



Order of priority chart

Effective 7/2/2020

Private vehicles 3114(1), (4)	Vehicles for hire – operator 3114(2)	Vehicles for hire – passengers – Veh Type A* 3114(2)	Vehicles for hire – passengers – Veh Type B** 3114(2)	Employer furnished 3114(3)***	Motorcycle 3114(5)	Non-occupant (pedestrian/ bicyclists) 3115
Your own policy	Insurer of vehicle owner	Your own policy	Insurer of vehicle owner	Employer's insurer*	Insurer of the owner of motor vehicle involved	Your own policy
Insurer(s) of spouse and resident relative domiciled in same household	Your own policy	Insurer(s) of spouse and resident relative domiciled in same household	Your own policy	Insurer of injured person	Insurer of the operator of motor vehicle involved	Insurer(s) of spouse and resident relative domiciled in same household
Michigan Assigned Claims Plan	Insurer(s) of spouse and resident relative domiciled in same household	Insurer of motor vehicle	Insurer(s) of spouse and resident relative domiciled in same household	Insurer(s) of spouse and resident relative domiciled in same household	Insurer of motorcycle operator	Michigan Assigned Claims Plan
	Michigan Assigned Claims Plan	Michigan Assigned Claims Plan	Michigan Assigned Claims Plan	Michigan Assigned Claims Plan	Insurer of motorcycle owner	
					Michigan Assigned Claims Plan	

*Type A: school bus, city bus, non-profit bus, taxis, transportation network, bus used to transport passengers to a destination

** Type B: ambulance, non-emergency medical transport, limo, airport shuttle and party bus

*** 3114(3) applies to an employee, his or her spouse or domiciled resident relative of either. All other occupants fall under private vehicle analysis.