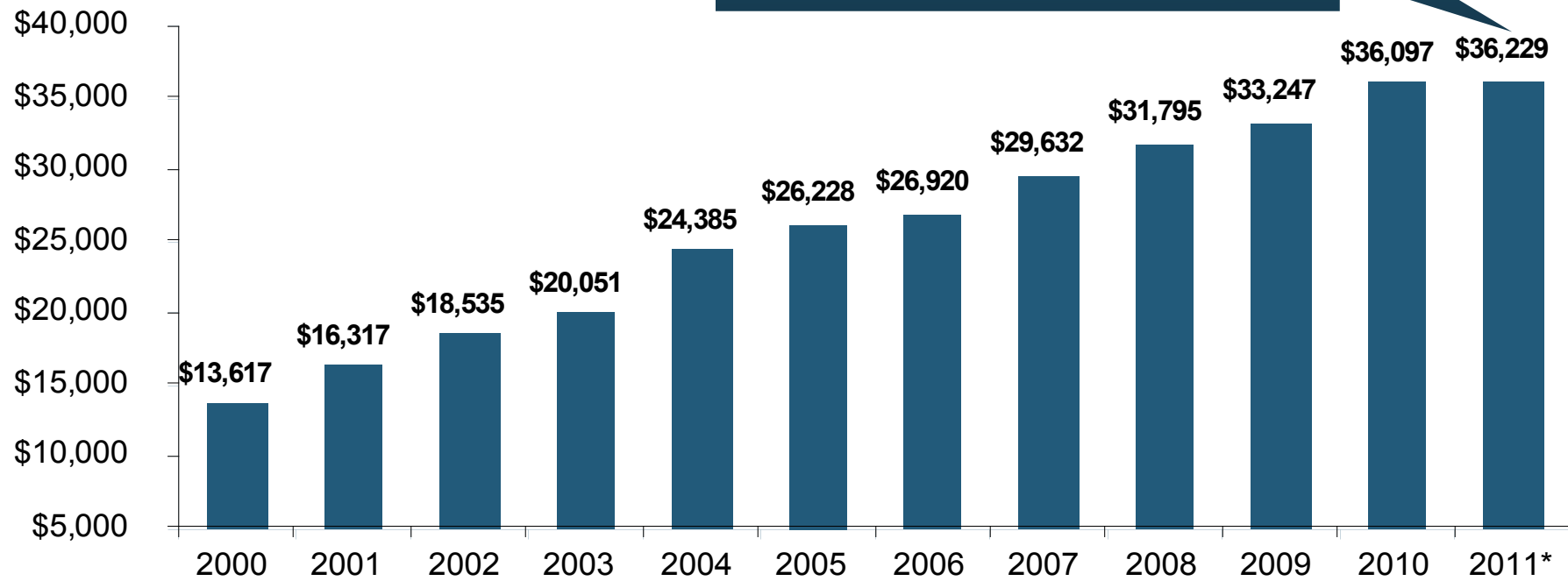


# Michigan Average No-Fault (PIP) Claim Severity, 2000-2011\*



No-Fault claim severity (average cost per claim) has nearly tripled since 2000



**The Average Cost of Michigan No-Fault Claims Is the Highest in the US and Is Rising Rapidly**

\*2011 figure is based on data for the 4 quarters ending Q3:2011.

Source: Insurance Information Institute calculations and research from ISO/PCI Fast Track data.