



Gretchen Whitmer, Governor • Anita G. Fox, DIFS Director

<b>Edition</b>	<b>37</b>
<b>Effective</b>	01-05-2026
<b>Released</b>	01-05-2026

## List of Michigan Municipalities Participating in the Auto Insurance Fire Loss Program

(Section 3010 of the Michigan Insurance Code)

Public Act 413 of 2000 added Section 3010 to the Michigan Insurance Code (MCL 500.3010; MSA 24.13010) to create the Auto Insurance Fire Loss Program. The program provides that an automobile insurer shall require its insureds to complete and submit a report, on a form prescribed by the state fire marshal, prior to the payment of a claim of \$2,000 or more, for a fire or explosion loss to an insured motor vehicle that may not have been accidental and that occurred within a municipality that is a participant in this program. This program will only be in effect in those municipalities that meet the criteria of either Section 3010(8)(a) or 3010(8)(b) of the Michigan Insurance Code, and who have submitted appropriate notification to the Director.

Section 3010(8)(a) of the Insurance Code establishes a list of municipalities located in counties with a population of 425,000 or more. Section 3010(8)(b) establishes a list of municipalities with a population of 50,000 or more located in counties with a population of less than 425,000. The attached list specifies the section of the Insurance Code under which each municipality is participating, and replaces any previous editions. The list will contain an effective date of participation and this program will not apply to any loss that occurred in a municipality that is not enrolled in the program at the time of the loss or to any loss that is accidental in nature. Because the information contained in the list changes, it is important to always use the most current edition.

If you have questions about this list, please contact the Department of Insurance and Financial Services toll free at 877-999-6442. Participating municipalities may make changes to the list by sending changes in writing to: Department of Insurance and Financial Services, Office of Consumer Services, P.O. Box 30220, Lansing, MI 48909-7720.

If you are interested in obtaining a copy of the State Fire Marshal's report form that must be completed when an auto fire loss occurs that meets the parameters of this program, you may contact Rhonda Howard at the State Fire Marshal's office at 517-241-2807.

Note: Any updates or new municipalities will be marked with an \*

### Michigan Department of Insurance and Financial Services (DIFS)

DIFS is an equal opportunity employer/program.

Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

Department of Insurance and Financial Services, PO Box 30220, Lansing, Michigan 48909

[www.michigan.gov/difs](http://www.michigan.gov/difs) | Phone: 877-999-6442

**ALLEN PARK, CITY OF**

(Wayne (Detroit only) County)

Larry S. Jones

Sargent

Allen Park Police Department

16850 Southfield Rd.

Allen Park, MI 48101

(313) 386-3872

Effective: 7/6/2001

Section: 3010(8)(a)

**CLINTON, CHARTER TWP. OF**

(Macomb County)

Robert W. Smith, Jr.

Fire Marshal

Dept. of Fire-Rescue-EMS

42601 Romeo Plank Rd.

Clinton Twp., MI 48038

(586) 263-8437 ext 1

Effective: 6/1/2002

Section: 3010(8)(a)

**ATLAS TOWNSHIP**

(Genesee County)

Shirley Kautman-Jones

Supervisor

7386 S. Gale Rd.

P.O. Box 277

Goodrich, MI 48438

(810) 636-2548

Effective: 12/1/2014

Section: 3010(8)(a)

**BELLEVILLE, CITY OF**

(Wayne (Detroit only) County)

Darwin Loyer

Fire Chief

6 Main Street

Belleville, MI 48111

(734) 697-9323

Effective: 12/1/2005

Section: 3010(8)(a)

**BRANDON TOWNSHIP**

(Oakland County)

Robert McArthur

Fire Chief

53 South Street

Ortonville, MI 48462

(248) 627-4000

Effective: 9/1/2002

Section: 3010(8)(a)

**CANTON TOWNSHIP**

(Wayne (Detroit only) County)

Joseph Urbanek

Building Official

Canton Fire Department

1150 S. Canton Center Road

Canton, MI 48188

(734) 394-5455

Effective: 4/1/2002

Section: 3010(8)(a)

**CLIO, CITY OF**

(Genesee County)

Rick Witham

Chief

505 W Vienna Street

Clio, MI 48420

(810) 686-5850

Effective: 7/6/2001

Section: 3010(8)(a)

**DEARBORN HEIGHTS, CITY OF**

(Wayne (Detroit only) County)

Douglas Bailey

Fire Marshal

1999 N. Beech Daly

Dearborn Heights, MI 48127

(313) 791-3657

Effective: 3/1/2005

Section: 3010(8)(a)

**DETROIT**

(Wayne (Detroit only) County)

Dennis Richardson

Captain of Fire Dept.

Detroit Fire Dept.

1301 Third Ave.

Detroit, MI 48226

(313) 596-2946

Effective: 5/23/2001

Section: 3010(8)(a)

**ECORSE, CITY OF**

(Wayne (Detroit only) County)

Mike Moore

Public Safety Director

3869 West Jefferson

Ecorse, MI 48229

(313) 294-3720

Effective: 4/1/2002

Section: 3010(8)(a)

**GROSSE ILE TOWNSHIP**

(Wayne (Detroit only) County)  
Duncan F. Murdock  
Fire Chief  
24525 Meridian Road  
Grosse Ile, MI 48138  
(734) 676-5386  
Effective: 4/1/2002      Section: 3010(8)(a)

**GROSSE POINTE SHORES, CITY OF**

(Wayne (Detroit only) and Macomb Counties)  
William Nicholson  
Fire Marshal  
Grosse Pointe Shores Public Safety  
795 Lake Shore  
Grosse Pte. Shores, MI 48236  
(313) 881-5500  
Effective: 8/13/2001      Section: 3010(8)(a)

**HARPER WOODS, CITY OF**

(Wayne (Detroit only) County)  
Thomas Faner  
Fire Chief  
19617 Harper Ave.  
Harper Woods, MI 48225  
(313) 343-2555  
Effective: 11/1/2001      Section: 3010(8)(a)

**HUNTINGTON WOODS, CITY OF**

(Oakland County)  
Andrew Pazuchowski  
Director of Public Safety  
12755 W. Eleven Mile Rd.  
Huntington Woods, MI 48070  
(248) 541-1180  
Effective: 4/1/2002      Section: 3010(8)(a)

**HURON CHARTER TOWNSHIP**

(Wayne (Detroit only) County)  
Jeremy R. Cady  
Huron Charter Township Clerk  
22950 Huron River Drive  
New Boston, MI 48164  
(734) 753-4466 ext 133  
Effective: 3/1/2008      Section: 3010(8)(a)

**INKSTER, CITY OF**

(Wayne (Detroit only) County)  
Barry O'Bryan  
Detective  
Inkster Police Department  
Inkster, MI 48141  
(313) 563-9856 ext 110  
Effective: 8/13/2001      Section: 3010(8)(a)

**LIVONIA, CITY OF**

(Wayne (Detroit only) County)  
Andrew C. Walker  
Fire Marshal  
Livonia Fire & Rescue  
14910 Farmington Road  
Livonia, MI 48154  
(734) 466-2441  
Effective: 6/1/2002      Section: 3010(8)(a)

**MADISON HEIGHTS, CITY OF**

(Oakland County)  
Corey K. Haines  
Chief  
280 W. 13 Mile Road  
Madison Heights, MI 48071  
(248) 837-2729  
Effective: 8/13/2001      Section: 3010(8)(a)

**OAK PARK, CITY OF**

(Oakland County)  
Christopher Petrides  
Fire Marshal  
Oak Park Public Safety  
13600 Oak Park Blvd.  
Oak Park, MI 48237  
(248) 691-7502  
Effective: 11/1/2001      Section: 3010(8)(a)

**ORTONVILLE, VILLAGE OF**

(Oakland County)  
Robert McArthur  
Fire Chief  
53 South Street  
Ortonville, MI 48462  
(248) 627-4000  
Effective: 9/1/2002      Section: 3010(8)(a)

**RIVER ROUGE, CITY OF**

(Wayne (Detroit only) County)

Roberto Cruz

Fire Chief

10600 West Jefferson Ave.

River Rouge, MI 48218

(313) 841-0360

Effective: 8/13/2001

Section: 3010(8)(a)

**ROCHESTER, CITY OF**

(Oakland County)

John E. Cieslik

Fire Chief

277 E. Second Street

Rochester, MI 48307

(248) 651-4470

Effective: 7/6/2001

Section: 3010(8)(a)

**SOUTHGATE, CITY OF**

(Wayne (Detroit only) County)

Michael Syputa

Fire Chief

14730 Reaume Parkway

Southgate, MI 48195

(734) 258-3070

Effective: 4/1/2002

Section: 3010(8)(a)

**STERLING HEIGHTS**

(Macomb County)

Edwin Miller

Assistant Fire Chief

Sterling Heights Police Dept.

40333 Dodge Park Road

Sterling Heights, MI 48313-4143

(586) 446-2991

Effective: 4/1/2002

Section: 3010(8)(a)

**TAYLOR, CITY OF**

(Wayne (Detroit only) County)

Stan Pochron

Fire Marshal

23345 Goddard Rd.

Taylor, MI 48180

(734) 374-1358

Effective: 11/1/2001

Section: 3010(8)(a)

**TRENTON, CITY OF**

(Wayne (Detroit only) County)

Keith Anderson

Dep. Chief/Fire Marshal

Trenton Fire Department

1989 King Road

Trenton, MI 48183

(734) 493-3867

Effective: 8/13/2001

Section: 3010(8)(a)

**TROY, CITY OF**

(Oakland County)

Peter Hullinger

500 W. Big Beaver Road

Troy, MI 48084-5285

(248) 524-3419

Effective: 4/1/2002

Section: 3010(8)(a)

**WATERFORD, CHARTER TWP. OF**

(Oakland County)

Carl Wallace

Fire Marshal

Waterford Regional Fire Department

2495 Crescent Lake Road

Waterford, MI 48329-3736

(248) 618-7565

Effective: 4/1/2002

Section: 3010(8)(a)

**WAYNE, CITY OF**

(Wayne (Detroit only) County)

Jeremie Schneider

Deputy Chief/Fire Marshal

3300 S. Wayne Road

Wayne, MI 48184

(734) 722-1111

Effective: 7/6/2001

Section: 3010(8)(a)