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The U.S. Experience With No-Fault Automobile Insurance: A Retrospective



The U.S. Experience with No-Fault Automobile Insurance A Retrospective James M. Anderson, Paul Heaton, Stephen J. Canal

RAND INSTITUTE FOR CIVE JUSTICE



Synopsis

Nofault regimes, a formerly popular alternative to the tort compensation system for autoaccident victims, have gradually lost support. Over time, premiums and claim costs have grown in nofault states relative to other states, primarily driven by explosive medical cost increases. Nofault and tort states have also converged across many domains affecting costs, including excess claiming, litigation patterns, and noneconomicdamage payments.

Book Information

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