

Summary

CTP knowledge

93%
aware CTP insurance

The majority of registered motor vehicle owners in 2025 (93%) were aware of CTP insurance when prompted (94% in 2022). Awareness was lower among those aged 17 to 34 years (79%).

While 66% correctly believed CTP insurance covered injuries caused from vehicle accidents, 46% incorrectly assumed CTP insurance provided coverage for damage to someone else's vehicle (an increase from 39% in 2022) and 40% believed CTP insurance covered damage to someone else's property (an increase from 34% in 2022).

In terms of personal injury coverage, in 2025 the majority of motorists correctly believed that CTP insurance covered a pedestrian injured by a vehicle (79%), the driver of a vehicle involved in an accident caused by another vehicle (75%), or a passenger in a vehicle involved in an accident (67%).

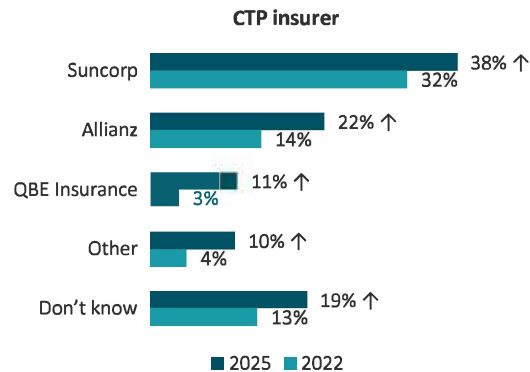
A small proportion of motorists incorrectly believed that CTP insurance provided injury coverage for a driver of a vehicle involved in an accident where no other vehicle was involved (27%) or a driver of a vehicle involved in an accident after they drove through a red light (21%). All results were consistent with 2022.

83%
aware they can choose CTP

83% of respondents in 2025 were aware they could choose their CTP insurer. 12% were unaware and 5% were not sure. Awareness was lower among females (79%), those aged 17-34 years (70%), and those with English as second language (74%).

CTP insurers

The removal of RACQ from the CTP insurance market has resulted in significant increases in the use of other providers. In 2025, respondents were most likely to report using Suncorp (38%) or Allianz (22%) for CTP insurance. 11% stated they had CTP insurance with QBE Insurance, while 10% reported having CTP insurance with another provider. 19% were unable to recall their insurer.



Satisfaction with current CTP scheme

76%
satisfied current CTP scheme

Three quarters (76%) of respondents indicated they were satisfied with the way the current CTP insurance scheme operates including 18% who were very satisfied and 58% satisfied. 6% were dissatisfied (5% dissatisfied, 1% very dissatisfied) and 18% were not sure.

Registration payment

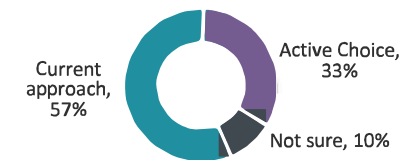
Respondents most commonly reported paying their registration via BPAY (41%), online credit card (32%), or direct debit (21%). 4% stated they paid their registration at Australia Post and 2% were unsure.

The majority of respondents indicated they paid their registration yearly (70%). 14% paid it 6 monthly, 5% 3 monthly and 10% monthly.

Nine in ten respondents (92%) felt that paying their registration was easy (53%) or very easy (40%). 5% felt it was difficult and 2% were unsure.

CTP choice preferences

Respondents were provided with information about the proposed approach of having to select their CTP insurer each time registration was renewed (Active Choice). They were asked to indicate if they would prefer the current approach or the proposed Active Choice. 57% of respondents indicated they preferred the current approach and 33% would prefer Active Choice. 10% were unsure.



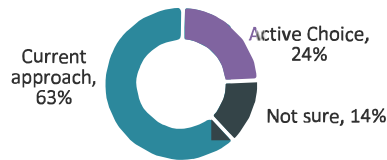
The reasons provided for preferring the current approach typically related to it being easier or more convenient (44%). The primary reason for preferring the active choice approach was that it encourages consumers to review and actively choose their provider (69%).

↑↓ Indicate a significant increase/decrease from the previous wave at the 95% confidence interval

Summary (continued)

CTP preferences (continued)

Respondents were provided with further information about Active Choice stating that those who renew their registration monthly, 3 monthly or 6 monthly may be required to indicate their choice each time they renewed. Knowing this, they were asked to select which option they would prefer. Preference for the current approach increased to 63%, 24% preferred Active Choice. 14% were unsure.



Those who pay their registration monthly (76%) or those paying via Direct Debit (70%) were significantly more likely than others to prefer the current approach (63% average).

Importance of CTP choice

46% felt it was important to be able to choose CTP provider

Knowing that all CTP insurance policies are the same, 46% felt it was important (14% very important, 32% quite important) they were able to choose their CTP provider. 47% felt it was not important (38% not really important, 8% not at all important). 7% were unsure.

40% felt it was important if all CTP were same price

If all CTP insurance policies were the same price, 40% felt it would be important (12% very important, 29% quite important) they would be able to choose their CTP provider. 53% felt it would not be important (39% not really important, 14% not at all important). 7% were unsure.

CTP switching

80% aware they can switch

In 2025, 80% of respondents reported being aware they had the ability to switch CTP insurer, a decrease from 84% in 2022.

46% have ever switched

46% of respondents reported they had ever switched their CTP insurance provider (42% in 2022). On average respondents reported last switching three years ago.

Motorists aged between 17 and 34 years (24%) were less likely than older respondents (52% 35+ years) to have ever changed their CTP insurer. Males were more likely than females to have switched (50%, 41% females). Those whose primary language is English were also more likely to have switched (48%, 34% English as second language).

Respondents in the 2025 survey were most likely to report that the following circumstances started them thinking about making a change to their CTP insurance provider:

- Receiving a letter in the mail from the CTP insurer asking them to switch (15%, 13% in 2022)
- Habitually shopping around at renewal time (13%, 12% in 2022)
- Finding a cheaper price on the Department of Transport and Main Roads website (10%, 13% in 2022)
- Seeing instructions on how to switch on the CTP notice that comes with the registration renewal notice (10%, a decrease from 18% in 2022).

Drivers to switch

The primary reason for being likely to switch CTP insurers in the next 12 months was wanting a cheaper price (56%). After this, reasons for being likely to switch included:

- Wanting to combine multiple policies for a discount (18%)
- To receive a discount on roadside assistance cover (17%)
- Receiving a gift/voucher (14%)
- Wanting to combine multiple policies for convenience (12%).

Appealing incentives to change CTP insurer

Respondents were asked to rate the appeal of some incentives to switch CTP providers on a scale of 1 (not at all appealing) to 5 (very appealing). In 2025, the most appealing incentives to change CTP insurer were:

- A cheaper price on CTP insurance (4.17, an increase from 4.02 in 2022)*
- A discount on other insurances held with the CTP insurer (3.85, 3.78 in 2022)
- A discount on roadside assistance cover (3.64, 3.74 in 2022).

Incentives least likely to be rated as appealing were a small gift such as movie tickets, gift card or petrol voucher (3.33, 3.32 in 2022) or the CTP insurer making a donation to a charity (2.91, 2.89 in 2022)^.

When asked to select the single most appealing incentive to change CTP insurer, a cheaper price (65%, a significant increase from 50% in 2022)*, followed by a discount on other insurances being held with a CTP insurer (17%, 21% in 2022) were the most commonly selected.

* Asked as 'A cheaper price on CTP insurance by \$30' prior to 2025

^ Asked as 'The CTP insurer donating to a charity or contributing to the community in some way' prior to 2025

Summary (continued)

CTP switching (continued)

Price difference required to change CTP insurer

Respondents were asked if the currently available price difference of \$15 between CTP insurers would encourage them to switch. 51% felt the variance of \$15 would encourage them to switch while 49% felt it was not incentive enough to switch.

Average saving of \$33.46 required to switch On average (including those who indicated \$15 was enough to encourage switching), a saving of \$33.46 was required to switch. 6% indicated they would not switch providers based on price and 11% were unsure.

Reasons for not switching

The most common reasons for having never switched CTP insurer included:

- It is not a priority (32%, 26% in 2022)
- Never thought of it (29%, 27% in 2022)
- 'Set and forget', chose once, and haven't thought about it since (25%, not included in 2022)
- Too much effort (21%, 19% in 2022)
- No difference in price between CTP insurers (20%, 22% in 2022)
- No difference in coverage or benefits (17%, 13% in 2022)
- Didn't know how to (16%, 16% in 2022).

Importance of factors regarding CTP

In 2025, the most important factors for motorists when thinking about CTP insurance were ensuring all drivers who cause accidents are covered for claims made against them, getting an affordable premium, and having a simple payment process. Findings were generally consistent with 2022.

Affordability vs. competition

75%↓ prefer CTP offers affordable premiums for majority of community 75% of registered motor vehicle owners (a decrease from 83% in 2022) reported that a CTP scheme with a focus on affordable premiums for the majority of the community was more important to them than a scheme where the focus was on promoting greater price competition between insurers (25%, up from 15% in 2022).

Preferred communication channels

The following were considered by respondents to be the best ways to inform them about their ability to choose their CTP insurer:

- Information printed on the registration renewal notice (57%, an increase from 52% in 2022)
- An email from the Queensland Government Department of Transport and Main Roads (50%, an increase from 39% in 2022)
- A flyer inserted with registration renewal (40%, a decrease from 47% in 2022)
- A text message from the Queensland Government Department of Transport and Main Roads (21%, an increase from 13% in 2022).

Those aged 17 to 34 years were more likely than their older counterparts to nominate an email (59%, 50% average), text message (29%, 21% average), social media (31%, 14% average), websites (25%, 14% average) or radio (9%, 5% average) as preferred channels. Those aged 55+ years were more likely than others to prefer information on their registration renewal notice (64%, 57% average) or a flyer with their registration renewal (45%, 40% average).

Previous visitation of the MAIC website

In the last twelve months, 4% of Queensland motorists reported that they had visited the MAIC website (in total, 13% of respondents indicated they had ever visited the MAIC website also 13% in 2022). Males (15%) or those aged 17 to 34 years (23%) were more likely than others to have ever visited the MAIC website (13% average).

Qualitative research

Findings from the preliminary qualitative phase, tabled earlier in a separate debrief document, were confirmed by this broader quantitative survey.

~ Asked as 'Being able to choose from a range of CTP insurers' prior to 2025

^ Asked as 'Having good price competition, that is each CTP insurer offering a different price' prior to 2025

Summary (continued)

Conclusions – General motorists

Awareness

While almost all motorists are aware of the CTP scheme, incorrect assumptions about what the insurance covers persist for up to one in two motorists. Compared with the 2022 survey, increased confusion in terms of what the insurance covers is noted in 2025.

Lowest levels of awareness and understanding are found among those aged under 35 years, females, or those with English as second language. Targeted communications to these segments is therefore recommended to increase awareness and understanding. Providing information via registration renewal correspondence is generally considered to be the most effective method, however younger audiences also have a preference for social media or website information.

Changes to the scheme and drivers to switching

Most motorists reject the proposed Active Choice model, preferring instead to remain with the current approach. The finding that most motorists are satisfied with the way the current CTP scheme operates also supports this view.

Among those in favour of Active Choice, the most commonly perceived potential benefit is that it would encourage greater engagement with CTP insurance. However, as found the qualitative research, most motorists are unlikely to engage with or switch their insurance if the coverage and price is consistent across providers.

Pricing versus competition

While it is still the case that most motorists prefer affordable CTP premiums for the majority of the community over price competition, compared with 2022 survey findings, motorists are more likely to be interested in price competition. A price difference of at least \$15 (\$33 on average) would, however, be required to encourage consideration of switching.



Summary – New Car Buyers

CTP awareness

65% ↓ aware of need to select CTP provider Two thirds of new car buyers (65%) reported being aware that they were required to select their CTP insurer when purchasing their new vehicle, a decrease from 83% in 2022.

Presentation of CTP insurance costs

56% alerted by dealer of need to select CTP In 2025, 56% of new car buyers reported that their dealer alerted them of the need to select a CTP insurer (51% in 2022). 25% were not alerted by the dealer (33% in 2022), while 19% could not recall what happened.

23% of dealers provided comparative pricing When asked whether the dealer provided them with the prices for each CTP insurer’s policy, 56% advised that this did not happen (60% in 2022). 23% indicated that comparative pricing was provided (23% in 2022) and 21% were not sure.

Those aged between 17 and 34 years were more likely than others to report that the dealer provided prices for each insurance company’s CTP policy (42%, 23% average), while those aged 55 years and over were more likely than others to advise that dealers did not provide comparative pricing (64%, 56% average).

42% aware of costs of CTP In the 2025 survey, 42% of new car buyers reported being aware of the actual cost of their CTP insurance premium when purchasing their vehicle (38% in 2022). 43% indicated they were not aware (49% in 2022), while 15% were unsure. Results were consistent with the 2022 survey.

For 59% of new car buyers in the 2025 survey, the cost of CTP insurance was reportedly rolled-up into a total figure or a ‘drive-away price’. 19% indicated that the insurance was offered for free as part of the ‘free on-road costs’. For 16% of new car buyers the insurance premium was detailed separately from other costs. The 2025 results were consistent with those recorded in 2022.

Half (48%) of those who received free on-road costs were reportedly asked by the motor vehicle dealer to choose a particular CTP insurer (58% in 2022). Of those asked to choose, Allianz and QBE Insurance were the brands most commonly selected.

45% informed dealer of their preferred CTP insurer In 2025, 45% of new car buyers reported that in the lead-up to purchasing their new vehicle, they informed the dealer of the CTP insurer they wanted to use (44% in 2022). 45% did not specify a preferred CTP insurer (46% in 2022), while 10% could not recall what happened (10% in 2022).

CTP preferences

57% felt it was important to be able to choose CTP provider Knowing that all CTP insurance policies are the same, 57% of new car buyers felt it was important (23% very important, 34% quite important) they were able to choose their CTP provider when purchasing a new car. 39% felt it was not important (31% not really important, 9% not at all important). 3% were unsure.

52% felt it was important if all CTP were same price If all CTP insurance policies were the same price, 52% of new car buyers felt it would be important (24% very important, 28% quite important) to be able to choose their CTP provider when purchasing a new car. 45% felt it would not be important (32% not really important, 13% not at all important). 3% were unsure. Females were more likely than males to indicate it was important (61%, 45% male).

Current vs. random allocation preference

Respondents were provided with information about the current process of choosing a CTP insurer when purchasing a new car and a proposed approach of being randomly allocated a provider. They were asked to select which option they would prefer. 77% of new car buyers indicated they preferred the current approach while 12% preferred the proposed random allocation. 11% were unsure.



The reasons provided for preferring the current approach typically related to a freedom of choice (37%). Trust and familiarity with the insurer (17%), bundle or multi-policy discount benefits (12%) or the convenience and ease (12%) were also cited. The primary reason for preferring the random allocation approach was that it encouraged fairness and equality (40%), followed by the convenience and ease (21%).

↑↓ Indicate a significant increase/decrease from the previous wave at the 95% confidence interval

Summary – New Car Buyers (continued)

CTP preferences (continued)

CTP may be more or less expensive under random allocation

Respondents were provided with further information about the proposed random allocation approach for new car buyers whereby it may be the case they could be allocated to either a more expensive or less expensive option. Based on this, 84% preferred the current approach and 5% preferred a random allocation. 11% were unsure.



Those who were more likely than others to prefer the current approach were aged 55+ years (95%, 84% average). Those aged 17-34 years were more likely than others to prefer the random allocation (16%, 5% average).

Guaranteed lowest price under random allocation

If new car buyers received the lowest price available through the random allocation approach, 69% indicated they would prefer the current approach and 18% would prefer a randomly allocated provider. 12% were not sure.



Those who were more likely than others to prefer the current approach were males (77%) or those aged 55+ years (79%) (69% average). Females were more likely than males to prefer the random allocation (26%, 13% male).

Qualitative research

Findings from the preliminary qualitative phase, tabled earlier in a separate debrief document, were confirmed by this broader quantitative survey.

Conclusions – New car buyers

Most new car buyers reject the proposed random allocation model, preferring instead to remain with the current approach. Even if they were guaranteed to receive the lowest price under a random allocation, the majority would still prefer to be able to choose their CTP provider.

One third of new car buyers are not aware that new car buyers are required to select their CTP insurer at purchase time, an increase from the 2022 survey results. Continued efforts to remind new car buyers of their ability to choose their CTP insurer are therefore recommended.

