

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

**Bulletin 2025-28-INS**

**In the matter of:**

**Essential Insurance Act:  
Maximum Copying Charge  
under MCL 500.2113(2)(a)**  
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**Issued and entered  
this 16<sup>th</sup> day of December 2025  
by Anita G. Fox  
Director**

This bulletin supersedes Bulletin 2024-28-INS, issued December 11, 2024.

This bulletin informs insurers of the current maximum allowable copying charge for documentation provided to an insured or applicant under MCL 500.2113(2)(a) and Michigan Administrative Code R 500.1508(3)(b).

Under Section 2113 of the Insurance Code of 1956, MCL 500.2113, a person who has reason to believe that an insurer has improperly denied them automobile insurance or home insurance or has charged an incorrect premium for that insurance is entitled to a private informal managerial-level conference with the insurer. Insurers must provide the insured or insurance applicant information pertinent to the denial of insurance or premium charged if the insured or applicant requests the information and pays a reasonable copying charge. See MCL 500.2113(2)(a).

Under Michigan Administrative Code R 500.1508(3)(b), the copying charge may not exceed the rate charged by the Department of Insurance and Financial Services for copying under the Freedom of Information Act, 1976 PA 442, MCL 15.231 to 15.246. See R 500.1508(3)(b). Through December 31, 2026, this rate remains 10 cents per sheet of paper. Insurers are encouraged to use the most economical means available to make the copies.

Any questions regarding this bulletin should be directed to:

Department of Insurance and Financial Services  
Office of General Counsel  
530 West Allegan Street, 7<sup>th</sup> Floor  
Lansing, Michigan 48933  
Toll Free: (877) 999-6442

/s/

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Anita G. Fox  
Director