

Insurance Research Council

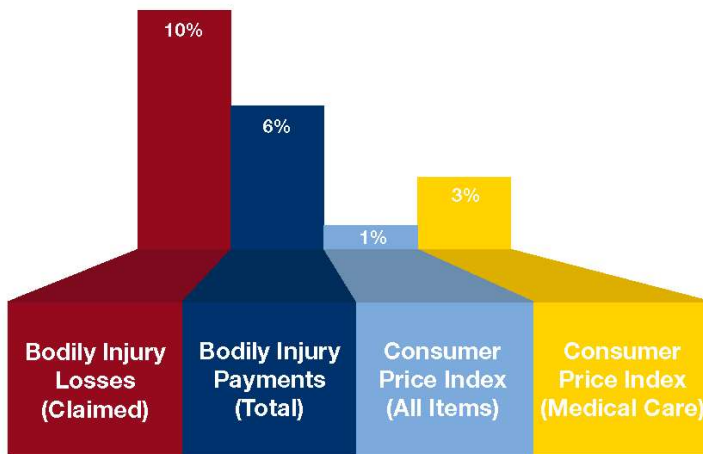


# Countrywide Patterns in Auto Injury Insurance Claims

2018 Edition

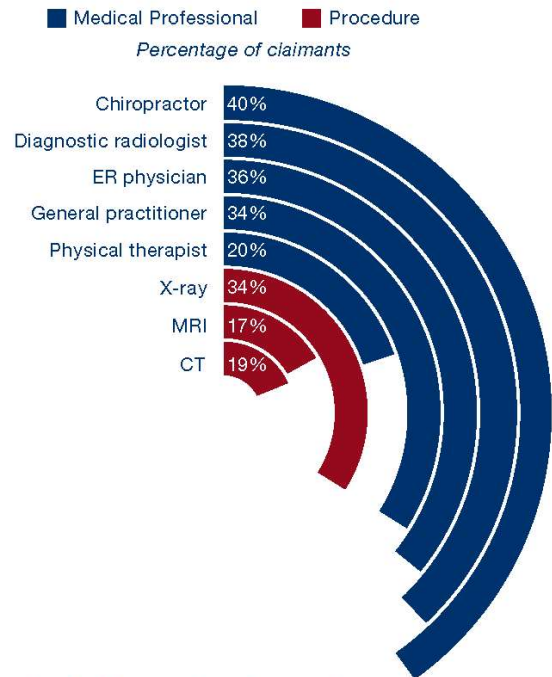
Based on a study of more than 80,000 auto injury claims closed with payment under the five principal private passenger coverages in 2017

## Claimed economic losses are growing much faster than inflation

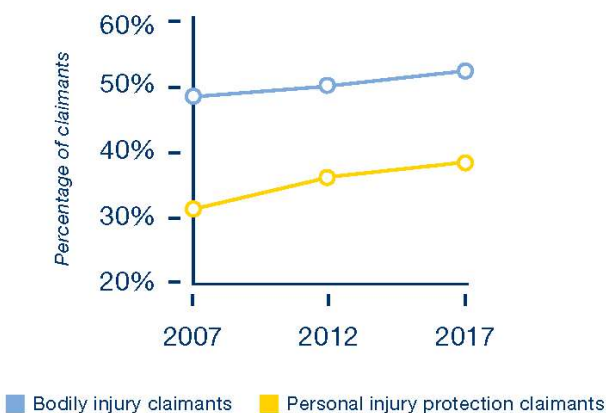


Annualized growth from 2012 to 2017

## Medical professionals and procedures sought among personal injury protection claimants



## Attorney involvement in claims continues to climb



## Impact of attorney involvement

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



Without Attorney  
168 days



With Attorney  
375 days

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