

MCCA Refund - FAQs

- 1. Who is eligible to receive a refund?** - All vehicles that were insured as of 11:59 p.m. on October 31, 2021 are eligible to receive a refund if the vehicle was covered by a policy that meets the minimum insurance requirements for operating a vehicle on Michigan roads.
- 2. How much will the refund be?** - The MCCA has announced that the refund will be \$400 per eligible vehicle. For example, if you had auto insurance policies for two cars as of 11:59 p.m. on October 31, 2021, you will receive a refund of \$800. The refund is \$80 per historical vehicle.
- 3. When and how will I get my check?** - The surplus funds have been turned over by the MCCA to the insurance companies operating in Michigan by March 9, 2022, and the insurers will be responsible for issuing checks to eligible policyholders. Fremont will issue refund checks as quickly as possible, but in no event later than 60 days after the transfer of funds (May 9, 2022).
- 4. Do I have to do anything- to get my check if I'm eligible?** - No. A refund check will be issued to eligible Michigan policyholders. If you are eligible to receive a refund, it will be sent to you by Fremont Insurance Company and you will not have to do anything to receive it.
- 5. Are motorcycles and RVs eligible for the refund?** - Yes, motorcycles and RVs are eligible for the \$400 refund if the motorcycle or RV was covered by a policy that meets the minimum insurance requirements for operating on Michigan roads..
- 6. Are trailers eligible to receive the MCCA refund ?**- No. Trailers are not subject to the MCCA assessment and therefore are not eligible for the refund..
- 7. I do not have unlimited Personal Injury Protection (PIP) medical coverage. Will I still get a refund?** - Yes. All qualified vehicles are eligible to receive a refund regardless of the PIP medical coverage level chosen on the policy.
- 8. My Vehicle was in Storage on October 31, 2021 with only comprehensive coverage. Am I eligible for a refund?** – No. In order to qualify, policies must meet the minimum insurance requirements for operating a vehicle on Michigan roads. “Comp Only” vehicles do not qualify.
- 8. I have a historic vehicle that is registered and insured as a historic vehicle. Will this historic vehicle qualify for a refund?** - Historic vehicles are only charged 20% of the annual MCCA assessment due to their limited allowable use. Therefore, drivers will receive a refund of \$80 for each historic vehicle they had insured as of 11:59 p.m. on October 31, 2021.
- 9. What does this refund mean for people currently receiving care for auto accident injuries?** – This refund does not impact the care auto accident survivors are entitled to under their auto insurance policy.
- 10. I owe a balance on my auto policy. Will Fremont apply the refund to the balance owed?** - No. Insurance companies must issue the refund to policyholders..
- 11. I have moved since October 31, 2021. How will I get my refund?** - Fremont will mail your refund via check to the address we have on record. To prevent delays in getting your refund if you have moved, you should contact your Independent Agent company to ensure we have your current information.
- 12. I own a company that operates a fleet of vehicles. They were all insured for road use as of 11:59 p.m. on October 31, 2021. Will these vehicles be eligible for an MCCA refund?** Fleet vehicles are eligible for the MCCA refund if they were covered by a policy that meets the minimum insurance requirements for operating the vehicle on a public road. Trailers are not eligible.

For more details, please contact your Independent Agent.

