DRIVER'S CHOICE INSURANCE REFORM:

MORE OPTIONS FOR EVERYONE

he plan would cut Michigan's car insurance rates 20% to 50%, saving seniors \$800 to \$1,000 a year and cutting costs for every driver who wants to pay less.

It would preserve the best levels of insurance coverage in the country while rooting out fraud and abuse.

Michigan is the only state that forces drivers to buy unlimited lifetime health care through their car insurer, even if they already have health insurance. That's an unfair penalty to seniors, working people and anyone who already has health insurance through work, retirement plans or Medicare.

AVERAGE SAVINGS

20%

AVERAGE DRIVER
WITH COMPREHENSIVE
COVERAGE

35%

RETIREE WITH FULL LIFETIME HEALTH CARE

50%

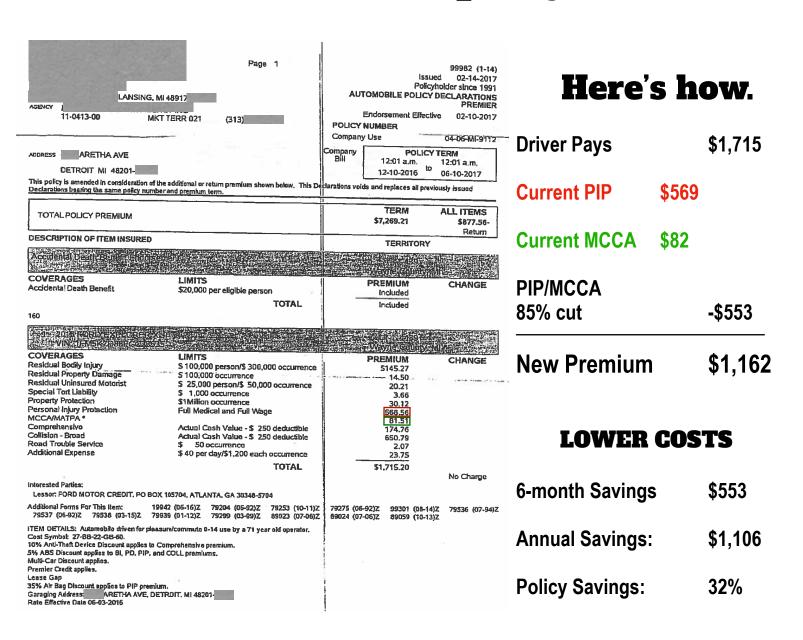
AVERAGE DRIVER
WITH NO COLLISION
OR THEFT COVERAGE

7 ESSENTIAL CHANGES

- 1. Sets fair rates for medical bills, so drivers are no longer gouged with huge overcharges. Doctors and hospitals are currently charging drivers three times more than they charge other patients for the same services.
- 2. Michigan will join the other 49 states in allowing drivers to choose the level of personal injury protection (PIP) you can afford: (1) \$250,000, (2) \$500,000, or (3) unlimited lifetime coverage. Insurance companies are required to continue to offer the current unlimited lifetime as an option to everyone.
- 3. Seniors 62 or older who have Medicare or other retire health coverage get an average of \$800-1,000 in savings because they no longer have to buy duplicate and unneeded medical coverage in their car insurance.
- 4. Insurers will be required by law to roll back rates an average of 20% on comprehensive policies and nearly 50% on basic policies. Future rate increases will be regulated.
- 5. Lawyers can no longer own medical facilities/services where they send their clients.
- 6. Anti-fraud authority is created to crack down on abuses driving up insurance rates.
- 7. Excess funds in Michigan Catastrophic Claims Fund are returned to Michigan drivers in rate reductions and rebates.

DRIVER'S CHOICE INSURANCE REFORM:

Senior citizen with Medicare saves \$1,105 per year.



DRIVER'S CHOICE INSURANCE REFORM:

Average driver saves \$604 per year.

p.6 11-0413-00 Company Use MKT TERR 021 Bill Term 12-10-2016 to 06-10-2017 DESCRIPTION OF ITEM INSURED TERRITORY Compared to the Marie William Commence of the COVERAGES PREMIUM CHANGE \$ 100,000 person/\$ 300,000 occurrence Residual Bodily Injury Residual Property Damage Residual Uninsured Molorist \$ 100,000 occurrence \$ 25,000 person/\$ 50,000 occurrence 20.21 \$ 1,000 occurrence Special Tort Liability Property Protection Personal Injury Protection MCCA/MATPA * Actual Cash Value - \$ 250 deductible Actual Cash Value - \$ 250 deductible \$ 50 occurrence \$ 40 per day/\$1,200 each occurrence Comprehensive Collision - Broad Road Trouble Service Additional Expense 1.08 35.08 TOTAL \$2,066,62 No Charge Interested Parties: Lessor, TOYOTA LEASE TRUST, PO BOX 105386, ATLANTA, GA 30348-5386 Additional Forms For This Itam: 19942 (06-16)Z 79204 (06-92)Z 79253 (10-11)Z 79537 (06-92)Z 79939 (01-12)Z 79299 (03-99)Z 89023 (07-05)Z 89024 (07-06)Z 79275 (06-92)Z 99301 (08-14)Z 79536 (07-94)Z 89059 (10-13)Z ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 65 year old operator. Cost Symbol: 24-9A-32-HA-05. 10% Anti-TheR Device Discount applies to Comprehensive premium. 5% ABS Discount applies to 8H-PD-PIP- and COUL premiums. Multi-Car Discount applies. Pramier Credit applies. Premier Credit applies. 3514 Air Bag Discount applies to PIP premium. DETROIT, MI 48201 Garaging Address Rate Effective Date 06-03-2016

Here's how.

Driver Pays \$2,066

Current PIP \$673

Current MCCA \$82

PIP/MCCA

40% cut -\$302

New Premium \$1,764

LOWER COSTS

6-month Savings \$302

Annual Savings: \$604

Policy Savings: 15%