LINE ITEM AND BOILERPLATE SUMMARY

INSURANCE AND FINANCIAL SERVICES

Fiscal Year 2025-26
Article 7, Public Act 22 of 2025
House Bill 4706 as Enacted

HOUSE FISCAL AGENCY
Mary Ann Cleary, Director

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November 2025

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TO: Members of the Michigan House of Representatives

The House Fiscal Agency has prepared a **Line Item Summary** for each of the FY 2025-26 appropriation acts. Each **Summary** contains line-by-line appropriation and revenue source detail, and a brief explanation of each boilerplate section in the appropriation bill.

In this report, line item vetoes are presented in the following manner: appropriation amounts shown in ~~strikeout~~ are those that appear in the enrolled bill; amounts shown directly below strikeout amounts reflect the effect of the veto.

Line Item Summaries are available on the HFA website (www.house.mi.gov/hfa), or from Kathryn Bateson, Administrative Assistant (373-8080 or kbateson@house.mi.gov).

Mary Ann Cleary, Director

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GLOSSARY

STATE BUDGET TERMS

Line Item
Specific funding amount in an appropriation bill which establishes spending authorization for a particular program or function.

Boilerplate
Specific language sections in an appropriation bill which direct, limit, or restrict line-item expenditures, express legislative intent, and/or require reports.

Lapse
Appropriated amounts that are unspent or unobligated at the end of a fiscal year; appropriations are automatically terminated at the end of a fiscal year unless otherwise provided by law.

Work Project
Account authorized through statutory process which allows appropriated spending authorization from one fiscal year to be utilized for expenditures in a succeeding fiscal year or years for a specific project or purpose.

APPROPRIATIONS AND FUND SOURCES

Appropriations
Authority to expend funds for a particular purpose. An appropriation is not a mandate to spend.

Gross: Total of all applicable appropriations in an appropriation bill.

Adjusted Gross: Net amount of gross appropriations after subtracting interdepartmental grants (IDGs) and intradepartmental transfers (IDTs).

Interdepartmental Grant (IDG) Revenue
Funds received by one state department from another state department—usually for service(s) provided.

Intradepartmental Transfer (IDT) Revenue
Funds transferred from one appropriation unit to another within the same departmental budget.

Federal Revenue
Federal grant or match revenue; generally dedicated to specific programs or purposes.

Local Revenue
Revenue received from local units of government for state services.

Private Revenue
Revenue from non-government entities: rents, royalties or interest payments, payments from hospitals or individuals, or gifts and bequests.

State Restricted Revenue
State revenue restricted by the State Constitution, state statute, or outside restriction that is available only for specified purposes; includes most fee revenue; at year-end, unused restricted revenue generally remains in the restricted fund.

General Fund/General Purpose (GF/GP) Revenue
Unrestricted general fund revenue available to fund basic state programs and other purposes determined by the legislature; unused GF/GP revenue lapses to the General Fund at the end of a fiscal year.

MAJOR STATE FUNDS

General Fund
The state's primary operating fund; receives state revenue not dedicated to another state fund.

School Aid Fund (SAF)
A restricted fund that serves as the primary state funding source for K-12 schools and Intermediate School Districts. Constitutionally, SAF revenue may also be used for postsecondary education.

Budget Stabilization Fund
The Countercyclical Economic and Budget Stabilization Fund (also known as the "rainy day fund"); the Management and Budget Act provides guidelines for making deposits into and withdrawals from the fund.

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

The Department of Insurance and Financial Services (DIFS) is responsible for regulating the insurance and financial services industries within Michigan. The department also provides consumer protection by managing consumer information and inquiries, investigating consumer complaints, and providing consumer education. DIFS implements, administers, and enforces state statutes pertaining to state-chartered banks and credit unions; mortgage brokers, lenders, and servicers; consumer finance entities; insurance companies, agents, and products; and health maintenance organizations.

Full-time equated unclassified positions	6.0	Full-time equated (FTE) positions not in the state classified service.
Full-time equated classified positions	390.5	Full-time equated (FTE) positions in the state classified service. *Note: based on 2,088 hours for 1.0 FTE position.*
GROSS APPROPRIATION	**$79,406,400**	**Total of all applicable line item appropriations.**
Total interdepartmental grant/intradepartmental transfer revenue	763,800	Revenue received from other departments or transferred within the department.
ADJUSTED GROSS APPROPRIATION	**$78,642,600**	**Gross appropriation less (or minus) interdepartmental grant (IDG) or intradepartmental transfer (IDT) revenue.**
Total federal revenue	250,000	Revenue received from federal departments and agencies.
Total local revenue	0	Revenue received from local units of government.
Total private revenue	0	Revenue received from private individuals and entities.
Total state restricted revenue	78,392,600	State revenue dedicated to a specific fund (other than the General Fund) or restricted for a specific purpose.
STATE GENERAL FUND/ GENERAL PURPOSE	**$0**	**Unrestricted state revenue from taxes and other sources.**

SECTION 102: DEPARTMENTAL ADMINISTRATION AND SUPPORT

This appropriation unit provides funding for unclassified positions, executive direction, financial and administrative services, policy research and development, property management, administrative hearings, and workers' compensation.

Full-time equated unclassified positions	6.0	Full-time equated (FTE) positions not in the state classified service.
Full-time equated classified positions	23.5	Full-time equated (FTE) positions in the state classified service.
Unclassified salaries – 6.0 FTE positions	$984,100	Salaries for unclassified positions, including the DIFS director. Funding Source(s): Restricted 984,100 *Related Boilerplate Section(s): 202*
Administrative hearings	173,700	Supports costs for administrative hearings regarding rules and statutes administered and enforced by DIFS; hearings are conducted by the Michigan Office of Administrative Hearings and Rules (MOAHR). Funding Source(s): Restricted 173,700 *Related Boilerplate Section(s): 202*
Department services – 17.0 FTE positions	8,777,800	Supports departmentwide operations and the Office of Financial and Administrative Services, which manages the department's budget, purchasing, contracts, grants, fiscal oversight, technology, business applications support, and other administrative functions. Funding Source(s): Restricted 8,777,800 *Related Boilerplate Section(s): 202, 204, 205, 207, 210, 211, 212, 214, 216, 217, 250, 251, 301, 302, 303, 304, 305, 306, 307*
Executive director programs – 6.5 FTE positions	1,737,700	Supports staff and operations of the DIFS director, chief deputy director, equity and inclusion officer, human resources, and the department's external affairs activities. Funding Source(s): Restricted 1,737,700 *Related Boilerplate Section(s): 202*
Property management	1,217,200	Supports lease obligations for state-owned facilities managed by the Department of Technology, Management, and Budget (DTMB) and occupied by DIFS. Funding Source(s): Restricted 1,217,200 *Related Boilerplate Section(s): 202*
Worker's compensation	1,900	Supports workers' compensation insurance estimated claims and reserve requirements, administered by DTMB. Funding Source(s): Restricted 1,900 *Related Boilerplate Section(s): 202*
GROSS APPROPRIATION	**$12,892,400**	**Total of all applicable line item appropriations.**
Bank fees	1,027,600	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and business and industrial development companies (BIDCOs).

Captive insurance regulatory and supervision fund	83,200	Statutory filing and examination fees collected from captive insurance companies.
Consumer finance fees	665,900	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
Credit union fees	1,556,100	Fees and fines collected from state-chartered credit unions.
Deferred presentment service transaction fees	285,900	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
Insurance bureau fund	5,730,600	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
Insurance continuing education fees	55,300	Filing and authorization fees collected from providers of insurance producer programs of study.
Insurance licensing and regulation fees	2,093,800	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
MBLSLA Fund	1,394,000	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
STATE GENERAL FUND/ GENERAL PURPOSE	**$0**	**Unrestricted state revenue from taxes and other sources.**

SECTION 103: INSURANCE AND FINANCIAL SERVICES REGULATION

This appropriation unit supports the state's regulatory oversight of the insurance and financial services industries, including state-chartered banks and credit unions; mortgage brokers, lenders, and servicers; various consumer finance providers; insurance companies, agents, and products; and health maintenance organizations. The unit also supports DIFS' legal counsel and consumer services and protection functions.

Full-time equated classified positions	367.0	Full-time equated (FTE) positions in the state classified service.
Consumer services and protection – 105.0 FTE positions	$17,894,000	Supports consumer protection and legal representation functions, including: Fraud Investigation Unit: Investigates criminal and fraudulent activity in matters under DIFS' authority and jurisdiction. Office of Communications: Manages the department's communications and education/outreach efforts related to health insurance, auto insurance, and financial services; develops and maintains department social media accounts and webpages. Office of Consumer Services: Manages consumer information, inquiries, and complaints; investigates complaints against regulated entities and individuals; oversees the communication center, which is the initial point of contact for incoming calls and visitors. Office of General Counsel: Provides legal advice and representation to DIFS regarding enforcement actions, administrative hearings, receivership proceedings, orders, rules, statutes, regulations, bulletins, and declaratory rulings; serves as FOIA coordinator; acts as liaison to the attorney general. Office of Innovation and Research: Assesses, researches, and interprets innovation trends; coordinates and streamlines decision-making processes and links entities to DIFS resources capable of providing technical assistance; provides legislative support to DIFS through legislative tracking, research, analysis, committee testimony, and legislative outreach. Office of Appeals and Market Regulation: Processes appeals under the Patient's Right to Independent Review Act (2000 PA 251), utilization reviews required under No-Fault reform legislation (2019 PA 21 and 2019 PA 22), calculation reviews and requests for arbitration under the Surprise Medical Billing Act, and appeals under the Clean Claims Act; responsible for statewide market regulation insurance company examination program. Funding Source(s): IDG/IDT 47,300 Restricted 17,846,700 *Related Boilerplate Section(s): 202, 217, 307*

Financial institutions evaluation – 131.0 FTE positions	23,061,300	Supports regulation and evaluation of financial institutions, including: Office of Banking: Regulates, examines, and supervises state-chartered banks, savings banks, trust-only banks, trust departments, and BIDCOs. Office of Credit Unions: Regulates, examines, and supervises state-chartered credit unions and processes corporate applications filed by state-chartered credit unions. Office of Consumer Finance: Regulates, licenses, and examines entities and individuals doing business under various consumer finance statutes, including mortgage brokers, lenders, and servicers; mortgage loan originators; money transmitters; deferred presentment service providers; direct loan companies; motor vehicle installment sellers and sales finance companies; and other consumer finance providers. Funding Source(s): IDG/IDT 716,500 Restricted 22,344,800 *Related Boilerplate Section(s): 202, 217, 304, 305*
Insurance evaluation – 131.0 FTE positions	21,946,100	Supports regulation and evaluation of the insurance industry, including: Office of Insurance Evaluation: Licenses, regulates, and monitors the financial condition of risk-bearing insurance entities via processing licensure applications, on-site financial examinations, ongoing financial monitoring, and supporting insurance companies reporting negative trends on appropriate corrective measures; responsible for licensing, monitoring, and examining captive insurers. Office of Insurance Licensing, Investigations, and Audits: The Insurance Investigations Section reviews allegations of misconduct by Michigan insurance licensed individuals and entities to ensure licensees conduct business ethically and within the provisions of the Michigan Insurance Code. The Agency Audit Section conducts audits and risk assessments of licensed producer agencies and premium finance companies. Office of Insurance Rates and Forms: Enforces statutes and regulations pertaining to insurance rates and forms submitted to DIFS by insurance companies and other licensed entities. Funding Source(s): Federal 250,000 Restricted 21,696,100 *Related Boilerplate Section(s): 202, 217, 301, 304, 306*
GROSS APPROPRIATION	**$62,901,400**	**Total of all applicable line item appropriations.**
IDG from MDLARA, for debt management	763,800	Source: Filing, registration, investigation, and other fees from individuals and entities (e.g., broker-dealers, agents, investment advisers, adviser representatives, and long-term care facilities) regulated in the securities or long-term care industries. Use: DIFS' implementation and enforcement of the Debt Management Act of 1975 (fees collected under that act are credited directly to the general fund).
Federal revenues	250,000	Source: U.S. Dept. of Health and Human Services. Use: Implementation of health insurance reforms pursuant to the federal Patient Protection and Affordable Care Act of 2010.
Bank fees	6,564,600	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and BIDCOs.
Captive insurance regulatory and supervision fund	644,600	Statutory filing and examination fees collected from captive insurance companies.

Consumer finance fees	2,415,800	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
Credit union fees	8,456,700	Fees and fines collected from state-chartered credit unions.
Deferred presentment service transaction fees	2,360,200	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
Insurance bureau fund	26,824,900	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
Insurance continuing education fees	548,300	Filing and authorization fees collected from providers of insurance producer programs of study.
Insurance licensing and regulation fees	8,094,600	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
MBLSLA Fund	5,942,500	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
Multiple employer welfare arrangement	35,400	Filing fees and 0.25% annual assessment collected from individuals and entities establishing or maintaining a multiple employer welfare arrangement.
STATE GENERAL FUND/ GENERAL PURPOSE	**$0**	**Unrestricted state revenue from taxes and other sources.**

SECTION 104: INFORMATION TECHNOLOGY

This appropriation unit includes one line item which supports department-wide IT services and projects provided by the Department of Technology, Management, and Budget.

Information technology services and projects	$3,612,600	Supports various information technology services and projects provided by DTMB. Funding Source(s): Restricted 3,612,600 *Related Boilerplate Section(s): 202*
GROSS APPROPRIATION	**$3,612,600**	**Total of all applicable line item appropriations.**
Bank fees	288,000	Supervisory, examination, and other fees collected from state-chartered banks, savings banks, trust-only banks, and BIDCOs.
Captive insurance regulatory and supervision fund	23,200	Statutory filing and examination fees collected from captive insurance companies.
Consumer finance fees	186,700	Licensure, examination, and investigation fees and fines collected from individuals and entities (e.g., lenders, creditors, and servicers) licensed in the consumer finance industry.
Credit union fees	436,000	Fees and fines collected from state-chartered credit unions.
Deferred presentment service transaction fees	80,500	Licensure fees and fines collected from individuals and entities providing deferred presentment service transactions and from licensees' customers.
Insurance bureau fund	1,710,800	Actual costs of examinations and investigations, or a regulatory fee derived from statutory formula, and various statutory fees collected from insurance licensees.
Insurance continuing education fees	15,700	Filing and authorization fees collected from providers of insurance producer programs of study.
Insurance licensing and regulation fees	481,200	Filing, licensure, and examination fees and fines collected from licensed individuals and entities in the insurance industry.
MBLSLA Fund	390,500	Licensure, registration, examination, and investigation fees collected from licensed individuals and entities engaged in brokering, lending, or servicing original or secondary mortgages.
STATE GENERAL FUND/ GENERAL PURPOSE	**$0**	**Unrestricted state revenue from taxes and other sources.**

BOILERPLATE SECTION INFORMATION

GENERAL SECTIONS

Sec. 201. State Spending and Payments to Local Units of Government
Provides total state spending from state sources and payments to be made to local units of government.

Sec. 202. Applicability of Management and Budget Act
Subjects appropriations to Management and Budget Act, 1984 PA 431.

Sec. 203. Terms and Acronyms
Defines various terms and acronyms contained in the article.

Sec. 204. Internet Reporting Requirements
Requires DIFS to use the internet to fulfill reporting requirements, including transmission of reports via e-mail.

Sec. 205. Purchase of Foreign Goods
Prohibits purchase of foreign goods or services if competitively priced and comparable quality American goods or services are available; gives preference to goods and services from Michigan businesses and Michigan businesses owned and operated by veterans.

***Sec. 206. Communication with the Legislature* – UNENFORCEABLE**
Prohibits DIFS from taking disciplinary action against employees for communicating with legislators or their staff, unless the communication is prohibited by law. *(Governor's signing letter states this section is unenforceable.)*

Sec. 207. Out-of-State Travel Report
Requires DIFS to report on out-of-state travel expenses in the prior fiscal year that were paid for, in whole or in part, with state appropriations.

Sec. 208. General Fund Lapse Report
Requires SBO to report on estimated general fund lapses by major program or program areas at close of prior fiscal year.

Sec. 209. Contingency Authorization
Appropriates up to $200,000 in federal and $1.0 million in state restricted contingency authorization; authorizes expenditure after legislative transfer to specific line items.

Sec. 210. Transparency Website
Requires DIFS, in cooperation with DTMB, to maintain a searchable website accessible by public at no cost that includes information on expenditures, vendor payments, number of active employees, job specifications, and wage rates.

Sec. 211. Restricted Funds Report
Requires DIFS to work with SBO to report on estimated restricted fund revenues, expenditures, and balances for the prior two fiscal years.

Sec. 212. FTE Report
Requires DIFS to submit quarterly reports containing FTE volumes and a comparison of actual and authorized FTE position counts.

***Sec. 213. Work Project Usage* – UNENFORCEABLE**
Stipulates that appropriations are not to be expended, if possible, until all existing work project authorization for the same purpose is exhausted. *(Governor's signing letter states this section is unenforceable.)*

Sec. 214. Geographically Disadvantaged Business Enterprises
Requires the department director, to the extent possible, to take all reasonable steps to ensure geographically disadvantaged business enterprises compete for and perform contracts; requires the department director to strongly encourage firms with which the department contracts to subcontract with certified geographically disadvantaged business enterprises.

Sec. 215. Access to Government Services
Prohibits funding from being used to restrict or impede a marginalized community's access to government resources, programs, or facilities; requires local governments to report any action or policy that attempts to restrict or interfere with a local health officer's duties.

BOILERPLATE SECTION INFORMATION

Sec. 216. Retention of Reports
Requires DIFS to receive and retain copies of all reports funded by the department's budget, while complying with federal and state guidelines for records retention.

Sec. 217. Report on Policy Changes for Public Act Implementation
Requires DIFS to report on policy changes made to implement public acts that took effect during the prior calendar year.

Sec. 218. Report on Federal Policy Changes
Requires DIFS to report on federal policy changes that are expected to affect department operations, affect groups the department engages with, or create a regulatory gap.

***Sec. 219. State Administrative Board Transfers* – UNENFORCEABLE**
Authorizes the legislature to intertransfer funds via concurrent resolution if the State Administrative Board transfers funds. *(Governor's signing letter states this section is unenforceable.)*

Sec. 220. In-Person Work
Requires DIFS to maximize utilization of its in-person workforce, prioritize occupancy utilization, and ensure occupancy rates are 80% or higher.

***Sec. 221. E-Verify* – UNENFORCEABLE**
Requires DIFS to require contractors and subcontractors to use the E-Verify system to verify that all persons hired during the contract term are legally present and authorized to work in the United States; authorizes the department to verify the information directly or receive certification from the contractor; requires DIFS to submit a report describing the processes it develops and implements; defines E-Verify. *(Governor's signing letter states this section is unenforceable.)*

Sec. 222. Work Projects Report
Requires DIFS to report information on all work project accounts, including the status of each account and the amount of any funds that lapsed from previous accounts.

Sec. 223. Legacy Costs
States the total amount of funding estimated to be expended on legacy costs in FY 2025-26 is $6.5 million ($5.9 million on pension related legacy costs and $638,800 on health care legacy costs).

Sec. 224. Annual Strategic Plan
Requires DIFS to provide a copy of its annual strategic plan which must include the mission, vision, goals, strategies, and performance measures of the department.

Sec. 225. State Obligations
Requires DIFS to report on any court settlement that may require further legislative review of state statutory programs or regulations.

Sec. 226. Private and Third-Party Funds
Requires DIFS to disclose on a publicly accessible website private and other third-party funds received in the previous fiscal year, including the amount and specific source of funding, the purpose for which funding was expended, and the amount of any remaining funds.

Sec. 227. Website Reporting
Requires DIFS to make required reports readily accessible to the public and conspicuously posted in a single archivable location on the department's website; requires DIFS to maintain reports from previous fiscal years in the same archivable location.

Sec. 228. Legislatively Directed Spending Items
Requires the legislature to provide DIFS and the state budget director with a list of legislatively directed spending items; provides requirements for the administering of grants; provides requirements for grant agreements; requires grant recipients to respond to reasonable information requests; provides deadline for grant expenditure; requires DIFS to post information about grant recipients on its website.

Sec. 250. Increased Payment Options
Authorizes DIFS to receive payment for licenses, permits, and fees via credit card or other electronic payment means.

BOILERPLATE SECTION INFORMATION

Sec. 251. Insurance Bureau Fund Use
Authorizes Insurance Bureau Fund appropriations for use to support legislative participation in insurance activities coordinated by insurance and legislative associations, in accordance with Insurance Code of 1956.

Sec. 252. Television and Radio Production Expenditure Report
Requires DIFS to report any expenditure of funds to a third-party vendor for television or radio productions; specifies information to be included.

INSURANCE AND FINANCIAL SERVICES REGULATION

Sec. 301. Health Insurance Rate Change Report
Requires DIFS to electronically transmit the annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b), including the number of approvals, denials, and objections, the percentage of filings processed within the statutory time frame, and the average processing time.

Sec. 302. Conservatorship and Insurance Liquidation Funds
Requires funds collected by DIFS in connection with a conservatorship pursuant to section 32 of 1987 PA 173 and from corporations being liquidated pursuant to 1956 PA 218 to be appropriated for expenses necessary to provide required services and to not lapse to general fund; limits appropriations to $600,000.

Sec. 303. Fees for Customized Listings
Permits DIFS to provide customized lists of non-confidential information to interested parties and to charge reasonable fees; states that funds lapse to appropriate restricted fund accounts and limits amount appropriated to $600,000.

Sec. 304. Annual Reports Transmission
Requires DIFS to electronically transmit the annual report required under the Insurance Code of 1956 and the Banking Code of 1999.

Sec. 305. Financial Institutions Marihuana Evaluation Guidance
Requires DIFS to update examination manuals and letters of guidance to reflect how institutions will be evaluated that provide financial services to businesses involved in the marihuana industry.

Sec. 306. Automobile Insurance Rate Filings Report
Requires DIFS to report on filings received from auto insurers in the previous calendar year, including the number of auto insurance rate filings received, the average number of days to process filings, and the number of objections issued.

Sec. 307. Customer Service Outreach and Education
Requires DIFS to have at least 1.0 FTE to provide outreach and education and be trained to assist catastrophic accident survivors; requires DIFS to report on the number of consumers assisted, number of complaints received, number of utilization orders issued, and the number that upheld and reversed the insurer's decision.

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