

# MICHIGAN AUTO INSURANCE CHANGES

## KNOW YOUR RIGHTS

Aside from changes to rate determinations and coverage options, Michigan's new auto insurance law holds insurers to higher standards of transparency and accountability to protect consumers. It's important for you to know your rights under the new law and where to go if you need to file a complaint.

### CONSUMER RIGHTS

Upon receipt of an auto insurance claim, Michigan law requires your auto insurance company to do the following:

- » Tell you the information they need to handle your claim within 30 days of learning of your loss.
- » Pay any part of your claim they have received proper supporting documentation for and pay the rest of your claim when proper supporting documentation is received.

Personal Injury Protection (PIP) claims, including medical bills, are considered overdue if they are not paid within 30 days after the auto insurance company has received satisfactory supporting documentation.

If your auto insurance claim for damages to a vehicle are not paid within 60 days after your auto insurance company has received satisfactory supporting documentation, the claim may be considered overdue.

Your auto insurance company may owe 12% simple interest on payments that are overdue.

### CHANGING YOUR COVERAGE

Although your insurance provider will remind you that you can change your level of coverage at each renewal, but you can also choose a different level of coverage — or change your insurance provider — at any time. Contact your provider for more details.

### FILING A COMPLAINT

If you are concerned your auto insurance company is unfairly delaying or denying your claim, charging you the wrong premium, or otherwise not performing as required under law — Michigan's Department of Financial and Insurance Services (DIFS) is there to help.

DIFS encourages consumers to try to resolve your complaint directly with your insurance company first; but if a resolution cannot be reached, you can file a complaint with [DIFS online by clicking here](#) or by phone toll-free at **(877) 999-6442**.

DIFS will contact your insurance provider, confirm whether the insurer is performing as required under your policy and the law, and help you understand what options may be available to you at that time.

### REPORTING FRAUD

Michigan's new auto insurance law creates a Fraud Investigation Unit to investigate criminal or fraudulent activity related to insurance and financial markets alongside the Attorney General and law enforcement.

If you suspect insurance fraud, or believe you have information regarding possible fraudulent activities, you can report it safely, easily and, in most cases, anonymously. You can file a report with DIFS by calling toll-free **(877) 999-6442**, emailing [DIFS-AntiFraud@michigan.gov](mailto:DIFS-AntiFraud@michigan.gov) or through their website by [clicking here](#).

**FOR MORE INFORMATION**  
on your rights and where to  
file a complaint, [click here](#).

WORKING FOR YOU!

STATE REPRESENTATIVE **JIM ELLISON**  
[ELLISON.HOUSEDEMS.COM](http://ELLISON.HOUSEDEMS.COM) | (517) 373-3818 | [JIMELLISON@HOUSE.MI.GOV](mailto:JIMELLISON@HOUSE.MI.GOV)

 MICHIGAN HOUSE  
DEMOCRATS  
[housedems.com](http://housedems.com)