Record Nr. UNINA9910220079803321 Autore Anderson James M Titolo The U.S. experience with no-fault automobile insurance: a retrospective / / James M. Anderson, Paul Heaton, Stephen J. Carroll Santa Monica, CA, : RAND, c2010 Pubbl/distr/stampa 0-8330-4946-1 **ISBN** Edizione [1st ed.] Descrizione fisica 1 online resource (191 p.) Collana Rand Corporation monograph series The U.S. experience with no-fault automobile insurance Altri autori (Persone) **HeatonPaul** CarrollStephen J. <1940-> Disciplina 346.73/0865728 Soggetti No-fault automobile insurance - Law and legislation - United States No-fault automobile insurance - United States Liability for traffic accidents - United States Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Description based upon print version of record. Nota di bibliografia Includes bibliographical references. Cover: Preface: Contents: Figures: Tables: Summary: Acknowledgments: Nota di contenuto Abbreviations; CHAPTER ONE - Introduction; CHAPTER TWO - A Primer on Tort and No-Fault Systems; CHAPTER THREE - A Brief History of No-Fault; CHAPTER FOUR - The Cost of No-Fault; CHAPTER FIVE - Why Have No-Fault Regimes Been More Expensive Than Anticipated?; CHAPTER SIX - Conclusion, Policy Implications, and Future Developments; APPENDIX - Required Insurance and Actual Insurance; Bibliography No-fault regimes, a formerly popular alternative to the tort Sommario/riassunto compensation system for auto-accident victims, have gradually lost support. Over time, premiums and claim costs have grown in no-fault states relative to other states, primarily driven by explosive medical cost increases. No-fault and tort states have also converged across many domains affecting costs, including excess claiming, litigation

patterns, and noneconomic-damage payments.