



## MICHIGAN CATASTROPHIC CLAIMS ASSOCIATION

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# **Michigan Catastrophic Claims Association announces \$400 per-vehicle refund**

*Every eligible insured Michigan driver as of Oct. 31, 2021, will  
receive refunds beginning in March 2022*

LIVONIA, Mich. – The **Michigan Catastrophic Claims Association (MCCA)** today announced all eligible insured Michigan drivers will receive a \$400 per-vehicle refund. This marks the largest refund to consumers in the MCCA's 43-year existence.

The MCCA's decision to return surplus assessment dollars to consumers is a direct result of the fee schedule, fraud-fighting measures, and other changes made to Michigan's no-fault insurance law through bipartisan reforms passed in 2019.

Michigan consumers who had car insurance as of Oct. 31, 2021, will be eligible to receive refunds from their auto insurance company beginning in March 2022. Consumers who have questions about their refund status or the timing of their refund can contact their auto insurance company or agent.

The MCCA uses fiscal best practices and careful actuarial analysis in determining the timing and amount of any refund.

The \$400 per-vehicle refund is a result of the reforms passed with bipartisan support by the Legislature and signed into law by Gov. Gretchen Whitmer, as well as sound financial returns on investments made by the MCCA. Additional benefits have been realized by cracking down on fraud in the system and the creation of a medical fee schedule, which combined to deliver approximately \$3 billion back into the pockets of hardworking Michiganders.

The Legislature created the MCCA effective July 1, 1978, to reimburse insurance companies for amounts paid for Personal Injury Protection benefits over an amount deemed catastrophic under the no-fault insurance law. The cost of those benefits has been reflected in the premiums all Michigan policyholders pay.

Additional information on the MCCA, including claim payment statistics, audit reports, financial statements, the annual consumer report to the Michigan Legislature and answers to frequently asked questions are available at the MCCA's website, [www.michigancatastrophic.com](http://www.michigancatastrophic.com), and from the Michigan Department of Insurance and Financial Services' website, <https://www.michigan.gov/difs>.

**Created by the state legislature in 1978, the MCCA is a private, non-profit association whose mission is to protect the financial integrity of Michigan's auto insurance industry by providing an effective reinsurance mechanism for Personal Injury Protection (PIP) benefits.**