

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL

APPENDIX 1

ADDITIONAL CHARGES



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 (six-month policies)	For each nonfleet auto owned by a corporation, partnership, or unincorporated association and written on a commercial application (annual policies)	For each auto, 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**	\$80.00	\$160.00	\$160.00
Michigan Assigned Claims Facility	44.50	284.00	284.00
Automobile Theft Prevention Fund	0.50	1.00	N/A
Recoupment Assessment	1.00	2.00	N/A
TOTAL*	\$126.00	\$447.00	\$444.00
**For registered historic vehicles under section 803A or 803P of the Michigan Vehicle Code, charge 20% of the applicable MCCA premium above, rounded to the nearest whole dollar.			Trailers are not subject to the MCCA and MACF charges.
Add half of the financial responsibility charge to the bodily injury premium and the other half to the property damage premium. Same charge even if both husband and wife are required to file and only one auto is insured.			
Financial Responsibility Filing	\$10.00	\$20.00	\$20.00
Installment Fees	\$6.00	\$5.00	\$5.00
Michigan Limited Property Damage Liability (mini-tort) For each auto, charge:	\$5.00	\$10.00	Dealer or Transit Plates: \$13.00 Taxicabs: \$14.00 All Others: \$13.00
Uninsured Motorists Coverage	Refer to the Private Passenger Rate Section		Per Registered Auto: \$5.00 Dealer or Transit Plates: \$5.00

