



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 those 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 |