

Motor Injury Insurance

The motor injury insurance (MII) policy provides Compulsory Third Party (CTP) and Catastrophic Injuries Support (CIS) insurance to all Western Australian vehicle owners and drivers.

CTP insurance covers owners and drivers of WA registered vehicles against their liability in the event they cause a crash that results in an injury to another person.

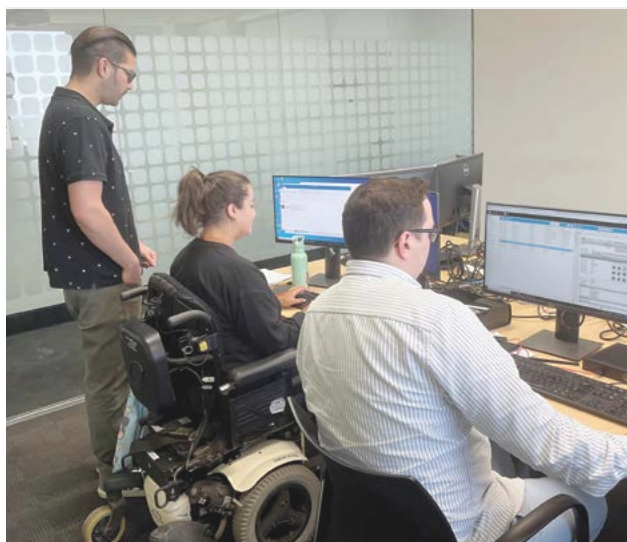
The CIS insurance provides lifetime treatment, care and support to all people catastrophically injured in a crash in WA who are unable to claim against another driver.

The insurance policy is issued at the same time as the motor vehicle licence by the Department of Transport (DoT).

COSTS

	Payments	Outstanding Estimates	Total
HEALTH			
Care	\$86.6m	\$1,642.5m	\$1,729.1m
Hospital	\$51.6m	\$14.9m	\$66.5m
Medical and Equipment	\$55.5m	\$113.1m	\$168.6m
COMPENSATION			
Economic Loss	\$114.6m	\$469.4m	\$584.0m
Pain and Suffering	\$97.1m	\$447.0m	\$544.1m
OTHER	\$106.1m	\$592.1m	\$698.2m
TOTAL	\$511.5m	\$3,279m	\$3,790.5m

At 30 June 2023, insurance policies had been issued for 3.2 million vehicles including trailers and caravans.



New staff completing Motor Injury Insurance induction training

Catastrophic Claims

INJURY TYPE

73%

AQUIRED BRAIN INJURY

23%

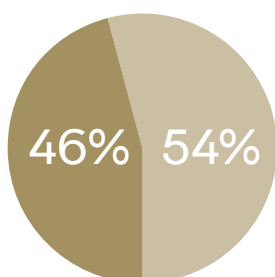
SPINAL INJURY

4%

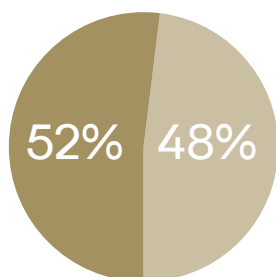
LIMB AMPUTATION

LOCATION

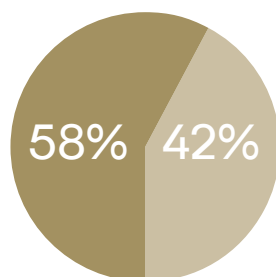
Metro Regional



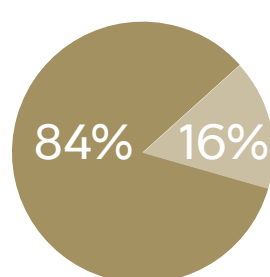
CATASTROPHIC CRASH
LOCATION 2016-23



CATASTROPHIC CRASH
LOCATION 2022-23

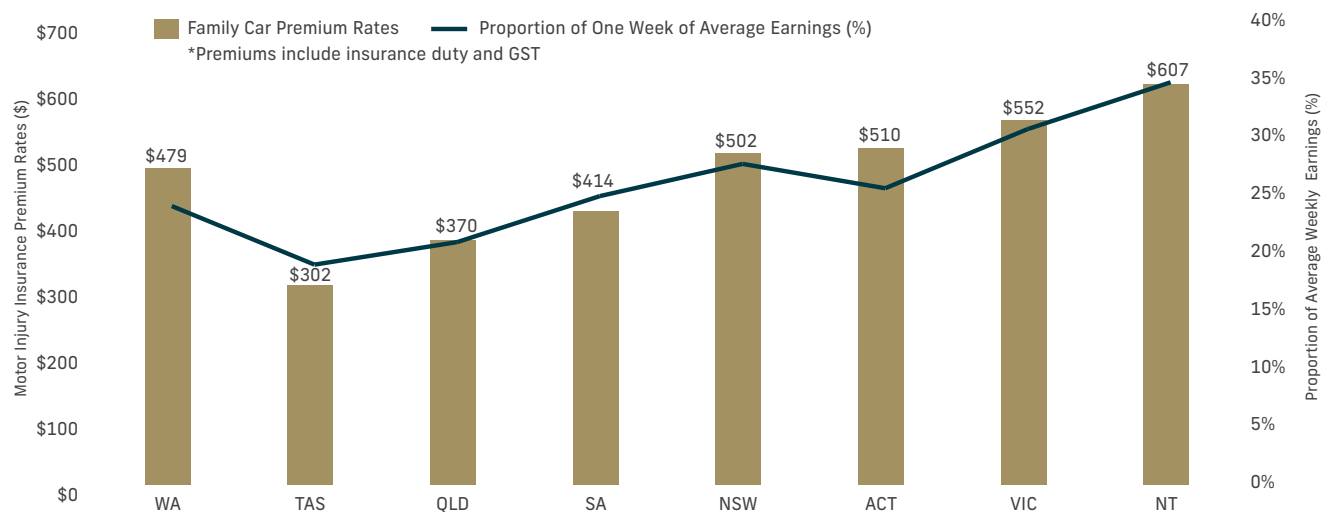


RESIDENTIAL LOCATION
OF PARTICIPANTS IN THE
CATASTROPHIC SCHEME



ALL CRASHES
2022-23

MOTOR INJURY INSURANCE PREMIUM OF ONE WEEK OF AVERAGE EARNINGS, BY JURISDICTION, 1 JULY 2023



For full details, see the 2023 Annual Report online.