189	Brisbane n = 87	Rest of SEQ n = 102	Regional QLD NON SEQ n = 105
Extremely annoyed	76%	69%	82%	68%	83%	61%	72%	79%	87%	75%	71%	78%	78%
Somewhat annoyed	17%	22%	12%	21%	14%	26%	18%	18%	10%	17%	19%	16%	17%
SUB-TOTAL ANNOYED	93%	91%	95%	88%	97%	87%	89%	97%	97%	92%	90%	94%	95%
It didn't bother me	5%	7%	3%	8%	2%	7%	8%	2%	3%	5%	7%	3%	5%
I was glad to get the call/contact	2%	2%	2%	4%	1%	7%	3%	1%		3%	3%	3%	

Column %		Q1 – Method of claim farmer making contact				IRSAD - Decile				
	Total n = 294	Yes, I have received a PHONE CALL from a claim farmer n = 268	Yes, I have been contacted via SOCIAL MEDIA from a claim farmer n = 27^	Yes, I was contacted through a different method by a claim farmer n = 10^	SUB-TOTAL Have been contacted - any method n = 294	1+2 n = 65	3+4 n = 30	5+6 n = 71	7+8 n = 63	9+10 n = 65
Extremely annoyed	76%	79%	43%	51%	76%	86%	78%	73%	75%	69%
Somewhat annoyed	17%	16%	31%	26%	17%	11%	13%	24%	10%	24%
SUB-TOTAL ANNOYED	93%	94%	73%	77%	93%	98%	91%	97%	85%	92%
It didn't bother me	5%	4%	10%	11%	5%	2%	9%	3%	8%	5%
I was glad to get the call/contact	2%	2%	16%	12%	2%				7%	3%

Figures in red/blue are significantly different to the average at the 95% confidence level.

Q2 Reaction to being contacted by claim farmer – DETAILED TABLES

Column %		Q3 Involved in MV accident past 12 months		Q4 Made CTP claim last 12 months as a result of contact by claim farmer		D4 Ever made CTP claim in Qld		
	Total n = 294	Yes n = 41	No n = 253	Yes n = 18^	No n = 23^	Yes, within the last five years n = 25^	Yes, more than five years ago n = 24^	No n = 245
Extremely annoyed	76%	57%	79%	42%	70%	57%	61%	79%
Somewhat annoyed	17%	17%	17%	26%	10%	16%	17%	17%
SUB-TOTAL ANNOYED	93%	74%	96%	68%	80%	73%	78%	97%
It didn't bother me	5%	15%	3%	15%	15%	11%	18%	3%
I was glad to get the call/contact	2%	10%	1%	17%	5%	16%	5%	0%

^ Caution small cell size.

Figures in red/blue are significantly different to the average at the 95% confidence level.

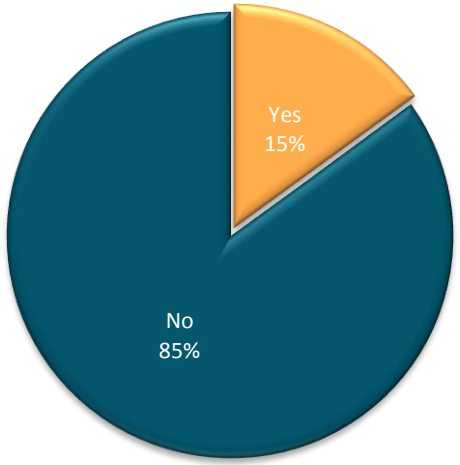
Involvement in motor vehicle accident in past 12 months

Of those certain they have been contacted by a claim farmer in the past 12 months, 15% had actually been involved in a motor vehicle accident over that time period.

Younger people (18-44 years 26%, particularly those aged 18-29 years 34%) are more likely than average (15%) to have been involved in a motor vehicle accident within the last 12 months.

Q3 Were you actually involved in a motor vehicle accident in the past 12 months? Please select one answer

Base: those certain they were contacted by claim farmer last 12 months (n=294)



Column %		GENDER		AGE						REGION			
	Total n = 294	Male n = 150	Female n = 144	SUB-TOTAL 18-44 YRS n = 138	SUB-TOTAL 45+ YRS n = 156	18-29 yrs n = 52	30-44 yrs n = 86	45-59 yrs n = 74	60+ yrs n = 82	SUB-TOTAL SEQ incl BNE n = 189	Brisbane n = 87	Rest of SEQ n = 102	Regional QLD NON SEQ n = 105
Yes	15%	18%	12%	26%	5%	34%	21%	6%	4%	16%	19%	13%	14%
No	85%	82%	88%	74%	95%	66%	79%	94%	96%	84%	81%	87%	86%

Figures in red/blue are significantly different to the average at the 95% confidence level.

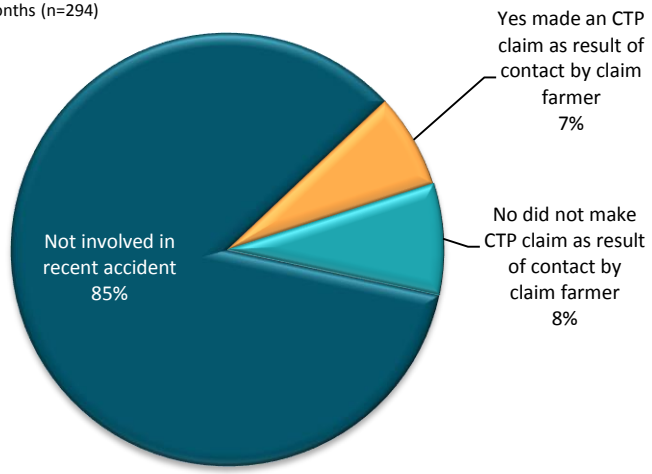
Making a CTP insurance claim after claim farmer contact

7% of those contacted by a claim farmer indicate making a CTP claim as a result of that contact. 8% did not. The remainder had not been involved in a recent accident.

Being prompted to make a CTP claim after contact from a claim farmer is more common than average (8%) among younger Queenslanders (18-44 years 15%) or those living in the greater Brisbane area (13%).

Q4 Did you make a CTP insurance claim (for personal injury) as a result of being contacted by a claim farmer?

Base: those certain they were contacted by claim farmer last 12 months (n=294)



Column %		GENDER		AGE						REGION			
	Total n = 294	Male n = 150	Female n = 144	SUB-TOTAL 18-44 YRS n = 138	SUB-TOTAL 45+ YRS n = 156	18-29 yrs n = 52	30-44 yrs n = 86	45-59 yrs n = 74	60+ yrs n = 82	SUB-TOTAL SEQ incl BNE n = 189	Brisbane n = 87	Rest of SEQ n = 102	Regional QLD NON SEQ n = 105
Not involved in recent accident	85%	82%	88%	74%	95%	66%	79%	94%	96%	84%	81%	87%	86%
Yes made an CTP claim as result of contact by claim farmer	7%	9%	5%	15%		16%	14%			8%	13%	3%	6%
No did not make CTP claim as result of contact by claim farmer	8%	9%	7%	12%	5%	18%	8%	6%	4%	8%	6%	10%	9%

Figures in red/blue are significantly different to the average at the 95% confidence level.

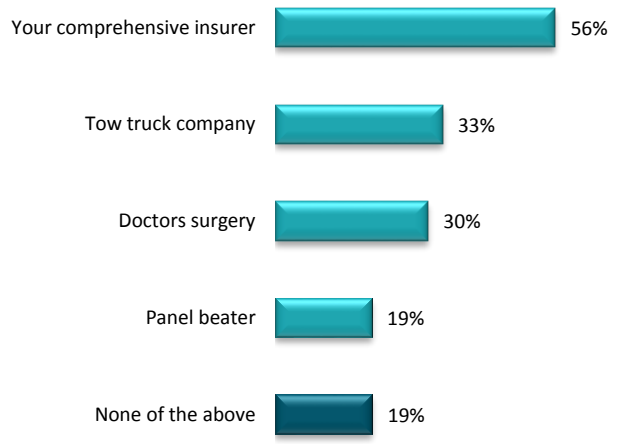
Sharing of personal details prior to claim farmer contact

Of those certain they had been contacted by a claim farmer and who had been involved in a motor vehicle accident in the past 12 months, most had shared their personal details with at least one organisation prior to being contacted by a claim farmer, the most common being their comprehensive insurer (56%), tow truck company (33%) or doctor's surgery (30%). 19% shared their personal details with a panel beater.

Cell sizes are too small to declare significant differences between sub-groups.

Q5 Did you share your personal details with any of the below businesses prior to being contacted by a claim farmer

Base: those certain they were contacted by claim farmer who were involved in motor vehicle accident in past 12 months (n=45)



Column %		GENDER		AGE						REGION			
	Total n = 45	Male n = 25^	Female n = 20^	SUB-TOTAL 18-44 YRS n = 36	SUB-TOTAL 45+ YRS n = 9^	18-29 yrs n = 17^	30-44 yrs n = 19^	45-59 yrs n = 5^	60+ yrs n = 4^	SUB-TOTAL SEQ incl BNE n = 31	Brisbane n = 18^	Rest of SEQ n = 13^	Regional QLD NON SEQ n = 14^
Your comprehensive insurer	56%	47%	68%	54%	64%	60%	48%	62%	67%	58%	50%	69%	48%
Tow truck company	33%	34%	32%	33%	32%	26%	39%	42%	18%	32%	28%	39%	36%
Doctors surgery	30%	32%	28%	34%	13%	25%	42%	21%		39%	44%	31%	7%
Panel beater	19%	20%	18%	18%	22%	27%	10%	21%	25%	19%	16%	23%	19%
None of the above	19%	17%	22%	16%	36%	14%	17%	38%	33%	16%	17%	15%	28%

^ Caution small cell size.

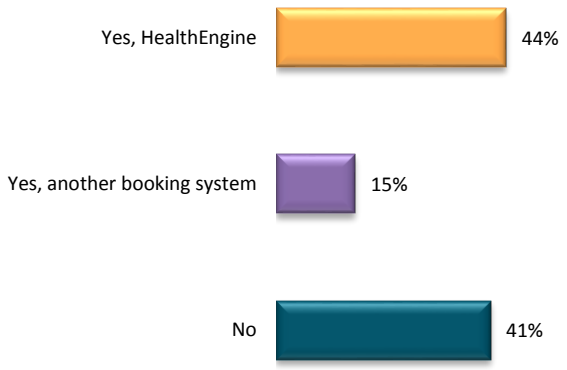
Use of online booking system prior to being contacted by claim farmer

Among those certain they had been contacted by a claim farmer and had been involved in a motor vehicle accident in the past 12 months, 44% had used HealthEngine to book related health appointments prior to being contacted by a claim farmer. A further 15% had used some other online booking system.

Cell sizes are too small to declare significant differences between sub-groups.

Q6 Did you use an online booking system for related health (doctor, physio, etc) appointments prior to being contacted by a claim farmer?

Base: those certain they were contacted by claim farmer who were involved in motor vehicle accident in past 12 months (n=45)



Column %		GENDER		AGE						REGION			
	Total n = 45	Male n = 25^	Female n = 20^	SUB-TOTAL 18-44 YRS n = 36	SUB-TOTAL 45+ YRS n = 9^	18-29 yrs n = 17^	30-44 yrs n = 19^	45-59 yrs n = 5^	60+ yrs n = 4^	SUB-TOTAL SEQ incl BNE n = 31	Brisbane n = 18^	Rest of SEQ n = 13^	Regional QLD NON SEQ n = 14^
Yes, HealthEngine	44%	50%	35%	48%	25%	40%	54%	21%	33%	52%	61%	38%	21%
Yes, another booking system	15%	19%	10%	19%		19%	19%			16%	17%	16%	13%
No	41%	31%	55%	34%	75%	42%	27%	79%	67%	32%	22%	46%	65%

^ Caution small cell size.

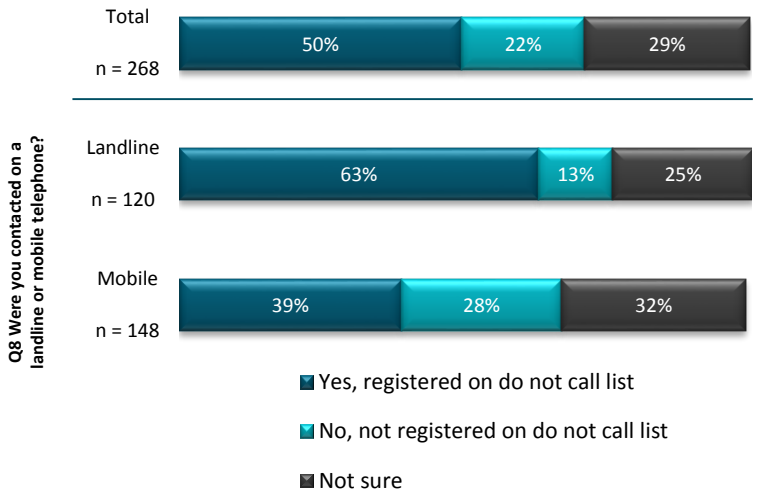
Registration on do not call register

50% of those certain they had received a telephone call from a claim farmer indicate the phone number they were contacted on was registered on the Do Not Call Register. The proportion whose number is listed on the Do Not Call register is higher among those contacted on a landline (63%) versus those contacted on a mobile phone (39%).

The aged 60 years or older (60%) are more likely than average (50%) to have been contacted on a phone number that is registered on the Do Not Call Register.

Q7 Is the phone number you were contacted on registered on the Do Not Call Register?

Base: those certain they received a telephone call from claim farmer



Column %		GENDER		AGE						REGION			
	Total n = 268	Male n = 138	Female n = 130	SUB-TOTAL 18-44 YRS n = 117	SUB-TOTAL 45+ YRS n = 151	18-29 yrs n = 41	30-44 yrs n = 76	45-59 yrs n = 72	60+ yrs n = 79	SUB-TOTAL SEQ incl BNE n = 171	Brisbane n = 76	Rest of SEQ n = 95	Regional QLD NON SEQ n = 97
Yes, registered on Do Not Call register	50%	48%	51%	45%	53%	32%	52%	45%	60%	49%	51%	47%	52%
No, not registered	22%	24%	19%	21%	22%	25%	19%	22%	21%	23%	17%	27%	18%
Not sure	29%	28%	30%	34%	25%	43%	29%	32%	18%	28%	32%	26%	30%

Figures in red/blue are significantly different to the average at the 95% confidence level.

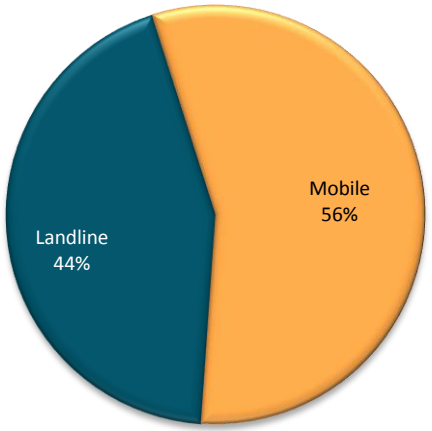
Contact via landline or mobile telephone

Claim farmer contact is more common via a mobile telephone (56%) than a landline (44%).

As might be expected, contact via a mobile phone is most common among those aged 18-44 years (69%) or those living in South East Queensland (60%). Conversely, landline contact is more likely to be reported by those aged 60 years or older (65%) or those living in regional Queensland (53%).

Q8 Were you contacted on a landline or mobile telephone?

Base: those certain they received a telephone call from claim farmer (n=268)



Column %		GENDER		AGE						REGION			
	Total n = 268	Male n = 138	Female n = 130	SUB-TOTAL 18-44 YRS n = 117	SUB-TOTAL 45+ YRS n = 151	18-29 yrs n = 41	30-44 yrs n = 76	45-59 yrs n = 72	60+ yrs n = 79	SUB-TOTAL SEQ incl BNE n = 171	Brisbane n = 76	Rest of SEQ n = 95	Regional QLD NON SEQ n = 97
Landline	44%	44%	43%	31%	54%	15%	39%	43%	65%	40%	44%	37%	53%
Mobile	56%	56%	57%	69%	46%	85%	61%	57%	35%	60%	56%	63%	47%

Figures in red/blue are significantly different to the average at the 95% confidence level.

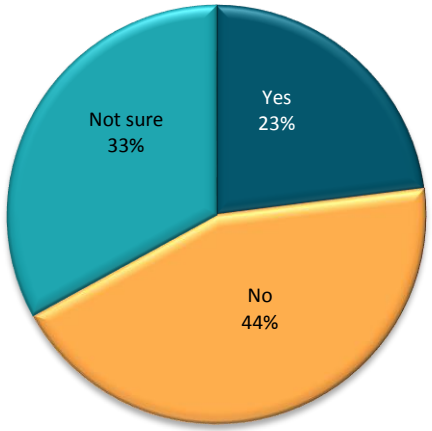
Other family members contacted by claim farmer

One quarter of Queenslanders surveyed (23%) report someone else in their family having been contacted by a claim farmer in the last 12 months.

Knowing that other family members have been contacted by a claim farmer is most commonly reported by those aged 18-29 years (30%).

Q9 Has anyone else in your family been contacted by a claim farmer in the last 12 months? ?

Base: all respondents (n=800)



Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Yes	23%	25%	21%	27%	19%	30%	25%	22%	16%	22%	22%	22%	24%
No	44%	46%	41%	41%	47%	39%	41%	46%	48%	44%	48%	40%	44%
Not sure	33%	29%	37%	32%	34%	31%	33%	32%	36%	34%	29%	38%	33%

Figures in red/blue are significantly different to the average at the 95% confidence level.

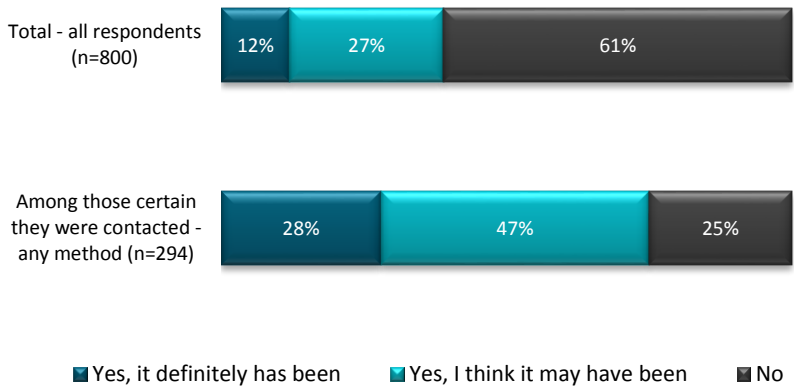
Leaking of personal information

Close to four in ten Queenslanders (39% - 12% definitely, 27% maybe) believe their personal information has been leaked to a claim farmer in the last 12 months without their approval.

Among those who are certain they have been contacted by a claim farmer in the past 12 months, 28% believe their personal information has definitely been leaked while 47% feel it may have been leaked (75% definitely/maybe sub-total).

Those living in South East Queensland (15%) are more likely than average (12%) to believe their personal details have definitely been leaked.

Q10 Do you feel your personal information has been leaked to a claim farmer in the last 12 months without your approval?



Q10 Do you feel your personal information has been leaked to a claim farmer in the last 12 months without your approval? DETAILED TABLES

Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Yes, it definitely has been	12%	14%	11%	14%	10%	12%	15%	11%	10%	15%	14%	15%	7%
Yes, I think it may have been	27%	26%	28%	27%	27%	30%	25%	30%	24%	26%	28%	24%	29%
SUB-TOTAL Definitely/May have been	39%	39%	39%	41%	37%	42%	40%	41%	34%	40%	42%	39%	36%
No	61%	61%	61%	59%	63%	58%	60%	59%	66%	60%	58%	61%	64%

Column %		Q5 - Did you share your personal details with any of the below businesses prior to being contacted by a claim farmer				
	Total n = 800	Your comprehensive insurer n = 26^	Tow truck company n = 15^	Panel beater n = 10^	Doctors surgery n = 13^	None of the above n = 8^
Yes, it definitely has been	12%	62%	53%	55%	61%	12%
Yes, I think it may have been	27%	29%	39%	33%	23%	49%
SUB-TOTAL Definitely/May have been	39%	91%	93%	88%	84%	61%
No	61%	9%	7%	12%	16%	39%

^ Caution small cell size.

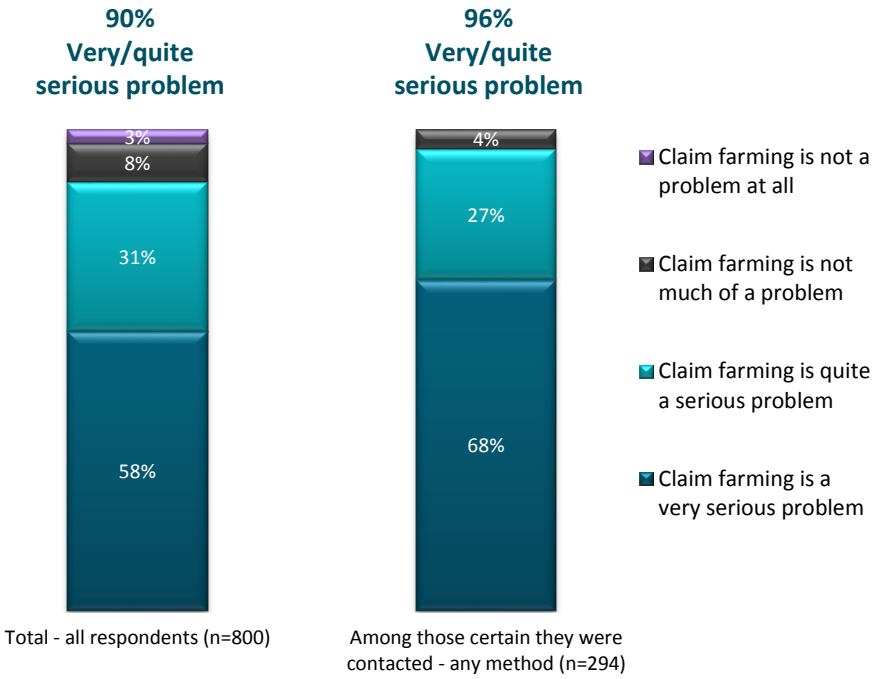
Figures in red/blue are significantly different to the average at the 95% confidence level.

Perceptions of claim farming

The majority of Queenslanders (90%) agree claim farming is a very serious (58%) or quite serious (31%) problem. Among those who are certain they have been contacted in the last 12 months by a claim farmer, 96% consider claim farming to be a problem (68% very serious, 27% quite serious).

Females (62%) or those aged 60 years or older (68%) are more likely than average (58%) to consider claim farming to be a very serious problem.

Q11 Which of the following statements do you most agree with?



Q11 - Which of the following statements do you most agree with? DETAILED TABLES

Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Claim farming is a very serious problem	58%	54%	62%	53%	63%	50%	54%	59%	68%	60%	56%	64%	54%
Claim farming is quite a serious problem	31%	32%	31%	34%	29%	37%	32%	32%	26%	31%	34%	28%	33%
SUB-TOTAL Serious/quite a serious problem	90%	86%	93%	87%	93%	88%	86%	91%	94%	91%	90%	92%	87%
Claim farming is not much of a problem	8%	10%	5%	11%	5%	11%	11%	6%	4%	8%	9%	7%	8%
Claim farming is not a problem at all	3%	4%	2%	3%	3%	1%	3%	3%	2%	1%	1%	2%	5%

Figures in red/blue are significantly different to the average at the 95% confidence level.

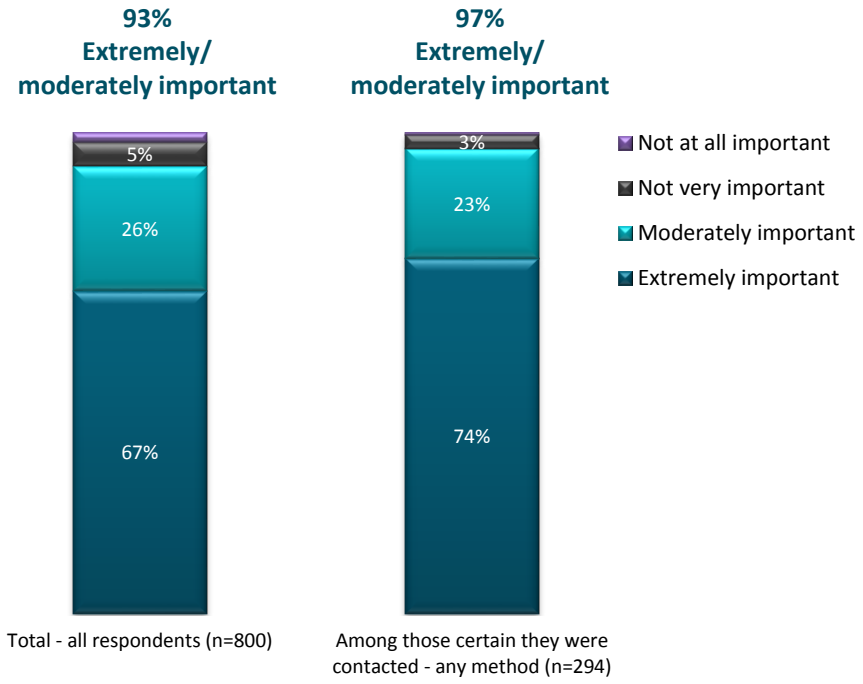
Importance of Queensland Government taking action on claim farming

More than nine in ten (93%) Queenslanders believe it is important (67% extremely, 26% moderately) that the Queensland Government take action on claim farming. Results are higher among those who have been contacted by a claim farmer in the last 12 months - 97% of this segment believe it is important (74% extremely important) that action is taken.

Sub-groups more likely than average (67%) to consider it extremely important that the government take action are:

- Females (73%)
- Those aged 45 years or older (77%, particularly those aged 60 years or older 83%)
- Those living in areas of greatest disadvantage (1+2 75%)
- Those who have been contacted by a claim farmer in the past 12 months (74%).

Q12 How important is it that the Queensland Government takes action on claim farming?



Q12 - How important is it that the Queensland Government takes action on claim farming? DETAILED TABLES

Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Extremely important	67%	62%	73%	58%	77%	57%	58%	70%	83%	68%	58%	76%	66%
Moderately important	26%	28%	23%	35%	17%	38%	33%	21%	13%	26%	34%	19%	25%
SUB-TOTAL Extremely/Moderately important	93%	90%	96%	93%	94%	95%	91%	91%	96%	94%	92%	95%	92%
Not very important	5%	7%	3%	6%	4%	4%	7%	6%	3%	5%	6%	4%	6%
Not at all important	2%	3%	1%	2%	2%	2%	2%	3%	1%	1%	2%	1%	3%

Column %		IRSAD - Decile (1+2 lowest advantage, 9+10 highest advantage)				
	Total n = 800	1+2 n = 176	3+4 n = 82	5+6 n = 217	7+8 n = 167	9+10 n = 158
Extremely important	67%	75%	70%	68%	70%	57%
Moderately important	26%	18%	23%	27%	24%	33%
SUB-TOTAL Extremely/Moderately important	93%	93%	93%	95%	94%	91%
Not very important	5%	7%	4%	3%	4%	8%
Not at all important	2%	1%	4%	2%	2%	2%

Figures in red/blue are significantly different to the average at the 95% confidence level.

Q12 - How important is it that the Queensland Q12 - How important is it that the Queensland Government takes action on claim farming? DETAILED TABLES

Column %		Q2 Feelings about being contacted by claim farmer				Q11 Perception of claim farming as a problem				
	Total n = 800	Extremely annoyed n = 256	Somewhat annoyed n = 65	It didn't bother me n = 17^	I was glad to get the call/contact n = 6^	Claim farming is a very serious problem n = 465	Claim farming is quite a serious problem n = 253	SUB-TOTAL Serious/quite a serious problem n = 718	Claim farming is not much of a problem n = 60	Claim farming is not a problem at all n = 22^
Extremely important	67%	84%	31%	58%	83%	91%	41%	74%	15%	13%
Moderately important	26%	15%	64%	29%		7%	54%	24%	54%	13%
SUB-TOTAL Extremely/Moderately important	93%	99%	95%	86%	83%	99%	95%	97%	69%	26%
Not very important	5%	1%	5%	7%	17%	1%	5%	2%	25%	41%
Not at all important	2%	0%		7%		1%	0%	1%	6%	33%

Figures in red/blue are significantly different to the average at the 95% confidence level.

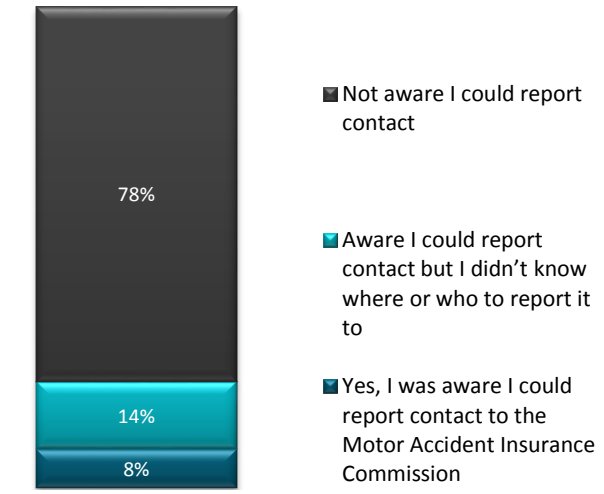
Reporting of contact

22% of Queenslanders are aware they can report being contacted by a claim farmer (8% know they can report it to MAIC, 14% indicate they know they can report it but don't know who or where to report it).

Of those certain they had been contacted by a claim farmer, 11% indicate they reported the contact to MAIC, 1% reported it elsewhere (2 to police, 1 to their insurer and 1 to the ACCCs 'Scamwatch'), 15% were aware that they could report the contact but did not, while 73% were not aware they could report the contact. Males (15%), those aged 18-44 years (21%) or those living in Brisbane (20%) are more likely than average (11%) to have reported the claim farmer's contact to MAIC.

Q13 Before today were you aware that you could report contact from a claim farmer to the Motor Accident Insurance Commission?

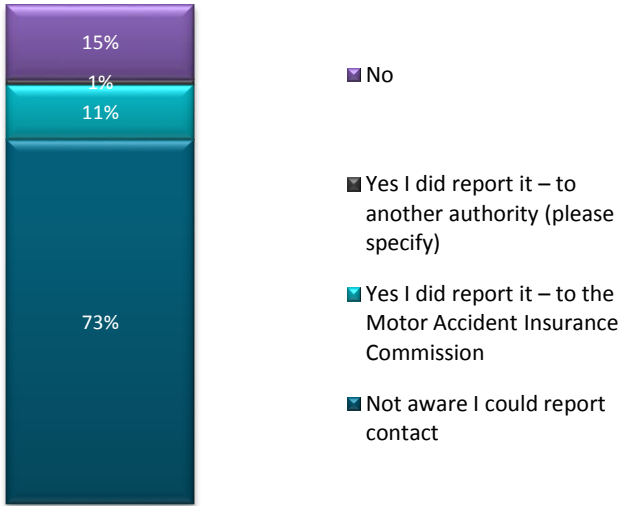
Base: All respondents (n=800)



Total - all respondents (n=800)

Q14 Earlier you noted that you had received contact from a claim farmer in the last 12 months, did you report that contact?

Base: Those certain they were contacted by claim farmer (n=294)



Those certain they were contacted - any method (n=294)

Q13/Q14 Reporting of contact DETAILED TABLES

Q13 Before today were you aware that you could report contact from a claim farmer to the Motor Accident Insurance Commission?
Base: those certain they were contacted - any method (n=294)

Column %		GENDER		AGE						REGION			
	Total n = 800	Male n = 382	Female n = 418	SUB-TOTAL 18-44 YRS n = 382	SUB-TOTAL 45+ YRS n = 418	18-29 yrs n = 139	30-44 yrs n = 243	45-59 yrs n = 191	60+ yrs n = 227	SUB-TOTAL SEQ incl BNE n = 480	Brisbane n = 225	Rest of SEQ n = 255	Regional QLD NON SEQ n = 320
Yes, I was aware I could report contact to the Motor Accident Insurance Commission	8%	10%	6%	10%	6%	10%	10%	6%	5%	8%	9%	6%	8%
Aware I could report contact but I didn't know where or who to report it to	14%	16%	13%	18%	11%	23%	15%	8%	14%	16%	16%	15%	12%
Not aware I could report contact	78%	74%	81%	72%	83%	67%	75%	85%	81%	77%	74%	79%	79%

Q14 Earlier you noted that you had received contact from a claim farmer in the last 12 months, did you report that contact?
Base: those certain they were contacted - any method (n=294)

Column %		GENDER		AGE						REGION			
	Total n = 294	Male n = 150	Female n = 144	SUB-TOTAL <45 YEARS n = 138	SUB-TOTAL 45+ YRS n = 156	18-29 yrs n = 52	30-44 yrs n = 86	45-59 yrs n = 74	60+ yrs n = 82	SUB-TOTAL SEQ incl BNE n = 189	Brisbane n = 87	Rest of SEQ n = 102	Regional QLD NON SEQ n = 105
Not aware I could report contact	73%	69%	77%	61%	84%	56%	64%	85%	83%	73%	64%	80%	75%
Yes I did report it – to the Motor Accident Insurance Commission	11%	15%	7%	21%	1%	25%	19%	2%	1%	13%	20%	7%	6%
Yes I did report it – to another authority (please specify)	1%	0%	1%		2%			1%	2%				3%
SUB-TOTAL Yes	12%	15%	8%	21%	3%	25%	19%	3%	3%	13%	20%	7%	8%
No	15%	16%	14%	18%	13%	19%	17%	12%	14%	14%	16%	13%	17%

Appendices

A: Questionnaire

2018 Claim Farming Research - MAIC

FINAL Questionnaire 22 August 2018

SCREENERS / QUOTA CONTROL

AA What is your gender?
Please select one answer

1. Male
2. Female

BB Into which following age category do you belong?
Please select one answer

1. Under 18 years — **TERMINATE**
2. 18 to 24 years
3. 25 to 29 years
4. 30 to 34 years
5. 35 to 39 years
6. 40 to 44 years
7. 45 to 49 years
8. 50 to 54 years
9. 55 to 59 years
10. 60 to 64 years
11. 65 to 69 years
12. 70 years or over

CC Please enter your postcode

_ _ _ _

MUST BE QLD TO CONTINUE, check quotas

Computer to code into:

1. Brisbane
2. Rest of South East Queensland
3. Southern Queensland
4. Central Queensland
5. Northern Queensland

Ask all

Q1 In the past 12 months, have you been contacted by someone you have not dealt with before, seeking personal details in relation to a recent car accident that you may or may not have been involved in?

Note: this practice is commonly known as 'claim farming'. These 'claim farmers' encourage people to make a compulsory third party (CTP) insurance claim. They then sell their personal details, for a commission, to legal firms.
Please select as many as apply

1. Yes, I have received a PHONE CALL from a claim farmer
2. Yes, I have been contacted via SOCIAL MEDIA from a claim farmer
3. Yes, I was contacted through a different method by a claim farmer
   a. Please specify how you were contacted: _____
4. Yes, I have been contacted (by phone, social media or some other method) but I'm not certain it was a claim farmer
5. No *programming note – code 5 should be single response*

Ask those who have been contacted by a claim farmer (code 1, 2, 3 or 4 at Q1)

Q2 How do you feel about being contacted by a claim farmer?
Please select one answer

1. Extremely annoyed
2. Somewhat annoyed
3. It didn't bother me
4. I was glad to get the call/contact

Ask those who have been contacted by a claim farmer (code 1, 2, 3 or 4 at Q1)

Q3 Were you actually involved in a motor vehicle accident in the past 12 months?
Please select one answer

1. Yes
2. No

Ask those who were involved in a recent accident (code 1 at Q3)

Q4 Did you make a CTP insurance claim (for personal injury) as a result of being contacted by a claim farmer?
Please select one answer

1. Yes
2. No

Ask those who were involved in a recent accident (code 1 at Q3)

Q5 Did you share your personal details with any of the below businesses prior to being contacted by a claim farmer?
Please select all that apply

1. Your comprehensive insurer
2. Tow truck company
3. Panel beater
4. Doctors surgery
5. None of the above

Ask those who were involved in a recent accident (code 1 at Q3)

Q6 Did you use an online booking system for related health (doctor, physio, etc) appointments prior to being contacted by a claim farmer?
Please select one answer

1. Yes, HealthEngine
2. Yes, another booking system
3. No

Ask those who have received a TELEPHONE CALL from a claim farmer (code 1 at Q1)

Q7 Is the phone number you were contacted on registered on the Do Not Call Register?
Please select one answer

1. Yes
2. No
3. Not sure

Ask those who have received a TELEPHONE CALL from a claim farmer (code 1 at Q1)

Q8 Were you contacted on a landline or mobile telephone?
Please select one answer

1. Landline
2. Mobile

Ask all

Q9 Has anyone else in your family been contacted by a claim farmer in the last 12 months?
Please select one answer

1. Yes
2. No
3. Not sure

Ask all

Q10 There have been examples reported in the news recently of people's personal information being leaked to claim farmers without their approval.

Do you feel your personal information has been leaked to a claim farmer in the last 12 months without your approval?
Please select one answer

1. Yes, it definitely has been
2. Yes, I think it may have been
3. No

Ask all

Q11 Which of the following statements do you most agree with?
Please select one answer

1. Claim farming is a very serious problem
2. Claim farming is quite a serious problem
3. Claim farming is not much of a problem
4. Claim farming is not a problem at all

Ask all

Q12 How important is it that the Queensland Government takes action on claim farming?
Please select one answer

1. Extremely important
2. Moderately important
3. Not very important
4. Not at all important

Ask all

Q13 Before today were you aware that you could report contact from a claim farmer to the Motor Accident Insurance Commission?
Please select one answer

1. Yes, I was aware I could report contact to the Motor Accident Insurance Commission
2. Aware I could report contact but I didn't know where or who to report it to
3. Not aware I could report contact

Ask those aware they can report claim farmer contact (code 1 or 2 at Q13) and who have received a contact from claim farmer (code 1, 2, 3 or 4 at Q1)

Q14 Earlier you noted that you had received contact from a claim farmer in the last 12 months, did you report that contact?
Please select one answer

1. Yes – to the Motor Accident Insurance Commission
2. Yes – to another authority (please specify _____)
3. No

DEMOGRAPHICS

Finally, a few questions to ensure we are surveying a range of Queenslanders. Please remember all responses are confidential.

Ask all

D1 Which of the following describes your current work status?
Please select one answer

1. Self-employed (full or part time)
2. Full time employee
3. Part time or casual employee
4. Full time home-maker
5. Full time student
6. Retired – mainly self-funded
7. Retired – mainly on a pension
8. Full time carer
9. Sickness or disability pensioner
10. Unemployed but currently seeking work
11. Other (please specify) _____
12. Prefer not to say

Ask all

D2 Which of the following best describes your household's annual "before tax" income? Include all sources of income.
Please select one answer

1. Up to $40,000
2. $40,001 to $80,000
3. $80,001 to $120,000
4. More than $120,000
5. Don't know
6. Prefer not to say

Ask self-employed/FT/PT/casual workers (codes 1,2,3 at D1)

D3 Which category best describes your occupation?
Please select one answer

1. "On-site" or "hands-on" job without formal qualifications or with a basic licence (e.g. general labourer, fruit picker, manufacturing or factory workers, truck/fork-lift driver, machine operator).
2. "On-site" or "hands-on" job, but with a formal qualification (TAFE, completed apprenticeship, certificate etc) (e.g. qualified trades people such as electricians/plumbers/carpenters/ sign-writers, mechanics etc) as well as some small goods or services industries (e.g. butcher, baker, hairdresser, florist etc). Also includes defence force members (non-officer level).
3. Office, or non-manual job, not necessarily requiring qualifications (e.g. hospitality, retail, administration, sales representative, office clerk etc.)
4. A professional job, requiring a completed formal degree (e.g. accountant, lawyer, engineer, scientist, architect, marketing/advertising, most managers/senior managers etc), plus teachers and most health professionals (nurses, physiotherapists, dentists, naturopaths etc).
5. Other / type in……

Ask all

D4 Have you ever made an insurance claim for personal injury as a result of a motor vehicle accident through the Compulsory Third Party (CTP) Insurance Scheme in Queensland?
Please select one answer

1. Yes, within the last five years
2. Yes, more than five years ago
3. No

Thank and close

Programmer note:
D5 IRSAD – Data will be automatically collected via postcode

IRSAD is the Index of Relative Socioeconomic Advantage and Disadvantage and will be used in analysis where relevant. For more info on IRSAD see:
http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/2071.0~2016~Main%20Features~Socio-Economic%20Advantage%20and%20Disadvantage~123

B: Sample composition

	%	n
Male	48%	382
Female	52%	418

	%	n
18 to 24 years	8%	62
25 to 29 years	10%	77
30 to 34 years	12%	97
35 to 39 years	9%	69
40 to 44 years	10%	77
45 to 49 years	9%	69
50 to 54 years	6%	51
55 to 59 years	9%	71
60 to 64 years	9%	70
65 to 69 years	9%	69
70 years or over	11%	88

	%	n
Brisbane	28%	225
Rest of South East Queensland	32%	255
Southern Queensland	9%	68
Central Queensland	9%	69
Northern Queensland	23%	183

	%	n
Self-employed (full or part time)	9%	70
Full time employee	32%	255
Part time or casual employee	15%	120
Full time home-maker	8%	60
Full time student	3%	20
Retired – mainly self-funded	7%	55
Retired – mainly on a pension	16%	124
Full time carer	2%	16
Sickness or disability pensioner	4%	30
Unemployed but currently seeking work	5%	40
Other	1%	6
Prefer not to say	1%	4

	%	n
Up to $40,000	23%	181
$40,001 to $80,000	30%	237
$80,001 to $120,000	18%	144
More than $120,000	17%	138
Don’t know	2%	14
Prefer not to say	11%	86

	%	n
Lower blue collar	13%	58
Upper blue collar	16%	73
Lower white collar	37%	166
Upper white collar	33%	145
Other	1%	3

C: Fieldwork statistics

ONLINE	
Final N=	800
Quota Fails	298
Screenouts	41
Non-Completes	15
Date started - In Field	28/08/2018
Date finished - Out of Field	4/09/2018

D: Sampling error

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options and post survey weighting and adjustments.

Therefore MCR voids the words “margin of error” as they are not able to be verified. All that can be calculated are different possible sampling errors with different probabilities of pure, unweighted, random samples with 100% response rates. These are only theoretical because no published surveys come close to this ideal.

Respondents for this survey were randomly selected (using probability sampling) from among those who have agreed to participate in online surveys. Because the sample is based on those who agreed to be invited to participate in the online panel, accurate estimates of theoretical sampling cannot be definitively calculated. At the absolute minimum, sampling error based on various cell sizes for this survey could fall within the ranges reported in the adjacent table.

Sample size	10/90	20/80	30/70	40/60	50/50
10	±19.0	±25.0	±29.0	±31.0	±32.0
20	±13.0	±18.0	±20.0	±22.0	±22.0
30	±11.0	±15.0	±16.7	±17.9	±18.0
40	±9.0	±12.6	±14.5	±15.5	±15.8
50	±8.0	±11.3	±13.0	±13.9	±14.1
60	±7.7	±10.3	±11.8	±12.6	±12.9
70	±7.2	±9.6	±11.0	±11.7	±12.0
80	±6.7	±8.9	±10.2	±11.0	±11.1
90	±6.3	±8.4	±9.7	±10.3	±10.5
100	±6.0	±8.0	±9.2	±9.8	±10.0
150	±4.8	±6.5	±7.5	±8.0	±8.2
160	±4.7	±6.3	±7.2	±7.7	±7.9
170	±4.6	±6.1	±7.0	±7.5	±7.7
200	±4.2	±5.6	±6.5	±6.9	±7.0
220	±4.0	±5.4	±6.2	±6.6	±6.7
240	±3.9	±5.2	±5.7	±6.3	±6.5
250	±3.8	±5.1	±5.8	±6.2	±6.3
260	±3.7	±5.0	±5.7	±6.1	±6.2
280	±3.6	±4.8	±5.5	±5.9	±6.0
300	±3.5	±4.6	±5.3	±5.7	±5.8
320	±3.4	±4.5	±5.1	±5.5	±5.6
340	±3.3	±4.3	±5.0	±5.3	±5.4
350	±3.2	±4.3	±4.9	±5.2	±5.3
360	±3.2	±4.2	±4.8	±5.2	±5.3
380	±3.1	±4.1	±4.7	±5.0	±5.1
400	±3.0	±4.0	±4.6	±4.9	±5.0
500	±2.7	±3.6	±4.1	±4.4	±4.5
600	±2.4	±3.3	±3.7	±4.0	±4.1
700	±2.3	±3.0	±3.5	±3.7	±3.8
800	±2.1	±2.8	±3.2	±3.5	±3.5
900	±2.0	±2.4	±3.1	±3.3	±3.3
1000	±1.9	±2.5	±2.9	±3.1	±3.2

(at the 95% confidence level) (based on probability sampling and achieving a 100% response rate)