

**INSURANCE COMMISSION OF WESTERN AUSTRALIA  
SCHEDULE OF PREMIUMS**

The premium schedule details the cost of Motor Injury Insurance for each of the 20 licensed vehicle classes in Western Australia. The premium is included in the cost of the Motor Vehicle Licence.

Payable under the *Motor Vehicle (Third Party Insurance) Act 1943* in respect of Motor Injury Insurance Policies commencing on or after 1 July 2025 until further notice.

**Definitions**

“Motor Vehicle” means any vehicle propelled by gas, oil, electricity or any other motive power, not being animal power required to be licensed, and complying with the requirements necessary for licensing under the *Road Traffic (Vehicles) Act 2012*, and includes a caravan trailer or semi-trailer drawn or hauled by a motor vehicle.

“Passenger Transport Vehicle” means a vehicle used or intended to be used in providing a passenger transport service as defined under the *Transport (Road Passenger Services) Act 2018*.

Schedule				
Class No.	Class of Vehicle	Annual Premium Rate excluding 10% GST	Annual Premium Rate including 10% GST	Annual Premium Rate including 10% GST and 10% Insurance Duty
		\$	\$	\$
1A	Motor vehicle - Any motor vehicle used for <b>private or business purposes</b> and constructed principally for the conveyance of persons not included in Classes 2 to 8, inclusive. This class includes Station Wagons that have a designed seating capacity for four or more persons.  (Any vehicle licensed under Regulation 70 of the Road Traffic (Vehicles) Regulations 2014 and issued with number plates in accordance with those regulations as a farm vehicle shall be entitled to a rebate of 50 percent of this premium).	417.14	458.85	504.70
1B	Ambulance Vehicle; Fire and Emergency Services Vehicle; Undertakers Vehicle; Motor Vehicle owned and used by the Australian Red Cross Society; or a vehicle owned and used by the Cerebral Palsy Association of WA Ltd; not included in Class 6 - “Ambulance Vehicle” Any motor vehicle constructed and used for the conveyance of sick or injured persons. “Fire and Emergency Services Vehicle”: Any motor vehicle owned by or under the control of the Fire and Emergency Services Authority of Western Australia. Any business owned vehicles, specifically adapted for the sole purpose of fire-fighting and fire prevention, licensed under a limited vehicle license, limiting it exclusively to use on a road for firefighting purposes “Undertakers’ Vehicles” Any motor vehicle used solely as an undertakers’ hearse or mourning coach.	204.95	225.45	247.95
2	Goods Vehicle - Any motor vehicle not included in Classes 3 to 8, both inclusive, constructed principally for the conveyance of goods and <b>used for private or business purposes</b> . This class includes a wagon, utility, tractor (prime mover type).  (Any wagon licensed under Regulation 70 of the Road Traffic (Vehicles) Regulations 2014 and issued with number plates in accordance with those Regulations as a farm vehicle shall be entitled to a rebate of 50 percent of this premium on the understanding that such vehicle will not be entitled to a further rebate under Class 2(f) and vice versa).  (f) Effective for policies commencing from 1 January 2004, any vehicle within this class with tare weight of 2,500 kilograms or more owned by a farmer and used solely or principally for carrying the products of, or requisites for, the owners’ farming business, shall be entitled to a rebate of 50 percent of this premium.	387.86	426.65	469.25

3	Any motor vehicle operating for hire or reward or, Hire-and-Drive-Yourself vehicles. This class also includes buses used on a not for profit basis, i.e. where only a contribution towards ordinary running costs is received by the owner.			
3 (a)	Any motor vehicle licensed under the Road Traffic (Vehicles) Regulations 2014 and used as a Passenger Transport Vehicle for hire or reward, having more than nine seating positions, including driver, principally operating within a 40-kilometer radius of the GPO Perth. This excludes motor vehicles originally designed with nine seats or less, including driver, that have been subsequently modified to have more than nine seats (e.g. stretch limousines).	2040.27	2244.30	2468.70
3 (b)	Any motor vehicle licensed under the Road Traffic (Vehicles) Regulations 2014 and used as a Passenger Transport Vehicle for hire or reward, having more than nine seating positions, including driver, principally operating outside a 40-kilometer radius of the GPO Perth. This excludes motor vehicles originally designed with nine seats or less, including driver, that have been subsequently modified to have more than nine seats (e.g. stretch limousines).	336.54	370.20	407.15
3 (c)	Any motor vehicle licensed under the Road Traffic (Vehicles) Regulations 2014 and used as an On-demand Rank or Hail (taxi) Passenger Transport Vehicle, as defined in the <i>Transport (Road Passenger Services) Act 2018</i> , principally operating within a 40-kilometer radius of the GPO Perth.	571.14	628.25	691.05
3 (d)	Any motor vehicle licensed under the Road Traffic (Vehicles) Regulations 2014 and used as an On-demand Rank or Hail (taxi) Passenger Transport Vehicle, as defined in the <i>Transport (Road Passenger Services) Act 2018</i> , principally operating outside a 40-kilometer radius of the GPO Perth.	571.14	628.25	691.05
3 (e)	Any bus that is not used as a Passenger Transport Vehicle for hire or reward. This includes school buses used exclusively for the carriage of children to and from school.	336.54	370.20	407.15
3 (f)	Any motor vehicle used as a Passenger Transport Vehicle for hire or reward not included in Classes 3 (a) to 3 (e) inclusive.	571.14	628.25	691.05
3 (g)	Hire-and-Drive-Yourself vehicle (other than motor cycles included in Class 7 (a)).	571.14	628.25	691.05
4	<p><b>Motor Cycle used for private or business purposes</b></p> <p>Other than motor cycle included in Classes 5 (b) and 7 (a)</p> <p>(Any motor cycle licensed under Regulation 70 of the Road Traffic (Vehicles) Regulations 2014 and issued with number plates in accordance with those Regulations as a farm vehicle shall be entitled to a rebate of 50 percent of this premium.)</p>	276.09	303.70	334.05
5	Motor Trade Vehicle (motor car manufacturing, garage proprietor, vendor of and/or dealer in motor cars).			
5 (a)	Motor Vehicles not included in Classes 5 (b) and 5 (c) used by the above with Trade plate attached issued under the Road Traffic (Vehicles) Regulations 2014 - rate per Trade plate issued.	100.87	110.95	122.00
5 (b)	Motor cycle used by the above, with Trade plate attached issued under the Road Traffic (Vehicles) Regulations 2014 - rate per Trade plate issued.	147.91	162.70	178.95
5 (c)	Tow Truck as defined in the Road Traffic (Vehicles) Regulations 2014 or with Trade plate whilst being used in accordance with section 27 of the <i>Motor Vehicle Dealers Act 1973</i> .	564.14	620.55	682.60
6	Trailer, Caravan, Invalid Wheel Chair- (This class includes all vehicles issued with trailer plates, but does not include tractor (prime mover type), which is issued separately under Class 2).	14.59	16.05	17.65

7	Miscellaneous				
	7 (a)	<p><b>Motor Vehicles</b> that are:</p> <ul style="list-style-type: none"> <li>- receiving an exemption or reduction in vehicle licence charges under regulation 71A or 84A of the Road Traffic (Vehicles) Regulations 2014;</li> <li>- A Class (b), (c) or (i) vehicle that is not a road vehicle, as defined under S.5B of the <i>Motor Vehicle Standards Act 1989 (Commonwealth)</i> or S5 of the <i>Road Vehicle Standards Act 2018 (Commonwealth)</i>, as applicable to that vehicle; OR</li> <li>- licensed as a B class vehicle under the Road Traffic (Vehicles) Regulations 2014, and the use of the vehicle on public roads is limited in the manner directed by the CEO and only while being used in conformity with any conditions to which that approval is subject.</li> </ul> <p>Farm Fire Fighting Vehicles - Any vehicle that is owned by a person engaged in the business of farming or grazing and that is fitted or adapted for the purpose of firefighting, licensed under a limited vehicle licence, limiting it exclusively to use on a road for firefighting purposes.</p> <p>Motor Cycles - Not exceeding 75 cc including such Motor Cycles that are used as a hire vehicle.</p> <p>Any other vehicle being a motor vehicle within the meaning of the <i>Motor Vehicle (Third Party Insurance) Act 1943</i> not otherwise classified.</p>	56.87	62.55	68.80
	7 (b)	Forklifts, Agricultural Machines, and Special Purpose Vehicles (SPV) licensed as a B class vehicle under the Road Traffic (Vehicles) Regulations 2014.	70.27	77.30	84.95
8	(a)	<p>A <b>Special Purpose Vehicle</b> that —</p> <p>(a) is, or has permanently attached to it, an excavator, road roller, road grader, bulldozer, mechanical shovel, plough, rotary hoe or similar plant; and</p> <p>(b) is designed to be driven or controlled by a person carried in or on the vehicle; and</p> <p>(c) is not suitable for the carriage of any load other than accessories necessary for the operation of the vehicle; and is licensed as a C class vehicle under the Road Traffic (Vehicles) Regulations 2014.</p>	247.91	272.70	299.90
	(b)	<p>A self-propelled <b>Special Purpose Vehicle</b> that:</p> <p>(a) is designed solely or principally for lifting objects using a boom with lifting gear; and</p> <p>(b) only carries loads that are necessary for its own propulsion or equipment; but does not include a goods vehicle fitted with a crane apparatus or a tow truck.</p>	911.14	1002.25	1102.45

Vehicles insured under Vehicle Classes 1A, 2, or 4, licensed under Regulation 70 of the Road Traffic (Vehicles) Regulations 2014 and issued with number plates in accordance with those regulations as a farm vehicle shall be entitled to a rebate of 50 percent of the premium applicable to that vehicle class. Such vehicles insured under Vehicle Class 2(f) shall not be entitled to a further premium rebate and vice versa.

For Short Period Rates - the premium for any period less than 12 months shall be calculated as follows:

- for a period of 6 months the premium will be half of the 12 month premium;
- for a period of 3 months the premium will be one quarter of the 12 month premium;
- for a period of 1 month the premium will be one twelfth of the 12 month premium; and
- for periods other than the periods specified above, the premium will be calculated by dividing the 12 month premium by 365 days and multiplying the result by the number of days for the period required.

**NOTE:**

GOODS AND SERVICES TAX (GST) – GST rate of 10 percent is charged on all premiums for policies with a commencement date of 1 July 2000 onwards. GST applies to short term fees.

INSURANCE DUTY – Insurance Duty is payable in accordance with the *Duties Act 2008* as amended.

SHORT TERM FEES (i.e. any period of less than 12 months) - In addition to the premium a short term fee is payable, except in the case of an initial licence or permit where such licence or permit is effected for the maximum period permitted by the Department of Transport. For licence periods of 3 or 6 months the short term fee is \$5.12, for 1 month licence periods paid by direct debit, the short term fee is \$0.60.

PERMITS - Any motor vehicle issued with a permit pursuant to section 13 of the *Road Traffic (Vehicles) Act 2012* or the Road Traffic (Vehicles) Regulations 2014 which has a duration in excess of 48 hours, shall be entitled to a 50 percent rebate of the insurance premium listed in this Schedule of Premiums, applicable to that class of vehicle and for the period of the permit.

PERMIT NOT EXCEEDING 48 HOURS – The fee for permits, the duration of which does not exceed 48 hours, shall be \$20.59 Motor Injury Insurance Premium. The fee applicable for the Class 6 vehicles shall be \$16.09.

Rod Whithear  
**Chief Executive**  
**INSURANCE COMMISSION OF WESTERN AUSTRALIA**