### Defined Benefits

**AVERAGE PREMIUM FOR PASSENGER VEHICLES $556**

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<th>Defined Benefits</th>
<th>Common Law Benefits</th>
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<td>Treatment longer term</td>
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<tr>
<td>Care</td>
<td>Care longer term</td>
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<tr>
<td>Income</td>
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<tr>
<td>Death benefit</td>
<td>Death benefit</td>
</tr>
<tr>
<td>Quality of life</td>
<td>Quality of life benefit</td>
</tr>
</tbody>
</table>

#### Current Scheme

- **Treatment:** Unavailable
- **Care:** Unavailable
- **Income:** Unavailable
- **Death benefit:** Unavailable
- **Quality of life benefit:** Unavailable

#### Jury's Chosen Scheme

- **Treatment up to 5 years:** Only if at least 10% WPI
- **Care up to 5 years:** Paid care only
- **Income up to 5 years:** 95% for 3 months, then 80% with low income adjustment
- **Death benefit:** Funeral up to $15,000 plus dependant support up to $350,000
- **Quality of life benefit:** up to $350,000

#### Premium Cost Range

- **Current Scheme:** $385 to $465
- **Jury’s Chosen Scheme:** $385 to $465

### What Will Change

- **Defined benefits** are available to everyone injured in a motor vehicle accident.
- **Common law benefits** are available to people who are injured as a result of someone else’s negligence.
- **Premiums** are calculated at a point in time (1 July 2017) and exclude the Lifetime Care and Support Scheme levy.

### Access to Common Law

- **Current scheme:** Access available to common law regardless of injury severity.
- **Jury’s chosen scheme:** Injury severity threshold of 10% WPI to access all benefits.

### Maximum Quality of Life Benefits

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### Premium Comparison (Passenger Vehicles)

- **Current scheme:** $556
- **Jury’s chosen scheme:** $385 to $465

### Maximum Time Periods for Defined Benefits

- **Current scheme:**
- **Jury’s chosen scheme:**

### Note:

Under the jury’s chosen scheme, a person with a common law claim can be paid defined benefits for longer.
### 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.

### Early Medical Payment:
Up to $5,000 for early access to treatment and rehabilitation payments for up to 6 months after an accident. The payment is generally available to any person who has sustained personal injury as a result of a motor accident without having to prove negligence of another.

### 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.

### 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).