

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

Bulletin 2019-21-INS

In the matter of:

Section 3163 Certifications

**Issued and entered
this 18th day of October 2019
by Anita G. Fox
Director**

Effective June 11, 2019, Section 3163 of the Insurance Code (Code), MCL 500.3163, was amended by PA 21 of 2019 to eliminate the requirement that no-fault insurers authorized to do business in Michigan provide personal protection insurance and property protection insurance benefits to their non-resident policyholders when they are injured in a motor vehicle accident. After amendment, Section 3163 now requires coverage for non-resident policyholders only if they own a motor vehicle that is registered and insured in Michigan.

Prior to June 11, 2019, Michigan no-fault insurers were required to file a certification that they provided the required benefits. (Non-admitted insurers were permitted, but not required, to file the certification.) These certifications are valid for motor vehicle accidents occurring before June 11, 2019. A list of certifications in effect as of June 10, 2019, is posted on the Department of Insurance and Financial Services website. For motor vehicle accidents occurring on or after June 11, 2019, the certifications have no effect and cannot be relied on by a non-resident to claim coverage from an insurer that previously filed a certification.

Any questions regarding this bulletin should be directed to:

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P.O. Box 30220
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/s/

Anita G. Fox
Director