



No-Fault Auto Insurance in Michigan

Reforms 47 Years in the Making



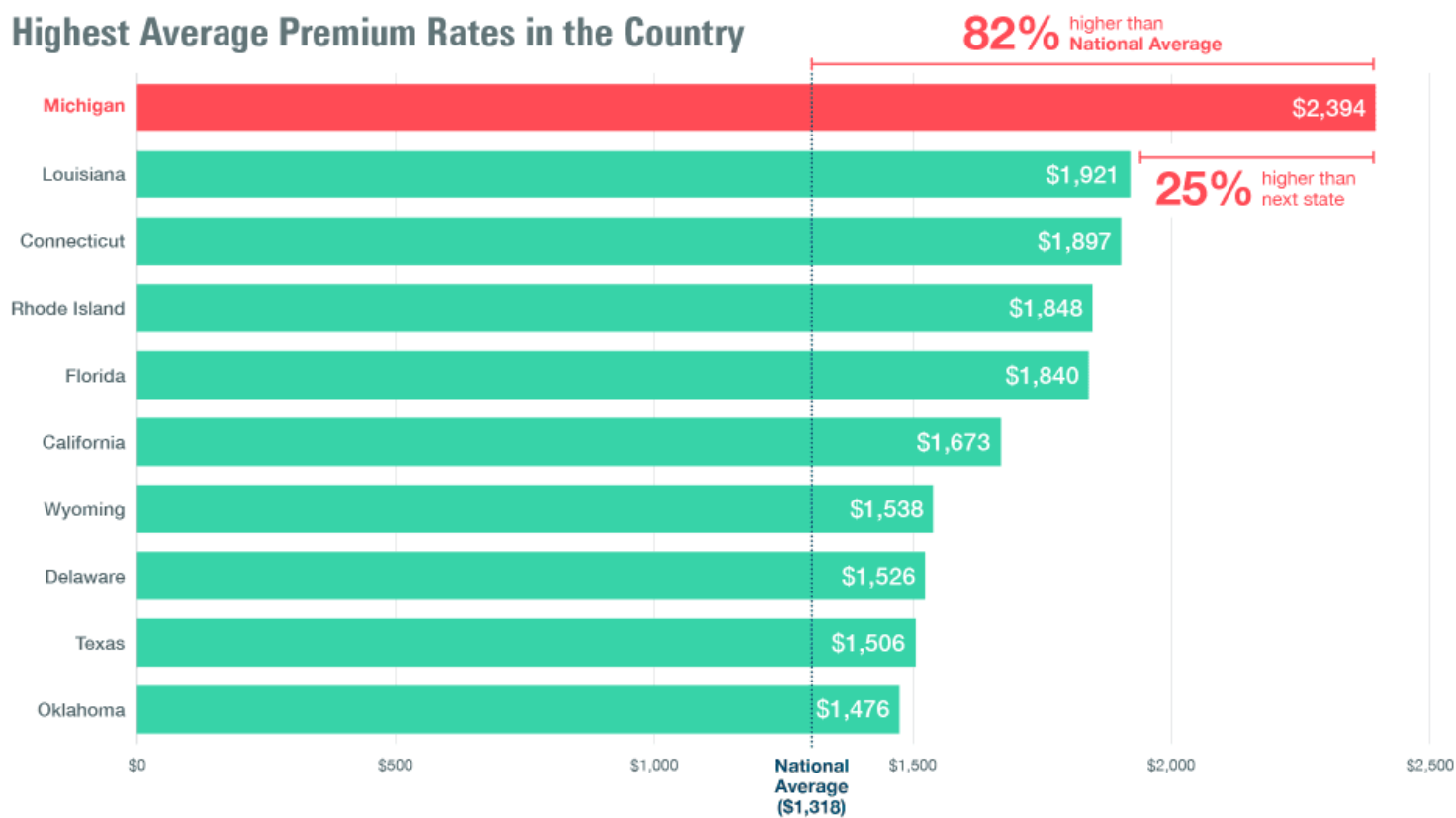
The Problem





The Problem

Highest Average Premium Rates in the Country

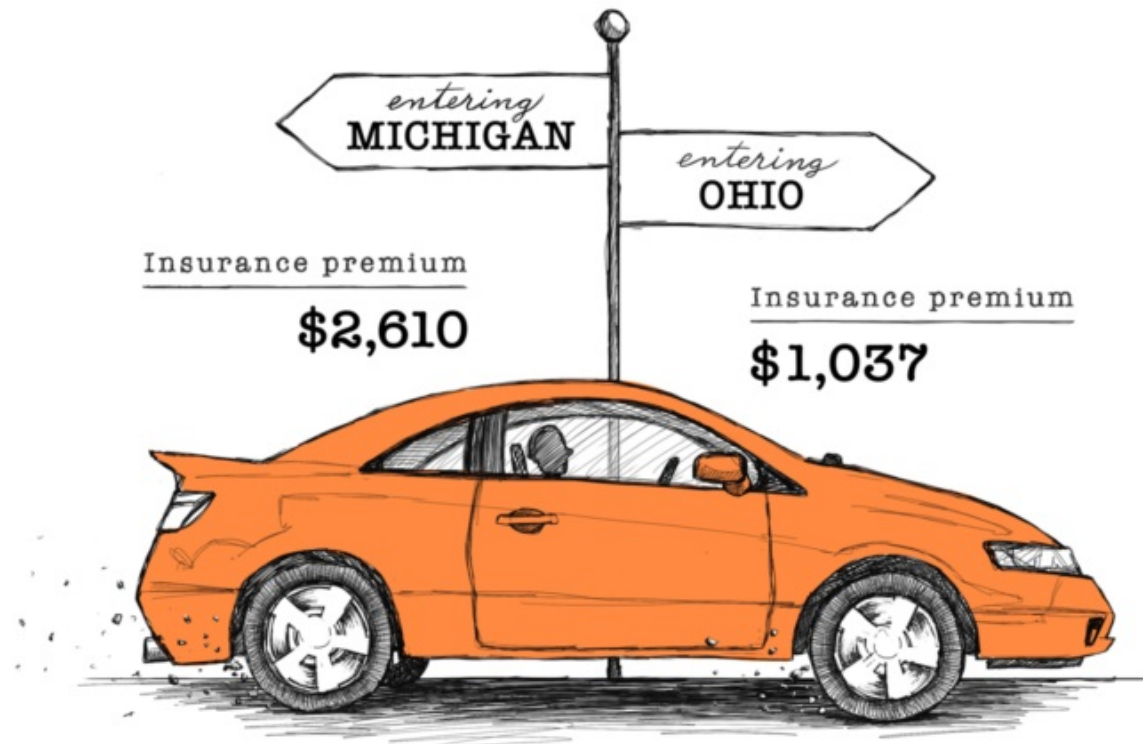


Source: Insure.com

mackinac.org

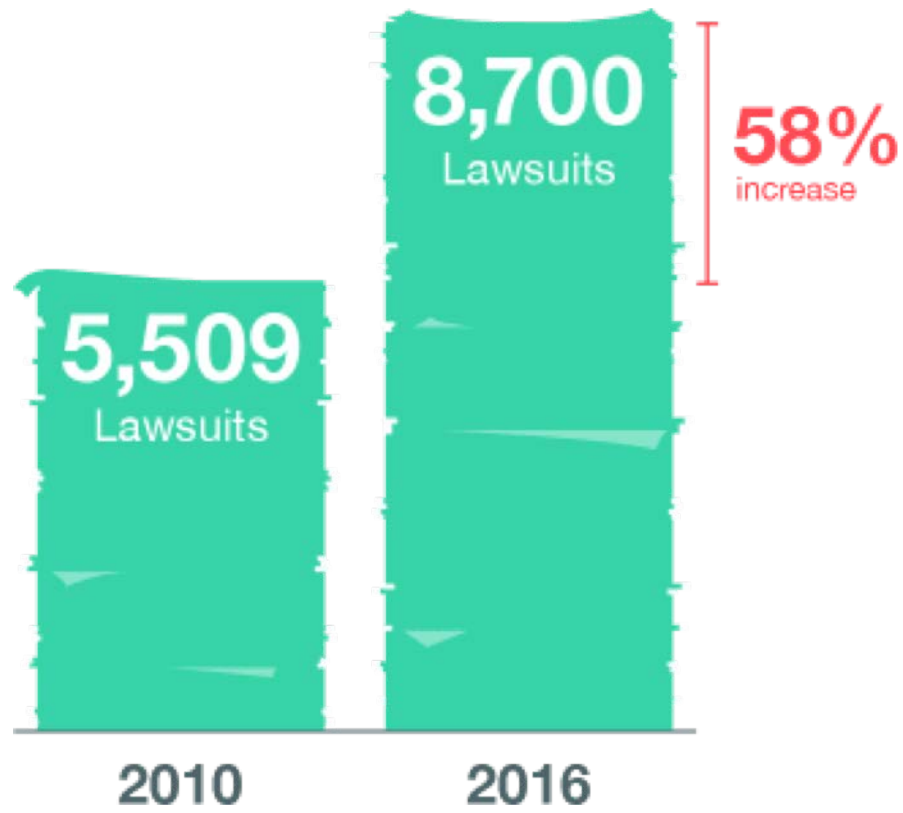


The Problem (cont.)





The Problem (cont.)

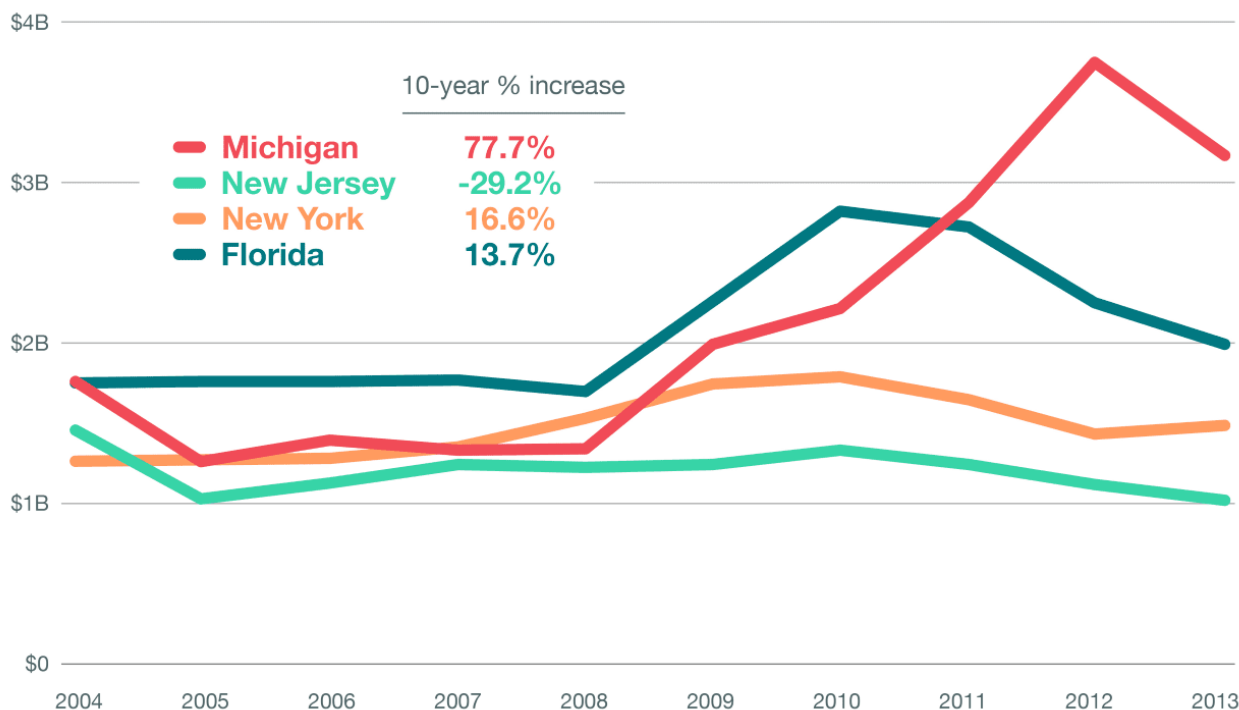




The Problem (cont.)

Michigan's Costs Dwarf Others

Michigan's total spending on care for injured drivers dwarfs that of New Jersey, a no-fault state that has about the same number of licensed drivers, and even New York and Florida, which have far more.



Source: National Association of Insurance Commissioners;
Crane's Detroit Business and Bridge Magazine.

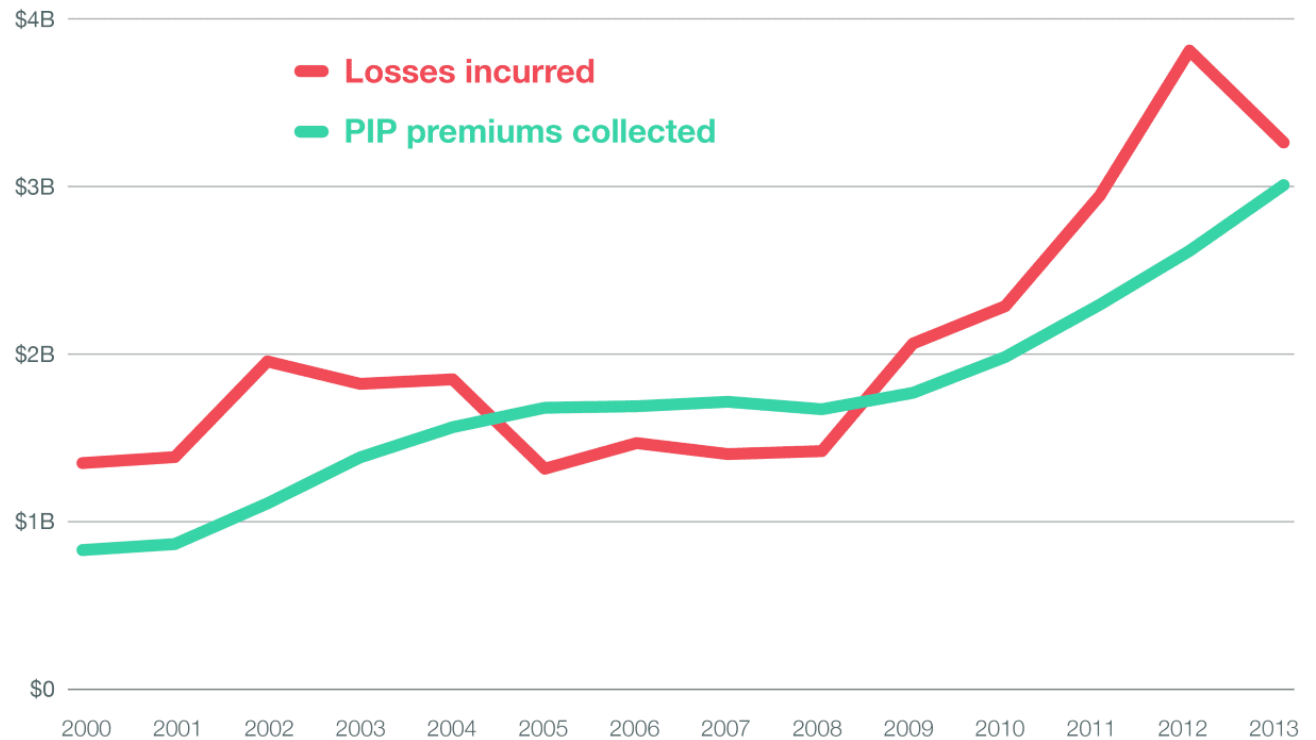
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The Problem (cont.)

Michigan PIP Premiums and Losses

Personal injury protection premiums and costs in Michigan have skyrocketed since 2000.



Source: National Association of Insurance Commissioners;
Crane's Detroit Business and Bridge Magazine.

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The Reforms

- PIP Choice
- Fee Schedule
- Premium Reductions
- Ratings Restrictions
- Anti-Fraud