Insurance Research Council

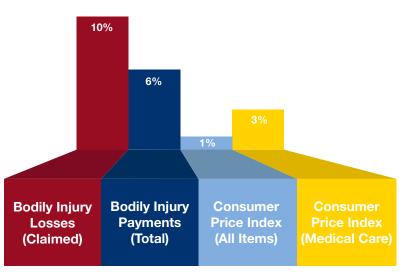


Countrywide Patterns in Auto Injury Insurance Claims

2018 Edition

Based on a study of more than 80,000 auto injury claims closed with payment under the five principal private passenger coverages in 2017

Claimed economic losses are growing much faster than inflation



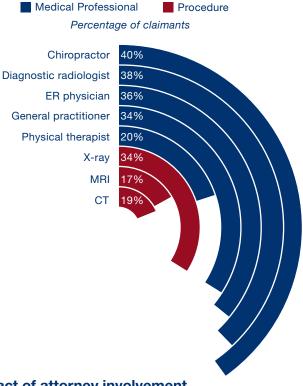
Annualized growth from 2012 to 2017

Attorney involvement in claims continues to climb



Personal injury protection claimants

Medical professionals and procedures sought among personal injury protection claimants



Impact of attorney involvement

Claimants with attorneys wait longer for payment and receive less after paying expenses and legal fees.



375 days

Number of days between report of injury to insurer and final payment