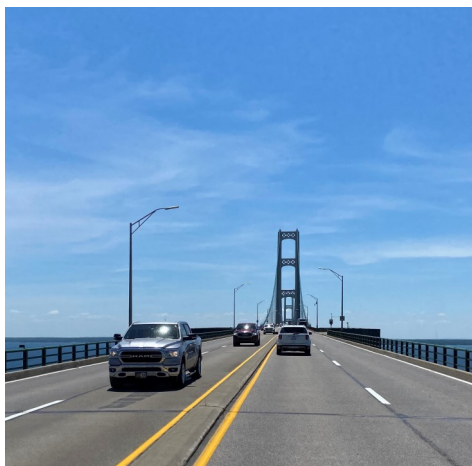


Northern Mutual Insurance Company

NORTHERN NEWS

Michigan Catastrophic Claims Association Refund

The Michigan Catastrophic Claims Association (MCCA) has announced a refund for all Michigan Auto Insurance policyholders.



The MCCA has determined that the fund surplus has increased beyond a level necessary to safely cover its expected losses and expenses, due in part to the 2019 No-Fault reform legislation.

The refund has been set at \$400 per vehicle (\$80 per historical vehicle) and will be provided for all Michigan policyholders that had vehicles insured with liability coverage at the end of the day on October 31, 2021.

The refund will be processed by insurance carriers. The MCCA will provide the refund to carriers by March 9, 2022.

Upon receipt of the refund in early March, Northern Mutual will be promptly processing and sending out refund checks to all eligible auto policyholders.

The MCCA refund announcement can be accessed through the MCCA website at <http://www.michigancatastrophic.com/>.



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