

# DRIVER'S CHOICE INSURANCE REFORM: MORE OPTIONS FOR EVERYONE

**T**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.

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AGENCY 11-0413-00 LANSING, MI 48917 MKT TERR 021 (313)

ADDRESS ARETHA AVE  
DETROIT MI 48201-

This policy is amended in consideration of the additional or return premium shown below. This Declaration voids and replaces all previously issued Declarations bearing the same policy number and premium term.

TOTAL POLICY PREMIUM	TERM \$7,269.21	ALL ITEMS \$877.56- Return
DESCRIPTION OF ITEM INSURED	TERRITORY	
Accidental Death Benefit		
COVERAGES	LIMITS	PREMIUM Included
Accidental Death Benefit	\$20,000 per eligible person	Included
TOTAL		

160

COVERAGES	LIMITS	PREMIUM	CHANGE
Residual Bodily Injury	\$ 100,000 person/\$ 300,000 occurrence	5145.27	
Residual Property Damage	\$ 100,000 occurrence	14.50	
Residual Uninsured Motorist	\$ 25,000 person/\$ 50,000 occurrence	20.21	
Special Tort Liability	\$ 1,000 occurrence	3.66	
Property Protection	\$1 Million occurrence	30.12	
Personal Injury Protection	Full Medical and Full Wage	568.56	
MCCAMATPA *		81.51	
Comprehensive	Actual Cash Value - \$ 250 deductible	174.76	
Collision - Broad	Actual Cash Value - \$ 250 deductible	650.79	
Road Trouble Service	\$ 50 occurrence	2.07	
Additional Expense	\$ 40 per day/\$1,200 each occurrence	23.75	
TOTAL		\$1,715.20	

Interested Parties:

Lessor: FORD MOTOR CREDIT, PO BOX 105704, ATLANTA, GA 30348-5704

Additional Forms For This Item: 19942 (06-16)Z 79204 (06-92)Z 79253 (10-11)Z 79275 (06-92)Z 99301 (08-14)Z 79536 (07-94)Z  
79537 (06-92)Z 79538 (03-15)Z 79539 (01-12)Z 79299 (03-99)Z 89023 (07-06)Z 89024 (07-06)Z 89059 (10-13)Z

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 71 year old operator.  
Cost Symbol: 27-88-22-GB-60.  
10% Anti-Theft Device Discount applies to Comprehensive premium.  
5% ABS Discount applies to BI, PD, PIP, and COLL premiums.  
Multi-Car Discount applies.  
Premier Credit applies.  
Lease Gap  
35% Air Bag Discount applies to PIP premium.  
Garaging Address: ARETHA AVE, DETROIT, MI 48201-  
Rate Effective Date 06-03-2016

## Here's how.

Driver Pays \$1,715

Current PIP \$569

Current MCCA \$82

PIP/MCCA  
85% cut -\$553

New Premium \$1,162

## LOWER COSTS

6-month Savings \$553

Annual Savings: \$1,106

Policy Savings: 32%

## DRIVER'S CHOICE INSURANCE REFORM:

**Average driver  
saves \$604 per year.**

**Here's how.**

11-0413-00 MKT TERR 021 p 6  
Bill Company Use 04-00001-3114  
Term 12-10-2016 to 06-10-2017

DESCRIPTION OF ITEM INSURED		TERRITORY	
<b>COVERAGES</b>		<b>PREMIUM</b>	<b>CHANGE</b>
Residual Bodily Injury	\$ 100,000 person/\$ 300,000 occurrence	\$116.35	
Residual Property Damage	\$ 100,000 occurrence	11.62	
Residual Uninsured Motorist	\$ 25,000 person/\$ 50,000 occurrence	20.21	
Special Tort Liability	\$ 1,000 occurrence	3.66	
Property Protection	\$1Million occurrence	22.83	
Personal Injury Protection	Full Medical and Full Wage	672.65	
MCCAMATPA *		81.51	
Comprehensive	Actual Cash Value - \$ 250 deductible	209.43	
Collision - Broad	Actual Cash Value - \$ 250 deductible	892.20	
Road Trouble Service	\$ 50 occurrence	1.08	
Additional Expense	\$ 40 per day/\$1,200 each occurrence	35.08	
<b>TOTAL</b>		<b>\$2,066.52</b>	<b>No Charge</b>

Interested Parties:  
Lessor: TOYOTA LEASE TRUST, PO BOX 105386, ATLANTA, GA 30348-5386

Additional Forms For This Item: 19942 (06-16)Z 79204 (06-92)Z 79253 (10-11)Z 79275 (06-92)Z 99301 (08-14)Z 79536 (07-94)Z  
79537 (06-92)Z 79939 (01-12)Z 79299 (03-99)Z 89023 (07-06)Z 89024 (07-06)Z 89059 (10-13)Z

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 66 year old operator.  
Cost Symbol: 24-9A-32-HA-05.  
10% Anti-Theft Device Discount applies to Comprehensive premium.  
5% ABS Discount applies to BI, PD, PIP and COLL premiums.  
Multi-Car Discount applies.  
Premier Credit applies.  
35% Air Bag Discount applies to PIP premium.  
Garaging Address: DETROIT, MI 48201  
Rate Effective Date 06-03-2016

160

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%