



NEWS RELEASE

STATE EMERGENCY OPERATIONS CENTER

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Governor Whitmer, Department of Insurance and Financial Services Announce Order Requiring Auto Insurance Refunds Due to COVID-19

LANSING, MICH. Gov. Gretchen Whitmer and the Michigan Department of Insurance and Financial Services (DIFS) today announced that DIFS Director Anita Fox has ordered all auto insurers in Michigan to issue refunds or premium waivers to consumers as a result of insurance companies' reduced risk due to extreme reductions in driving during the COVID-19 pandemic.

"Michiganders have been staying safe and staying home and they should see the benefit in reduced auto insurance rates during the COVID-19 pandemic," said Gov. Whitmer. "Every family is feeling added financial pressure due to this virus, and this order will provide some much-needed relief to drivers."

[DIFS Order No. 2020-10-M](#) sets a deadline of June 10, 2020, for insurers to submit filings that include the refund or premium waiver amount, information on how that amount was determined, and how consumers will receive payments. It also requires communication plans to inform customers about the refund and the options available to those with long term changes in driving habits, for example those who have been laid off or are telecommuting.

"This order will ensure all insurers are issuing appropriate refunds or premium waivers to their customers," said Fox. "Consumers may realize additional savings by modifying their policies to reflect their current driving habits. Drivers should contact their agent to discuss garaging a car or making other changes to save on their premiums."

DIFS can assist consumers with questions or disputes that cannot be directly resolved with their insurer. Contact DIFS Monday through Friday from 8 a.m. to 5 p.m. at 833-ASK-DIFS (275-3437) or by emailing autoinsurance@michigan.gov.

The premium waivers or refunds are in addition to any savings resulting from the upcoming changes to Michigan's auto insurance law, which has shown reductions to statewide average premiums for Personal Injury Protection medical coverage for policies issued or renewed after July 1, 2020. Visit Michigan.gov/autoinsurance for more details on changes to the law, a [schedule](#) of weekly town halls, and instructional videos on how to fill out new forms.

Information around the COVID-19 outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

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