



# BULLETIN

January 30, 2020

Bulletin No. 04-2020

To: NISS Member Companies

RE: Michigan Voluntary Automobile – No-Fault Revisions

The Michigan Department of Insurance and Financial Services recently issued Bulletin 2020-03-INS which provides detail on the new personal injury protection coverage options that must be offered for policies effective on July 1, 2020 and subsequent.

To comply with these changes, NISS is adding the following new no-fault coverage codes:

097 -	Policies where the insured is enrolled in Medicaid or are covered by another policy (private passenger risks only)
098 -	Excess Attendant Care (both private passenger and commercial risks)

NISS is also adding 2 new subline codes (7 and 8) to identify policies which choose the option for no personal injury protection medical coverage. These new subline codes only apply to private passenger risks.

These changes are effective on all new and renewal policies effective on or after July 1, 2020 which will be reported to NISS next year in the 2021 Automobile Call.

The attached pages set forth the changes as they will appear in the 3rd Quarter 2020 revisions to the NISS Automobile Volume I Statistical Plan.

Please let us know if you have any questions.

Very truly yours,

Theresa A. Szwast  
President & CEO

Attachment

CODING SECTION

<u>X</u> Premiums	<u>  </u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>  </u> Other Than Private Passenger
	<u>  </u> Physical Damage	<u>  </u> Assigned Risks
<u>X</u> Voluntary Risks		

COVERAGE CODE

**KENTUCKY**

Description	CODE
Guest Occupant Coverage (Subline of Business Code 3 or 4 Only).....	087
Basic P.I.P. - Full Coverage.....	081
Basic P.I.P. - \$250 Deductible.....	088
Basic P.I.P. - \$500 Deductible.....	089
Basic P.I.P. - \$1,000 Deductible.....	090
Basic P.I.P. - All Other Deductibles.....	091
Excess P.I.P. - Option I (\$10,000 Additional).....	082
Excess P.I.P. - Option II (\$20,000 Additional).....	083
Excess P.I.P. - Option III (\$30,000 Additional).....	084
Excess P.I.P. - Option IV (\$40,000 Additional).....	085
Excess P.I.P. - All Other Options.....	086

**MARYLAND**

Description	CODE
Basic Personal Injury Protection (Economic Loss).....	081
Excess Personal Injury Protection.....	082
All Other Personal Injury Protection.....	083

**MICHIGAN**

Description	CODE
Limited Property Damage Coverage.....	070
Property Protection Insurance.....	072
Policies with No Rejections of Work Loss Benefits	
Basic Personal Injury Protection - Full Coverage.....	081
Basic Personal Injury Protection - Deductible Coverage.....	084
Excess Personal Injury Protection.....	086
Policies Subject to Coordination of Benefits	
Full Coverage Policy with	
Medical Expenses Secondary.....	091
Loss of Income Secondary.....	092
Medical Expense and Loss of Income Secondary.....	093
Deductible Coverage Policy with	
Medical Expenses Secondary.....	094
Loss of Income Secondary.....	095
Medical Expense and Loss of Income Secondary.....	096
All Other Personal Injury Protection.....	085
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.....	097
Excess Attendant Care	
Additional coverage purchased for attendant care above the PIP medical coverage limit selected for your policy.....	098

CODING SECTION

<u>X</u> Premiums	<u>  </u> Liability	<u>  </u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>X</u> Other Than Private Passenger
	<u>  </u> Physical Damage	<u>  </u> Assigned Risks
<u>X</u> Voluntary Risks		

COVERAGE CODE

**MICHIGAN**

Description	CODE
Property Protection Insurance.....	072
Limited Property Damage Coverage.....	070
Basic Personal Injury Protection - Full Coverage	
Commercial Cars - Subject to Workers' Compensation.....	081
Commercial Cars - Not Subject to Workers' Compensation.....	082
All Other.....	085
Basic Personal Injury Protection - Deductible Coverage.....	084
Excess Personal Injury Protection.....	086
Policies Subject to Coordination of Benefits	
Full Coverage Policy with	
Medical Expense Secondary.....	091
Loss of Income Secondary.....	092
Medical Expense and Loss of Income Secondary.....	093
Deductible Coverage Policy with	
Medical Expense Secondary.....	094
Loss of Income Secondary.....	095
Medical Expense and Loss of Income Secondary.....	096
Excess Attendant Care	
Additional coverage purchased for attendant care above the PIP medical coverage limit selected for your policy.....	098
All Other (Including Policies with waiting periods and Surcharge for Motorcycles coverage).....	090

**MINNESOTA**

Description	With Work Loss Benefit	Excluding Work Loss Benefit
<u>Commercial Cars Subject to Workers' Compensation</u>		
Basic Personal Injury Protection Only - Full Coverage.....	071	077
<u>All Other Risks</u>		
Basic Personal Injury Protection Only - Full Coverage.....	081	087
Policies with Medical Deductible - (\$100 per family per accident)		
Basic Personal Injury Protection Only.....	091	097
All Other Policies.....	092	098
Policies with Work Loss and Essential Services Deductible - (\$200 per person)		
Basic Personal Injury Protection Only.....	093	---
All Other Policies.....	094	---
Policies with Combined Medical Expense, Work Loss, and Essential Services Expense Deductible.....	096	086
All Other Polices.....	095	085

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>  </u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u>X</u> Voluntary Risks		<u>  </u> Assigned Risks

SUBLINE OF BUSINESS

Applicable to the following states:

**Connecticut, Delaware, District of Columbia, Florida, Hawaii, Kansas, Kentucky, Maryland, Michigan, Minnesota, New Hampshire, North Dakota, Oregon, Pennsylvania, Utah and Washington**

Description	Split Limit (Non-Package) Policies	Combined Single Limit* and Package Policies
<b>Connecticut, Delaware, District of Columbia, Hawaii, Kansas, Maryland, Minnesota, North Dakota, Oregon, Utah and Washington</b>		
Private Passenger Non-Fleet Risks where the insured has elected the Managed Care Option.....	5	6
All Other Private Passenger Non-Fleet Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Florida Only</b>		
Private Passenger Non-Fleet Risks with SR-22 Certificate filed for named insured or spouse.....	3	4
Private Passenger Non-Fleet Risks where insured has elected the Managed Care Option and with SR-22 Certificate filed for named insured or spouse.....	7	8
All Other Private Passenger Non-Fleet Risks where insured has elected the Managed Care Option and without the SR-22 Certificate.....	5	6
All Other Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Kentucky Only</b>		
Private Passenger Non-Fleet Risks with no Tort Restriction.....	4	3
Private Passenger Non-Fleet Risks with Tort Restriction.....	1	2
All Physical Damage Coverages.....	0	0

\* Combined Single Limit Policies include Bodily Injury and Property Damage Liability - Combined Single/Split Limit - Single Premium Policies.

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u>X</u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>  </u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u>X</u> Voluntary Risks		<u>  </u> Assigned Risks

SUBLINE OF BUSINESS

Description	Split Limit (Non-Package) Policies	Combined Single Limit* and Package Policies
<b>Michigan Only</b>		
Private Passenger Non-Fleet Risks where Insured has Elected no PIP Medical Coverage.....	7	8
All Other Private Passenger Non-Fleet Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Pennsylvania Only</b>		
Private Passenger Non-Fleet Risks with Full Tort Option.....	5	4
Private Passenger Non-Fleet Risks with Limited Tort Option.....	7	6
All Physical Damage Coverages.....	0	0
<b>New Hampshire Only</b>		
	Code	
Voluntary Risk ceded to the New Hampshire Reinsurance Facility.....	7	
Voluntary Risks not ceded to the New Hampshire Reinsurance Facility.....	8	

\* Combined Single Limit Policies include Bodily Injury and Property Damage Liability - Combined Single/Split Limit - Single Premium Policies.