

MICHIGAN'S CATASTROPHIC CLAIMS ASSOCIATION (MCCA)

JASON A. WAECHTER
THE MOTORCYCLE LAWYERSM



It's not for you; It's for insurance companies, but you pay for it.

Most motorcyclists have a huge misunderstanding of the Michigan Catastrophic Claims Association (MCCA). What the MCCA is and what it does is a mystery to many.

The MCCA's website states "The Michigan Catastrophic Claims Association (MCCA), a private non-profit unincorporated association, was created by the state Legislature in 1978. Michigan's unique auto insurance no-fault law provides unlimited lifetime coverage for medical expenses which result from auto accidents. The MCCA reimburses auto no-fault insurance companies for each Personal Injury Protection (PIP [No-Fault]) medical claim paid more than a set amount. Currently that amount is \$555,000. That means that the insurance company pays the entire claim, but is reimbursed by the MCCA for medical costs over \$555,000."

"All auto insurance companies operating in Michigan are assessed to cover the catastrophic medical claims occurring in Michigan. Those assessments are generally passed on to auto insurance policyholders. The 2018 assessment is \$192.00 per vehicle." In layman's terms, that means that anyone who insures a vehicle, including a motorcycle, is assessed \$192. This money goes into the MCCA's fund for a pool of money to pay any claim that reaches \$555,000. The fund is used to reimburse insurance companies only. It is not used to pay the motorcycle victims.

As a citizen, you have no right to make a claim with the MCCA, even if you are the victim of a motor vehicle collision. The MCCA's fund exists to protect insurance companies from having to handle a large number of catastrophic claims involving vehicle crashes. Imagine if one insurance company receives most of these catastrophic claims. It would have to pay all the claimed medical bills for life.

Theoretically, the company could go out of business if that happened. The MCCA helps mitigate this likelihood and helps insurance companies calculate their potential risk. For vehicle crashes in Michigan, insurance companies will never pay over \$555,000 for medical expenses.

Under the MCCA, motorcyclists are treated the same way as Michigan car owners. They're both assessed \$192. Some people argue that motorcyclists get shorted by having to pay this same \$192 assessment because many times motorcyclists aren't entitled to no-fault benefits after a crash.

How is that possible? The only time no-fault benefits are available to anyone is if a "motor vehicle" is "involved" in the crash. Believe it or not, under Michigan's no-fault law, a motorcycle isn't included in the definition of a "motor vehicle." To get benefits, a car, truck, van, or SUV must be "involved."

The MCCA doesn't exist to serve motorcyclists or help them file claims. It exists to protect insurance companies from paying too much.



ATTORNEY JASON WAECHTER
Representing Injured Motorcyclists
The Number to Call If You Fall is 1-877-BIKER-LAW
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ABOUT

JASON A. WAECHTER

THE MOTORCYCLE LAWYERSM



Attorney Jason A. Waechter is a Michigan attorney specializing in motorcycle injury and wrongful death litigation for 25 years.

Mr. Waechter is a million-dollar winning attorney, with over \$75,000,000 paid to his clients and has won many verdicts across the state. A few include \$2,000,000 St. Clair County, \$677,000 Washtenaw County, \$350,000 Clair County, and a recent \$550,000 Oakland County verdict.

Some honors include:

- Chosen as a **Super Lawyer®**
- Member of the *Million Dollar Advocates Forum*
- Rated a **Top 100 Trial Lawyer**, by *National Trial Lawyers*
- *US News & World Report's* Best Personal Injury Firms

Mr. Waechter furthers legal issues relating to his clients and cases. His firm's accident prevention campaign includes billboards and bumper stickers reminding other drivers to keep a look out and share the road. His sponsored Bystander Assistance Class has patched over 2,500 motorcyclists teaching them basic first aid and accident scene management.

Mr. Waechter is a member of American Bikers Aiming Toward Education (ABATE) and the American Motorcycle Association (AMA). Some say Jason “Wrote the book”—he has authored: “Litigating Motorcycle Injury & Wrongful Death Cases,” a book for personal injury attorneys.

Attorney Waechter has written almost 100 articles on motorcycling, insurance and motorcycle law for his monthly columns in Thunder Roads Magazine and Midwest Motorcyclist.

For free advice after a crash or for possible representation, call Attorney Jason Waechter.

Toll free: 1-877-BIKER LAW (that's 1-877-245-3752) or (248) 355-4701. He will speak to you personally.

Offices: Southfield, Detroit, Flint, Grand Rapids, Marquette, Ann Arbor & Lansing



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WHY DID I WRITE THIS EBOOK?

There is so much misinformation and misunderstanding about Michigan's laws that apply to motorcycles and motorcyclists. I often see bikers get shafted because of this. I want to set the record straight and advise motorcyclists on how to protect themselves under the law.

ACCOLADES AND ACHIEVEMENTS



Selected to Super Lawyers as a Top Rated Personal Injury Attorney every year since 2011. Super Lawyers is a rating service of outstanding lawyers who have attained a high-degree of peer recognition and professional achievement.



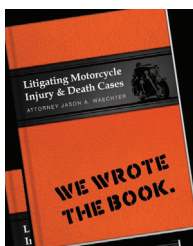
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Jason Waechter literally wrote THE book: Litigation Motorcycle Injury & Death Cases. It is a comprehensive guide for personal injury lawyers handling motorcycle accident cases. Includes chapters on information such as insurance claims, types of injuries and litigation tactics.



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CONCLUSION

My hope is that this eBook helped educate you on Michigan's motorcycle law, the best insurance coverage that helps and protects you and set the record straight regarding the many of the misconceptions in this area.

Thank you for reading and ride safely. Please feel free to call me about anything. It would be a privilege to represent you or a loved one.

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Caveat: This e-book is not a complete guide to the law. Laws change. The No-Fault Law changes when new laws are passed and/or when the appellate courts decide cases that change the law. Because the law is constantly changing, you should contact our office, so the facts of your particular case are applied to the most current law for accurate legal advice.

* There are many exceptions, special definitions and complex issues that cannot be explained in this book. Terms such as Motorcycle, Motor Vehicle, and Involved. This eBook is not intended to be a substitute for case specific legal device. Your legal rights greatly depend on the facts of your Michigan motorcycle accident. These materials are meant to be informative and provide a basic understanding of the rights as Michigan motorcycle accident victim. This is not a complete in all-encompassing informative guide to law. Every year in Michigan the no-fault law and Michigan motorcycle law changes in some fashion. In this brief space, we could not explain all situations and legal issues.



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