

# The Effects of a Choice Automobile Insurance Plan on Insurance Costs and Compensation An Updated Analysis

Stephen J. Carroll  
Allan E. Abrahamse



# Effects Of A Choice Auto Insurance Plan On Insurance Costs

**Edward L. Jr. Lascher, Michael R.  
Powers**



## **Effects Of A Choice Auto Insurance Plan On Insurance Costs:**

**The Effects of a Choice Auto Insurance Plan on Insurance Costs and Compensation** Stephen J. Carroll, Allan F. Abrahamse, Rand Corporation, Institute for Civil Justice (U.S.), 2000 The authors estimate the effects of offering the drivers in each state a choice between their state's current insurance system and an absolute no fault plan in which motorists neither recover nor are liable for noneconomic loss for any auto accident injury If insurance premiums are proportional to compensation costs drivers who choose absolute no fault should save about 45 percent on their premiums for personal injury coverage This translates into about 21 percent savings on their total auto insurance bill Drivers who choose to stay in their state's current insurance plan will generally realize small savings

**The Effects of a Choice Auto Insurance Plan on Insurance Costs** Allan F. Abrahamse, Stephen J. Carroll, 1995 Choice auto insurance would let drivers choose between traditional auto insurance and a no fault plan This report estimates how choice auto insurance would affect auto insurance costs in each state

*The Effects of a Choice Automobile Insurance Plan on Insurance Cost and Compensation* Stephen J. Carroll, Allan F. Abrahamse, 1998 No fault automobile insurance plans offer cost savings and speedier more certain compensation to auto accident victims but for motorists to obtain those benefits the state must deny them traditional tort rights unless the costs or nature of their injuries exceeds a specified threshold

**Automobile Insurance Reform** United States. Congress. Joint Economic Committee, 1997

**The Economics and Politics of Choice No-Fault Insurance** Edward L. Jr. Lascher, Michael R. Powers, 2012-12-06 In recent years choice no fault has emerged as a popular but controversial proposal for addressing the problem of high automobile insurance rates Choice plans offer consumers the option of a lower cost insurance policy with restrictions on filing lawsuits or a higher cost policy with full tort rights Some American states have implemented choice programs and major federal choice legislation is now pending in the United States Congress Choice no fault has caught the attention of policy makers the insurance industry and academics Until now however no single book has pulled together the available research on the topic The Economics and Politics of Choice No Fault Insurance fills that gap Edited by scholars from different disciplines each of whom has written extensively on automobile insurance issues the book includes some of the best work in the area Former Massachusetts Governor and presidential candidate Michael S Dukakis wrote the foreword Contributors include University of Virginia Law Professor Jeffrey O Connell widely considered the father of no fault as well as authors of the influential RAND study of the potential effects of choice no fault on insurance rates The book chapters most of which were written especially for this volume cover topics ranging from the impact of choice no fault on accidents and driving behavior to the effects of choice on medical care usage to alternative approaches for resolving accidents involving both no fault and tort electors to the political feasibility of choice legislative proposals Emphasis on the potential advantages of choice no fault is balanced by consideration of possible ill effects

The Auto Choice Reform Act of 1997 United States. Congress. Senate. Committee on Commerce, Science, and

Transportation,1999      **Auto Insurance Reform** United States. Congress. Senate. Committee on Commerce, Science, and Transportation,2001      **Handbook of Law and Economics** A. Mitchell Polinsky,Steven Shavell,2007-11-07 Law can be viewed as a body of rules and legal sanctions that channel behavior in socially desirable directions for example by encouraging individuals to take proper precautions to prevent accidents or by discouraging competitors from colluding to raise prices The incentives created by the legal system are thus a natural subject of study by economists Moreover given the importance of law to the welfare of societies the economic analysis of law merits prominent treatment as a subdiscipline of economics Our hope is that this two volume Handbook will foster the study of the legal system by economists The two volumes form a comprehensive and accessible survey of the current state of the field Chapters prepared by leading specialists of the area Summarizes received results as well as new developments      The U.S. Experience with No-Fault Automobile Insurance James M. Anderson,Paul Heaton,Stephen J. Carroll,2010-02-15 No fault regimes a formerly popular alternative to the tort 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      The Effects of a Choice Automobile Insurance Plan on Insurance Costs and Compensation Stephen J. Carroll,Allan F. Abrahamse,1999 This study uses data on insurance claims closed in 1997 to estimate how a choice auto insurance plan which gives drivers the option of selecting a somewhat modified version of their state s current auto insurance plan or a no fault plan would affect auto insurance costs      Effects of an Auto-choice Automobile Insurance Plan on Costs and Premiums Stephen J. Carroll,1997 This publication contains the written statement of Stephen Carroll delivered on March 19 1997 to the Joint Economic Committee of the United States Congress The statement draws on several RAND Institute for Civil Justice studies of choice auto insurance plans The studies estimated the cost effects of giving policyholders a choice between absolute no fault and the current insurance system in each state Absolute no fault means that policyholders neither recover nor are liable for noneconomic loss for any auto accident injury Key findings In most states the compensation costs for personal injury coverages insurers incur on behalf of policyholders who choose absolute no fault should be reduced about 60 percent on average compared to what they would have been under the current system If insurers pass on these savings to policyholders this translates into a roughly 30 percent reduction in total auto insurance premiums The plan will have little effect on policyholders who opt for coverage under their state s current system

*The Effects of a Proposed No-fault Plan on the Costs of Auto Insurance in California* Stephen J. Carroll,1996      *Research Handbook on the Economics of Torts* Jennifer Arlen,2013-11-29 Focusing on issues of vital importance to those seeking to understand and reform the tort system this volume takes a multi disciplinary approach including theoretical economic analysis empirical analysis socio economic analysis and behavioral anal      **Highway Robbery** Peter Kinzler,2021-06-23 In

Highway Robbery Peter Kinzler delivers a fast paced behind the scenes account of two federal legislative efforts twenty years apart one from the political left and one from the right to reform America s auto insurance system to make it fairer and more affordable He explains how the legislation was designed to achieve those objectives and describes the political challenge of trying to overcome the entrenched special interest opposition of those who stood to lose billions trial lawyers and insurers if the new no fault system were adopted Highway Robbery provides readers with both a primer on how fault and liability auto insurance no fault and no fault choice insurance policies work and who benefits most from which system Peter Kinzler with years of experience as a congressional staffer and in the private sector is the perfect guide through these important policy and political fights enlivened with revealing firsthand sketches of the legislators staffers academics and lobbyists who played major roles in these attempts as well as their interplay with each other Drawing upon his decades of engagement with the issues Kinzler shows how thoughtful and skilled members of Congress good staff and thorough academic research can lay the groundwork for important reform legislation in doing so he provides a model for restoring Congress s effectiveness whenever it chooses to resume exercising its constitutional authority as the legislative branch of government Highway Robbery details how the trial bar used the levers of political power first to undermine state no fault laws and then to use the weaknesses they had implemented in the laws to undermine passage of federal legislation It also describes the surprising alliance in opposition between the trial bar and famed consumer advocate Ralph Nader No fault continues to hold the promise of better compensation and dramatic premium reductions with the largest savings available to those who need them most low and moderate income drivers The most likely scenario for further federal consideration of auto insurance reform would be in the context of congressional action on universal health insurance

#### **Public Hearing Before Senate Commerce Committee**

New Jersey. Legislature. Senate. Commerce Committee,1997 The Auto Choice Reform Act of 1997 United States.

Congress. House. Committee on Commerce. Subcommittee on Finance and Hazardous Materials,1998

#### **Selected Rand**

**Abstracts** Rand Corporation,2001 Includes Reports R series Rand Memorandums RM series papers P series and Books

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#### **Tort Law and Economics**

Michael Faure,2009-01-01 The central goal of this book is to provide a state of the art overview of the literature with respect to the economic analysis of tort law It sure meets the challenge offering with great expertise a comprehensive presentation of tort law in both economic and comparative perspectives The clarity of the text unusual in the law and economics literature makes the book accessible to a broad readership of economists with a limited legal background and lawyers with limited economic skills Olivier Moreteau Louisiana State University US Tort Law and Economics ed Michael Faure provides a highly useful economic overview of the most important topics of tort law The authors clearly show the main developments of the discussion examining the results of recent studies and stating their own opinions Detailed bibliographies are included The volume has to be warmly

recommended to friends and foes of economic analysis who are provided with a comprehensive update in this field while also indicating areas which critics have to focus on Helmut Koziol European Centre of Tort and Insurance Law Austria This volume provides a state of the art overview of the literature on the economic analysis of tort law In sixteen chapters the specialist authors guide the reader through the often vast literature in each domain providing a balanced and comprehensive summary Particular attention is paid to the evolution of the field further refinements to economic models and relevant conclusions and lessons for the policymaker Tort Law and Economics is part of the Encyclopedia of Law and Economics and enables readers some not familiar with law and economics to obtain an insight in the relevant economic literature concerning tort law and economics This book will be of interest to lawyers and economists practitioners and academics interested in accident law tort law insurance and regulation It will also appeal to students in economic analysis of law and policymakers working on prevention of accidents tort law or compensation of accident victims

## Decoding **Effects Of A Choice Auto Insurance Plan On Insurance Costs**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Effects Of A Choice Auto Insurance Plan On Insurance Costs**," a mesmerizing literary creation penned with a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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