



# FAQs – CTP competitive premiums

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## How do I compare insurers?

You can compare insurers using the [CTP Premium Calculator](#) or contacting your preferred [CTP insurer](#) directly.

## How much do insurers charge for premiums?

Visit the [CTP Premium Calculator](#) to find out what premium each CTP insurer charges for each vehicle class, period and GST-registered status.

## Why should I review my CTP insurance?

Switching insurers could save you money or provide access to better customer service and value-added benefits. Insurers may offer additional benefits or discounts on other types of insurance products when bundling with CTP insurance.

## How do I find out my current insurer?

Use the [CTP insurer search](#) tool on the Motor Accident Insurance Commission's website to quickly find who is your CTP insurer. You will also find it on your vehicle registration or registration renewal documents.

## How do I switch insurer?

Switching is easy! Nominate your new insurer online, over the phone (13 23 80), or in person at a Department of Transport and Main Roads' service centre *before* paying your rego.

A change in CTP insurer must be received by the Department of Transport and Main Roads on or before your registration expiry date to be effective for that renewal.

## If I decide to change insurers, why do I need to do this before I pay my rego?

If you wish to change insurer you must do so before you pay your registration renewal for it to apply for that registration period.

## What if I pay my registration first and then decide to switch insurer?

You can change your CTP insurer at any time, but it won't take effect until the next registration period.

Once you have paid your registration renewal, the CTP insurer at the time of payment must remain your insurer until the end of the registration period covered by the renewal.

## Do I have to switch insurers?

You can retain your existing insurer or switch to another CTP insurer. The choice is yours.

### **What happens if I don't switch?**

When you receive your registration renewal notice, if you decide not to switch insurers, then you will remain with your existing insurer and pay that insurer's applicable premium for the vehicle's registration period.

### **When do the different prices apply?**

It applies to vehicle registrations coming up for renewal between **1 October and 31 December 2025**.

### **Why is it only for the quarter?**

Premium rates for each vehicle class are determined by the licensed CTP insurers every quarter within upper and lower limits set by the CTP regulator, the Motor Accident Insurance Commission (MAIC).

### **What if my registration is not due for renewal between 1 October and 31 December?**

When you get your registration renewal reminder, it is a good idea to compare insurers using the [CTP Premium Calculator](#) as CTP premiums may have changed.

QBE, Allianz and Suncorp provide CTP insurance in Queensland and individually determine their premium rates every quarter for each class of motor vehicle.

### **Why is my premium still increasing?**

Increases in premium are never welcomed and the government is committed to addressing cost of living pressures, but insurers need to charge an appropriate premium to reflect the risks they are underwriting and importantly, premiums need to be sufficient to meet the expected cost of claims.

### **Can I get a discount on my CTP insurance premium?**

Discounts on CTP insurance premiums are not permitted under the *Motor Accident Insurance Act 1994*.

However, some insurers may offer other incentives for choosing them such as gift cards, or discounts on other insurance products such as home insurance or comprehensive car insurance.

In limited circumstances, [concessions](#) on the registration fee may be permitted by the Department of Transport and Main Roads.

### **Who determines CTP premiums?**

Licensed CTP insurers (currently QBE, Allianz and Suncorp) determine their respective premium rates for each vehicle class every quarter within upper and lower limits set by the CTP regulator, the Motor Accident Insurance Commission (MAIC).

MAIC does not set premiums but ensures that the premiums filed by insurers are sufficient to meet the cost of injury claims and cannot exceed the maximum limit.

### **What is MAIC's role in the CTP scheme?**

The Motor Accident Insurance Commission (MAIC) regulates Queensland's Compulsory Third Party (CTP) insurance scheme. MAIC's functions include:

- regulating and licensing insurers who provide CTP insurance and monitoring their compliance with the *Motor Accident Insurance Act 1994* and the *Motor Accident Insurance Regulation 2018*
- ensuring premiums charged by CTP insurers are both sufficient to meet the cost of CTP injury claims and capped to keep premiums affordable for all motor vehicle owners
- contributing funds towards research and education to reduce the frequency and severity of motor vehicle accidents and facilitate rehabilitation to those who are injured in motor vehicle accidents
- monitoring the scheme to ensure people who are injured in motor vehicle accidents can access fair and timely compensation for their injuries and prompt and reasonable medical treatment and rehabilitation.

### **Why are CTP premiums different for each vehicle class?**

Vehicles are grouped into 25 classes based on the type of vehicle and its purpose of use. Insurers file their premiums for each of the 25 vehicle classes every three months. Owners of vehicles within a particular class pay the same premium irrespective of the age, gender, driving history or financial circumstances of the owner or driver.

Premiums for each class are determined based on several factors, including the frequency and cost of claims for that class.

Spreading the risk exposure for insurers across each vehicle class provides equality and affordability for all motorists.

### **It is my first time registering my vehicle. Do I need to nominate a CTP insurer?**

If you are registering a vehicle for the first time, you will be required to nominate your preferred CTP insurer and pay the CTP insurance premium upon registering your vehicle.

### **What is CTP insurance?**

CTP insurance protects motor vehicle owners and anyone who drives their car from being held financially responsible if they injure someone in a motor vehicle accident. It does not cover damage to vehicles or property.

CTP insurance is compulsory, and you cannot register your vehicle without it. The CTP premium is included in the overall cost of vehicle registration.

### **I have been injured in a motor vehicle accident. Am I covered by CTP insurance?**

If you have been injured in a motor vehicle accident that wasn't your fault, you may be able to make a CTP claim against the CTP insurer of the vehicle which caused the accident. You may be able to claim for things like the cost of medical expenses, rehabilitation treatment, loss of income and pain and suffering.

To learn more about CTP insurance and to make a claim visit <https://maic.qld.gov.au/>

If you sustain a serious injury and meet eligibility requirements you may be able to receive necessary and reasonable care and support under the National Injury Insurance Scheme (NIISQ) regardless of who caused the accident. To learn more about the NIISQ visit <https://niis.qld.gov.au/>