

## Happy Retirement, Deanna!

We would like to share that after more than 24 years of dedicated service, Deanna has decided that it is time to retire and we couldn't be happier for her!

We will miss her laughter and ability to put smiles on customers faces, even when they are paying their premiums. She will be found spending time with her children, grandchildren and great grandchildren and at various sporting events in the area.



Please join us in celebrating Deanna at an open house in her honor, at our Beaverton location during business hours, 8:00am to 5:00pm on July 17th, Deanna's last day!



## Auto Reform coming July, 2020

Some highlights of the bill include:

- Consumers can elect to not select PIP coverage if they have their own health insurance that covers auto related injuries.
- If consumers choose to purchase PIP, they can select from the following options and mandatory discounts applicable only to PIP coverage, and based on rates in effect in May 2019:
  - \$50,000 for Medicaid recipients - 45% discount;
  - \$250,000 - 35% discount;
  - \$500,000 - 20% discount;
  - Unlimited - 10% discount
- Mini-tort will increase from \$1,000 to \$3,000
- Implement a medical fee schedule for medical services based on Medicare fee schedules
- Place limitations on family-provided attendant care services to 56 hours per week
- Establish an anti-fraud within DIFS
- Freeze PIP rates until 2028
- The bill would amend the Insurance Code to do the following: (not limited to)
  - Specify that the Michigan Catastrophic Claims Association (MCCA) would not have liability for a loss under PIP coverage for a motor vehicle accident policy to which the \$50,000, \$250,000, and \$500,000 PIP coverage limits applied after July 1, 2020.

## Make sure your coverage is up to date with the Insurance Checklist below

### Home Policy:

1. Dwelling
2. Contents
3. Valuable Jewelry
4. 4-Wheelers, Boats, Snowmobiles, Side by Sides
5. Water Back-Up of Sewers and Drains
6. Outbuildings; On and Off Premise
7. Liability Coverage
8. Service Line & Equipment Breakdown

### Auto Policy:

1. Liability
2. Physical Damage
3. Road Service
4. Rental Reimbursement
5. Medical coverage
6. All Drivers Listed

Life Insurance, Disability Insurance, Annuities/IRA's, Business Exposures