

Insurance Research Council

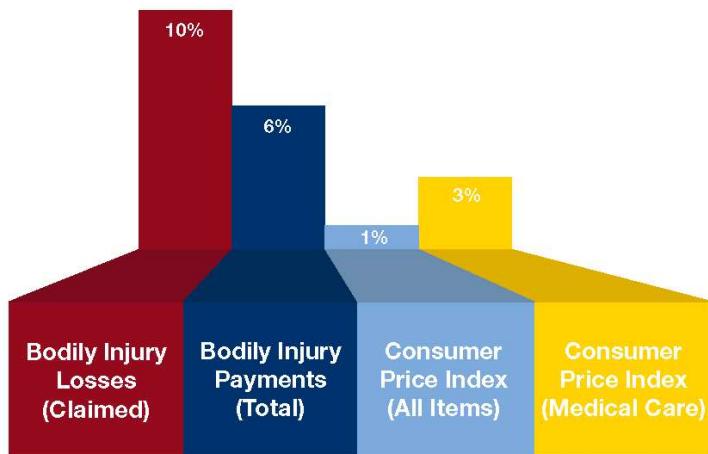

 The Institutes
RISK & INSURANCE
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Countrywide Patterns in Auto Injury Insurance Claims

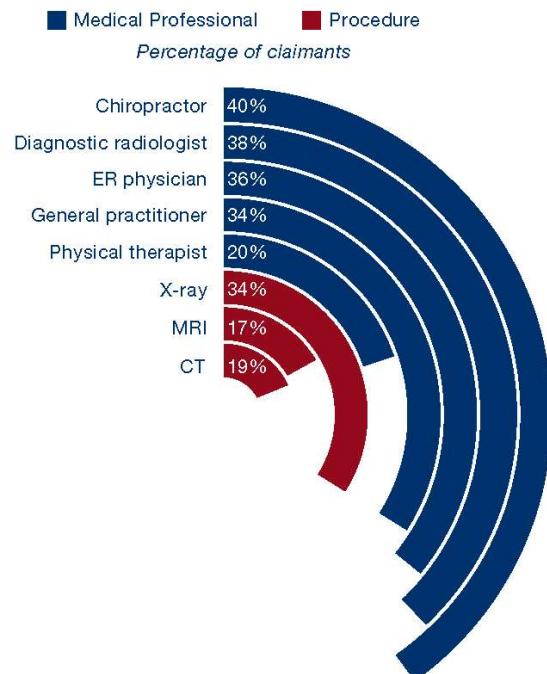
2018 Edition

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

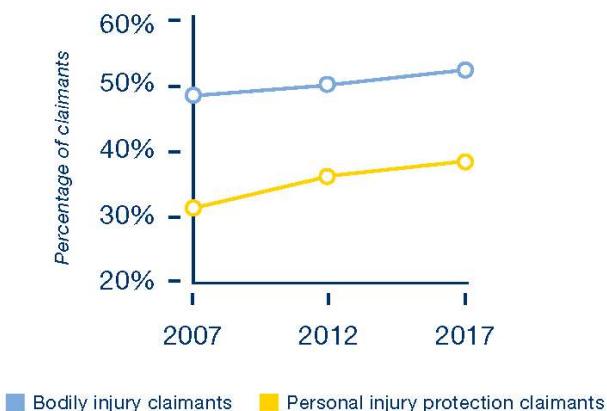
Claimed economic losses are growing much faster than inflation



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