



Michigan Automobile Insurance Placement Facility

www.maipf.org

Newsletter

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01/01/2020 Rate Changes for Private Passenger



Effective 01/01/2020 MAIPF has implemented a Private Passenger revision to base rates and Class Factors with an overall impact of +6.7%.

01/01/2020 Rate Changes for Commercial Auto

Effective 01/01/2020 MAIPF has implemented a Commercial revision to base rates with an overall impact of -1.7%.

Liability Coverages

Subline	Bodily Injury	Property Damage	Personal Injury Protection	Total
Trucks, Tractors, and Trailers	33.2%	20.0%	4.0%	24.5%
Publics Excluding Taxicabs	8.7%	-21.1%	13.2%	6.9%
Taxicabs	5.1%	5.1%	3.2%	3.7%
Private Passenger Types	-1.5%	-3.5%	9.4%	1.3%
Zone Rated Risks	-6.0%	-12.5%	10.2%	-6.9%
Employer Non-Owned	10.6%	7.5%	N/A	10.4%
Liability Total	-2.4%	-10.0%	11.3%	-1.9%

Physical Damage Coverages

Subline	Collision	Comprehensive	Total
All Sublines Combined	10.4%	-1.4%	7.9%

01/01/2020 Rate Changes for Additional Charges to PIP

Effective 01/01/2020 MAIPF has implemented rate changes for Additional Charges to PIP. The premiums listed below are the updated amounts for Private Passenger and Commercial.

Additional Charges to PIP			
1/1/2020			
Note: These premiums shall not be subject to modification under the provisions of any rating plan or other rating modification rules.			
ADDITIONAL CHARGES	Private Passenger Chapter	Commercial Chapter	
	For each PPNF auto written on a private passenger application	For each nonfleet private passenger type auto owned by a corporation, partnership, or unincorporated association and written on a commercial application	For each auto,
	(Six-Month Policies)	(Annual Policies)	dealer plate or registration plate specified on a commercial policy (Annual Policies)
Additional Charges for PIP Coverage			
Add the total charge* to the final developed personal injury protection premium.			
Michigan Catastrophic Claims Association	\$110.00	\$220.00	\$220.00
For registered historic vehicles under section 803A or 803P of the Michigan Vehicle Code, charge 20% of the MCCA premium above, rounded to the nearest whole dollar.	\$22.00	\$44.00	\$44.00
Michigan Assigned Claims Plan	\$55.00	\$603.00	\$603.00
Automobile Theft Prevention Fund	\$1.00	\$1.00	\$1.00
MAIPF Operations Recoupment Assessment	\$1.00	\$2.00	N/A
TOTAL*	\$167.00	\$826.00	\$824.00
Note: Trailers are not subject to the MCCA and MACP charges.			