

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2022-19-INS

In the matter of:

Adjuster for the Insured: Motor Vehicle Contracts

**Issued and entered
this 17th day of November 2022
by Anita G. Fox
Director**

This bulletin notifies interested parties that the Director has approved a contract related to services provided by an adjuster for the insured (i.e., a public adjuster) for use when providing adjusting services involving motor vehicle losses. This bulletin does not address commercial contracts.

Adjusters for the insured are limited to adjusting for physical damage to the covered motor vehicle only, and cannot include adjusting for bodily injury (BI), personal injury protection (PIP), or any other damage or injury. Under MCL 500.1226(4), adjusters for the insured are required to use a contract approved by the Director. The Director has approved the contract, which is effective immediately and is located on the DIFS website at: [Adjuster for the Insured Contract](#).

The contract conforms to the requirements of the Michigan Insurance Code. No changes to this approved contract will be accepted, except that adjusters must fill in their business name and contact information on the first page. This is the only contract that adjusters may use when providing services involving motor vehicle losses.

Applicants for licensure who intend to provide insureds with services related to motor vehicle losses must add their contact information in the DIFS-approved contract as described above and must submit the contract with their license application.

All currently licensed adjusters who intend to provide services to insureds related to motor vehicle losses are required to file the above-referenced contract with DIFS for approval prior to performing those services.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Licensing, Investigations, and Audits
530 West Allegan Street, 7th Floor
P.O. Box 30220
Lansing, Michigan 48909-7720
Toll-Free: 877-999-6442

/s/

Anita G. Fox
Director