

Administrative Rule Analysis



GOOD MORAL CHARACTER

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Rule Set No.: 2022-38 IF
Submitted to JCAR on: 1/13/23

Analysis available at
<http://www.legislature.mi.gov>

Department: Insurance and Financial Services

Agency: Insurance

Enabling Statutes: Insurance Code of 1956, 1956 PA 218, MCL 500.210 and Occupational License For Former Offenders Act, 1974 PA 381, MCL 338.43 et seq.

Analysis Complete to: 5/30/23

BACKGROUND AND SUMMARY OF PROPOSED RULES

Under the Insurance Code of 1956, license applicants under certain licensure categories (insurance producer, solicitor, adjuster, and insurance counselor) are required to possess "good moral character." The Director of the Department of Insurance and Financial Services is responsible for making determinations regarding "good moral character." Rule Set 2022-38 IF would accomplish the following with respect to the processes associated with moral character determinations:

- Identify convictions that indicate an applicant's lack of good moral character.
- Establish standards for the Director's review of an applicant's moral character.
- Establish procedures for an applicant to submit a claim to rebut the use of a conviction as evidence for lack of good moral character.

FISCAL IMPACT OF PROPOSED RULES

2022-38 IF is not anticipated to have a fiscal impact on the Department of Insurance and Financial Services or on any other state or local government units.

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