

STEP-BY-STEP GUIDE · MICHIGAN

Car Registration, Plates and No-Fault Insurance in Michigan 2026

Six medical tiers, and the law assigns the most expensive one to anyone who does not choose. Plates, the MSRP mechanic, a thirty-day trap and the rating bans.

SHORT ANSWER

There are two jobs here and the second is the expensive one. The first is the plate: anyone moving to Michigan has to **buy a Michigan plate** for the car, the transaction happens at an SOS office, and **there is no county motor vehicle office**. The second is insurance, and it is the **single biggest money decision** in this guide: Michigan is a no-fault state with **six medical coverage tiers**, and **if you make no choice the law assigns you the most expensive one** and charges the premium for it. On top of that, **another state's policy is not accepted**, so you cannot register the car until you buy a Michigan policy.

Plate and title: insurance first, office second

- If possible, **the previous state's registration**, expired **no more than 90 days** ago.
- **The original title**. A photocopy is not accepted.
- **Proof of Michigan No-Fault insurance**. This is not a formality, it is the door itself.
- Your driver's license or ID card, or a valid unexpired passport.
- A lienholder or leasing company statement if there is a lien or lease on the vehicle.
- Payment.

In most cases the plate, the tab to fit straight away and two copies of the registration are **handed to you at the office; the title arrives by mail**. If the lienholder holds the title in another state, Michigan issues a registration called **Foreign Ownership - Registration Only**: no Michigan title is produced and the ownership document stays the other state's title. The word "foreign" there does not mean another country, it means **another US state**. A title transfer between two private individuals can be done online, but **both buyer and seller must hold a valid Michigan license or ID**, so a newcomer who does not yet have Michigan credentials cannot use that route.

ITEM	FEE OR DEADLINE
Title transfer	\$15
Plate transfer	\$10-15
Sales tax	6 percent
Deadline to transfer a title after a sale	15 days; \$15 late fee after that

ITEM	FEE OR DEADLINE
Corrected or duplicate title	\$15
Correction to a registration	Free
New title after a loan is paid off (optional)	\$16
Replacement plate, or a lost or damaged tab	\$5
Electric vehicle annual surcharge	\$267 ; plug-in hybrid \$113
Recreation Passport state park entry	\$15 (1 year), \$29 (2 years), \$7 motorcycle

We print no registration fee in this guide, because there is no single figure. For 1984 and later model passenger cars and light trucks, the Michigan plate fee is a percentage of the vehicle's **manufacturer suggested retail price (MSRP) at the time of its first registration**. That base is reduced by set amounts over the following **three years**, and in SOS's own words **no further reduction is provided for under current law**. The consequence: a fifteen-year-old car keeps paying for the expensive car it once was. That is the opposite of the weight-based systems elsewhere in this series, and it is a line item to weigh when you buy an expensive used car. For your own vehicle use the SOS [registration fee calculator](#). The electric vehicle surcharge is a real budget item at \$267 a year; add it to your sums before you buy.

Your plate expires on your birthday

- Michigan ties the registration to the person rather than the calendar: **the plate expires on the vehicle owner's birthday**. With two owners, either birthday can be used. If the birthday falls on a weekend or a public holiday, renewing on the next business day avoids the penalty.
- **You can renew up to six months early**. If you are late, **\$10** is added and the fee is not prorated, so the number of days you were late does not save you.
- **Michigan requires only a rear plate** (MCL 257.225). A decorative plate may go on the front, but a previously registered real plate may not. The tab goes on the **upper right corner** of the plate.
- You have **three days to drive a newly purchased car home by the most direct route** without plates, carrying the assigned title and proof of insurance. **Do not lend a plate to a buyer**.
- If your insurer does not report your policy to the state electronically, **online and self-service renewal closes** and you have to renew by mail or at an office with proof.

Inspection and emissions: we do not say there is none

This needs a careful answer. **No emissions certificate and no safety inspection certificate appears on any of the SOS document lists for titles, registrations, new resident plates or annual tab renewals**. The only inspections Michigan names are for salvage or rebuilt vehicles and for assembled vehicles and off-road vehicles converted for road use. **But we do not write the sentence "Michigan has no emissions testing."** The state environmental department, EGLE, lists two separate parts under Act 451 of 1994 in its [air quality laws and rules list](#): **Part 63, motor vehicle emissions testing for western Michigan**, and **Part 65, motor vehicle emissions testing for southeastern Michigan**. The text of those two parts would not open in the research, so we cannot say whether they are dormant, contingent on a federal determination, or simply not

enforced. What we write is this: **no emissions or inspection certificate appears on the document lists; two emissions testing parts sit in the statute books and we could not read them.** If you are told otherwise, ask SOS.

Insurance: another state's policy does not travel

The SOS sentence is plain: **all vehicles must carry Michigan No-Fault insurance to be registered or renewed in Michigan, and insurance from another state is not accepted.** Somebody who moves here with a year left on an Ohio or Illinois policy cannot register the car until a Michigan policy is in place. Motorcycles need Michigan coverage, though it does not have to be no-fault. The penalties are not light: driving without insurance is a **misdemeanor** carrying a fine of **up to \$500 and up to one year in jail**, and the court may also suspend the license for **30 days or until valid proof is produced**. Failing to produce the certificate while driving can lead to license suspension, plate cancellation and impoundment. **Keep the certificate in the car.**

MANDATORY COVERAGE	WHAT IT DOES
PIP (Personal Injury Protection)	If you are injured in a motor vehicle accident, it pays reasonable and necessary medical expenses for life up to the limit you select . It also covers lost income and replacement services for up to three years after the accident.
PPI (Property Protection)	Automatically up to \$1 million . Read both limits inside the sentence: only within Michigan , and as to cars, only properly parked ones. It pays nothing for damage to a moving vehicle.
BI/PD (residual liability)	Liability for bodily injury you cause to others and for property damage outside the state. Default limits are \$250,000 per person, \$500,000 per accident and \$10,000 out-of-state property damage .

You may go below the default limits, but there is a floor: **\$50,000 per person, \$100,000 per accident and \$10,000 property damage**, and the statute writes that floor itself (MCL 500.3009). **Michigan's compulsory minimum today is well above the US average:** for comparison, the minimums on policies before July 2, 2020 were \$20,000 / \$40,000 / \$10,000. We pass on the warning from DIFS, the state insurance and financial services department, as it stands: if you are liable for an injury above your limit, **your assets or home can be seized, your wages garnished and your license suspended**. DIFS also strongly recommends, in its own words, that you consider higher property damage coverage. Complaint line: **833-275-3437**, weekdays 08:00 to 17:00.

Six PIP tiers

TIER	CONDITION
Unlimited	No condition, open to everyone. Michigan is the only state that still offers unlimited PIP.
\$500,000 per person and per accident	No stated condition.
\$250,000	No stated condition.
\$250,000 with a PIP medical exclusion	The excluded person must have qualified health coverage other than Medicare.

TIER	CONDITION
\$50,000	Only if the insured is enrolled in Medicaid , and the spouse and resident relatives have qualified health coverage, Medicaid, or another auto policy with PIP.
No PIP medical (full opt-out)	Only if the insured has Medicare Parts A and B , and the spouse and resident relatives have qualified health coverage or another policy with PIP.

TWO SHARP EDGES: THE ASSIGNED DEFAULT AND THE THIRTY DAYS

- **Make no choice and you get the most expensive one.** DIFS says it in its own words: if an insured does not select a PIP medical option, the **unlimited PIP medical option is selected by default** and the premium for that coverage is charged. The statute says the same (MCL 500.3107c(3)). So somebody who signs without reading the form has bought the most expensive option in the country by doing nothing.
- **The choice is not made verbally.** PIP and BI limits are selected on paper or electronic forms supplied by your agent or company, and those forms have to be **completed, signed and returned**. The statute even sets the content: the benefits and risks of each option must be stated conspicuously, and the applicant must be able to mark that they have read and understood it, mark their selection, and **sign**.
- **The thirty-day trap.** The statute (MCL 500.3107d(6)) reads: **if qualified health coverage ends, the insured must obtain insurance that includes PIP medical within 30 days of that expiry**. If they do not, and someone covered by that selection is injured in a motor vehicle accident in the gap, **that person receives no PIP benefits**; they can only claim through the assigned claims plan. It is easy to see why this hits a newcomer: leaving a job, employer coverage ending, a change in Medicaid. **If your health coverage ends, put PIP back on the car within thirty days.** Put it in your calendar, because nobody will remind you.
- **What is qualified health coverage?** Either **Medicare Parts A and B** (a Medicare Advantage plan counts), or a health insurance policy that does not exclude or limit motor vehicle accident injuries and whose annual deductible is below a set amount. That amount starts at \$6,000 in the statute and is updated **every July 1** by the medical component of the consumer price index, but only once the accumulated change reaches \$500 (MCL 500.3107d(7)(b)). **That is why we print no current figure**; ask your insurer or DIFS for the figure on the day. The paperwork is not a formality either: a letter from the entity providing the coverage, naming everyone covered, is required.
- **Realistically, which tier is open to you?** The \$50,000 tier requires Medicaid and the full opt-out requires Medicare Parts A and B; a newly arrived Turkish household usually has neither. In practice four options are on the table: **unlimited, \$500,000, \$250,000, and \$250,000 with an exclusion if you have qualified health coverage.**

What insurers may not use to set your rate, and four more details

- **A real protection for a newcomer.** The DIFS sentence: the new law prohibits insurance companies from using **sex, marital status, home ownership, credit score, educational level, occupation and ZIP code** when setting rates. For a Turkish family with no US credit file, an occupation not yet recognized here and a brand new neighborhood, none of that can be used against them. Rates and policy forms must also be filed with and approved by DIFS before they are offered.

- **But some things are outside the ban and that should be said:** how an insurer treats a short US driving history or a newly converted foreign license is not on that list, and the research could not establish it. Ask directly when you take quotes.
- **Your choice binds the whole household.** The statute: the coverage level selected applies to the insured, the spouse, resident relatives and anyone entitled to claim PIP under the policy (MCL 500.3107c(5)). One person's cheap choice becomes everyone's cheap choice.
- **Excluding a family member to cut the premium is dangerous.** The statute allows a named driver exclusion but requires a capitalized warning on the face of the policy, the declarations page and the certificate: when a named excluded person operates the vehicle, **all liability coverage is void and no one is insured**, and the owners of the vehicle and anyone legally responsible for the excluded person's acts carry full personal liability. So a household that leaves a relative off the policy to save money has left **that relative's driving entirely uninsured**.
- **Repairing the other car is not part of ordinary no-fault.** That is what **mini-tort** is for: if you are 50 percent or more at fault, you can be sued for **up to \$3,000** for the other party's damage not covered by their deductible or collision coverage. The statute also provides that a party more than 50 percent at fault cannot recover damages. Anyone selecting the \$50,000, \$250,000 or \$500,000 tier must be **offered** optional additional coverage for attendant care above the selected limit.
- **One structure and one open question.** The **Michigan Catastrophic Claims Association** reinsures insurers for PIP claims above a threshold, and the **per-vehicle assessment is charged only to those who select unlimited PIP**. That is the structure; **we print no figure**, because the threshold and assessment numbers on the DIFS page are not current. DIFS also announces an appellate decision holding that the fee schedule cost-control provisions cannot be applied to the treatment of people injured before June 11, 2019, and its status on further appeal; **the research could not establish the outcome today**, so we state no result.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MICHIGAN

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