

Your Guide to Automobile Insurance



For Michigan Consumers



DIFS  DEPARTMENT OF
INSURANCE AND
FINANCIAL SERVICES

Toll-Free Consumer Assistance Line | 877-999-6442 | www.michigan.gov/DIFS

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This Consumers Guide is a publication prepared by the Michigan Department of Insurance and Financial Services (DIFS). You can view more publications by visiting DIFS' website at www.michigan.gov/difs.

Any insurance consumer who needs help with an insurance problem or question can call DIFS for assistance toll-free at 877-999-6442.

Automobile Insurance Eligibility

Michigan law requires every vehicle owner to purchase automobile insurance and guarantees that automobile insurance will be available to all eligible Michigan citizens. An eligible person for automobile insurance is a person who is an owner or registrant of a car registered or to be registered in Michigan or has a valid Michigan driver's license based on Michigan law (MCL 500.2103).

There are circumstances when a company can refuse to insure you.

Reasons for Denial

You can be turned down for automobile insurance if:

- ✓ You are not required by law to have insurance because you do not plan to live or drive in Michigan for 30 or more days.
- ✓ Your driver's license is suspended or revoked.
- ✓ Within the past five years you have been convicted of trying to defraud an insurance company, or have been denied payment of a claim over \$1,000 because there is evidence of fraud on your part.
- ✓ Within the past three years you have been found guilty of a felony with a motor vehicle, driving under the influence of alcohol or drugs, failing to stop at the scene of an accident, or reckless driving.
- ✓ The car you want to insure does not meet Michigan safety requirements.
- ✓ Within the past two years your automobile insurance has been cancelled because of non-payment of premium. This can be waived if you pay the entire premium on the policy you are buying in advance.
- ✓ The insurance you want to buy requires you to be a member of a group, club, or organization and you do not join the organization.
- ✓ Your driving record causes you to have more than the allowable number of insurance eligibility points (see the box below).

The Michigan no-fault system was adopted in 1973 to increase the level of benefits paid to injured persons, make sure such payments are made promptly, and reduce the proportion of premium dollars paid out for legal and administrative costs.

Insurance Eligibility Points

Insurance companies assign insurance eligibility points for certain traffic violations.

Insurance eligibility points are not the same as points on your official driving record. They are simply a guide to help the company decide whether you are eligible for automobile insurance. You can be turned down for automobile insurance if you have more than six eligibility points from violations within the past three years.

How insurance companies assign eligibility points:

- ✓ Driving more than 15 mph over the speed limit (careless driving) - four points
- ✓ Driving 11-15 mph over the speed limit - three points
- ✓ Driving 15 mph or fewer over the speed limit on freeways that used to have a maximum speed limit of 70 mph - two points
- ✓ Other moving violations - two points
- ✓ The first accident in which you are more than 50% at fault - three points
- ✓ The second and all following accidents in which you are more than 50% at fault - four points



Company Underwriting Rules

Insurance companies also use certain guidelines, called underwriting rules, to help decide whether they will insure you. Underwriting is a process in which an insurance company determines if the risk you present to the company meets the standards or guidelines it has established for you to obtain or retain insurance coverage with the company. These rules may be different for each company, but each company must apply its rules in the same way to everyone.

Group and Non-Group Policies

Automobile insurance policies are sold either as a group policy or non-group policy. Each type of policy has its own rules, eligibility requirements, surcharges, and discounts.

Group Policies

If you are an eligible person for automobile insurance under Michigan law, you could also be group eligible based on the insurance company's underwriting rules.

Group eligibility could be based on where you work or your association with a club or organization.

Non-Group Policies

A person that is not group eligible simply means that they are an eligible person for automobile insurance under Michigan law and insured without any kind of affiliation through work or membership to an association. A person in this category qualifies based on whether his or her characteristics are acceptable under a company's underwriting rules.

Underwriting rules for group and non-group rated policies must be filed with the Department of Insurance and Financial Services (DIFS). Your agent or insurance representative should be able to tell you which companies offer which policies.

Ineligible Persons

If you find you or a member of your household are not eligible for automobile insurance, you do have options. If you are ineligible, you may want to ask your agent to apply to the Michigan Automobile Insurance Placement Facility (MAIPF) for you. The MAIPF was created to offer insurance to those persons who have difficulty finding insurance through the ordinary channels. Any licensed agent can help you apply for insurance through the MAIPF. Alternatively, you may also seek insurance from any number of companies that specialize in writing policies for high risk drivers.

If a member of your household is ineligible for automobile insurance, many Michigan insurance companies allow for a "named driver exclusion." Under a named driver exclusion, the named household member will be excluded from no-fault liability coverages and Personal Injury Protection (PIP) benefits. If the named excluded person drives the insured vehicle, there is no residual liability in effect and the owner of the vehicle and those legally responsible for the acts of the driver may be held personally liable for damages and injuries in the event of an

accident. Any person that willingly and unlawfully operates or uses a motor vehicle or motorcycle with the knowledge of its unlawful use is also excluded from PIP coverage.

DIFS has additional information available regarding automobile insurance. Please visit our website at www.Michigan.gov/DIFS or call us toll free at 877-999-6442.

Auto Insurance Fraud

This type of fraud entails someone deceiving an insurance company about a claim involving their personal or commercial motor vehicle. It can involve giving out misleading information or providing false documentation to support the claim.

Automotive insurance fraud is a serious crime. As with all other types of insurance fraud, Michigan considers it a felony. Violators can spend up to four years in jail and be fined up to \$50,000. There are also many other associated expenses such as court costs and legal fees. Plus, those found guilty of insurance fraud have the stigmas and limitations of being a convicted felon to carry with them for life.

Driving Without Insurance

Play it safe: Don't drive without insurance. Be sure to keep your certificate of no-fault insurance in your car.

If you own a car without no-fault insurance and have an accident:

You can be sued and held personally liable. You may have to pay a lawyer and court costs. If you are hurt in an accident involving a vehicle you own that is not insured, you would not be paid for medical expenses, wage loss, loss of services, or any other

no-fault benefits. If you are convicted of driving your car, allowing someone else to drive your car, or if you drive another person's car, which you know does not have no-fault insurance you may be fined up to \$500, put in jail for up to one year, or both.

Mandatory No-Fault Automobile Insurance Coverages

No-fault automobile insurance is required by Michigan law. Every car owner must buy certain basic coverages in order to register a motor vehicle in Michigan. It is against the law to drive, or let your car be driven, without no-fault insurance. The mandatory no-fault policy has three parts:

Personal Injury Protection (PIP)

If you are hurt in an automobile accident, this part of your no-fault policy will pay all reasonably necessary medical expenses with no maximum limit. It will also pay, up to a maximum amount, for the wages you would have earned if you had not been hurt, for up to three years. Visit www.michigan.gov/DIFS for current wage loss amounts.

If you are killed in an accident, your policy will pay your spouse and dependents up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits.

You may also be entitled up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

You may coordinate PIP coverage with your health or disability policy (except Medicaid, Medicare, or a Medicare Supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the automobile policy would cover remaining medical or wage loss expenses. Not all health plans will pay for medical expenses resulting from an automobile accident. Check with your health insurer to verify if they will cover injuries as a primary provider for automobile accidents.

Property Protection Insurance (PPI)

Your policy will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. This coverage will also pay for damage your car does to other people's properly parked vehicles.

Residual Liability Insurance — Bodily Injury and Property Damage (BI/PD)

The no-fault law protects insured persons from being sued as the result of an automobile accident, except in certain special situations. These are some of the circumstances under which you could be sued:

- If you cause an accident in Michigan in which someone is killed or seriously injured.
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan.
- If you are involved in an accident in a state other than Michigan.

The residual liability portion of your no-fault policy will pay up to your coverage limit amounts if you are found legally responsible for damages in these situations.

The minimum required BI/PD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident.
- Up to \$40,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance.



Optional Automobile Insurance Coverages

There are some optional insurance coverages you may wish to consider. Michigan law does not require that these coverages be purchased.

Your no-fault insurance does not pay for repairs to your car if it is damaged in an accident. If your car is properly parked and hit by another car, the other driver's insurance will pay for your repairs. Except for this situation, the only kinds of automobile insurance that pay for repairs to your car are collision and comprehensive coverage.



Collision Insurance

This coverage pays for repairs to your car when it is damaged in an automobile accident. Collision insurance is usually sold with a deductible. A deductible is the amount you agree to pay toward the cost of repairs before the insurance company steps in and pays the rest. The larger the deductible amount, the lower the cost of your collision insurance. There are three basic kinds of collision insurance to choose from: broad form, standard, and limited.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault and may or may not have a deductible.

Comprehensive Insurance

This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.



Uninsured and Underinsured Motorists Coverage

These coverages will pay if an uninsured or underinsured motorist seriously injures you or a member of your household. If you are awarded a settlement from the at-fault driver and they have insufficient or no liability coverage, your uninsured or underinsured coverage will apply. Uninsured and underinsured motorists' coverage is usually sold with limits

of \$20,000 per person and \$40,000 per accident (20/40). This coverage will not pay for damage to your vehicle.

Limited Property Damage or "Mini-Tort" Coverage

Under Michigan's no-fault law, a driver can only be sued under certain circumstances, as described on page 4.

You must tell your agent if you want collision or comprehensive coverage since they are additional coverages, and are not included in a basic no-fault policy.

The limited property damage liability or "mini-tort" provision of the no-fault law creates another situation in which you can be sued. If you are 50% or more at fault in an accident, and damages to the other driver's car are not completely covered by his or her insurance, you may be sued and may have to pay up to \$1,000 in damages.

For example, if you have standard collision insurance with a \$500 deductible, and you are involved in an accident for which you are less than 50% at fault, you can sue the other driver to recover your deductible.

Additional Higher Liability Limits

You may purchase higher limits than the standard 20/40/10 as outlined on page 4. It is possible your liability could be more than these amounts. If so, you would be responsible for paying the amount not covered by your insurance policy. To protect themselves, many people buy extra liability insurance.

Auto Rental

Auto rental reimbursement provides transportation protection to you when your vehicle is damaged due to a covered loss such as an accident, vandalism, or theft of your vehicle. This is a temporary service that provides a replacement vehicle while an insured vehicle is being repaired or possibly replaced. Some companies will offer a rental vehicle for mechanical repairs while a vehicle is under warranty. Consult your agent regarding various options of coverage that may be available.

Roadside Service

Many insurance companies offer emergency roadside service. The coverage name may vary from company to company, but these plans can provide assistance with roadside problems. Most will cover the costs of services such as fixing a flat tire, getting your keys out of your locked car, running out of gas, jump starting your vehicle, or having your car towed.



Determining Your Premium

Your premium is determined using the characteristics of your household members and vehicles, such as the age of the drivers, make and model of the vehicles, miles driven, driver record and where you live. In addition to the required coverage, a person can choose optional automobile coverages that will increase the cost of the policy (see page 8). Insurance companies determine premiums in different ways, so it is important to shop and compare. Below are some items that affect the cost of your policy.

Deductibles

Some coverages in your policy have deductibles which require you to pay before your insurance company pays on a covered loss. The higher the deductible amount, the lower your premium. Insurance companies offer varying deductible amounts. Some examples are Physical Damage Deductibles and Personal Injury Protection Deductibles.



Physical Damage Deductibles

Increasing your deductibles on the physical damage coverage (e.g. comprehensive and collision) can make a significant difference in the cost of your policy.

Personal Injury Protection (PIP) Deductibles

Your automobile insurance company may impose a deductible on any claim you submit for PIP benefits following an automobile accident. This means that you will be responsible for paying for any expenses, up to this deductible limit, before the automobile insurance company will pay for any of your injuries. It is important for you to know if your automobile policy requires a deductible and the amount. If this information is not listed in your policy declarations page, ask your agent or insurance company to confirm whether there is a deductible and, if so, ask for the deductible amount.

Coordination with Other Health Insurance or Disability Coverage

Your Personal Injury Protection (PIP) premium may be reduced if you have other health or disability coverage. Ask your agent about the option to coordinate health or disability coverage with your automobile insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare Supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any PIP claims related to your automobile accident. Your automobile insurance coverage pays for reasonable expenses not covered by the health/disability policy. Before you agree to coordinate your health/disability income and automobile policies, you should first verify that your health and/or disability income insurance policy will provide benefits for injuries related to automobile accidents. Some

health benefit plans restrict coverage for injuries related to automobile accidents if the injured person is also covered by an automobile insurance policy. Coordination of health/disability and automobile insurance benefits applies only to the policyholder, spouse, and dependents covered under the policies.

Work Loss Waiver for Senior Citizens and Retirees

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss that is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in the vehicle or by the policyholder's vehicle.

Discounts

Your premium may be reduced by various discounts offered by insurance companies. See the insert of this guide for more information on discounts.

Surcharges

If you have one or more traffic violations or accidents, your insurance company may attach an additional charge to your policy. What triggers the surcharge and the amount will vary from company to company. Ask your agent or insurance company to confirm the amount of any surcharges that may be assessed to your policy.



Other Premium Charges

Automobile insurers in Michigan are required to participate in and fund certain organizations that support our no-fault system. Like other insurer expenses, the cost of funding these organizations is passed on to policyholders. Unlike other expenses, however, these often appear as a separate charge listed on your declarations page. There are many different descriptions for these charges, such as "state mandated charges," "statutory assessments," "programs required by state law," or something similar. The total charge might be made up of the cost of one or more of these funds. However, by far the largest portion of these charges is attributable to the Michigan Catastrophic Claims Association (MCCA).

The Michigan Catastrophic Claims Association (MCCA) was established in 1978. The MCCA pays for claims paid by an insurer that exceeds a certain amount.

Michigan is the only state that provides unlimited personal injury protection benefits through its automobile insurance system. When faced with the possibility of large losses, insurers generally purchase what is known as reinsurance. Reinsurance helps insurers avoid potential financial difficulty by spreading the cost of these losses. A few years after the passage of Michigan's no-fault law, insurers found themselves unable to purchase reinsurance for the unlimited exposure they faced through our no-fault system. The MCCA was created by the legislature as a means of spreading catastrophic losses across the entire automobile insurance market. The MCCA serves as a reinsurance mechanism for automobile insurers by reimbursing them for costs that exceed a certain amount per claim.

Although created by statute, the MCCA is a private, nonprofit association. All of its dealings are with insurance companies, not the public. Injured persons receive all of their no-fault benefits from their insurer.

A new MCCA assessment begins July 1 of every year. The MCCA determines the amount needed to cover the lifetime claims of all people who will be catastrophically injured in an automobile accident over the coming year. It then assesses each insurer its share of this amount based on the number of vehicles it insures. It is this per-vehicle assessment that may appear as a separate item on your declarations page. Although the per-vehicle amount assessed each insurer is the same, a company may include administrative and other miscellaneous costs in the amount it passes through to its policyholders. Therefore, each company's charge for this assessment may be different.

Discounts

One way of saving money on your automobile insurance premium is through discounts. The inserted page is a list of the most common discounts offered in Michigan by insurance companies providing information for this guide. This list of discounts is not a comprehensive list and you may find that several automobile insurance companies offer discounts that are not listed in this guide.

Companies are constantly refining their discount programs, which means the discount categories and discount amounts may change. Therefore, be sure to ask for a list of discounts

that a company offers when you are shopping for automobile insurance coverage. For example, many insurers offer discounts for safety features like anti-lock brakes, air bags, and anti-theft devices.

While some discounts may be applied to your total premium, others will typically only be applied to certain portions of your premium. For instance, if your vehicle qualifies for an anti-theft discount, the discount would be applied to your comprehensive premium. If you do not carry comprehensive coverage on your vehicle, you would not qualify for this discount. Each company chooses the discounts it will offer and how the discounts will be applied. The company must then offer these discounts to all individuals who qualify. The company may also set a maximum policy discount regardless of the number of discounts for which you qualify.

Remember, the discount comparisons in this guide are designed to be used as a starting point when shopping for automobile insurance. It is important to realize that only the insurance company or one of its representatives, such as an insurance agent, will be able to provide you with an accurate premium quote based on your own personal characteristics, including any and all company offered discounts.



Calculation of Annual Premiums

Below is a chart providing an example of how discounts and surcharges may affect your final premium. This chart is only an example offered at base rates, which are discounted or surcharged based on a variety of factors such as driving records and credit-based insurance scores.

To find out about discounts your insurance company offers, contact your agent. Dollar amounts and eligible discounts may vary.

Premium Calculation: The Effects of Discounts and Surcharges

\$223.00	Liability Coverage (BI/PD)
\$9.00	Property Protection Insurance Coverage (PPI)
<u>\$384.00</u>	Personal Injury Protection Coverage (PIP)
\$616.00	Total Mandatory Coverages
\$461.00	Collision Coverage
<u>\$47.00</u>	Comprehensive Coverage
\$508.00	Total Optional Coverages
\$616.00	Total Mandatory Coverages
<u>\$508.00</u>	Total Optional Coverages
\$1124.00	Total Annual Base Rate Premium
\$-224.80	-(20% credit score discount applies to all coverages = $\$1124 \times 20\%$)
\$-38.40	-(10% air bag discount to PIP only = $\$384 \times 10\%$)
\$-4.70	-(10% anti-theft discount to Comprehensive only = $\$47 \times 10\%$)
\$-11.15	-(5% anti-lock brake discount to BI/PD = $\$223 \times 5\%$)
<u>\$-23.05</u>	-(5% anti-lock brakes discount to Collision only = $\$461 \times 5\%$)
\$-302.10	Total Discount from Annual Base Rate Premium
+ <u>\$168.60</u>	(15% surcharge to base rate for traffic violation points = $\$1124 \times 15\%$)
\$168.60	Total Surcharge
\$990.50	Total Premium

Understanding Your Auto Insurance Policy

Your insurance policy is a contract between you and your insurance company. It spells out exactly what the company agrees to do in exchange for the premium that you pay. The contract is divided into two sections: a declarations page and the policy itself.

The declarations page lists basic details of the agreement. It is important that you review this page to make sure all of the information is correct and all of the coverages you requested are included. An example of a declarations page follows on the next page. Your declarations page may have a different format; however, the basic information on the page will be the same, although it may be stated differently.

-
- Section 1** Name of the insurance company, policy number, and policy period.
 - Section 2** Names of the policyholders (named insureds) and description of the vehicles insured.
 - Section 3** Coverage provided including: limits of liability, deductibles purchased, and the premium charged.
 - Section 4** Policy discounts, credits, surcharges and other items that either reduce or increase your insurance premium.
 - Section 5** List of forms that are a part of the policy.
-

The second part of your insurance contract is the policy itself. The policy contains the insuring agreement, definitions, how, when and where coverage applies, conditions if the vehicle is financed, general conditions and exceptions, and endorsements of the policy.

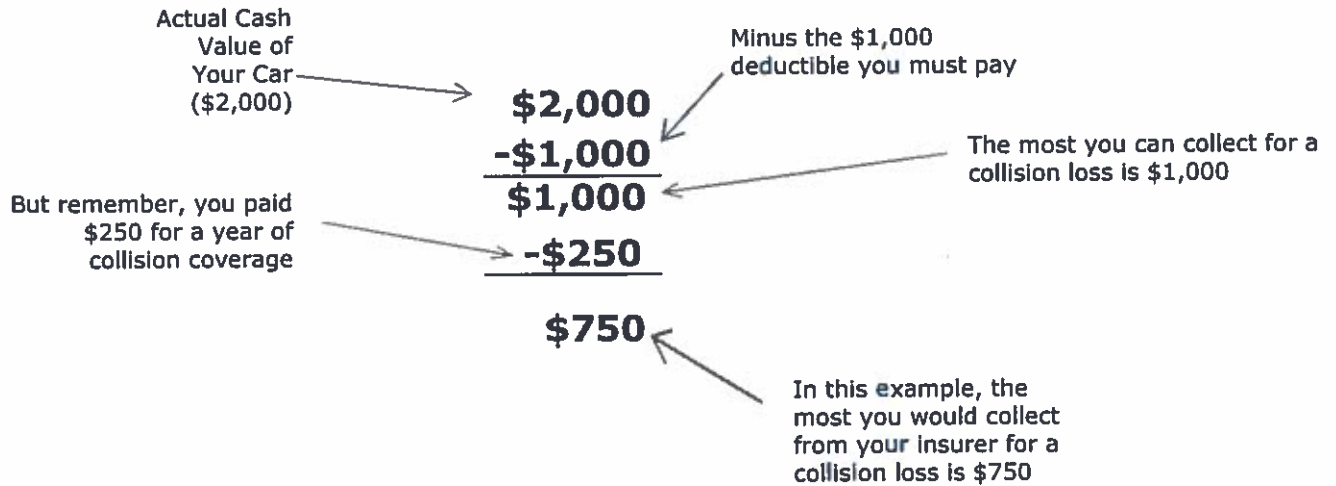
It is important that you review your policy provisions.

Sample Declarations Page

ABC Insurance Declaration					
Section 1					
Policy Number	348H789	Policy State	MI		
Policy Effective	1/20/2018 to	1/20/2019 at	12:01 a.m.	Issue	1/18/2018
Section 2					
Named Insured: Joe Doe		Agent: John Public			
1234 Main St. Lansing, MI 48909		PO Box 111, Lansing, MI 48909			
Driver(s): Joe Doe		Excluded			
Date of Birth: 2/8/1989		Person(s) Vin#			
Vehicle Description: 2015 Chevy		Body Type: Coupe555555215			
Coverage is provided where a premium is shown for the coverage or "INCL" is displayed. N/A Coverage does not apply.					
Section 3					
Liability Coverage Part-Limit			Vehicle 1	Vehicle 2	Vehicle 3
*Bodily Injury & Property Damage: \$20,000/\$40,000/\$10,000 per accident			XX		
*Property Protection Coverage: \$1,000,000 per accident			XX		
Additional Property Damage: \$1,000 per accident (Mini-Tort)			XX		
*Personal Injury Protection -Coordination of Benefits			XX		
Uninsured Motorist Bodily Injury \$20,000 per accident			XX		
Underinsured Motorist Bodily Injury \$20,000 per accident			XX		
Coverage for Damage to your Automobile(s)					
Comprehensive (\$0 Deductible)			XX		
Collision { Broad/Basic/Limited } (\$0 Deductible)			XX		
Section 4					
Policy Discounts/Credits, Surcharges, Other= (these items listed either reduce or increase premiums)					
Passive Restraints Discounts (seatbelts)			(X) %		
Anti-Theft Discount (alarm)			(X) %		
Credit Score Discount (based on credit score)			(X) %		
Accident Free Discount			(X) %		
Airbag Discount			(X) %		
Youthful Driver Surcharge (age 16-24)			+(XX) %		
Failure to Yield Surcharge (Ran a stop sign)			+(XX) %		
MI State MCCA Assessment: Standard			\$192		
				Total Annual Policy Premium:	\$XXX
				Towing Plus Fees:	\$XX
				Total Amount Due:	\$XXX
Section 5: Form Numbers (PW0001, AB1017, PW0401)					
The example form numbers listed above represent amendments to your policy that have been filed with DIFS. They are either informational or could affect the premium you pay for your insurance. Please check with your agent if you have questions.					
*Mandatory Coverage/The items with an * listed under the header "Liability Coverage Part-Limit" are required. Michigan No-Fault Coverages. (BI and PD, Property Protection Coverage, and Personal Injury Protection)					

Decide on Physical Damage Coverage

If you have an older car, or one in poor condition, you may not want to pay for physical damage coverage. Call a bank or finance company to find out the price you would get for your car on a straight sale. From that price, subtract the deductible you would have to pay if you had a loss. Then, subtract the cost of the insurance for one year. The amount you come up with is the most you would actually net if your car was totaled. Here's an example.



Shop Around

This guide provides basic information you need to know to be an informed consumer when shopping for automobile insurance. There are a number of ways for you to shop: you can use the phone book, use referrals from family and friends, or go on-line to find a company, agency or agent. If you choose to shop through an agent, keep in mind some agents, called independent agents, represent a number of companies while others only represent one company. Each agent will be able to provide you with a quote for insurance coverage.

No matter which manner you choose to shop, anyone selling insurance in Michigan must be licensed through DIFS. If you have questions about a company, agency or agent, please call DIFS at 877-999-6442 or visit our website at www.michigan.gov/difs to search a list of companies, agencies, or agents that are licensed to sell insurance in Michigan.

It is important to do your homework in advance when shopping for automobile insurance. You should ensure you're dealing with an authorized company and a licensed agency and agent; make sure you have the make, model, and the vehicle identification number (VIN) of the vehicle you wish to insure; and know the types and limits of coverage you need. DIFS cannot recommend or suggest specific companies, agencies or agents, but we can help make the shopping and comparisons easier. On the following pages are worksheets that have been designed to help with that process.

Finally, DIFS wants to know if you have a problem with an agent, agency or insurance company during the process of shopping for coverage. If you are told that the company is no longer writing in your area or you are not eligible for a policy with the company and no explanation is provided, please contact our office toll free at 877-999-6442. The Department of Insurance and Financial Services, Office of Consumer Services, has staff available to answer your insurance questions.

Contact Us

877-999-6442



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Glossary of Common Automobile Insurance Terms

Agent – A state-licensed professional who represents an insurance company in selling and servicing policies. Only insurance agents are allowed to sell and service insurance policies and only in the states in which they are licensed.

Application – A form you fill out with information about you that an insurance company will use to decide whether to issue you a policy and how much to charge.

Binder – An acknowledgement that the insurance for which you applied is in force, whether or not you have paid for or received a policy. It is a temporary or preliminary agreement which provides coverage until a permanent policy can be written or delivered.

Bodily Injury (BI) – This insurance coverage protects an insured from financial loss when they are held legally responsible for an automobile accident causing serious injury such as permanent disfigurement or death to someone else. The coverage pays for pain and suffering caused to other individuals in the event of an automobile accident caused by the insured or their insured vehicle. (This is mandatory coverage)

Cancellation – The termination of insurance coverage during the policy period. An insurer can cancel your personal automobile insurance policy for nonpayment of premium provided it gives you 10 days' written notice. The company is required to give you 30 days' written notice if it is cancelling your policy for any other reason.

Claim – A policyholder's request for reimbursement from an insurance company, under an automobile insurance policy for a covered loss.

Collision Coverage – This covers physical damage to your car when your car hits or is hit by another vehicle or collides with another object, moveable or fixed. It pays to fix your vehicle, minus any applicable deductible. This is not required by Michigan law but it may be required by a lienholder of a loan or lease.

Comprehensive Coverage – Also referred to as "Other than Collision". Covers your vehicle against physical damage and loss from causes other than collision, such as fire, theft, vandalism, or an accident with an animal.

Contract – Refers to an insurance policy. A policy is considered to be a contract between the insurance company and the policyholder.

Credit-Based Insurance Score(s) – This score is a rating based in whole or in part on a consumer's credit information. An insurance score is not the same as a credit score. Using a mathematical formula, a consumer's credit characteristics are put through a scoring model that assigns weights to various factors to determine an "insurance score." The resulting score is indicative of the likelihood the consumer will file a claim, not his/her ability to pay the premium. The scoring models are developed by modeling firms, such as Fair Isaac and ChoicePointe, or by individual insurers.

Declarations Page – Often referred to as the "dec page." This page lists the basic details of the policy such as the name and address of the policyholder, the effective date of coverage, a description of the covered vehicle(s), the amount of the premium, as well as the amount and types of coverage.

Deductible – The deductible is the amount you agree to pay before your insurance company pays. The larger your deductible, the lower your premium.

Endorsement – A written form attached to a policy altering the terms, conditions, or coverage under the policy. This is sometimes called a “rider.”

Exclusion(s) – Certain losses and conditions listed in the policy which are not covered.

Expiration Date – The date on which the insurance policy expires.

Insured – The person(s) entitled to covered benefits in case of a loss.

Insurer – The insurance company that insures your vehicle.

Liability Insurance (Coverage) –The portion of your no-fault policy that covers bodily injury and property damage. It is coverage that pays for losses to other people and their property caused by negligence of the insured. Liability insurance policies cover both legal costs and any legal payouts for which the insured would be responsible if found legally liable.

Liability Limits – The maximum amount your liability insurance coverage (see above) will pay. Your policy must pay at least \$20,000 for each injured person, up to a total of \$40,000 per accident, and \$10,000 for property damage per accident. This basic coverage is called “20/40/10” coverage.

Loss – The dollar amount associated with a claim.

Mini-Tort – The limited property damage liability or “mini-tort” provision. Under Michigan Law if you are 50% or more at fault in an accident and damages to the other driver’s car are not completely covered by insurance, you may be sued for up to \$1,000 in damages.

Named Driver Exclusion – An endorsement that provides that an automobile policy does not cover no-fault liability when a specifically named person is the driver.

Non-renewal – A decision by an insurance company not to renew or continue a policy.

Policy – The written contract of insurance.

Policy Period – The period a policy is in force, from the beginning or effective date to the expiration date.

Premiums – Premiums are the financial cost of obtaining insurance coverage, paid as a lump sum or in installments during the duration of the policy. Most automobile premiums are calculated and computed for either a six-month or a twelve-month policy period. Premiums can be billed annually, bi-annually, quarterly, or monthly depending on the payment plans offered by the company.

Property Damage (PD) – A mandatory no-fault coverage that provides you at least \$10,000 in loss protection if your car damages someone else’s property (such as light poles, fences, another vehicle, etc.) in another state. It also provides you with legal defense if another party files a lawsuit against you.

Property Protection Insurance (PPI) – A mandatory no-fault coverage that pays up to \$1 million for damage your car does in Michigan to other people’s property, such as buildings, trees, light poles, and fences. It will also pay for damage your car does to another person’s properly parked vehicle.

Personal Injury Protection (PIP) – A mandatory no-fault coverage that pays for all reasonably necessary medical expenses. It will also pay for up to three years of wages you would have earned if you had not been hurt, up to a specified maximum amount. It will provide for daily expenses not exceeding \$20 per day for reasonable, ordinary, necessary, and routine services for three years to perform household duties such as cooking, cleaning, laundry, bathing, etc.

Quote – An estimate of the cost of insurance, based on information supplied to the insurance company by the applicant.

Reinstatement – The process by which an insurance company puts a policy back in force after it lapsed.

Rental Reimbursement Coverage – An optional coverage that pays a set daily amount for car rental if your car is being repaired because of damage covered by your automobile insurance policy.

Surcharge – An additional charge added to your premium based on certain characteristics, such as at-fault accidents or moving violations.

Towing and Labor Coverage – Pays for towing charges when your car cannot be driven. It also pays for labor charges, such as changing a flat tire, at the place where your car broke down.

Underwriter – The person who reviews an application for insurance and decides if the applicant is eligible and at what premium rate.

Underwriting – The process of selecting and classifying applicants and assessing the appropriate premium for the policy based upon the applicant’s insurability.

Uninsured Motorist/Underinsured Motorist Bodily Injury – These are both optional coverages available from insurers for purchase. Insureds are compensated for bodily injury and excess wage loss in the event that you or a member of your family is seriously injured and is unable to recover damages from the at-fault driver who was uninsured or whose liability insurance coverage was less than the actual damages incurred. To recover damages under an uninsured motorist policy, the claimant must show that the other driver was uninsured and legally at fault.

Shopping for Automobile Insurance

Worksheet – Section I

Use this "Coverage Collection Worksheet" to review whether your current coverages meet your needs. You can see how the various options may ultimately impact your total premium.

		May Cost Less	May Cost More	
	Coverage	Options	Standard	Options
MANDATORY	Personal Injury Protection (PIP) including work loss and replacement services (See page 3)	You may choose to coordinate your health insurance policy and/or disability policy with your automobile insurance. This makes your health insurance primary and your auto insurance excess.	Unlimited medical benefits; maximum work loss amount per month.	You must purchase uncoordinated or primary coverage if you have no other health insurance or disability coverage that will coordinate or if you have Medicare or Medicaid coverage – ask your agent.
	Property Protection Insurance (See page 4)	No options.	Up to \$1 million for damage your car does to other people's property in Michigan.	No options.
	Residual Liability Insurance – Bodily Injury and Property Damage (See explanation on page 4)	No options.	-Up to \$20,000 for a person who is hurt or killed in an accident. -Up to \$40,000 for each accident if several people are hurt or killed. -Up to \$10,000 for property damage in another state.	You can purchase higher limits than the standard 20/40/10 to protect your assets if you are at fault and sued by others.
THESE OPTIONAL COVERAGES WILL IMPACT YOUR TOTAL PREMIUM				
OPTIONAL	Collision/ Comprehensive (See page 5)	You may purchase a higher deductible - \$1,000, \$1,500, or \$2,000 if your insurer offers such limits; or purchase standard or limited collision instead of broad collision. <u>You may also elect to not purchase collision or comprehensive but you will not have coverage for damage to your vehicle.</u>	Optional coverage	You may purchase a lower deductible of \$50, \$100, \$150, \$200 or \$250 if your insurer offers such limits.
	Uninsured/ Underinsured Motorist (See page 5)	You may purchase lower coverage limits or elect to not purchase this optional coverage.	Optional coverage	You may purchase higher coverage limits.
	Automobile Rental Reimbursement	You may purchase a lower daily limit or not purchase this optional coverage.	Optional coverage	You can purchase a higher daily limit.
	Roadside Service	You may purchase a lower coverage limit or not purchase this optional coverage.	Optional coverage	You can purchase a higher coverage limit.

Shopping for Automobile Insurance

Worksheet – Section II

This worksheet provides a place to record information an insurer will need in order to accurately quote you a premium. It is important to be consistent when sharing information with each insurer; this allows you to compare premiums on a consistent basis.

Vehicles to be insured:

Make/Model	Year	Vehicle identification number (VIN)	Principal owner	Principal operator	Occasional operator

Drivers to be insured on the policy should include all licensed drivers and any new driver(s) with a learners permit:

Name	License number	Age	Miles to work

Accidents or moving violations or convictions of each driver during the past three years:

Remember: Check the discounts for which you may be eligible:

- ✓ Anti-theft devices
- ✓ Multiple vehicle policy
- ✓ Anti-lock brakes
- ✓ Good student
- ✓ Group rated discounts
- ✓ **Ask the company what additional discounts they offer that would apply to you.**

Shopping for Automobile Insurance

Worksheet – Section III

Use this chart to compare the quotes you receive from insurers and to explore your options. Review your current policy to verify your coverage limits and deductibles and whether your current Personal Injury Protection (PIP) and work loss coverages are Excess (Coordinated) or Primary (Uncoordinated). Make sure you use the same limits of coverage, deductibles, and PIP selections from company to company to ensure an accurate comparison.

Annual Premiums

Coverage		Company A	Company B	Company C	Company D
Liability (See pages 3 & 4 for details about these coverages)					
MANDATORY	Personal Injury Protection (PIP) including work loss and replacement services				
	Property Protection Insurance (PPI) - \$1,000,000 required				
	Residual Liability Insurance is both Bodily Injury and Property Damage				
Collision (See pages 5 & 6 for details)					
OPTIONAL	Broad Form				
	\$__ Deductible				
	\$__ Deductible				
	Standard				
	\$__ Deductible				
	\$__ Deductible				
	Limited				
	\$__ Deductible				
	\$__ Deductible				
	Comprehensive				
	\$__ Deductible				
	\$__ Deductible				
	Uninsured/ Underinsured Motorist				
	Automobile Rental Coverage				
	Roadside Service				
Discounts Offered by Company – List each discount for which you may qualify and the amount of that reduction.					

Filing a Complaint with DIFS

DIFS provides consumer information and investigates consumer complaints against insurance, banking, credit union, mortgage and other consumer financial products. DIFS will work to respond promptly and completely to consumers' insurance and financial questions and complaints, assist consumers in resolving those complaints whenever possible, and help consumers understand their options.

DIFS first encourages consumers to attempt to resolve disputes directly with their insurance and/or financial service entity. If a resolution cannot be reached, DIFS can help try to resolve your dispute.

- Speak with a company representative to try to find a solution.
- Explain the problem in a calm, courteous manner.
- Provide dates, amounts, and as many related facts as you can.

If you still do not agree with the company's position, ask them to provide a written response. Ask them to list the specific rules or language in the policy that allow them to deny or exclude coverage.

If you feel that your insurance agent misrepresented what your policy covers, made false statements to persuade your decision about coverage, or used other dishonest methods, try to resolve the dispute by speaking directly with the agent.

If you still do not agree with the agent's position, ask for a written response. Ask the agent to include policy language, copies of documents you signed when you applied for insurance, or other reasons or facts, which might support the agent's actions.

How DIFS Can Help

If you are still dissatisfied after contacting the company or the agent, you may wish to contact DIFS, Office of Consumer Services, to ask questions or to file a written complaint. For more information please contact DIFS at 877-999-6442 or visit www.michigan.gov/DIFS.

Department of Insurance and Financial Services
P.O. Box 30220
Lansing, MI 48909-7720
Toll-Free 877-999-6442



Michigan Department of Insurance and Financial Services

DIFS is an equal opportunity employer/program.

Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Visit DIFS online at: www.michigan.gov/difs Phone DIFS toll-free at: 877-999-6442

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
AIG Property Casualty Company	20-30%	3%	5-15%	0-29%	2-15%	0-11%	16%	N/A	5%
Allied Property and Casualty Insurance Company	20-30%	N/A	5%	10-22%	5-25%	0-59%	10%	0-35%	20%
Allstate Fire and Casualty Insurance Company	20-30%	10%	5%	N/A	5-26%	0-77%	10%	10%	0-38%
Allstate Insurance Company	20-30%	10%	5%	10-30%	5-10%	0-68%	10%	10%	9-32%
Allstate Property and Casualty Insurance Company	20-30%	10%	5%	N/A	5-20%	0-74%	10%	10%	0-38%
American Select Insurance Company	20-30%	5%	5-15%	0-20%	10%	N/A	10-25%	15%	n/a
Amica Mutual Insurance Company	20-40%	N/A	5-25%	5-25%	4-12%	N/A	10%	10%	3%
Auto Club Group Insurance Company	10, 14%	N/A	3, 5, 17%	19-25%	14%	13-59%	N/A	10%	N/A
Auto Club Insurance Association	10, 14%	N/A	3, 5, 17%	19-25%	14%	13-59%	N/A	10%	N/A
Auto-Owners Insurance Company	20%-35%	5%	5%-10%	2%-25%	5%-13.5%	0%-66.7%	25%	5%-10%	N/A
Bankers Standard	20-30%	5%	5-15%	N/A	10%	N/A	N/A	N/A	3-5%
Bristol West Preferred Insurance Company	N/A	N/A	N/A	3%-33%	5%-9%	N/A	8%	N/A	1%-7%
Central Mutual Insurance Company	20-30%	N/A	5-15%	7-50%	10-25%	%	25%	8-11%	N/A
Cincinnati Insurance Company	N/A	N/A	5-15%	N/A	N/A	N/A	N/A	7-15%	N/A
Citizens Insurance Company of America	20%	5%	5-25%	19%	13%	1-55%	N/A	N/A	N/A

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
Citizens Insurance Company of the Midwest	N/A	N/A	1%	0-24.1%	0-25.1%	0-75.4%	0-7.8%	0-11.3%	N/A
Electric Insurance Company	20-30%	5	5-15%	N/A	10%	N/A	N/A	10%	2-10%
Encompass Indemnity Company	30%	5%	5-15%	0-36%	0-11%	0-52%	18%	15%	13%
Encompass Property and Casualty Company	30%	5%	5-15%	0-43%	0-25%	0-60%	20%	12%	N/A
Esurance Insurance Company	10%-30%	N/A	10%	5%-27%	5%	1%-68%	N/A	10%	N/A
Esurance Property and Casualty Insurance Company	10%-30%	N/A	5%	1%-22%	15%	2%-65%	N/A	10%	10%-20%
Everest National Insurance Company	N/A	N/A	1%	1%	N/A	N/A	N/A	N/A	N/A
Farm Bureau General Insurance Company of Michigan	N/A	N/A	5-20%	14-22%	8-20%	1-63%	1-26%	N/A	4-8%
Farm Bureau Mutual Insurance Company of Michigan	N/A	N/A	5-20%	14-22%	8-20%	1-63%	1-26%	N/A	4-8%
Farmers Insurance Exchange	N/A	N/A	N/A	0%-30.8%	2%-20%	N/A	10%	1-21.3%	7%-19%
Federal Insurance Company	20%	5%	5-15%	N/A	10%-15%	N/A	N/A	N/A	N/A
Frankenmuth Mutual Insurance Company	0-7.5%	N/A	N/A	5-25%	12%	0-49%	20%	N/A	0-15%
Fremont Insurance Company	20-35%	5%	5-20%	20%	20-25%	0-56%	11-27%	10%	3-9%
Grange Insurance	0-10%	N/A	0-8%	0-35%	15-25%	0-68%	0-13%	6-24%	9-16%
Great Northern Insurance Company	20%	5%	5-15%	NA	10%-15%	NA	NA	NA	NA

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
Harleysville Lake States Insurance Company	5%	5%	5%	25%	10-15%	12-56%	12-51%	10-15%	10-15%
Harleysville Lake States Insurance Company	5%	5%	5%	25%	10-15%	12-56%	12-51%	10-15%	10-15%
Hartford Accident & Indemnity Company	4-7%	N/A	1%	N/A	5%	N/A	N/A	N/A	N/A
Hartford Casualty Insurance Company	5-10%	1%	1%	1-30%	5%	N/A	N/A	N/A	5%
Hartford Insurance Company of the Midwest	5-10%	1%	1%	1-30%	5%	N/A	N/A	N/A	5%
Hartford Underwriters Insurance Company	6-11%	N/A	1-2%	N/A	3-10%	1-17%	23%	12-18%	N/A
Hastings Mutual Insurance Company	15%	5%	5%-15%	25%	1%-15%	1%-35%	10%	10%	3%-15%
Home-Owners Insurance Company	20%-35%	5%	5%-10%	2%-25%	5%-13.5%	0%-66.7%	25%	5%-10%	N/A
Horace Mann Insurance Company	N/A	0%	5%	17.5%-22%	2%-20%	0%-56.1%	28.9%	5%	0%
Horace Mann Property and Casualty	N/A	0%	5%	7.2%-10%	2%-16%	0%-56.1%	13.3%	5%	0%
IDS Property Casualty Insurance Company	0-20%	0-3%	0-10%	0-26.8%	4-25%	0-77.2%	0-30%	0-20%	0-20%
Integon National Insurance Company (INIC)	N/A	N/A	10%	2%-41%	1%-25%	0%-73%	8%-10%	8%-10%	N/A
Integon National Insurance Company (JumpStart Program)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
Liberty Mutual Fire Insurance Company	20%-30%	10%	5-25%	5-17%	2%	1-90%	N/A	25%	5%
LM General Insurance Company	20%	5-7%	9-25%	5-9%	1-5%	1-96%	1-22%	1-22%	N/A
LM Insurance Corporation	20%	5-7%	9-25%	5-9%	1-5%	1-96%	1-22%	1-22%	N/A
Meemic Insurance Company	N/A	N/A	3-8%	N/A	10%	0-75.3%	N/A	5-10%	N/A
MemberSelect Insurance Company-Group Program	5%	5%	10, 15%	0-64%	0-35.4%	10-87.5%	10-19%	10-19%	15-53%
Metropolitan Direct Property and Casualty Insurance Company	20-40%	5%	5-10%	4-33%	4-10%	N/A	10%	0-14%	0-20%
Metropolitan Group Property and Casualty Insurance Company	20-40%	5%	N/A	7-25%	5-20%	N/A	N/A	5-9.5%	0-15%
Metropolitan Property and Casualty Insurance Company	20-40%	5%	5-10%	4-33%	4-10%	N/A	10%	0-14%	0-20%
MIC General Insurance Corp (MICG)	N/A	N/A	10%-20%	10%-20%	N/A	0%-72%	N/A	N/A	1%-15%
Michigan Insurance Company	5%	5%	5%-20%	25%	18%	11%-44%	25%	18%	5%-20%
National General Insurance Company-Value (NGIC Value)	N/A	N/A	0%-10%	2%-35%	5%-10%	0%-62%	8%-10%	8%-10%	N/A
National General Insurance Company (NGIC)	N/A	N/A	10%-20%	10%-20%	N/A	0%-70%	N/A	N/A	N/A
Nationwide Mutual Fire Insurance Company	20-30%	N/A	5%	14-20%	3-21%	0-59	10%	0-35%	15%
Northern Mutual Insurance Co	15-25%	N/A	5-15%	20%	15%	24-53%	30%	15%	NA

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
Pacific Indemnity Insurance Company	20%	5%	5-15%	NA	10%-15%	NA	NA	NA	NA
Pharmacists Mutual Insurance Company	20-30	5%	5-15%	0-35%	15-25%	0-66%	25%	0	0-30%
Pioneer State Mutual Insurance Company	5%	5%	5-20%	N/A	18-22%	19-60%	25%	12%	5-10%
Privilege Underwriters Reciprocal Exchange	30%	3%	5%-25%	25%	5%-10%	3%-21%	20%	10%	10%-15%
Progressive Marathon	10%	N/A	5%	3-11%	0-17%	0-66%	3-5%	3-5%	1-6%
Progressive Michigan	10%	N/A	5%	4-17%	0-13%	0-63%	3-5%	3-5%	1-6%
Property and Casualty Insurance Company of Hartford	6-11%	N/A	1%	N/A	5%	1-30%	N/A	15%	N/A
Safeco Insurance Company of Illinois	N/A	N/A	3%	12-36%	5-14%	0-73%	8-20%	0-16%	5%
SECURA Insurance, A Mutual Company	N/A	N/A	10%	12%	5%	1-55%	17%	1-20%	11%
SECURA Supreme Insurance Company	N/A	N/A	10%	12%	5-20%	1-60%	17%	1-20%	11%
State Auto Mutual Insurance Company	0-30%	5%	5-25%	5-15%	10-15%	0-77%	10%	5-10%	N/A
State Auto Property and Casualty Insurance Company	N/A	N/A	3-5%	2-13-%	2-22%	0.8-83.8%	10%	8%	N/A
State Farm Fire and Casualty Company	0-15%	0-20%	5-10%	4-30%	N/A	0-88%	10-60%	N/A	N/A
State Farm Mutual Automobile Insurance Company	0-15%	0-20%	5-10%	4-30%	5-22%	0-88%	10-60%	8-19%	10-25%

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

2019 Auto Buyers Discount Chart

Company	Air Bags	Anti Lock Brakes	Anti Theft	Multi Vehicle	Multi Policy	Credit Based Insurance Score	Student Away at School	Good Student	Claim or Ticket Free
The Standard Fire Insurance Company	30%	N/A	5-20%	5-25%	10%	N/A	N/A	20%	N/A
The Travelers Indemnity Company of America	30%	N/A	5-20%	5-25%	10%	N/A	N/A	20%	N/A
Trumbull Insurance Company	6-11%	N/A	1-2%	N/A	3-10%	1-17%	23%	12-18%	N/A
United Services Automobile Association	10%-15%	N/A	15%-20%	2%-13%	N/A	N/A	2%-25%	1%-10%	17%
USAA Casualty Insurance Company	10%-15%	N/A	15%-20%	2%-13%	N/A	N/A	2%-25%	1%-10%	17%
Vigilant Insurance Company	20%	5%	5-15%	NA	10%-15%	NA	NA	NA	NA
Westfield Insurance Company	20-30%	5%	5-15%	0-20%	10%	n/a	10-25%	15%	NA
Wolverine Mutual Insurance Company	1-14%	%	N/A	10-25%	20%	5-55%	N/A	8%	5-10%

Discounts apply to certain coverages only. An insurance company may apply a maximum total discount amount.

