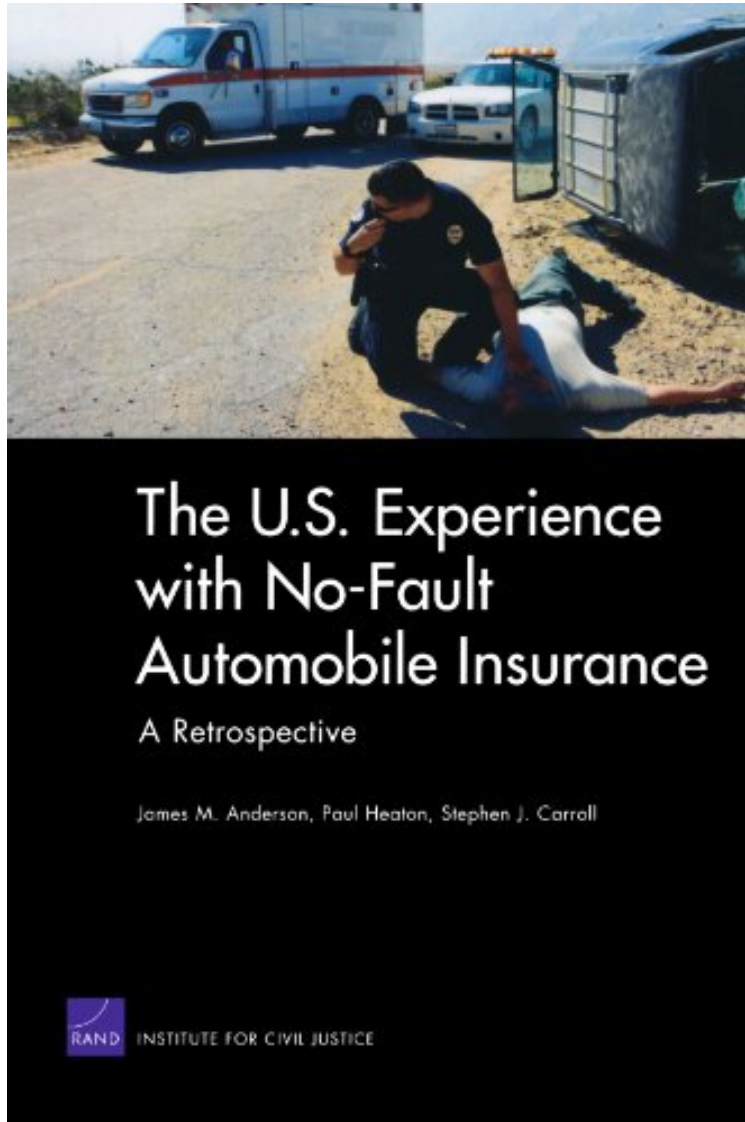


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The U.S. Experience with No-Fault Automobile Insurance: A Retrospective

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

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Nofault regimes, a formerly popular alternative to the tort compensation system for autoaccident victims, have gradually lost support. Over time, premiums and claim costs have grown in nofault states relative to other states, primarily driven by explosive medical cost increases. Nofault and tort states have also converged across many domains affecting costs, including excess claiming, litigation patterns, and noneconomic damage payments.