

Michigan No-Fault Reform

Your Home for Auto Insurance Changes News and Updates

[No-Fault Reform FAQs](#)

Media For You to Use

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For the first time in almost 50 years, Michigan drivers can choose the amount of insurance coverage they want. Learn more on Hastings Mutual's no-fault reform webpage.

<https://www.hastingsmutual.com/no-fault-reform>

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It's all changing July 2 — Michigan's no-fault reform changes take effect for all Michigan vehicle owners. Find out the latest on Hastings Mutual's no-fault reform webpage.

<https://www.hastingsmutual.com/no-fault-reform>

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Are you ready for July 2? What you need to know about Michigan no-fault auto insurance reform:
<https://www.hastingsmutual.com/no-fault-reform>

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Don't pay more than you want to for car insurance. Learn about Michigan no-fault reform: <https://www.hastingsmutual.com/no-fault-reform>

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Emails

(Copy text and image and paste into an email body)

Subject: No-fault reform — choose your coverage



Dear POLICYHOLDER NAME,

Many of Michigan's no-fault reform changes will take effect July 2. For the first time in decades, when you buy or renew an auto insurance policy, you'll be able to choose how much coverage you have.

I'm sending out simple forms so you can choose the coverage that's right for you. If you've already returned them to me, thanks! If not, let me know how I can help.

Don't forget: You can find out everything you need to know about no-fault reform on the [exclusive no-fault reform webpage](#) from our partner Hastings Mutual.

If you have any questions, please send me a text or email, or give me a call.

Sincerely,

AGENT NAME

Subject: It's almost here — Learn more on Michigan no-fault reform



Dear POLICYHOLDER NAME,

Michigan's no-fault reform takes effect in just a few weeks. I appreciate you taking the time to learn what this important change means to you.

[Agent Dashboard](#) / No-Fault Reform

~~Image~~ [Image](#) provided by our partner, Hastings Mutual.

If you have any questions, please send me a text or email, or give me a call.

Sincerely,

AGENT NAME

Email Signature

(Copy text and image or just the text and paste into an email signature)



Are you ready for Michigan's no-fault reform changes? [Learn more](#) with our partner Hastings Mutual.

Radio Scripts

(Copy and paste text)

:10

Michigan's no-fault auto insurance reform changes take effect July 2. Are you ready? Visit Hastings Mutual dot com for more, and talk with your friendly, helpful [AGENCY] agent.

:30

For the first time in decades, you have a choice. Michigan's no-fault reform changes take effect this July. Now you can choose your auto insurance coverage amount.

Cash register or car engine sound effect

[AGENCY] can help you discover the coverage that's right for you, your family, and your business. Learn more about no-fault reform and how it will affect your options on an exclusive webpage from our partners at Hastings Mutual. Visit Hastings Mutual dot com [or AGENCY WEBSITE IF IT HAS A LINK TO HASTINGS MUTUAL] for more.

:60

Computer typing sound effect

Husband: The insurance agency website says our car insurance coverage is changing this July.

Wife: Yes, we filled out forms to update our coverage, remember?

Husband: That's right. We're all set. But what about Jacob and Madison? They're both away at school. Are they still on our insurance?

Wife: I think so, but we should call our [AGENCY] agent to make sure.

Husband: I'll make a call tomorrow. We can learn more right now, though, at Hastings Mutual dot com.

Mouse click sound effect

Wife: Look, there's an example about college students right on the webpage.

Radio Host: Visit your [AGENCY] partner at Hastings Mutual dot com [or AGENCY WEBSITE IF IT HAS A LINK TO HASTINGS MUTUAL] for what you need to know about Michigan auto insurance no-fault reform. Hastings Mutual dot com.

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News

05/28/20

Realtime Personal Auto Rater Update

Bridging Production will be updated for all Realtime Personal Auto raters except EzLynx beginning 7:30 p.m. Wednesday, May 27.

[Read More](#)

11/12/19

Michigan Personal Auto PIP Form Change

Michigan state guidelines require Hastings Mutual to revert to the previous personal auto form (PP 05 90 Personal Injury Protection Coverage – Michigan). The more recent version, PD 04 85, is no longer in effect.

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Documents

Webinar



[Selection Forms Summary](#)



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Reference Guide



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Liability Selection Forms



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[Choice of limits form](#)

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[No-Fault Reform Renewal Flyer](#)

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[State of Michigan Department of Insurance and Financial Services](#)

[State of Michigan FAQ](#)

[DIFS FAQ](#)

[Insurance Alliance of Michigan FAQ](#)

[State of Michigan Bulletin on Choice of Bodily Injury Liability Coverage Limits Form and Personal Injury Protection \(PIP\) Choice Forms](#)

[State of Michigan Bulletin on Medicare and No-Fault Automobile Insurance](#)

[Michigan Catastrophic Claims Association](#)

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Monday-Friday
8:00 a.m. - 4:30 p.m. (EST)

(800) 442-8277

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