



Summary of accidents indemnified from the motor liability insurance in

2023

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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 2014–2023

These statistics for 2023 contain information about 89,702 road accidents, 14,864 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 18,813 people from whom 18,371 were slightly injured, 320 were seriously injured and 122 died. The numbers of victims and seriously injured persons were again low compared to the previous years. A total of EUR 410,000,000 is estimated to be paid out in compensation for the accidents, i.e. an average of EUR 4,500 per accident.

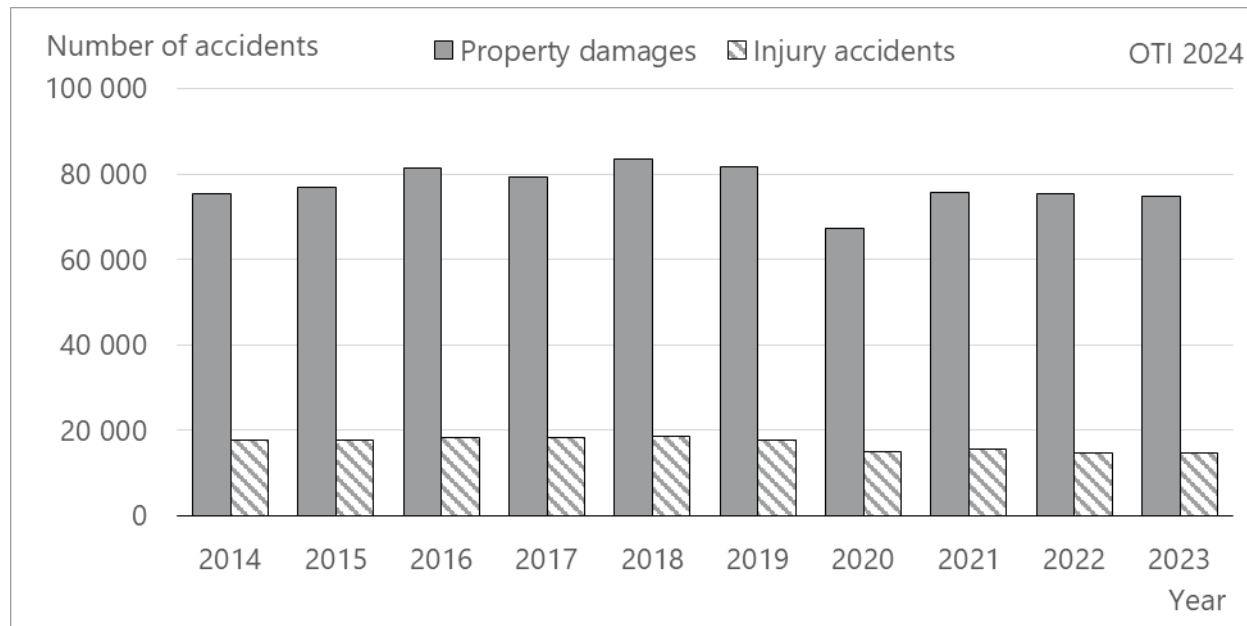


Figure 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2014–2023.

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Damage class	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Property damages	75 331	76 906	81 367	79 159	83 502	81 704	67 205	75 706	75 346	74 838
Injury accidents	17 733	17 833	18 200	18 384	18 658	17 776	14 991	15 713	14 613	14 864
Total	93 064	94 739	99 567	97 543	102 160	99 480	82 196	91 419	89 959	89 702

Summary of all accidents

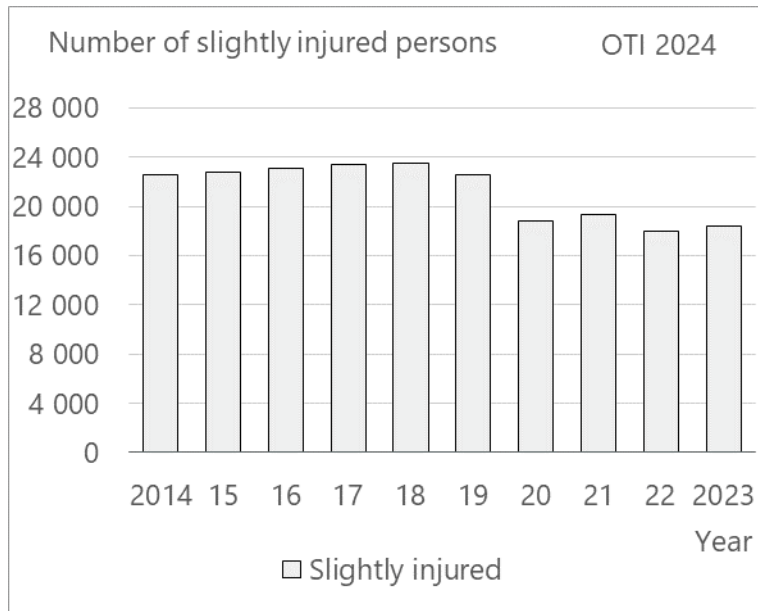


Figure 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents in 2014–2023.

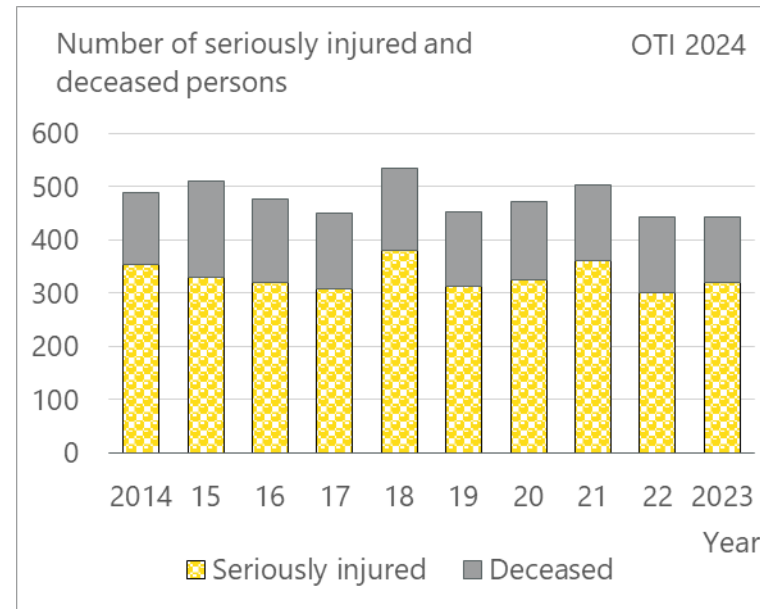


Figure 3. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents in 2014–2023.

Table 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2014–2023.

Injury class	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Slightly injured	22,595	22,769	23,101	23,431	23,519	22,556	18,769	19,309	17,982	18,371
Seriously injured	353	330	319	308	381	313	325	362	300	320
Deceased	136	181	157	142	153	139	148	140	142	122
Total	23,084	23,280	23,577	23,881	24,053	23,008	19,242	19,811	18,424	18,893

Summary of all accidents

Information about all accidents (including car parks) in 2023

General information

- A total of 89,702 accidents indemnified from the motor liability insurance took place in 2023.
- Of all accidents, 14,864 i.e. 17 per cent were injury accidents.
- Total number of accidents was 0,2 per cent lower than in 2022 and 6 per cent lower than average of years 2013–2022.
- Number of injury accidents was 2 per cent higher than in 2022 and 14 per cent lower than average of years 2013–2022.
- The amount of seriously injured victims (320) was among the lowest in ten years.
- In individual accident types, reversing accidents were the most common in 2023: a total of 26,519, about 30 per cent of all accidents.

Accident place

- Of all accidents, 41,159 i.e. 46 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, 80 per cent were passenger cars or vans, 8 per cent lorries or coaches, and 12 per cent other vehicles.

Victims

- 122 persons deceased, 320 persons injured seriously and 18,371 persons injured slightly in accidents in 2023.
 - Of all victims, 20 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 823 and cyclist victims was 774.
 - Of the pedestrians, 41 persons injured seriously or deceased.
 - Of the cyclists, 15 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 40,223 road accidents occurred on streets and roads, 11,220 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 14,843 people from whom 14,502 were slightly injured, 234 were seriously injured and 107 died. Car parks, service stations, yards etc. are excluded from this section.

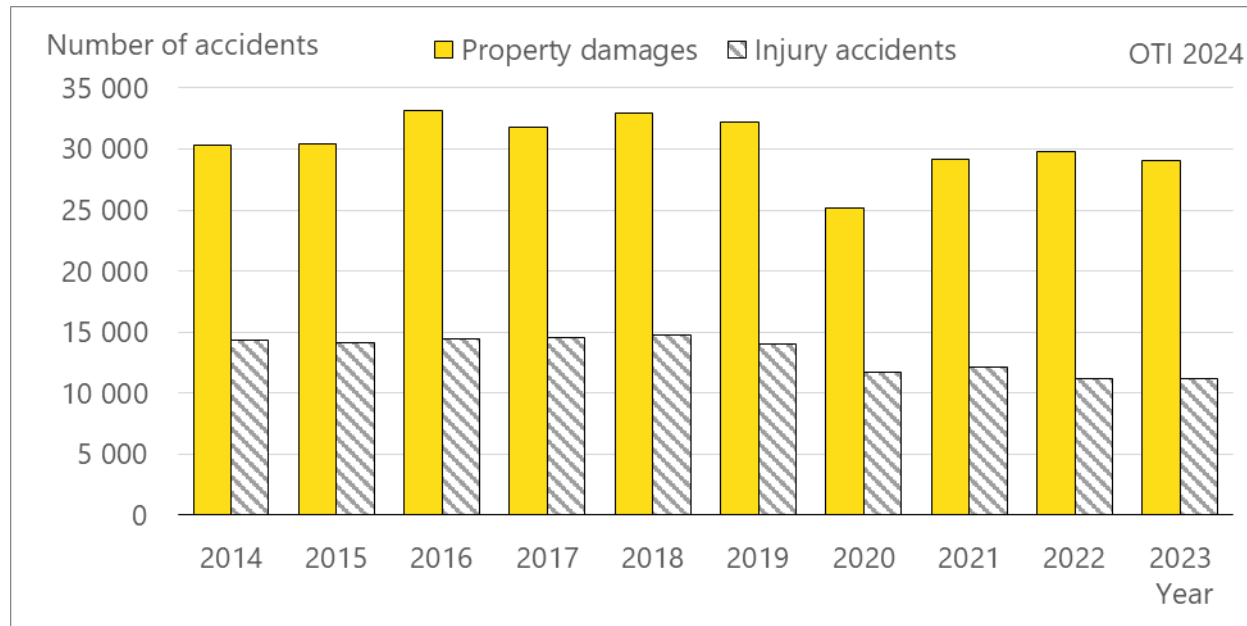


Figure 4. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2014–2023.

Table 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2014–2023.

Accidents class	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Property damages	30,316	30,463	33,101	31,749	32,937	32,229	25,138	29,154	29,761	29,003
Injury accidents	14,307	14,162	14,457	14,536	14,713	14,061	11,759	12,120	11,151	11,220
Total	44,623	44,625	47,558	46,285	47,650	46,290	36,897	41,274	40,912	40,223

Summary of accidents occurred on streets and roads

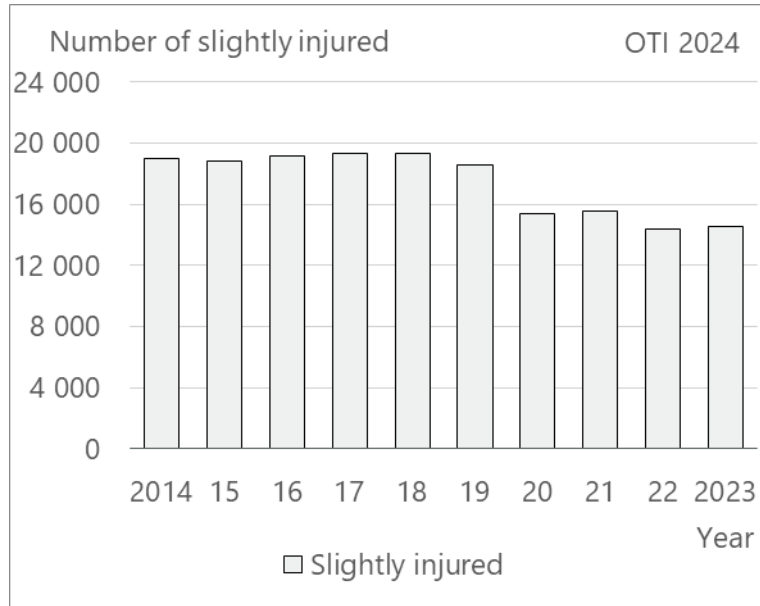


Figure 5. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents occurred on streets and roads in 2014–2023.

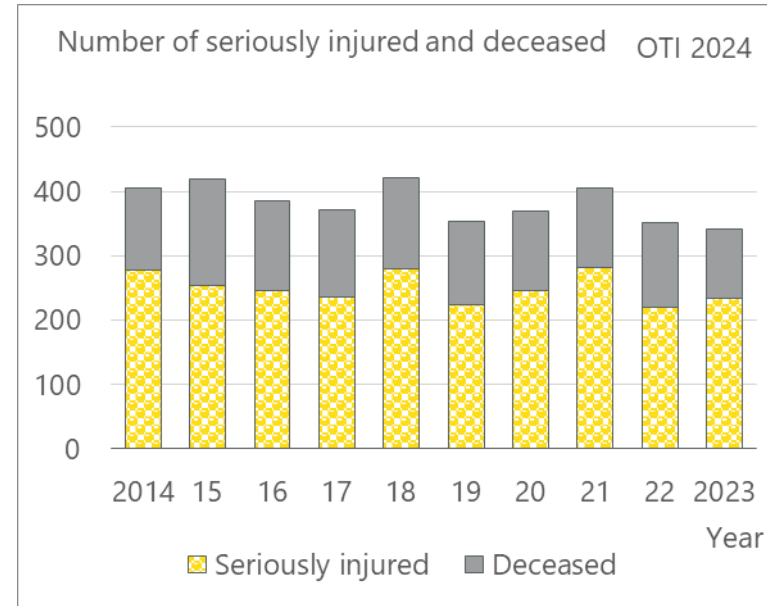


Figure 6. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents occurred on streets and roads in 2014–2023.

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 2014–2023.

Injury class	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Slightly injured	18,953	18,819	19,134	19,334	19,329	18,582	15,361	15,550	14,364	14,502
Seriously injured	278	254	245	235	279	223	246	281	219	234
Deceased	127	166	140	137	143	131	123	124	132	107
Total	19,358	19,239	19,519	19,706	19,751	18,936	15,730	15,955	14,715	14,843

Summary of accidents occurred on streets and roads

Information about accidents occurred on streets and roads in 2023

General information

- A total of 40,223 accidents indemnified from the motor liability insurance occurred on streets and roads in 2023.
- Of all accidents, 11,220 i.e. 28 per cent were injury accidents.
- Total number of accidents was 2 per cent lower than in 2022 and 9 per cent lower than average of years 2014–2022.
- Number of injury accidents was one per cent higher than in 2022 and 17 per cent lower than average of years 2014–2022.
- In individual accident types, rear-end accidents were the most common in 2022: a total of 12,129 about 30 per cent of all accidents.

Road class

- Of all accidents occurred on streets and roads, 65 per cent took place on streets, 27 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 1,305 motorcycles were involved in accidents from which 798 i.e. 61 per cent involved in single vehicle accidents.
- A total of 1,623 mopeds were involved in accidents from which 775 i.e. 48 per cent involved in single vehicle accidents.

Victims

- 107 persons deceased, 234 persons injured seriously and 14,502 persons injured slightly in accidents occurred on streets and roads in 2023.
 - Of all victims, 20 per cent were under age 18 years.
 - Of all victims, 62 per cent were car drivers and passengers.
 - Of seriously injured victims, 21 per cent were motorcycle riders and passengers.