

Michigan Auto Insurance Eligibility

Just because you need Michigan auto insurance, does not mean that you will be able to go out and just choose an insurance company, pay them money, and you will have insurance coverage. Even though the state of Michigan requires no fault insurance coverage for all motorists in the state, does not necessarily mean that you will meet the criteria of each insurance company.

All Michigan auto insurance companies have guidelines they must follow in order to provide individuals with insurance policies. The guidelines are deemed by what is known as underwriting rules, which help the insurance company decide if they will insure you. The rules can be different for each Michigan auto insurance company; however, every company must use the rules in the same manner for each person that applies for insurance. Some Michigan auto insurance companies may have guidelines that do not include a rate for your type of car or if your vehicle is expensive to repair or replace such as an antique car.

If you apply for insurance and are turned down, you can talk with your Michigan auto insurance agent and apply for the Michigan Automobile Insurance Placement Facility. This organization was established for individuals that have problems finding insurance through other auto insurance companies. You can find information regarding the Michigan Automobile Insurance Placement Facility by visiting any licensed Michigan auto insurance agent.

The actual premium you have to pay for Michigan auto insurance is determined by individuals in your home and your vehicles. You can reduce the amount of premium you must pay by increasing your deductibles on physical damage coverage. You can also find Michigan auto insurance companies that offer a reduced rate on medical or disability benefits. The deductible can be up to \$300 for each benefit, however, you can choose to have a deductible on the medical coverage only, disability only, or on both.

You may also find Michigan group auto insurance coverage at lower rates. With this type of coverage, you must belong to the group, association, organization, business, trade, or university. Some credit unions are also included for lower rates for their employees and members alike. If you are a member of any of these groups, you can talk with your Michigan auto insurance agent to learn if you are eligible.

The Personal Injury Protection premium can also be reduced in some cases such as if you have health or disability coverage through your place of employment or other association.

Senior citizens and retiree's can also receive discounts on their Michigan auto insurance. Many insurance agencies offer discounts for individuals over the age of 65 if the person drives less than 3,000 miles per year.

Michigan auto insurance coverage is a must have as well all know due to the mandatory law regarding no-fault insurance. However, it may be hard to find insurance coverage or you may desire a lower premium. The best way to learn about the insurance coverage's, the cost, and even ways to have the premium lower is by talking with an expert in the field.

About the Author

Jerry Deng is an experienced insurance agent with knowledge regarding all types of insurance including [home insurance](#) and [health insurance](#) as well as Michigan auto insurance. To learn more about Michigan auto insurance, visit <http://www.uniforceinsurance.com>

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