



Summary of accidents indemnified from the motor liability insurance in

2022

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Finnish Crash Data Institute OTI

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Summary of all accidents

Summary of accidents indemnified from the motor liability insurance in 2013–2022

These statistics for 2022 contain information about 89,959 road accidents, 14,613 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 18,424 people from whom 17,982 were slightly injured, 300 were seriously injured and 142 died. The numbers of victims and especially seriously injured persons were record low. A total of EUR 390,000,000 is estimated to be paid out in compensation for the accidents, i.e. an average of EUR 4,200 per accident.

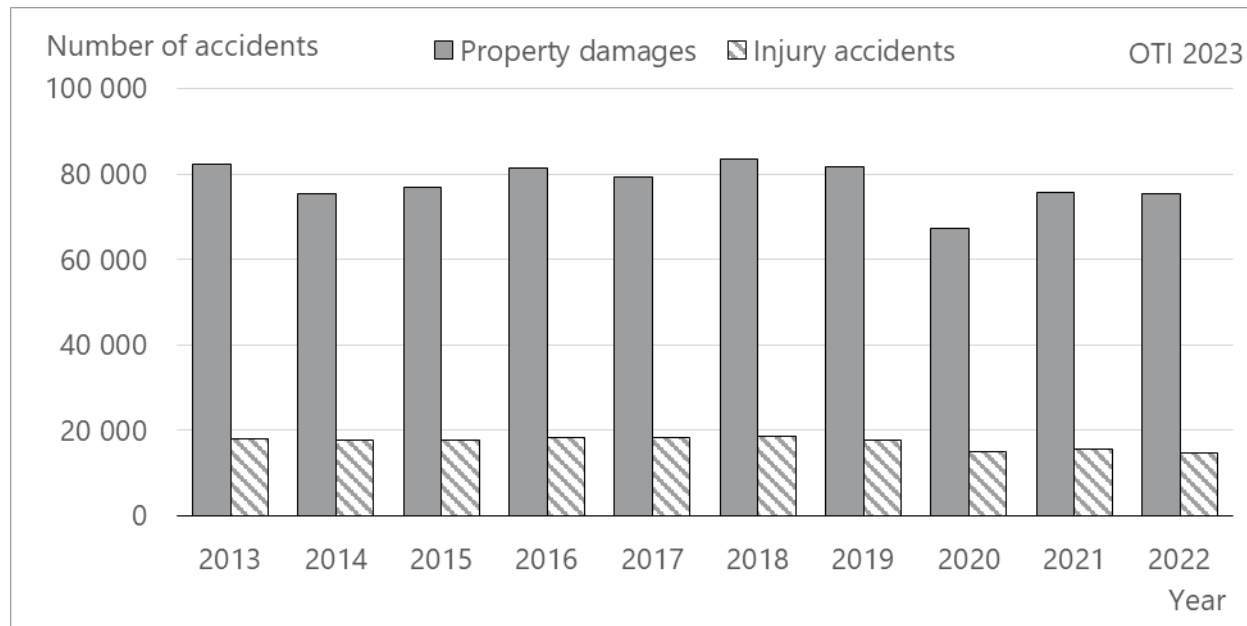


Figure 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2013–2022.

Table 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2013–2022.

Damage class	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Property damages	82,441	75,331	76,906	81,367	79,159	83,502	81,704	67,205	75,706	75,346
Injury accidents	17,941	17,733	17,833	18,200	18,384	18,658	17,776	14,991	15,713	14,613
Total	100,382	93,064	94,739	99,567	97,543	102,160	99,480	82,196	91,419	89,959

Summary of all accidents

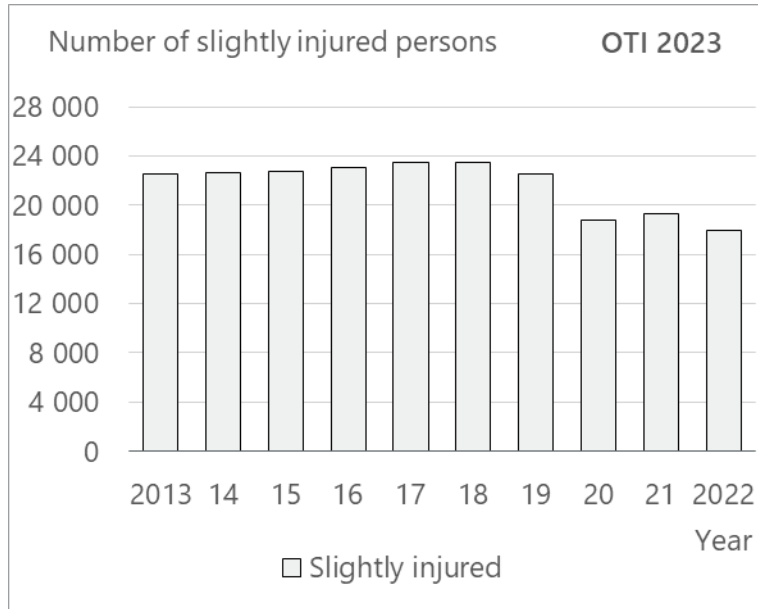


Figure 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents in 2013–2022.

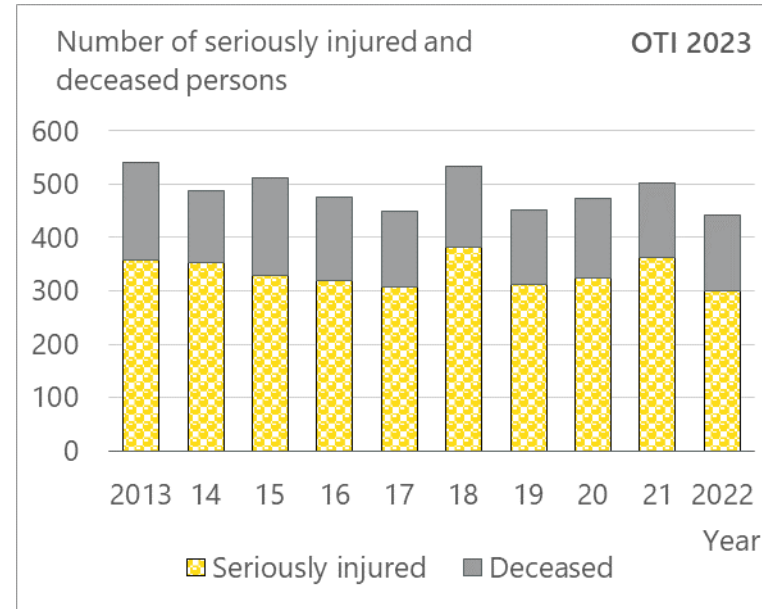


Figure 3. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents in 2013–2022.

Table 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2013–2022.

Injury class	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Slightly injured	22,545	22,595	22,769	23,101	23,431	23,519	22,556	18,769	19,309	17,982
Seriously injured	358	353	330	319	308	381	313	325	362	300
Deceased	182	136	181	157	142	153	139	148	140	142
Total	23,085	23,084	23,280	23,577	23,881	24,053	23,008	19,242	19,811	18,424

Summary of all accidents

Information about all accidents (including car parks) in 2022

General information

- A total of 89,959 accidents indemnified from the motor liability insurance took place in 2022.
- Of all accidents, 14,613 i.e. 16 per cent were injury accidents.
- Total number of accidents was 2 per cent lower than in 2021 and 7 per cent lower than ten year average.
- Number of injury accidents was 7 per cent lower than in 2021 and 17 per cent lower than ten year average.
- The amount of seriously injured victims (300) was the lowest in ten years.
- In individual accident types, reversing accidents were the most common in 2022: a total of 26,464, about 30 per cent of all accidents.

Accident place

- Of all accidents, 40,906 i.e. 45 per cent took place in car parks, service stations, yards or other similar places.
- Of all accidents, 32 per cent took place in streets, 14 per cent on roads, and 9 per cent in other areas or private roads.

Vehicles

In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

- Of the vehicles causing the accidents, 78 per cent were passenger cars or vans, 8 per cent lorries or coaches, and 14 per cent other vehicles.

Victims

- 142 persons deceased, 300 persons injured seriously and 17,982 persons injured slightly in accidents in 2022.
 - Of all victims, 21 per cent were under age 18 years.
 - Of all victims, 57 per cent were car drivers and passengers.
 - Of seriously injured victims, 21 per cent were motorcycle riders and passengers.
 - Number of pedestrian victims was 735 and cyclist victims was 791.
 - Of the pedestrians, 41 persons injured seriously or deceased.
 - Of the cyclists, 12 persons injured seriously or deceased.

Summary of accidents occurred on streets and roads

Summary of accidents occurred on streets and roads

These statistics for 2022 contain information about 40,912 road accidents occurred on streets and roads, 11,151 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 14,715 people from whom 14,364 were slightly injured, 219 were seriously injured and 132 died. Car parks, service stations, yards etc. are excluded from this section.

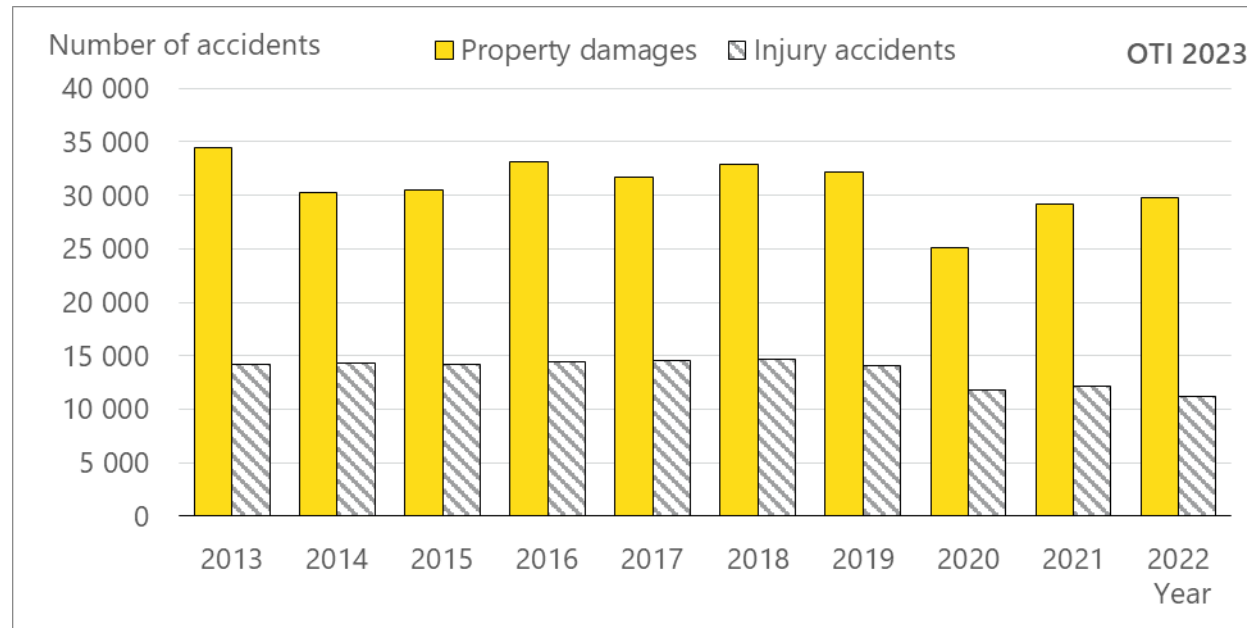


Figure 4. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2013–2022.

Table 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2013–2022.

Accidents class	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Property damages	34,486	30,316	30,463	33,101	31,749	32,937	32,229	25,138	29,154	29,761
Injury accidents	14,228	14,307	14,162	14,457	14,536	14,713	14,061	11,759	12,120	11,151
Total	48,714	44,623	44,625	47,558	46,285	47,650	46,290	36,897	41,274	40,912

Summary of accidents occurred on streets and roads

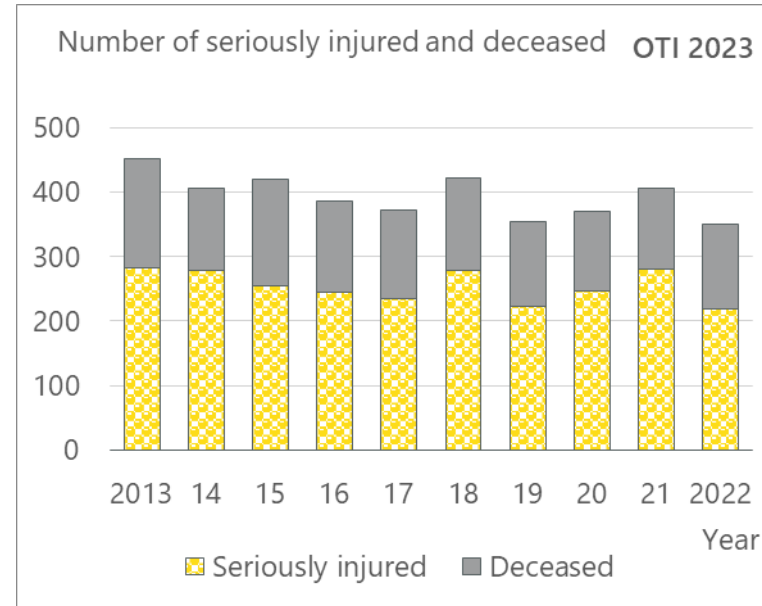
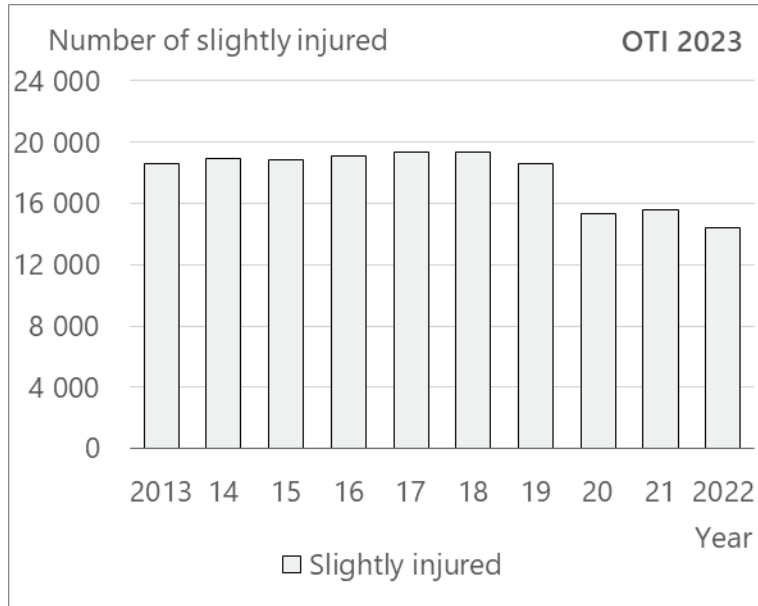


Figure 5. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents occurred on streets and roads in 2013–2022.

Figure 6. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents occurred on streets and roads in 2013–2022.

Table 4. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents occurred on streets and roads in 2013–2022.

Injury class	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Slightly injured	18,623	18,953	18,819	19,134	19,334	19,329	18,582	15,361	15,550	14,364
Seriously injured	283	278	254	245	235	279	223	246	281	219
Deceased	169	127	166	140	137	143	131	123	124	132
Total	19,075	19,358	19,239	19,519	19,706	19,751	18,936	15,730	15,955	14,715

Summary of accidents occurred on streets and roads

Information about accidents occurred on streets and roads in 2022

General information

- A total of 40,912 accidents indemnified from the motor liability insurance occurred on streets and roads in 2022.
- Of all accidents, 11,151 i.e. 27 per cent were injury accidents.
- Total number of accidents was 1 per cent lower than in 2021 and 9 per cent lower than ten year average.
- Number of injury accidents was eight per cent lower than in 2021 and 19 per cent lower than ten year average.
- In individual accident types, rear-end accidents were the most common in 2022: a total of 12,214, about 30 per cent of all accidents.

Road class

- Of all accidents occurred on streets and roads, 65 per cent took place on streets, 28 per cent on roads and 7 per cent in other areas or private roads.

Vehicles

In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

- Of the vehicles causing the accidents, 80 per cent were passenger cars or vans, 9 per cent lorries or coaches, and 11 per cent other vehicles.
- A total of 1,247 motorcycles were involved in accidents from which 740 i.e. 59 per cent involved in single vehicle accidents.
- A total of 1,791 mopeds were involved in accidents from which 873 i.e. 49 per cent involved in single vehicle accidents.

Victims

- 132 persons deceased, 219 persons injured seriously and 14,364 persons injured slightly in accidents occurred on streets and roads in 2022.
 - Of all victims, 22 per cent were under age 18 years.
 - Of all victims, 63 per cent were car drivers and passengers.
 - Of seriously injured victims, 23 per cent were motorcycle riders and passengers.