

# Administrative Rule Analysis

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## ESSENTIAL INSURANCE

Phone: (517) 373-8080  
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**Rule Set No.: 2020-25 IF**  
**Submitted to JCAR on: 2/11/21**

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

**Department: Insurance and Financial Services**

**Agency: NA**

**Enabling Statute: Insurance Code of 1956, 1956 PA 218, MCLs 500.210, 500.2102, 500.2113, 500.2127 and 500.2130 et seq.**

**Analysis Complete to: 1/11/22**

## BACKGROUND AND SUMMARY OF PROPOSED RULES

Rule Set 2020-25 IF would make numerous amendments to rules pertaining to insurance under the Insurance Code of 1956. The rule set would clarify processes, make technical and clarifying revisions and changes, and allow a remedy to be imposed by the DIFS Director to resolve a review and determination based on an incorrect premium charge.

## FISCAL IMPACT OF PROPOSED RULES

2020-25 IF is not anticipated to have a significant fiscal impact on the Department of Insurance and Financial Services or on any other unit of state or local government.

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■ This analysis was prepared by nonpartisan House Fiscal Agency staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.