



2025/2026 NSW PERSONAL INJURY CALCULATOR

BRISBANE | CANBERRA | MELBOURNE | NEWCASTLE | PERTH | SYDNEY

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ATTENDANT CARE SERVICES

*Civil Liability Act 2002 (NSW): S15 / Motor Accidents Act 1988 (NSW): S72
Motor Accidents Compensation Act 1999 (NSW): S141B*

Period	Max Hourly Rate \$	Maximum Per Week \$
6/22 – 11/22	34.77	1,390.70
12/22 – 5/23	34.99	1,399.60
6/23 – 11/23	36.24	1,449.60
12/23 – 5/24	37.62	1,504.60
6/24 – 11/24	38.65	1,545.90
12/24 – 5/25	39.82	1,592.70
Source: ABS Catalogue No.6302.0		

INTEREST

Uniform Civil Procedure Rules 2005: Schedule 5 and R36.7

Period	Pre-Judgment	Post-Judgment
1/22 – 6/22	4.10	6.10
7/22 – 12/22	4.85	6.85
1/23 – 6/23	7.10	9.10
7/23 – 12/23	8.10	10.10
1/24 – 6/24	8.35	10.35
7/24 – 12/24	8.35	10.35
1/25 – 6/25	8.35	10.35
7/25 – 12/25	7.85	9.85
Note: See Rule 36.7 of the Uniform Civil Procedure Rules		

THE MOTOR ACCIDENTS INJURIES ACT 2017 (NSW)

Non-Economic Loss Maximum	\$691,000
Loss of Earnings Maximum	\$5,106
Source: Motor Accident Injuries (Indexation) Order (No 2) 2025	

MAIA WEEKLY BENEFITS / LOSS OF EARNINGS (applies to accidents on and from 1 December 2017)

Period	Minimum	Maximum* (Applies also to Common Law)
1 October 2020	\$109.10	\$4,364
1 October 2021	\$110.08	\$4,403
1 October 2022	\$111.90	\$4,476
1 October 2023	\$114.58	\$4,583
1 October 2024	\$120.88	\$4,835
1 October 2025	\$127.65	\$5,106
*Maximum figure – see Motor Accident Injuries (Indexation) Order (No 2) 2025		

CIVIL LIABILITY ACT 2002 (NSW) S16 NON-ECONOMIC LOSS

%	Damages \$	%	Damages \$	%	Damages \$
0	0	34	\$273,500	68	\$546,500
1	0	35	\$281,500	69	\$555,000
2	0	36	\$289,500	70	\$563,000
3	0	37	\$297,500	71	\$571,000
4	0	38	\$305,500	72	\$579,000
5	0	39	\$313,500	73	\$587,000
6	0	40	\$321,500	74	\$595,000
7	0	41	\$329,500	75	\$603,000
8	0	42	\$337,500	76	\$611,000
9	0	43	\$345,500	77	\$619,000
10	0	44	\$354,000	78	\$627,000
11	0	45	\$362,000	79	\$635,000
12	0	46	\$370,000	80	\$643,000
13	0	47	\$378,000	81	\$651,000
14	0	48	\$386,000	82	\$659,500
15	\$8,000	49	\$394,000	83	\$667,500
16	\$12,000	50	\$402,000	84	\$675,500
17	\$16,000	51	\$410,000	85	\$683,500
18	\$20,000	52	\$418,000	86	\$691,500
19	\$24,000	53	\$426,000	87	\$699,500
20	\$28,000	54	\$434,000	88	\$707,500
21	\$32,000	55	\$442,000	89	\$715,500
22	\$36,000	56	\$450,000	90	\$723,500
23	\$40,000	57	\$458,500	91	\$731,500
24	\$44,000	58	\$466,500	92	\$739,500
25	\$52,500	59	\$474,500	93	\$747,500
26	\$64,500	60	\$482,500	94	\$756,000
27	\$80,500	61	\$490,500	95	\$764,000
28	\$112,500	62	\$498,500	96	\$772,000
29	\$144,500	63	\$506,500	97	\$780,000
30	\$185,000	64	\$514,500	98	\$788,000
31	\$209,000	65	\$522,500	99	\$796,000
32	\$241,000	66	\$530,500	100	\$804,000
33	\$265,500	67	\$538,500		
Source: See Civil Liability (Non-economic Loss) Amendment Order 2025					

LOSS OF SUPERANNUATION *Najdovski v Crnojlovic Approach (NSW)*

Years to Retirement	Average Super %	Years to Retirement	Average Super %
1	14.06%	25	14.64%
2	14.36%	26	14.64%
3	14.46%	27	14.64%
4	14.51%	28	14.64%
5	14.54%	29	14.65%
6	14.56%	30	14.65%
7	14.58%	31	14.65%
8	14.59%	32	14.65%
9	14.60%	33	14.65%
10	14.61%	34	14.65%
11	14.61%	35	14.65%
12	14.62%	36	14.65%
13	14.62%	37	14.65%
14	14.62%	38	14.65%
15	14.63%	39	14.65%
16	14.63%	40	14.65%
17	14.63%	41	14.65%
18	14.63%	42	14.65%
19	14.63%	43	14.65%
20	14.64%	44	14.65%
21	14.64%	45	14.65%
22	14.64%	46	14.65%
23	14.64%	47	14.65%
24	14.64%	48	14.65%

LOSS OF PAST SUPERANNUATION (NET LOSS)

Period	General Super Guarantee (%)
1 July 2020 – 30 June 2021	9.50%
1 July 2021 – 30 June 2022	10.00%
1 July 2022 – 30 June 2023	10.50%
1 July 2023 – 30 June 2024	11.00%
1 July 2024 – 30 June 2025	11.50%
1 July 2025 -30 June 2025	12.00%
1 July 2026 – 30 June 2027	12.00%
1 July 2027 – 30 June 2028 and onwards	12.00%
Source: Australian Government ATO Super Guarantee Rates	

COSTS UNDER THE MOTOR ACCIDENTS INJURIES REGULATION 2017 (NSW) (applies to accidents on and from 1 December 2017)	
Monetary Unit	
Adjustment Year	Monetary Unit Amount
2021-22	\$106.89
2022-23	\$112.53
2023-24	\$119.96
2024-25	\$124.53
2025-26	\$126.95

Stage	Costs where instructed pre-PIC assessment	Maximum Costs
0	Preparation and service of a Notice of Claim	Nil
1	From preparation/service of Claim Form to provision of Particulars	\$371
2	From service of Claim Form to responding to Insurer's offer	\$548
3	Settled prior to PIC Certificate	
	In addition to the amount specified for stages 2 & 3 (if chargeable):	
	Settlement Range	Liability wholly admitted Liability not wholly admitted
	\$20,000 or less	\$91910% of amount
	\$20,000 to \$50,000	\$919 + 12 cents of every dollar over \$20,000\$3,291 + 12 cents of every dollar over \$20,000
	\$50,000 to \$100,000	\$6,581 + 10 cents of every dollar over \$50,000\$9,049 + 10 cents of every dollar over \$50,000
	More than \$100,000	\$14,533 + 2 cents of every dollar over \$100,000\$17,001 + 2 cents of every dollar over \$100,000
4	Settled after Issue of Certificate	Per stage 3 + 2 cents for each dollar of the assessment amount
5	Finalisation by a settlement, award or verdict after the commencement of court proceedings	Per stage 4 + 2 cents for each dollar of the settlement or award amount
Stage	Costs where instructed post-PIC assessment	
1	Advice on issue of certificate	\$452
2	Giving of the advice on the Certificate issued under section 7.36 of the Act to finalisation of the matter by settlement or award of damages (in addition to \$452 for stage 1)	
	Settlement Amount	
2 a)	\$20,000 or less	Nil
2 b)	\$20,000 to \$50,000	10% of amount
2 c)	\$50,000 to \$100,000	\$4,799 + 8 cents for each dollar over \$50,000
2 d)	\$100,000 +	\$11,243 + 2 cents for each dollar over \$100,000
Representation		
Nature of Costs		Maximum Costs
Representation at PIC Assessment Conferences		
a) Maximum flat fee		\$3,809
b) Per hour for each hour above 2 hours		\$381 per hour
Representation in Court Proceedings		
a) Junior Counsel		\$3,174
b) Senior Counsel		\$4,507
Conferences		\$381 per hour

Disputes	
Merit Reviews, Miscellaneous Assessments and Medical Assessments (where permitted)	\$2,031 per claim (to a max of \$7,617 per claim)
Further Assessments – Allowed by President	
a) Applicant	\$2,031
b) Respondent	\$2,031
Further Assessments – Not Allowed by President	
a) Applicant	Nil
b) Respondent	\$1,016
Review Assessments – Allowed by President	
a) Applicant	\$2,031
b) Respondent	\$2,031
Review Assessments – Not Allowed by President	
a) Applicant	Nil
b) Respondent	\$1,016

5% MULTIPLIERS & DEFERRED VALUES					
Period in Years	Lump Sum \$	Deferred Values	Period in Years	Lump Sum \$	Deferred Values
1	50.9	0.952	34	865.9	0.19
2	99.4	0.907	35	875.6	0.181
3	145.6	0.864	36	884.8	0.173
4	189.6	0.823	37	893.6	0.164
5	231.5	0.784	38	902	0.157
6	271.4	0.746	39	910	0.149
7	309.4	0.711	40	917.6	0.142
8	345.6	0.677	41	924.8	0.135
9	380.1	0.645	42	931.7	0.129
10	412.9	0.614	43	938.2	0.123
11	444.2	0.585	44	944.5	0.117
12	474	0.557	45	950.4	0.111
13	502.3	0.53	46	956.1	0.106
14	529.3	0.505	47	961.5	0.101
15	555	0.481	48	966.7	0.096
16	579.5	0.458	49	971.6	0.092
17	602.9	0.436	50	976.2	0.087
18	625.1	0.416	51	980.7	0.083
19	646.2	0.396	52	984.9	0.079
20	666.4	0.377	53	988.9	0.075
21	685.6	0.359	54	992.8	0.072
22	703.9	0.342	55	996.4	0.068
23	721.3	0.326	56	999.9	0.065
24	737.9	0.31	57	1003.2	0.062
25	753.7	0.295	58	1006.4	0.059
26	768.7	0.281	59	1009.4	0.056
27	783	0.268	60	1012.2	0.054
28	796.7	0.255	61	1014.9	0.051
29	809.7	0.243	62	1017.5	0.049
30	822	0.231	63	1020	0.046
31	833.8	0.22	64	1022.4	0.044
32	845	0.21	65	1024.6	0.042
33	855.7	0.20			

Source: [Cumpston Sarjeant](#)

Maximum fees for medico-legal services	
Medical Reports	Maximum
1. Attending GP	
a) If re-exam not required	\$476
b) If re-exam required	\$628
2. Attending specialist	
a) If re-exam not required	\$1,523
b) If re-exam required	\$2,031
3. Non-treating specialist	
a) If exam not required (non-joint/joint)	\$1,523/\$2,285
b) If exam required (non-joint/joint)	\$2,031/\$2,793

MEDIAN LIFE EXPECTANCY TABLES – 2025								
Age	Male	Female	Age	Male	Female	Age	Male	Female
0	83.71	86.72	34	50.32	53.19	68	18.66	20.80
1	82.96	85.97	35	49.34	52.20	69	17.85	19.92
2	81.97	84.98	36	48.36	51.22	70	17.03	19.05
3	80.98	83.99	37	47.38	50.23	71	16.23	18.18
4	79.98	83.00	38	46.40	49.25	72	15.43	17.33
5	78.99	82.00	39	45.42	48.26	73	14.65	16.48
6	77.99	81.01	40	44.44	47.28	74	13.86	15.64
7	76.99	80.01	41	43.46	46.30	75	13.09	14.82
8	75.99	79.02	42	42.48	45.32	76	12.35	14.01
9	74.99	78.02	43	41.51	44.34	77	11.62	13.22
10	73.99	77.02	44	40.54	43.36	78	10.92	12.44
11	72.99	76.02	45	39.58	42.39	79	10.24	11.69
12	71.99	75.03	46	38.63	41.42	80	9.58	10.95
13	70.99	74.03	47	37.67	40.45	81	8.95	10.24
14	69.99	73.04	48	36.71	39.48	82	8.35	9.55
15	68.99	72.04	49	35.76	38.52	83	7.77	8.88
16	68.00	71.05	50	34.80	37.56	84	7.21	8.25
17	67.01	70.05	51	33.85	36.60	85	6.69	7.64
18	66.02	69.06	52	32.90	35.64	86	6.18	7.06
19	65.04	68.06	53	31.97	34.68	87	5.70	6.51
20	64.06	67.07	54	31.04	33.73	88	5.27	5.98
21	63.07	66.08	55	30.11	32.78	89	4.87	5.51
22	62.09	65.09	56	29.19	31.83	90	4.45	5.05
23	61.11	64.10	57	28.27	30.89	91	4.13	4.65
24	60.13	63.11	58	27.36	29.95	92	3.84	4.28
25	59.15	62.12	59	26.47	29.01	93	3.56	3.92
26	58.16	61.13	60	25.57	28.08	94	3.31	3.63
27	57.18	60.14	61	24.68	27.16	95	3.12	3.35
28	56.20	59.15	62	23.79	26.23	96	2.95	3.15
29	55.22	58.16	63	22.92	25.32	97	2.77	2.95
30	54.23	57.17	64	22.05	24.40	98	2.61	2.77
31	53.25	56.17	65	21.19	23.50	99	2.50	2.69
32	52.28	55.18	66	20.34	22.59	100	2.43	2.71
33	51.30	54.19	67	19.50	21.69			

Source: [Cumpston Sarjeant](#)

TAX RATES - 2025/2026	
Taxable Income	Tax On This Income
0 - \$18,200	Nil
\$18,201 - \$45,000	16 cents for each \$1 over \$18,200
\$45,001 - \$135,000	\$4,228 plus 32.5c for each \$1 over \$45,000
\$135,001 - \$190,000	\$31,288 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,638 plus 45c for each \$1 over \$190,000
Not inclusive of Medicare levy of 2%	
Source: Australian Resident Tax Rates 2020 to 2026	