



Proposed Changes To No-Fault Insurance Could Leave Many Motorists Without Enough Coverage, Bloomfield Hills Auto Accident Attorney Says

With legislators debating bills that would allow caps on personal injury protection coverage, Bloomfield Hills personal injury lawyer Thomas L. Stroble of The Stroble Law Firm, P.C., cautions that some drivers would lack benefits for catastrophic injuries.

Bloomfield Hills, MI ([PRWEB](#)) September 26, 2011 -- Michigan motorists who suffer catastrophic injuries in auto accidents could be left without enough insurance coverage to pay their bills if lawmakers pass proposed changes to the no-fault insurance system, [Oakland County auto accident attorney](#) Thomas L. Stroble said today.

Two bills, which are now under debate in the state Legislature, would allow drivers to buy [personal injury protection \(PIP\) coverage](#) with limits that would probably range from \$250,000 to \$5 million.

Under the current law, there is no cap on PIP benefits for necessary medical bills, and all motorists must purchase the coverage, according to Stroble, a [Michigan personal injury attorney](#) who practices with The Stroble Law Firm in Bloomfield Hills.

“Caps on personal injury protection could leave many severely injured Michigan motorists without coverage for debilitating conditions such as traumatic brain injuries and spinal cord injuries,” Stroble said. “Without sufficient PIP coverage, many of these vulnerable injured people would be forced to accept help from the government or charities to get the treatments they desperately need.”

Some of the bills’ opponents have said that allowing caps on PIP coverage would undermine Michigan’s 38-year-old no-fault system, which was designed to make sure that injured motorists received all necessary medical and rehabilitation benefits without the costs and delays associated with litigation.

In his Michigan personal injury practice, Stroble said that he often sees [auto accident](#) victims who have suffered such serious injuries that the proposed low PIP limit of \$250,000 would cover only a fraction of their medical costs and lost wages.

“Michigan could end up with thousands of underinsured motorists if the Legislature allows insurance companies to offer limits on personal injury protection coverage,” Stroble said.

“Instead of having their losses compensated through auto insurance benefits, many of these drivers might have to deplete all of their resources, declare bankruptcy and seek outside help if they suffered catastrophic injuries in a car crash.”

Because Michigan has a no-fault system, people injured in Michigan car crashes are barred from suing negligent drivers except under limited circumstances. Even if they are able to bring suit, most of the time the at-fault driver carries only the minimum liability limits of \$20,000 per injured person, capped at \$40,000 per accident.

“If you are seriously injured in an auto accident, \$20,000 won’t go very far toward paying your medical bills and other related expenses,” Stroble said.



Drivers in Michigan can also purchase [uninsured / underinsured motorist coverage \(UM / UIM\)](#), which compensates for pain and suffering and excess wage losses. It applies only in hit-and-run accidents and accidents where the other driver is uninsured or lacks adequate insurance, according to Stroble.

Whether or not the proposed changes pass, Stroble stressed that it is always a good idea to consult with a qualified Michigan attorney after an auto accident to make sure that you are able to collect all of the benefits that you are entitled to receive. It's also advisable to consult with a lawyer about what coverage you need even if you haven't been in a wreck.

“Michigan’s no-fault insurance system can be very difficult to understand, and that is true even if the lawmakers don’t make any changes to it,” Stroble said. “We encourage all drivers to talk to an auto accident attorney to make sure they know what their policy offers and what other types of benefits might be available if they are involved in a serious car crash.”

About The Stroble Law Firm, P.C.

The Stroble Law Firm, P.C. is a full-service [Bloomfield Hills, MI, law firm](#) that represents car accident victims and their families throughout the state of Michigan, including Macomb County, Oakland County, Warren, Clinton Township, Sterling Heights, St. Clair Shores, Mount Clemens, Utica, Roseville, Troy, Farmington Hills, Waterford, Southfield, Pontiac, Birmingham, Rochester Hills, West Bloomfield and Bloomfield Hills. The firm’s personal injury practice areas also include truck accidents, motorcycle accidents, medical malpractice, birth injuries, slip and falls, dog bites and wrongful death cases. To learn more about The Stroble Law Firm, P.C. call (248) 454-0800 or (888) 454-0801 or use the firm’s [online contact form](#).

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