



Michigan's Auto Insurance Law Has Changed

The information contained in the following publication pertains to auto insurance policies issued on or before July 1, 2020. Publications about auto insurance policies issued on or after July 2, 2020 are available at michigan.gov/autoinsurance.

For more information about the new auto insurance law and how it will affect you, please visit: www.michigan.gov/AutoInsurance.





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**Michigan Catastrophic Claims Association (MCCA)
Information as of April 16, 2018**

Since 1979, more than 38,407 claims have been reported to the MCCA. A claim represents the auto accident that caused the catastrophic injury - it does not represent the number of people injured. Most claims, but not all, include only one person.

Michigan Catastrophic Claims Association Assessment History

Assmt #	Period	Months	Pure Premium	(Surplus) Deficit Adj.	Admin. Expense	Total Assessment
1	7/1/78 to 6/30/79	12	\$3.00	\$0.00	\$0.00	\$3.00
2	7/1/79 to 12/31/79	6	\$6.28	\$5.40	\$0.00	\$11.68
3	1/1/80 to 12/31/80	12	\$6.36	(\$0.36)	\$0.00	\$6.00
4	1/1/81 to 12/31/81	12	\$7.14	(\$0.58)	\$0.20	\$6.76
5	1/1/82 to 12/31/82	12	\$6.64	(\$0.81)	\$0.10	\$5.93
6	1/1/83 to 12/31/83	12	\$7.55	(\$2.12)	\$0.10	\$5.53
7	1/1/84 to 12/31/84	12	\$8.24	(\$2.44)	\$0.11	\$5.91
8	1/1/85 to 12/31/85	12	\$10.55	\$1.40	\$0.10	\$12.05
9	1/1/86 to 12/31/86	12	\$11.24	\$3.07	\$0.09	\$14.40
10	1/1/87 to 12/31/87	12	\$15.77	\$6.81	\$0.09	\$22.67
11	1/1/88 to 12/31/88	12	\$24.41	\$8.10	\$0.09	\$32.60
12	1/1/89 to 12/31/89	12	\$33.44	\$10.12	\$0.09	\$43.65
13	1/1/90 to 12/31/90	12	\$48.12	\$18.37	\$0.15	\$66.64
14	1/1/91 to 12/31/91	12	\$68.33	\$32.50	\$0.17	\$101.00
15	1/1/92 to 12/31/92	12	\$77.69	\$32.77	\$0.12	\$110.58
16	1/1/93 to 12/31/93	12	\$90.43	\$28.14	\$0.12	\$118.69
17	1/1/94 to 12/31/94	12	\$98.71	\$16.89	\$0.12	\$115.72
18	1/1/95 to 12/31/95	12	\$98.07	(\$1.24)	\$0.12	\$96.95
19	1/1/96 to 12/31/96	12	\$87.53	(\$15.06)	\$0.10	\$72.57
20	1/1/97 to 12/31/97	12	\$62.03	(\$47.19)	\$0.10	\$14.94
21	1/1/98 to 12/31/98	12	\$63.87	(\$58.37)	\$0.10	\$5.60
22	1/1/99 to 12/31/99	12	\$56.31	(\$50.81)	\$0.10	\$5.60
23	1/1/00 to 12/31/00	12	\$52.30	(\$46.79)	\$0.09	\$5.60
24	1/1/01 to 12/31/01	12	\$61.53	(\$47.21)	\$0.09	\$14.41
25	1/1/02 to 06/30/02	6	\$71.05	\$0.00	\$0.10	\$71.15
26	7/1/02 to 6/30/03	12	\$68.90	\$0.00	\$0.10	\$69.00
27	7/1/03 to 6/30/04	12	\$79.30	\$20.80	\$0.10	\$100.20

Assmt #	Period	Months	Pure Premium	(Surplus) Deficit Adj.	Admin. Expense	Total Assessment
28	7/1/04 to 6/30/05	12	\$95.93	\$31.21	\$0.10	\$127.24
29	7/1/05 to 6/30/06	12	\$116.43	\$25.17	\$0.10	\$141.70
30	7/1/06 to 6/30/07	12	\$113.48	\$23.75	\$0.10	\$137.33
31	7/1/07 to 6/30/08	12	\$106.63	\$16.42	\$0.10	\$123.15
32	7/1/08 to 6/30/09	12	\$96.06	\$8.32	\$0.20	\$104.58
33	7/1/09 to 6/30/10	12	\$100.78	\$23.89	\$0.22	\$124.89
34	7/1/10 to 6/30/11	12	\$116.84	\$26.00	\$0.25	\$143.09
35	7/1/11 to 6/30/12	12	\$115.38	\$29.32	\$0.30	\$145.00
36	7/1/12 to 6/30/13	12	\$141.93	\$32.72	\$0.35	\$175.00
37	7/1/13 to 6/30/14	12	\$156.44	\$29.19	\$0.37	\$186.00
38	7/1/14 to 6/30/15	12	\$155.90	\$29.71	\$0.39	\$186.00
39	7/1/15 to 6/30/16	12	\$145.10	\$4.50	\$0.40	\$150.00
40	7/1/16 to 6/30/17	12	\$140.26	\$19.34	\$0.40	\$160.00
41	7/1/17 to 6/30/18	12	\$143.33	\$26.27	\$0.40	\$170.00
*42	7/1/18 to 6/30/19	12	\$161.00	\$31.00		\$192.00

* The administrative expense is now included in the premium amount.