



Summary of accidents indemnified from the motor liability insurance in

2024

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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 2015–2024

These statistics for 2024 contain information about 88,831 road accidents, 14,450 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 18,545 people from whom 219 were seriously injured and 112 died. The numbers of victims and seriously injured people were again low compared to the years before COVID pandemic. A total of EUR 430,000,000 is estimated to be paid out in compensation for the accidents, i.e. an average of EUR 4,500 per accident.

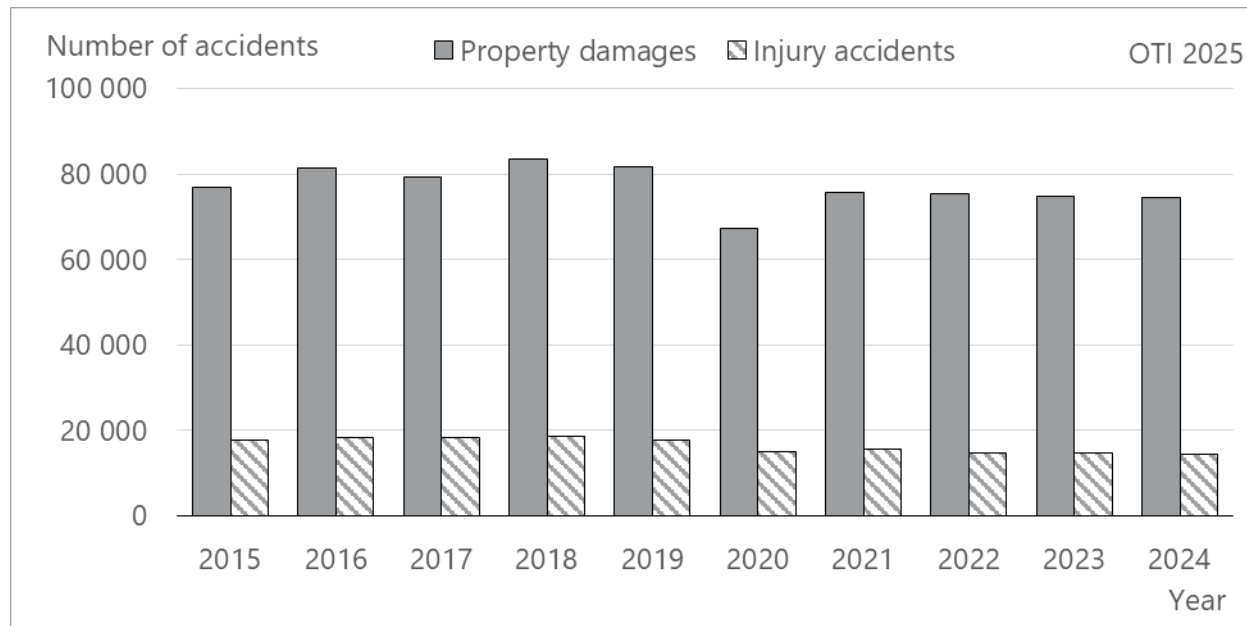


Figure 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2015–2024.

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Damage class	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Property damages only	76,906	81,367	79,159	83,502	81,704	67,205	75,706	75,346	74,838	74,381
Injury accidents	17,833	18,200	18,384	18,658	17,776	14,991	15,713	14,613	14,864	14,450
Total	94,739	99,567	97,543	102,160	99,480	82,196	91,419	89,959	89,702	88,831

Summary of all accidents

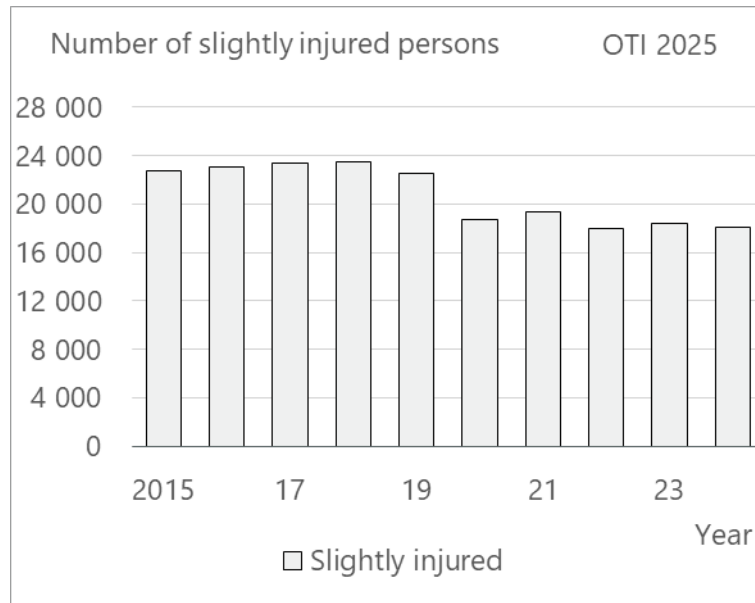


Figure 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents in 2015–2024.

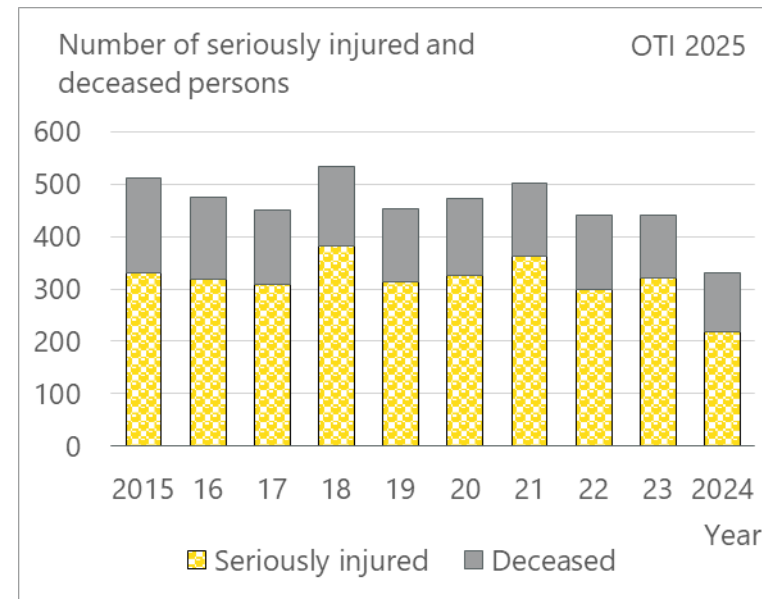


Figure 3. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents in 2015–2024.

Table 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2015–2024.

Injury class	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Slightly injured	22,750	23,060	23,417	23,490	22,521	18,766	19,309	17,951	18,361	18,114
Seriously injured	330	319	308	381	313	325	362	300	320	219
Deceased	181	157	142	153	139	148	140	142	122	112
Not known	19	41	14	29	35	3	0	31	10	100
Total	23,280	23,577	23,881	24,053	23,008	19,242	19,811	18,424	18,813	18,545

Summary of all accidents

Information about all accidents (including car parks and areas outside road network) in 2024

General information

- A total of 88,831 accidents indemnified from the motor liability insurance took place in 2024.
- Of all accidents, 14,450 i.e. 16 per cent were injury accidents.
- Total number of accidents was 1 per cent lower than in 2023 and 6 per cent lower than average of years 2015–2023.
- Number of injury accidents was 3 per cent lower than in 2023 and 14 per cent lower than average of years 2015–2023.
- The amount of seriously injured victims (219) was the lowest in ten years.
- In individual accident types, reversing accidents were the most common in 2024: a total of 25,530, about 29 per cent of all accidents.

Accident place

- Of all accidents, 40,888 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, 13 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, 81 per cent were passenger cars or vans, 7 per cent lorries or coaches, and 12 per cent other vehicles.

Victims

- 112 persons deceased, 219 persons injured seriously, and 18,114 persons injured slightly in accidents in 2024.
 - Of all victims, 22 per cent were under age 18 years.
 - Of all victims, 57 per cent were car drivers and passengers.
 - Of seriously injured victims, 19 per cent were motorcycle riders and passengers.
 - Number of pedestrian victims was 772 and cyclist victims was 757.
 - Of the pedestrians, 18 persons injured seriously or deceased.
 - Of the cyclists, 11 persons injured seriously or deceased.

Summary of accidents occurred on streets and roads

Summary of accidents occurred on streets and roads in 2015–2024

These statistics for 2024 contain information about 39,093 road accidents occurred on streets and roads, 10,961 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 14,696 people from whom 14,350 were slightly injured, 160 were seriously injured and 99 died. Car parks, service stations, yards etc. are excluded from this section.

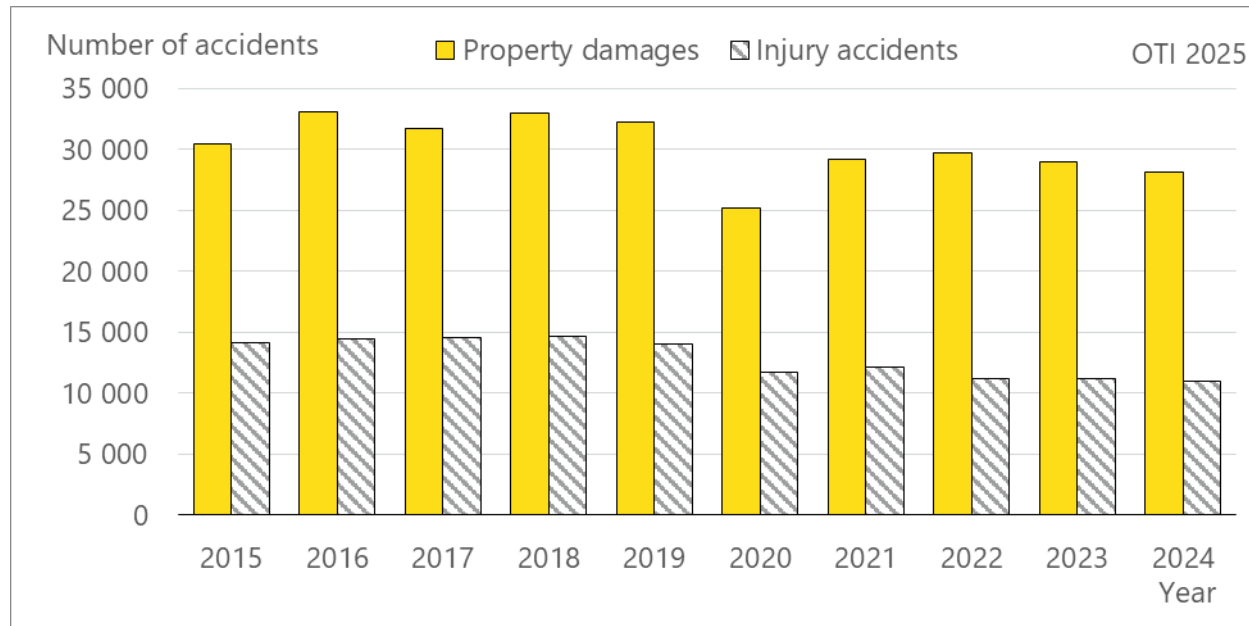


Figure 4. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2015–2024.

Table 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2015–2024.

Accidents class	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Property damages	30,463	33,101	31,749	32,937	32,229	25,138	29,154	29,761	29,003	28,132
Injury accidents	14,162	14,457	14,536	14,713	14,061	11,759	12,120	11,151	11,220	10,961
Total	44,625	47,558	46,285	47,650	46,290	36,897	41,274	40,912	40,223	39,093

Summary of accidents occurred on streets and roads

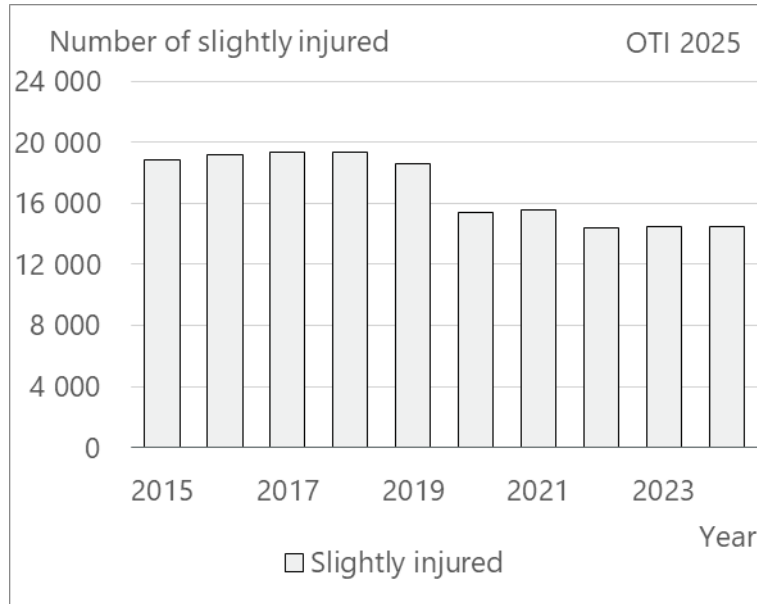


Figure 5. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents occurred on streets and roads in 2015–2024.

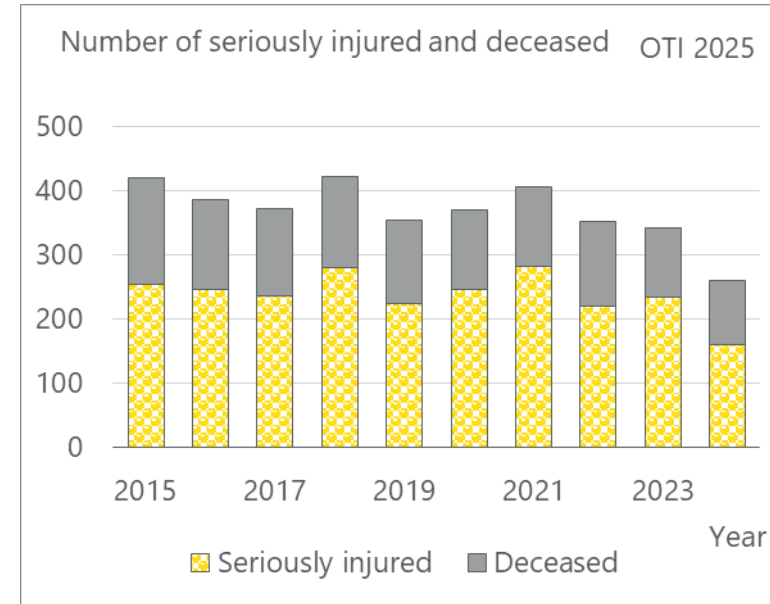


Figure 6. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents occurred on streets and roads in 2015–2024.

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 2015–2024.

Injury class	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Slightly injured	18,816	19,097	19,320	19,300	18,547	15,358	15,550	14,333	14,492	14,350
Seriously injured	254	245	235	279	223	246	281	219	234	160
Deceased	166	140	137	143	131	123	124	132	107	99
Not known	3	37	14	29	35	3	0	31	10	87
Total	19,239	19,519	19,706	19,751	18,936	15,730	15,955	14,715	14,843	14,696

Summary of accidents occurred on streets and roads

Information about accidents occurred on streets and roads in 2024

General information

- A total of 39,093 accidents indemnified from the motor liability insurance occurred on streets and roads in 2024.
- Of all accidents, 10,961 i.e. 28 per cent were injury accidents.
- Total number of accidents was 3 per cent lower than in 2023 and 10 per cent lower than average of years 2015–2023.
- Number of injury accidents was two per cent lower than in 2023 and 10 per cent lower than average of years 2015–2023.
- In individual accident types, rear-end accidents were the most common in 2024: a total of 11,712 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 1,206 motorcycles were involved in accidents from which 687 i.e. 57 per cent involved in single vehicle accidents.
- A total of 1,595 mopeds were involved in accidents from which 832 i.e. 52 per cent involved in single vehicle accidents.

Victims

- 99 persons deceased, 160 persons injured seriously, and 14,350 persons injured slightly in accidents occurred on streets and roads in 2024.
 - Of all victims, 22 per cent were under age 18 years.
 - Of all victims, 61 per cent were car drivers and passengers.
 - Of seriously injured victims, 23 per cent were motorcycle riders and passengers.