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

**Bulletin 2026-04-INS**

**In the matter of:**

**Michigan Property and Casualty Guaranty Association's**
**Annual Adjustment of the Net Worth Limit and Claim Cap**
**Pursuant to MCL 500.7925(4) and (6)**
_____/

**Issued and entered**
**this 23rd day of January 2026**
**by Anita G. Fox**
**Director**

This bulletin supersedes Bulletin 2025-04-INS, issued January 28, 2025.

The Property and Casualty Guaranty Association Act (Act), MCL 500.7901 to 500.7949, requires the Director of the Department of Insurance and Financial Services to annually adjust an insured's net worth limit and covered claim cap pursuant to the Consumer Price Index for All Urban Consumers in the United States City Average (CPI), as reported by United States Department of Labor, Bureau of Labor Statistics, and as certified by the Director. See MCL 500.7925(4), (6), and (8)(a).

To determine whether an insured's covered claim represents an obligation of the Michigan Property and Casualty Guaranty Association, section 7925(4) of the Act, MCL 500.7925(4), establishes the insured's net worth limit at $25,000,000, to be adjusted annually to reflect the aggregate percentage change in the CPI, rounded to the nearest $10,000. Accordingly, the Director certifies that the insured's net worth limit effective January 1, 2026, through December 31, 2026, is **$39,920,000**.

In addition, section 7925(6) of the Act, MCL 500.7925(6), establishes the insured's covered claim cap at $5,000,000, to be adjusted annually to reflect the aggregate percentage change in the CPI, rounded to the nearest $10,000. Accordingly, the Director certifies that the insured's covered claim cap effective January 1, 2026, through December 31, 2026, is **$7,980,000**.

Any questions regarding this bulletin should be directed to:

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/s/
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Anita G. Fox
Director