

Memorandum of Changes

January 1, 2026

- Rule 3 – This rule has been modified to include the maximum limit of loss for physical damage coverages. Rule 3 (4) provides the maximum limit and the use of endorsement form MP-0004.
- Rule 22 – This rule has been modified to include the maximum limit for the calculation of adjusted rate relativities for VRG 50.
- Endorsement MP-0004 – Coverage for Damage to Your Auto – Maximum \$175,000 Limit of Loss (Ed. 01-25) is placed on file for use with all MAIP policies.
- Rate Page R-37 – The calculation of adjusted rate relativities for VRG 50 has been modified.
- B-2 – Private Passenger Policy and Forms has been modified to reflect the 2026 edition of the Coverage Selections Page.