
CHANGES TO MICHIGAN'S NO FAULT AUTO LAWS

HOW DRIVERS ARE IMPACTED

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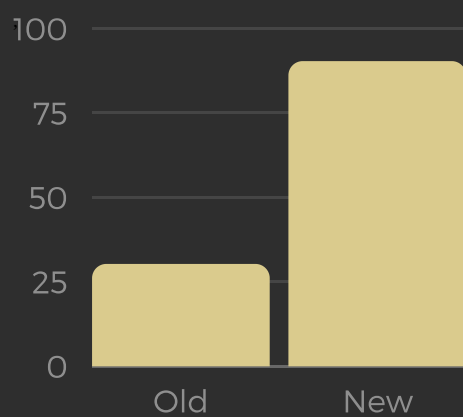
PERSONAL INJURY PROTECTION (PIP) COVERAGE OPTIONS TO CHOOSE FROM INSTEAD OF REQUIRING UNLIMITED COVERAGE FOR ALL DRIVERS

\$50,000/\$100,000
VS **\$20,000/\$40,000**

THE NEW REQUIREMENTS FOR BODILY INJURY AND PROPERTY DAMAGE COVERAGE WHEN ONE PERSON OR TWO+ PEOPLE ARE **INJURED OR KILLED IN AN ACCIDENT**, RESPECTIVELY.

IN CASES WHERE A DRIVER CAN MAKE A MINI-TORT CLAIM FOR INSURANCE DEDUCTIBLES AGAINST AN AT-FAULT DRIVER, THE MAXIMUM RECOVERY **INCREASES** FROM **\$1,000** TO

\$3,000



THE NUMBER OF DAYS INSURANCE COMPANIES HAVE TO MAKE A DECISION ON PAYING OUT BENEFITS **INCREASES** FROM **30 DAYS** TO **90 DAYS**

50%

IF AN OUT-OF-STATE DRIVER IS MORE THAN **50% RESPONSIBLE** FOR AN ACCIDENT, THE DRIVER IS NOT ABLE TO SUE FOR DAMAGES IN AN CAR ACCIDENT THAT HAPPENS IN MICHIGAN.

INDEPENDENT MEDICAL EXAMINERS HIRED BY INSURANCE COMPANIES TO EXAMINE CAR ACCIDENT VICTIMS MUST NOW:



BE LICENSED IN THE STATE OF MICHIGAN



BE SPECIALISTS IN THE SAME AREA TREATED A CAR ACCIDENT VICTIM, IF A SPECIALIST IS NEEDED



SPEND A MAJORITY OF THEIR PROFESSIONAL TIME TEACHING IN AN ACCREDITED MEDICAL SCHOOL OR PRACTICING IN A CLINICAL SETTING IN THE YEAR PRIOR TO ACTING AS AN IME

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