

Splatt Lawyers Gold Coast Sheds Light on CTP Claim Payouts in Queensland

A new MAIC report shows legally represented Queensland CTP claimants receive up to 10 times more compensation than those without a lawyer.

GOLD COAST, QUEENSLAND, AUSTRALIA, July 14, 2026 /EINPresswire.com/ -- Gold Coast, Queensland — New figures from the Motor Accident Insurance Commission (MAIC) in Queensland reveal a startling difference in compensation outcomes for people injured in road accidents. The data shows that Compulsory Third Party (CTP) claimants who have legal representation receive, on average, up to 10 times more compensation than those who make claims without legal representation.

The results, published in MAIC's Quarterly CTP Scheme Insights: January–March 2026, are prompting renewed demands for injured Queenslanders to be fully aware of their legal rights before accepting an insurance settlement.

Splatt Lawyers says the latest figures should be a wake-up call for anyone injured in a motor vehicle accident.

"Most Queenslanders expect the insurance company will simply pay them what they're owed.

"Unfortunately, the most recent MAIC numbers indicate that self-represented claimants are often achieving vastly different compensation outcomes to those who engage legal advice," said



Team of experienced personal injury lawyers



Gold Coast Personal injury experts

Kerry Splatt (a QLS Accredited Specialist personal injury lawyer).

The MAIC report analyses claims finalised across the CTP scheme in Queensland and compares outcomes for claimants with and without legal representation. The report admits that claims that are represented tend to be more complex and involve more serious injuries, but the difference in average compensation is still substantial.

It also notes that cases with legal representation are more likely to drag on, due to factors like the seriousness of the injury, questions of liability, evidence gathering and the complexity of the claim.

For many injured motorists, making a CTP claim is a once-in-a-lifetime experience.

Suddenly, they are confronted with medical reports, lost income calculations, future treatment costs, rehabilitation needs and negotiations with experienced insurance professionals, all the while trying to heal from their injuries.

"It's easy to underestimate the true value of a claim," Kerry Splatt said.

"Many injuries do not show their long-term effect for months. We have represented people who were told they had a simple whiplash injury and then were told later that they had permanent damage to their spine, chronic pain or were unable to return to their previous job."

Under Queensland's CTP scheme, people injured through the negligence of another driver may be entitled to compensation for a range of financial losses, including medical and rehabilitation expenses, past and future lost income, care and assistance, pain and suffering, and future treatment costs.

However, once a claim is settled, it is generally final.

"Accepting an early settlement without understanding the full extent of your injuries can have lifelong financial consequences," a Splatt Lawyer's spokesperson said.

"The difference between a claim that's properly investigated and one that's settled too early can be substantial."

The MAIC data comes at a time when more and more Queenslanders are choosing to lodge their claims directly with insurers rather than seeking independent legal advice. Insurers have a commercial responsibility to manage claims on behalf of the CTP insurer, while playing an important role in administering Queensland's CTP scheme.

Splatt Lawyers says this makes independent legal advice particularly valuable when significant injuries are involved.

"The MAIC report doesn't say that hiring a lawyer automatically means you'll receive more compensation," the spokesperson said.

"What it does show is a very strong association between legal representation and significantly higher average compensation outcomes. Every claim is different, but these figures demonstrate why obtaining independent legal advice before making important decisions is so important." Importantly, engaging a lawyer does not necessarily mean going to court.

The vast majority of [Queensland CTP claims](#) resolve through negotiation without the need for a trial. Legal representation can help claimants obtain appropriate medical evidence, accurately assess future losses, negotiate with insurers and ensure all available heads of damage are properly considered before settlement.

Splatt Lawyers believes greater public awareness of the MAIC findings will help Queenslanders make more informed decisions after a motor vehicle accident.

"People insure their homes before disaster strikes and seek financial advice before making major investments," the spokesperson said.

"When you've suffered injuries that could affect your health, career and financial future, understanding your legal rights is just as important."

The firm is encouraging anyone injured in a Queensland road accident to obtain independent legal advice before accepting any settlement offer or deciding to manage a claim alone.

The MAIC report provides valuable transparency into the operation of Queensland's CTP scheme and highlights the significant differences in outcomes achieved by represented and unrepresented claimants. For injured Queenslanders, the message is clear: understanding your legal rights could have a significant impact on your financial recovery after a serious accident.

About Splatt Lawyers

Splatt Lawyers is one of Queensland's leading personal injury law firms, acting exclusively for injured people in motor vehicle accident claims, workplace injury claims, and public liability matters on a 100% no-win, no-fee basis.

Their [motor vehicle accident lawyers](#) work under the direction of an Accredited Specialist Personal Injury Lawyer (since 1998), Kerry Splatt. The Gold Coast [CTP legal team](#) offers free initial advice for serious injury compensation claims that can explain if you have a valid case. You can also book a free consultation online.

They provide QLD-wide compensation legal advice from ten locations, from Cairns to the Gold Coast.

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