

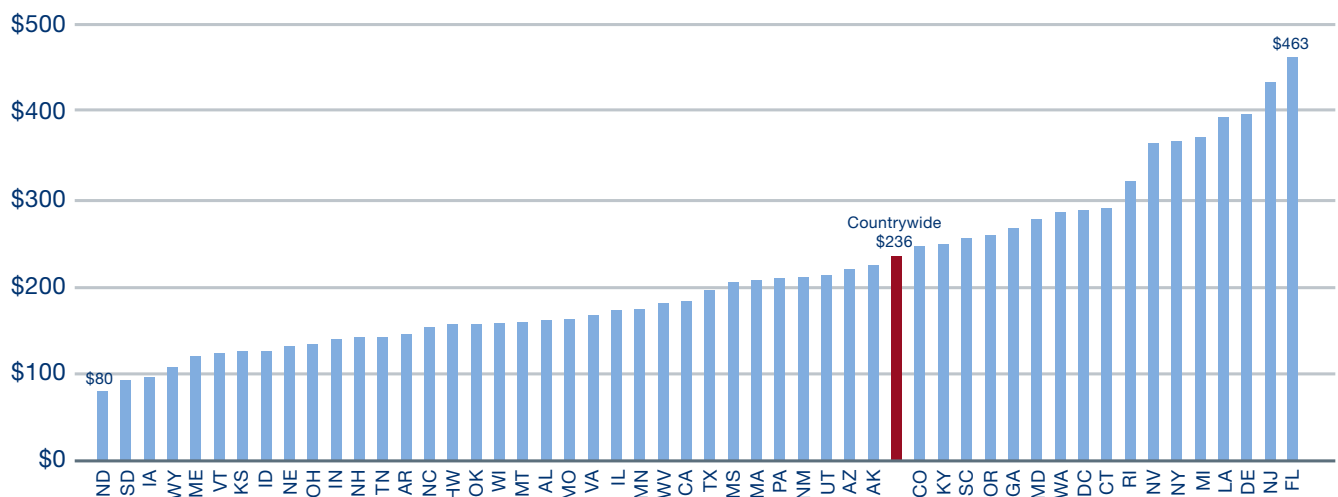
Insurance Research Council

Trends in Auto Injury Claims, 2019 Edition

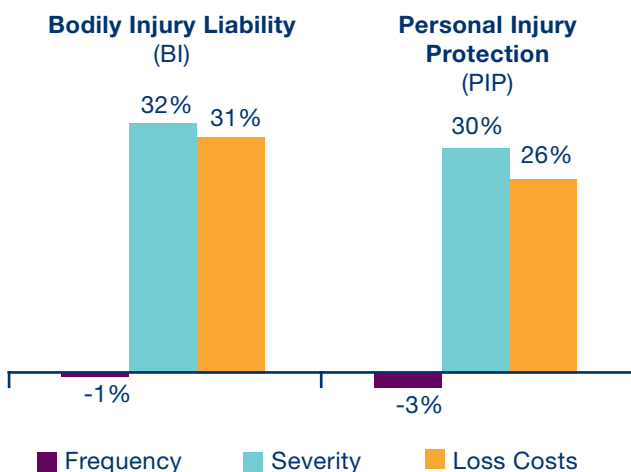
This report documents auto injury claim trends, countrywide and by state, using private passenger auto insurance claim data from the Fast Track Monitoring System. Concepts discussed here include:

- “Claim frequency” - the number of claims paid for every 100 insured vehicles
- “Claim severity” - the average amount paid by insurers per paid claim
- “Loss costs” - the average claim payment per insured vehicle
- “Combined injury loss costs” – the average total claim payment for all coverages combined per insured vehicle

Combined injury loss costs, all coverages combined, per insured vehicle in 2017

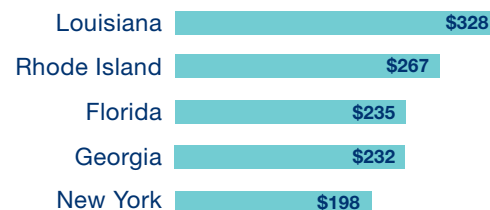


Percent change in claim frequency, severity, and loss costs, 2008-2017, countrywide



States with highest BI & PIP loss costs in 2017

Bodily Injury Liability (BI)



Personal Injury Protection (PIP)

