

Compulsory Third Party Fees - Queensland

Please click on the Effective Date Below for a link to the detailed Fees

CTP Fees Effective Date
01/04/2024
01/01/2024
01/10/2023
01/07/2023
01/04/2023
01/01/2023
01/10/2022
01/07/2022
01/04/2022
01/01/2022
01/10/2021
01/07/2021
01/04/2021
01/01/2021
01/10/2020

Please Note:

- Transport (and Main Roads TMR) collects Compulsory Third Party insurance premiums on behalf of licensed Insurers. It is not TMR's role to provide information on Insurers' premiums. Customers must contact the Insurers for any further information regarding these rates.
- CTP premium rates are inclusive of Stamp Duty and the Goods and Services Tax.
- For the latest rates click here <http://confluence.dev.ultimate.net.au:8090/x/OQC1Aw>

Description of CTP Fee Classes

CL ASS	DESCRIPTION OF CLASS	
1	Cars and station wagons	
2	Motorised homes (but not if the part of the motor vehicle designed for residence is detachable from the part providing the motive power)	
3	Taxis (cars and station wagons only)	
4	Vehicles Covered: • Hire Vehicles that are: • Cars or station wagons • Motorised Homes • Trucks, Utilities and Vans (including panel vans) with a GVM $\leq$ 4.5t Hire vehicles that would otherwise fall within class 1,2 or 6 NOTE: This includes vehicles driven by the hirer, as well as vehicles where a driver is provided, such as a Public Passenger Service (PPSE). Limousines (cars and station wagons) will be automatically converted from Class 4 CTP insurance to Class 26 CTP insurance from 1 October 2017. The use of Class 4 CTP for limousines will remain valid for 14 months after 1 October 2017 to allow for manual updates if required. No new business transactions with class 4 are to be performed after 1 October 2017. Cars or station wagons with a POU of Booked Hire Rental (BKRN) remain in Class 4 as they are they are required to pay the higher CTP premium.	
5	Motor vehicles (including cycles) for use only as vintage, veteran, historic or street rod motor vehicles	

6	Trucks, utilities and vans (including panel vans) with a gross vehicle mass of 4.5t or less	
7	Trucks, prime movers and vans with a gross vehicle mass of more than 4.5t	
8(a)	Buses that are exempt or partially exempt from payment of vehicle registration fees on the basis of use for charitable or community service.	
8(b)	Buses that are used only for driver tuition	
8(c)	Buses that are not used for or in connection with a business or commercial purpose (i.e. private use)	
9(a)	Buses used substantially for transporting - • Children • Mature age students • Teachers • Other school employees • Parents - to or from school or school events.	
9(b)	Buses used substantially for transporting persons of any age to or from centres for therapy, rehabilitation, or remedial or other special education; (but a bus is not taken to be used substantially for transporting passengers of these classes if it carries a number of passengers of some other class or classes that is more than 10% of its adult passenger seating capacity)	
10 (a)	Buses that are not within class 8 or 9, but are to be used within 350km of a nominated base with a registration period commencing on or after 01 /07/07	
10 (b)	Buses that are not within class 8 or 9, but are to be used within 150km of a nominated base with a registration period commencing on or after 01 /07/07	
11	Buses that are not within class 8, 9 or 10	
12	Motorcycles (with 2 or 3 wheels), including motorcycles for hire, with seating only for the driver	
13	Motorcycles (with 2 or 3 wheels), including motorcycles for hire, with either or both of the following: o seating for a pillion passenger; o a sidecar	
14	Tractors (with or without attachment)	
15	Self-propelled machinery or equipment, fire engines, bush fire brigade vehicles, and other emergency vehicles (other than ambulances)	
16	Ambulances	
17	Motor vehicles used only for primary production (other than motor vehicles for which a lower premium is prescribed)	
19	Motor vehicles with a gross vehicle mass of 1t or less, for which limited use plates have been, or are to be issued	
20	Motor vehicles with a gross vehicle mass of more than 1t, for which limited use plate have been, or are to be issued	
22	Motor vehicles (other than trailers) for which permits have been, or are to be issued allowing the vehicle to be driven on roads while unregistered	
23	Motor vehicles (other than trailers) to be driven with a dealers plate attached in the course of a business for which the dealers plate is issued	
24	Trailers registered under the Interstate Road Transport Act 1985 (CWLTH)	
25	Other trailers including trailers to be driven with a dealer's (trailer trade) plate attached in the course of a business for which the dealer's (trailer trade) plate is issued.	
26	Purpose of Use: Booked Hire, Limousine, Special Purpose Limousine (BKHR, LIMO) Vehicles covered: • Cars • Utilities • Dual Cabs • Utility Cab 'n Chassis NOTE: Limousines and Special Purpose Limousines for passenger cars only.	

APSC = Adult passenger seating capacity. The seating capacity on the registration system refers to driver plus adult passengers. Adult passenger seating of a bus does not include the driver.

APSC - 7 means the number by which the adult passenger seating capacity of a bus is more than 7. Therefore the computer calculates the premium for seating by deducting the APSC plus driver from the seating capacity shown on the computer system.

If a vehicle falls into 2 classes specified above, the annual insurance premium is the highest fixed for any of the classes. However, if a vehicle is used only for primary production, the annual premium is subject to an upper limit of \$110.00.

