



AUTO INSURANCE REFUNDS ARE ON THE WAY!

WHAT YOU NEED TO KNOW

- ✓ Anyone who had a vehicle, motorcycle, or RV that was insured to operate on Michigan roads as of 11:59 p.m. on October 31, 2021 is eligible to receive a refund for that vehicle.
- ✓ Eligible Michigan policyholders will receive \$400 per vehicle, or \$80 per historic vehicle.
- ✓ Refunds must be delivered in the form of checks or ACH deposits. Gift cards, premium discounts, and credits against current or future balances are not allowed.
- ✓ You do not have to do anything in order to receive your refund. Your insurer will issue it to you automatically by May 9, 2022.
- ✓ If someone calls claiming to need your personal information in order to give you your refund, hang up! Never give out personal information including address, birthdate, Social Security Number, account numbers, or passwords to an unsolicited caller. If you receive a call about your auto insurance refund, contact your insurance company to verify the request and inquire how you can provide information securely if necessary.

Eligible consumers who do not receive their refunds by the May 9, 2022, deadline should contact their auto insurance company or agent, or contact the Michigan Department of Insurance and Financial Services for assistance if your company or agent cannot resolve your concern.

Thanks to Michigan's historic, bipartisan auto insurance reform law passed by the Legislature and signed by Governor Whitmer in 2019, Michigan drivers will soon receive \$400 per-vehicle refunds from their auto insurance companies! The refunds are due to cost savings in the new auto insurance law, which has resulted in a \$5 billion surplus in the Michigan Catastrophic Claims Association (MCCA) catastrophic fund. Governor Whitmer and legislators have called on the MCCA to return the maximum amount of surplus funds to eligible Michiganders while ensuring continuity of care for the injured, and in late 2021, the MCCA authorized a \$3 billion refund to drivers.

FOR MORE INFORMATION OR ASSISTANCE

Contact the Michigan Department of Insurance and Financial Services:

- Phone: 833-ASK-DIFS (833-275-3437) Monday through Friday 8 a.m. to 5 p.m.
- Email: AutoInsurance@michigan.gov
- Online: Michigan.gov/DIFScomplaints

For more information, visit Michigan.gov/MCCArefund