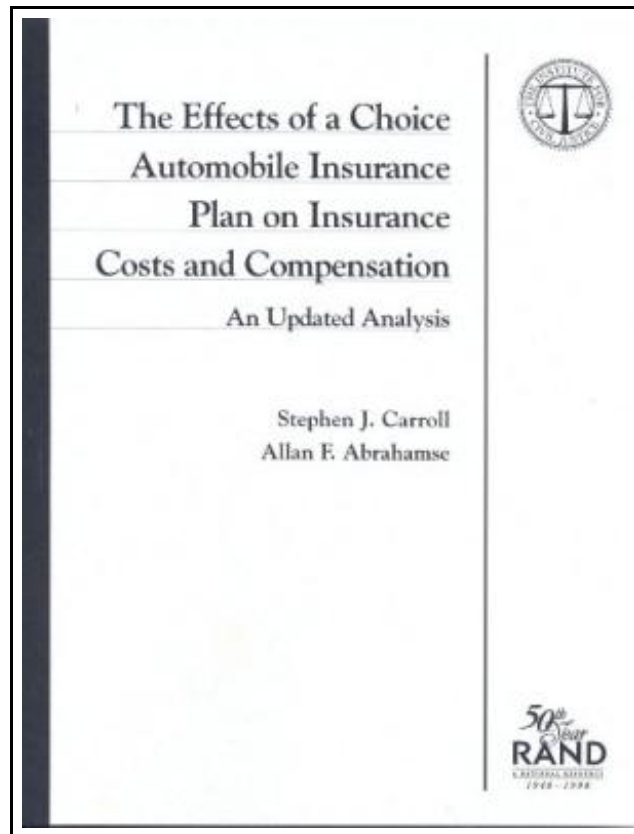


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RAND, United States, 1998. Paperback. Book Condition: New. 281 x 218 mm. Language: English . Brand New Book. This report updates an earlier study in which the authors estimated the effects of a choice automobile insurance plan on the costs of compensating auto accident victims in which the no-fault option was absolute no-fault (ANF). The authors assumed that 50 percent of the consumers who would have purchased auto insurance under their state s current system would switch to ANF under the choice plan. That study, requested by the Joint Economic Committee of the U.S. Senate and using data from 1987, estimated how a variant of that plan would affect the cost of private passenger auto insurance if all currently insured drivers elected the no-fault option. The present report uses recently obtained data for a representative sample of people who were compensated for auto accident injuries in 1992. With these data, the authors have replicated their analyses for 46 states. They find that the choice plan could substantially reduce the costs of compensating people injured in auto accidents.



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