



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

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Effective	06-01-2024
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Maximum escrow amount	\$15,520
(Adjusted annually by CPI)	

List of Michigan Municipalities Participating in the Fire Insurance Withholding Program

(Sections 2845 and 2227 of the Michigan Insurance Code)

The Director is required to issue periodic updates of municipalities participating in the Fire Insurance Withholding Program. Under amendments enacted in 1998, the program is now divided into two parts, with participation in each part determined by population. Under Section 2845 of the Insurance Code, municipalities of less than 50,000 in population located in counties of less than 425,000 in population that have passed resolutions establishing escrow accounts are allowed to escrow 25% of a fire insurance settlement, for fire and explosion losses to real property within the boundaries of the municipality. For residential property, the 25% settlement shall not exceed the annually adjusted amount reflected in the upper right corner of this list.

Section 2227 of the Insurance Code establishes a separate list of municipalities with a population of 50,000 or more, or those municipalities with a population less than 50,000 but in a county with a population of 425,000 or more. These larger municipalities are allowed to establish escrow accounts to escrow 25% of a fire insurance settlement for fire or explosion losses, as well as losses caused by the perils of vandalism, malicious mischief, wind, hail, riot, or civil commotion to real property within the boundaries of the municipality. For residential property, the 25% settlement shall not exceed the annually adjusted amount reflected in the upper right corner of this list.

This updated list specifies the section of the program under which each municipality is participating, and replaces any previous editions. Because the information contained on the list changes, it is important to always use the most current edition.

Insurers must have at least 30 days' notice of new municipalities before those municipalities may begin to apply the program's provisions. The withholding provisions apply to new municipalities on or after the effective date shown in the upper right corner. The withholding provisions are currently in force in all other municipalities listed.

If you have questions about either Section of the Insurance Code or this list, please contact the Department of Insurance and Financial Services at 517-284-8819. Participating municipalities may make changes to the information contained within this list by sending the changes in writing to: Department of Insurance and Financial Services, Office of Consumer Services, P.O. Box 30220, Lansing, MI 48909-7720.

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 | Phone: 877-999-6442

ARLINGTON TOWNSHIP

(Van Buren County)
William F Colgren, Jr
43129 C.R. 215
Lawrence, MI 49064
(269) 674-8420
Effective: 08-06-1984 Section: 2845

ASHLEY, VILLAGE OF

(Gratiot County)
Michelle Fitzpatrick
Clerk
114 W. Oak Street
P.O. Box 158
Ashley, MI 48806
(989) 847-3050
Effective: 12-01-2002 Section: 2845

ATHENS, VILLAGE OF

(Calhoun County)
Bonnie J Conant
Athens Village Clerk
129 East Burr Oak
Athens, MI 49011
(269) 729-5515
Effective: 03-23-1992 Section: 2845

*** ATLAS TOWNSHIP**

(Genesee County)
Jim Busch
Supervisor
7386 S. Gale Rd.
P.O. Box 277
Goodrich, MI 48438
(810) 636-2548
Effective: 06-01-2012 Section: 2227

AUBURN HILLS

(Oakland County)
Kim Wickenheiser
Dep. Finance Dir./Dep. Treasurer
1827 N. Squirrel Road
Auburn Hills, MI 48326
(248) 364-6826
Effective: 09-27-1990 Section: 2227

AUGUSTA CHARTER TOWNSHIP

(Washtenaw County)
David Music
Fire Chief
8021 Talladay Road
P.O. Box 100
Whittaker, MI 48190
(734) 461-9500
Effective: 09-01-2005 Section: 2845

AURELIUS, TOWNSHIP OF

(Ingham County)
Donna Lawson
Aurelius Township Clerk
1939 S. Aurelius Road
Mason, MI 48854
(517) 628-2093
Effective: 09-02-1999 Section: 2845

AUSABLE CHARTER TWP.

(Iosco County)
Eric Strayer
Superintendent
4420 N. US HWY 23
AuSable, MI 48750
(989) 739-9169
Effective: 12-01-2000 Section: 2845

AUSABLE, TOWNSHIP OF

(Roscommon County)
Joseph F. Meadows
Supervisor
P.O. Box 578
Roscommon, MI 48653
(989) 233-5656
Effective: 09-02-1999 Section: 2845

BAD AXE

(Huron County)
Kay Gobel
300 East Huron
Bad Axe, MI 48413
(989) 269-7681
Effective: 05-31-1989 Section: 2845