Models A+B: Some benefits for everyone and access to common law compensation for those injured by the negligence of someone else.

Models C+D: Greater benefits for everyone and access to common law compensation for those who are more seriously injured by the negligence of someone else.

PREMIUM COST RANGE: $510 to $560

- Model A: Defined benefits for treatment up to 6 months, care up to 6 months paid care only, income up to 6 months 95% for 3 months with 80% low income adjustment, death benefit funeral up to $15,000, quality of life benefit unavailable up to $500,000. Common law benefits include quality of life benefit unavailable.
- Model B: Defined benefits for treatment up to 12 months, care up to 12 months paid care only, income up to 12 months 95% for 3 months with 80% low income adjustment, death benefit funeral up to $15,000 plus dependant claim up to $50,000, quality of life benefit unavailable up to $500,000. Common law benefits include quality of life benefit.

PREMIUM COST RANGE: $480 to $540

- Model C: Defined benefits for treatment up to 5 years, care up to 5 years paid care only, income up to 5 years 95% for 3 months, then 80% up to 2 yrs or up to 5 yrs if at least 10% WPI, low income adjustment, death benefit funeral up to $15,000 plus dependant support up to $250,000, quality of life benefit up to $350,000 only if at least 5% WPI. Common law benefits include quality of life benefit up to $350,000 only if at least 5% WPI.
- Model D: Defined benefits for treatment up to 5 years, care up to 5 years paid care only, income up to 5 years 95% for 3 months, then 80% up to 2 yrs or up to 5 yrs if at least 10% WPI, low income adjustment, death benefit funeral up to $15,000 plus dependant claim up to $350,000, quality of life benefit up to $350,000 only if at least 5% WPI. Common law benefits include quality of life benefit up to $350,000 only if at least 5% WPI.

Maximum time periods for defined benefits:
- Model A: 6 months
- Model B: 12 months
- Model C: 5 years
- Model D: 5 years

Maximum quality of life benefits:
- Model A: $30,000
- Model B: $34,000
- Model C: $350,000
- Model D: $350,000

Access to common law for those injured through someone else’s negligence:
- Model A: Access available to common law regardless of injury severity
- Model B: Access available to common law regardless of injury severity
- Model C: Injury severity threshold of 10% WPI to access quality of life benefits, No threshold for other benefits
- Model D: Injury severity threshold of 10% WPI to access all benefits

Notes:
- In all models, a person with a common law claim can be paid defined benefits for longer. Model C has a threshold of 10% WPI for income benefits between 2 and 5 years.
**ACCESS TO BENEFITS**

**Defined benefits:** Entitlements to compensate for injury defined by legislation and available outside common law (that is, it is not necessary to prove negligence of another).

**Common law benefits:** These are benefits available through the common law system to people who are injured as a result of someone else’s negligence.

**TYPES OF BENEFITS AVAILABLE THROUGH CTP**

**Treatment benefits:** These are benefits to cover the cost of treatment as a result of injuries sustained in a motor vehicle accident and includes medical costs and allied health costs.

**Care benefits:** Care or domestic service benefits cover domestic help and personal care that is not provided by a health practitioner (for example, help with housework and personal care).

**Gratuitous care:** Refers to care provided either to or by the injured person on an unpaid basis, usually involving family members.

**Income benefits:** Benefits provided for loss of income.

**Quality of life benefits:** Compensation for non-monetary loss, such as a reduction in quality of life due to ongoing impairment or pain.

**INJURY SEVERITY MEASURES**

**Injury Scale Value (ISV):** ISV is a measure of the ‘level of adverse impact’ of an injury on an individual, and is used to determine the level of quality of life compensation.

**Whole Person Impairment (WPI):** WPI is a measure of an injured person’s level of permanent impairment as a result of their injury and is based on the American Medical Association (AMA) 5 guidelines (modified).