



# RETHINKCTP

For people who are injured  
on Queensland roads

## Queensland Compulsory Third Party Insurance Community Survey Results

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**The ReThink CTP initiative set out to discover exactly how much Queenslanders know and understand about their Compulsory Third Party Insurance Scheme.**

A Community Survey was completed by more than 1,000 Queenslanders and this brochure highlights what they like, don't like, don't understand, and what they would like to see change about the CTP scheme.

# Queensland Compulsory Third Party Insurance Community Survey findings



## Changes to the CTP scheme

**61.6%**

of Queenslanders feel that the CTP scheme should change in some way.

The following key themes were identified as being most important in any review of the Queensland CTP scheme

### Simplicity

Simplicity in the language, as well as ease of understanding and navigating the scheme.

### Greater awareness of the scheme

Why it is important and how it differs from other types of insurance.

### Streamlined

Claims process with easy access to information and support.

### Transparency

Clarity of cover in easy to understand terms.

### Think equitably for all concerned

This applies to driver's and the injured (reconsider at fault condition).

### Fair mindedness

Spend money wisely and close loopholes in the current scheme.

### Affordability

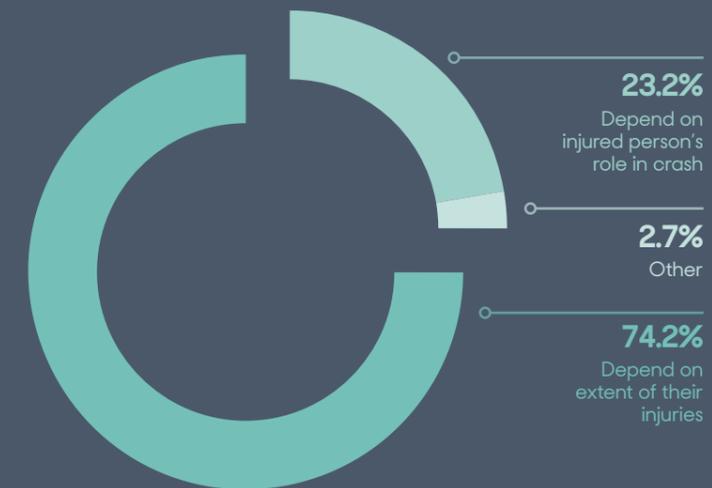
Consider factors like driving history, pensioners, vehicle performance and other insurances already in place in the assessment of CTP scheme premiums.

### Fair for everyone

Balance cost with cover to ensure everyone injured gets help they need.

## CTP scheme value/benefits

3 in 4 Queenslanders feel that the value (amount) of compensation each injured party gets should depend on the extent of their injuries rather than their role in the crash. At the moment, the CTP scheme only covers those people whose injuries are caused by the fault of the driver of a motor vehicle.



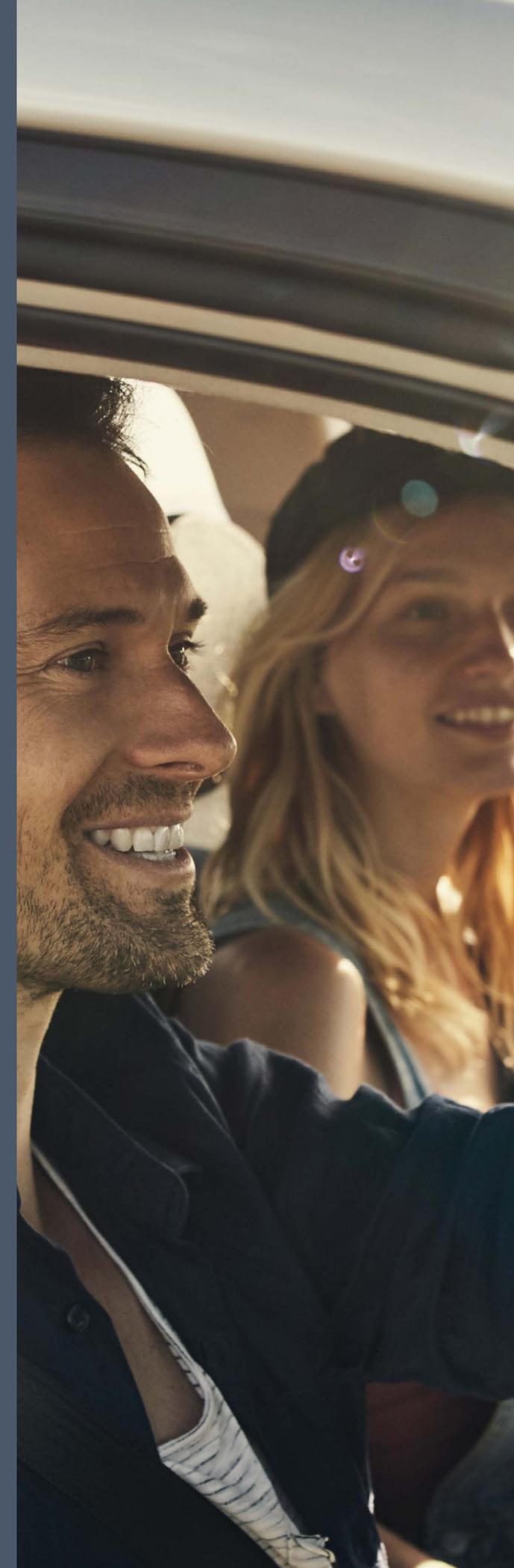
Accessibility to treatment, suitable financial reimbursement and easy claim lodgement are most important during the claims process.

**51%**

Prefer the trade-off of an affordable premium with the best cover available for that cost. Income does not appear to influence this preference.



When it comes to what determines CTP premiums, most feel that all motorised vehicles and cyclists should pay CTP, and that driving history should be a determining factor of the amount paid.



# Confusion around the current CTP scheme

There appears to be a lack of understanding of what the current CTP scheme covers. In a basic series of questions about various car crash scenarios, the majority of participants were largely unclear about who is covered when.

## 19.4%

are not clear on what vehicles are covered by Queensland's CTP scheme.

It is widely – and incorrectly – thought that damage to vehicles or property are covered under CTP.

## 45.6%

incorrectly think CTP covers damage to other vehicles or property that you hit in a crash.

## 43.7%

incorrectly think CTP covers injuries to you (the driver).

## 39.6%

incorrectly think CTP covers damage to your car if someone else causes the crash.

## 91.7%

do not know the name of the regulatory body that oversees Queensland CTP.



There is a lack of knowledge around what costs can and cannot be included under a CTP claim. For example, 53.3% of respondents believe ambulance costs can be claimed under CTP – which is incorrect.

## 64.9%

do not know whether there is a timeframe limit or what the timeframe limit is to lodge a CTP claim form.

# About the Community Survey

- The survey was run through an external (independent) market research panel with verified participants
- The survey was unbranded (participants did not know who had commissioned it)
- The profile of participants was representative of the Queensland adult population (16+) in age, location and gender
- Participants could not complete the survey more than once
- Participants were not aware of the topic of the survey until they started the survey and completed initial demographic questions
- The survey excluded those working for insurance, or personal injury law/legal profession)
- 1018 surveys were completed
- The survey was open from 4 – 14 February 2020