



Michigan Assigned Claims Plan (MACP)

The Michigan Assigned Claims Plan is a safety net under Michigan's No-Fault Act. It provides Personal Injury Protection (PIP) benefits to people injured in motor vehicle accidents who do not have any other source of PIP coverage.

While the MACP is a last resort for accident victims who would otherwise have no access to Michigan No-Fault PIP benefits, it comes with strict exclusions and a coverage cap.

How Can I Qualify?

When a person is injured in an auto accident, generally they seek their PIP benefits from their own auto insurance or the insurer of their spouse or of a relative(s) that lived in their home at the time of the accident. If no insurance is available as indicated above, the injured party may qualify to obtain PIP benefits from the MACP. Situations in which an injured person(s) could qualify are:

- **No Auto Insurance Applies:** There is no policy that covers your injuries under Michigan's priority rules (**MCL 500.3114**)
- **Insurer can't be Identified:** The responsible No-Fault insurer cannot be determined
- **Dispute between Insurers:** Two or more insurers disagree about who must pay
- **Insolvent Insurer:** The only available insurer is financially unable to provide coverage

You **cannot** collect MACP benefits if you were the owner or registrant of an uninsured vehicle involved in the accident (**MCL 500.3113(b)**).

Benefits Available

Benefits through MACP are the same PIP benefits available under a No-Fault policy:

- Medical expenses (**MCL 500.3107(1)(a)**), but limited to \$250,000
- Wage loss (**MCL 500.3107(1)(b)**)
- Replacement services (**MCL 500.3107(1)(c)**)
- Attendant care (subject to statutory limits)

Cap on MACP Benefits:

Under **MCL 500.3172(7)**, the MACP's liability for allowable expenses is **capped at \$250,000** per individual per accident.

Disclaimer: *The outcome of a particular matter can depend on a variety of factors—including the specific factual and legal circumstance that may come to light during initial investigation.*

