



Statistical Bulletin

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Topic: Voluntary Automobile PIP Coverage and Subline Changes for Michigan

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In May 2019, Michigan enacted Senate Bill 1, making substantial revisions to the state's no-fault auto insurance system. Then, in November, the Michigan Department of Insurance and Financial Services issued two forms related to the no-fault automobile insurance amendments in Public Acts 21 and 22 of 2019.

In order to be able to develop experience and be consistent with industry standards, ISS is updating coding in the Voluntary Automobile Statistical plan to capture new PIP coverages 689 for enrolled in Medicaid, or are covered under another auto policy, 683 for Excess Attendant Care and new sublines 07 and 08 for policies without PIP.

These changes apply to policies effective July 1, 2020 and subsequent. The coding on the attached pages 115, 161, 271, and 309 will be immediately reflected in the Voluntary Automobile Statistical Plan.

TABLE 23-9: MICHIGAN

COVERAGE DESCRIPTION	CODE
Policies with No Rejection of Work Loss Benefits	
Basic Personal Injury Protection	681 ⁴⁸
Excess Personal Injury Protection	682
Policies Subject to Coordination of Benefits	
Medical Expense Secondary	691 ⁴⁸
Loss of Income Secondary	692 ⁴⁸
Medical Expense and Loss of Income Secondary	693 ⁴⁸
All Other Personal Injury Protection	685
Policies with Rejection of Work Loss Benefits by ONE Insured Age 60 and Above	
Basic Personal Injury Protection	617 ⁴⁸
Excess Personal Injury Protection	612
Policies Subject to Coordination of Benefits with Medical Expense	
Secondary	618 ⁴⁸
All Other Personal Injury Protection	614
Policies with Rejection of Work Loss Benefits by TWO Insureds Age 60 and Above	
Basic Personal Injury Protection	627 ⁴⁸
Excess Personal Injury Protection	622
Policies Subject to Coordination of Benefits with Medical Expense	
Secondary	628 ⁴⁸
All Other Personal Injury Protection	624
Policies with Rejection of Work Loss Benefits by THREE OR MORE Insureds Age 60 and Above	
Basic Personal Injury Protection	637 ⁴⁸
Excess Personal Injury Protection	632
Policies Subject to Coordination of Benefits with Medical Expense	
Secondary	638 ⁴⁸
All Other Personal Injury Protection	634
Policies where the applicant or named insured is enrolled in Medicaid and any spouse and all resident relatives have qualified health coverage, is enrolled in Medicaid, or are covered under another auto policy with PIP medical coverage.	
Basic Personal Injury Protection	689
Excess Attendant Care	
Additional coverage purchased for attendant care above the PIP medical coverage limit selected for your policy.	683

⁴⁸ These coverages must be reported with the applicable Deductible Indicator code and Deductible Amount.

TABLE 38-3: MICHIGAN - LIABILITY AND NO-FAULT

DESCRIPTION	NON-PACKAGE POLICIES*	PACKAGE POLICIES*
MICHIGAN		
Private Passenger Non-Fleet Risks where insured has elected no PIP Medical Coverage	07	08
All Other Private Passenger Non-Fleet Risks	01	02

TABLE 38-4: NEW HAMPSHIRE - ALL COVERAGES

DESCRIPTION	CODE
Voluntary Risks ceded to the New Hampshire Reinsurance Facility	07
Voluntary Risks not ceded to the New Hampshire Reinsurance Facility	08

TABLE 38-5: NEW JERSEY - ALL COVERAGES

DESCRIPTION	CODE
Standard Automobile Policy (Liability and No-Fault)	
No Threshold/No Tort Limitation	07
Verbal Threshold/Tort Limitation	08
Basic Automobile Policy (Liability and No-Fault)	
All Records	09
Standard Automobile Policy (Physical Damage)	
Without Named Driver Exclusion Endorsement	01
With Named Driver Exclusion Endorsement	02
Basic Automobile Policy (Physical Damage)	
Without Named Driver Exclusion Endorsement	03
With Named Driver Exclusion Endorsement	04

TABLE 61-9: MICHIGAN

COVERAGE DESCRIPTION	CODE
Risks Subject to Workers' Compensation	
Basic Personal Injury Protection	671 ¹⁰⁴
All Other Risks	
Basic Personal Injury Protection	681 ¹⁰⁴
Excess Personal Injury Protection	682
Policies Subject to Coordination of Benefits	
Medical Expense Secondary	691 ¹⁰⁴
Loss of Income Secondary	692 ¹⁰⁴
Medical Expense and Loss of Income Secondary	693 ¹⁰⁴
All Other Personal Injury Protection	685
Policies where the applicant or named insured is enrolled in Medicaid and any spouse and all resident relatives have qualified health coverage, is enrolled in Medicaid, or are covered under another auto policy with PIP medical coverage.	
Basic Personal Injury Protection	689
Excess Attendant Care	
Additional coverage purchased for attendant care above the PIP medical coverage limit selected for your policy.	683

TABLE 61-10: MINNESOTA

COVERAGE DESCRIPTION	WITH WORK LOSS BENEFITS	EXCLUDING WORK LOSS BENEFITS
Risks Covered By Workers' Compensation		
Basic Personal Injury Protection		
Full Coverage	671 ¹⁰⁵	675 ¹⁰⁵
Risks Not Covered By Workers' Compensation		
Basic Personal Injury Protection		
Full Coverage	681 ¹⁰⁵	685 ¹⁰⁵
Policies with Medical Deductible (\$100 per family per accident)		
Basic Personal Injury Protection only	691	661
All Other Policies	692	662
Policies with Work Loss and Essential Services Deductible (\$200 per person)		

¹⁰⁴ These coverages must be reported with the applicable Deductible Indicator code and Deductible Amount.

¹⁰⁵ Report the medical limit in the Lower Policy Limit field.

TABLE 73-3: MICHIGAN - LIABILITY AND NO-FAULT

DESCRIPTION	NON-PACKAGE POLICIES*	PACKAGE POLICIES*
MICHIGAN		
Private Passenger Non-Fleet Risks where insured has elected no PIP Medical Coverage	07	08
All Other Private Passenger Non-Fleet Risks	01	02

TABLE 73-4: NEW HAMPSHIRE AND NORTH CAROLINA - ALL COVERAGES

DESCRIPTION	CODE
NEW HAMPSHIRE	
All Risks	08
NORTH CAROLINA	
Liability:	
Risks written as Designated Carrier at the North Carolina Reinsurance Facility rate and ceded to the North Carolina Reinsurance Facility	06
Voluntary Risks ceded to the North Carolina Reinsurance Facility	07
Voluntary Risks not ceded to the North Carolina Reinsurance Facility	08
Risks written as Designated Carrier at the Designated Carriers Voluntary rate and ceded to the North Carolina Reinsurance Facility	09
Physical Damage:	
All Risks	05