

CTP Claimant Satisfaction Research

Claims notified between 1 January 2024 and 31 December 2024
Report

Prepared for: MAIC

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Method

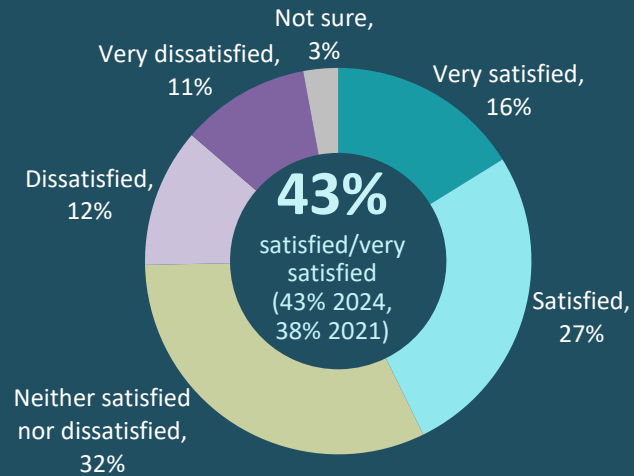
ITEM	DETAILS
Method	Online, self-completion survey
Respondent	<p>CTP Claimants, defined as:</p> <ul style="list-style-type: none">• Claims notified between 1 January 2024 and 31 December 2024• All direct claims (open and closed), and all open legally-represented claims• Liability fully, or partially accepted• Severity 1-4 (based on the highest severity injury using Abbreviated Injury Scale (AIS) coding)• Claimant was at least 18 years of age at time of accident• Accidents in Queensland
Sample size	n=241
Sample and process	MAIC issued invitations to relevant claimants (~n=1670 invitations were sent). Invites and reminders were issued via email and SMS. Completed survey data was hosted by the fieldwork supplier Q&A Market Research.
Fieldwork dates	29 April – 26 May 2025
Questionnaire	MAIC designed a questionnaire to which MCR provided input.
Weighting	The data were not weighted.
Fieldwork supplier	MCR’s fieldwork partner, Q&A Market Research conducted the fieldwork.
Data analysis	<p>MCR conducted the data analysis using the program Q-Software, a market research specific data analysis platform. Data was subjected to tests of significance and they are highlighted as such through this report.</p> <p>A similar survey was conducted in 2021 and, where relevant, results between 2021 and 2024 are compared in this report.</p>



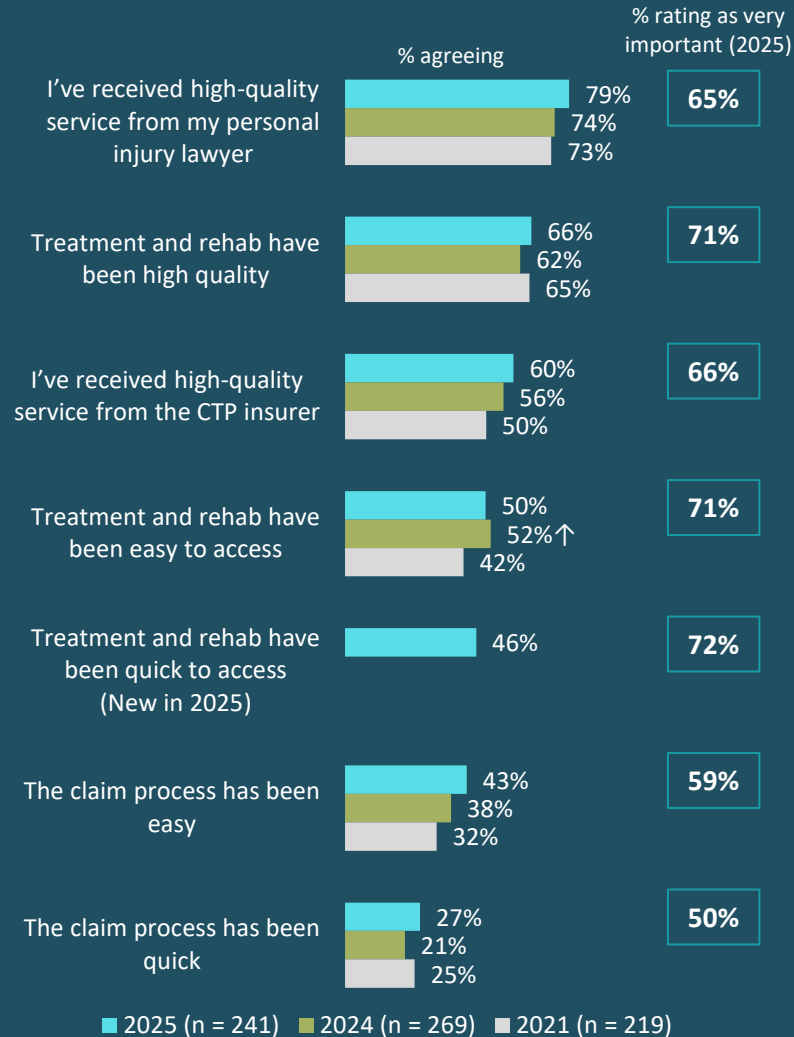
Snapshot: CTP Claimant Pulse Survey 2025

Claims notified between 1 January 2024 and 31 December 2024

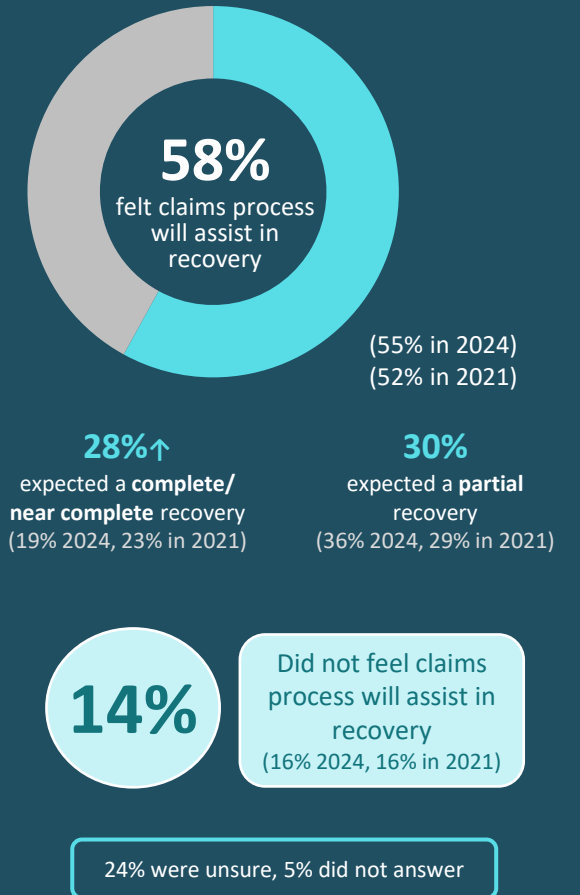
OVERALL SATISFACTION WITH CLAIMS PROCESS



EXPERIENCE OF CLAIMS PROCESS



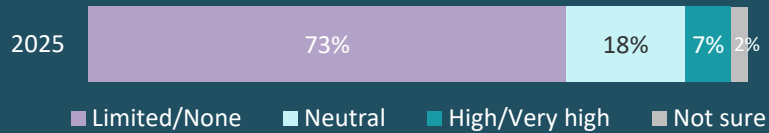
PERCEPTIONS CTP CLAIMS PROCESS WILL ASSIST RECOVERY



Snapshot: CTP Claimant Pulse Survey 2025

Claims notified between 1 January 2024 and 31 December 2024

UNDERSTANDING OF PROCESS (prior to accident)

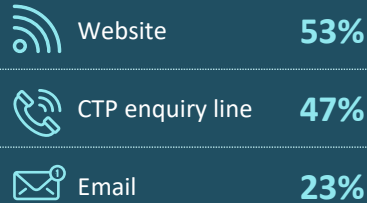


CONTACT WITH MAIC

18%
had contact
with MAIC

Method of contact (Top 3)

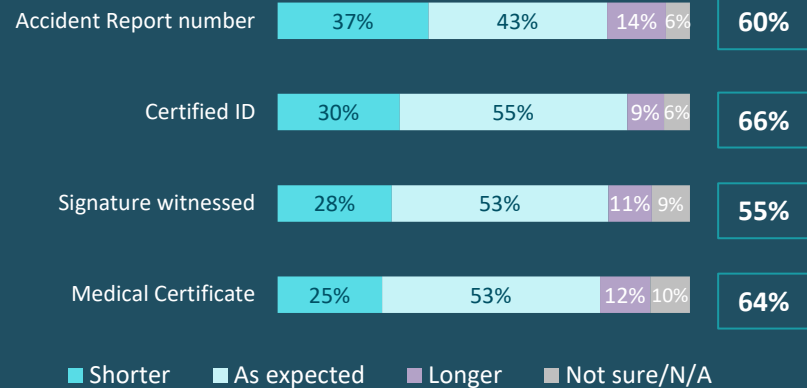
Base: those who had contact with MAIC in relation to their claim 2025 (n=43)



OBTAINING DOCUMENTS

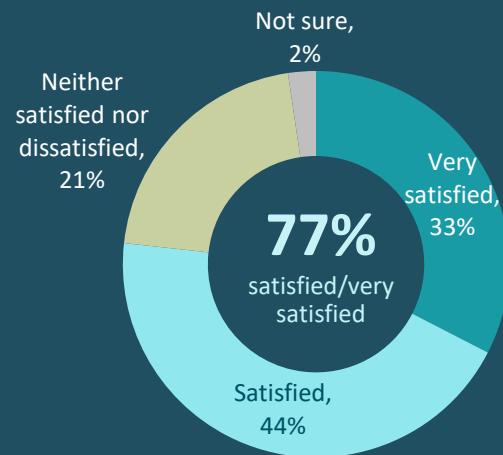
TIME TAKEN

% rating as easy/
very easy to obtain



OVERALL SATISFACTION WITH MAIC

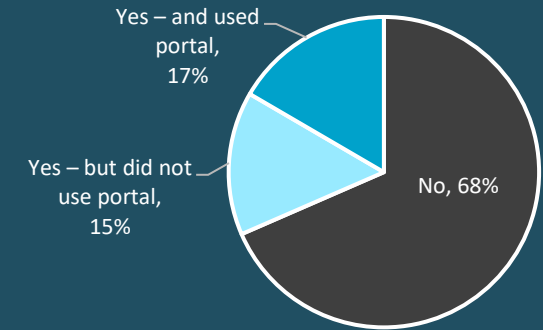
Base: those who had contact with MAIC in relation to their claim 2025 (n=43)



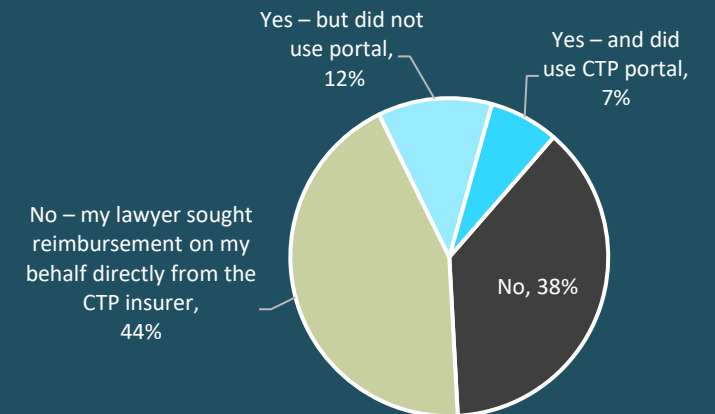
PORTAL

60%
of those using
portal indicated
it was easy
to use

Aware could lodge claim online



Aware could apply for reimbursements via CTP portal



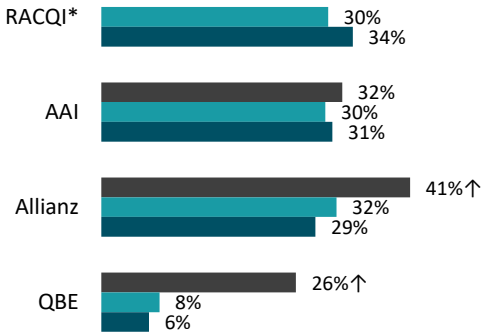
Findings



Respondent profile

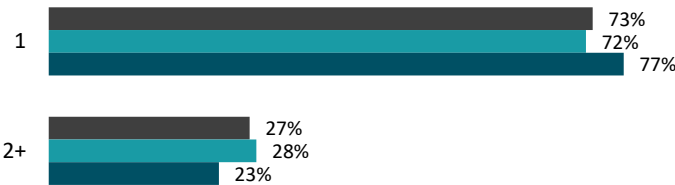
2025 (n = 241) 2024 (n = 269) 2021 (n = 219)

INSURER



* Not included in 2025

SEVERITY



CLAIM STATUS



GENDER



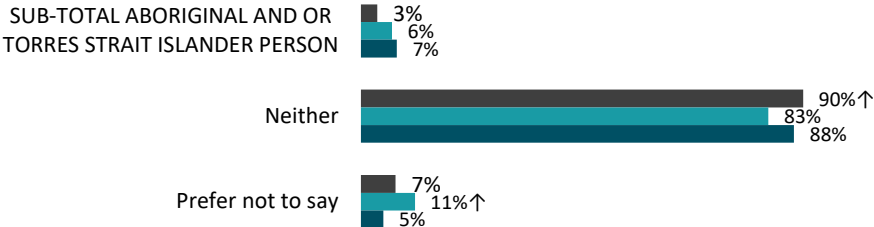
AGE



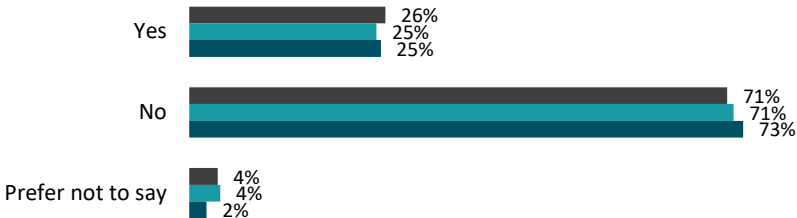
REGION



ABORIGINAL AND/OR TORRES STRAIT ISLANDER STATUS



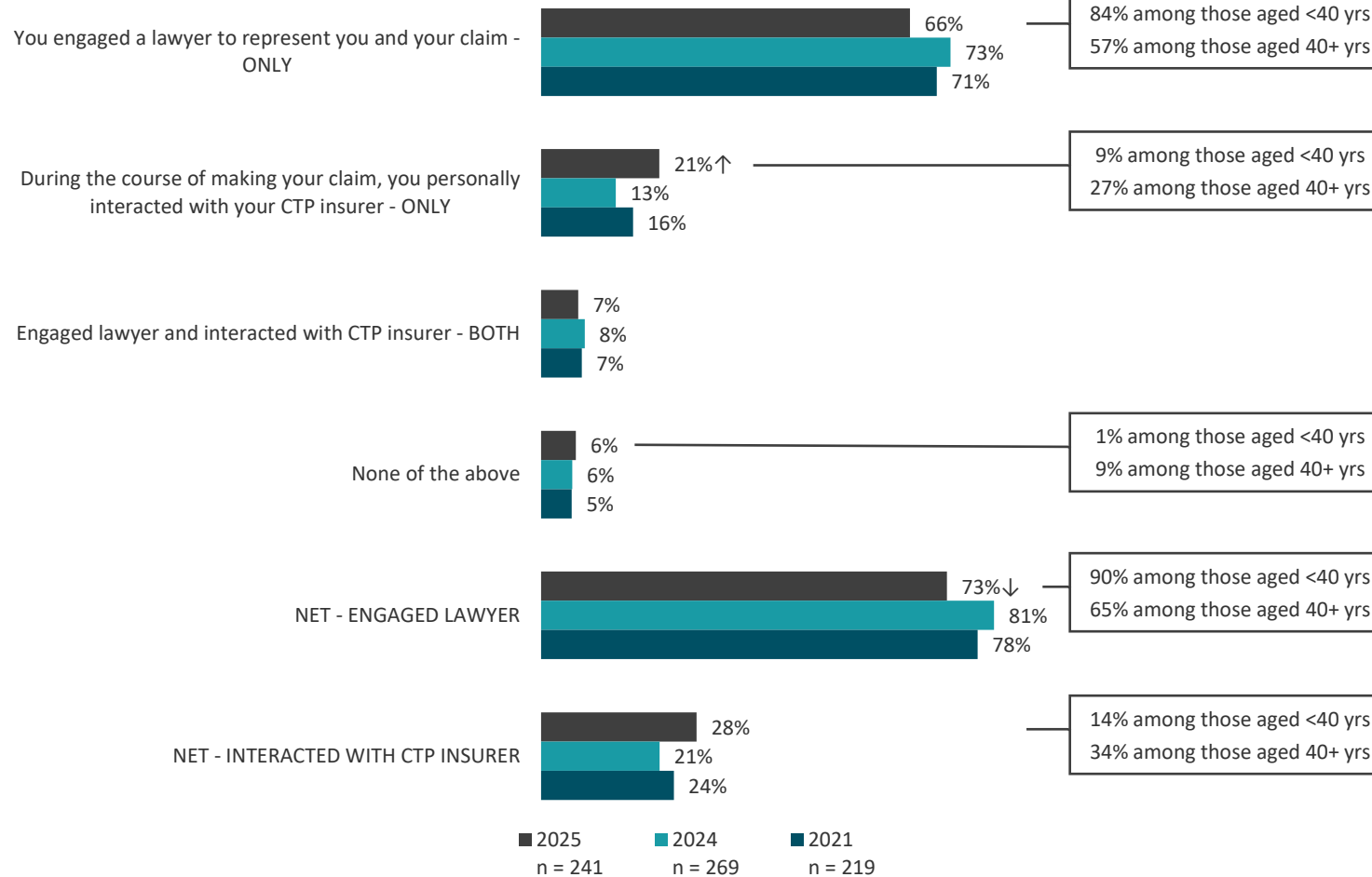
SPEAK A LANGUAGE OTHER THAN ENGLISH AT HOME



1.1 Legal representation

S1 - Which of the following applies to your situation?

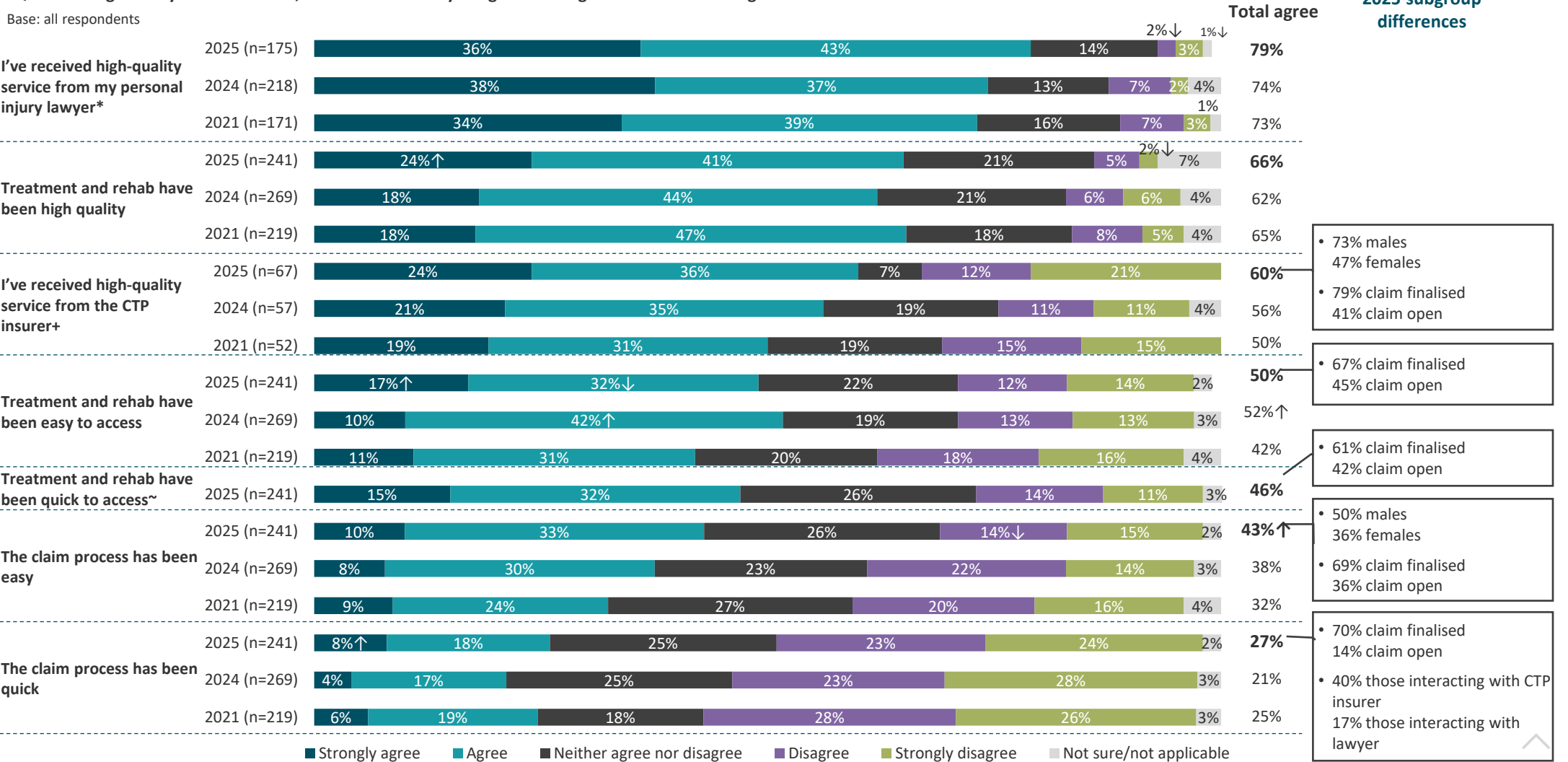
2025 subgroup differences



1.2 Claim process and service (by year)

Q1 - Thinking about your claim so far, to what extent do you agree or disagree with the following statements?

Base: all respondents



~ New in 2025

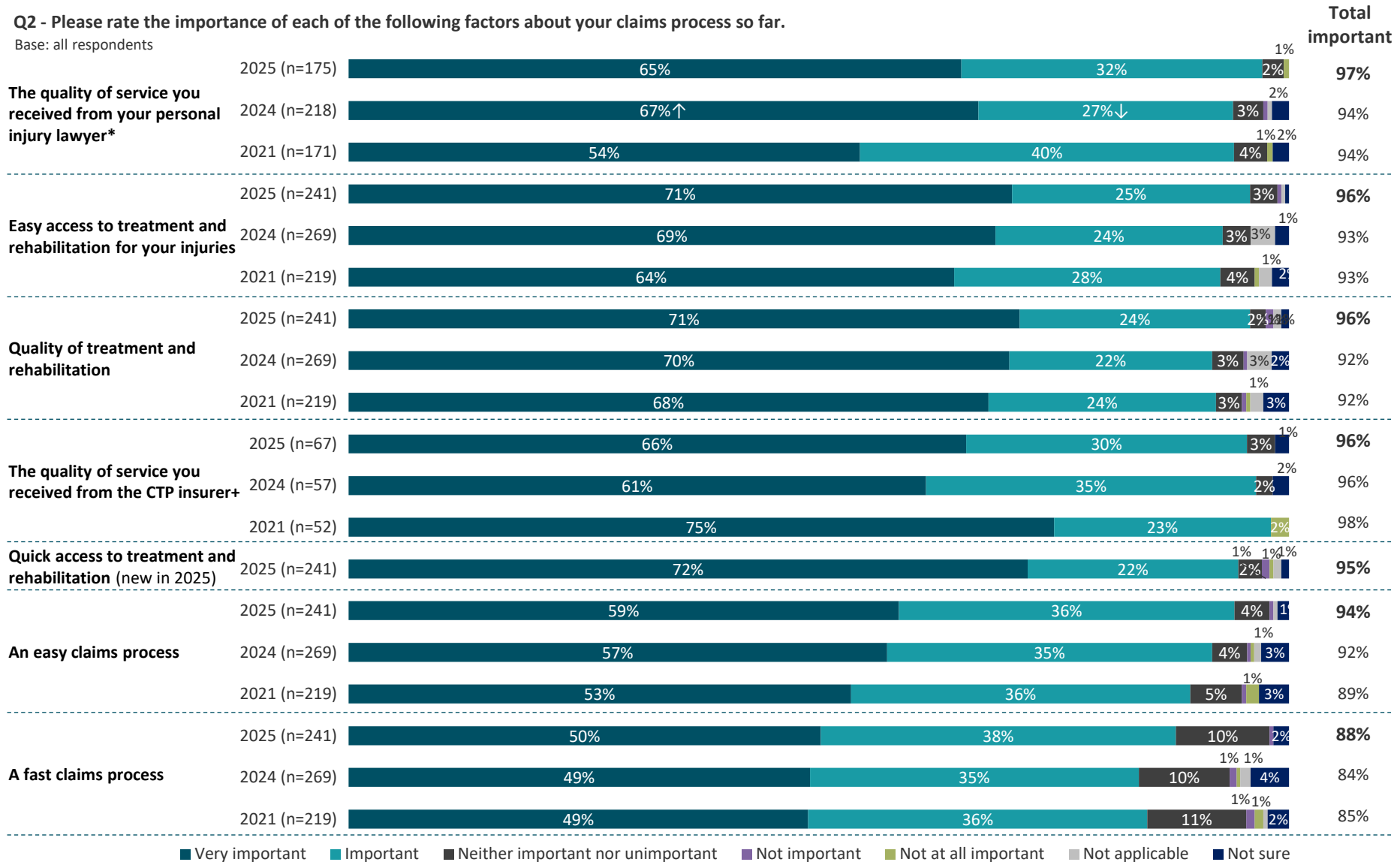
* Base: Those who interacted with lawyer; + Base: Those who interacted with insurer

↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

1.3 Importance of factors in the claim process (by year)

Q2 - Please rate the importance of each of the following factors about your claims process so far.

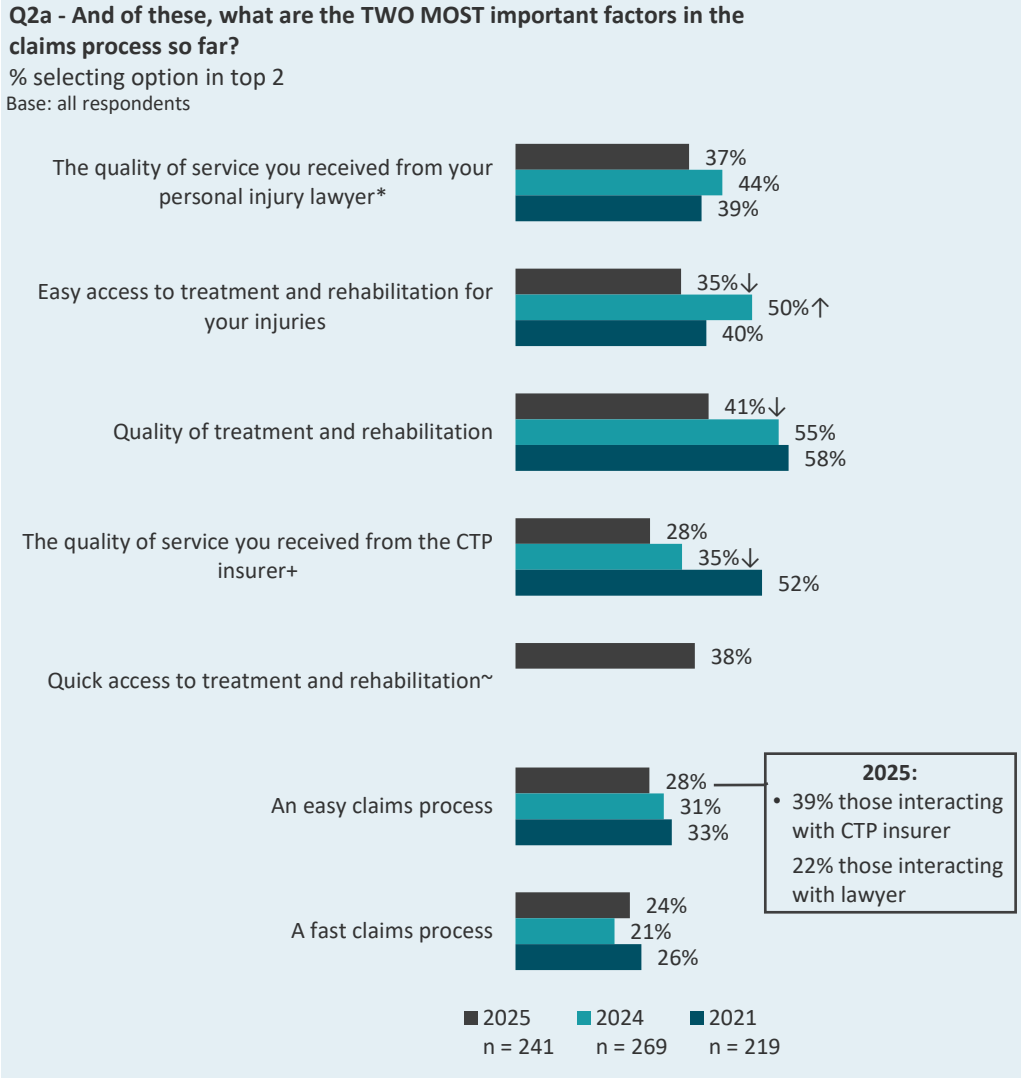
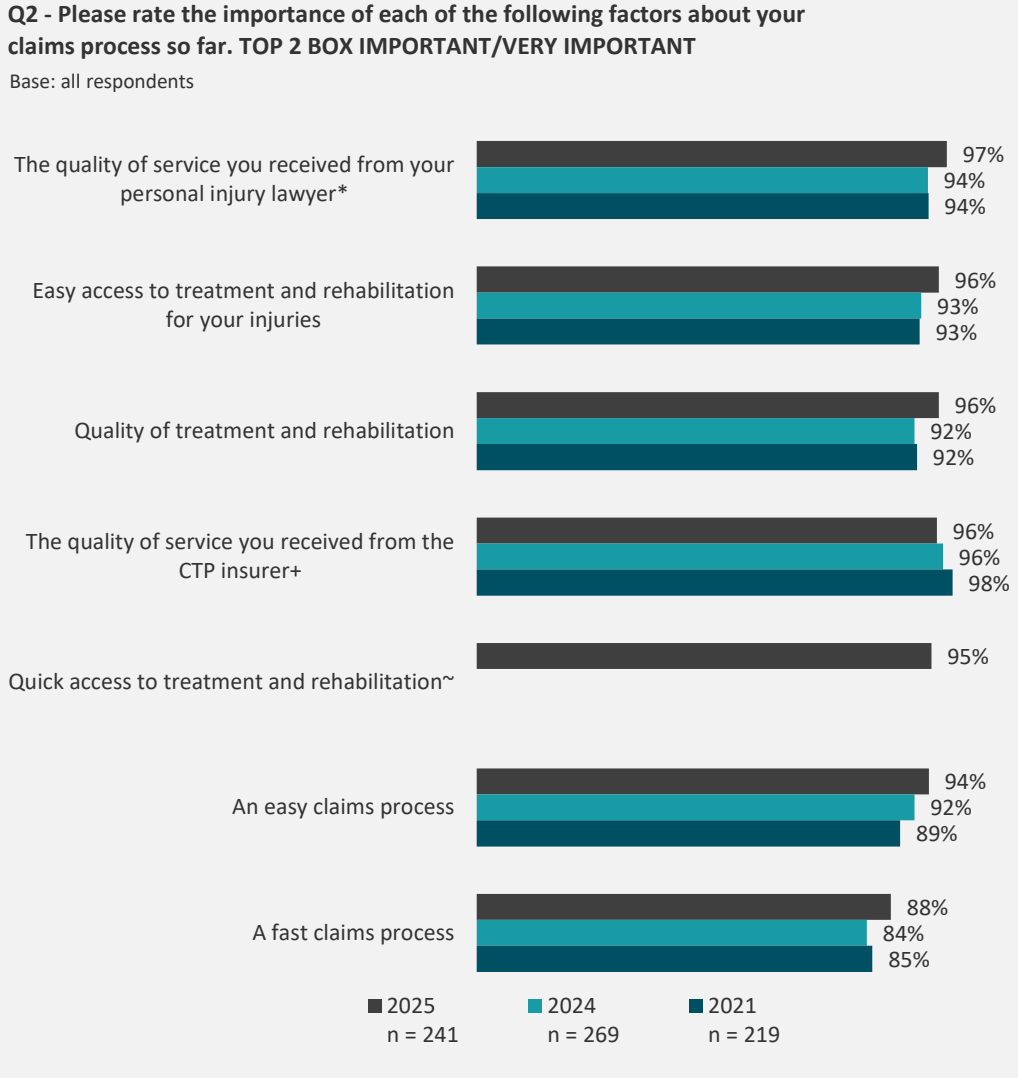
Base: all respondents



* Base: Those who interacted with lawyer; + Base: Those who interacted with insurer

↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

1.3 Importance of factors in the claim process (by year)

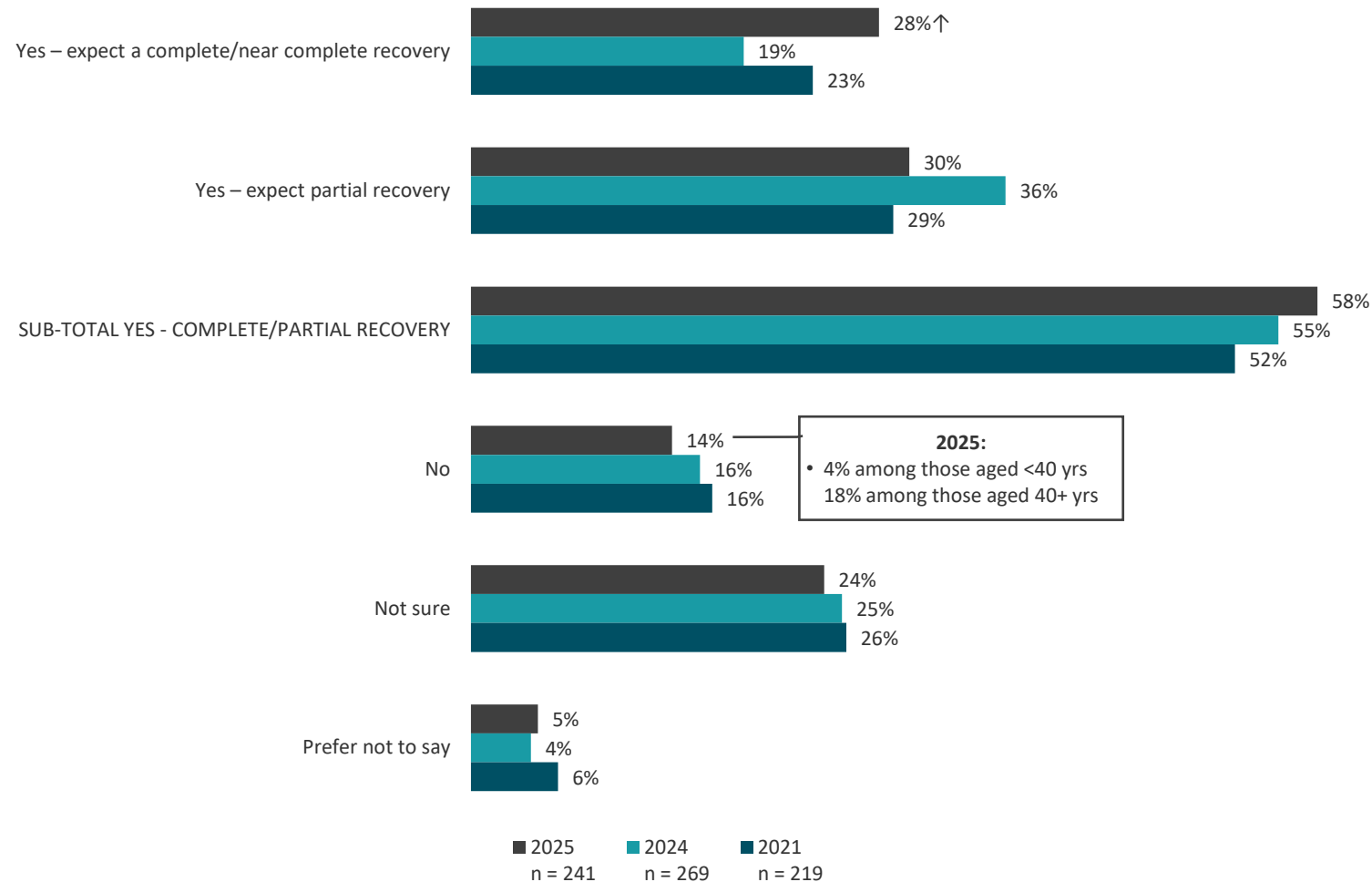


~ New in 2025 * Base: Those who interacted with lawyer (2025 n=175, 2024 n=218, 2021 n=171); + Base: Those who interacted with insurer (2025 n=67, 2024 n=57, 2021 n=52) ↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

1.4 Perceptions that CTP claims process will assist recovery

Q3 - Do you feel the CTP claims process will assist in your recovery?

Base: all respondents

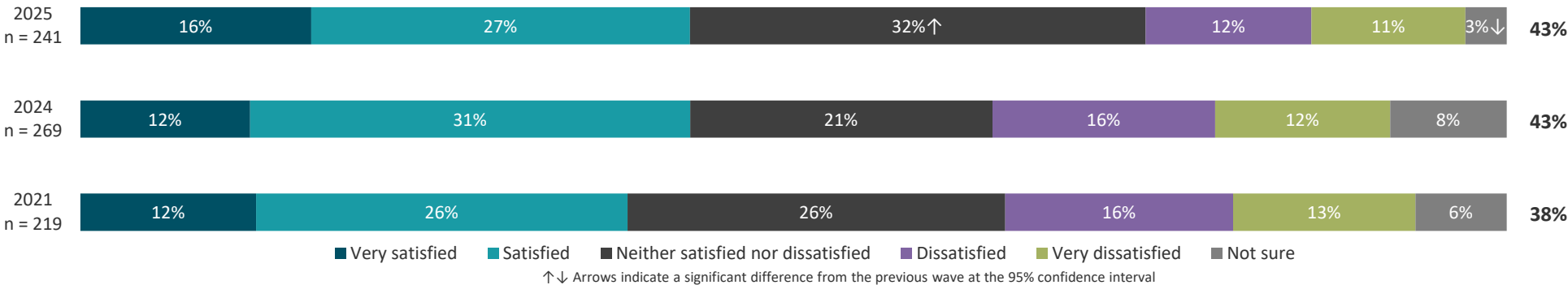


1.5 Overall satisfaction with the claims process

Q4 - Overall how satisfied are you with the Queensland CTP insurance scheme claims process so far?

Base: all respondents

Total satisfied



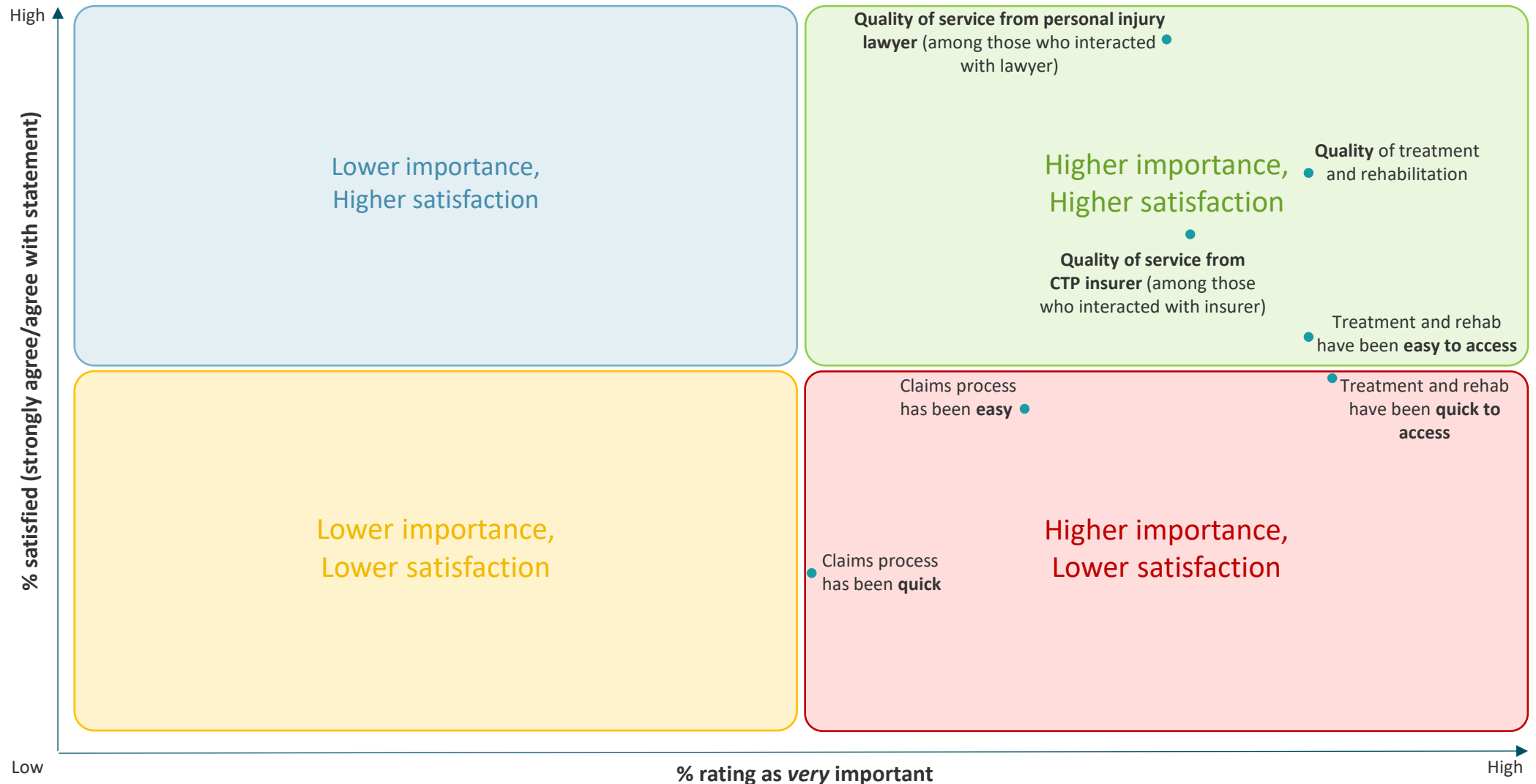
Q4 - Overall how satisfied are you with the Queensland CTP insurance scheme claims process so far? by Demographics

Column %		GENDER		CLAIM STATUS		REGION		AGE		ENGAGEMENT WITH INSURER/LAWYER					
	Total 2025 n = 241	Female n = 124	Male n = 117	Finalised n = 54	Open n = 187	SEQ n = 211	Non-SEQ n = 30	<40 yrs n = 77	40+ yrs n = 164	Engaged a lawyer ONLY n = 159	Interacted with CTP insurer ONLY n = 51	Engaged lawyer and interacted with CTP insurer - BOTH n = 16^	None of the above n = 15^	NET - ENGAGED LAWYER n = 175	NET - INTERACTED WITH CTP INSURER n = 67
Very satisfied	16%	16%	16%	39% ↑	10% ↓	17%	13%	12%	18%	8% ↓	31% ↑	25%	47%	9% ↓	30% ↑
Satisfied	27%	23%	30%	35%	24%	26%	30%	29%	26%	27%	27%	13%	33%	26%	24%
SUB-TOTAL SATISFIED	43%	40%	46%	74% ↑	34% ↓	43%	43%	40%	44%	35% ↓	59% ↑	38%	80%	35% ↓	54% ↑
Neither	32%	34%	30%	15% ↓	37% ↑	30%	43%	34%	31%	39% ↑	12% ↓	38%	20%	39% ↑	18% ↓
Dissatisfied	12%	11%	12%	6%	13%	13%	3%	14%	10%	11%	16%	13%		11%	15%
Very dissatisfied	11%	12%	9%	6%	12%	11%	10%	8%	12%	11%	14%	13%		11%	13%
SUB-TOTAL DISSATISFIED	22%	23%	21%	11% ↓	26% ↑	24%	13%	22%	23%	22%	29%	25%		22%	28%
Not sure	3%	3%	3%		4%	3%		4%	2%	4%				4%	

^ Caution small cell size; Blank cells indicate no response; 0% indicates less than 1%; Arrows or figures in red/blue indicate a significant difference from other subgroups at the 95% confidence interval; Filter: 2025

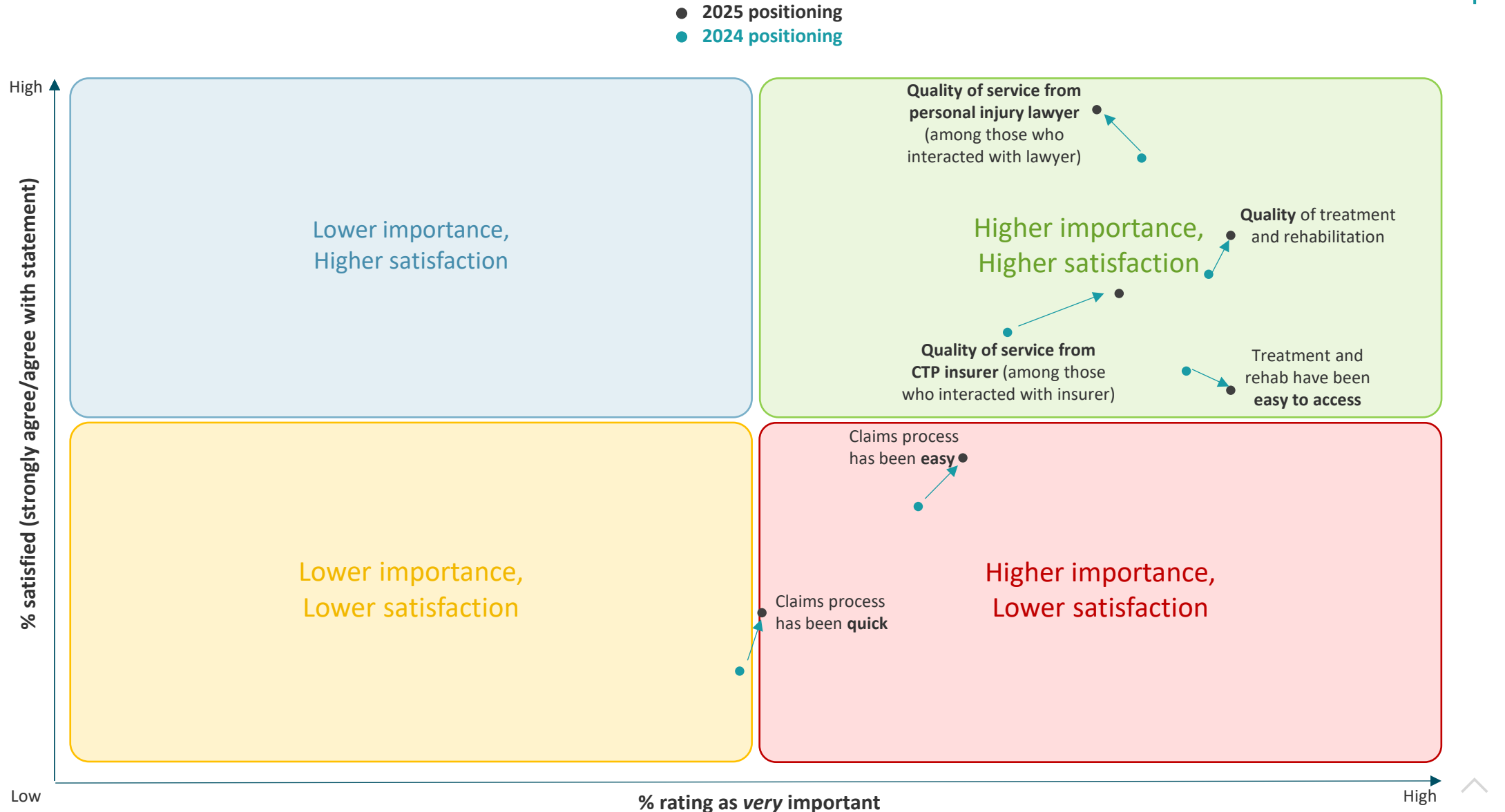
1.6 Strategic Plot – relative importance and satisfaction 2025

(satisfaction measured via agreement with positive statements)



1.6.1 Strategic Plot – relative importance and satisfaction 2025 vs 2024

(satisfaction measured via agreement with positive statements)



1.7 Comments on difficulties and delays with the process

Respondents were given the opportunity to answer the following questions in their own words:

*Q5 - Earlier you indicated the **claims process** was not <easy> <or> <quick>? What made it <difficult> <and> <slow> and how could this be improved for future claimants?*

A complete listing of all comments made is tabled separately to this report. Key themes were as follows:

- **Delays in claim processing:** Respondents reported prolonged claim timelines, with some exceeding a year. A number of respondents mentioned approval for treatments and rehabilitation is slow.
- **Challenges in accessing treatment:** Respondents perceived that insurers often delay or deny treatments, leading to cancelled appointments and out-of-pocket expenses.
- **Poor communication:** Comments related to poor communication included unresponsive claims officers, lack of updates, and difficulty obtaining clear information.
- **Financial burden:** Several respondents mentioned having to pay for treatments upfront, adding financial strain during recovery.
- **Legal and procedural issues:** Respondents expressed dissatisfaction over adversarial tactics, excessive paperwork, and lack of direct contact with claims officers.

*Q5 - Earlier you indicated the **treatment and rehabilitation process** was not <easy> <or> <quick> to access? What made it <difficult> <and> <slow> and how could this be improved for future claimants?*

A complete listing of all comments made is tabled separately to this report. Key themes were as follows:

- **Delays and slow responses:** Respondents reported long wait times for approvals and treatment scheduling.
- **Financial strain:** Out-of-pocket expenses for treatments due to insurers denying treatments or providing limited sessions.
- **Difficulty accessing specialists:** Difficulty finding experienced doctors and specialists and reliance on insurer-selected providers.
- **Poor communication:** Unresponsive insurers, lack of clarity, and conflicting information.
- **Legal and procedural issues:** Excessive paperwork, adversarial tactics, and delays in claim settlements.



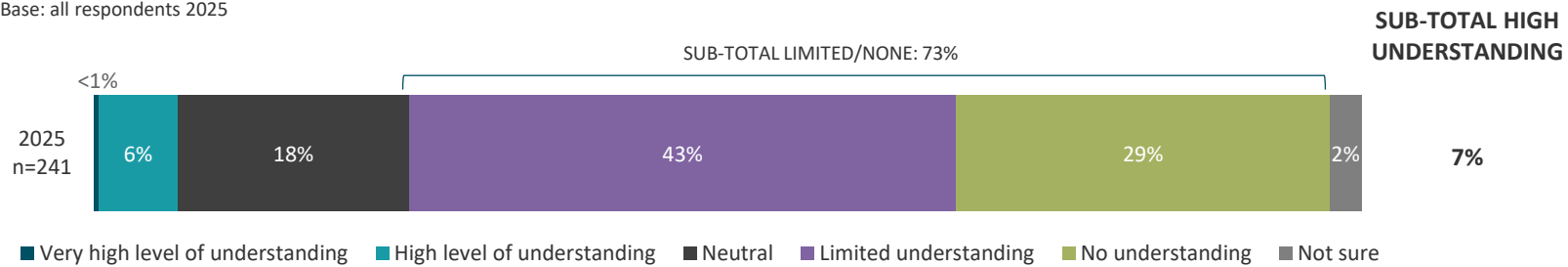
2.0 CTP insurance and initial claims process (General questions)



2.1 Understanding of Queensland CTP insurance scheme

Q6 - Before your accident, how would you have rated your understanding of the Queensland CTP insurance scheme?

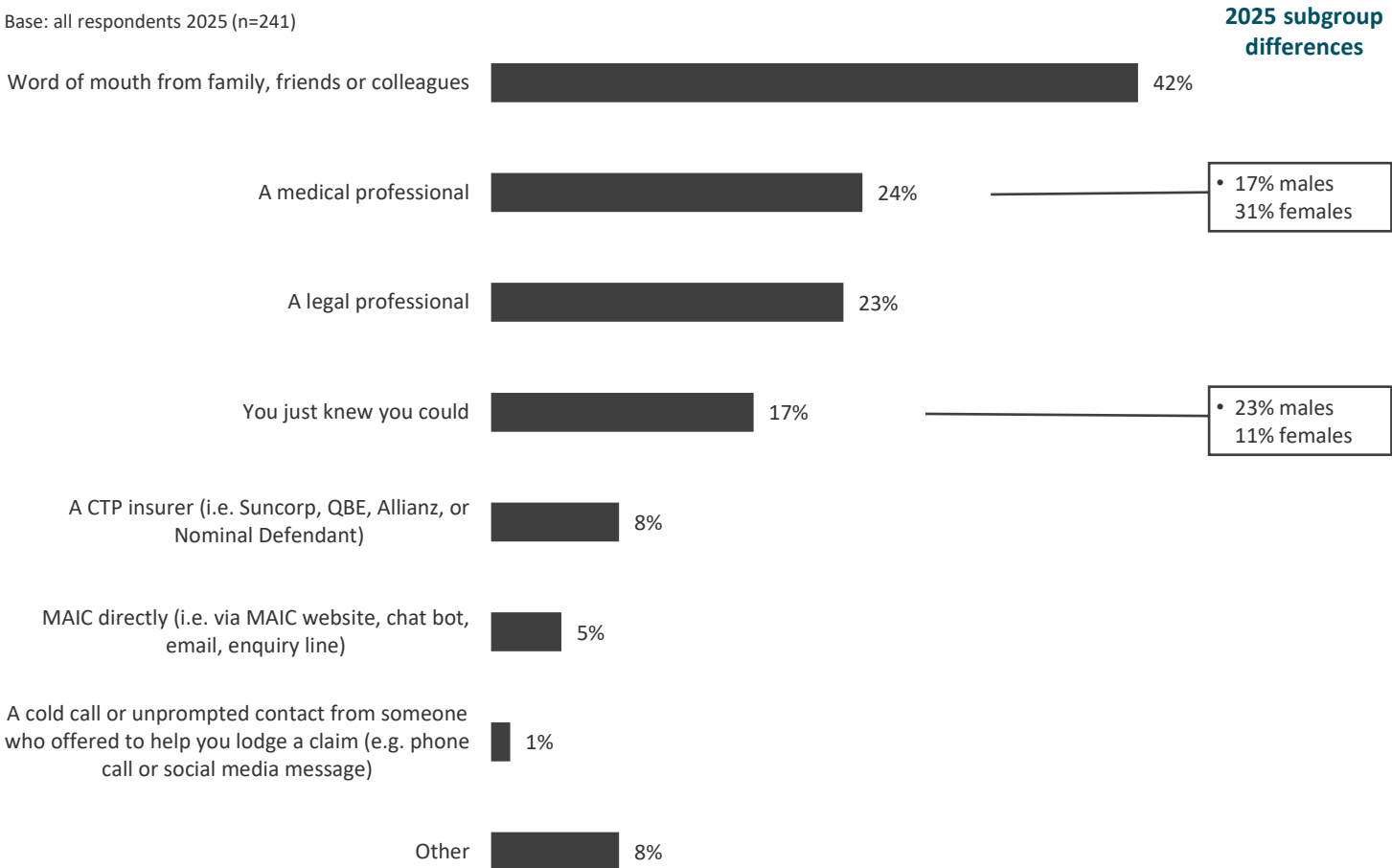
Base: all respondents 2025



2.2 Information source for lodging CTP insurance claim

Q7 - How did you know or find out that you could lodge a CTP insurance claim for your injuries?

Base: all respondents 2025 (n=241)



New in 2025

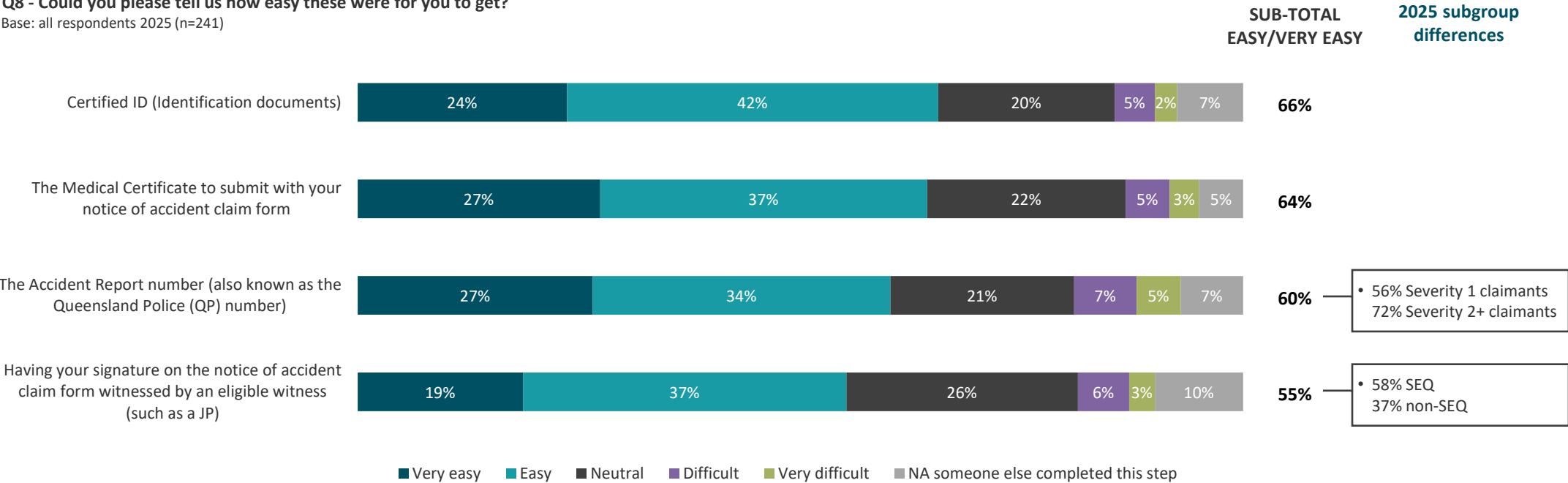
Other included: Police (5 mentions), Own research (2 mentions), Council/Regional Councillor (2 mentions), Advertising, because I have to pay premiums, Car insurer, I work in the personal injury industry and have a family/friends also in the industry, Physiotherapist, Previous experience with family member, Through Bicycling Qld membership, Through past employment, VAQ, Workcover, Can't remember



2.3 Ease of obtaining documents to lodge claim

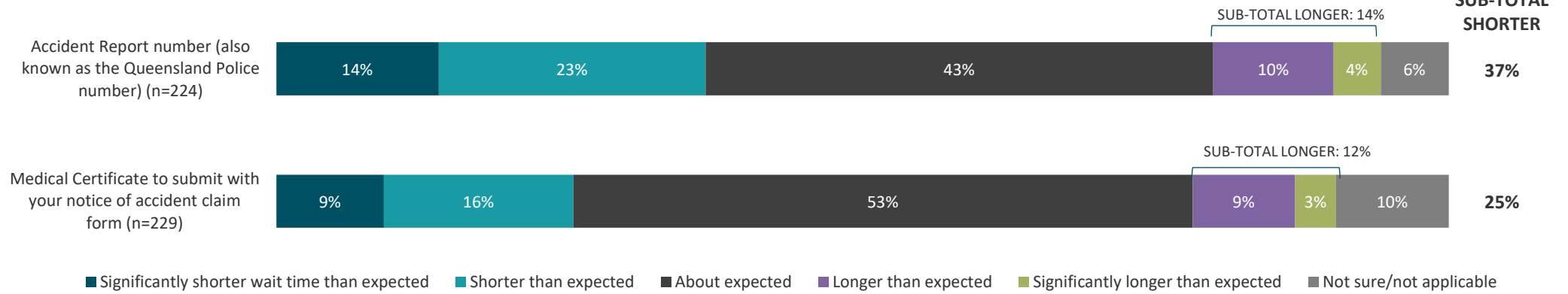
Q8 - Could you please tell us how easy these were for you to get?

Base: all respondents 2025 (n=241)

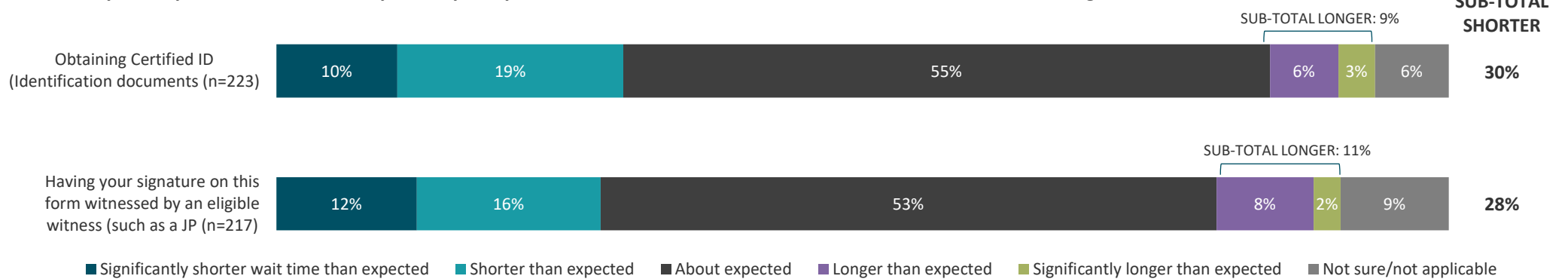


2.4 Rating of wait times

Q9 - Once you lodged the request or application, how would you rate your wait time for getting the below documents...



Q9b - Once you had your documentation ready, would you say the time it took to find and access a witness or certifier for the following was...



3.0 Interaction with MAIC

Respondents were prompted with the following and then asked to answer several questions:

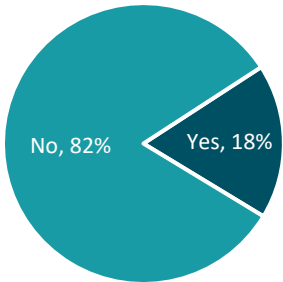
“We’d now like to ask you about your experience and/or interaction with the Motor Accident Insurance Commission (MAIC). MAIC is the government regulator of the Compulsory Third Party (CTP) insurance in Queensland. MAIC work to keep premiums affordable and support people injured in motor vehicle crashes.”



3.1 Information source for lodging CTP insurance claim

Q10 - Did you have any contact with the Motor Accident Insurance Commission (MAIC) in relation to your claim?

Base: all respondents 2025 (n=241)



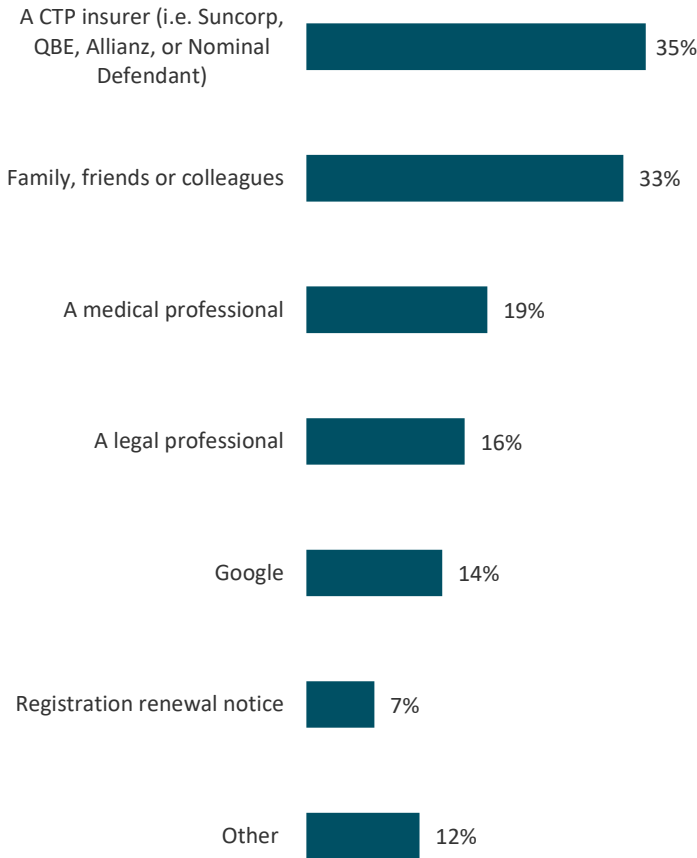
2025 subgroup differences

% 'Yes'

- 10% <40 years
21% 40+ years
- 36% interacted with CTP insurer
10% interacted with lawyer
- 14% Severity 1 claimants
29% Severity 2+ claimants

Q11 - How did you know to contact MAIC?

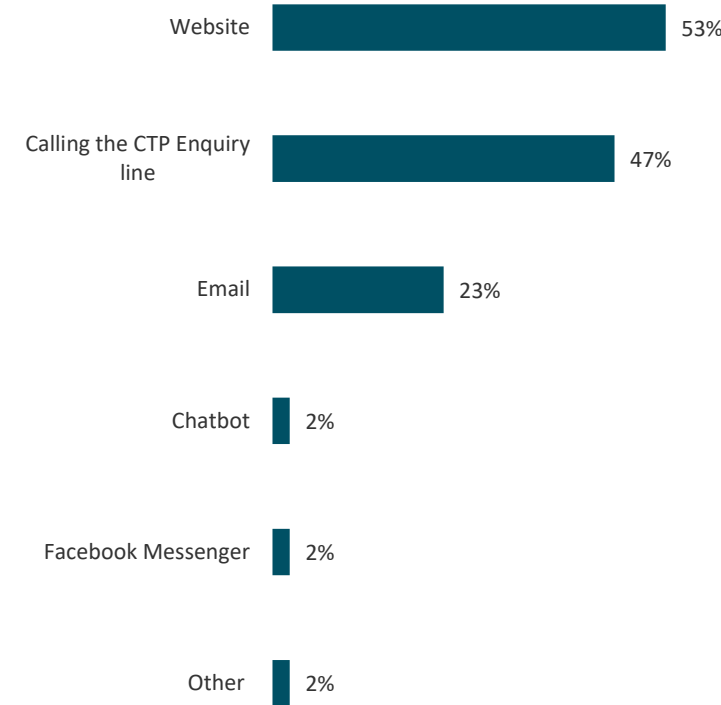
Base: those who had contact with MAIC in relation to their claim 2025 (n=43)



Other included: General info, motor insurance broker, Police, VAQ, Not sure

Q12 - How did you contact MAIC?

Base: those who had contact with MAIC in relation to their claim 2025 (n=43)



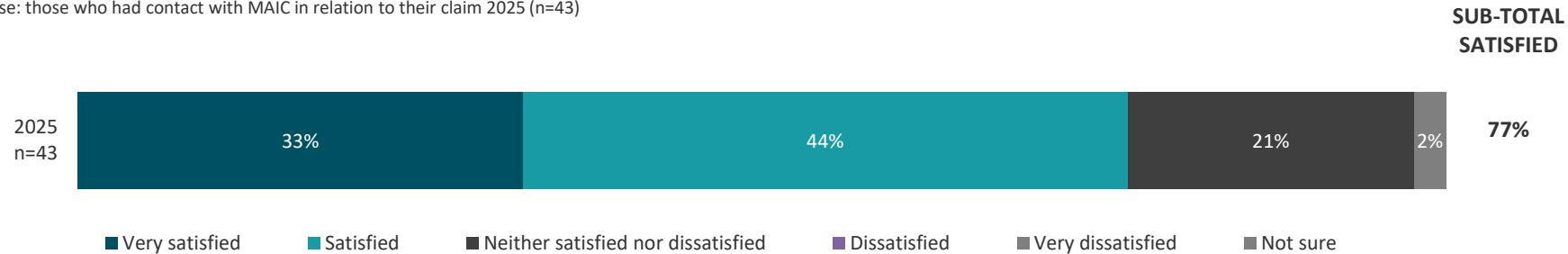
Other included: Not sure (maybe email)



3.2 Overall satisfaction with experience with MAIC

Q13 - Overall, how satisfied were you with your experience with MAIC?

Base: those who had contact with MAIC in relation to their claim 2025 (n=43)



Respondents who had contact with MAIC in relation to their claim were given the opportunity to answer the following questions in their own words:

Q14 - Do you have any comments or suggested improvements you would like to share about your experience and/or interaction with MAIC?

7 respondents provided a comment.

3 commented positively on their interaction with MAIC:

- *The MAIC lady who assisted me provided high level of customer provider information I required, the CTP of the offender and police report etc. If I needed more assistance advised to call again.*
- *I found the person who managed my case was very friendly and helpful and I truly appreciated her help during this process.*
- *All good.*

1 respondent mentioned difficulties making contact:

- *Phone calls were difficult to make contact. Messages left then call backs missed.*

3 made reference to issues with the CTP providers:

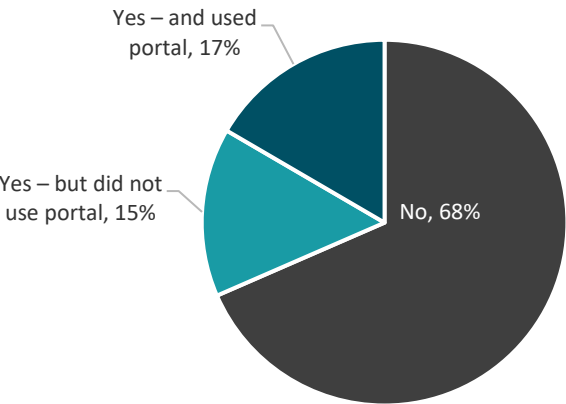
- *The standards are not being adhered to nor followed by the CTP insurers. When I referenced them, they sent my claim directly to the CTP lawyer who I tried to deal with myself for 9 months without success. The system is not working. The only way I can obtain funds I need to rehab is by getting a lawyer of my own which I very much object to.*
- *It was the CTP insurer that was the problem. I am in immense pain everyday and on painkillers so I am depressed over the whole thing from start to finish it was incredibly hard MAIC were the only ones that helped.*
- *They were fine, dealing with [the insurer] is the problem.*



3.3 CTP portal

Q15 - Were you aware you could lodge your claim online via the Queensland CTP portal on the Motor Accident Insurance Commission’s website?

Base: all respondents 2025 (n=241)



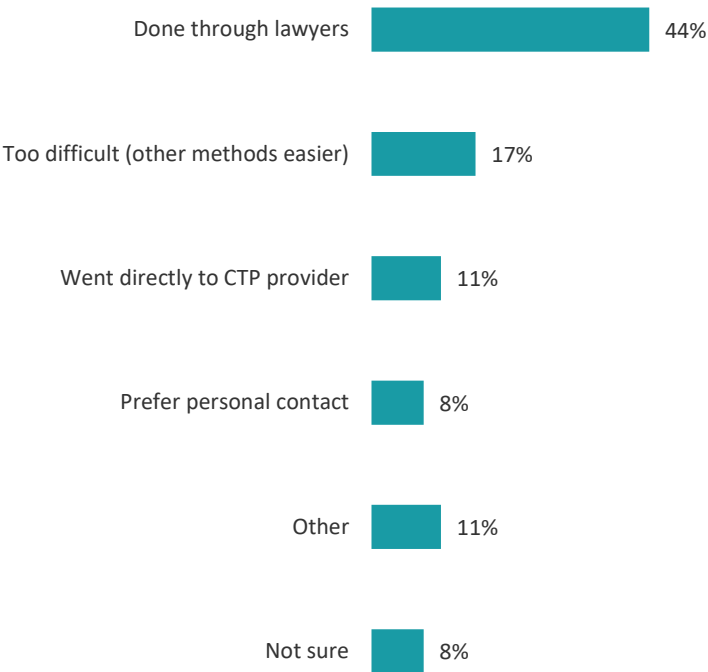
2025 subgroup differences

% ‘Yes and used portal’	% ‘Yes but did not use portal’	% ‘No’
<ul style="list-style-type: none">• 9% <40 years 20% 40+ years• 26% claim finalised 14% claim open• 40% interacted with CTP insurer 8% interacted with lawyer	<ul style="list-style-type: none">• 20% Male 10% Female• 11% Severity 1 claimants 26% Severity 2+ claimants	<ul style="list-style-type: none">• 54% claim finalised 73% claim open• 43% interacted with CTP insurer 78% interacted with lawyer• 73% Severity 1 claimants 55% Severity 2+ claimants

Respondents were given the opportunity to answer, in their own words, why they chose not to use the portal. Post surveying, responses were coded into themes as displayed in the following chart:

Q16 - Why did you choose not to use the portal?

Base: Those aware of but did not use portal (n=36)

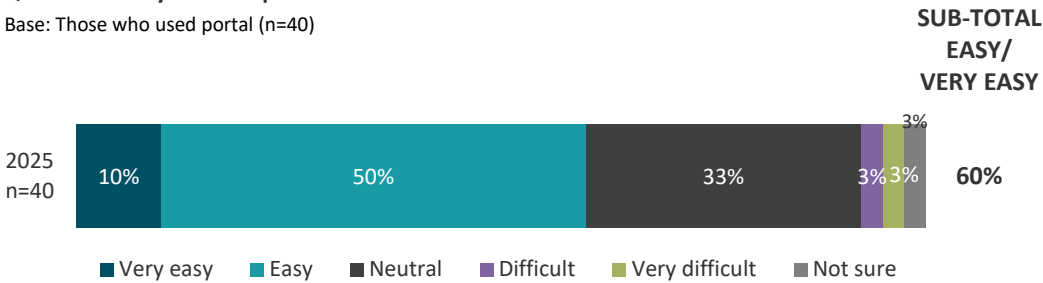


Other included: Did not try to, Not helpful, Phone calls, Very unsure of how anything to do with a CTP claim works

3.3 CTP portal (continued)

Q17 - How easy was the portal to use?

Base: Those who used portal (n=40)



Respondents were given the opportunity to answer the following questions in their own words:

Q18 - Do you have any comments or suggested improvements you would like to share about the portal?

Two respondents provided suggestions as below:

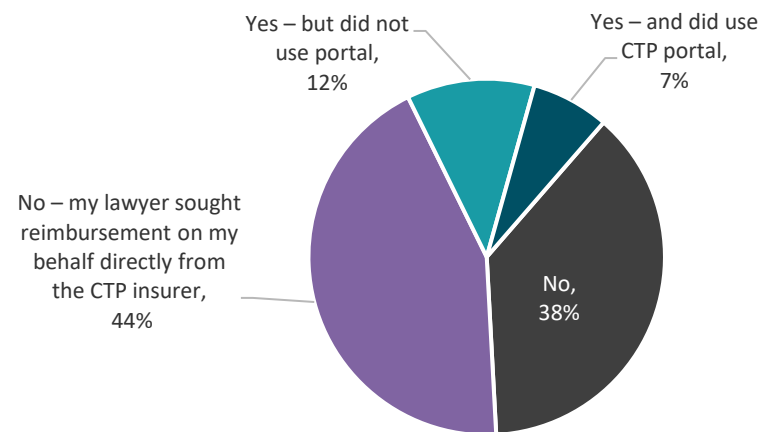
- Don't lose documents sent and send nasty replies then find said documents with no apology.
- Check the compliance using the portal and follow up the non-compliance directly. I am injured and struggle to do these things myself and the CTP has been non-compliant against the standard and I can't fight them in my injured state. Please fix the system it is broken!



3.3 CTP portal (continued)

Q19 - Were you aware you could apply for reimbursements of your rehabilitation expenses via the Queensland CTP portal on the Motor Accident Insurance Commission's website?

Base: all respondents 2025 (n=241)



2025 subgroup differences

% 'Yes and used CTP portal'

- 19% interacted with CTP insurer
- 2% interacted with lawyer

% 'Yes but did not use portal'

- 27% interacted with CTP insurer
- 5% interacted with lawyer

% 'No'

- 42% Severity 1 claimants
- 26% Severity 2+ claimants

