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NO MCCA PREMIUM FOR HISTORIC VEHICLES

House Bill 4449

Sponsor: Rep. Ron Jelinek

**Committee: Insurance and Financial
Services**

Complete to 8-21-00

A SUMMARY OF HOUSE BILL 4449 AS INTRODUCED 4-13-99

The bill would amend the Insurance Code to exempt historic vehicles from the premium otherwise charged for each automobile and motorcycle for the Michigan Catastrophic Claims Association (MCCA).

(The MCCA is a statutorily mandated non-profit association made up the companies writing auto insurance in the state. Michigan's no-fault auto insurance system provides unlimited lifetime medical and rehabilitation benefits. An auto insurer is responsible for the first \$250,000 of a personal injury protection claim, and amounts above that are the financial responsibility of the MCCA. In essence, the MCCA is a statutorily created reinsurer for auto insurers.)

The term "historic vehicle" would be defined to refer to a vehicle that is a registered historic vehicle under the Michigan Vehicle Code (at MCL.803a). Such a vehicle must be over 25 years old, be owned solely as a collector's item and for participation in club activities, exhibitions, tours, parades, and similar uses. It cannot be used for general transportation.

MCL 500.3104

Analyst: C. Couch

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.