



# DIFS

## DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

### Insurance

- HMOs
- Insurance Agencies
- Insurance Agents
- Insurance Companies

### Consumer Finance

- Debt Management Companies
- Loan Officers
- Mortgage Companies
- Motor Vehicle Sales and Financing
- Payday Loan Companies

### Financial Institutions

- State-Chartered Banks
- State-Chartered Credit Unions

Previously known as the Office of Financial and Insurance Regulation (OFIR), the Department of Insurance and Financial Services (DIFS) regulates Michigan's insurance and financial services industry. We are fee-funded and do not require public tax dollars to operate.

DIFS can offer assistance to consumers if they have questions or complaints about any of the entities it regulates. It is our duty to sustain an active relationship with Michigan's consumers. This involves keeping consumers informed and helping them adapt to industry developments. Through adaptability and consumer communication, the staff members of DIFS strive to be the preeminent financial service regulators in the United States.

[www.michigan.gov/DIFS](http://www.michigan.gov/DIFS)

Follow us on Twitter: [www.twitter.com/MIDIFS](https://twitter.com/MIDIFS)

Toll Free: 877-999-6442

Email: [difs-info@michigan.gov](mailto:difs-info@michigan.gov)