

# 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 for their liability in the event they cause a crash that results in an injury to another person.

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. From 1 July 2024, the CIS scheme will also provide treatment, care and support for workers catastrophically injured in workplace accidents through amendments to the *Workers Compensation and Injury Management Act 2023* and consequential amendments to the *Motor Vehicle (Catastrophic Injuries) Act 2016* (amended and renamed the *Motor Vehicle and Workplace Accidents (Catastrophic Injuries) Act 2016*).

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

## 2024 MII Claims Expense

	Payments	Estimated Future Costs	Total
<b>HEALTH</b>			
Care	\$93.2m	\$1,874.9m	\$1,968.0m
Hospital	\$61.1m	\$39.3m	\$100.4m
Medical and Equipment	\$60.3m	\$108.7m	\$169.1m
<b>COMPENSATION</b>			
Economic Loss	\$110.3m	\$413.6m	\$524.0m
Pain and Suffering	\$104.3m	\$408.0m	\$512.3m
<b>OTHER</b>	<b>\$111.1m</b>	<b>\$543.1m</b>	<b>\$654.2m</b>
<b>TOTAL</b>	<b>\$540.3m</b>	<b>\$3,387.6m</b>	<b>\$3,928.0m</b>

### Total paid to vulnerable road users

\$159,484,288

## Registered Vehicles In Western Australia 2024

