

Case by Case: How Michigan PI Firms Are Using AI to Uncover Critical Evidence, Strengthen Cases, and Maximize Settlement Value



Michigan's post-reform PI environment rewards speed and documentation discipline as much as legal expertise. Supio Agent is the first end-to-end agentic AI platform built exclusively for plaintiff personal injury law, and it creates measurable competitive advantage at every stage of a Michigan PI case. Below, we identify what each stage demands, where manual processes fall short, and how Supio Agent closes the gap.

Supio clients report 28% higher settlements on average. The platform has supported more than \$1 billion in settlements across more than 100,000 cases processed. [1]

STAGE 1 | Intake and Coverage Analysis

The Legal Challenge	How Supio Agent Helps
<p>Under the tiered PIP system (Public Acts 21 & 22), coverage ranges from \$50K to unlimited. Missing the applicable tier at intake means building the wrong strategy entirely. In a documented Metro Detroit case, this error cost the firm an estimated \$125K+ in recoverable value. [2]</p> <p>Relevant: MCL 500.3107 MCL 500.3113(c)</p>	<ul style="list-style-type: none">• Reads policy documents at intake to identify PIP tier and coverage limits• Flags out-of-state driver cases requiring a tort-first strategy under MCL 500.3113(c)• Surfaces coverage gaps before strategy is set <p>Result: Every case starts with the right ceiling.</p>

STAGE 2 | Medical Record Review and Timeline Reconstruction

The Legal Challenge	How Supio Agent Helps
<p>Fee schedule reductions have reduced provider participation, creating treatment gaps that insurers use to challenge medical necessity. A documented Grand Rapids case saw settlement reduced by approximately 35% due to a 4-week treatment gap. [2]</p> <p>Relevant: Douglas v. Allstate Andary v. USAA MCL 500.3135</p>	<ul style="list-style-type: none">• Processes 1,500+ page files in minutes• Reconstructs a medical timeline across multiple providers• Flags treatment gaps before insurers exploit them• Identifies evidence supporting the MCL 500.3135 serious impairment threshold <p>Result: Gaps closed before the insurer opens them.</p>



"You might have 200 pages of records with maybe one page worth of what you need to know."

Jay Stefani, Managing Partner, Levinson & Stefani [3]

STAGE 3 | Liability Analysis and Case Theory Development

The Legal Challenge	How Supio Agent Helps
<p>Michigan's 50% bar rule makes liability evidence case-dispositive. A plaintiff found more than 50% at fault recovers nothing. Missing a liability detail does not reduce value; it eliminates recovery.</p> <p>Relevant: Michigan Comparative Fault Act MCL 500.3135</p>	<ul style="list-style-type: none">• Reviews police reports and witness statements to surface liability facts• Flags contributory negligence risks before defense counsel finds them• Organizes facts into a structured case narrative ready for demand drafting <p>Result: A stronger case theory, built faster.</p>

STAGE 4 | Demand Letter and Pre-Litigation Documentation

The Legal Challenge	How Supio Agent Helps
<p>Demands lacking specific medical detail invite lowball offers. Post-reform, insurers have more tools and more incentive to challenge documentation quality. Michigan's 3-year statute of limitations means documentation delays also consume time that cannot be recovered.</p>	<ul style="list-style-type: none">• Drafts demands grounded in case-specific facts and medical timelines• Addresses insurer objections to medical necessity before they are raised• Compresses the intake-to-demand timeline significantly <p>Result: Stronger first demands and more leverage.</p>

"We cut case prep time by 75% and added 10 cases per paralegal."

Plattner Verderame [4]

STAGE 5 | Litigation Support and Trial Preparation

The Legal Challenge	How Supio Agent Helps
<p>Post-reform litigation involves more document-intensive discovery and more insurer resistance than before 2019. <i>Andary v. USAA</i> and <i>Douglas v. Allstate</i> demonstrate insurers' willingness to litigate documentation disputes aggressively.</p>	<ul style="list-style-type: none">• Re-analyzes case files as new documents arrive during discovery• Supports cross-examination by identifying gaps in defense documentation• Maintains a living case profile that updates in real time <p>Result: Better-prepared attorneys and stronger trial positions.</p>

"Supio turned a \$700K offer into a \$3M settlement."

Todd Travis, Travis Legal Offices [5]

Without Supio vs. With Supio

	Without Supio Agent	With Supio Agent
Coverage ID	Discovered at settlement or not at all	Identified at intake; strategy built correctly from day one
Medical Review	2-5 days per complex file; gaps frequently missed	Hours per file; treatment gaps flagged automatically
Demand Quality	Varies by staff experience	Consistent, fact-dense, objection-aware
Intake-to-Demand	4-8 weeks average	Compressed significantly; faster first offers
Case Capacity	Limited by manual throughput	Scales without proportional headcount increase

Michigan Law Reference

Law	Why It Matters	Supio's Response
No-Fault Reform (PA 21 & 22) [6]	Tiered PIP creates coverage variability and inconsistent case values	Faster policy analysis at intake surfaces coverage limits before strategy is set
Fee Schedule Reductions [7]	Fewer providers, more treatment gaps, more medical necessity challenges	Medical timeline reconstruction flags gaps and strengthens continuity-of-care arguments
MCL 500.3135 [8]	Plaintiffs must prove serious impairment to recover non-economic damages	Case analysis identifies and organizes the strongest serious impairment evidence
MCL 500.3113(c) [8]	Out-of-state drivers have no PIP eligibility; requires full tort strategy from day one	Flags out-of-state cases at intake and shifts to a tort-first workflow
Modified Comparative Negligence [8]	Plaintiff over 50% at fault recovers nothing; evidence quality is dispositive	Surfaces liability vulnerabilities early, before defense counsel does
3-Year Statute of Limitations	Documentation delays consume time that cannot be recovered	Accelerates intake-to-demand timeline, reducing exposure to missed deadlines

The Next Step

The competitive gap in Michigan PI is widening. It is not driven by legal expertise. It is driven by the ability to process complexity faster, catch what others miss, and build stronger cases without proportionally larger teams.

"I feel like we have three lawyers working for us now with Supio."

Christopher Welsh, Christopher Welsh Law [9]

To see how Supio Agent works in your practice, [request a personalized demo](#).

[1] Supio Platform Statistics <https://www.supio.com>

[2] Michigan Personal Injury Legal Landscape (2026) - Internal Research Document

[3] Levinson & Stefani Customer Story - Supio <https://www.supio.com/customers/levinson-stefani>

[4] Plattner Verderame Customer Story - Supio <https://www.supio.com/customers/plattner-verderame>

[5] Travis Legal Offices Customer Story - Supio <https://www.supio.com/customers/travis-law-offices>

[6] Michigan No-Fault Reform Overview - Michigan Auto Law <https://www.michiganautolaw.com/no-fault/reform/>

[7] Inside Michigan's New No-Fault Changes (2025-26) - Marko Law <https://www.markolaw.com/post/inside-michigans-new-no-fault-changes-what-drivers-must-know-in-2025-26>

[8] Michigan Legislature - MCL 500.3135, MCL 500.3113(c), Comparative Fault Act <https://www.legislature.mi.gov>

[9] Christopher Welsh Law Customer Story - Supio <https://www.supio.com/customers/welsh-welsh>

[10] How PIP Coverage Elections Are Affecting Litigation Strategy - National Law Review <https://natlawreview.com/commentary-and-opinions/how-pip-coverage-elections-are-affecting-litigation-strategy-after>