



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

James M. Anderson, Paul Heaton, Stephen J. Carroll

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No-fault regimes, a formerly popular alternative to the tort compensation system for auto-accident victims, have gradually lost support. Over time, premiums and claim costs have grown in no-fault states relative to other states, primarily driven by explosive medical cost increases. No-fault and tort states have also converged across many domains affecting costs, including excess claiming, litigation patterns, and noneconomic-damage payments.

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