

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY
COMMERCIAL AUTO RATE SECTION

CR-1

**MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL
COMMERCIAL AUTO RATE SECTION**

TRUCKS, TRACTORS, AND TRAILERS								
INTRASTATE					INTERSTATE			
Territory	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP*	20/40 BI	10,000 PD	Property Protection Insurance	PIP
11	\$259	\$150	\$189	\$879	\$625	\$357	\$ 91	\$396
12	182	105	223	516	431	246	116	232
13	226	131	180	917	541	309	91	415
17	140	81	154	501	330	188	83	227
18	167	97	129	530	400	229	66	241
19	145	84	120	798	350	200	58	362
23	152	88	154	621	365	208	83	280
24	161	93	103	563	389	222	58	256
25	119	69	94	382	288	165	50	174
26	127	73	103	535	304	173	58	241
28	119	69	103	329	288	165	58	145
30	136	79	94	540	323	185	50	241
31	158	91	103	382	378	216	58	174
32	207	120	146	673	495	283	66	299
33	204	118	146	563	491	280	66	256
34	182	105	154	482	431	246	83	212
35	185	107	180	692	444	254	91	314

***Multiply by .445 for PIP Covered by Workers' Compensation.**

PRIVATE PASSENGER TYPES				
Territory	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP*
11	\$465	\$77	\$61	\$726
12	257	43	35	696
13	342	57	50	965
17	196	33	56	730
18	262	43	50	776
19	264	44	76	381
23	228	38	40	407
24	267	44	30	617
25	288	48	30	319
26	199	33	35	520
28	257	43	35	465
30	255	42	35	503
31	264	44	35	411
32	291	48	40	503
33	305	51	71	726
34	242	40	35	848
35	250	41	35	541

***Multiply by .50 for PIP Principally Operated by Employees.**

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TAXICABS				
Territory	20/40 BI	\$10,000 PD	PIP Owner Operated*	Property Protection Insurance
11	\$2,685	\$88	\$9,213	\$299
12	1,861	61	5,408	356
13	2,332	77	9,622	284
17	1,427	47	5,261	242
18	1,729	57	5,539	206
19	1,509	49	8,378	191
23	1,579	52	6,505	242
24	1,678	55	5,891	170
25	1,244	41	4,010	150
26	1,308	43	5,605	170
28	1,244	41	3,461	170
30	1,392	46	5,671	150
31	1,630	53	4,010	170
32	2,134	70	7,061	227
33	2,114	69	5,891	227
34	1,861	61	5,056	242
35	1,914	63	7,266	284
*Multiply the base rate by .70 for PIP With Workers' Compensation.				

LIMOUSINES				
Territory	20/40 BI	\$10,000 PD	PIP*	Property Protection Insurance
11	\$2,195	\$328	\$4,610	\$175
12	1,522	227	2,708	208
13	1,905	285	4,816	166
17	1,165	174	2,634	142
18	1,412	211	2,774	121
19	1,234	184	4,192	112
23	1,290	193	3,258	142
24	1,372	205	2,948	100
25	1,017	152	2,007	87
26	1,068	160	2,805	100
28	1,017	152	1,735	100
30	1,138	170	2,840	87
31	1,334	199	2,007	100
32	1,744	260	3,534	133
33	1,729	258	2,948	133
34	1,522	227	2,530	142
35	1,564	234	3,638	166
*Multiply by .70 for PIP Other Than Owner Operated.				

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL
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SCHOOL AND CHURCH BUSES – INTRASTATE				
Territory	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP
11	\$281	\$42	\$37	\$549
12	194	29	39	324
13	242	36	31	578
17	150	22	29	314
18	180	27	26	333
19	156	23	21	500
23	165	25	29	387
24	173	26	18	353
25	129	19	18	235
26	138	21	18	333
28	129	19	18	211
30	147	22	18	338
31	171	25	18	235
32	221	33	26	422
33	221	33	26	353
34	194	29	29	304
35	201	30	31	436

OTHER BUSES – INTRASTATE				
Territory	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP
11	\$2,202	\$331	\$143	\$5,296
12	1,531	230	167	3,106
13	1,911	287	133	5,540
17	1,169	176	115	3,022
18	1,417	213	93	3,190
19	1,236	185	87	4,821
23	1,293	194	115	3,745
24	1,379	207	77	3,387
25	1,015	152	68	2,310
26	1,074	161	77	3,230
28	1,015	152	77	1,989
30	1,143	172	68	3,270
31	1,336	201	77	2,310
32	1,752	263	102	4,066
33	1,737	261	102	3,387
34	1,531	230	115	2,909
35	1,570	236	133	4,182

Bodily Injury and Property Damage

When determining premiums for vehicles principally operated on an interstate basis, apply a factor of 2.10 to the otherwise applicable intrastate rates.

Property Protection Insurance and Personal Injury Protection

When determining premiums for vehicles principally operated on an interstate basis, apply a factor of 0.50 to the otherwise applicable intrastate rates.

**MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY MANUAL
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VAN POOLS								
INTRASTATE					INTERSTATE			
Territory	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP All Other*	20/40 BI	\$10,000 PD	Property Protection Insurance	PIP
11	\$408	\$62	\$64	\$575	\$961	\$144	\$31	\$261
12	283	43	73	336	666	100	38	152
13	354	54	58	603	834	125	31	275
17	216	33	52	332	510	76	25	152
18	264	40	43	351	619	93	25	156
19	229	35	37	523	541	81	22	237
23	241	36	52	406	566	85	25	185
24	254	39	34	369	602	90	22	166
25	189	29	31	252	446	67	19	114
26	198	30	34	351	467	70	22	156
28	189	29	34	219	446	67	22	100
30	212	32	31	355	496	74	19	156
31	248	38	34	252	583	87	22	114
32	325	49	46	439	766	115	25	194
33	321	49	46	369	757	114	25	166
34	283	43	52	318	666	100	25	138
35	291	44	58	453	684	103	31	204

***Multiply by .445 for Employer Furnished PIP.**

HIRED AUTO	
\$ 20/40 BI	\$10,000 PD
\$0.28	\$0.24

FLEET FACTORS			
	Zone	School and Church Buses	All Other
Fleet Factors	.70	1.20	1.10
Nonfleet Factors	1.00	1.00	1.00

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ZONE COMBINATIONS					
		ZONE 11 (DETROIT) COMBINATIONS	ZONE 44 (NORTH CENTRAL) COMBINATIONS		
Zone	Description	Code	Code	Bodily Injury and PIP	Property Damage and PPI
01	Atlanta	401	901	\$1,964	\$851
02	Baltimore—Washington	402	902	2,287	991
03	Boston	403	903	2,033	881
04	Buffalo	404	904	2,287	991
05	Charlotte	405	905	1,964	851
06	Chicago	406	906	1,512	655
07	Cincinnati	407	907	1,512	655
08	Cleveland	408	908	1,512	655
09	Dallas—Ft. Worth	409	909	2,277	986
10	Denver	410	910	2,196	951
11	Detroit	411	911	1,512	655
12	Hartford	412	912	2,033	881
13	Houston	413	913	2,277	986
14	Indianapolis	414	914	1,512	655
15	Jacksonville	415	915	1,964	851
16	Kansas City	416	916	1,889	819
17	Little Rock	417	917	2,277	986
18	Los Angeles	418	918	2,156	934
19	Louisville	419	919	2,142	928
20	Memphis	420	920	2,142	928
21	Miami	421	921	1,964	851
22	Milwaukee	422	922	1,889	819
23	Minneapolis—St. Paul	423	923	1,889	819
24	Nashville	424	924	2,142	928
25	New Orleans	425	925	1,988	861
26	New York City	426	926	2,287	991
27	Oklahoma City	427	927	2,277	986
28	Omaha	428	928	1,889	819
29	Phoenix	429	929	2,196	951
30	Philadelphia	430	930	2,287	991
31	Pittsburgh	431	931	2,287	991
32	Portland	432	932	2,156	934
33	Richmond	433	933	1,964	851
34	St. Louis	434	934	1,889	819
35	Salt Lake City	435	935	2,196	951
36	San Francisco	436	936	2,156	934
37	Tulsa	437	937	2,277	986
40	Pacific	440	940	2,156	934
41	Mountain	441	941	2,196	951
42	Midwest	442	942	1,889	819
43	Southwest	443	943	2,277	986
44	North Central	444	944	1,512	655
45	Mideast	445	945	2,142	928
46	Gulf	446	946	1,988	861
47	Southeast	447	947	1,964	851
48	Eastern	448	948	2,287	991
49	New England	449	949	2,033	881

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TRUCKS, TRACTORS AND TRAILERS			
	No Deductible Comprehensive Base Rate	\$100 Deductible Collision Base Rate	\$100 Deductible Limited Collision Base Rate
Other Than Zone Rated Autos All Territories	\$ 625	\$ 761	\$342
Zone Rate Autos All Zone Combinations	1,080	3,010	N/A
Multiply the Collision and Limited Collision base rate by 1.25 if the vehicle is used in dumping.			

PUBLIC TRANSPORTATION (EXCEPT TAXICABS) ALL TERRITORIES			
	No Deductible Comprehensive Base Rate	\$100 Deductible Collision Base Rate	\$100 Deductible Limited Collision Base Rate
Buses	\$356	\$359	\$162
Van Pools & Limousines	531	516	232

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PRIVATE PASSENGER TYPES			
Territory	No Deductible Comprehensive Base Rate	\$100 Deductible Collision Base Rate	Full Limited Collision Base Rate
11	\$748	\$1,377	\$646
12	510	1,251	587
13	394	1,100	516
17	225	1,000	469
18	332	1,241	582
19	239	1,309	614
23	210	1,060	497
24	313	1,044	490
25	245	853	400
26	300	818	384
28	313	728	341
30	280	941	441
31	272	1,026	481
32	435	1,220	572
33	394	1,150	539
34	383	1,123	527
35	402	1,269	595

TAXICABS				
Territory	\$100 Deductible Collision Base Rate	\$500 Deductible Collision Factor	\$500 Deductible Broadened Collision Factor	\$500 Deductible Limited Collision Factor
11	\$3,364	0.099	(0.089)	0.45
12	3,364	0.099	(0.089)	0.45
13	3,761	0.099	(0.089)	0.45
17	3,425	0.099	(0.089)	0.45
18	3,090	0.099	(0.089)	0.45
19	3,035	0.099	(0.089)	0.45
23	2,699	0.099	(0.089)	0.45
24	3,005	0.099	(0.089)	0.45
25	2,332	0.099	(0.089)	0.45
26	2,722	0.099	(0.089)	0.45
28	2,850	0.099	(0.089)	0.45
30	2,745	0.099	(0.089)	0.45
31	2,639	0.099	(0.089)	0.45
32	3,655	0.099	(0.089)	0.45
33	3,318	0.099	(0.089)	0.45
34	3,035	0.099	(0.089)	0.45
35	3,035	0.099	(0.089)	0.45

For the broadened collision base rate, multiply the collision base rate by .901.

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Age Group	AGE GROUP FACTORS					
	COMPREHENSIVE AGE GROUP FACTORS			COLLISION AGE GROUP FACTORS		
	Zone	Private Passenger Types	All Other Except Taxicabs	Zone	Private Passenger Types	All Other
1,2,3	1.00	1.00	1.00	1.00	1.00	1.00
4	0.90	0.95	0.95	0.85	0.85	0.85
5	0.85	0.95	0.90	0.75	0.85	0.80
6,7	0.70	0.85	0.80	0.65	0.65	0.70
8	0.70	0.80	0.75	0.65	0.60	0.65
9	0.70	0.80	0.70	0.65	0.60	0.60
10,11	0.70	0.75	0.70	0.65	0.55	0.60
12	0.70	0.75	0.60	0.65	0.55	0.50

Range	ORIGINAL COST NEW FACTORS								
	COMPREHENSIVE						COLLISION		
	Zone	\$100 Ded. Comp. Factor	Private Passenger Type	\$100 Ded. Comp. Factor	All Other Except Taxicabs	\$100 Ded. Comp. Factor	Zone	Private Passenger Type	All Other
\$0-4,500	0.400	.090	0.300	.039	0.400	.083	0.360	0.500	0.360
\$4,501-6,000	0.500	.090	0.430	.039	0.500	.083	0.460	0.600	0.460
\$6,001-8,000	0.620	.090	0.570	.039	0.600	.083	0.620	0.725	0.550
\$8,001-10,000	0.760	.090	0.710	.039	0.700	.083	0.750	0.850	0.700
\$10,001-15,000	0.900	.090	0.860	.039	0.900	.083	0.860	0.925	0.860
\$15,001-20,000	1.000	.090	1.000	.039	1.000	.083	1.000	1.000	1.000
\$20,001-25,000	1.100	.090	1.120	.039	1.100	.083	1.060	1.075	1.100
\$25,001-40,000	1.200	.090	1.300	.039	1.200	.083	1.270	1.200	1.350
\$40,001-65,000	1.360	.090	1.700	.039	1.300	.083	1.820	1.450	2.000
\$65,001-90,000	1.600	.090	2.400	.039	1.500	.083	2.180	1.700	2.600
\$90,001-115,000	1.688	.090	2.650	.039	1.588	.083	2.493	1.825	2.913
\$115,001-140,000	1.863	.090	3.150	.039	1.763	.083	3.118	2.075	3.538
\$140,001-165,000	2.038	.090	3.650	.039	1.938	.083	3.743	2.325	4.163
\$165,001-190,000	2.213	.090	4.150	.039	2.113	.083	4.368	2.575	4.788
\$190,001-220,000	2.405	.090	4.700	.039	2.305	.083	5.055	2.850	5.475
\$220,001-250,000	2.615	.090	5.300	.039	2.515	.083	5.805	3.150	6.225
\$250,001-280,000	2.825	.090	5.900	.039	2.725	.083	6.555	3.450	6.975
\$280,001-310,000	3.035	.090	6.500	.039	2.935	.083	7.305	3.750	7.725
\$310,001-340,000	3.245	.090	7.100	.039	3.145	.083	8.055	4.050	8.475
\$340,001-370,000	3.455	.090	7.700	.039	3.355	.083	8.805	4.350	9.225
\$370,001-400,000	3.665	.090	8.300	.039	3.565	.083	9.555	4.650	9.975

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FLEET FACTORS						
	COMPREHENSIVE			COLLISION		
	Trucks, Tractors, and Trailers	Buses and Limousines	Zone	Trucks, Tractors, and Trailers	Buses and Limousines	Zone
Fleet Factors	0.75	0.85	0.65	0.95	1.00	0.65
Nonfleet Factors	1.00	1.00	1.00	1.00	1.00	1.00

COMPREHENSIVE, REGULAR COLLISION & BROADENED COLLISION DEDUCTIBLE FACTORS									
Zone				All Trucks, Truck-Tractors, Trailers, Semitrailers, and Public Autos (excluding taxis)			Private Passenger Types		
Deductible Amount	Comp. Factor	Regular Collision Factor	Broadened Collision	Comp. Factor	Regular Collision Factor	Broadened Collision	Comp. Factor	Regular Collision Factor	Broadened Collision
\$ 100	0.000	0.000	(0.129)	0.000	0.000	(0.017)	0.000	0.000	(0.019)
250	0.121	0.043	(0.112)	0.114	0.041	(0.002)	0.114	0.049	0.004
500	0.242	0.110	(0.089)	0.242	0.099	0.019	0.262	0.115	0.031
1,000	0.396	0.260	(0.019)	0.348	0.216	0.082	0.395	0.221	0.079
2,000	0.505	0.410	0.079	0.439	0.369	0.170	0.506	0.363	0.129
3,000	0.571	0.520	0.147	0.492	0.477	0.232	0.565	0.469	0.159
5,000	0.637	0.660	0.220	0.561	0.613	0.297	0.646	0.593	0.168

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ZONE COMBINATIONS						
Zone	Description	Zone 11 (Detroit) Combinations		Zone 44 (North Central) Combinations		Both Zone 11 and Zone 44 Comprehensive
		Code	Collision	Code	Collision	
01	Atlanta	401	1.112	901	1.112	.990
02	Baltimore—Washington	402	1.292	902	1.292	.792
03	Boston	403	1.220	903	1.220	.827
04	Buffalo	404	1.292	904	1.292	.792
05	Charlotte	405	1.112	905	1.112	.990
06	Chicago	406	1.087	906	1.087	.897
07	Cincinnati	407	1.087	907	1.087	.897
08	Cleveland	408	1.087	908	1.087	.897
09	Dallas—Ft. Worth	409	1.434	909	1.434	.909
10	Denver	410	1.616	910	1.616	.969
11	Detroit	411	1.087	911	1.087	.897
12	Hartford	412	1.220	912	1.220	.827
13	Houston	413	1.434	913	1.434	.909
14	Indianapolis	414	1.087	914	1.087	.897
15	Jacksonville	415	1.112	915	1.112	.990
16	Kansas City	416	1.184	916	1.184	.915
17	Little Rock	417	1.434	917	1.434	.909
18	Los Angeles	418	1.553	918	1.553	1.272
19	Louisville	419	1.329	919	1.329	.981
20	Memphis	420	1.329	920	1.329	.981
21	Miami	421	1.112	921	1.112	.990
22	Milwaukee	422	1.184	922	1.184	.915
23	Minneapolis—St. Paul	423	1.184	923	1.184	.915
24	Nashville	424	1.329	924	1.329	.981
25	New Orleans	425	1.220	925	1.220	.946
26	New York City	426	1.292	926	1.292	.792
27	Oklahoma City	427	1.434	927	1.434	.909
28	Omaha	428	1.184	928	1.184	.915
29	Phoenix	429	1.616	929	1.616	.969
30	Philadelphia	430	1.292	930	1.292	.792
31	Pittsburgh	431	1.292	931	1.292	.792
32	Portland	432	1.553	932	1.553	1.272
33	Richmond	433	1.112	933	1.112	.990
34	St. Louis	434	1.184	934	1.184	.915
35	Salt Lake City	435	1.616	935	1.616	.969
36	San Francisco	436	1.553	936	1.553	1.272
37	Tulsa	437	1.434	937	1.434	.909
40	Pacific	440	1.553	940	1.725	1.272
41	Mountain	441	1.616	941	1.795	.969
42	Midwest	442	1.184	942	1.316	.915
43	Southwest	443	1.434	943	1.593	.909
44	North Central	444	1.087	944	1.208	.897
45	Mideast	445	1.329	945	1.477	.981
46	Gulf	446	1.220	946	1.355	.946
47	Southeast	447	1.112	947	1.236	.990
48	Eastern	448	1.292	948	1.435	.792
49	New England	449	1.220	949	1.356	.827