Michigan Business Auto – Changes to Named Driver Exclusion

In order to stay up to date with a Jan. 13, 2015, addendum to Michigan statute, our Commercial Lines' Michigan Named Driver Exclusion Endorsement and Exclusion Authorization forms have been updated. The addendum was made to Section 500.3113 Persons Not Entitled to Personal Protection Benefits, which provides that named excluded drivers are not entitled to personal protection insurance (PIP) benefits.

The revised forms will roll out with Nov. 1, 2015, renewals that have excluded drivers. Each will receive a Notice to Policyholder explaining the statute addendum and form revisions. In order to fully comply, we must secure updated, signed Michigan Named Driver Exclusion Authorization Forms (FM-1001) from each client with an excluded driver. As renewals are processed, you will receive updated exclusion authorization forms (FM-1001) for each affected account from your commercial underwriting team with a request to obtain the insured's signature. Please have the form(s) signed and returned within 15 days.

Should you have questions or concerns about these changes, please contact your Underwriter or Field Manager.