

NEW RESEARCH SHOWS DRIVERS WHO “CHOOSE” REDUCED PIP COVERAGE PAY MORE THAN DRIVERS WHO BUY UNLIMITED PIP

Deep Dive Analysis

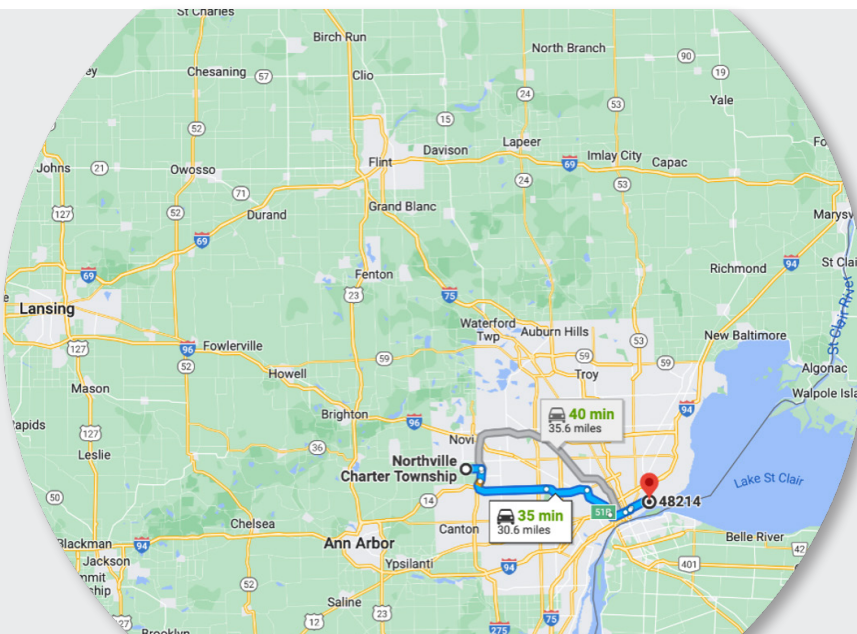
Auto reforms passed in 2019 were supposed to reduce rates for Michigan drivers. They were also supposed to end discriminatory practices, such as redlining, and address the persistent problem that left the most financially vulnerable residents to face unaffordable premiums. Unfortunately, they haven't delivered.

For many drivers — especially in Detroit — the new system leaves safe-driving, low-income residents getting less coverage while paying higher prices than wealthier drivers around the state who can afford to stick with the higher quality unlimited coverage that drivers prefer.

Statewide Average Annual Cost of PIP Medical by Coverage Amount per Vehicle



Data collected from most recent rate filings of 54 insurance companies (belonging to 32 parent insurance groups) representing 99.2% of the Michigan Auto Insurance Market.



ZIP Codes Still Matter in Michigan