

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES



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	Funding Source	FY 2023-24 Year-to-Date (02/07/24)	Changes from FY 2023-24 YTD				FY 2024-25 Appropriated Amounts			
			Executive	House	Senate	Enacted	Executive	House	Senate	Enacted
Sec. 101. APPROPRIATION SUMMARY										
	FTE (Uncl)	6.0	0.0	0.0	0.0	0.0	6.0	6.0	6.0	6.0
	FTE	388.5	7.0	7.0	12.0	10.0	395.5	395.5	400.5	398.5
	Gross	\$74,147,900	\$3,623,500	\$3,623,500	\$5,123,500	\$4,473,500	\$77,771,400	\$77,771,400	\$79,271,400	\$78,621,400
	IDG/IDT	\$732,100	\$21,400	\$21,400	\$21,400	\$21,400	\$753,500	\$753,500	\$753,500	\$753,500
	Federal	\$1,017,100	(\$317,100)	(\$317,100)	(\$317,100)	(\$317,100)	\$700,000	\$700,000	\$700,000	\$700,000
	Local	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Private	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Restricted	\$72,398,700	\$3,919,200	\$3,919,200	\$5,419,200	\$4,769,200	\$76,317,900	\$76,317,900	\$77,817,900	\$77,167,900
	GF/GP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sec. 102. DEPARTMENTAL ADMINISTRATION AND SUPPORT										
	FTE (Uncl)	6.0	0.0	0.0	0.0	0.0	6.0	6.0	6.0	6.0
	FTE	23.5	0.0	0.0	0.0	0.0	23.5	23.5	23.5	23.5
	Gross	\$7,410,800	\$153,400	\$153,400	\$153,400	\$153,400	\$7,564,200	\$7,564,200	\$7,564,200	\$7,564,200
	IDG/IDT	\$70,600	\$1,500	\$1,500	\$1,500	\$1,500	\$72,100	\$72,100	\$72,100	\$72,100
	Restricted	\$7,340,200	\$151,900	\$151,900	\$151,900	\$151,900	\$7,492,100	\$7,492,100	\$7,492,100	\$7,492,100
Unclassified Salaries										
	FTE (Uncl)	6.0	0.0	0.0	0.0	0.0	6.0	6.0	6.0	6.0
	Gross	\$910,000	\$45,500	\$45,500	\$45,500	\$45,500	\$955,500	\$955,500	\$955,500	\$955,500
	IDG/IDT	\$7,100	\$0	\$0	\$0	\$0	\$7,100	\$7,100	\$7,100	\$7,100
	Restricted	\$902,900	\$45,500	\$45,500	\$45,500	\$45,500	\$948,400	\$948,400	\$948,400	\$948,400
Includes a net funding increase for unclassified position salary and wage increases.	Gross Restricted		\$45,500	\$45,500	\$45,500	\$45,500				
			\$45,500	\$45,500	\$45,500	\$45,500				
Administrative Hearings										
	Gross Restricted	\$173,700	\$0	\$0	\$0	\$0	\$173,700	\$173,700	\$173,700	\$173,700
		\$173,700	\$0	\$0	\$0	\$0	\$173,700	\$173,700	\$173,700	\$173,700
Department Services										
	FTE	20.0	0.0	0.0	0.0	0.0	20.0	20.0	20.0	20.0
	Gross	\$4,065,300	\$62,600	\$62,600	\$62,600	\$62,600	\$4,127,900	\$4,127,900	\$4,127,900	\$4,127,900
	IDG/IDT	\$39,200	\$1,200	\$1,200	\$1,200	\$1,200	\$40,400	\$40,400	\$40,400	\$40,400
	Restricted	\$4,026,100	\$61,400	\$61,400	\$61,400	\$61,400	\$4,087,500	\$4,087,500	\$4,087,500	\$4,087,500
Includes a net funding increase for negotiated salary and wage increases (5.0% on October 1, 2024), longevity and insurance cost increases, FICA increases, higher actuarially required retirement contributions, and other employee retirement cost decreases.	Gross IDG/IDT Restricted		\$62,600	\$62,600	\$62,600	\$62,600				
			\$1,200	\$1,200	\$1,200	\$1,200				
			\$61,400	\$61,400	\$61,400	\$61,400				

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			Executive	House	Senate	Enacted	Executive	House	Senate	Enacted
Executive Director Programs	FTE	3.5	0.0	0.0	0.0	0.0	3.5	3.5	3.5	3.5
	Gross	\$912,400	\$4,400	\$4,400	\$4,400	\$4,400	\$916,800	\$916,800	\$916,800	\$916,800
	IDG/IDT	\$9,700	(\$200)	(\$200)	(\$200)	(\$200)	\$9,500	\$9,500	\$9,500	\$9,500
	Restricted	\$902,700	\$4,600	\$4,600	\$4,600	\$4,600	\$907,300	\$907,300	\$907,300	\$907,300
Includes a net funding increase for negotiated salary and wage increases (5.0% on October 1, 2024), insurance cost increases, FICA increases, higher actuarially required retirement contributions, and other employee retirement cost decreases.	Gross		\$4,400	\$4,400	\$4,400	\$4,400				
	IDG/IDT		(\$200)	(\$200)	(\$200)	(\$200)				
	Restricted		\$4,600	\$4,600	\$4,600	\$4,600				
Property Management	Gross	\$1,348,100	\$41,000	\$41,000	\$41,000	\$41,000	\$1,389,100	\$1,389,100	\$1,389,100	\$1,389,100
	IDG/IDT	\$14,600	\$500	\$500	\$500	\$500	\$15,100	\$15,100	\$15,100	\$15,100
	Restricted	\$1,333,500	\$40,500	\$40,500	\$40,500	\$40,500	\$1,374,000	\$1,374,000	\$1,374,000	\$1,374,000
Includes a net funding increase for building occupancy charges.	Gross		\$41,000	\$41,000	\$41,000	\$41,000				
	IDG/IDT		\$500	\$500	\$500	\$500				
	Restricted		\$40,500	\$40,500	\$40,500	\$40,500				
Worker's Compensation	Gross	\$1,300	(\$100)	(\$100)	(\$100)	(\$100)	\$1,200	\$1,200	\$1,200	\$1,200
	Restricted	\$1,300	(\$100)	(\$100)	(\$100)	(\$100)	\$1,200	\$1,200	\$1,200	\$1,200
Includes a net funding decrease for lower workers' compensation costs.	Gross		(\$100)	(\$100)	(\$100)	(\$100)				
	Restricted		(\$100)	(\$100)	(\$100)	(\$100)				

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			Executive	House	Senate	Enacted	Executive	House	Senate	Enacted	
Sec. 103. INSURANCE AND FINANCIAL SERVICES REGULATION											
	FTE	365.0	7.0	7.0	12.0	10.0	372.0	372.0	377.0	375.0	
	Gross	\$64,392,800	\$3,195,300	\$3,195,300	\$4,695,300	\$3,795,300	\$67,588,100	\$67,588,100	\$69,088,100	\$68,188,100	
	IDG/IDT	\$636,300	\$19,900	\$19,900	\$19,900	\$19,900	\$656,200	\$656,200	\$656,200	\$656,200	
	Federal	\$1,017,100	(\$317,100)	(\$317,100)	(\$317,100)	(\$317,100)	\$700,000	\$700,000	\$700,000	\$700,000	
	Restricted	\$62,739,400	\$3,492,500	\$3,492,500	\$4,992,500	\$4,092,500	\$66,231,900	\$66,231,900	\$67,731,900	\$66,831,900	
Consumer Services and Protection											
	FTE	91.0	11.0	11.0	16.0	14.0	102.0	102.0	107.0	105.0	
	Gross	\$13,329,100	\$2,641,500	\$2,641,500	\$4,141,500	\$3,241,500	\$15,970,600	\$15,970,600	\$17,470,600	\$16,570,600	
	IDG/IDT	\$61,600	\$3,100	\$3,100	\$3,100	\$3,100	\$64,700	\$64,700	\$64,700	\$64,700	
	Restricted	\$13,267,500	\$2,638,400	\$2,638,400	\$4,138,400	\$3,238,400	\$15,905,900	\$15,905,900	\$17,405,900	\$16,505,900	
a. Includes additional funding and FTE authorization for additional positions to accommodate growth of the insurance sector.	FTE		2.0	2.0	2.0	2.0					
	Gross		\$389,500	\$389,500	\$389,500	\$389,500					
	IDG/IDT		\$1,700	\$1,700	\$1,700	\$1,700					
	Restricted		\$387,800	\$387,800	\$387,800	\$387,800					
b. Senate includes state restricted funding and FTE authorization to support auto insurance care claims and catastrophically injured auto accident survivors. Conference includes state restricted funding and FTE authorization to support customer service outreach or education related to financial services and insurance, in addition to auto insurance and care claims.	FTE		0.0	0.0	5.0	3.0					
	Gross		\$0	\$0	\$1,500,000	\$600,000					
	Restricted		\$0	\$0	\$1,500,000	\$600,000					
c. Internally transfers state restricted funding and FTE authorization from the Insurance Evaluation line to align the Company Market Regulation group with the department's organizational structure.	FTE		9.0	9.0	9.0	9.0					
	Gross		\$1,350,900	\$1,350,900	\$1,350,900	\$1,350,900					
	Restricted		\$1,350,900	\$1,350,900	\$1,350,900	\$1,350,900					
d. Internally transfers state restricted funding authorization from the Financial Institutions Evaluation line and aligns projected expenditures and cost allocations.	Gross		\$650,000	\$650,000	\$650,000	\$650,000					
	Restricted		\$650,000	\$650,000	\$650,000	\$650,000					
e. Includes a net funding increase for negotiated salary and wage increases (5.0% on October 1, 2024), longevity and insurance cost increases, FICA increases, higher actuarially required retirement contributions, and other employee retirement cost decreases.	Gross		\$251,100	\$251,100	\$251,100	\$251,100					
	IDG/IDT		\$1,400	\$1,400	\$1,400	\$1,400					
	Restricted		\$249,700	\$249,700	\$249,700	\$249,700					

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			Executive	House	Senate	Enacted	Executive	House	Senate	Enacted	
Financial Institutions Evaluation											
	FTE	140.0	0.0	0.0	0.0	0.0	140.0	140.0	140.0	140.0	140.0
	Gross	\$25,720,300	(\$145,400)	(\$145,400)	(\$145,400)	(\$145,400)	\$25,574,900	\$25,574,900	\$25,574,900	\$25,574,900	\$25,574,900
	IDG/IDT	\$574,700	\$15,700	\$15,700	\$15,700	\$15,700	\$590,400	\$590,400	\$590,400	\$590,400	\$590,400
	Restricted	\$25,145,600	(\$161,100)	(\$161,100)	(\$161,100)	(\$161,100)	\$24,984,500	\$24,984,500	\$24,984,500	\$24,984,500	\$24,984,500
a. Internally transfers state restricted funding authorization to the Consumer Services and Protection line and aligns projected expenditures and cost allocations.	Gross Restricted		(\$650,000) (\$650,000)	(\$650,000) (\$650,000)	(\$650,000) (\$650,000)	(\$650,000) (\$650,000)					
b. Includes a net funding increase for negotiated salary and wage increases (5.0% on October 1, 2024), longevity and insurance cost increases, FICA increases, higher actuarially required retirement contributions, and other employee retirement cost decreases.	Gross IDG/IDT Restricted		\$504,600 \$15,700 \$488,900	\$504,600 \$15,700 \$488,900	\$504,600 \$15,700 \$488,900	\$504,600 \$15,700 \$488,900					
Insurance Evaluation											
	FTE	134.0	(4.0)	(4.0)	(4.0)	(4.0)	130.0	130.0	130.0	130.0	130.0
	Gross	\$25,343,400	\$699,200	\$699,200	\$699,200	\$699,200	\$26,042,600	\$26,042,600	\$26,042,600	\$26,042,600	\$26,042,600
	IDG/IDT	\$0	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100
	Federal	\$1,017,100	(\$317,100)	(\$317,100)	(\$317,100)	(\$317,100)	\$700,000	\$700,000	\$700,000	\$700,000	\$700,000
	Restricted	\$24,326,300	\$1,015,200	\$1,015,200	\$1,015,200	\$1,015,200	\$25,341,500	\$25,341,500	\$25,341,500	\$25,341,500	\$25,341,500
a. Includes additional funding and FTE authorization for additional positions to accommodate growth of the insurance sector.	FTE Gross IDG/IDT Restricted		5.0 \$924,600 \$1,100 \$923,500	5.0 \$924,600 \$1,100 \$923,500	5.0 \$924,600 \$1,100 \$923,500	5.0 \$924,600 \$1,100 \$923,500					
b. Includes state restricted funding authorization from the Insurance Bureau Fund for activities related to the regulation of pharmacy benefit managers.	Gross Restricted		\$660,000 \$660,000	\$660,000 \$660,000	\$660,000 \$660,000	\$660,000 \$660,000					
c. Internally transfers state restricted funding and FTE authorization to the Consumer Services and Protection line to align the Company Market Regulation group with the department's organizational structure.	FTE Gross Restricted		(9.0) (\$1,350,900) (\$1,350,900)	(9.0) (\$1,350,900) (\$1,350,900)	(9.0) (\$1,350,900) (\$1,350,900)	(9.0) (\$1,350,900) (\$1,350,900)					
d. Aligns projected expenditures and cost allocations.	Gross Federal Restricted		\$0 (\$317,100) \$317,100	\$0 (\$317,100) \$317,100	\$0 (\$317,100) \$317,100	\$0 (\$317,100) \$317,100					
e. Includes a net funding increase for negotiated salary and wage increases (5.0% on October 1, 2024); longevity, insurance, and overtime cost increases; FICA increases; higher actuarially required retirement contributions; and other employee retirement cost decreases.	Gross Restricted		\$465,500 \$465,500	\$465,500 \$465,500	\$465,500 \$465,500	\$465,500 \$465,500					

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			Executive	House	Senate	Enacted	Executive	House	Senate	Enacted
Sec. 104. INFORMATION TECHNOLOGY	Gross	\$2,344,300	\$24,800	\$24,800	\$24,800	\$24,800	\$2,369,100	\$2,369,100	\$2,369,100	\$2,369,100
	IDG/IDT	\$25,200	\$0	\$0	\$0	\$0	\$25,200	\$25,200	\$25,200	\$25,200
	Restricted	\$2,319,100	\$24,800	\$24,800	\$24,800	\$24,800	\$2,343,900	\$2,343,900	\$2,343,900	\$2,343,900
Information Technology Services and Projects	Gross	\$2,344,300	\$24,800	\$24,800	\$24,800	\$24,800	\$2,369,100	\$2,369,100	\$2,369,100	\$2,369,100
	IDG/IDT	\$25,200	\$0	\$0	\$0	\$0	\$25,200	\$25,200	\$25,200	\$25,200
	Restricted	\$2,319,100	\$24,800	\$24,800	\$24,800	\$24,800	\$2,343,900	\$2,343,900	\$2,343,900	\$2,343,900
Includes a net funding increase for costs related to information technology services provided to the department.	Gross Restricted		\$24,800	\$24,800	\$24,800	\$24,800				
			\$24,800	\$24,800	\$24,800	\$24,800				
Sec. 105. ONE-TIME APPROPRIATIONS	Gross	\$0	\$250,000	\$250,000	\$250,000	\$500,000	\$250,000	\$250,000	\$250,000	\$500,000
	Restricted	\$0	\$250,000	\$250,000	\$250,000	\$500,000	\$250,000	\$250,000	\$250,000	\$500,000
Automobile Insurance Study	Gross	\$0	\$0	\$0	\$250,000	\$250,000	\$0	\$0	\$250,000	\$250,000
	Restricted	\$0	\$0	\$0	\$250,000	\$250,000	\$0	\$0	\$250,000	\$250,000
Includes FY 2024-25 one-time state restricted funding authorization for DIFS to study the effects of the 2019 auto no-fault reform.	Gross Restricted		\$0	\$0	\$250,000	\$250,000				
			\$0	\$0	\$250,000	\$250,000				
Insurance Complaints and Health Care Appeals Outreach Campaign	Gross	\$0	\$250,000	\$250,000	\$0	\$250,000	\$250,000	\$250,000	\$0	\$250,000
	Restricted	\$0	\$250,000	\$250,000	\$0	\$250,000	\$250,000	\$250,000	\$0	\$250,000
Includes FY 2024-25 one-time state restricted funding authorization for DIFS to conduct an outreach campaign to raise awareness of consumer rights under the Patient's Right To Independent Review Act (2000 PA 251) and the Insurance Code of 1956 (1956 PA 218).	Gross Restricted		\$250,000	\$250,000	\$0	\$250,000				
			\$250,000	\$250,000	\$0	\$250,000				



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Note: Changes in the Executive column represent changes from the Initial FY 2023-24 budget while changes in the House, Senate, and Enacted columns represent changes from a revised base document that incorporates the FY 2023-24 budget and non-substantive technical changes.</i></p>				
GENERAL SECTIONS				
<p>State Spending From State Sources and Payments to Local Units of Government</p> <p>Sec. 201. Pursuant to section 30 of article IX of the state constitution of 1963, total state spending from state sources under part 1 for fiscal year 2023-2024 is \$72,398,700.00 and state spending from state sources to be paid to local units of government for fiscal year 2023-2024 is \$0.00.</p>	<p>Sec. 9-201. Revises current law to update fiscal year references and spending amounts.</p>	<p>Sec. 201. Revises current law to update fiscal year references, spending amounts, and to include non-substantive stylistic changes.</p>	<p>Sec. 201. Revises current law to update fiscal year references, spending amounts, and to include non-substantive stylistic changes.</p>	<p>Sec. 201. Revises current law to update fiscal year references, spending amounts, and to include non-substantive stylistic changes.</p>
<p>Applicability of Management and Budget Act</p> <p>Sec. 202. The appropriations authorized under this part and part 1 are subject to the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594.</p>	<p>Sec. 9-202. Revises current law to make non-substantive stylistic changes.</p>	<p>Sec. 202. Revises current law to make non-substantive stylistic changes.</p>	<p>Sec. 202. Retains current law.</p>	<p>Sec. 202. Retains current law.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>Terms and Acronyms</p> <p>Sec. 203. As used in this part and part 1:</p> <p>(a) “Department” means the department of insurance and financial services.</p> <p>(b) “Director” means the director of the department.</p> <p>(c) “FTE” means full-time equated.</p> <p>(d) “IDG” means interdepartmental grant.</p> <p>(e) “LARA” means the department of licensing and regulatory affairs.</p> <p>(f) “MBLSLA fund” means the restricted account established under section 8 of the mortgage brokers, lenders, and servicers licensing act, 1987 PA 173, MCL 445.1658.</p> <p>(g) “Subcommittees” means the subcommittees of the house of representatives and senate appropriations committees with jurisdiction over the budget for the department.</p>	<p>Sec. 9-203. Revises current law to make non-substantive stylistic changes and to delete definitions (e), (f), and (g).</p>	<p>Sec. 203. Revises items (e) and (g) in current law to read as follows:</p> <p>(f) “MDLARA” means the Michigan department of licensing and regulatory affairs.</p> <p>(g) “Standard report recipients” means the senate and house appropriations subcommittees on the department budget, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office.”</p>	<p>Sec. 203. Revises item (g) in current law as follows:</p> <p>(g) “Subcommittees” means the subcommittees of the house of representatives and senate appropriations committees on the department.</p>	<p>Sec. 203. Revises items (e) and (g) in current law to read as follows:</p> <p>(f) “MDLARA” means the Michigan department of licensing and regulatory affairs.</p> <p>(g) “Standard report recipients” means the senate and house appropriations subcommittees on the department budget, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office.</p>
<p>Internet Availability of Required Reports</p> <p>Sec. 204. The department shall use the internet to fulfill the reporting requirements of this part. This requirement must include transmission of reports via email to the recipients identified for each reporting requirement and it must include placement of reports on an internet site.</p>	<p>Sec. 9-204. From the funds appropriated in part 1, the departments and agencies shall use the internet to fulfill the reporting requirements of this part. This requirement must shall include transmission of reports via email to the recipients identified for each reporting requirement, and it must shall include placement of reports on an internet site.</p>	<p>Sec. 204. The department shall use the internet to fulfill the reporting requirements of this part. This requirement must includes transmission of transmitting reports via email to the standard report recipients identified for each reporting requirement and any other required recipients by email and it must include placement of posting the reports on an internet site.</p>	<p>Sec. 204. The department shall use the internet to fulfill the reporting requirements of this part. This requirement must includes transmission of transmitting reports via email to the required report recipients identified for each reporting requirement and any other required recipients by email and it must include placement of posting the reports on an internet site.</p>	<p>Sec. 204. The department shall use the internet to fulfill the reporting requirements of this part. This requirement must includes transmission of transmitting reports via email to the standard report recipients identified for each reporting requirement and any other required recipients by email and it must include placement of posting the reports on an internet site.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Standard List of Report Recipients</i></p> <p>Sec. 205. Except as otherwise provided in this part, all reports required under this part must be submitted to the subcommittees, the senate and house fiscal agencies, the senate and house policy offices, and the state budget office.</p>	<p>Sec. 9-213. Retains current law with non-substantive stylistic changes.</p>	<p>Strikes current law.</p>	<p>Sec. 205. Retains current law.</p>	<p>Strikes current law.</p>
<p><i>Purchase of Foreign Goods</i></p> <p>Sec. 206. To the extent permissible under section 261 of the management and budget act, 1984 PA 431, MCL 18.1261, all of the following apply to funds appropriated in part 1:</p> <p>(a) The funds must not be used for the purchase of foreign goods or services, or both, if competitively priced and of comparable quality American goods or services, or both, are available.</p> <p>(b) Preference must be given to goods or services, or both, manufactured or provided by Michigan businesses, if they are competitively priced and of comparable quality.</p> <p>(c) Preference must be given to goods or services, or both, that are manufactured or provided by Michigan businesses owned and operated by veterans, if they are competitively priced and of comparable quality.</p>	<p>Sec. 9-205. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 205. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 206. Retains current law.</p>	<p>Sec. 205. Retains current law.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Communication with the Legislature – (Governor Deemed Unenforceable)</i></p> <p>Sec. 207. The department shall not take disciplinary action against an employee of the department in the state classified civil service because the employee communicates with a member of the legislature or a member’s staff, unless the communication is prohibited by law and the department is exercising its authority as provided by law.</p>	<p>Strikes current law.</p>	<p>Sec. 206. The department shall not take disciplinary action against an employee of the department in the state classified civil service because the employee communicates for communicating with a member of the legislature or a member’s legislative staff, unless the communication is prohibited by law and the department is exercising its authority as provided by law.</p>	<p>Sec. 207. The department shall not take disciplinary action against an employee of the department who is in the state classified civil service because the employee communicates with a member of the legislature senate or house or a member’s staff, unless the communication is prohibited by law and the department is exercising its authority as provided by law.</p>	<p>Sec. 206. The department shall not take disciplinary action against an employee of the department in the state classified civil service because the employee communicates for communicating with a member of the legislature or a member’s legislative staff, unless the communication is prohibited by law and the department is exercising its authority as provided by law. <i>(Governor’s signing letter states this section is unenforceable.)</i></p>
<p><i>Out-of-State Travel Report</i></p> <p>Sec. 208. Consistent with section 217 of the management and budget act, 1984 PA 431, MCL 18.1217, the department shall prepare a report on out-of-state travel expenses not later than January 1 of each year. The travel report must be a listing of all travel by classified and unclassified employees outside this state in the immediately preceding fiscal year that was funded in whole or in part with funds appropriated in the department’s budget. The report must be submitted to the senate and house appropriations committees and to report recipients required in section 205. The</p>	<p>Sec. 9-207. Consistent with section 217 of the management and budget act, 1984 PA 431, MCL 18.1217, the each department and agency receiving appropriations in part 1 shall prepare a report on out-of-state travel expenses not later than January 1 of each year. The travel report must shall be a listing of all travel by classified and unclassified employees outside this state in the immediately preceding</p>	<p>Sec. 207. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 208. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 207. Retains current law with non-substantive stylistic changes.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>report must include the following information: (a) The dates of each travel occurrence. (b) The total transportation and related costs of each travel occurrence, including the proportion funded with state general fund/general purpose revenues, the proportion funded with state restricted revenues, the proportion funded with federal revenues, and the proportion funded with other revenues.</p>	<p>fiscal year that was funded in whole or in part with funds appropriated in the department's or agency's budget. The department shall submit the report must be submitted to the house and senate appropriations committees and to the report recipients required in section 205 213 of this part. The report must shall include all of the following information: (a) The dates of each travel occurrence. (b) The total transportation and related costs of each travel occurrence, including the proportion funded with state general fund/general purpose revenues, the proportion funded with state restricted revenues, the proportion funded with federal revenues, and the proportion funded with other revenues.</p>			



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Hiring of External Counsel</i></p> <p>Sec. 209. Funds appropriated in this part and part 1 must not be used by the department to hire a person to provide legal services that are the responsibility of the attorney general. This prohibition does not apply to legal services for bonding activities and for those outside services that the attorney general authorizes.</p>	<p>Sec. 9-208. Revises first sentence as follows: Funds appropriated in this part and part 1 must shall not be used by the a principal executive department, state agency, or authority to hire a person to provide legal services that are the responsibility of the attorney general.</p>	<p>Sec. 208. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 209. (1) Retains current law with non-substantive stylistic.</p>	<p>Sec. 208. Retains current law with non-substantive stylistic changes.</p>
	Does not include the new language.	Does not include the new language.	(2) The department shall make timely reimbursement to the department of the attorney general for legal services provided by the department of the attorney general to the department. If the department fails to make timely reimbursement, the department of the attorney general may increase the amount billed to include a penalty for late reimbursement. As used in this section, "timely reimbursement" means reimbursement not later than 60 days after the department receives a bill for the legal services from the department of the attorney general.	Does not include the new language.



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>General Fund Lapse Report</p> <p>Sec. 210. Not later than December 15, the state budget office shall prepare and transmit a report that provides estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit the report to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p>Sec. 9-209. Not later than December 15, the state budget office shall prepare and transmit a report that provides for estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must shall summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit submit the report to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p>Sec. 209. Not later than December 15, the state budget office shall prepare and transmit submit a report that provides estimates of the total general fund/general purpose appropriation lapses at the close of the prior previous fiscal year. This The report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit submit the report to the standard report recipients and to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p>Sec. 210. Not later than December 15, the state budget office shall prepare and transmit submit a report that provides estimates of the total general fund/general purpose appropriation lapses at the close of the prior fiscal year. This report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit the report to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>	<p>Sec. 209. Not later than December 15, the state budget office shall prepare and transmit submit a report that provides estimates of the total general fund/general purpose appropriation lapses at the close of the prior previous fiscal year. This The report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program areas. The state budget office shall transmit submit the report to the chairpersons of the senate and house appropriations committees and the senate and house fiscal agencies.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>Contingency Authorization</p> <p>Sec. 211. (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$200,000.00 for federal contingency authorization. Authorized funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>Sec. 9-210. (1) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$200,000.00 \$1,000,000.00 for federal contingency authorization funds. Authorized These funds are not available for expenditure until they have been transferred to another line item in part 1 this article under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>Sec. 210. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 211. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 210. Retains current law with non-substantive stylistic changes.</p>
<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$1,000,000.00 for state restricted contingency authorization. Authorized funds are not available for expenditure until they have been transferred to another line item in part 1 under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>(2) In addition to the funds appropriated in part 1, there is appropriated an amount not to exceed \$1,000,000.00 \$5,000,000.00 for state restricted contingency authorization funds. Authorized These funds are not available for expenditure until they have been transferred to another line item in part 1 this article under section 393(2) of the management and budget act, 1984 PA 431, MCL 18.1393.</p>	<p>Retains current law with non-substantive stylistic changes.</p>	<p>Retains current law with non-substantive stylistic changes.</p>	<p>Retains current law with non-substantive stylistic changes.</p>



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>Transparency Website</p> <p>Sec. 212. The department shall cooperate with the department of technology, management, and budget to maintain a searchable website accessible by the public at no cost that includes, but is not limited to, all of the following for the department:</p> <p>(a) Fiscal-year-to-date expenditures by category.</p> <p>(b) Fiscal-year-to-date expenditures by appropriation unit.</p> <p>(c) Fiscal-year-to-date payments to a selected vendor, including the vendor name, payment date, payment amount, and payment description.</p> <p>(d) The number of active department employees by job classification.</p> <p>(e) Job specifications and wage rates.</p>	Strikes current law.	Sec. 211. Retains current law.	Sec. 212. Retains current law.	Sec. 211. Retains current law.
<p>State Restricted Funds Report</p> <p>Sec. 213. Within 14 days after the release of the executive budget recommendation, the department shall cooperate with the state budget office to provide the chairpersons of the senate and house appropriations committees, the chairpersons of the subcommittees, and the senate and house fiscal agencies with an annual report on estimated state restricted fund balances, state restricted fund projected revenues, and state restricted fund expenditures for the prior 2 fiscal years.</p>	Strikes current law.	Sec. 212. Retains current law with non-substantive stylistic changes.	Sec. 213. Retains current law with non-substantive stylistic changes.	Sec. 212. Retains current law with non-substantive stylistic changes.



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>Department Scorecard Website</p> <p>Sec. 214. The department shall maintain, on a publicly accessible website, information that identifies, tracks, and regularly updates key metrics that are used to monitor and improve the department’s performance.</p>	Strikes current law.	Strikes current law.	Strikes current law.	Strikes current law.
<p>Contracting With Geographically Disadvantaged Business Enterprises</p> <p>Sec. 215. To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director shall take all reasonable steps to ensure that geographically disadvantaged business enterprises, as defined in Executive Directive 2019-08, compete for and perform contracts to provide services or supplies, or both. The director shall strongly encourage firms with which the department contracts to subcontract with geographically disadvantaged business enterprises for services, supplies, or both.</p>	<p>Sec. 9-206. To the extent permissible under the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594, the director of each department and agency receiving appropriations in part 1 shall take all reasonable steps to ensure that geographically disadvantaged business enterprises, as defined in Executive Directive 2019-08 2023-1, compete for and perform contracts to provide services or supplies, or both. The Each director shall strongly encourage firms with which the department or agency contracts to subcontract with certified geographically disadvantaged business enterprises for services, supplies, or both.</p>	<p>Sec. 214. Retains current law with non-substantive stylistic and organizational changes.</p>	<p>Sec. 215. Revises current law to include non-substantive stylistic and organizational changes and to update the Executive Directive reference to reflect Executive Directive 2023-1.</p>	<p>Sec. 213. Revises current law to include non-substantive stylistic and organizational changes and to update the Executive Directive reference to reflect Executive Directive 2023-1.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>FTE Positions and Vacancies Reports</i></p> <p>Sec. 216. (1) On a quarterly basis, the department shall report the following information to the recipients required under section 205:</p> <p>(a) The number of FTEs in pay status by type of staff and civil service classification.</p> <p>(b) A comparison by line item of the number of FTEs authorized from funds appropriated in part 1 to the actual number of FTEs employed by the department at the end of the reporting period.</p>	<p>Sec. 9-216. On a quarterly basis, the department shall report to the senate and house appropriations committees and the report recipients required in section 213 of this part a comparison by line item of the number of FTEs authorized from funds appropriated in part 1 to the actual number of FTEs employed by the department at the end of the reporting period.</p>	<p>Sec. 215. On a quarterly basis, the department shall report on the number of full-time equated positions in pay status by civil service classification, including a comparison by line item of the number of full-time equated positions authorized from funds appropriated in part 1 to the actual number of full-time equated positions employed by the department at the end of the reporting period. The report must be submitted to the standard report recipients and to the senate and house appropriations committees.</p>	<p>Sec. 216. (1) On a quarterly basis, the department shall report on the number of full-time equated positions in pay status by civil service classifications. The report must include all of the following information:</p> <p>(a) A comparison by line item of the number of full-time equated positions authorized from funds appropriated in part 1 to the actual number of full-time equated positions employed by the department at the end of the reporting period.</p> <p>(b) A detailed accounting of all vacant positions that exist within the department.</p> <p>(c) A detailed accounting of all vacant positions that are health-care-related.</p> <p>(d) A detailed accounting of vacant positions that are being held open for temporary nonactive employees.</p>	<p>Sec. 214. On a quarterly basis, the department shall report on the number of full-time equated positions in pay status by civil service classification, including a comparison by line item of the number of full-time equated positions authorized from funds appropriated in part 1 to the actual number of full-time equated positions employed by the department at the end of the reporting period. The report must be submitted to the standard report recipients and to the senate and house appropriations committees.</p>
			<p>(2) As used in this section, "vacant position" means any position that has not been filled at any time during the past 12 calendar months.</p>	



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>Work Project Usage – (Governor Deemed Unenforceable)</p> <p>Sec. 217. Appropriations in part 1, to the extent possible by the department, must not be expended until all existing work project authorization available for the same purposes is exhausted.</p>	Strikes current law.	<p>Sec. 219. Retains current law with non-substantive stylistic changes.</p>	Strikes current law.	<p>Sec. 215. Retains current law with non-substantive stylistic changes. (Governor's signing letter states this section is unenforceable.)</p>
<p>State Administrative Board Transfers – (Governor Deemed Unenforceable)</p> <p>Sec. 218. If the state administrative board, acting under section 3 of 1921 PA 2, MCL 17.3, transfers funds from an amount appropriated under this article, the legislature may, by a concurrent resolution adopted by a majority of the members elected to and serving in each chamber, intertransfer funds within this article for the particular department, board, commission, officer, or institution.</p>	Strikes current law.	Strikes current law.	Strikes current law.	Strikes current law.
<p>Retention of Reports</p> <p>Sec. 219. The department shall receive and retain copies of all reports funded from appropriations in part 1. Federal and state guidelines for short-term and long-term retention of records must be followed. The department may electronically retain copies of reports unless otherwise required by federal or state guidelines.</p>	Strikes current law.	<p>Sec. 217. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 219. Retains current law with non-substantive stylistic changes.</p>	<p>Sec. 216. Retains current law with non-substantive stylistic changes.</p>



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Report on Policy Changes for Public Act Implementation</i></p> <p>Sec. 220. Not later than April 1, the department shall report on each specific policy change made to implement a public act affecting the department that took effect during the prior calendar year to the senate and house appropriations committees, to the joint committee on administrative rules, and to the recipients required under section 205.</p>	Strikes current law.	Sec. 218. Retains current law with non-substantive stylistic changes.	Sec. 220. Retains current law with non-substantive stylistic changes.	Sec. 217. Retains current law with non-substantive stylistic changes.
<p><i>Severance Pay Reporting</i></p> <p>Sec. 221. (1) From the funds appropriated in part 1, the department shall do all of the following:</p> <p>(a) Report to the senate and house appropriations committees and to recipients required under section 205 any amounts of severance pay for a department director, deputy director, or other high-ranking department official not later than 14 days after a severance agreement with the director or official is signed. The name of the director or official and the amount of severance pay must be included in the report required by this subdivision.</p> <p>(b) By February 1, report on the total amount of severance pay remitted to former department employees during the fiscal year ending September 30, 2023, and the number of former department employees that were remitted severance pay during the fiscal year ending September 30, 2023.</p>	Strikes current law.	Strikes current law.	Sec. 221. Retains current law with non-substantive stylistic changes and revised fiscal year references.	Strikes current law.



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
(2) As used in this section, “severance pay” means compensation that is both payable or paid upon the termination of employment and in addition to either wages or benefits earned during the course of employment or generally applicable retirement benefits.	Strikes current law.	Strikes current law.	Retains current law.	Strikes current law.
<i>In-Person Work</i> Sec. 222. It is the intent of the legislature that the department maximize the efficiency of the state workforce and, where possible, prioritize in-person work and post its in-person, remote, or hybrid work policy on its website.	Strikes current law.	Sec. 216. Retains current law with non-substantive stylistic changes.	Strikes current law.	Strikes current law.
<i>Access to State and Local Services</i> Sec. 223. (1) No funding appropriated in part 1 shall be used to restrict or impede a marginalized community's access to government resources, programs, or facilities.	Sec. 9-211. Retains current law with non-substantive stylistic changes.	Sec. 213. Retains current law with non-substantive stylistic changes.	Sec. 223. Retains current law with non-substantive stylistic changes.	Sec. 219. Retains current law with non-substantive stylistic changes.
(2) From the funds appropriated in part 1, local governments shall report any action or policy that attempts to restrict or interfere with the duties of the local health officer.	Retains current law.	Retains current law with non-substantive stylistic changes.	Retains current law.	Retains current law with non-substantive stylistic changes.
<i>Increased Payment Options</i> Sec. 224. Unless prohibited by law, the department may accept credit card or other electronic means of payment for licenses, fees, or permits.	Sec. 9-223. Retains current law.	Sec. 220. Retains current law.	Sec. 224. Retains current law.	Sec. 220. Retains current law.



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Television and Radio Production Expenditure Report</i></p> <p>Sec. 225. Not later than September 30, the department shall submit a report to the recipients required under section 205 detailing any expenditure of funds for a television or radio production that was made to a third-party vendor in the fiscal year ending September 30, 2024. The report must include all of the following information for each expenditure:</p> <ul style="list-style-type: none"> (a) The total amount of the expenditure. (b) The fund source for the expenditure. (c) The name of any vendor that created the production and the amount paid to each vendor. (d) The purpose of the production. 	<p>Strikes current law.</p>	<p>Sec. 221. Retains current law with non-substantive stylistic changes.</p>	<p>Strikes current law.</p>	<p>Strikes current law.</p>
<p><i>Insurance Bureau Fund Use</i></p> <p>Sec. 226. From the funds appropriated in part 1 from the insurance bureau fund, funds may be expended to support legislative participation in insurance activities coordinated by insurance and legislative associations, in accordance with section 225 of the insurance code of 1956, 1956 PA 218, MCL 500.225.</p>	<p>Sec. 9-226. Retains current law.</p>	<p>Sec. 222. Retains current law.</p>	<p>Sec. 226. Retains current law.</p>	<p>Sec. 221. Retains current law.</p>

<p><u>INSURANCE AND FINANCIAL SERVICES REGULATION</u></p> <p><i>Health Insurance Rate Filings Report</i></p> <p>Sec. 301. The department shall electronically transmit the annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b) to the recipients required under section 205 at the time the report is published.</p>	<p>Strikes current law.</p>	<p>Sec. 301. Retains current law with non-substantive stylistic changes.</p>	<p>Replaces current law with the following:</p> <p>Sec. 301. The department shall provide a report to subcommittees, the senate and house fiscal agencies, and the state budget office by September 30 based on the annual rate filings from health insurance issuers that includes all of the following:</p> <p>(a) The number that are approved by the department.</p> <p>(b) The number that are denied by the department.</p> <p>(c) The percentage of rate filings processed within the applicable statutory time frames.</p> <p>(d) The average number of calendar days to process rate filings.</p> <p>(e) The justification for approved rate filings.</p> <p>(f) The average percentage change in rates.</p> <p>(g) The number of rejections by the department per rate filing.</p>	<p>Sec. 301. The department shall electronically transmit the annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b) to the standard report recipients required under section 205 at the time the report is published. The report must include the total number of objections issued by the department for health insurance filings in the report.</p>
<p><i>Conservatorship and Insurance Liquidation Funds</i></p> <p>Sec. 302. In addition to the funds appropriated in part 1, the funds collected by the</p>	<p>Sec. 9-302. Revises current law to strike the last sentence containing the appropriation cap.</p>	<p>Sec. 302. Revises current law to strike the last sentence containing the appropriation cap.</p>	<p>Sec. 302. Retains current law.</p>	<p>Sec. 302. Retains current law.</p>



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>department in connection with a conservatorship under section 32 of the mortgage brokers, lenders, and servicers licensing act, 1987 PA 173, MCL 445.1682, and funds collected by the department from corporations being liquidated under the insurance code of 1956, 1956 PA 218, MCL 500.100 to 500.8302, must be appropriated for all expenses necessary to provide for the required services. Funds are available for expenditure when they are received by the department of treasury and must not lapse to the general fund at the end of the fiscal year. The total amount appropriated under this section and section 303 must not exceed \$1,000,000.00.</p>				
<p><i>Fees for Customized Listings</i></p> <p>Sec. 303. The department may make available to interested entities customized listings of nonconfidential information in its possession. The department may establish and collect a reasonable charge to provide this service. The revenue from this service is appropriated when received and must be used to offset expenses to provide the service. Any balance of this revenue collected and unexpended at the end of the fiscal year must lapse to the appropriate restricted fund. The total amount appropriated under this section and section 302 must not exceed \$1,000,000.00.</p>	<p>Sec. 9-303. Revises current law to strike the last sentence containing the appropriation cap.</p>	<p>Sec. 303. Revises current law to strike the last sentence containing the appropriation cap.</p>	<p>Sec. 303. Retains current law.</p>	<p>Sec. 303. Retains current law.</p>



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><i>Annual Reports Transmission</i></p> <p>Sec. 304. The department must electronically transmit the annual report prepared pursuant to section 238 of the insurance code of 1956, 1956 PA 218, MCL 500.238, and section 2108 of the banking code of 1999, 1999 PA 276, MCL 487.12108, to the recipients required under section 205 at the time of the publication of the report.</p>	Strikes current law.	Sec. 304. Retains current law with non-substantive stylistic changes.	Sec. 304. Retains current law.	Sec. 304. Retains current law with non-substantive stylistic changes.
<p><i>Marihuana Evaluation Guidance to Financial Institutions</i></p> <p>Sec. 305. The department must update examination manuals and letters of guidance to state-chartered financial institutions as necessary to reflect how the department will evaluate institutions that provide banking or other financial services to marihuana-related businesses or businesses that transport, test, grow, process, or sell marihuana, based on state statute and guidance. The department may also include guidance or information on how federal law and regulations may impact state-chartered institutions.</p>	Strikes current law.	Sec. 305. Retains current law with non-substantive stylistic changes.	Sec. 305. Retains current law with non-substantive stylistic changes.	Sec. 305. Retains current law with non-substantive stylistic changes.

<p>NEW SENATE LANGUAGE – Auto Insurance Rate Filings Report</p> <p>Sec. 306. The department shall provide a report to subcommittees, the senate and house fiscal agencies, and the state budget office by September 30 based on the annual rate filings from auto insurance issuers that includes all of the following:</p> <p>(a) The number that are approved by the department.</p> <p>(b) The number that are denied by the department.</p> <p>(c) The percentage of rate filings processed within the applicable statutory time frames.</p> <p>(d) The average number of calendar days to process rate filings.</p> <p>(e) The justification for approved rate filings.</p> <p>(f) The average percentage change in rates.</p> <p>(g) The number of rejections by the department per rate filing.</p>	<p>Does not include the new language.</p>	<p>Does not include the new language.</p>	<p>Sec. 306. Includes the new language.</p>	<p>Sec. 306. The department shall provide a report to the standard report recipients based on filings received from insurers for automobile insurance as that term is defined in section 2102 of the insurance code of 1956, 1956 PA 218, MCL 500.2102, in the previous calendar year that includes all of the following:</p> <p>(a) The number of automobile insurance rate filings received by the department.</p> <p>(b) The average number of calendar days to process rate filings.</p> <p>(c) Pursuant to section 2111f of the insurance code of 1956, 1956 PA 218, MCL 500.2111f, the weighted average, aggregated personal protection insurance rate change for policies subject to the coverage limits under section 3107c(1)(a) to (d) of the insurance code of 1956, 1956 PA 218, MCL 500.3107c.</p> <p>(d) The number of objections issued by the department for automobile insurance filings.</p>
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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>NEW SENATE LANGUAGE – Specified Customer Service</p> <p>Sec. 307. From the funds appropriated in part 1, from the insurance bureau fund, the department shall expend \$1,500,000 to increase 5.0 FTEs to provide customer service related to auto insurance and auto accident care claims. At least 1.0 FTE must be designated to assist catastrophic accident survivors.</p>	<p>Does not include the new language.</p>	<p>Does not include the new language.</p>	<p>Sec. 307. Includes the new language.</p>	<p>Sec. 307. From the funds appropriated in part 1 for consumer services and protection, the department shall expend \$600,000.00 to add up to 3.0 FTEs to provide customer service outreach or education related to financial services and insurance, including automobile insurance and automobile accident care claims. At least 1.0 FTE must be trained and experienced to assist catastrophic accident survivors.</p>



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FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>NEW SENATE LANGUAGE – <i>Expansion of Department Services</i></p> <p>Sec. 308. By February 1, 2025, the department shall create a plan to establish satellite offices to provide in-person services to customers. The plan must consider demographic variables and analyze areas of this state with the highest needs when choosing locations for satellite offices. The department may partner with the secretary of state to meet the requirements of this section.</p>	<p>Does not include the new language.</p>	<p>Does not include the new language.</p>	<p>Sec. 308. Includes the new language.</p>	<p>Sec. 308. The department shall create a plan to increase outreach, education, and support services to the public, taking into consideration demographic variables and analyzing areas of this state with the greatest needs. The department may partner with other state agencies to meet the requirements of this section. The department shall consider methods to achieve the requirements of this section, such as providing disaster relief support and identifying events and other opportunities for direct public interaction.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p><u>ONE-TIME APPROPRIATIONS</u></p> <p>NEW SENATE LANGUAGE – <i>Auto Insurance Reform Study</i></p> <p>Sec. 401. From the funds appropriated in part 1 for auto insurance reform study, by April 30, 2025, the department must contract with a university or research institute that has specialty in auto insurance research to conduct a study of the effects of the auto insurance reform in 2019. The study must include the impact of the reform on costs, participants, demographics of those impacted, access to care, access to providers, and the total impact on insured accident victims and long-term care providers since 2019.</p>	<p>Does not include the new language.</p>	<p>Does not include the new language.</p>	<p>Sec. 401. Includes the new language.</p>	<p>Sec. 401. From the funds appropriated in part 1 for an automobile insurance study, the department shall study and report on the effects of the 2019 automobile insurance reform by September 30. The department may consult or contract with a university, research institute, or other entity that specializes in policy research. The study should consider the impact of the reform on costs, participants, demographics of those impacted, access to care, access to providers, and total impact on insured accident victims and access to long-term care providers since 2019.</p>



INSURANCE AND FINANCIAL SERVICES – BOILERPLATE

FY 2023-24 CURRENT LAW	FY 2024-25			
	EXECUTIVE	HOUSE	SENATE	ENACTED
<p>NEW SENATE LANGUAGE – <i>Insulin Market Study</i></p> <p>Sec. 402. From the funds appropriated in part 1, the department must conduct a study of the insulin market in this state and submit recommendations to the legislature to lower the price of insulin and increase access to insulin for individuals. The study must include information and data regarding insurers, pharmacy benefit managers, pharmacies, insulin consumers, and any other relevant stakeholders when creating recommendations to lower the price of insulin and increase access to insulin for individuals.</p>	Does not include the new language.	Does not include the new language.	Sec. 402. Includes the new language.	Does not include the new language.
<p>NEW CONFERENCE LANGUAGE – <i>Insurance Complaints and Health Care Appeals Outreach Campaign</i></p> <p>Sec. 402. From the funds appropriated in part 1 for insurance complaints and health care appeals outreach campaign, the department must provide an outreach campaign to raise awareness to residents of the services and information provided by the department on how to file complaints, and the right to appeal health insurance denials. The outreach campaign may include paid advertising and media outreach in every region of the state, targeted outreach to medical providers and other key stakeholders, and other outreach activities to give residents the information they need to contact the department for assistance. Not later than September 30, 2025, the department shall submit a report to the standard report recipients detailing expenditures used for the outreach campaign.</p>	Does not include the new language.	Does not include the new language.	Does not include the new language.	Sec. 402. Includes the new language.