

What to Know About Michigan No-Fault Auto Insurance Reform:

You have decisions to make that may lower your rates.
As your AAA agent, I'll be here as a source of information.

What is auto reform?

Michigan auto reform refers to changes that have been made to the no-fault auto insurance law. Beginning July 2, 2020, many parts of the new law will go into effect, including giving drivers more auto coverage options.*

Why did the law change?

Michigan drivers are paying some of the highest auto insurance rates in the country. One of the goals of auto reform is to make auto insurance more affordable for all drivers.

How can you prepare for these changes to your auto insurance coverage?

AAA agents will be here as a source of information for auto reform. Ask me about the Auto Reform Checklist to help you consider your new coverage selections.

How will your policy be affected?

If you want to know how your policy will be affected, call us now or you can wait until your current policy renews. Under the new plan, you will be able to choose from different levels of Personal Injury Protection Allowable Expenses coverage.* Depending on which coverage option you choose, you may be able to lower your auto insurance costs as shown here:

PIP OPTIONS* AVAILABLE TO EVERYONE:

- **Unlimited – 10% average savings**
(This is your current level of PIP coverage)
- **\$500,000 limit – 20% average savings**
- **\$250,000 limit – 35% average savings**

PIP OPTIONS* AVAILABLE TO ELIGIBLE INDIVIDUALS WITH QUALIFIED HEALTH COVERAGE, MEDICAID OR MEDICARE:

- **\$250,000 limit with PIP exclusion – 100% average savings**
- **\$50,000 limit: Medicaid Only – 45% average savings**
- **Allowable Expenses Opt-Out: Medicare Only – Up to 100% average savings**

**PART OF NEW LAW WENT INTO EFFECT:
July 2, 2020**



**EXPECT
SOMETHING
MORE™**



* Your new PIP coverage options are for Allowable Expenses coverage, a component of PIP (PIP AE). Please note that certain PIP AE options have eligibility requirements that apply to the named insured and all resident relatives and may vary depending on the option. Please note that this information is being provided for general informational purposes. Please see the new no-fault reform law for complete details. Coverage is subject to all policy terms, conditions, exclusions and limitations. Discounts and savings opportunities subject to eligibility requirements. Subject to underwriting requirements. Insurance underwritten by one of the following companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Group Insurance Company or non-affiliated insurance companies. ©2020 The Auto Club Group. All rights reserved.