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Young crash victims cost more

■ Phoebe Wearne

Two in five motorists catastrophically injured on WA roads last financial year were young men, making them and their families the biggest beneficiaries of the State's no-fault insurance scheme in its first year.

Insurance Commission of WA figures show 48 crash victims were eligible for support in the year to June 30, of whom 18 were men aged under 35.

Fewer people were catastrophically injured in vehicle accidents than expected, but the

victims were younger and more severely injured, pushing the average cost of lifetime treatment and care up by \$900,000 a person.

Almost 70 per cent suffered a brain injury, while 29 per cent had spinal injuries. Commission secretary Kane Blackman said almost half of the crash victims were aged 15 to 34 and three-quarters were men, showing that young males continued to be vulnerable on the road.

"The people catastrophically injured on our roads have been younger and more severely

injured than we estimated in the first year," Mr Blackman said.

"This has caused the average cost of lifetime treatment, care and support to be higher by \$900,000 per person (to \$4.9 million) compared to a forecast of \$4 million per person, as high-cost care funding is required over a longer period of time."

Twenty-eight of the victims were financially rescued by the no-fault scheme, which was introduced to help catastrophically injured motorists who had been left high and dry under the previous system because

fault could not be attributed to another driver.

Their treatment will be funded by the \$99-per-car increase to premiums introduced on July 1 last year to pay for the scheme.

Another 20 drivers were eligible for WA's existing Compulsory Third Party scheme because their injuries were caused by the fault of another driver.

About half of the crashes happened in regional WA, with 23 per cent occurring in the South West.

A further 13 crash victims are still being assessed by ICWA, so

the figure for the scheme's first year could potentially increase.

The commission's annual report, yet to be released, says a possible reason for the lower-than-expected number of catastrophically injured crash victims was more people being killed on the State's roads than in previous years.

"In 2017, there were 183 people killed on WA roads, which was higher than the 171 people killed in 2016," the report says. "There can often be a fine line between a near miss and a crash, or a fatality and a catastrophic injury."