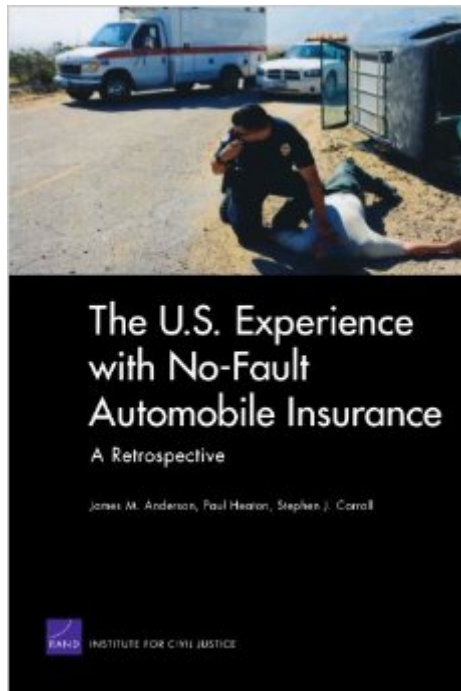


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# The U.S. Experience With No-Fault Automobile Insurance: A Retrospective



## 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 noneconomic damage payments.

## Book Information

Paperback: 190 pages

Publisher: RAND Corporation (February 15, 2010)

Language: English

ISBN-10: 083304916X

ISBN-13: 978-0833049162

Product Dimensions: 6.1 x 0.5 x 9.1 inches

Shipping Weight: 12.2 ounces (View shipping rates and policies)

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