



B U L L E T I N

September 29, 2021

Bulletin No. 11-2021

To: NISS Member Companies

RE: Michigan Voluntary Automobile – Other Than Private Passenger No-Fault Revisions

The Michigan Department of Insurance and Financial Services 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.

NISS originally issued Bulletin No. 04-2020 to comply with these changes.

We are adding the following additional coverage code for commercial risks:

097 -	Policies where the insured is enrolled in Medicaid or are covered by another policy
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NISS is also adding 2 new subline codes (7 and 8) applicable for commercial risks to identify policies which choose the option for no personal injury protection medical coverage.

These changes are effective on all new and renewal policies effective on or after July 1, 2020.

The attached pages set forth the changes as they will appear in the 4th Quarter 2021 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

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

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
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
All Other (Including Policies with waiting periods and Surcharge for Motorcycles coverage).....	090

CODING SECTION

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

SUBLINE OF BUSINESS

Applicable to the following states:

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

Description	Split Limit (Non-Package) Policies	Combined Single Limit* and Package Policies
Connecticut, Delaware, District of Columbia, Hawaii, Kansas, Maryland, Minnesota, North Dakota, Oregon, Utah and Washington		
All Risks	1	2
All Physical Damage Coverages.....	0	0
Kentucky Only		
Policies with No Tort Restriction.....	4	3
Policies with Tort Restriction.....	1	2
All Physical Damage Coverages.....	0	0
Michigan Only		
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
Pennsylvania Only		
All Risks.....	5	4
All Physical Damage Coverages.....	0	0
New Hampshire Only		
	Code	
All Risks.....	8	

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