

Department of Insurance and Financial Services  
Insurance  
Administrative Rules for Good Moral Character  
Rule Set 2022-38 IF

NOTICE OF PUBLIC HEARING

Friday, October 21, 2022

10:00 AM

Upper Level, Conference Room No. 6  
611 W. Ottawa St., Lansing, Michigan 48933

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

The Director of the Department of Insurance and Financial Services is responsible for making determinations of “good moral character” for the purposes of licensure as an insurance producer, solicitor, adjuster, and insurance counselor under Chapter 12 of the Insurance Code of 1956. Consistent with the Insurance Code of 1956 and 1974 PA 381, the proposed rules: a) identify convictions, not already identified as a bar to licensure under the Insurance Code of 1956, that evidence an applicant’s lack of good moral character; b) establish standards for the Director’s review of an applicant’s good moral character; and c) establish procedures for an applicant to submit a claim to rebut the use of a conviction as evidence of lacking good moral character.

By authority conferred on the Director of the Department of Insurance and Financial Services by Section 210 of the Insurance Code of 1956, 1956 PA 218, MCL 500.210, Section 3 of 1974 PA 381, MCL 338.43, and Executive Reorganization Order No. 2013-1, MCL 550.991.

The proposed rules will take effect immediately after filing with the Secretary of State. The proposed rules are published on the State of Michigan’s website at [www.michigan.gov/ARD](http://www.michigan.gov/ARD) and in the 10/1/2022 issue of the Michigan Register. Copies of these proposed rules may also be obtained by mail or electronic mail at the following email address: [EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov).

Comments on these proposed rules may be made at the hearing, by mail, or by electronic mail at the following addresses until 10/21/2022 at 05:00PM.

Michele Estrada, Department of Insurance and Financial Services, 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

[EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov)

The public hearing will be conducted in compliance with the 1990 Americans with Disabilities Act. If the hearing is held at a physical location, the building will be accessible with handicap parking available. Anyone needing assistance to take part in the hearing due to disability may call 517-284-8735 to make arrangements.