

CTP Claimant Satisfaction Research

Claims notified between 1 January 2025 and 31 December 2025

Report

Prepared for: MAIC

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Method

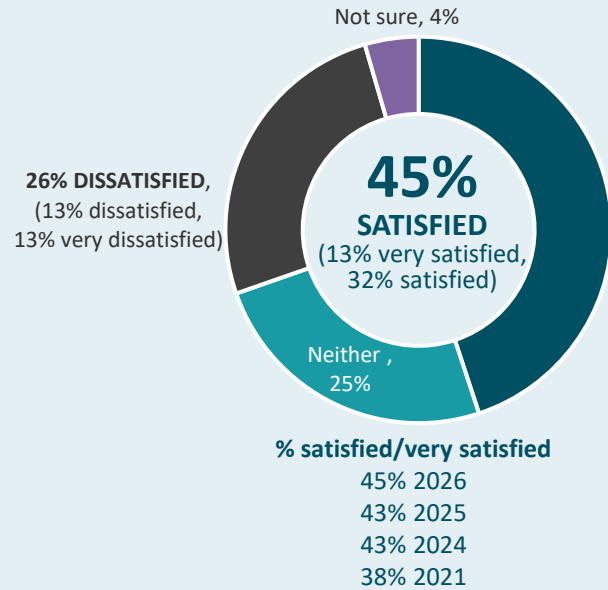
ITEM	DETAILS
Method	Online, self-completion survey
Respondent	CTP Claimants, defined as: <ul style="list-style-type: none"> • Claims notified between 1 January 2025 and 31 December 2025 • All direct claims (open and closed), and all open legally-represented claims • Liability fully, or partially accepted • 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=267
Sample and process	MAIC issued invitations to relevant claimants (~n=2200 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	23 April – 21 May 2026
Questionnaire	MAIC designed a questionnaire to which MCR provided input.
Weighting	The data has not been weighted.
Fieldwork supplier	MCR’s fieldwork partner, Q&A Market Research, conducted the fieldwork.
Data analysis	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. A similar survey was conducted in 2021, 2024 and 2025. Where relevant, results from previous waves are compared in this report.



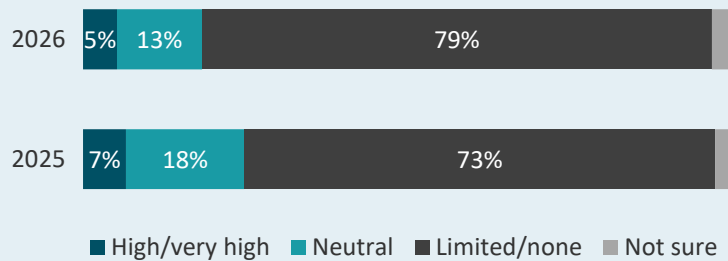
Snapshot: CTP Claimant Pulse Survey 2026

Claims notified between 1 January 2025 and 31 December 2025

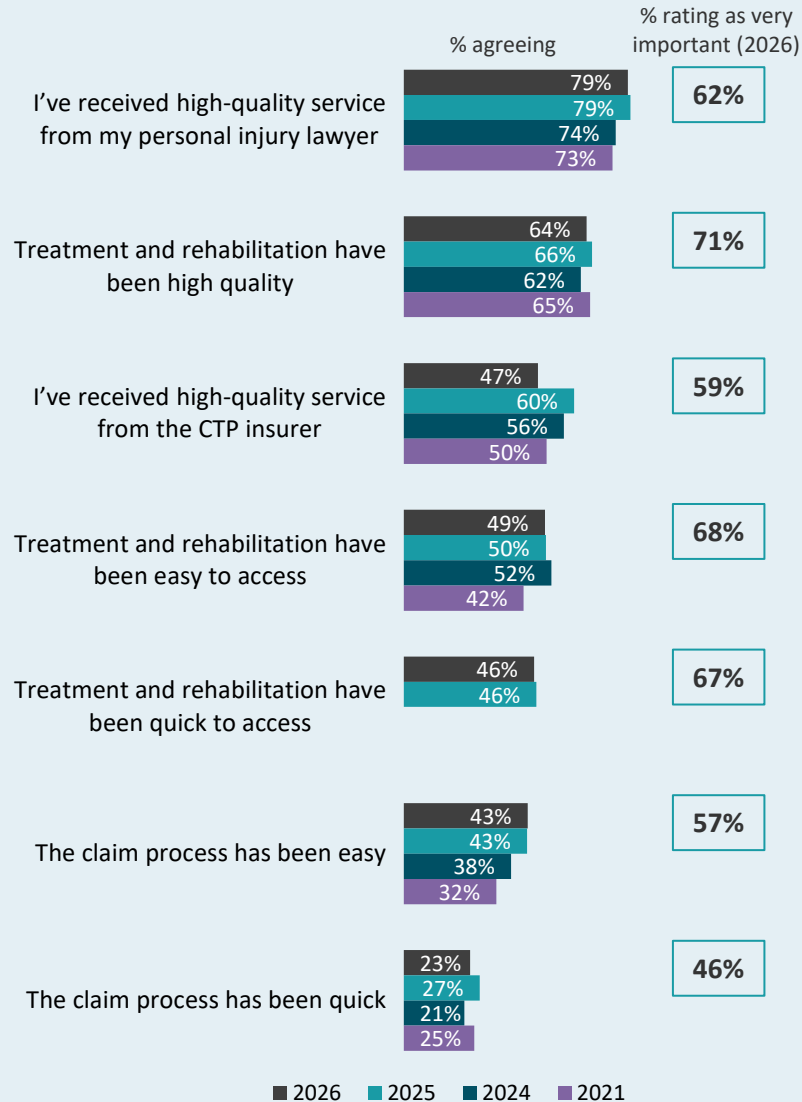
OVERALL SATISFACTION WITH CLAIMS PROCESS



UNDERSTANDING OF PROCESS (prior to accident)

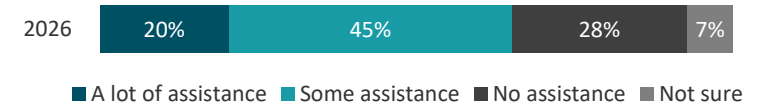


EXPERIENCE OF CLAIMS PROCESS

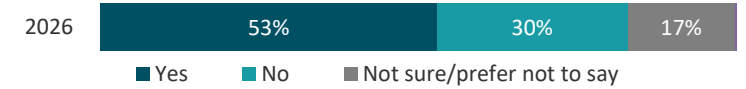


ASSISTANCE FROM INSURER

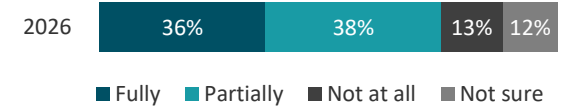
Extent insurer assisted access to treatment/rehabilitation+



Insurer made it clear you could choose your own provider for treatment?+



Extent of insurer funding treatment/rehabilitation



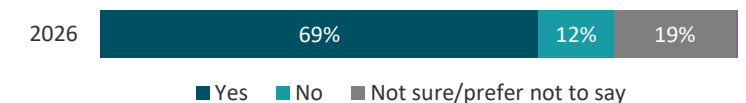
75% had treatment/rehabilitation fully or partially funded by insurer

ASSISTANCE FROM LAWYER

Extent lawyer assisted access to treatment/rehabilitation*



Lawyer made it clear you could choose your own provider for treatment?*



New in 2026

* Base: Those who interacted with lawyer (2026 n=177, 2025 n=175, 2024 n=218, 2021 n=171); + Base: Those who interacted with insurer (2026 n=83, 2025 n=67, 2024 n=57, 2021 n=52); ↑ ↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

Snapshot: CTP Claimant Pulse Survey 2026

Claims notified between 1 January 2025 and 31 December 2025

PERCEPTIONS CTP CLAIMS PROCESS WILL ASSIST RECOVERY



(58% in 2025)
(55% in 2024)
(52% in 2021)

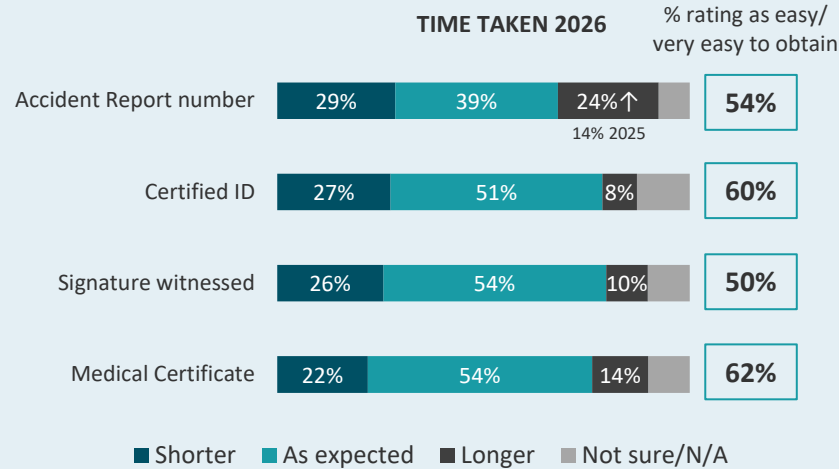
21% expected a **complete/near complete** recovery
(28% 2025, 19% 2024, 23% in 2021)

37% expected a **partial** recovery
(30% 2025, 36% 2024, 29% in 2021)

15% did not feel claims process will assist recovery
(14% 2025, 16% 2024, 16% in 2021)

23% were unsure, 4% did not answer

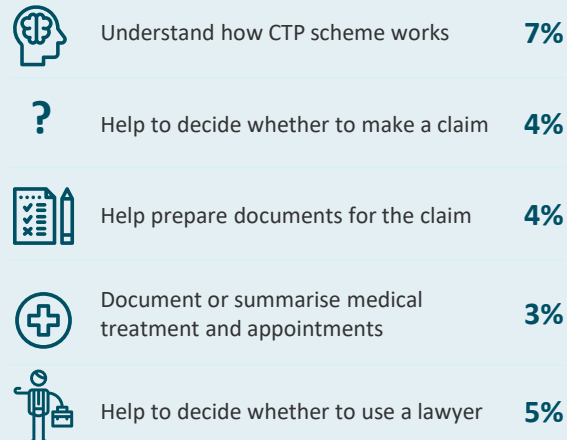
OBTAINING DOCUMENTS



ARTIFICIAL INTELLIGENCE

New in 2026

Used AI to...

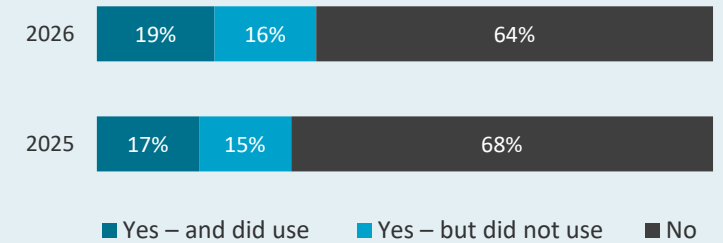


14% used AI

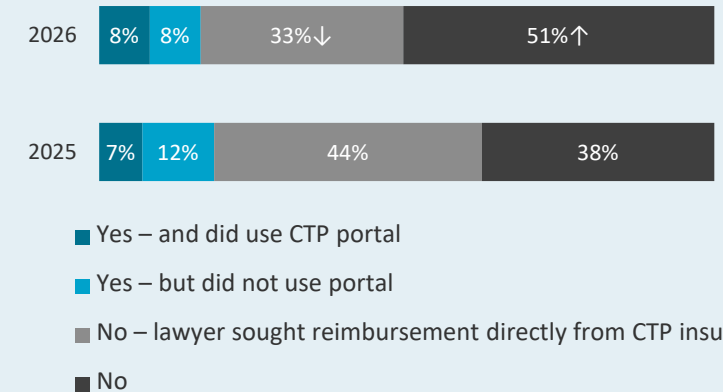
PORTAL

49% of those using portal indicated it was easy to use (60% 2025)

Aware could lodge claim online via CTP portal



Aware could apply for reimbursements via CTP portal

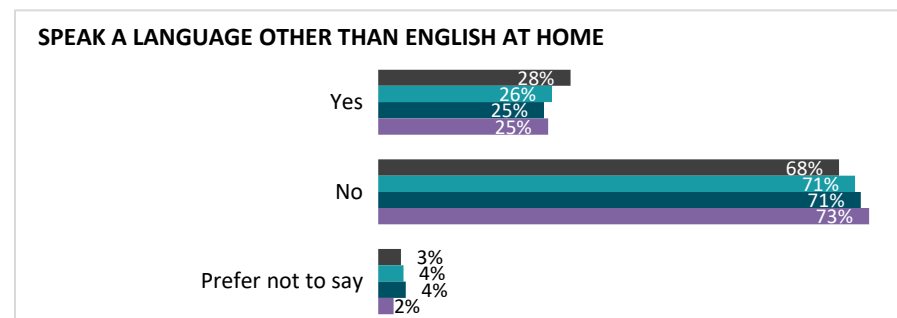
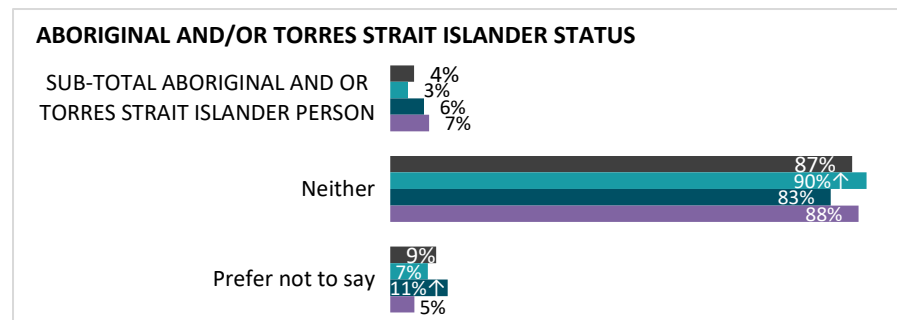
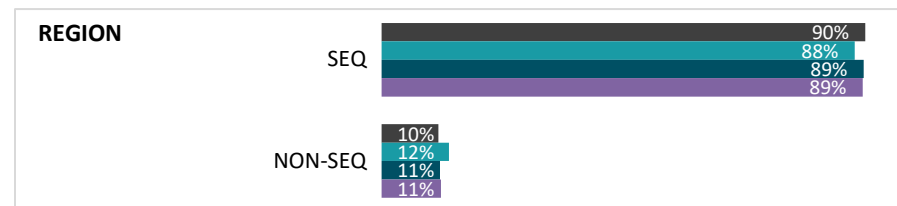
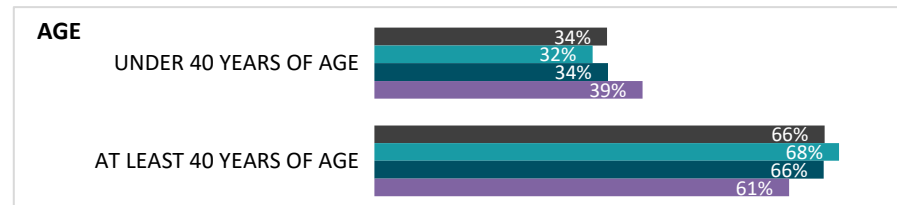
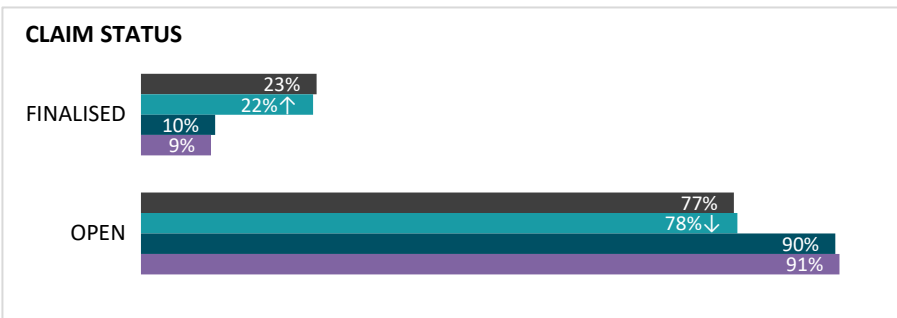
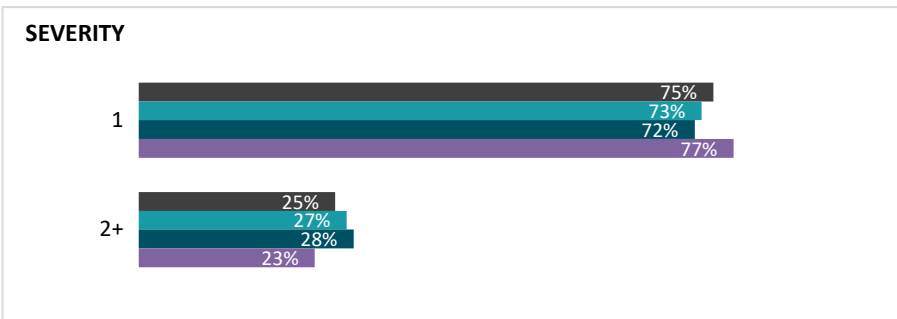


Findings



Respondent profile

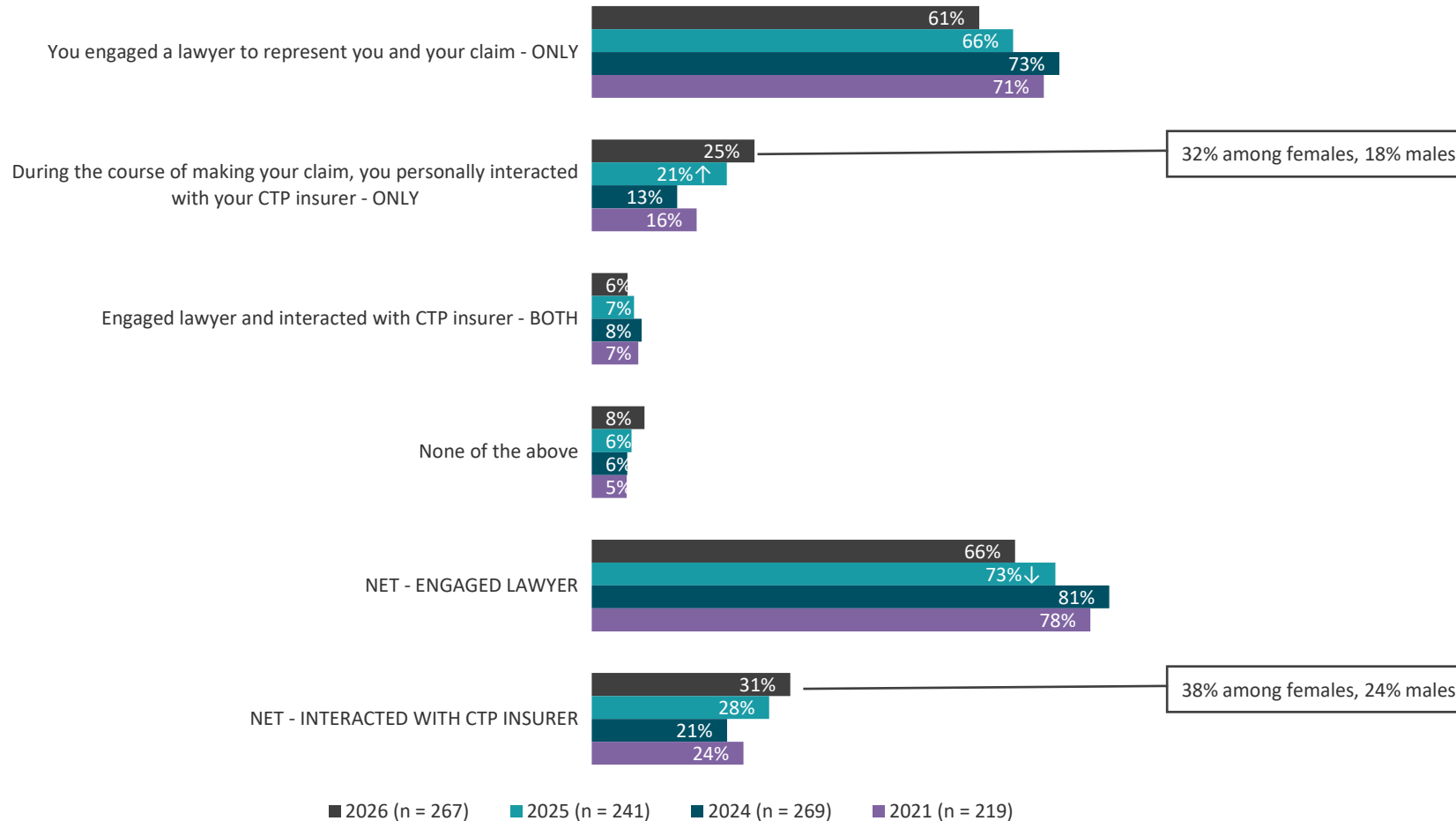
■ 2026 (n=267) ■ 2025 (n = 241) ■ 2024 (n = 269) ■ 2021 (n = 219)



1.1 Legal representation

S1 - Which of the following applies to your situation?

2026 subgroup differences

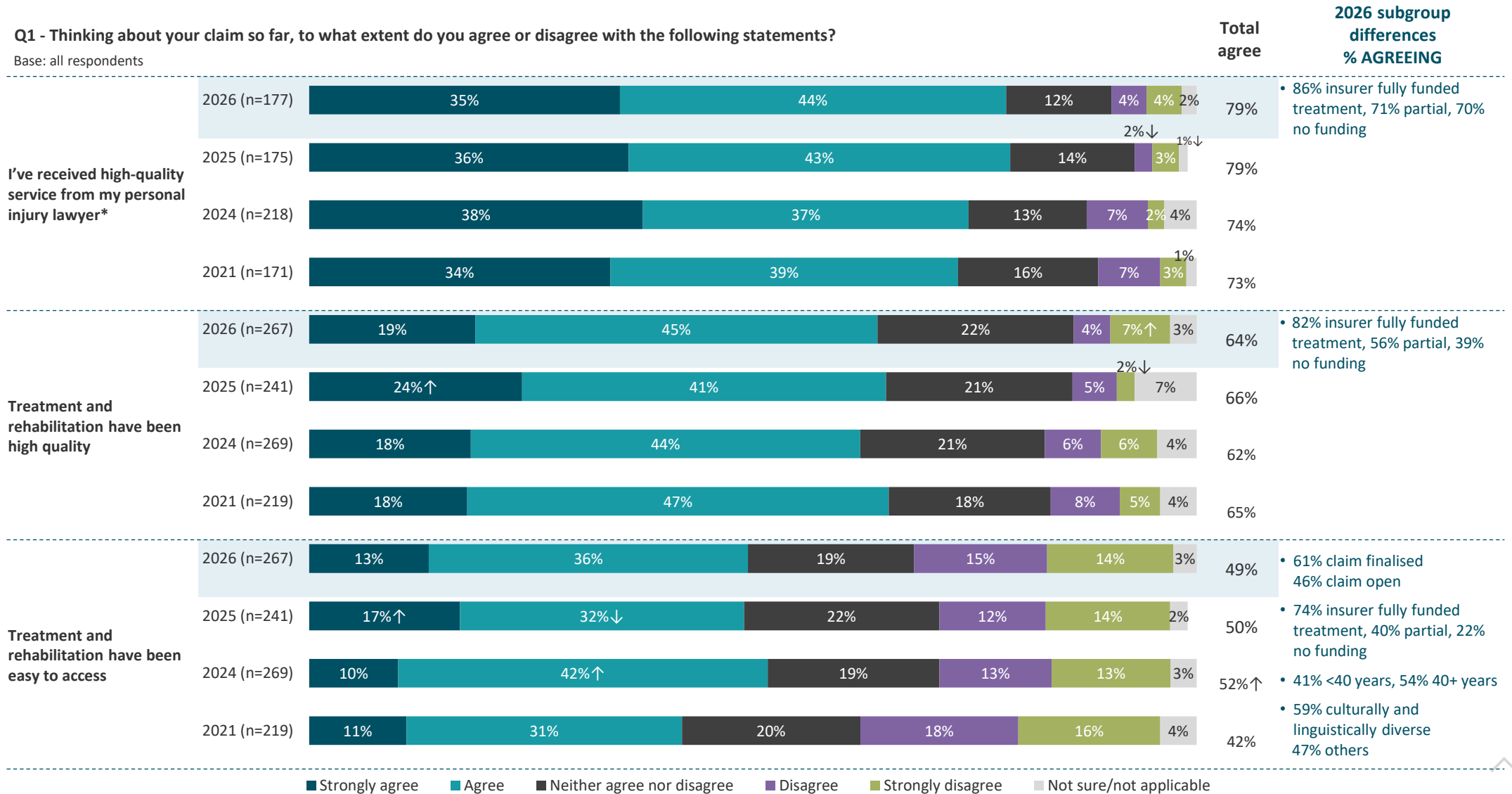


↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

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



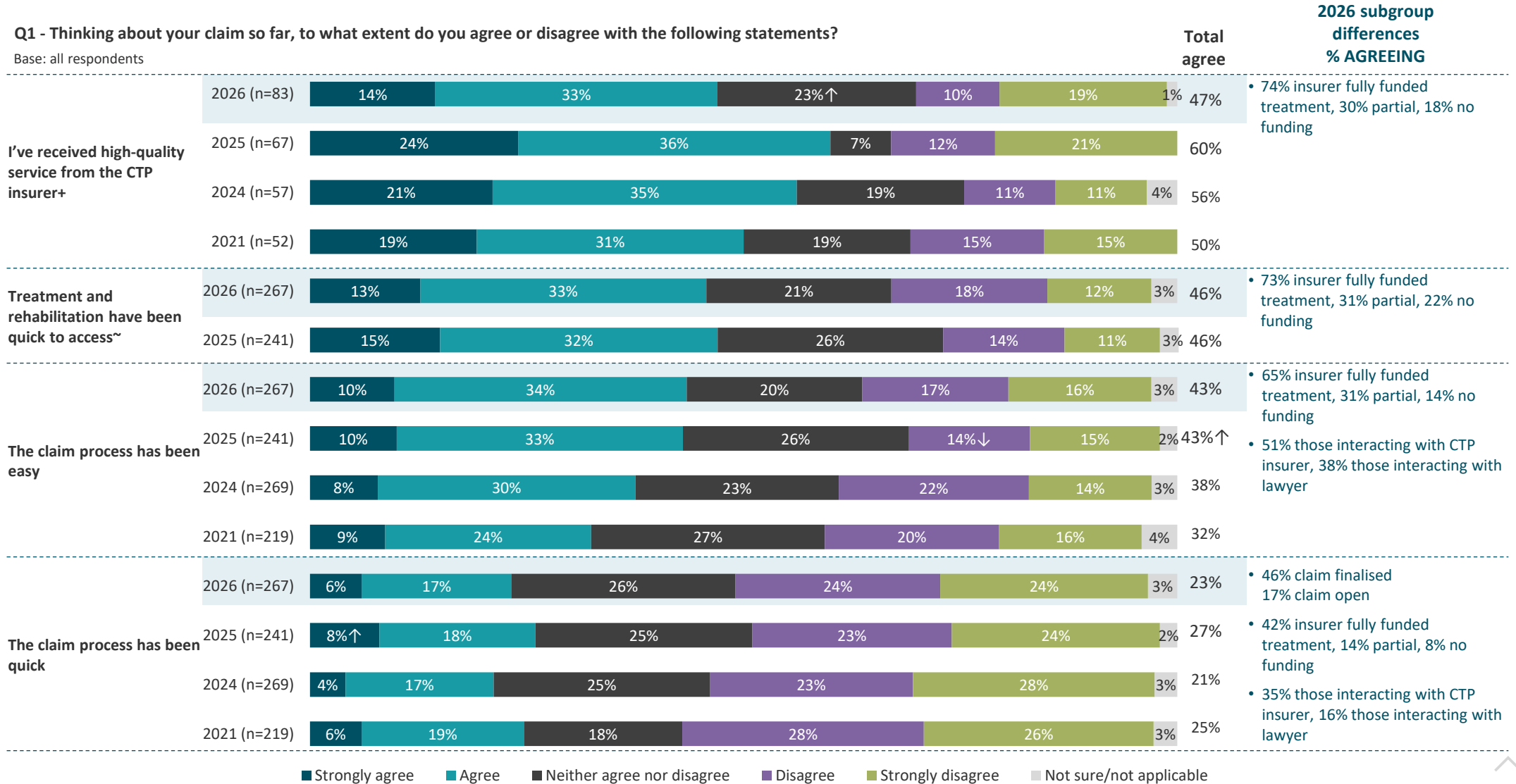
* Base: Those who interacted with lawyer

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

1.2 Claim process and service (by year) (continued)

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

Base: all respondents



Strongly agree | Agree | Neither agree nor disagree | Disagree | Strongly disagree | Not sure/not applicable

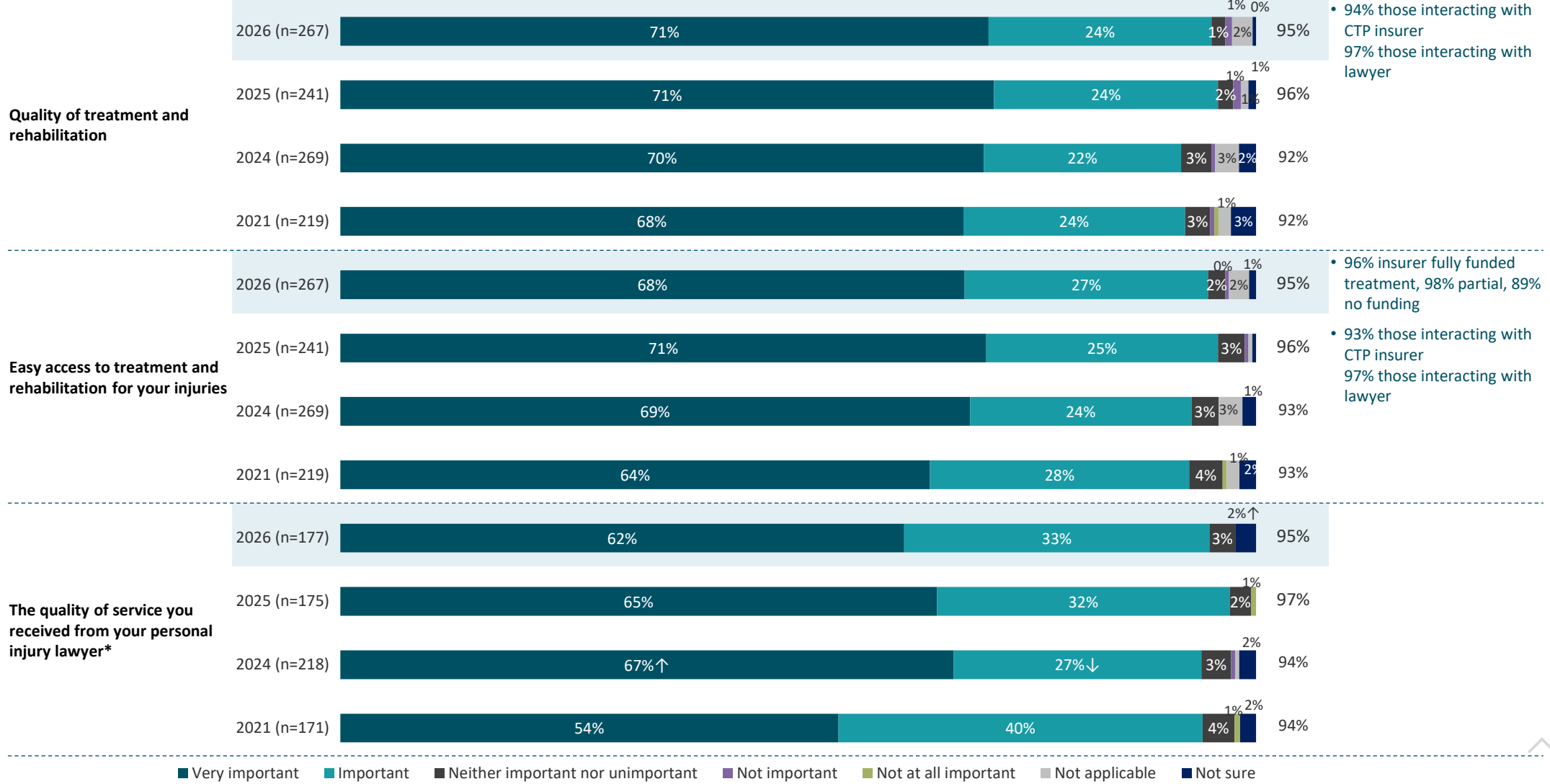
~ New in 2025

+ 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



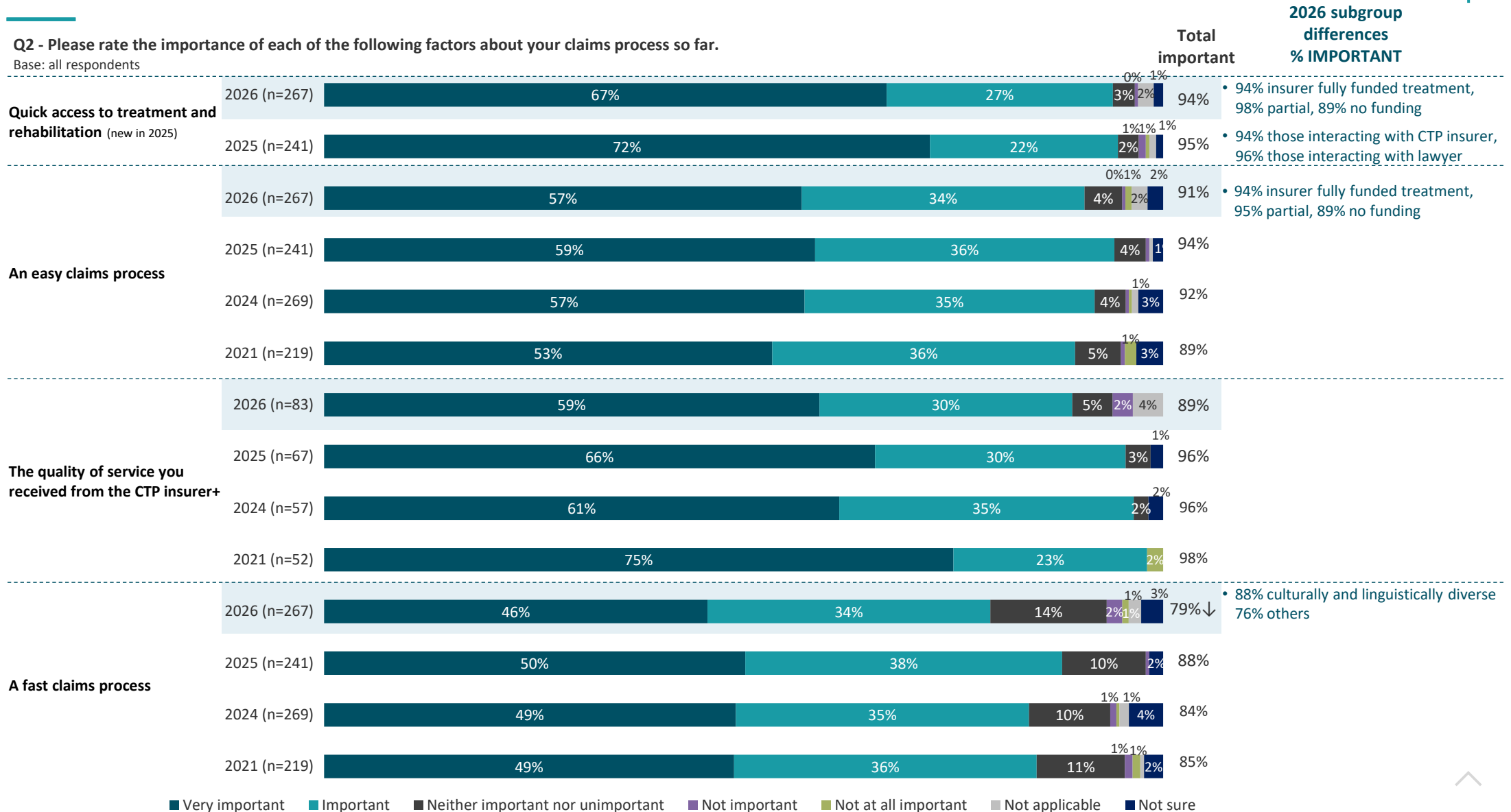
* Base: Those who interacted with lawyer

↑↓ 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) (continued)

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

Base: all respondents



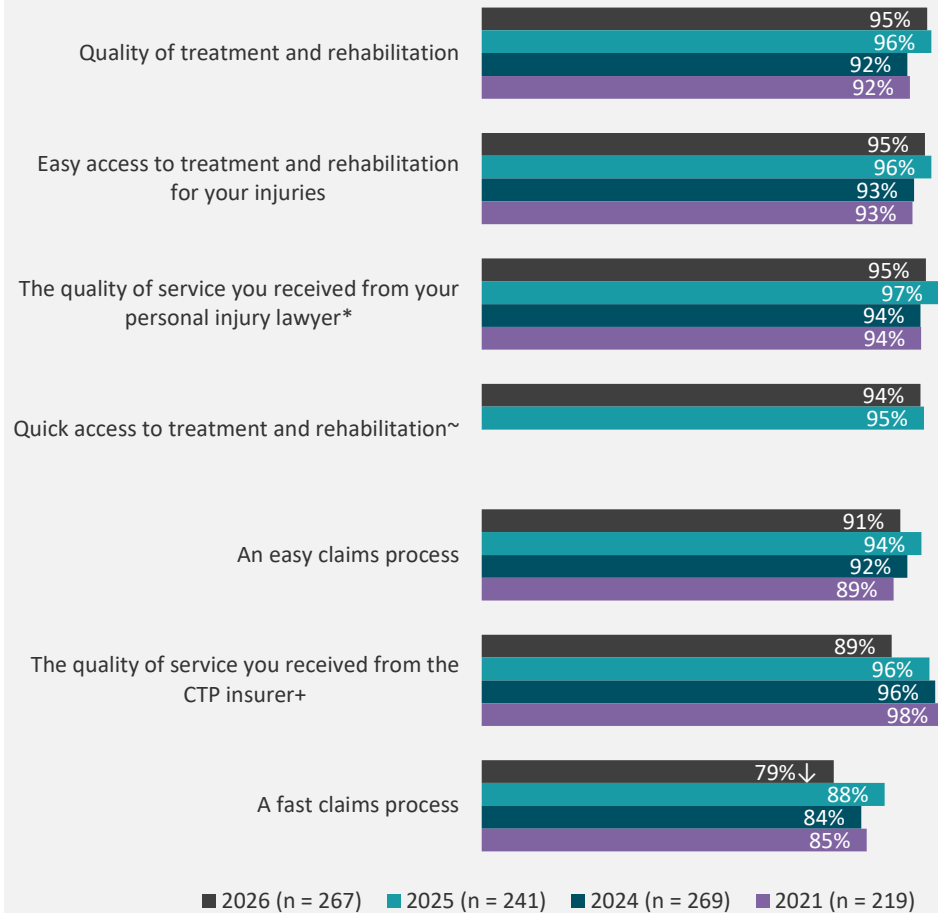
+ Base: Those who interacted with insurer

↑↓ 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. TOP 2 BOX IMPORTANT/VERY IMPORTANT

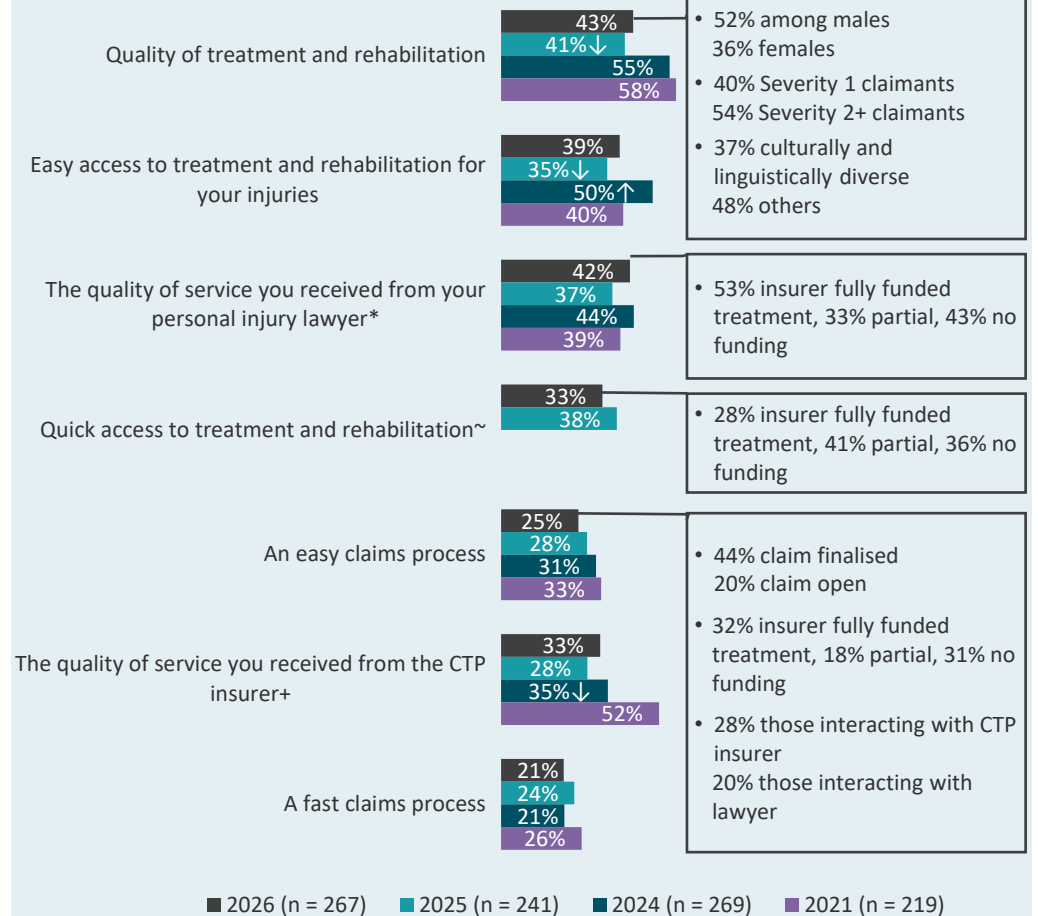
Base: all respondents



Q2a - And of these, what are the TWO MOST important factors in the claims process so far? Please select two options below

% selecting option in top 2

Base: all respondents



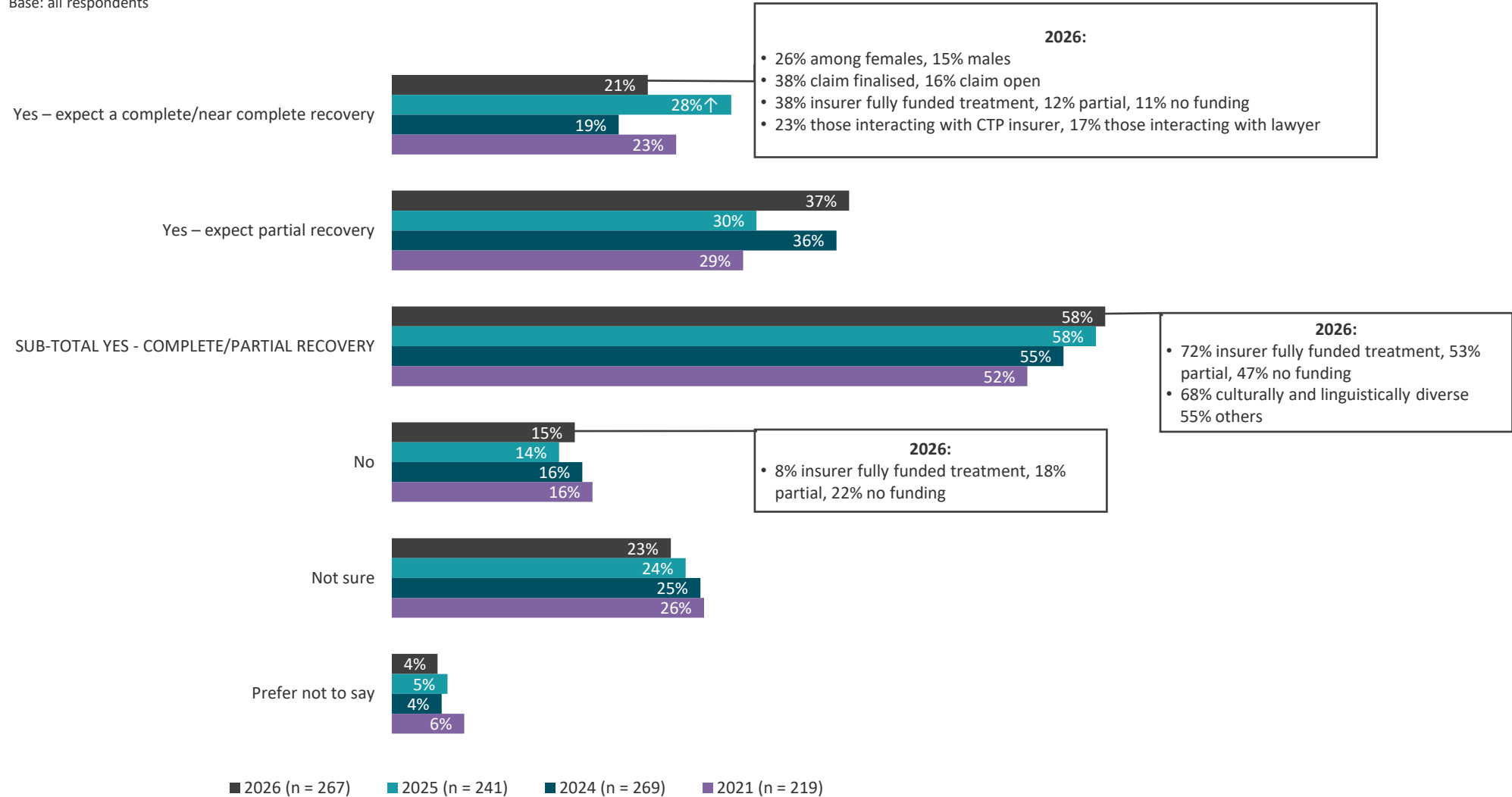
~ New in 2025

* Base: Those who interacted with lawyer (2026 n=177, 2025 n=175, 2024 n=218, 2021 n=171); + Base: Those who interacted with insurer (2026 n=83, 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



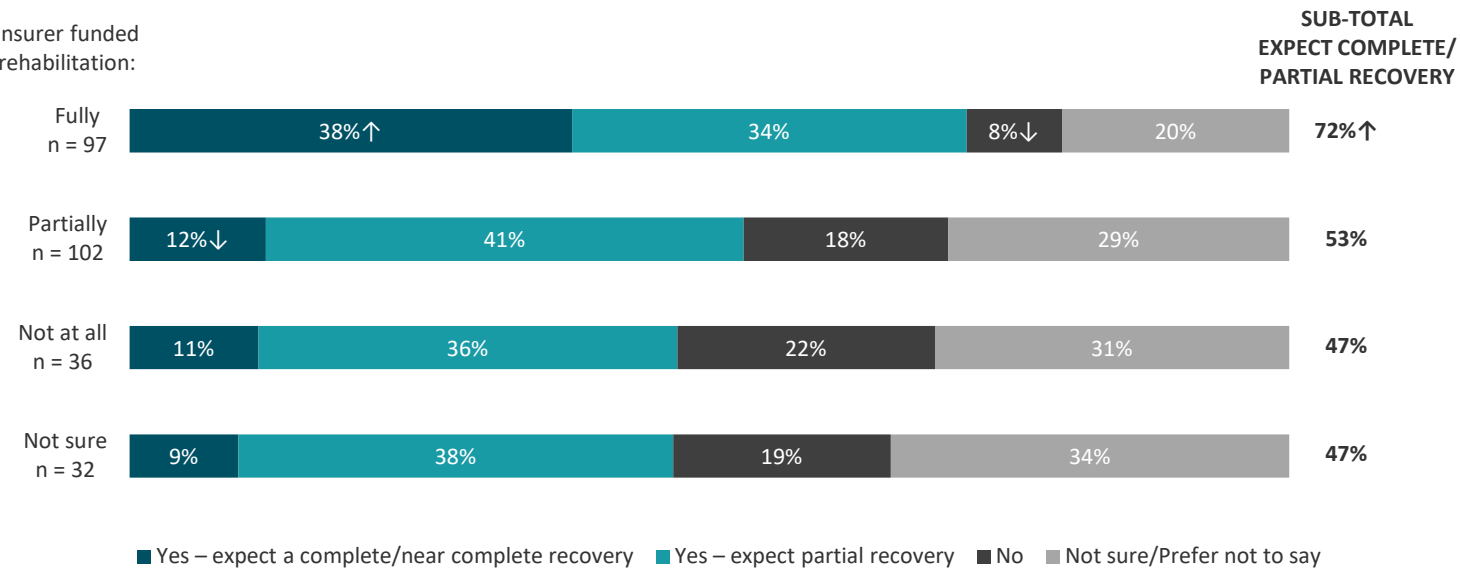
↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

1.4 Perceptions that CTP claims process will assist recovery by funding

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

Base: all respondents

Extent the insurer funded treatment/rehabilitation:



↑↓ Arrows indicate a significant difference from other subgroups at the 95% confidence interval

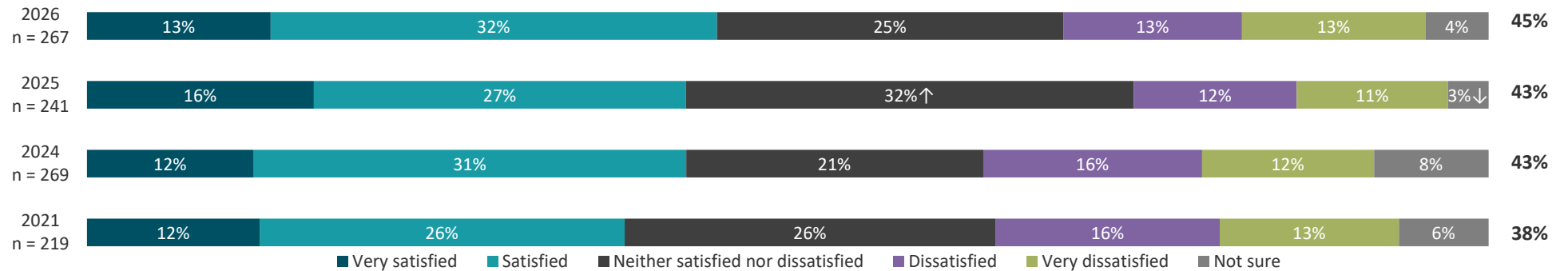


1.5 Overall satisfaction with the claims process

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

Base: all respondents

Total satisfied



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

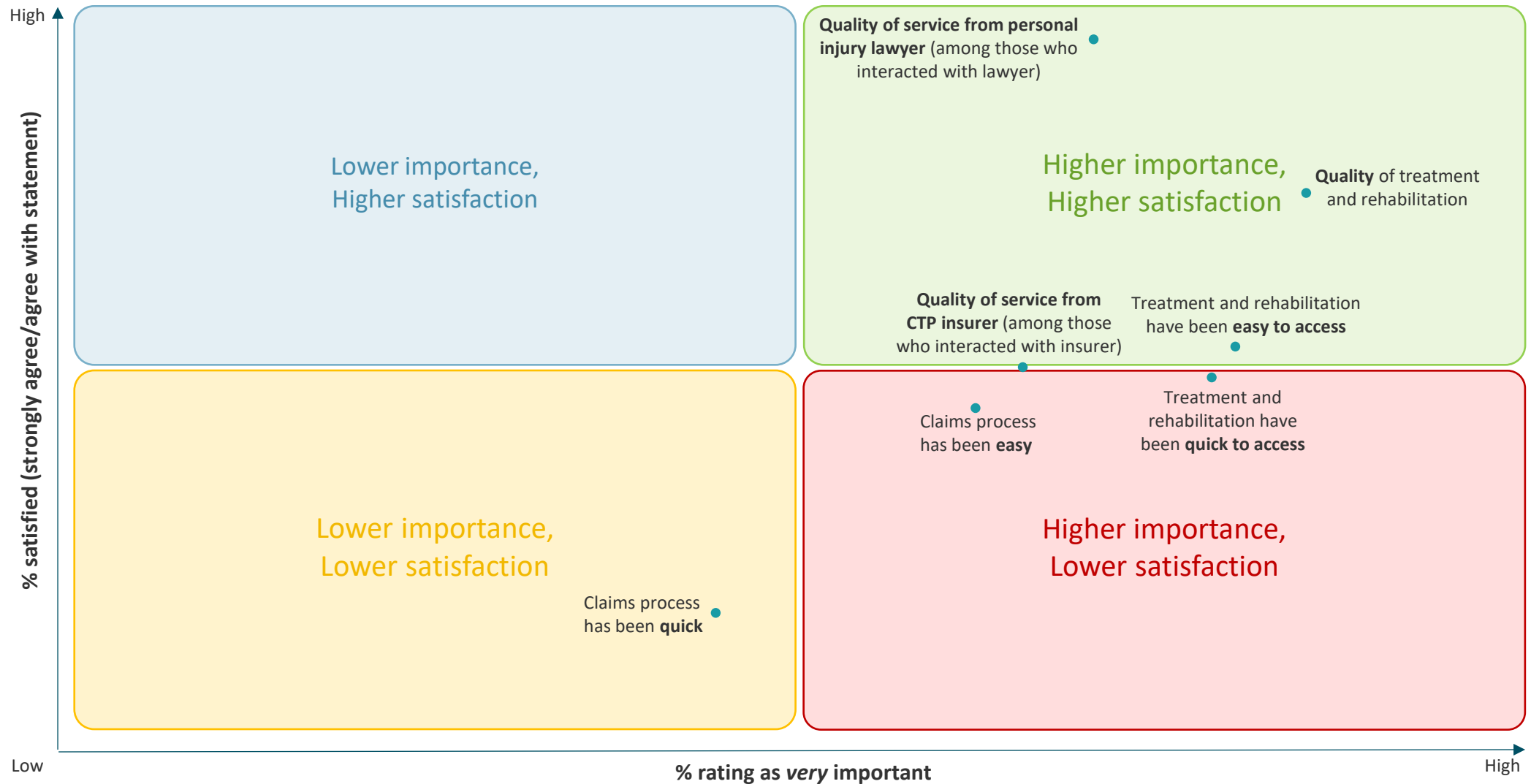
Q4 - Overall how satisfied are you with the Queensland CTP insurance scheme claims process so far? by Demographics

Column %	Total 2026 n = 267	GENDER		CLAIM STATUS		EXTENT INSURER FUNDED TREATMENT				REGION		AGE		ENGAGEMENT WITH INSURER/LAWYER					
		Female n = 144	Male n = 123	FINALISED n = 61	OPEN n = 206	Fully n = 97	Partially n = 102	Not at all n = 36	Not sure n = 32	SEQ n = 239	OUTSIDE SEQ n = 28^	<40 yrs n = 91	40+ yrs n = 176	Engaged a lawyer ONLY n = 162	Interacted with CTP insurer ONLY n = 68	Engaged lawyer and interacted with CTP insurer - BOTH n = 15^	None of the above n = 22^	NET - ENGAGED LAWYER n = 177	NET - INTER- ACTED WITH CTP INSURER n = 83
Very satisfied	13%	18% ↑	7% ↓	25% ↑	10% ↓	29% ↑	3% ↓	3% ↓	9%	14%	7%	15%	12%	10%	21% ↑		23%	9% ↓	17%
Satisfied	32%	29%	35%	38%	30%	36%	33%	14% ↓	34%	33%	25%	32%	32%	30%	35%	33%	32%	31%	35%
SUB-TOTAL SATISFIED	45%	47%	42%	62% ↑	40% ↓	65% ↑	36% ↓	17% ↓	44%	46%	32%	47%	44%	40% ↓	56% ↑	33%	55%	40% ↓	52%
Neither	25%	24%	25%	18%	27%	23%	22%	31%	34%	23%	36%	29%	23%	28%	18%	27%	23%	28%	19%
Dissatisfied	13%	9% ↓	17% ↑	13%	13%	8%	15%	25% ↑	6%	13%	11%	11%	14%	14%	9%	13%	18%	14%	10%
Very dissatisfied	13%	15%	11%	5% ↓	16% ↑	2% ↓	23% ↑	22%	6%	13%	18%	12%	14%	12%	16%	27%		14%	18%
SUB-TOTAL DISSATISFIED	26%	24%	28%	18%	28%	10% ↓	37% ↑	47% ↑	13%	26%	29%	23%	27%	26%	25%	40%	18%	27%	28%
Not sure	4%	4%	5%	2%	5%	2%	5%	6%	9%	5%	4%	1%	6%	6%	1%		5%	6%	1%

Blank cells = zero; 0% = <1%; Filter: 2026; ^ Caution: small cell size; Arrows or figures in red/blue indicate a significant difference from other subgroups at the 95% confidence interval

1.6 Strategic Plot – relative importance and satisfaction 2026

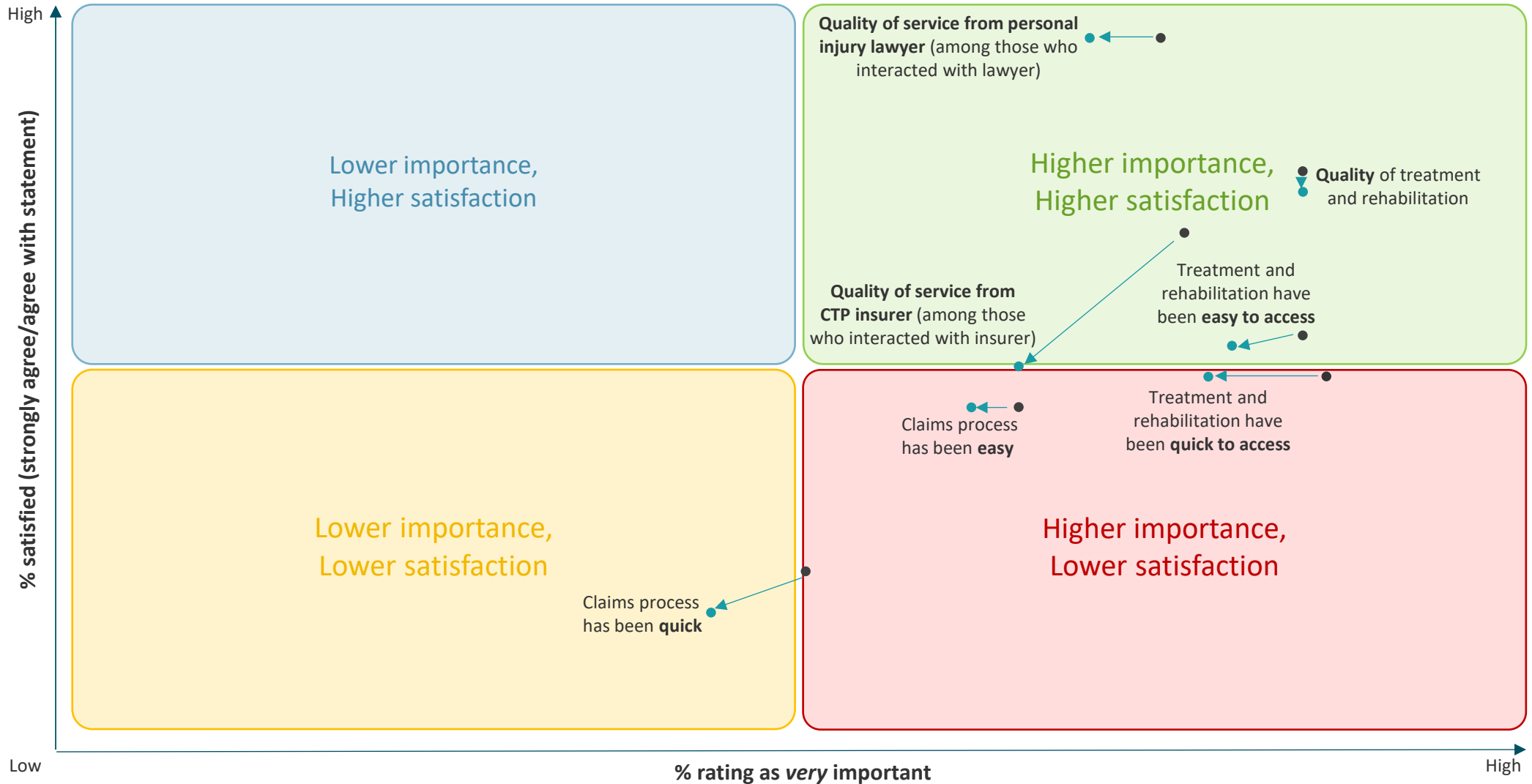
(satisfaction measured via agreement with positive statements)



1.6.1 Strategic Plot – relative importance and satisfaction 2026 vs 2025

(satisfaction measured via agreement with positive statements)

- 2025 positioning
- 2026 positioning



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 reported long waits for liability decisions, approvals, and reimbursements.
- **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. Many commented the process was nearly impossible to navigate without a lawyer.
- **Mental health and recovery impacts:** Stress and anxiety from the prolonged process, with delays negatively affecting physical recovery. Many mentioned the emotional toll on themselves and their carers/families.

*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:

- **Financial strain:** Out-of-pocket expenses for treatments due to insurers denying treatments or providing limited sessions.
- **Delays and slow responses:** Respondents reported long wait times for approvals and treatment scheduling.
- **Poor communication:** Unresponsive insurers and lack of clarity.
- **Difficulty accessing specialists:** Difficulty finding experienced doctors and specialists and reliance on insurer-selected providers.
- **Legal and procedural issues:** Excessive paperwork and delays in claim settlements. Unclear processes, especially for first-time claimants. Claimants left to navigate and organise their own care.

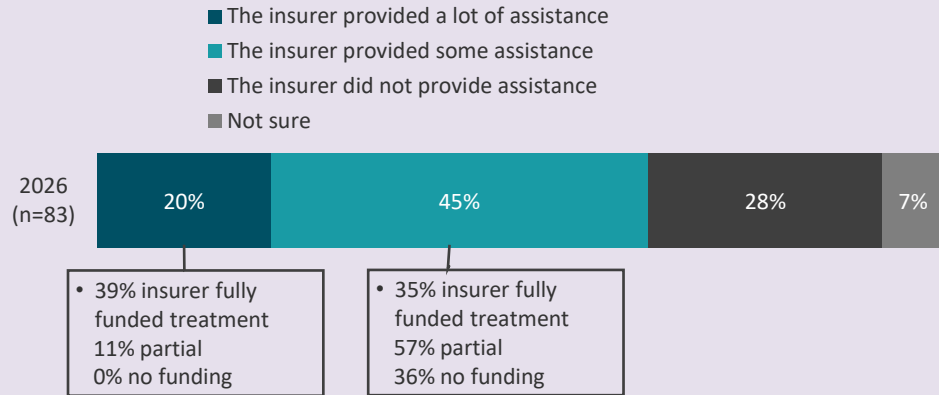


1.8 Assistance accessing treatment/rehabilitation

Interacted with insurer

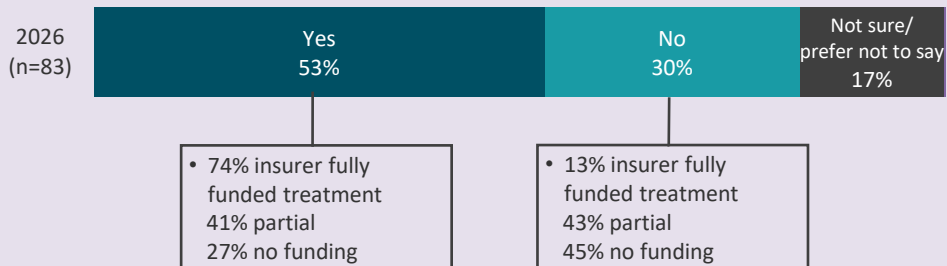
Q5c - To what extent did your insurer assist you to access treatment/rehabilitation for your injuries?

Base: Those who interacted with insurer



Q5g - Did your insurer make it clear to you that you could choose your own provider for the treatment or rehabilitation of your injuries?

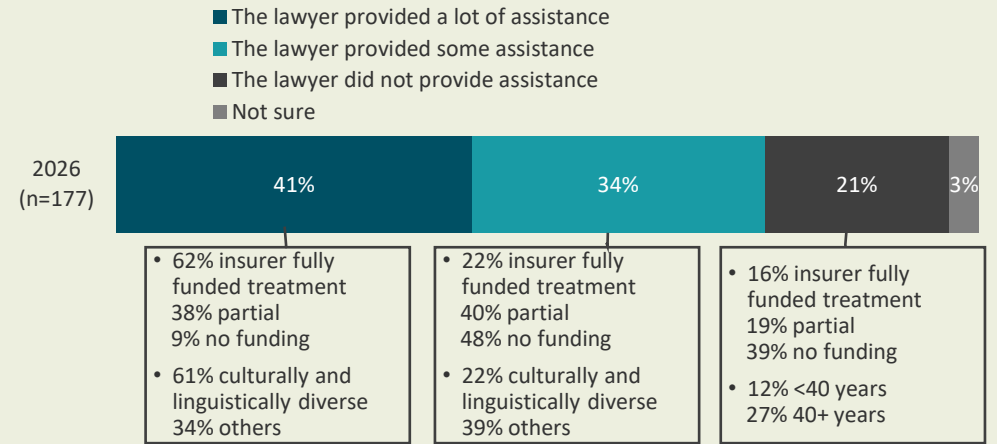
Base: Those who interacted with insurer



Interacted with lawyer

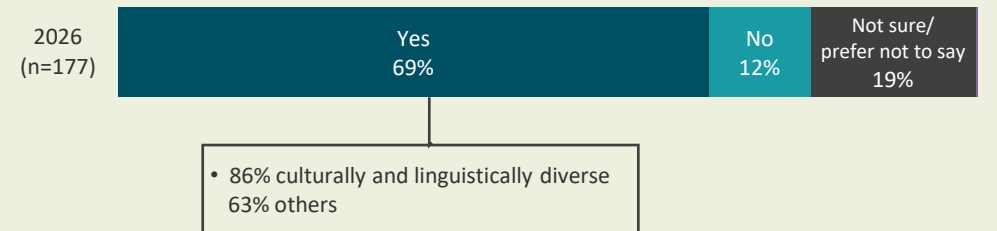
Q5d - To what extent did your lawyer assist you to access treatment/rehabilitation for your injuries?

Base: Those who interacted with lawyer



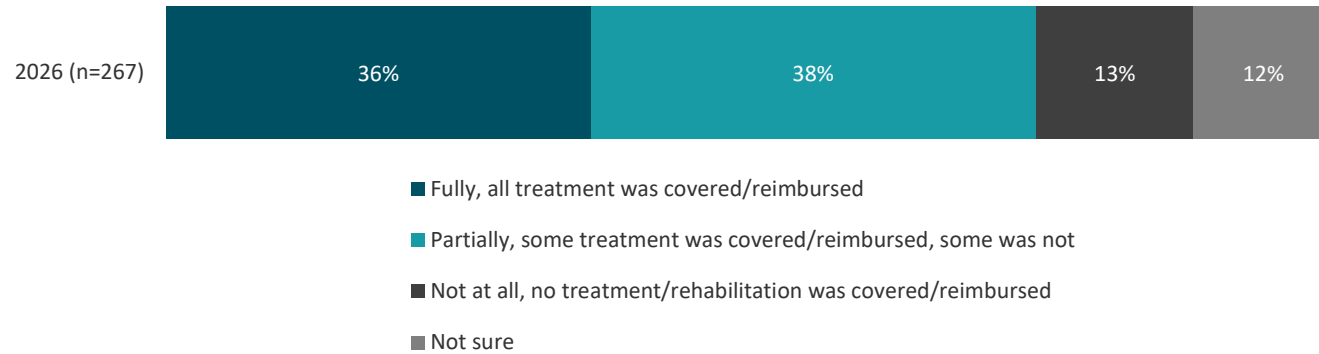
Q5f - Did your lawyer make it clear to you that you could choose your own provider for the treatment or rehabilitation of your injuries?

Base: Those who interacted with lawyer



1.9 Insurer funding of treatment/rehabilitation

Q5e - To what extent did the insurer fund your treatment/rehabilitation for your injuries?
Base: All respondents



75%
had treatment/
rehabilitation
fully or partially
funded by
insurer



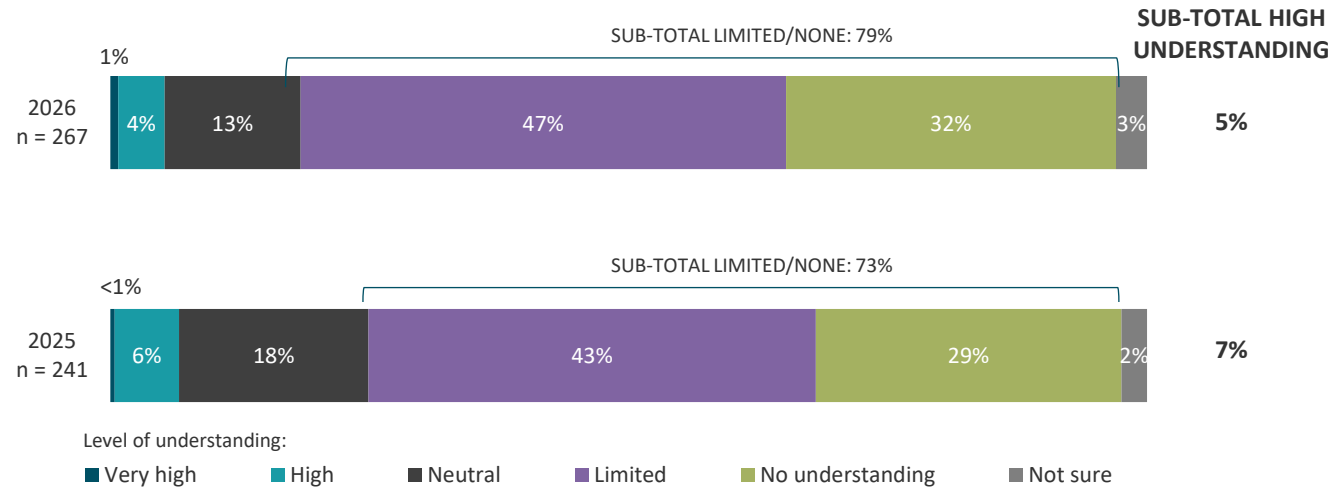
2.0 CTP insurance and initial claims process (General questions)



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



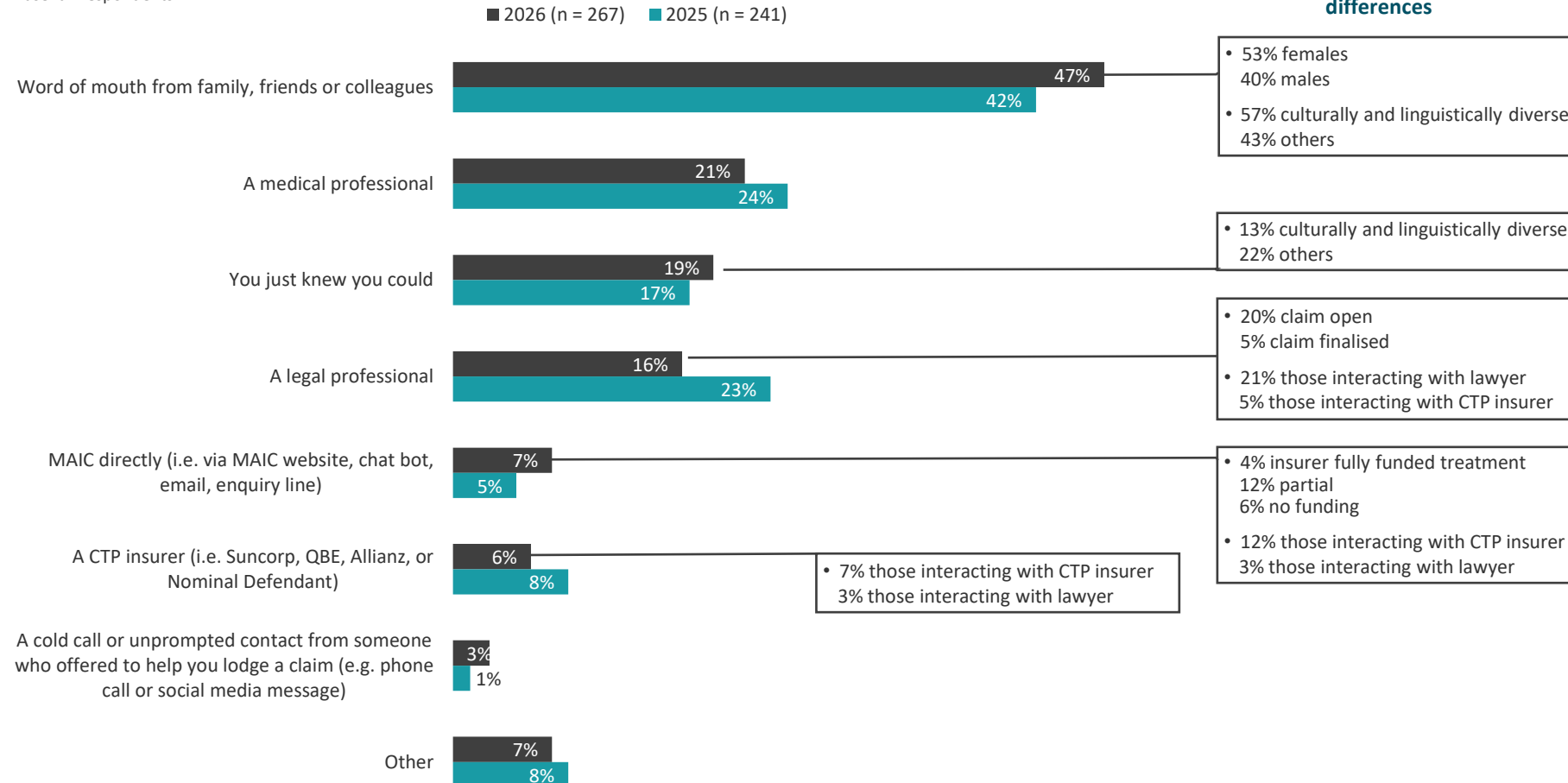
Level of understanding	2026 sub-group differences
Very high	<ul style="list-style-type: none"> 3% claim finalised 0% claim open
High	<ul style="list-style-type: none"> 2% insurer fully funded treatment 4% partial 11% no funding
Sub-total: High understanding	<ul style="list-style-type: none"> 3% insurer fully funded treatment 4% partial 14% no funding
Neutral	<ul style="list-style-type: none"> 24% culturally and linguistically diverse 9% others
Limited	<ul style="list-style-type: none"> 37% culturally and linguistically diverse 51% others
No understanding	
Sub-total: Limited/None	<ul style="list-style-type: none"> 68% culturally and linguistically diverse 83% others



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



New in 2025

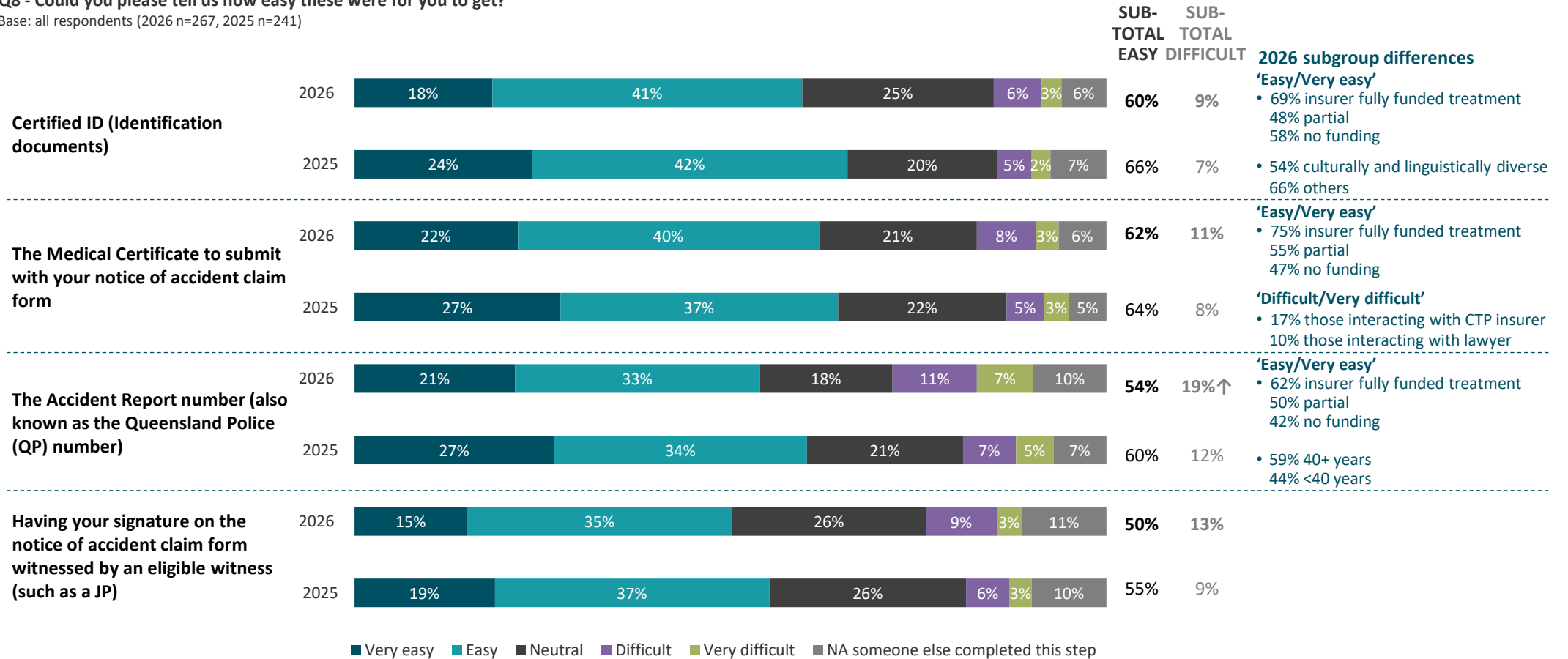
Other 2026 included: Police (8 mentions), Online/Google (5 mentions), Chat GPT, Vehicle insurer, Tow truck driver, It was a car accident on the way home from work - my partner was not happy with work cover process, I reported the accident, Can't remember.



2.3 Ease of obtaining documents to lodge claim

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

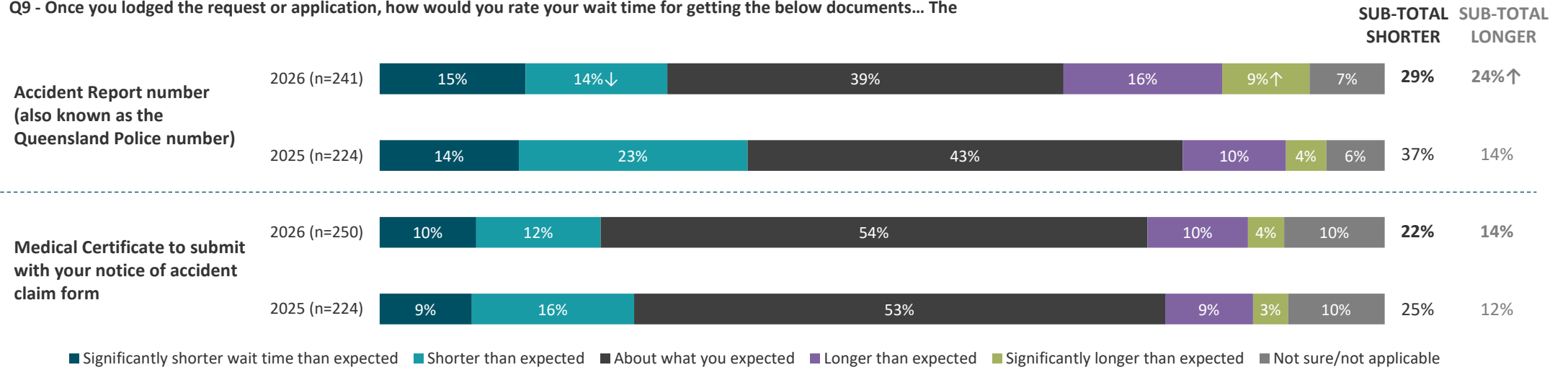
Base: all respondents (2026 n=267, 2025 n=241)



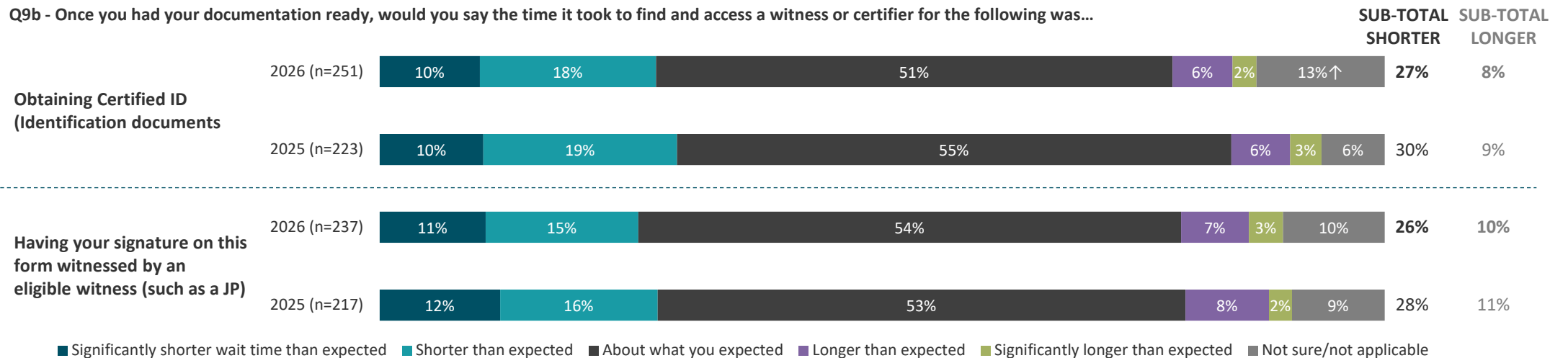
New in 2025; ↑↓ Arrows indicate a significant difference from the previous wave at the 95% confidence interval

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... The



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...



2.4 Rating of wait times (continued)

	2026 sub-group differences
Accident Report number	<p>Shorter/significantly shorter</p> <ul style="list-style-type: none"> • 39% culturally and linguistically diverse 25% others <p>Longer/significantly longer</p> <ul style="list-style-type: none"> • 19% insurer fully funded treatment 25% partial 39% no funding • 29% those interacting with lawyer 20% those interacting with CTP insurer
Medical Certificate	<p>Longer/significantly longer</p> <ul style="list-style-type: none"> • 24% Severity 2+ claimants 10% Severity 1 claimants

	2026 sub-group differences
Certified ID	<p>Shorter/significantly shorter</p> <ul style="list-style-type: none"> • 37% insurer fully funded treatment 24% partial 17% no funding • 39% culturally and linguistically diverse 24% others <p>Longer/significantly longer</p> <ul style="list-style-type: none"> • 16% those interacting with CTP insurer 7% those interacting with lawyer
Having your signature witnessed	<p>Shorter/significantly shorter</p> <ul style="list-style-type: none"> • 33% insurer fully funded treatment 22% partial 21% no funding • 37% culturally and linguistically diverse 22% others <p>Longer/significantly longer</p> <ul style="list-style-type: none"> • 7% insurer fully funded treatment 15% partial 6% no funding



3.0 Interaction with MAIC

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

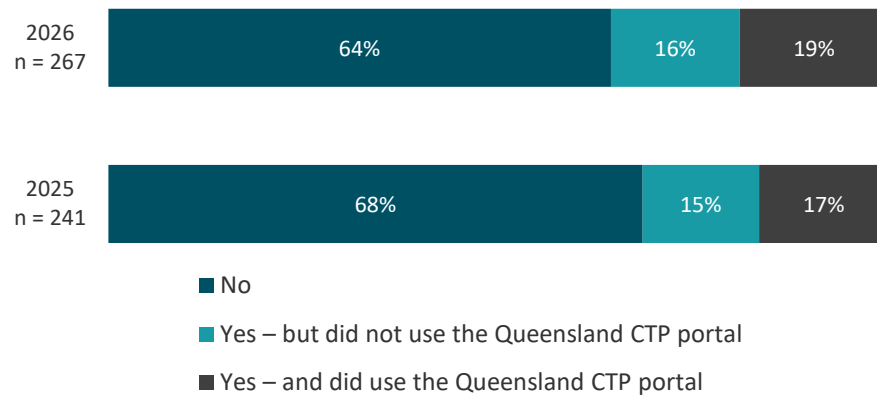
“We’d now like to ask you about your experience and/or interaction with the Motor Accident Insurance Commission (MAIC). MAIC is the government regulator of the Compulsory Third Party (CTP) insurance in Queensland. MAIC work to keep premiums affordable and support people injured in motor vehicle crashes.”



3.1 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



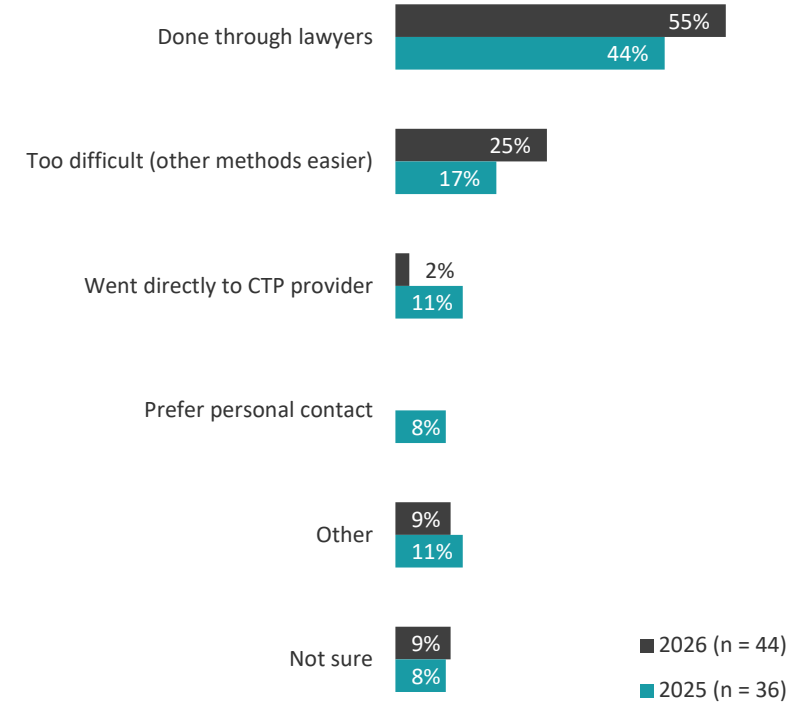
2026 subgroup differences

% 'Yes and used portal'	% 'Yes but did not use portal'	% 'No'
<ul style="list-style-type: none"> 36% claim finalised 14% claim open 	<ul style="list-style-type: none"> 21% Female 11% Male 	<ul style="list-style-type: none"> 59% Female 71% Male
<ul style="list-style-type: none"> 43% interacted with CTP insurer 6% interacted with lawyer 	<ul style="list-style-type: none"> 12% interacted with CTP insurer 20% interacted with lawyer 	<ul style="list-style-type: none"> 49% claim finalised 69% claim open 45% interacted with CTP insurer 74% interacted with lawyer 68% Severity 1 claimants 53% 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



2026 Other included:

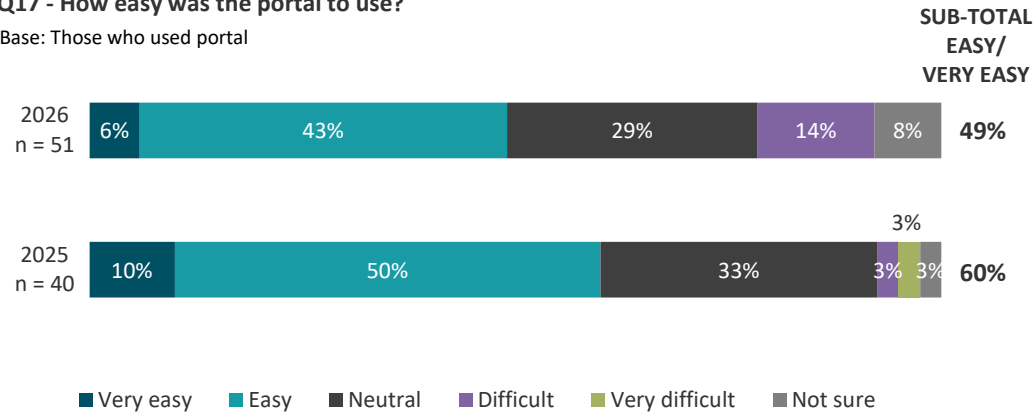
- I started to utilise the portal until I rang around for legal advice and lawyers would not take on my claim due to the at fault parties insurance company. This to me meant dealing with the insurance company of the person at fault was going to be a long, drawn-out process where they would try to neglect their duties & brush me off.
- Was not aware in the beginning, was unsure how to proceed, this was the first claim
- Had to print everything off to get signatures
- Posted original documents



3.1 CTP portal (continued)

Q17 - How easy was the portal to use?

Base: Those who used portal



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?

Five respondents in 2026 provided comments about the portal as below:

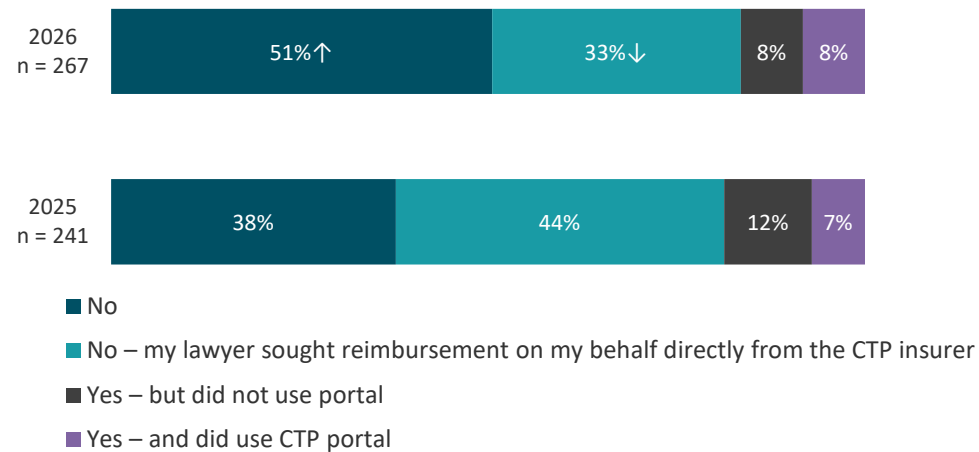
- *Confusion when they said they were deleting my lodged application.*
- *It wasn't clear that the CTP insurer would then directly contact me.*
- *There were multiple technical issues trying to add data and documents at different times.*
- *Once the claim was approved I found treatment providers frequently had little knowledge of what forms were needed for the claim and I often got forms I didn't need or missing forms.*
- *The online portal itself was relatively easy to use. However, my experience with some of the staff involved in the claims process was very disappointing. I often felt there was a lack of empathy, understanding, and genuine appreciation for the difficult circumstances claimants are going through. While claimants are repeatedly asked to be patient, many of us are still dealing with ongoing financial pressures, bills, stress, and disruptions to our daily lives. Delays and poor communication make an already difficult situation even harder. I believe the process would improve significantly if staff received better training in communication, empathy, transparency, and understanding the real-life impact that prolonged claims processes have on people.*



3.1 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



2026 subgroup differences

% 'Yes and used CTP portal'

- 20% claim finalised
5% claim open
- 18% interacted with CTP insurer
1% interacted with lawyer

% 'Yes but did not use portal'

- 6% Severity 1 claimants
15% Severity 2+ claimants

% 'No – my lawyer sought reimbursement'

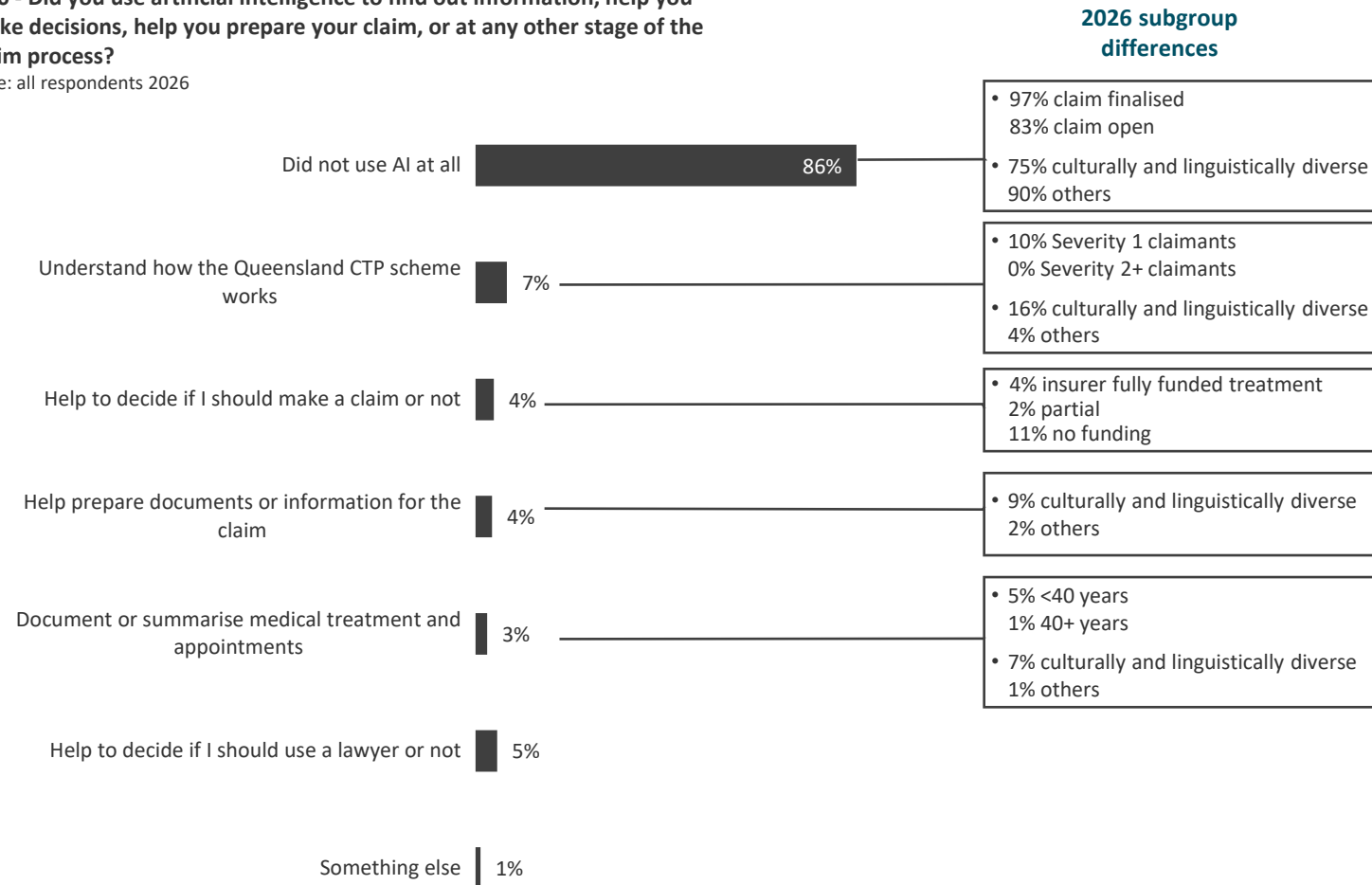
- 15% claim finalised
38% claim open



3.2 Artificial Intelligence (AI)

Q20 - Did you use artificial intelligence to find out information, help you make decisions, help you prepare your claim, or at any other stage of the claim process?

Base: all respondents 2026



'Something else' included:

- Researched different ways for rehab after insurance stopped funding my physio
- I couldn't think clearly to do anything
- I wrote timeline of events and impact statement by hand but got AI to make it shorter and clearer.

