

To sue or not to sue #1

Arthur Charpentier ¹, Pierre-Yves Geoffard ²

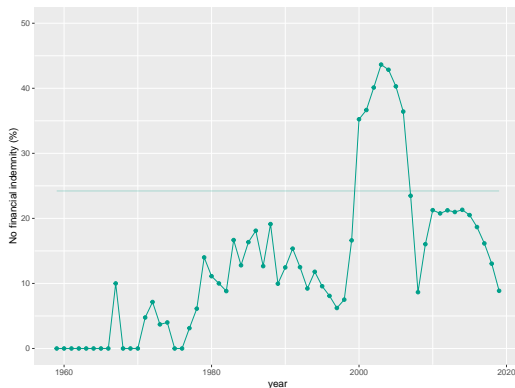
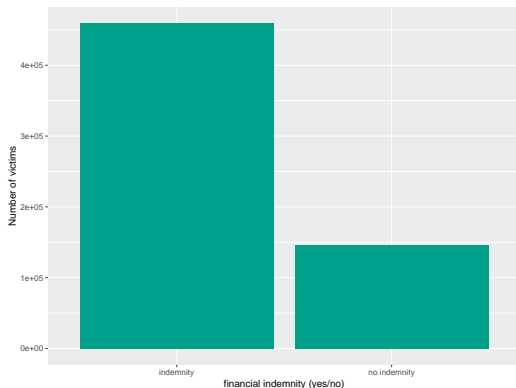
Commission Corporels, Mars 2023

¹ UQAM, Canada, ² Paris School of Economics, France

Indemnity / no indemnity

Database `blesses_1999_2019_v2.sas7bdat` (606,193 victims)

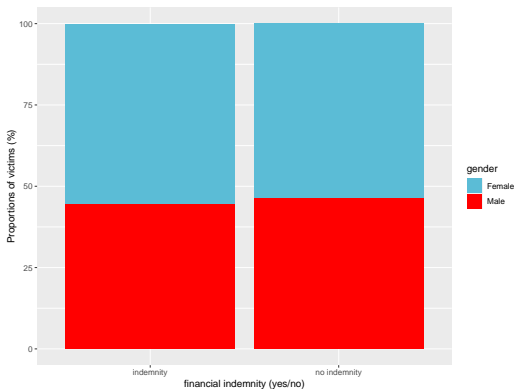
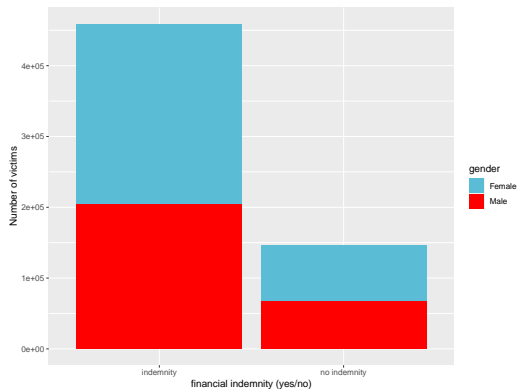
Proportion of victims who did not get an 'indemnity' (`ingl = 0`)



(year is "accident year")

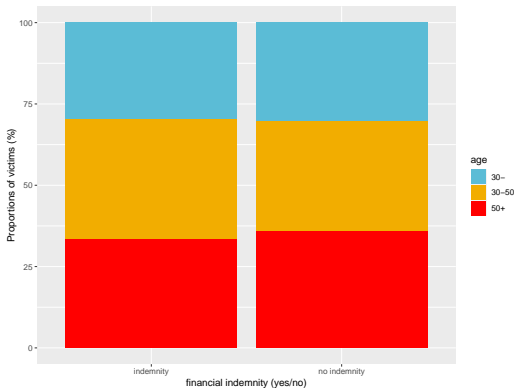
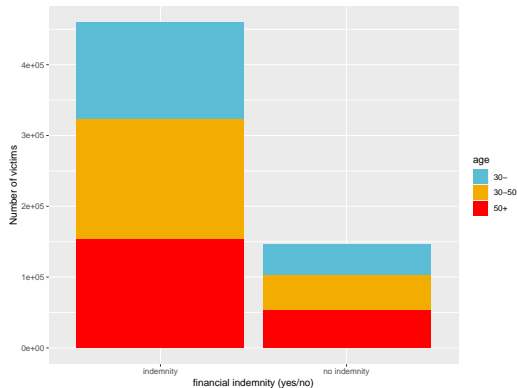
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **gender of victims** (females and males) with percentages per gender, according to indemnity



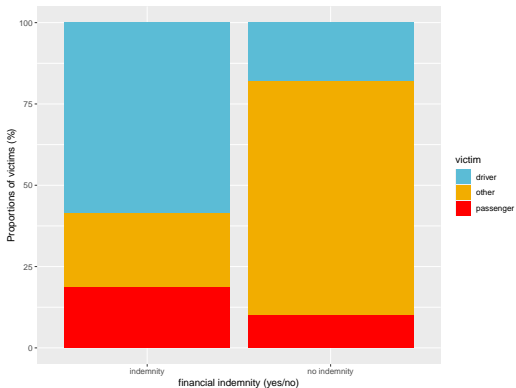
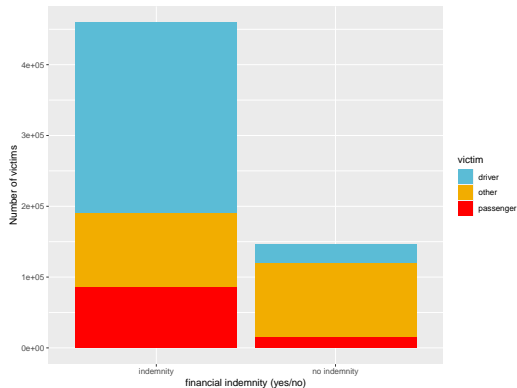
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **age of victims** (< 30 , $30-50$, > 50) with percentages per age, according to indemnity



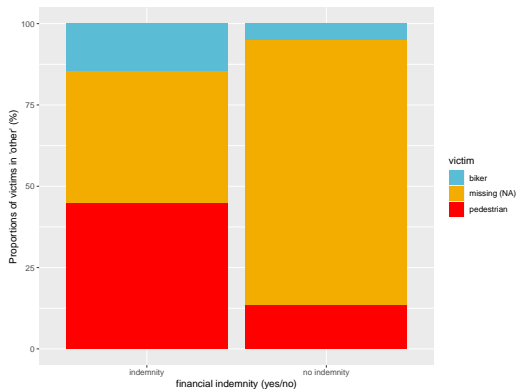
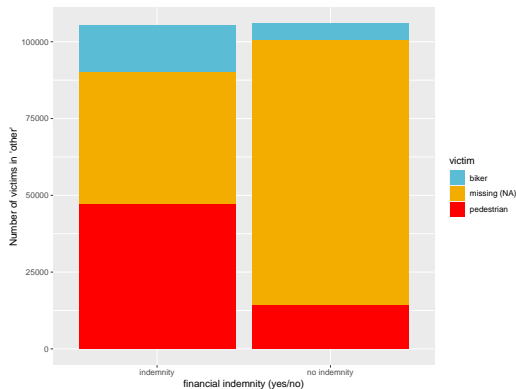
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **quality** (driver, passenger, *other*) with percentages per quality, according to indemnity



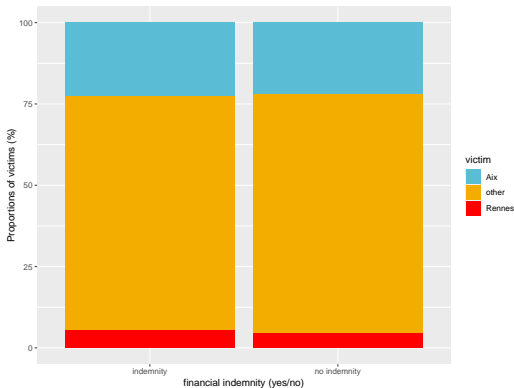
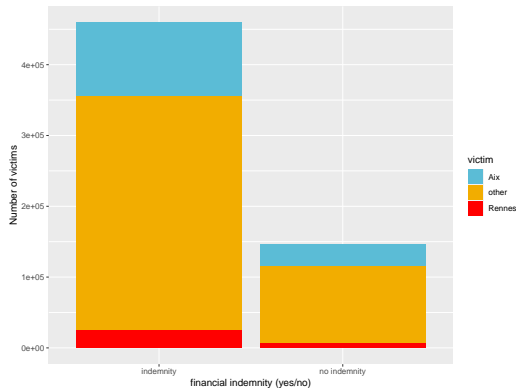
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per 'other' quality (biker, pedestrian, *missing*) with percentages per quality, according to indemnity



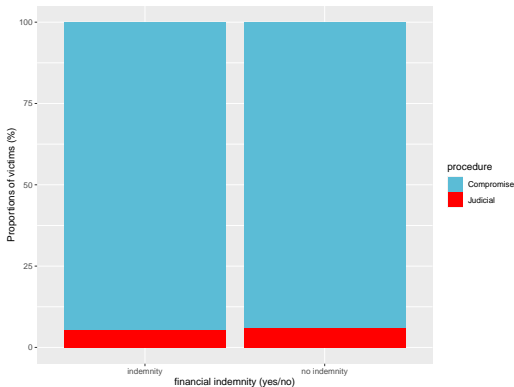
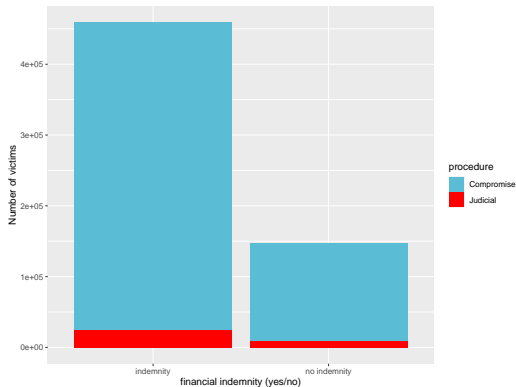
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **location (tribunal)** (Aix, Rennes, *other*) with percentages per location, according to indemnity



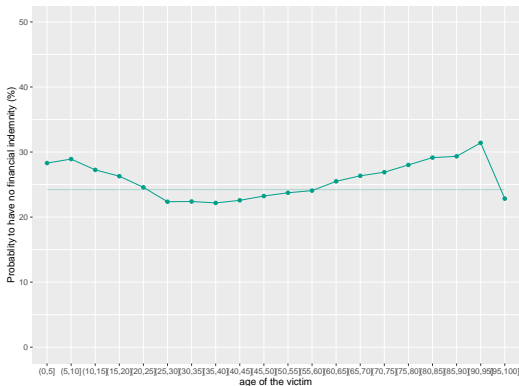
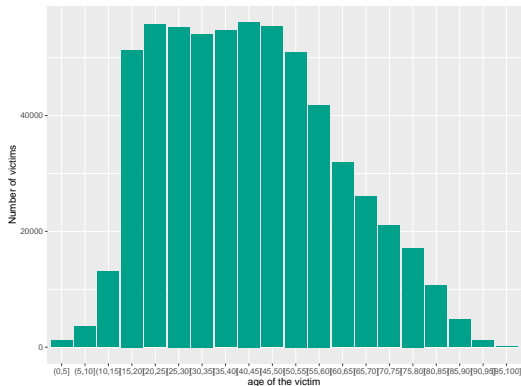
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **procedure** (Judicial and Compromise) with percentages per location, according to indemnity



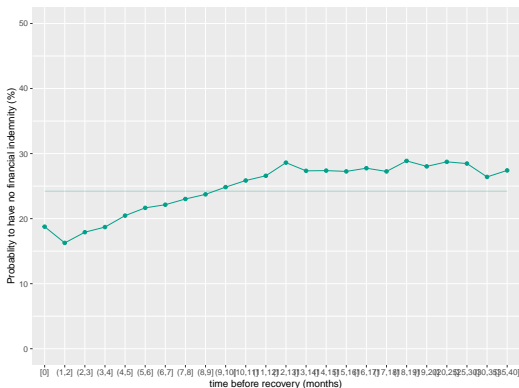
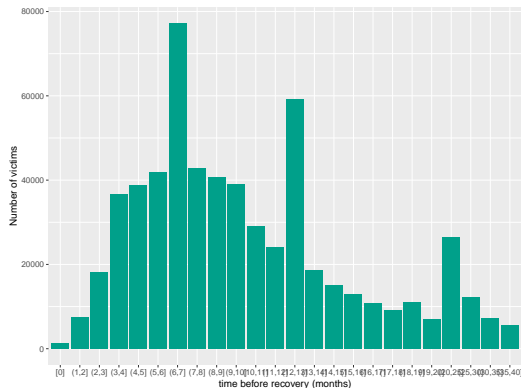
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per **age** of the victim



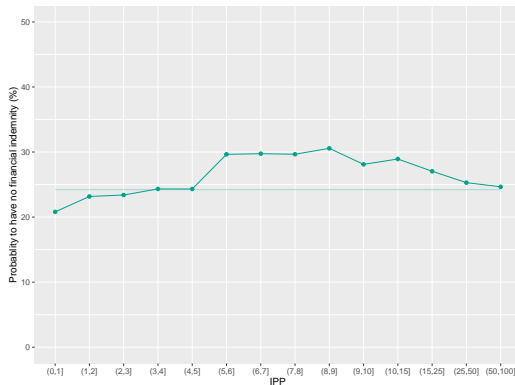
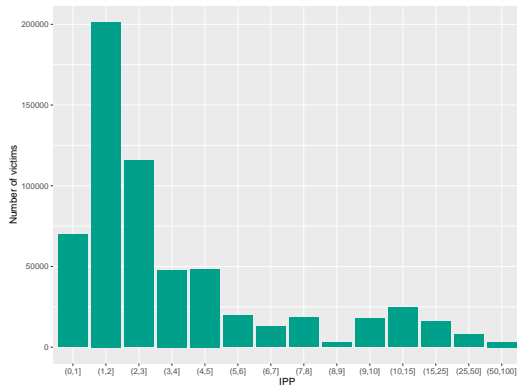
Indemnity / no indemnity

Victimes who did not get an 'indemnity', per time before recovery



Indemnity / no indemnity

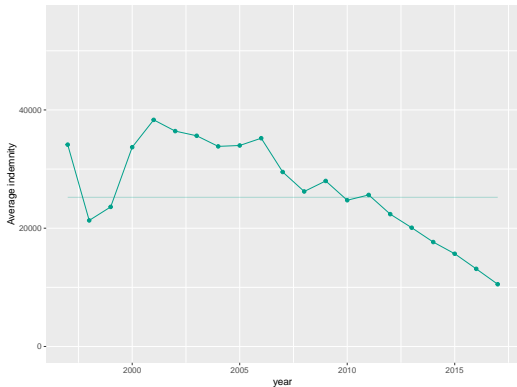
Victimes who did not get an 'indemnity', per IPP



Amount of indemnity and other variables

Subset of database `blessees_1999_2019_v2.sas7bdat` (459,398 victims)

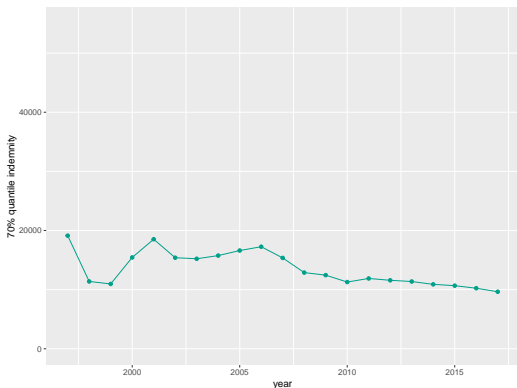
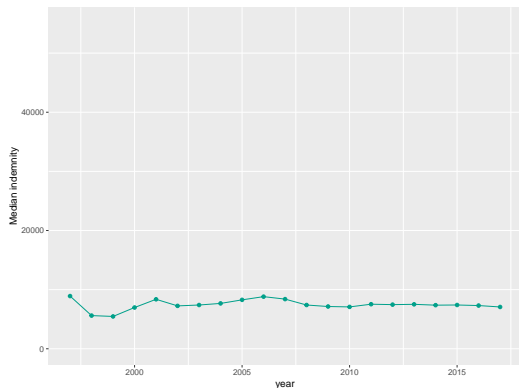
Victimes who did get an 'indemnity' (`ingl > 0`)



(average indemnity 26,472€, accident year 1997 – 2017)

Amount of indemnity and other variables

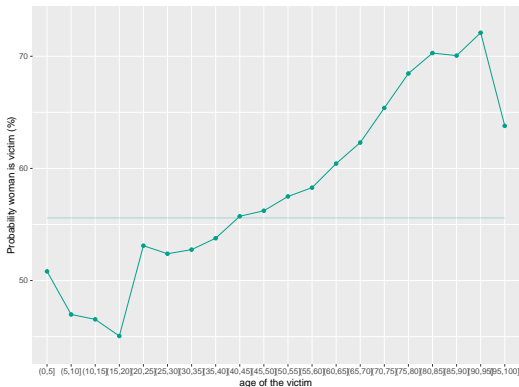
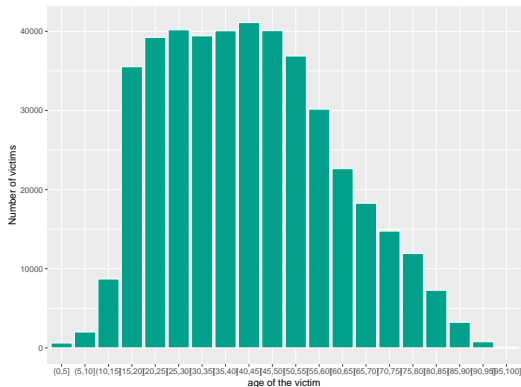
Median (50% quantile) and 70% quantile of the indemnity



(accident year 1997 – 2017)

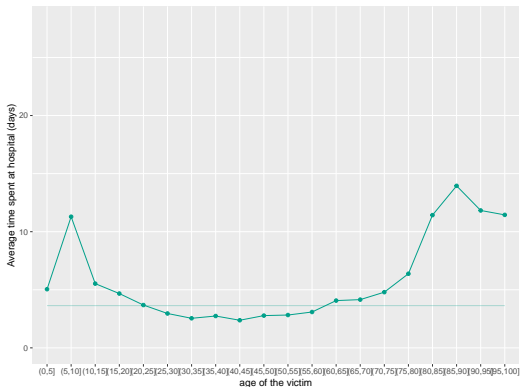
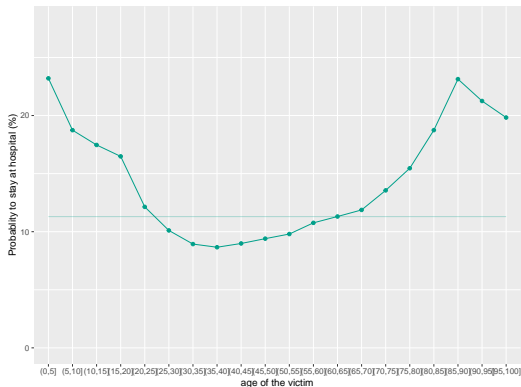
Amount of indemnity and other variables

Distribution of the age of the victim, and proportion of women
(as a function of the age of the victim)



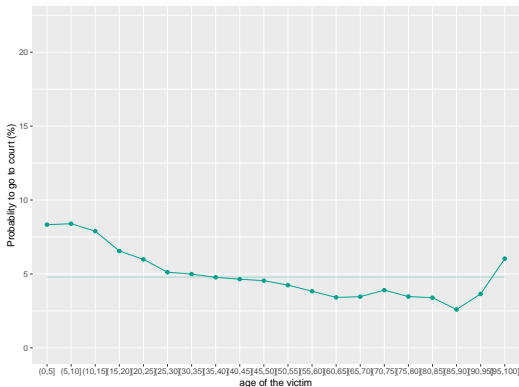
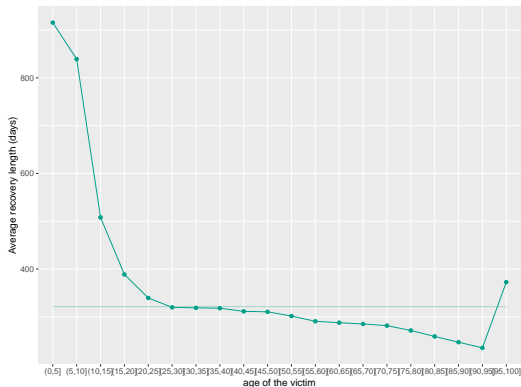
Amount of indemnity and other variables

Probability to go to the hospital and average time spent
(as a function of the age of the victim)



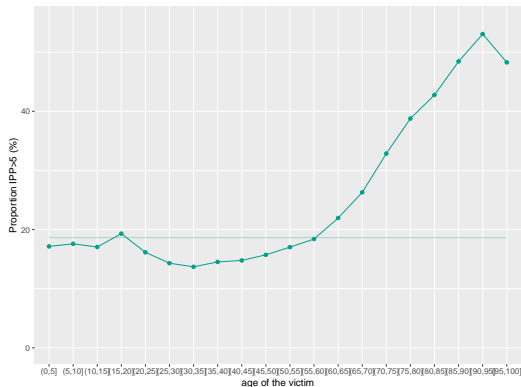
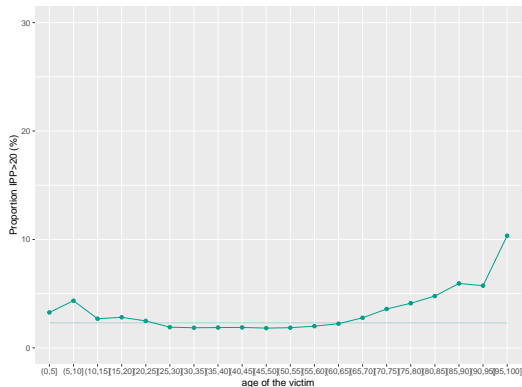
Amount of indemnity and other variables

Recovery length and probability to go to court
(as a function of the age of the victim)



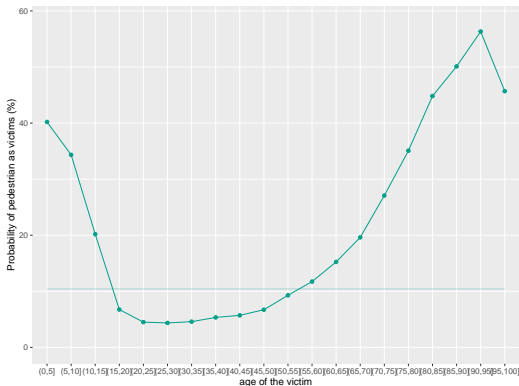
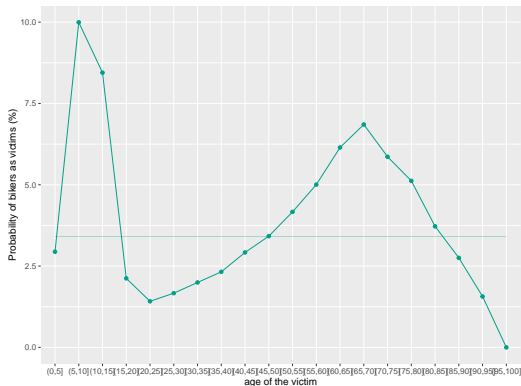
Amount of indemnity and other variables

Probability to have IPP exceeding 20% and 5%
(as a function of the age of the victim)



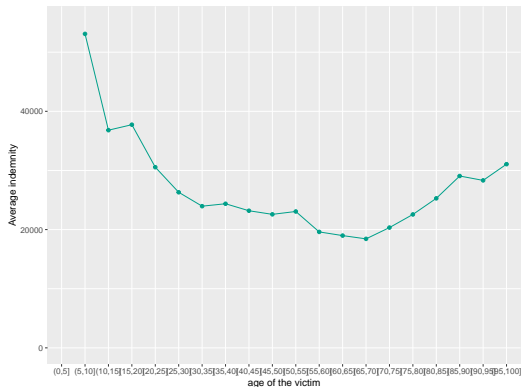
Amount of indemnity and other variables

Proportion of bikers and pedestrians
(as a function of the age of the victim)



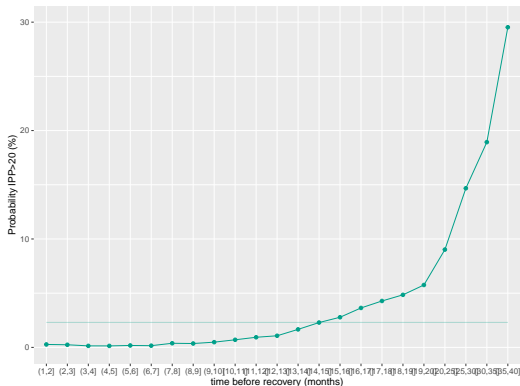
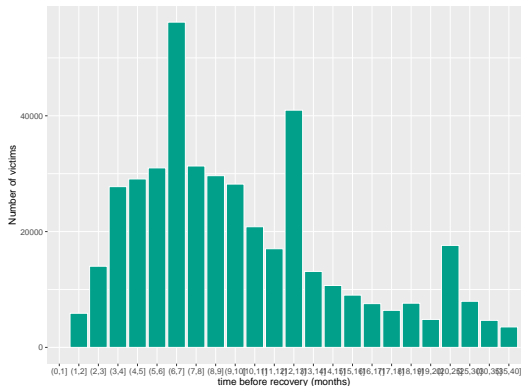
Amount of indemnity and other variables

Average indemnity, overall 26,472€,
(as a function of the age of the victim)



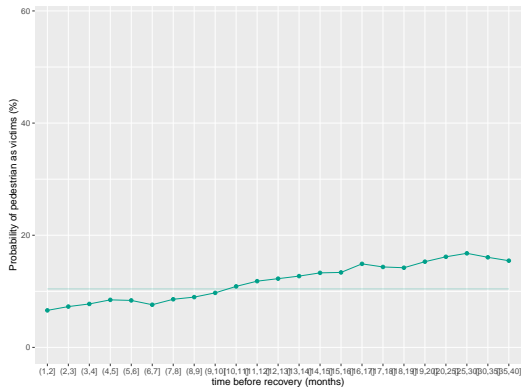
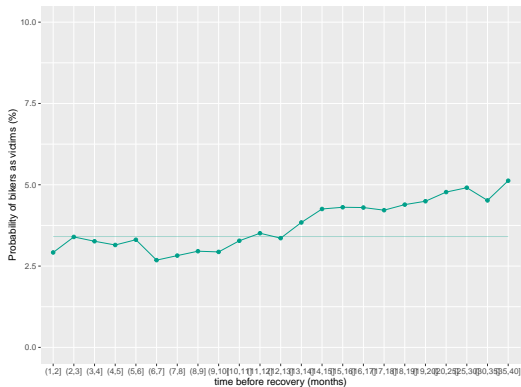
Amount of indemnity and other variables

Distribution of the time before recovery and probability to have IPP above 20%
(as a function of the time before recovery, in months)



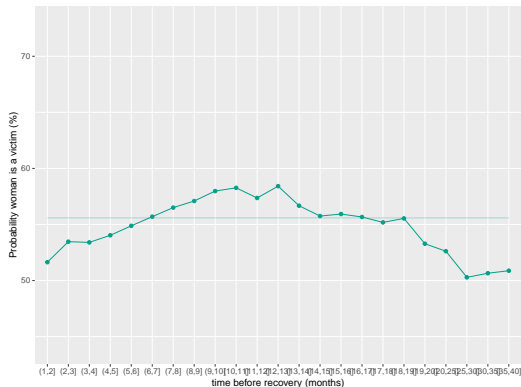
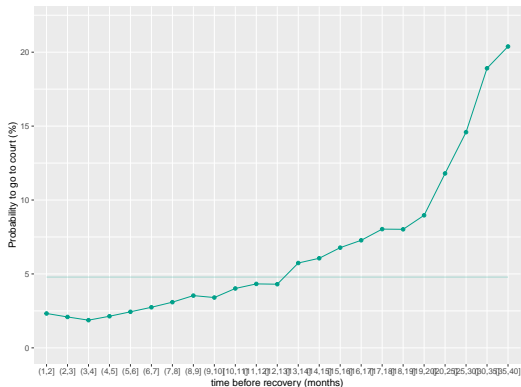
Amount of indemnity and other variables

Proportion of bikers and pedestrians
(as a function of the time before recovery, in months)



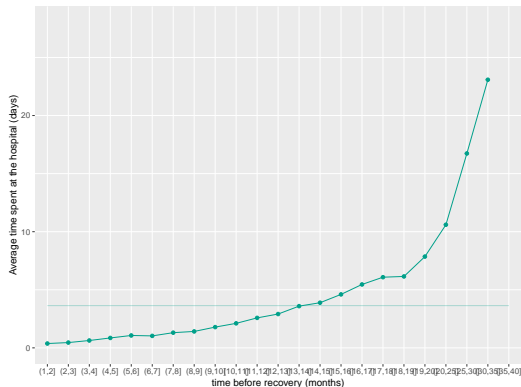
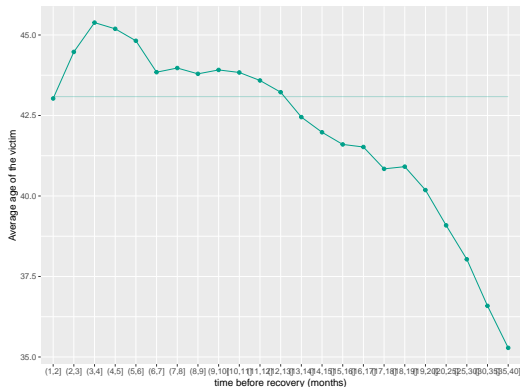
Amount of indemnity and other variables

Probability to go to court and proportion of women
(as a function of the time before recovery, in months)



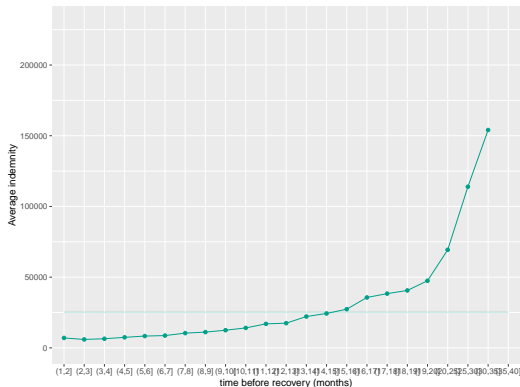
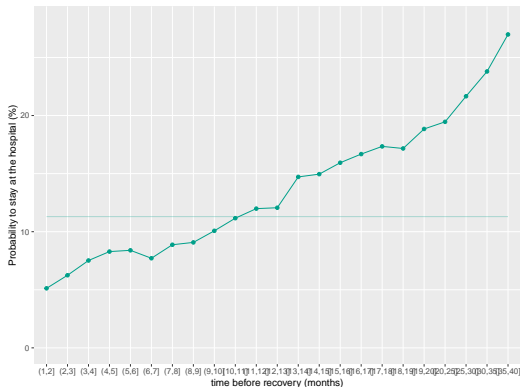
Amount of indemnity and other variables

Age of the victim and time spent at the hospital
(as a function of the time before recovery, in months)



Amount of indemnity and other variables

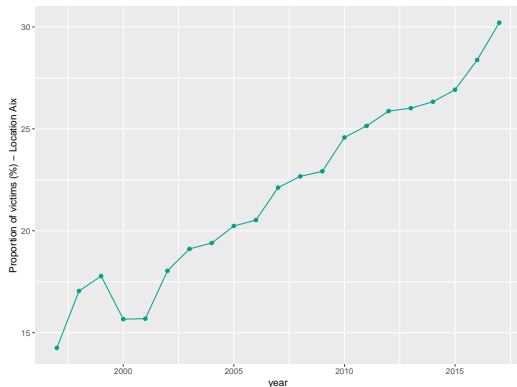
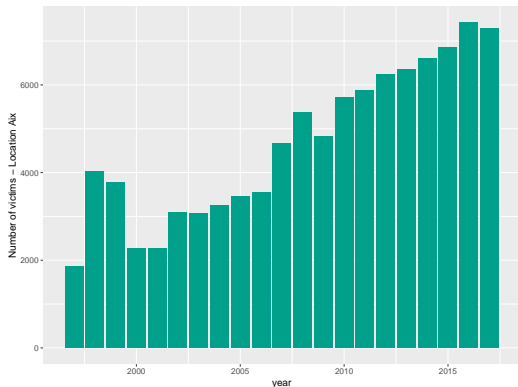
Probability to stay at hospital and average indemnity
(as a function of the time before recovery, in months)



Amount of indemnity and other variables

Location **Aix-en-Provence** (22.6%)

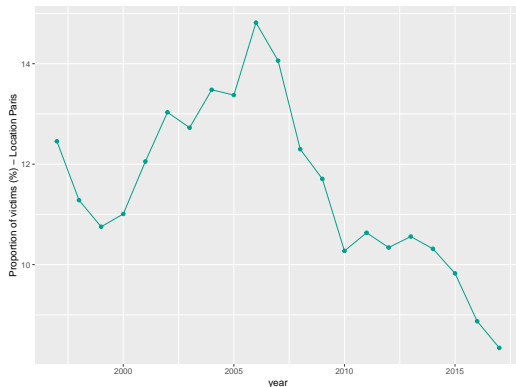
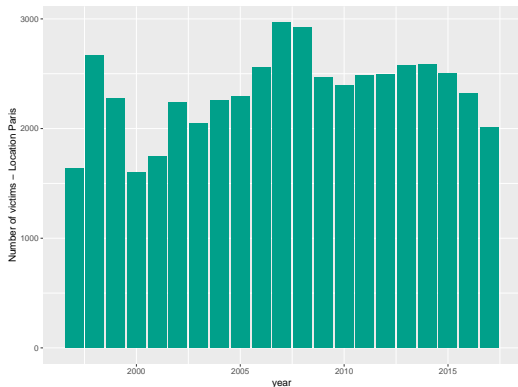
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Paris** (11.3%)

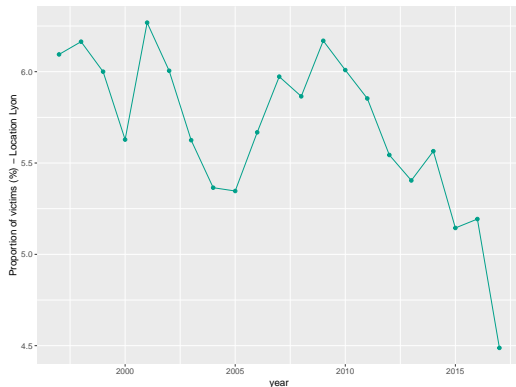
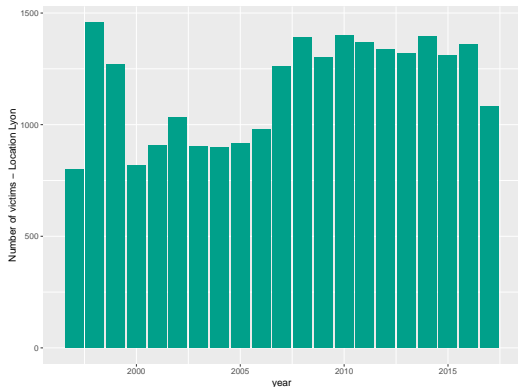
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Lyon** (5.6%)

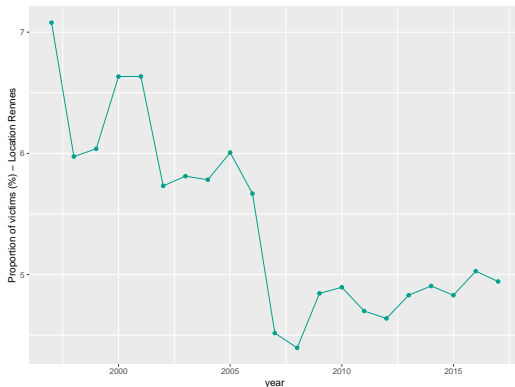
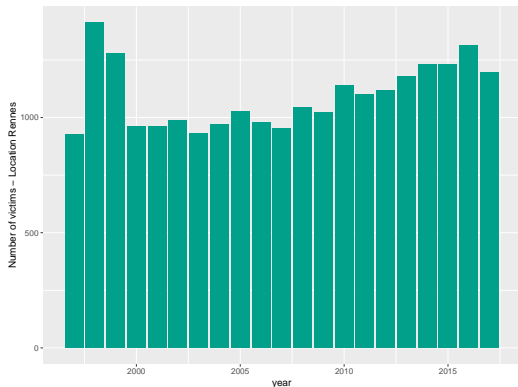
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Rennes** (5.3%)

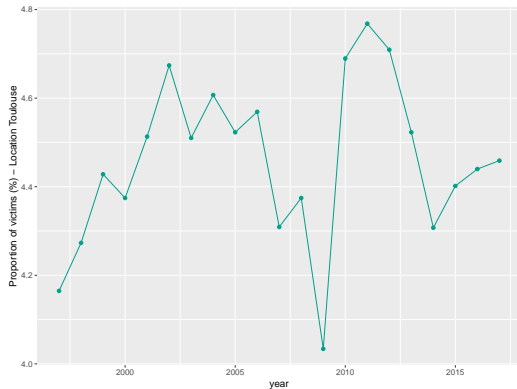
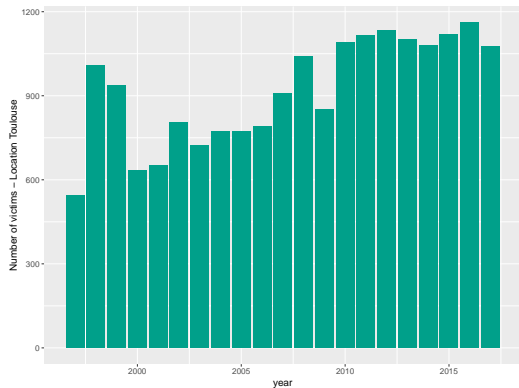
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Toulouse** (4.5%)

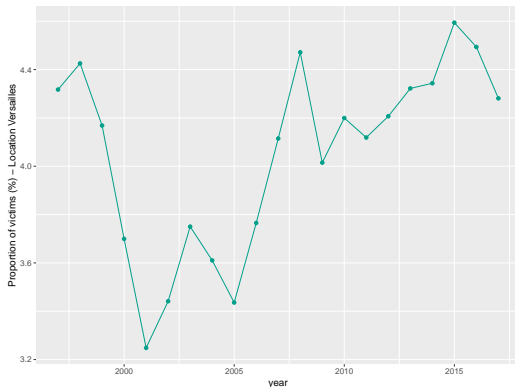
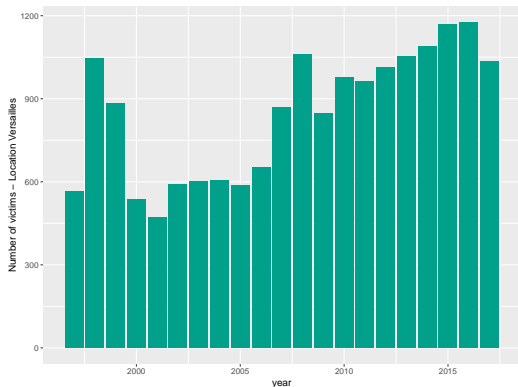
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Versailles** (4.1%)

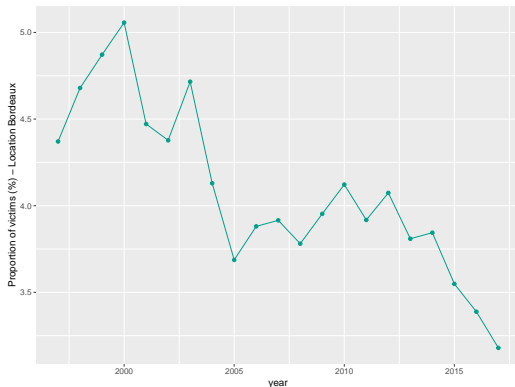
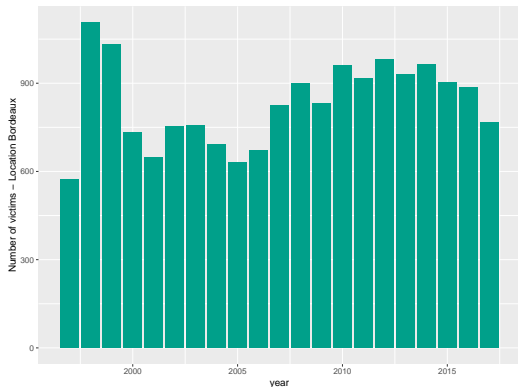
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

Location **Bordeaux** (4.0%)

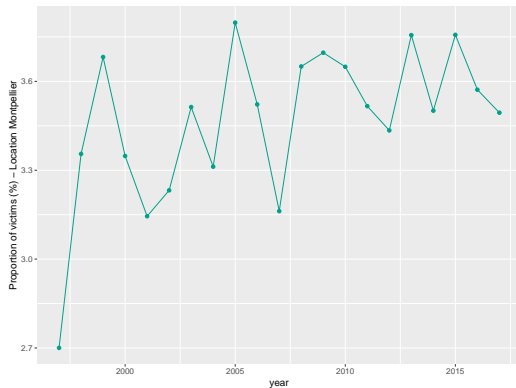
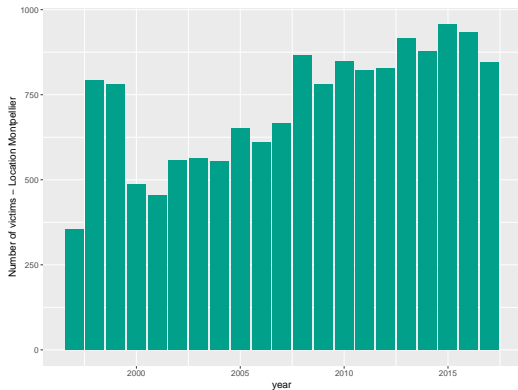
Number of victims and proportion, 1997–2017



Amount of indemnity and other variables

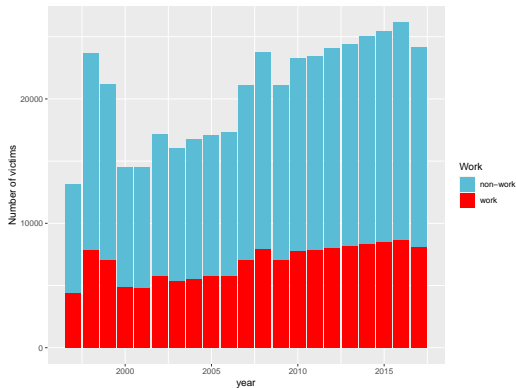
Location **Montpellier** (3.5%)

Number of victims and proportion, 1997–2017



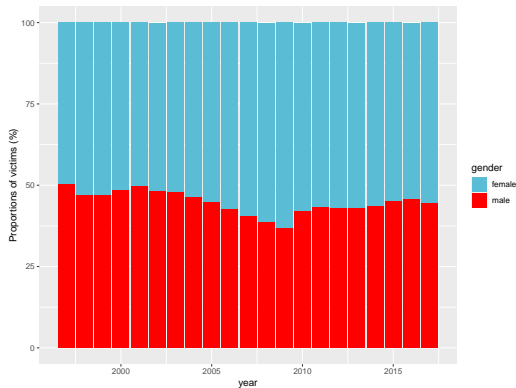
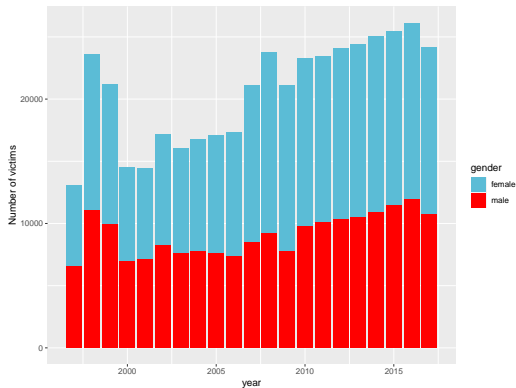
Amount of indemnity and other variables

Work / non work related accident, ([WorkInj](#))



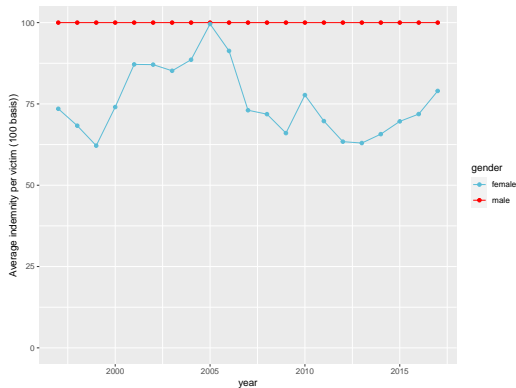
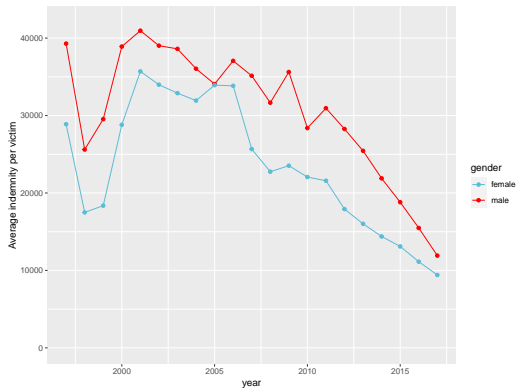
Amount of indemnity and other variables

Number of victims and proportion, 1997–2017
(as a function of the gender of the victim)



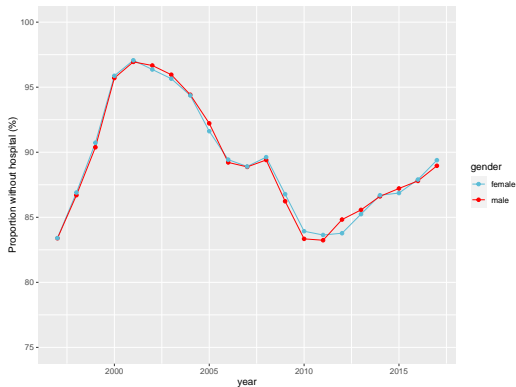
Amount of indemnity and other variables

Average indemnity (and 100 basis = male) 1997–2017,
(as a function of the gender of the victim)



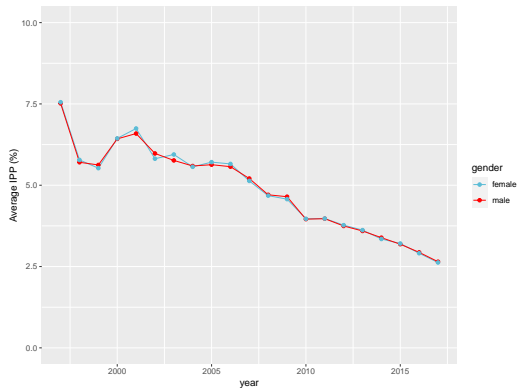
Amount of indemnity and other variables

Proportion without hospital and average hospital stay length, 1997–2017
(as a function of the gender of the victim)



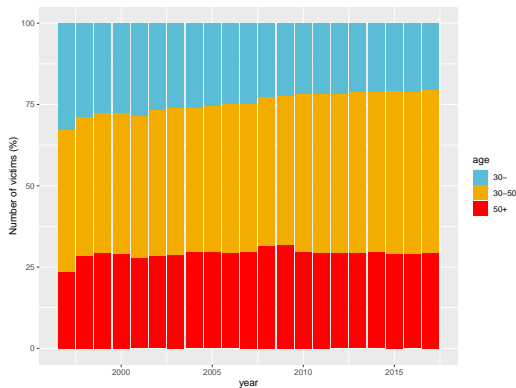
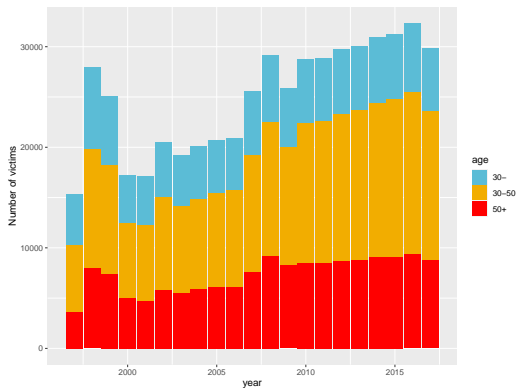
Amount of indemnity and other variables

Average IPP and average recovery length, 1997–2017
(as a function of the gender of the victim)



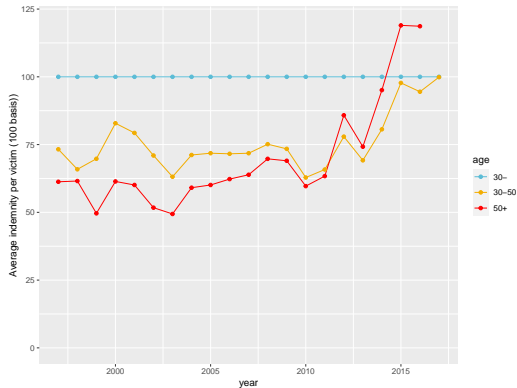
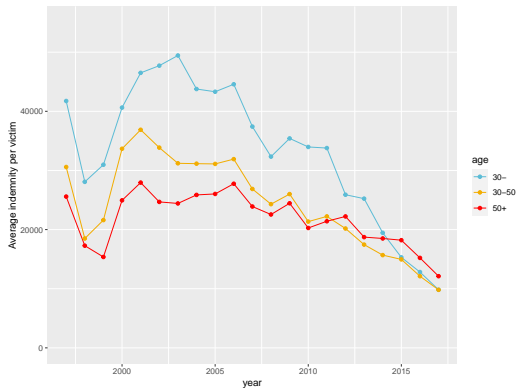
Amount of indemnity and other variables

Number of victims and proportion, 1997–2017
(as a function of the age of the victim, 30^- , $30 - 50$, 50^+)



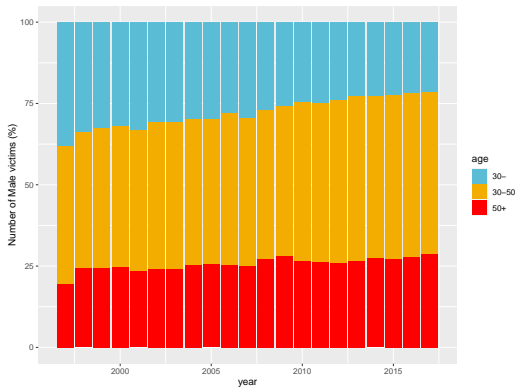
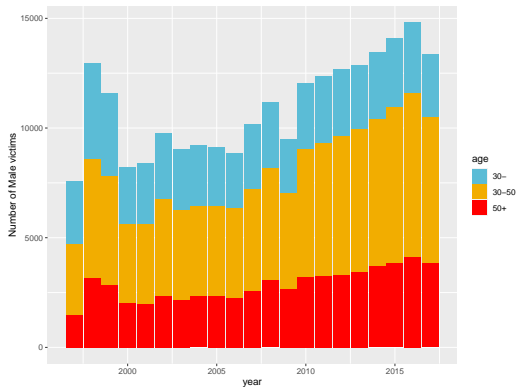
Amount of indemnity and other variables

Average indemnity (including 100 basis = 30⁻)
(as a function of the age of the victim, 30⁻, 30 – 50, 50⁺)



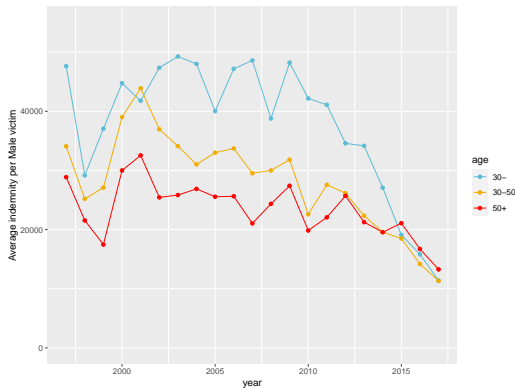
Amount of indemnity and other variables

Number of **male** victims and proportion, 1997–2017
(as a function of the age of the victim, 30^- , $30 - 50$, 50^+)



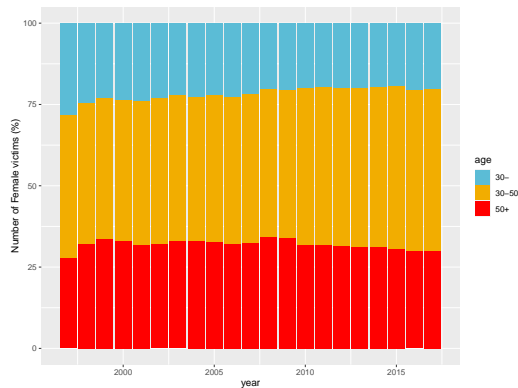
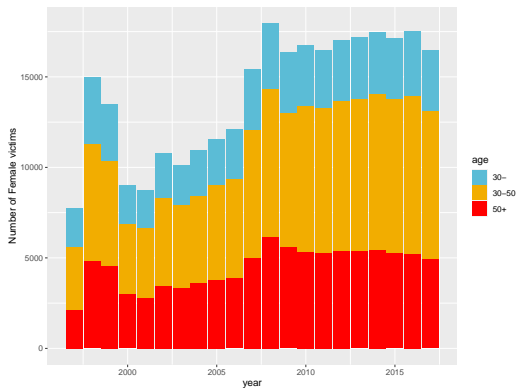
Amount of indemnity and other variables

Average indemnity for **male** victims (including 100 basis = 30^-)
(as a function of the age of the victim, 30^- , $30 - 50$, 50^+)



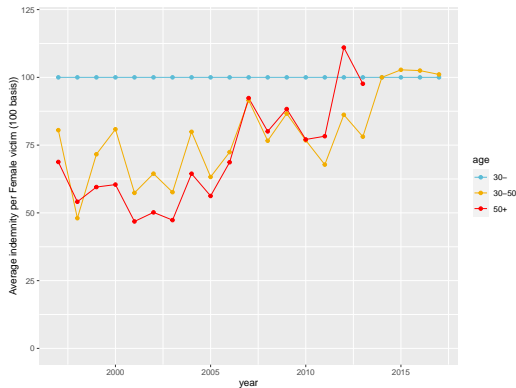
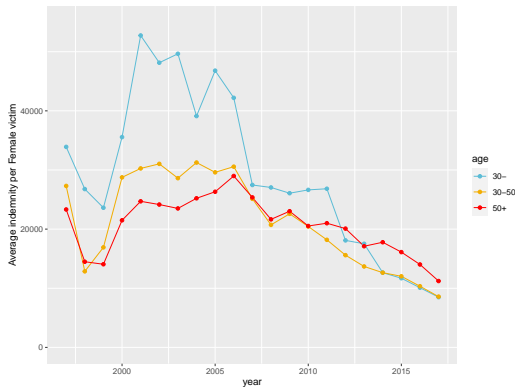
Amount of indemnity and other variables

Number of **female** victims and proportion, 1997–2017
(as a function of the age of the victim, 30^- , $30 - 50$, 50^+)



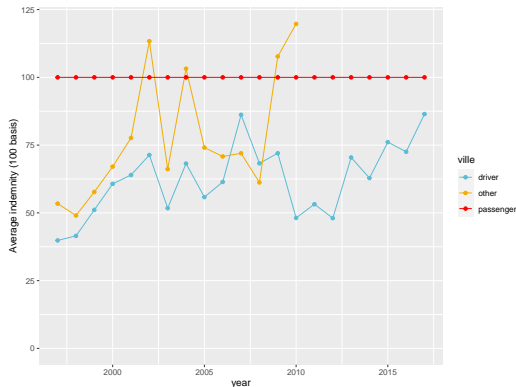
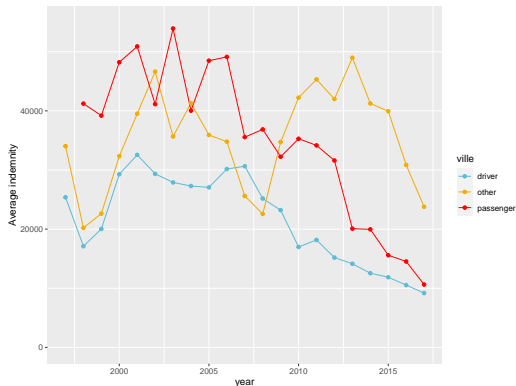
Amount of indemnity and other variables

Average indemnity for **female** victims (including 100 basis = 30^-)
(as a function of the age of the victim, 30^- , $30 - 50$, 50^+)



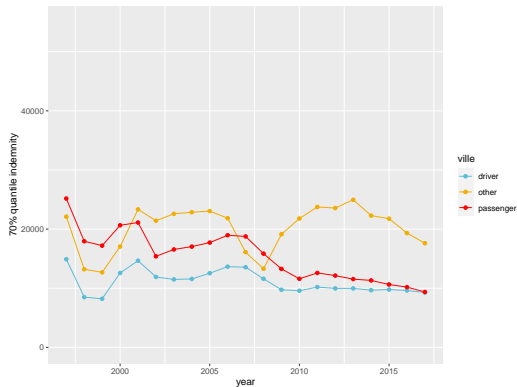
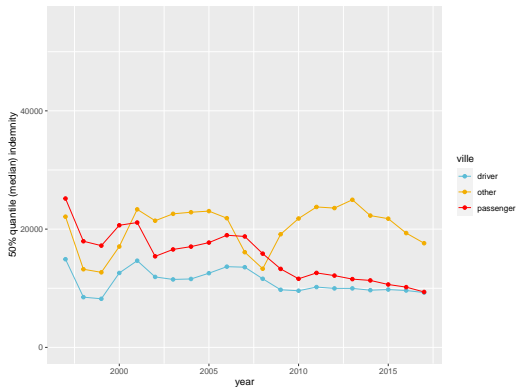
Amount of indemnity and other variables

Average indemnity, 1997–2017 (including 100 basis = passenger)
as a function of the status (driver, passenger, other)



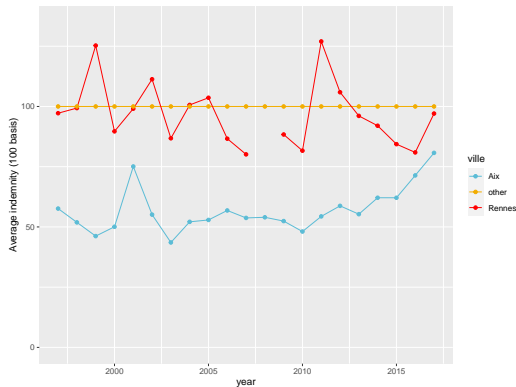
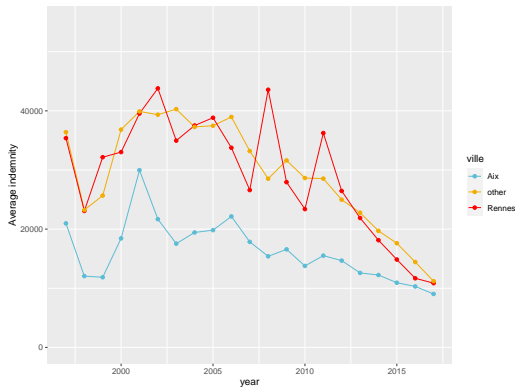
Amount of indemnity and other variables

50% and 70% quantile indemnity, 1997–2017 (including 100 basis = passenger)
as a function of the status (driver, passenger, other)



Amount of indemnity and other variables

Average indemnity, 1997–2017 (including 100 basis = other)
as a function of the location (Aix, Rennes, other)

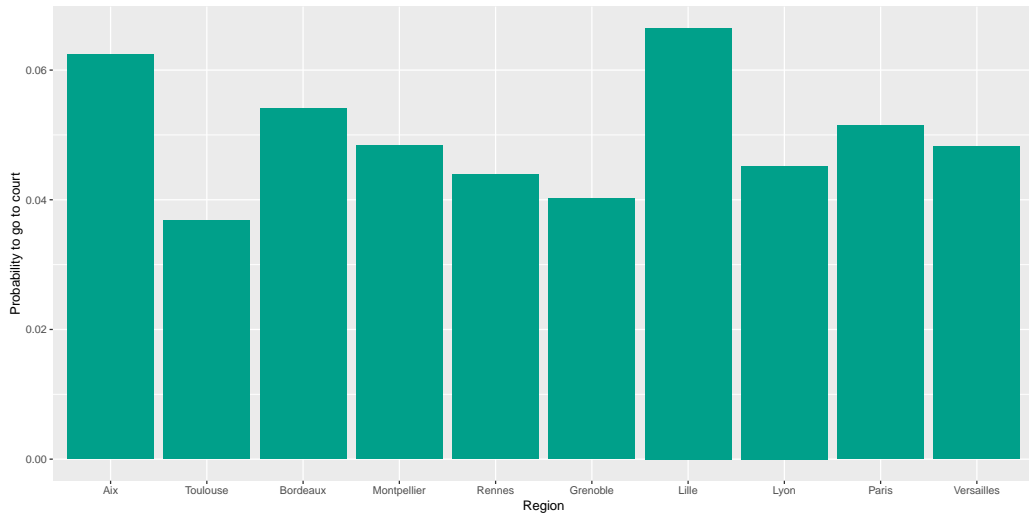


Amount of indemnity and other variables

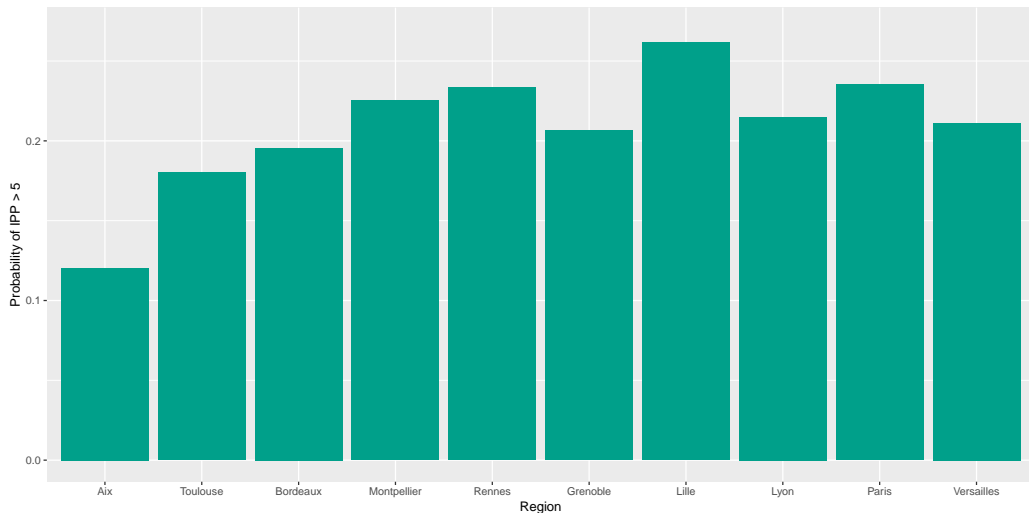
Proportion going to court, 1997–2017 (including 100 basis = other)
as a function of the location (Aix, Rennes, other)



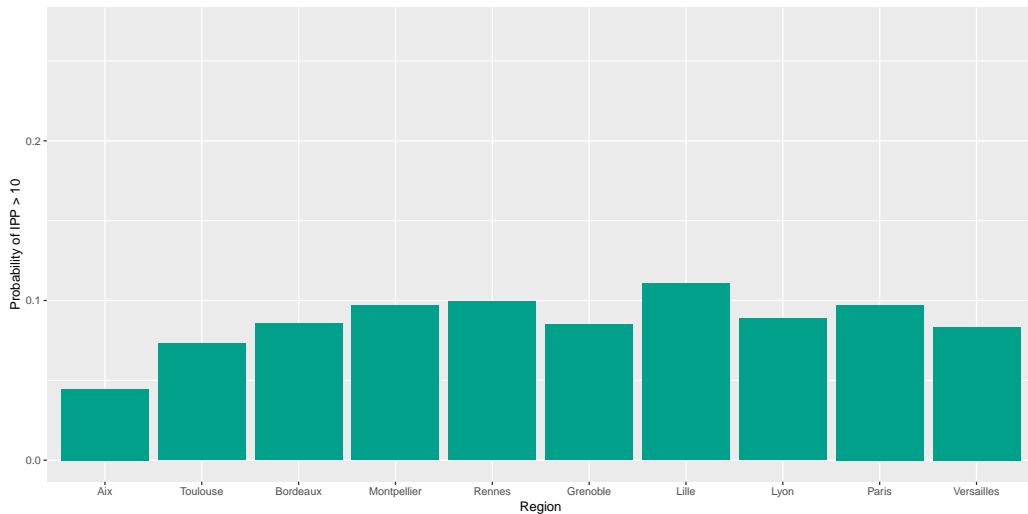
Amount of indemnity and other variables



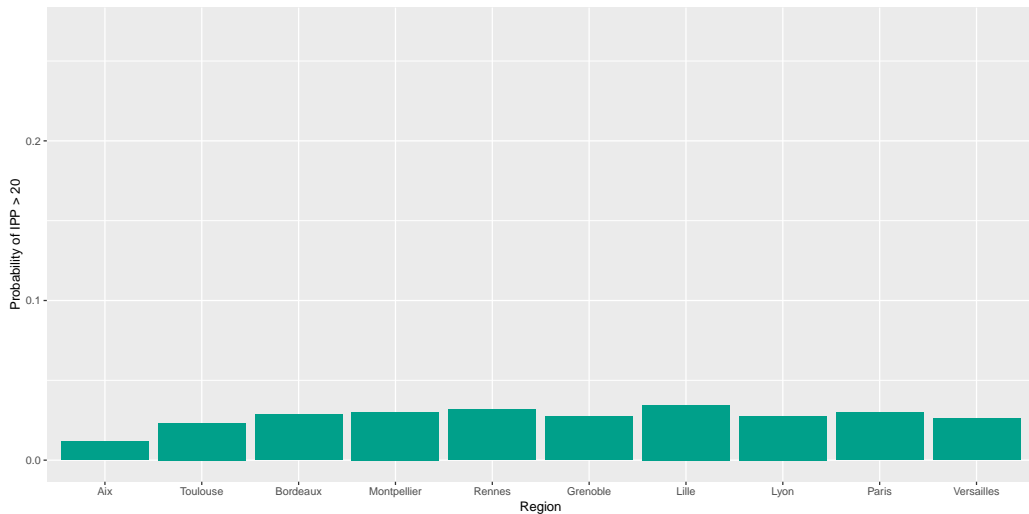
Amount of indemnity and other variables



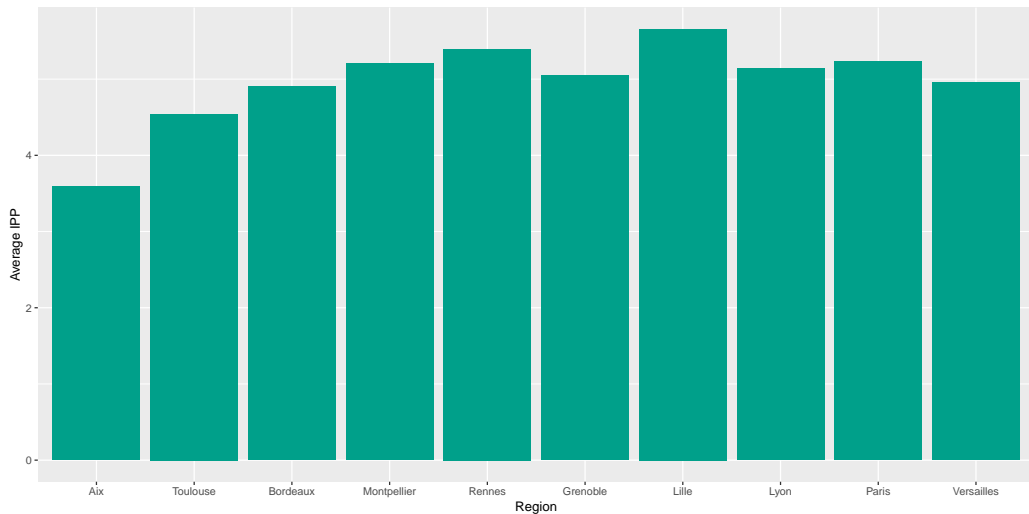
Amount of indemnity and other variables



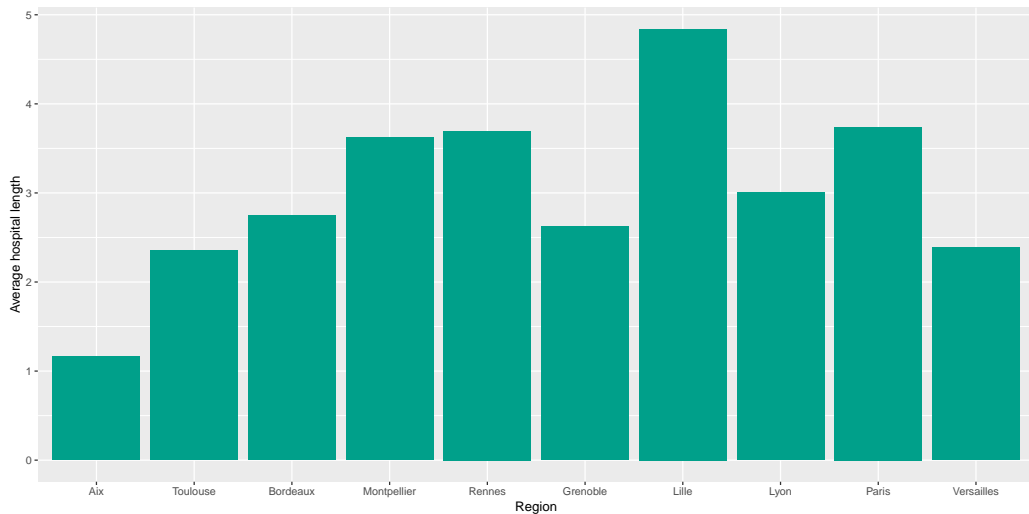
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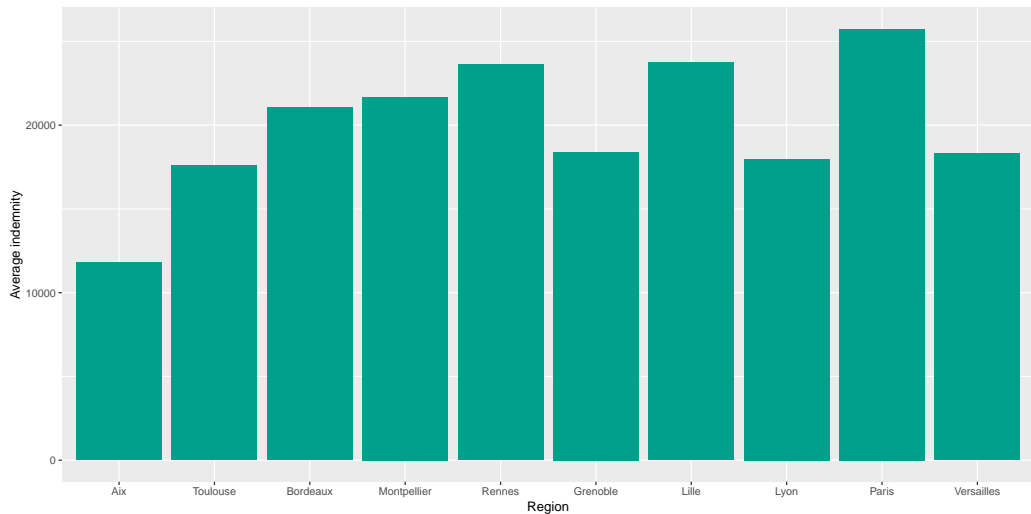
Amount of indemnity and other variables



Amount of indemnity and other variables



Amount of indemnity and other variables



Amount of indemnity and other variables

