

Department of Insurance and Financial Services
Insurance
Administrative Rules for Essential Insurance
Rule Set 2020-25 IF

NOTICE OF PUBLIC HEARING
Thursday, September 24, 2020
10:30 AM

Virtual via Microsoft Teams pursuant to Executive Order 2020-154
Telephone Number: 248-509-0316 (Conference ID: 351 136 085#); URL:
<http://bit.ly/EIADraftRulesPublicHearing>

The Department of Insurance and Financial Services will hold a public hearing to receive public comments on proposed changes to the Essential Insurance rule set.

These rules: a) set forth standards for evaluating rates charged in relation to policies issued under the Chapter 21 of the Insurance Code of 1956 (Code), MCL 500.2101 to 500.2131 (also known as the Essential Insurance Act or EIA); b) establish procedures to be followed in processing requests for a “review and determination” and “private informal managerial level conference” under Section 2113 of the Code, MCL 500.2113; and c) set forth reporting and claim information requirements and procedures applicable to insurers. The proposed amendments will: a) clarify the processes applicable to review and determinations and private informal managerial level conferences; b) make technical changes to more clearly differentiate between the private informal managerial level conference that must precede a review and determination and the review and determination itself; c) provide for a remedy to be imposed by the Director to resolve a review and determination based on an incorrect premium charge; and d) make other general revisions for consistency and clarity.

By authority conferred on the Director of the Department of Insurance and Financial Services by sections 210, 2102, 2113, 2127, and 2130 of the Insurance Code of 1956, 1956 PA 218, MCL 500.210, 500.2102, 500.2113, 500.2127, and 500.2130 and Executive Reorganization Order No. 2013-1, MCL 550.991. These rules will take effect immediately after filing with the Secretary of State. The rules are published on the Michigan Government web site at <http://www.michigan.gov/moahr> and in the Michigan Register in the 9/15/2020 issue. Copies of the draft rules may also be obtained by mail or electronic transmission at the following address:

Department of Insurance and Financial Services
Insurance

Michele Estrada, Office of Research, Rules, and Appeals

Department of Insurance and Financial Services, Office of Research, Rules, and Appeals, P.O. Box
30220, Lansing, MI 48909-7720
Email: EstradaM1@michigan.gov

Comments on the rules may be made in person at the hearing or by mail or electronic mail until 9/24/2020 at 05:00PM.

The public hearing will be conducted in compliance with the 1990 Americans with Disabilities Act, in accessible buildings with handicap parking available. Anyone needing assistance to take part in the hearings due to disability may call 517-284-8735 to make arrangements.