



State of Michigan Attorney General Dana Nessel

Media contact:
[Lynsey Mukomel](#)
517-599-2746

FOR IMMEDIATE RELEASE:
Thursday, March 17, 2022

AG Nessel Shares Scam Warning as Gov. Whitmer, DIFS Announce Auto Refund Checks

LANSING – Michigan Attorney General Dana Nessel is providing important consumer protection reminders as auto insurers issue \$400 per-vehicle refunds to eligible Michigan policyholders.

“These refund checks come at a time when many Michiganders have faced financial hardships, and I appreciate the bipartisan work done to achieve this win for drivers,” **AG Nessel said**. “Unfortunately, these refunds will likely attract bad actors who will turn this surplus into a scam. Remember, these are automatic payments back into your account. No one will call, write or email you for information prior to disbursing the money. And if you are contacted by someone claiming to need personal information before receiving your \$400, remain skeptical and report it to my Consumer Protection Team.”

Governor Gretchen Whitmer and Michigan Department of Insurance and Financial Services (DIFS) Director Anita Fox [said last week insurers are required](#) to disperse the refunds to eligible Michiganders no later than May 9, 2022.

“Our bipartisan auto insurance reform will soon put \$400 per vehicle back in the pockets of Michigan drivers,” **Gov. Whitmer said**. “The refund checks will be automatically deposited into your bank account or mailed to your home, and I appreciate Attorney General Nessel for her leadership as we protect Michiganders against potential scammers. Remember, no one will contact you for information before you receive your refund. If someone contacts you and attempts to fish for personal information, report the incident to the Attorney General’s Consumer Protection Team. We will stay focused on getting things done for Michiganders and finding more ways to put money in people’s pockets as families face rising costs.”

“Any time there's a widespread distribution of money to consumers, criminals will try to take advantage, but DIFS and the Attorney General’s office remain committed to protecting Michigan consumers,” **Director Fox said**. “You do not need to take any action to receive your refund. It will be issued automatically by your insurance company and only as a direct deposit or mailed to you as a check. If you have any questions about the MCCA refund, I encourage you to call your insurance company or agent directly or contact DIFS with any additional questions Monday through Friday 8 a.m. to 5 p.m. at 833-ASK-DIFS.”

One type of scam that could arise during this process is an impersonation scam – a bad actor may pretend to be with an insurance agency or government agency and contact an unsuspecting consumer under the guise of discussing their refund.

For that reason, Nessel is reissuing her [consumer alert focused on warnings](#) to avoid falling for an imposter.

Refund details:

- Anyone who had a vehicle, motorcycle, or RV that was insured by a policy that meets the minimum insurance requirements 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.

Eligible consumers who do not receive their refunds by the May 9 deadline should contact their auto insurer or agent. If consumers have questions or concerns that cannot be resolved directly with their insurer, they should contact DIFS by calling Monday through Friday 8 a.m. to 5 p.m. at 833-ASK-DIFS (833-275-3437) or by emailing autoinsurance@michigan.gov.

To help Michiganders learn more about these refunds, DIFS has launched a consumer FAQ page at Michigan.gov/MCCArefund. The webpage contains important information and answers common questions about the refund timeline, eligibility requirements, and tells consumers what to do if they have questions or concerns about their refunds.

Your connection to consumer protection is just a click or phone call away. [Consumer complaints can be filed online at the Attorney General's website](#), or if you have questions call 877-765-8388.