



# B U L L E T I N

June 29, 2021

Bulletin No. 10-2021

To: NISS Member Companies

Re: Michigan Assigned Risk Automobile – No-Fault Revisions

AIPSO announced that the Michigan Department of Insurance and Financial Services approved revisions to the personal injury protection coverage options for risks insured through the Michigan Automobile Insurance Placement Facility, to introduce an Excess Attendant Care Coverage. These revisions were approved effective April 1, 2021 for private passenger automobile risks and February 1, 2021 for commercial automobile risks.

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

090	Excess Attendant Care – for Private Passenger risks
098	Excess Attendant Care – for Commercial risks

NISS is also adding new subline codes to identify policies which choose the option for no personal injury protection medical coverage (subline codes 7 and 8) or a partial exclusion from personal injury protection medical coverage (subline codes 4 and 5).

These changes apply to new and renewal policies effective April 1, 2021 and subsequent for private passenger risks, and February 1, 2021 and subsequent for commercial risks.

The coding on the attached pages will be reflected in the 3<sup>rd</sup> Quarter 2021 revisions to the NISS Automobile Volume I Statistical Plan.

Very truly yours,

Theresa A. Szwast  
President & CEO

Attachments

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input type="checkbox"/> Liability	<input checked="" type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input checked="" type="checkbox"/> No-Fault	<input type="checkbox"/> Other Than Private Passenger
	<input type="checkbox"/> Physical Damage	<input checked="" type="checkbox"/> Assigned Risks
<input type="checkbox"/> Voluntary Risks		

COVERAGE CODES

**KENTUCKY**

Description	Code
Guest Occupant coverage (Sub-Line of Business Codes 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
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

**MICHIGAN**

Description	ANNUAL INCOME	
	Under \$5,000	\$5,000 & Over
Description	CODE	CODE
Single without dependent(s)		
Full Coverage.....	073	088
Deductible Coverage.....	074	089
All Others		
Full coverage.....	075	079
Deductible Coverage.....	087	083
Policies including Surcharge for Motorcycle Coverage.....	085	085
Policies subject to Coordination of Benefits		
Single without dependent(s)		
Full Coverage Policies with		
-PIP Medical Expense Secondary.....	091	091
-PIP Loss of Income Secondary.....	092	092
-PIP Medical Expense and Loss of Income Secondary.....	093	093
Deductible Coverage Policies with		
-PIP Medical Expense Secondary.....	094	094
-PIP Loss of Income Secondary.....	095	095
-PIP Medical Expense and Loss of Income Secondary.....	096	096
All Others		
Full Coverage Policies with		
-PIP Medical Expense Secondary.....	097	097
-PIP Loss of Income Secondary.....	098	098
-PIP Medical Expense and Loss of Income Secondary.....	099	099
Deductible Coverage Policies with		
-PIP Medical Expense Secondary.....	076	076
-PIP Loss of Income Secondary.....	077	077
-PIP Medical Expense and Loss of Income Secondary.....	078	078
Excess Personal Injury Protection.....	086	086
Excess Attendant Care		
Additional coverage purchased for attendant care above the PIP medical coverage limit selected for your policy.....	090	090
Property Protection Insurance.....	072	072
Limited Property Damage Coverage.....	070	070

CODING SECTION

Premiums                       Liability                                   Private Passenger  
 Losses                                   No-Fault                                   Other Than Private  
     Physical Damage                                  Passenger  
                                   Voluntary Risks                                   Assigned 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
All Other (Including Policies with waiting periods and Surcharge for Motorcycles coverage).....	090
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

**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

CODING SECTION

Premiums                       Liability                       Private Passenger  
 Losses                               No-Fault                       Other Than Private  
     Physical Damage                      Passenger  
     Voluntary Risks                       Assigned Risks

SUBLINE OF BUSINESS CODES

Applicable to the following states:

Connecticut    District of Columbia    Kansas                      North Dakota                      Utah  
 Delaware        Hawaii                      Minnesota                      Oregon                      Washington

Description	Split Limit (Non-Package) Policies	Combined Single Limit* (Package Policies)
Private Passenger Non Fleet Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Applicable to Kentucky:</b>		
Policies with Residual Bodily Injury - Tort Restriction.....	1	2
Policies with Residual Bodily Injury - No Tort Restriction.....	4	3
All Physical Damage Coverages.....	0	0
<b>Applicable to Michigan:</b>		
Private Passenger Non-Fleet Risks where Insured has Elected no PIP Medical Coverage.....	7	8
Private Passenger Non-Fleet Risks where Insured has Elected Partial Exclusion from PIP Medical Coverage.	5	4
All Other Private Passenger Non-Fleet Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Applicable to Pennsylvania:</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

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

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input checked="" type="checkbox"/> No-Fault	<input checked="" type="checkbox"/> Other Than Private Passenger
	<input checked="" type="checkbox"/> Physical Damage	<input type="checkbox"/> Assigned Risks
<input type="checkbox"/> Voluntary Risks		

SUBLINE OF BUSINESS

Applicable to the following states:

| **Connecticut, Delaware, District of Columbia, Kansas, Minnesota, North Dakota,**  
 | **Oregon, Utah and Washington**

Description	Split Limit (Non-Package) Policies	Combined Single Limit* and Package Policies
All Risks	1	2
All Physical Damage Coverages.....	0	0
<b>Kentucky Only</b>		
Policies with No Tort Restriction.....	4	3
Policies with Tort Restriction.....	1	2
All Physical Damage Coverages.....	0	0
<b>Michigan Only</b>		
Commercial Risks where Insured has Elected no PIP Medical Coverage.....	7	8
Commercial Risks where Insured has Elected Partial Exclusion from PIP Medical Coverage.....	5	4
All Other Commercial Risks.....	1	2
All Physical Damage Coverages.....	0	0
<b>Pennsylvania Only</b>		
All Risks.....	5	4
All Physical Damage Coverages.....	0	0

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