

CTP Motor Vehicle

Market data and insights

What is CTP Motor Vehicle Insurance?

Coverage varies by state, but a CTP (Compulsory Third Party) policy typically protects the driver's liability in motor vehicle accidents, including injuries to passengers, other drivers, pedestrians, cyclists, motorcyclists, and pillion passengers, as well as injuries caused by an attached trailer. In some regions, CTP insurance may also offer limited coverage for the at-fault driver if they are injured.

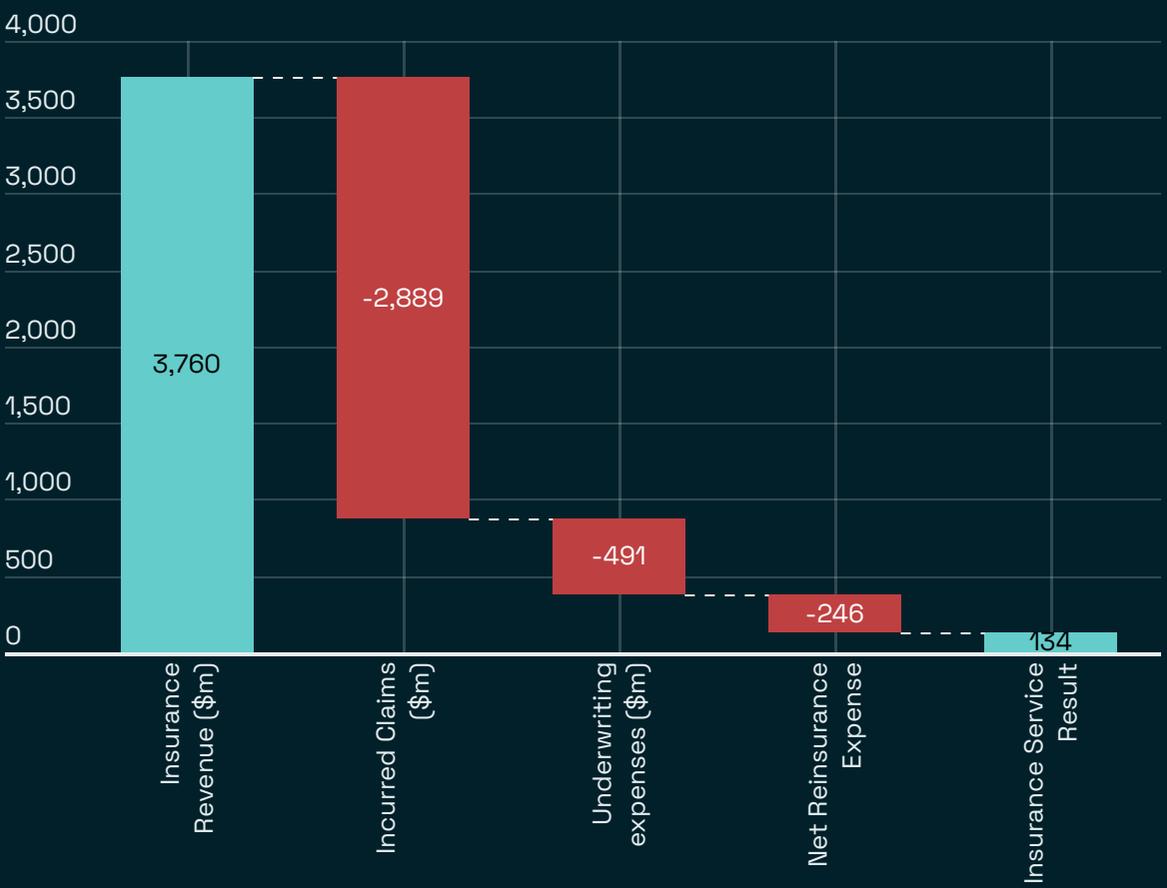
How does the market perform in Australia?

10 Year Profit and Loss (\$m)

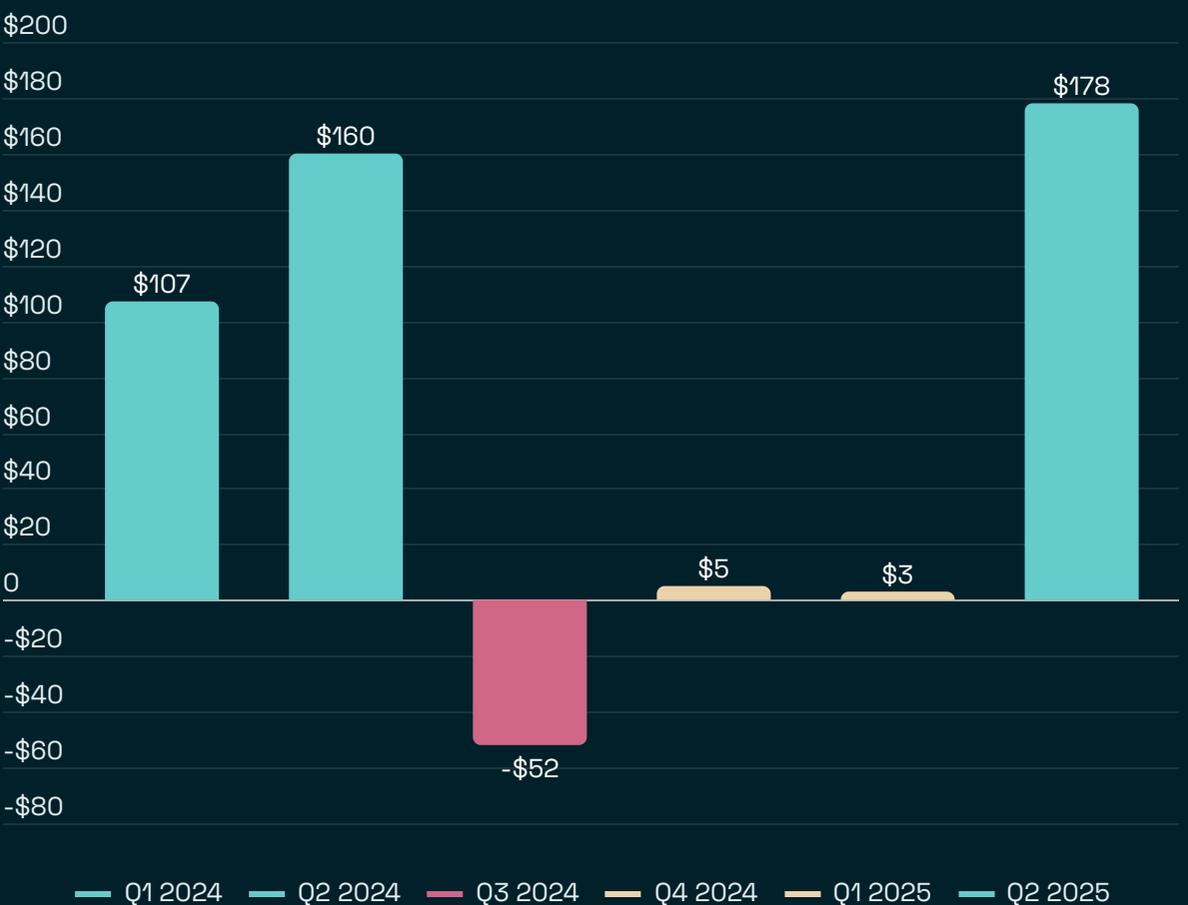


2025 Results

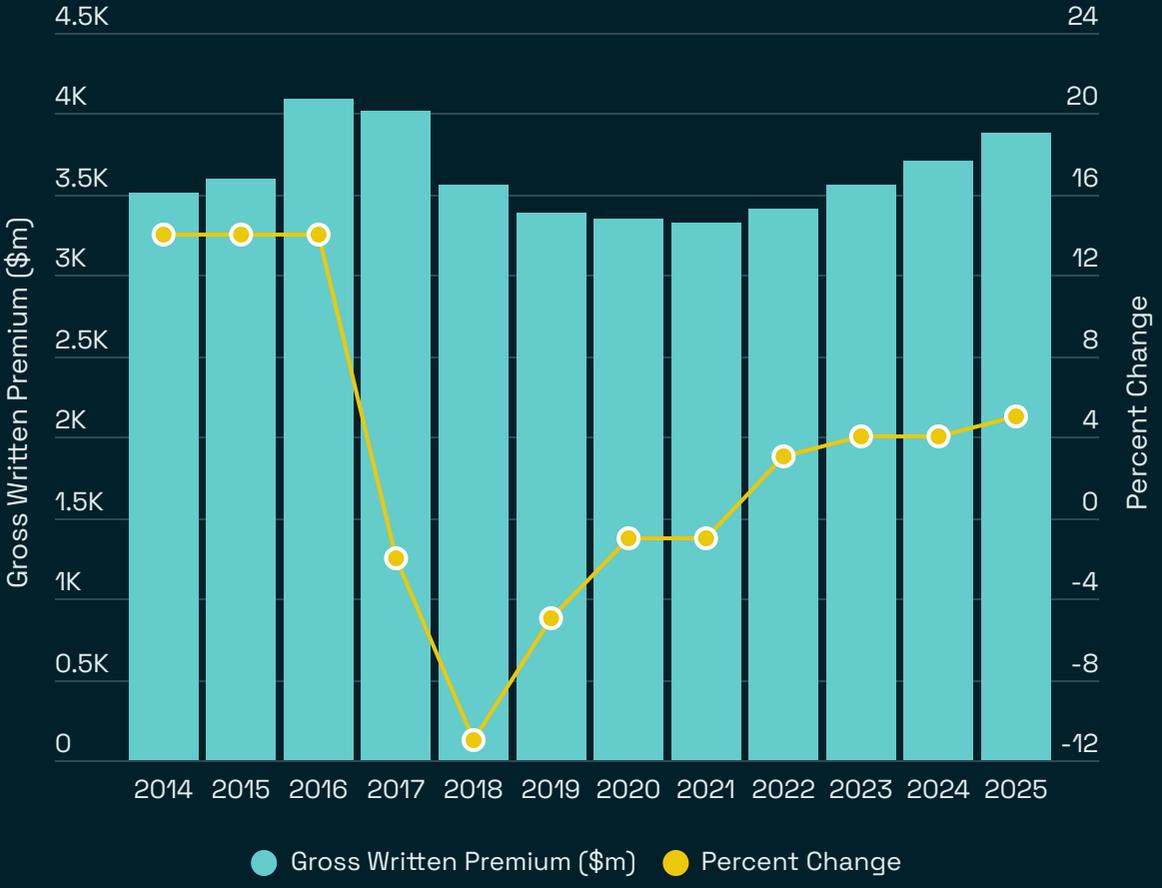
2025 P&L (Jun 2024 - Mar 2025)



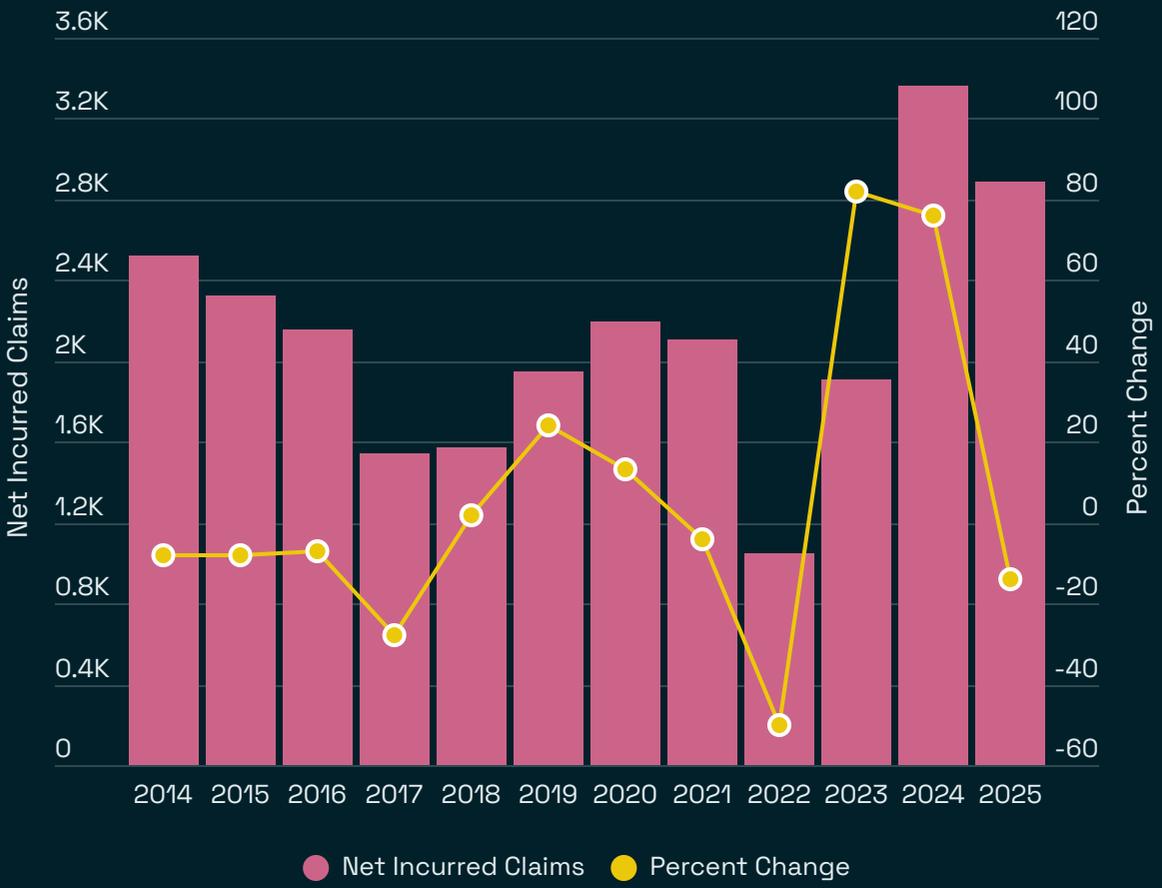
Underwriting Result - last 6 quarters



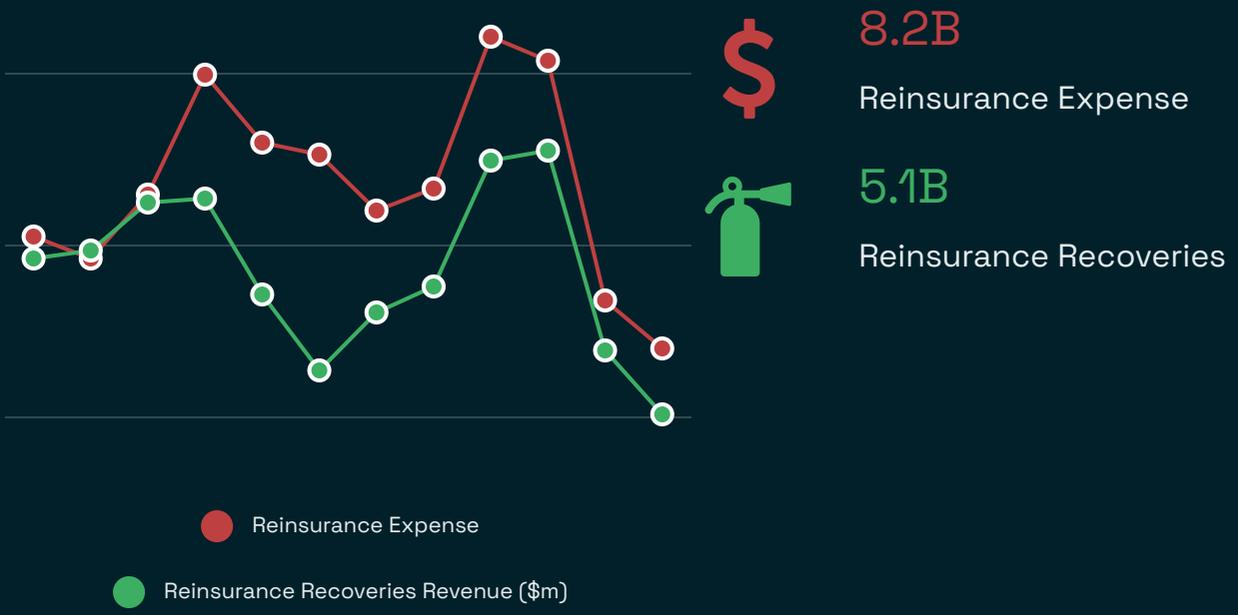
CTP Motor Vehicle Premium Growth (\$m)



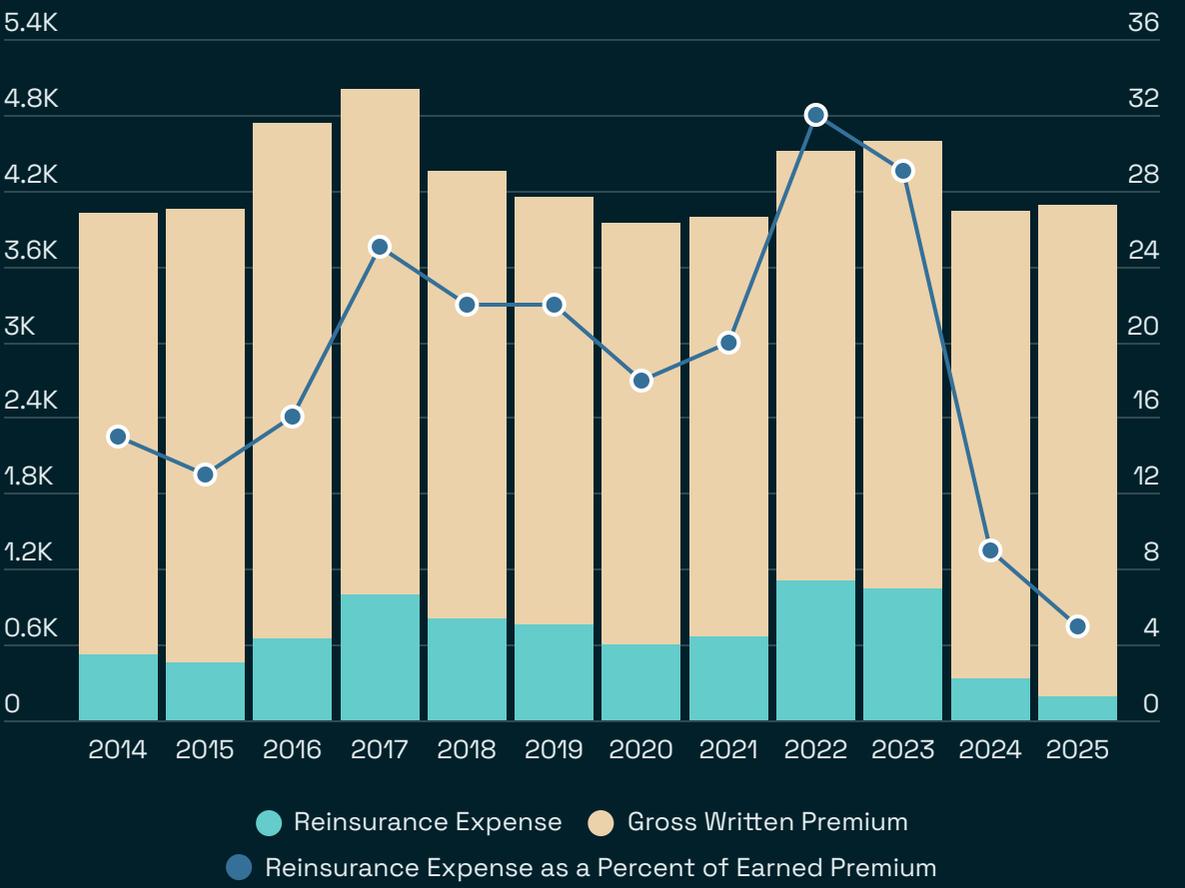
Commercial Motor Claims Trends (\$m)



10 Year Reinsurance Expense vs Recovery

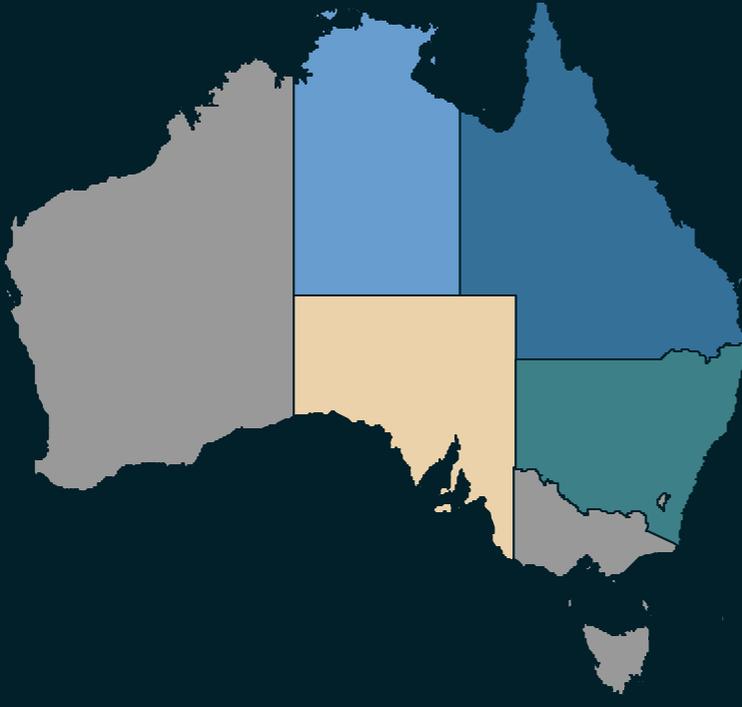


Insurer Reinsurance Expenses as a part of Gross Written Premium



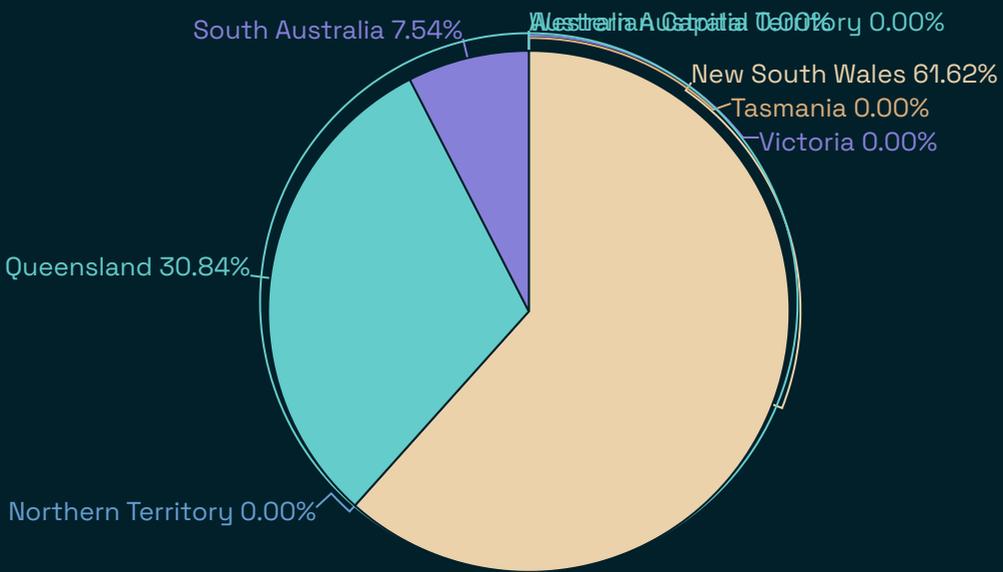
Insights by state

Premium and average 5 year Loss Ratio by State

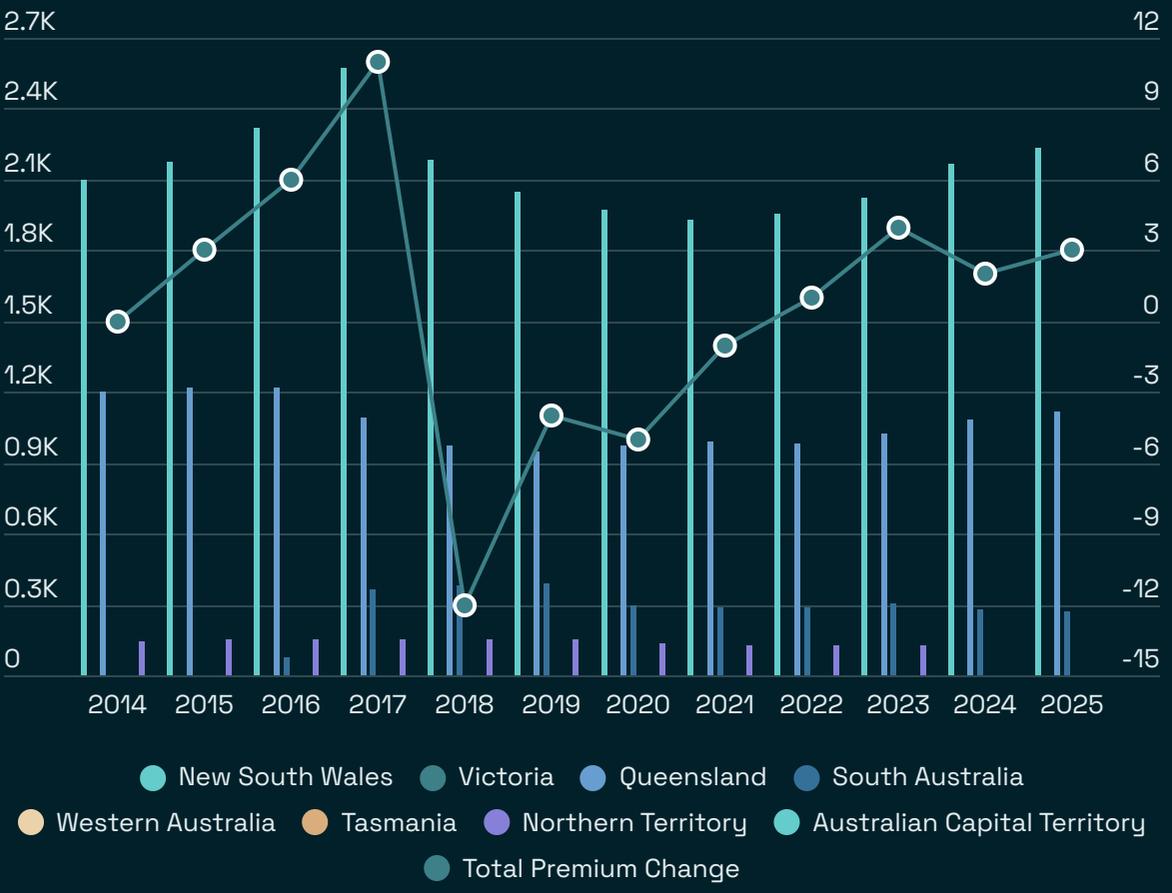


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

Premium Size by State



National Premium Change (\$m)



Average Premium Per Risk

