




**INSURANCE AND FINANCIAL SERVICES  
S.B. 872 (S-1)**

04/16/2026  
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FULL-TIME EQUATED (FTE) POSITIONS FUNDING SOURCE	FY 2025-26 YEAR-TO-DATE AS OF 2-11-26	FY 2026-27 GOV'S REC.	FY 2026-27 SENATE SUB-COMM.	FY 2026-27 SENATE FULL-COMM.	CHANGES FROM FY 2025-26 YEAR-TO-DATE					
					GOVERNOR		SENATE		SENATE	
					AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
FTE Positions.....	390.5	393.5	393.5	393.5	3.0	0.8	3.0	0.8	3.0	0.8
<b>GROSS.....</b>	<b>79,406,400</b>	<b>82,333,800</b>	<b>82,583,800</b>	<b>82,583,800</b>	<b>2,927,400</b>	<b>3.7</b>	<b>3,177,400</b>	<b>4.0</b>	<b>3,177,400</b>	<b>4.0</b>
Less:										
Interdepartmental Grants Received.....	763,800	791,600	791,600	791,600	27,800	3.6	27,800	3.6	27,800	3.6
<b>ADJUSTED GROSS.....</b>	<b>78,642,600</b>	<b>81,542,200</b>	<b>81,792,200</b>	<b>81,792,200</b>	<b>2,899,600</b>	<b>3.7</b>	<b>3,149,600</b>	<b>4.0</b>	<b>3,149,600</b>	<b>4.0</b>
Less:										
Federal Funds.....	250,000	250,000	250,000	250,000	0	0.0	0	0.0	0	0.0
Local and Private.....	0	0	0	0	0	0.0	0	0.0	0	0.0
<b>TOTAL STATE SPENDING.....</b>	<b>78,392,600</b>	<b>81,292,200</b>	<b>81,542,200</b>	<b>81,542,200</b>	<b>2,899,600</b>	<b>3.7</b>	<b>3,149,600</b>	<b>4.0</b>	<b>3,149,600</b>	<b>4.0</b>
Less:										
Other State Restricted Funds.....	78,392,600	81,292,200	81,542,200	81,542,200	2,899,600	3.7	3,149,600	4.0	3,149,600	4.0
<b>GENERAL FUND/GENERAL PURPOSE.</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>PAYMENTS TO LOCALS.....</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

Includes ongoing and one-time appropriations.


**NOTE:** Items that do not list Senate, House, or Conference action indicates that chamber agrees with the Governor's changes. Additionally, items listing a Senate, House or Conference change agree with the Governor's change unless otherwise indicated.

 <b>Department of Insurance and Financial Services</b>		FY 2025-26	FY 2026-27				CHANGES FROM YEAR-TO-DATE			
		YTD (as of 10/7/25)	GOVERNOR	SENATE	HOUSE	CONFERENCE	GOVERNOR	SENATE	HOUSE	CONFERENCE
<b>SUMMARY - Department of Insurance and Financial Services</b>										
	FTE - Unc.	6.0	6.0	6.0	0.0	0.0	0.0	0.0	(6.0)	(6.0)
	FTE	390.5	393.5	393.5	19.5	0.0	3.0	3.0	(371.0)	(390.5)
	Gross	79,406,400	82,333,800	82,583,800	0	0	2,927,400	3,177,400	(79,406,400)	(79,406,400)
	IDG	763,800	791,600	791,600	0	0	27,800	27,800	(763,800)	(763,800)
	Federal	250,000	250,000	250,000	0	0	0	0	(250,000)	(250,000)
	Private	0	0	0	0	0	0.0	0.0	0.0	0.0
	Restricted	78,392,600	81,292,200	81,292,200	0	0	2,899,600	2,899,600	(78,392,600)	(78,392,600)
	GF/GP	0	0	0	0	0	0	0	0	0
<b>Sec. 102. Departmental Administration and Support</b>										
<b>1 Unclassified salaries</b>										
	FTE - Unc	6.0	6.0	6.0	0.0	0.0	0.0	0.0	(6.0)	(6.0)
	Gross	984,100	1,013,800	1,013,800	0	0	29,700	29,700	(984,100)	(984,100)
<b>Governor:</b>	IDG	0	0	0	0	0	0	0	0	0
a. Defined calculations: \$29,700	Restricted	984,100	1,013,800	1,013,800	0	0	29,700	29,700	(984,100)	(984,100)
	GF/GP	0	0	0	0	0	0	0	0	0
<b>2 Administrative Hearings</b>										
	Gross	173,700	173,700	173,700	0	0	0	0	(173,700)	(173,700)
	Restricted	173,700	173,700	173,700	0	0	0	0	(173,700)	(173,700)
	GF/GP	0	0	0	0	0	0	0	0	0
<b>3 Department Services</b>										
	FTE	17.0	16.0	16.0	0.0	0.0	-1.0	-1.0	-17.0	0.0
	Gross	8,777,800	8,684,900	8,684,900	0	0	(92,900)	(92,900)	(8,777,800)	(8,777,800)
<b>Governor:</b>	IDG	0	0	0	0	0	0	0	0	0
a. Defined calculations: \$37,000	Restricted	8,777,800	8,684,900	8,684,900	0	0	(92,900)	(92,900)	(8,777,800)	(8,777,800)
b. The Governor decreased \$129,900 in Restricted funds in 1.0 FTE transfer to align budget with estimated expenditures and services in FY27	GF/GP	0	0	0	0	0	0	0	0	0
<b>4 Executive Director Programs</b>										
	FTE	6.5	5.5	5.5	0.0	0.0	(1.0)	(1.0)	(6.5)	(6.5)
	Gross	1,737,700	1,527,100	1,527,100	0	0	(210,600)	(210,600)	(1,737,700.0)	(1,737,700)
<b>Governor:</b>	IDG	0	0	0	0	0	0	0	0.0	0.0
a. Defined calculations: \$7,900	Restricted	1,737,700	1,527,100	1,527,100	0	0	(210,600)	(210,600)	(1,737,700.0)	(1,737,700)
b. The Governor decreased \$218,500 in Restricted funds in 1.0 FTE to align budget with estimated expenditures and services in FY27.	GF/GP	0	0	0	0	0	0	0	0.0	0.0
<b>5 Property Management</b>										
	Gross	1,217,200	1,318,700	1,318,700	0	0	101,500	101,500	(1,217,200)	(1,217,200)
	IDG	0	0	0	0	0	0	0	0	0
<b>Governor:</b>	Restricted	1,217,200	1,318,700	1,318,700	0	0	101,500	101,500	(1,217,200)	(1,217,200)
a. Defined calculations: \$101,500	GF/GP	0	0	0	0	0	0	0	0	0

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 <b>Department of Insurance and Financial Services</b>		FY 2025-26	FY 2026-27				CHANGES FROM YEAR-TO-DATE				
		YTD (as of 10/7/25)	GOVERNOR	SENATE	HOUSE	CONFERENCE	GOVERNOR	SENATE	HOUSE	CONFERENCE	
6	<u>Worker's Compensation</u>	Gross	1,900	1,200	1,200	0	0	(700)	(700)	(1,900)	(1,900)
		Restricted	1,900	1,200	1,200	0	0	(700)	(700)	(1,900)	(1,900)
	<b>Governor:</b>	GF/GP	0	0	0	0	0	0	0	0	0
	a. Defined calculations: Decreased \$700										
<b>Unit Total: Departmental Administration and Support</b>											
		FTE	23.5	21.5	21.5	19.5	0.0	(2.0)	(2.0)	(4.0)	(23.5)
		Gross	12,892,400	12,719,400	12,719,400	0	0	(173,000)	(173,000)	(12,892,400)	(12,892,400)
		IDG	0	0	0	0	0	0	0	0	0
		Federal	0	0	0	0	0	0	0	0	0
		Private	0	0	0	0	0	0	0	0	0
		Restricted	12,892,400	12,719,400	12,719,400	0	0	(173,000)	(173,000)	(12,892,400)	(12,892,400)
		GF/GP	0	0	0	0	0	0	0	0	0
<b>Sec. 103. Insurance and Financial Services Regulation</b>											
1	<u>Insurance Evaluation</u>	FTE	131.0	132.0	132.0	0.0	0.0	1.0	1.0	(131.0)	(131.0)
		Gross	21,946,100	22,413,300	22,413,300	0	0	467,200	467,200	(21,946,100)	(21,946,100)
		IDG	0	0	0	0	0	0	0	0	0
		Federal	250,000	250,000	250,000	0	0	0	0	(250,000)	(250,000)
		Restricted	21,696,100	22,163,300	22,163,300	0	0	467,200	467,200	(21,696,100)	(21,696,100)
	<b>Governor:</b>	GF/GP	0	0	0	0	0	0	0	0	0
	a. Defined calculations: \$301,000										
	b. The Governor increased \$166,200 Restricted funds for 1.0 new FTE to support evaluation of insurance.										
2	<u>Financial Institutions Evaluation</u>	FTE	131.0	132.0	132.0	0.0	0.0	1.0	1.0	(131.0)	(131.0)
		Gross	23,061,300	24,966,000	24,966,000	0	0	1,904,700	1,904,700	(23,061,300)	(23,061,300)
		IDG	716,500	730,800	730,800	0	0	14,300	14,300	(716,500)	(716,500)
		Restricted	22,344,800	24,235,200	24,235,200	0	0	1,890,400	1,890,400	(22,344,800)	(22,344,800)
	<b>Governor:</b>	GF/GP	0	0	0	0	0	0	0	0	0
	a. Defined calculations: \$286,200										
	b. The Governor included \$1.4 million Restricted funds for contractual increases for the operation and maintenance of a deferred presentment database required pursuant to PA 244 of 2005.										
	c. The Governor included \$218,500 Restricted funds and 1.0 FTE to align budget with estimated expenditures and services in FY27.										
3	<u>Consumer Services and Protection</u>	FTE	105.0	108.0	108.0	0.0	0.0	3.0	3.0	(105.0)	(105.0)
		Gross	17,894,000	18,604,400	18,604,400	0	0	710,400	710,400	(17,894,000)	(17,894,000)
		IDG	47,300	60,800	60,800	0	0	13,500	13,500	(47,300)	(47,300)
		Restricted	17,846,700	18,543,600	18,543,600	0	0	696,900	696,900	(17,846,700)	(17,846,700)
	<b>Governor:</b>	GF/GP	0	0	0	0	0	0	0	0	0
	a. Defined calculations: \$280,700										
	b. The Governor included \$129,900 Restricted funds and 1.0 FTE to align budget with estimated expenditures and services in FY27.										
	c. The Governor increased \$299,800 Restricted funds and 2.0 FTEs to support patient appeals and review.										

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		YTD (as of 10/7/25)	GOVERNOR	SENATE	HOUSE	CONFERENCE	GOVERNOR	SENATE	HOUSE	CONFERENCE
<b>Unit Total: Insurance and Financial Services Regulation</b>										
FTE	367.0	372.0	372.0	0.0	0.0	5.0	5.0	(367.0)	(367.0)	
Gross	62,901,400	65,983,700	65,983,700	0	0	3,082,300	3,082,300	(62,901,400)	(62,901,400)	
IDG	763,800	791,600	791,600	0	0	0	0	(250,000)	(250,000)	
Federal	250,000	250,000	250,000	0	0	27,800	27,800	(763,800)	(763,800)	
Private	0	0	0	0	0	0	0	0	0	
Restricted	61,887,600	64,942,100	64,942,100	0	0	3,054,500	3,054,500	(61,887,600)	(61,887,600)	
GF/GP	0	0	0	0	0	0	0	0	0	
<b>Sec. 104. Information Technology</b>										
1 Information Technology Services and Projects										
Gross	3,612,600	3,630,700	3,630,700	0	0	18,100	18,100	(3,612,600)	(3,612,600)	
IDG	0	0	0	0	0	0	0	0	0	
<b>Governor:</b>										
a. Defined calculations: \$18,100	3,612,600	3,630,700	3,630,700	0	0	18,100	18,100	(3,612,600)	(3,612,600)	
GF/GP	0	0	0	0	0	0	0	0	0	
<b>Unit Total: Information Technology</b>										
Gross	3,612,600	3,630,700	3,630,700	0	0	18,100	18,100	(3,612,600)	(3,612,600)	
IDG	0	0	0	0	0	0	0	0	0	
Federal	0	0	0	0	0	0	0	0	0	
Restricted	3,612,600	3,630,700	3,630,700	0	0	18,100	18,100	(3,612,600)	(3,612,600)	
GF/GP	0	0	0	0	0	0	0	0	0	
<b>Sec. 106. One-Time Appropriations</b>										
1 Non-driver factors study										
Gross	0	0	250,000	0	0	0	250,000	0	0	
Restricted	0	0	250,000	0	0	0	250,000	0	0	
<b>Governor:</b> Did not include										
<b>Senate:</b> Included \$250,000 for a study of non-driving	0	0	0	0	0	0	0	0	0	
GF/GP	0	0	0	0	0	0	0	0	0	
<b>Unit Total: One-Time Appropriations</b>										
FTE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Gross	0	0	250,000	0	0	0	250,000	0	0	
IDG	0	0	0	0	0	0	0	0	0	
Federal	0	0	0	0	0	0	0	0	0	
Private	0	0	0	0	0	0	0	0	0	
Restricted	0	0	250,000	0	0	0	250,000	0	0	
GF/GP	0	0	0	0	0	0	0	0	0	

## DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

<b>Boilerplate Summary</b>				
Note: Changes in the Exec Rec row represent changes from the Initial FY 2025-26 budget while changes in the Senate, House, and Conference rows represent changes from a revised base document that incorporates the FY 2026-27 budget and non-substantive technical changes.				
		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>
<b>GENERAL SECTIONS</b>				
1.	<b>Spending from state sources.</b> In accordance with section 30 of article IX of the state constitution of 1963, for the fiscal year ending September 30, 2026, total state spending under part 1 from state sources is \$78,392,600.00 and total state spending under part 1 from state sources to be paid to local units of government is \$0.00.	Sec. 201.	<i>Executive</i>	Sec. 201. Modified with non-substantive changes. Technical adjustments and totals updates.  Total state spending: \$81,292,200.
			<i>Senate</i>	Retained with modifications to amounts.
			<i>House</i>	
			<i>Conference</i>	
2.	<b>Appropriations authorization.</b> The appropriations under this part and part 1 are subject to the management and budget act, 1984 PA 431, MCL 18.1101 to 18.1594.	Sec. 202.	<i>Executive</i>	Sec. 202. Retained..
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
3.	<b>Definitions and acronyms.</b> This section provides definitions for acronyms and terms used in this part and part 1.	Sec. 203.	<i>Executive</i>	Sec. 203. Modified. Deleted two acronyms.  As used in this article:  (a) "Department" means the department of licensing and regulatory affairs.  <del>(b)</del> "Director" means the director of the department.  (c) "FTE" means full-time equated.  (d) "IDG" means interdepartmental grant.

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		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>
				<p><del>(e) "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.</del></p> <p><del>(f) "MDLARA" means the means the Michigan department of licensing and regulatory affairs</del></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>
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
4.	<b>Fulfill reporting requirements.</b> The department shall use the internet to fulfill the reporting requirements of this part. This requirement includes transmitting reports to the standard report recipients and any other required recipients by email and posting the reports on an internet site.	Sec. 204.	<i>Executive</i>	<p>Sec. 204. Modified.</p> <p><b>The A department or agency shall use the internet to fulfill the reporting requirements of this part and shall make each report readily accessible to the public and conspicuously post each required report in a single archivable location on the department's or agency's Michigan.gov website not later than the due date required for each report. In addition to placing all reports required in the current fiscal year on the department's or agency's website, the department or agency shall maintain on its website all reports placed on the website from previous fiscal years posted by fiscal year in the same single archivable location. The department or agency shall also transmit all required reports for the current fiscal year to the standard</b></p>

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		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>
				<b>recipients and any other required recipients by email.</b> <del>This requirement includes transmitting reports to the standard report recipients and any other required recipients by email and posting the reports on an internet site.</del>
			<i>Senate</i>	Concurred.
			<i>House</i>	
			<i>Conference</i>	
5.	<b>American and Michigan-based goods and businesses preference.</b> 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 the expenditure of funds appropriated in part 1: 203 (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. (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. (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.	Sec. 205.	<i>Executive</i>	Sec. 205. Retained.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
6.		Sec. 206.	<i>Executive</i>	Did not include.

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		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>	
	<b>Disciplinary action against employees.</b> The department shall not take disciplinary action against an employee of the department for communicating with a member of the legislature or legislative staff unless the communication is prohibited by law and the department is exercising its authority as provided by law.		<i>Senate</i>	Retained.	
			<i>House</i>		
			<i>Conference</i>		
7.	<p><b>Travel Report.</b> 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. The report must list all travel outside this state by classified and unclassified employees in the previous fiscal year that was funded in whole or in part with funds appropriated in the department's budget. The department shall submit the report to the standard report recipients and to the senate and house appropriations committees. The report must include the following information:</p> <p>(a) The dates of each travel occurrence.</p> <p>(b) The total transportation and related costs of each travel occurrence and the proportions funded with state general fund/general purpose revenues, state restricted revenues, federal revenues, local revenues, and private revenues, including specific sources of state restricted, federal, local, and private revenues.</p>	Sec. 207.	<i>Executive</i>	<p>207. Modified.</p> <p>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. The report must list all travel outside this state by classified and unclassified employees in the previous fiscal year that was funded in whole or in part with funds appropriated in the department's budget. The department shall submit the report to the standard report recipients and to the senate and house appropriations committees. The report must include the following information:</p> <p>(a) The dates of each travel occurrence.</p> <p>(b) The total transportation and related costs of each travel occurrence and the proportions funded with state general fund/general purpose revenues, state restricted revenues, federal revenues, local revenues, and private revenues, including specific sources of state restricted, federal, local, and private revenues.</p>	
				<i>Senate</i>	Concurred.
				<i>House</i>	

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		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>
			<i>Conference</i>	
8.	<b>General fund lapse report.</b> Not later than December 15, the state budget office shall prepare and submit a report that provides estimates of the total general fund/general purpose appropriation lapses at the close of the previous fiscal year. The report must summarize the projected year-end general fund/general purpose appropriation lapses by major departmental program or program area. The state budget office shall submit the report to the standard report recipients and to the chairpersons of the senate and house appropriations committees.	Sec. 208.	<i>Executive</i>	Sec. 209. Retained.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
9.	<b>Contingency authorizations.</b> (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. Amounts appropriated under this subsection 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.  (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. Amounts appropriated under this subsection 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.	Sec. 209.	<i>Executive</i>	Sec. 210. Retained .
			<i>Senate</i>	Retained.
			<i>House</i>	.
			<i>Conference</i>	
10.	<b>Transparency website.</b> The department shall cooperate with the department of technology, management, and budget to maintain a searchable website accessible by the public at	Sec. 210.	<i>Executive</i>	Sec. 211. Modified. 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

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	no cost that includes, but is not limited to, all of the following for the department:  (a) Fiscal year-to-date expenditures by category. (b) Fiscal year-to-date expenditures by appropriation unit. (c) Fiscal year-to-date payments to a selected vendor, including the vendor name, payment date, payment amount, and payment description.  (2) The department shall cooperate with the department of technology, management, and budget to update the searchable website on a quarterly basis.			includes, but is not limited to, all of the following for the department:  (a) Fiscal year-to-date expenditures by category. (b) Fiscal year-to-date expenditures by appropriation unit. (c) Fiscal year-to-date payments to a selected vendor, including the vendor name, payment date, payment amount, and payment description. <del>(2) The department shall cooperate with the department of technology, management, and budget to update the searchable website on a quarterly basis.</del>
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
11.	<b>Reports on Fund Balances.</b> Not later than 14 days after the release of the executive budget recommendation, the department shall cooperate with the state budget office to provide an annual report on estimated state restricted fund balances, state restricted fund projected revenues, and state restricted fund expenditures for the previous 2 fiscal years. The report must be submitted to the standard report recipients and to the chairpersons of the senate and house appropriations committees.	Sec. 211.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
12.	<b>FTE Report.</b> 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	Sec. 212.	<i>Executive</i>	<b>Sec. 216.</b> Retained with non-substantive changes.
			<i>Senate</i>	Retained.

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	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.		<i>House</i>	
			<i>Conference</i>	
13.	<b>Work Project Appropriations Restriction.</b> To the extent possible, the department shall not expend appropriations under part 1 until all existing authorized work project funds available for the same purposes are exhausted.	Sec. 213.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
14.	<b>Geographically disadvantaged businesses.</b> 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 geographically disadvantaged business enterprises 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 certified geographically disadvantaged business enterprises for services, supplies, or both. As used in this section, "geographically disadvantaged business enterprises" means that term as defined in Executive Directive No. 2023-1.	Sec. 214.	<i>Executive</i>	<b>Sec 213.</b> Retained.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
15.	<b>Prohibition on Use of Funds to Restrict Activities.</b> (1) Funds appropriated in part 1 must not be used to restrict or impede a marginalized community's access to government resources, programs, or facilities.	Sec. 215.	<i>Executive</i>	212. Retained.
			<i>Senate</i>	Retained.

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	(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.		<i>House</i>	
			<i>Conference</i>	
16.	<b>Report Retention.</b> The department shall receive and retain copies of all reports funded from appropriations in part 1. The department shall follow federal and state law and guidelines for short-term and long-term retention of records. The department may electronically retain copies of reports unless otherwise required by federal and state guidelines.	Sec. 216.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
17.	<b>Policy Change Reporting.</b>  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 previous calendar year. The report must include reference to the public act that necessitates the policy change. The department shall submit the report to the standard report recipients, to the senate and house appropriations committees, and to the joint committee on administrative rules.	Sec. 217.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
18.	<b>Federal ARP SFRF reappropriation.</b>  <b>The state budget director shall take steps to ensure that all state fiscal recovery funds allocated to this state under the American rescue plan act of 2021, Public Law 117-2, are expended by December 31, 2026, as required by law. Any state fiscal recovery funds that would otherwise lapse after September 30, 2026, are automatically reappropriated for the same purpose as originally authorized and available for expenditure through</b>	New Executive Section 217	<i>Executive</i>	Included new language
			<i>Senate</i>	Sec. 229. Included new language.
			<i>House</i>	
			<i>Conference</i>	

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	<b>December 31, 2026, and any subsequent financial close out period.</b>			
19.	<p><b>Federal Policy Reporting.</b></p> <p>The department must provide an annual report to the standard report recipients detailing federal policy changes that do, or are expected to do, any of the following:</p> <p>(a) Affect the operations of the department, including reductions in federal revenue.</p> <p>(b) Affect an industry, community, population, or other group regulated or served by, or that otherwise engages with, the department.</p> <p>(c) Create a regulatory gap that could negatively impact the public.</p>	Sec. 218.	<i>Executive</i>	<p><b>Sec. 214. Modified.</b></p> <p><b>The department must provide an annual report to the standard report recipients detailing significant federal policy changes that do, or are expected to significantly impact the operations of the department, including reductions in federal revenue and/or changes that are likely to lead to a reduction in the department's ability to safeguard the health or welfare of the public.</b></p>
			<i>Senate</i>	Concurred.
			<i>House</i>	
			<i>Conference</i>	
20.	<p><b>Federal ARP SFRF reallocation.</b></p> <p><b>(1) The state budget director shall take steps to ensure that all state fiscal recovery funds allocated to this state under the American rescue plan act of 2021, Public Law 117-2, are expended by December 31, 2026, as required by law. The state budget director may reallocate appropriated funds for the purpose of fully utilizing state fiscal recovery funds that are in jeopardy of not meeting the expenditure deadline for reasons that may include, but are not limited to, completed projects coming in under budget or funds unable to be fully used by subrecipients.</b></p>	New Executive Section 218	<i>Executive</i>	Included New Language.
			<i>Senate</i>	Sec. 230. Included new language.
			<i>House</i>	
			<i>Conference</i>	

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**FY 2026-27 Changes**

**The state budget director shall reallocate any of the funds reallocated under this subsection to the programs or purposes specified in this section. Any funds reallocated are unappropriated and immediately reappropriated for the following purposes:**

**(a) To reclassify general fund/general purpose appropriations for payroll and covered benefits for eligible public health and safety employees at the department of corrections.**

**(b) To reclassify general fund/general purpose appropriations for payroll and covered benefits for eligible public health and safety employees at the department of state police.**

**(2) All applicable guidance, implementation, and reporting provisions of Public Law 27 117-2 must be followed for state fiscal recovery funds reallocated and reappropriated under subsection (1).**

**(3) The state budget director shall notify the senate and house appropriations committees not later than 10 business days after making any reallocations under subsection (1). The notification must include the authorized program under which funds were originally appropriated, the amount of the reallocation, the program, or programs, or purpose, and the department to which the funds are being reallocated under subsection (1), and the amount reallocated to each program or purpose.**

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21.	<p><b>Ad Board Transfers.</b></p> <p>If the state administrative board, acting under section 3 of 1921 PA 2, MCL 17.3, transfers funds from an amount appropriated under part 1, the legislature may, by a concurrent resolution adopted by a majority of the members elected to and serving in each house, intertransfer funds within part 1 for the particular department, board, commission, officer, or institution.</p>	Sec. 219.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
22.	<p><b>In-Person Work.</b></p> <p>(1) The department shall maximize the utilization of its in-person state workforce. The department shall prioritize occupancy utilization of office space for each division within the department. Employees with job responsibilities that require the employees to serve in their capacities outside of an office shall be monitored each pay period to ensure all work hours reported on the timesheet were actually worked.</p> <p>(2) The department shall comply with requirements set forth by the office of the state employer on in-person mwork and utilization and occupancy rates of state buildings to ensure in-person work is optimized and occupancy rates are 80% or higher, subject to market conditions.</p> <p>(3) The department shall adhere to civil service rules and regulations that state the standard biweekly work period for a full-time employee in the classified service of this state is the equivalent of 80 hours of work. The department shall establish policies and processes to ensure all employees are working their jobs during agreed- upon business hours</p>	Sec. 220.	<i>Executive</i>	Sec. 206. Retained with non-substantive changes.
			<i>Senate</i>	Retained.
			<i>House</i>	
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23.	<b>E-Verify System.</b>  (1) The department shall require as a condition of each contract or subcontract that the prequalified contractor or prequalified subcontractor agree to use the E-Verify system to verify that all persons hired during the contract term by the contractor or subcontractor are legally present and authorized to work in the United States.  (2) The department may verify this information directly or may require contractors and subcontractors to verify the information and submit a certification to the department. The department shall submit a report to the standard report recipients not later than March 1 that describes the processes it has developed and implemented under this section 205.  (3) As used in this section, "E-Verify" means an internet-based system operated by the Department of Homeland Security, United States Citizenship and Immigration Services in partnership with the Social Security Administration.	Sec. 221.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Did not include.
			<i>House</i>	
			<i>Conference</i>	
24.	<b>Work Project Accounts</b>  Not later than 6 months after the state budget office issues work project letters, the department shall submit an annual report that summarizes all work project accounts. The report must include all of the following: (a) A list of all work project accounts. (b) The status of all work project accounts, including amounts expended, amounts encumbered, and available balances for each account.  (c) The amount of funds that lapsed from any previously designated work project accounts, the name and description	Sec. 222.	<i>Executive</i>	Sec. 208. Retained.
			<i>Senate</i>	Modified.  Not later than 6 months after the state budget office issues work project letters, a department or agency, <b>and the legislature</b> shall submit an annual report that summarizes all work project accounts. The report must include all of the following:  (a) A list of all work project accounts.

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	of the work project account, and the funds that received the lapsed amounts			(b) The status of all work project accounts, including amounts expended, accounts encumbered, and available balances for each account.  (c) The amount of funds that lapsed from any previously designated work project accounts, the name and description of the work project account, and the funds that received the lapsed amounts.
			<i>House</i>	
			<i>Conference</i>	
25.	<b>Legacy Costs.</b>  Total authorized appropriations from all sources under part 1 for legacy costs for the fiscal year ending September 30, 2026 are estimated at \$6,514,000.00. From this amount, total appropriations for pension- related legacy costs for the department are estimated at \$5,875,200.00. Total appropriations for retiree health care legacy costs for the department are estimated at \$638,800.00.	Sec. 223.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
26.	<b>Strategic Plan</b>  Not later than April 1, the department shall provide to the standard report recipients a copy of its annual strategic plan prepared in compliance with section 363 of the management and budget act, 1984 PA 431, MCL 18.1363. The plan must include the mission, vision, goals, strategies, and performance measures of the department.	Sec. 224	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
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27.	<b>Court Settlements Reporting.</b> The department shall report on any court settlement that may require further legislative review of state statutory programs or regulations.	Sec. 225.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
28.	<b>Private Funds Disclosure.</b>  Not later than November 15, the department shall disclose on a publicly accessible website private and other third-party funds received by the department in the previous fiscal year. The report must include the amount of funding received, the specific source of funding received, the purpose for which funding was expended, and the amount of any remaining funds. The report must be submitted to the standard report recipients and to the chairpersons of the senate and house appropriations committees.	Sec. 226.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
29.	<b>Online Reporting.</b> The department shall make each report readily accessible to the public and conspicuously post each required report in a single archivable location on the department's Michigan.gov website not later than the due date required for each report. In addition to placing all reports required in the current fiscal year on the department's website, the department shall maintain on its website all reports placed on the website from previous fiscal years posted by fiscal year in the same single archivable location.	Sec. 227.	<i>Executive</i>	204. Modified to include Section 204.
			<i>Senate</i>	Retained.
			<i>House</i>	
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30.	<b>Legislatively Directed Spending Items.</b>  (1) Not later than 30 days after enactment of this act, the legislature shall provide to the department and the state budget director a list of legislatively directed spending items, which may be referred to in this section as grants or direct appropriation grants, funded in part 1 consistent with the house or senate rules and this section. The list must include all information and documents pertaining to the funded items as publicly disclosed in accordance with the house or senate rules and this section.  (2) Notwithstanding any other conditions or requirements for direct appropriation grants, the department shall perform, at a minimum, at least all of the following activities to administer the grants described in subsection (1): (a) Establish a process to review, complete, and execute a grant agreement with a grant recipient. The department shall not execute a grant agreement unless all necessary documentation has been submitted and reviewed. (b) Verify to the extent possible that a grant recipient is a not-for-profit entity and will use funds as publicly disclosed and for a public purpose that serves the economic prosperity, health, safety, or general welfare of the residents of this state. (c) Review and verify all necessary information to ensure the grant recipient is reasonably able to execute the grant agreement, perform its fiduciary duty, and comply with all applicable state and federal statutes. The department may deduct the cost of background checks and any other efforts performed as part of this verification from the amount of the designated grant award. (d) Disburse the grant money per the grant disbursement schedule in the executed grant agreement on a	Sec. 228.	<i>Executive</i>	Sec. 215. Modified.  <b>Within 30 days of enactment of this act, the house and senate fiscal agencies shall provide to the state budget office a jointly agreed upon list of legislatively directed spending items funded in part 1 as defined in Public Acts 32 and 33 of 2025. The list must include all information and documents pertaining to the funded items as publicly disclosed in accordance with Public Acts 32 and 33 of 2025.</b>  <b>(2) In accordance with section 364(4) of the Management and Budget Act, the department or agency administering the grant shall post a report in a publicly accessible location on its website beginning March 15 of the current fiscal year. The department or agency shall update the report and shall post an updated report not later than June 15 of the current fiscal year and again not later than September 15 of the current fiscal year. The department shall include in the report the most comprehensive information the department has available at the time of posting for grants awarded.</b>
			<i>Senate</i>	Modified language.  <b>Within 30 days of enactment of this act, the house and senate fiscal agencies shall provide to the state budget office a jointly agreed upon list of legislatively directed spending items funded in part 1 as defined in Public Acts 32 and 33 of 2025. The list must include all information and documents pertaining to the funded items as publicly</b>

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	<p>reimbursement basis after the grantee has provided sufficient documentation, as determined by the department, to verify that expenditures were made in accordance with the project purpose.</p> <p>(e) If the state budget director determines that information provided by the grantee does not meet the disclosure requirements, that the grant will be used to pay a tax lien, delinquent tax, or other obligation owed to this state, or that the grant will create a conflict of interest, the department shall not release the grant money to the grantee. Money that is not released under this subdivision lapses at the end of the fiscal year. There is not a conflict of interest if the sponsoring legislator certifies that the sponsoring legislator's immediate family members, legislative staff members that have worked for the sponsoring legislator within the past 2 years, and the sponsoring legislator do not have a direct or indirect pecuniary interest in the legislatively directed spending item.</p> <p>(3) An executed grant agreement under this section between the department and a grant recipient must include at least all of the following:</p> <p>(a) All necessary identifying information for the grant recipient, including any tax and financial information necessary for the department to administer grant money under this section.</p> <p>(b) A description of the project for which the grant money will be expended, including tentative timelines and the estimated budget. Project budget must include how all grant money will be used and must indicate if any grant money will be provided to a third party or subrecipient. The department shall not reimburse expenditures that are outside of the project purpose, as stated in the executed grant agreement, from appropriations in part 1. The grantee shall return to the state treasury any interest in excess of \$1,000.00 earned on</p>		<p><b>disclosed in accordance with Public Acts 32 and 33 of 2025.</b></p> <p><b>(2) In accordance with section 364(4) of the Management and Budget Act, the department or agency administering the grant shall post a report in a publicly accessible location on its website beginning March 15 of the current fiscal year. The department or agency shall update the report and shall post an updated report not later than June 15 of the current fiscal year and again not later than September 15 of the current fiscal year. The department shall include in the report the most comprehensive information the department has available at the time of posting for grants awarded.</b></p>	
		<i>House</i>		
		<i>Conference</i>		

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	<p>the grant money while unexpended and in possession of the grantee.</p> <p>(c) Unless otherwise specified in department policy, a requirement that funds appropriated for the grants described in subsection (1) may be used only for expenditures that occur on or after the effective date of this act.</p> <p>(d) A requirement for reporting by the grant recipient to the department and the legislative sponsor that provides the status of the project and an accounting of all money expended by the grant recipient, as determined by the department.</p> <p>(e) A clawback provision that allows the department of treasury to recoup or otherwise collect any grant money that is declined, unspent, or otherwise misused.</p> <p>(f) The documents publicly disclosed under subsection (1).</p> <p>(4) If appropriate to improve the administration or oversight of a grant described in subsection (1), the department may adopt a memorandum of understanding with another state department to perform the required duties under this section.</p> <p>(5) A grant recipient shall respond to all reasonable information requests from the department related to grant expenditures and retain grant records for not less than 7 years, and the grant may be subject to monitoring, site visits, and audit as determined by the department. The grant agreement required under this section must include signed assurance by the chief executive officer or other executive officer of the grant recipient authorized to bind the grant recipient that the requirements of this subsection will be met.</p> <p>(6) The grant recipient shall expend all grant money awarded and complete all projects not later than September 30, 2030. If at that time any unexpended money remains, the grant recipient shall return that money to the state treasury. If a grant recipient does not provide information sufficient to execute a grant agreement not later than June 1, 2026, the</p>		

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		<p align="center"><b>FY 2025-26 PA 14 of 2025</b></p>		<p align="center"><b>FY 2026-27 Changes</b></p>
	<p>department shall return money associated with the grant to the state treasury.</p> <p>(7) Any grant money that is awarded to a state department is appropriated in that department for the purpose of the intended grant.</p> <p>(8) Except as otherwise provided in subsection (9), beginning March 15 of the current fiscal year, the department shall post a report in a publicly accessible location on its website. The report must list the grant recipient, project purpose, and location of the project for each grant described in subsection (1), the status of money allocated and disbursed under the grant agreement, and the legislative sponsor, if applicable. The department shall update the report and post the updated report in a publicly accessible location on its website not later than June 15 of the current fiscal year and again not later than September 15 of the current fiscal year. The department shall include in the report the most comprehensive information the department has available at the time of posting for grants awarded.</p> <p>(9) If the state budget office determines that it is more efficient for the state budget office to compile all affected departments' information and post a report of the compiled information rather than the report required under subsection (8) being posted by individual departments, the state budget office may compile that information across all affected departments and post the compiled report and any updates on the same time schedule as identified in subsection (8).</p> <p>(10) If the department reasonably determines that the money allocated for an executed grant agreement under this section was misused or that use of the money was misrepresented by the grant recipient, the department shall not award any additional funds under the executed grant agreement and shall refer the grant for review following internal audit</p>			

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	protocols, which may include referral for criminal investigation.			
31.	<b>Credit Card Payments.</b> Unless prohibited by law, the department may accept credit card or other electronic means of payment for licenses, fees, or permits. Not later than February 1, the department shall report on fees collected from credit card payments for licenses, fees, and permits in the previous year.	SEC. 250	<i>Executive</i>	Sec. 250. Modified to remove reporting requirement.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
32.	<b>Insurance Bureau Fund</b> 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	SEC. 251	<i>Executive</i>	Did Not Include.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
33	<b>Television and Radio Production Expenditure Report.</b> The department shall submit a report to the standard report recipients by September 30 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, 2026. The report must include all of the following information for each expenditure: (a) Total amount of the expenditure.	Sec. 252	<i>Executive</i>	Did Not Include.
			<i>Senate</i>	Did not include.
			<i>House</i>	
			<i>Conference</i>	

## DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

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		<b>FY 2025-26 PA 14 of 2025</b>		<b>FY 2026-27 Changes</b>
(b) Fund source for the expenditure. (c) Name of any vendor that created the production and the amount paid to each vendor. (d) Purpose of the production.				
<b>INSURANCE AND FINANCIAL SERVICES REGULATION</b>				
<p><b>Annual rate filings.</b></p> <p>The annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b) shall be transmitted electronically to the standard report recipients and must include the following:</p> <p>(a) The number that are approved by the department. (b) The number of denials issued by the department. (c) The number of objections issued by the department. (d) The percentage of rate filings processed within the applicable statutory time frames. (e) The average number of calendar days to process rate filings.</p>	Sec. 301.	<i>Executive</i>		<p>Sec. 301. Modified to include only subsection (c), number of objections issued by the department.</p> <p>The annual health insurance rate change report prepared pursuant to 45 CFR 154.301(b) shall be <del>transmitted electronically to the standard report recipients and must include the following:</del></p> <p><del>(a) The number that are approved by the department.</del> <del>(b) The number of denials issued by the department.</del> (c) The number of objections issued by the department. <del>(d) The percentage of rate filings processed within the applicable statutory time frames.</del> <del>(e) The average number of calendar days to process rate filings.</del></p>
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	

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	<p><b>Require funds to be used to provide required services.</b></p> <p>In addition to the funds appropriated in part 1, the funds collected by the 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 \$600,000.00.</p>	Sec. 302.	<i>Executive</i>	Sec. 302. Retained with non-substantive changes.
			<i>Senate</i>	Concurred.
			<i>House</i>	
			<i>Conference</i>	
34	<p><b>Customized listings.</b> 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 \$600,000.00.</p>	Sec. 303.	<i>Executive</i>	Sec. 303. Retained.
			<i>Senate</i>	Retained.
			<i>House</i>	
			<i>Conference</i>	
35	<p><b>Annual report transmission.</b> 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 subcommittees, senate and</p>	Sec. 304.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Did not include.

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	house fiscal agencies, and state budget office at the time of the publication of the report.		<i>House</i>	
			<i>Conference</i>	
36	<b>Guidance on financial services to marijuana businesses.</b> The department shall 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.	Sec. 305.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Did not include.
			<i>House</i>	
			<i>Conference</i>	
37	<b>Auto Rate Filings.</b> Not later than March 30, the department shall provide a report to the standard report recipients and the chairs of the senate and house standing committees that address financial and insurance issues 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: (a) The number of automobile insurance rate filings received by the department. (b) The number of objections issued by the department for automobile insurance rate filings. (c) The average number of calendar days to process rate filings. (d) 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	Sec. 306.	<i>Executive</i>	Did not include.
			<i>Senate</i>	Modified to add the following:  (e) Personal auto insurance rating territories used in Michigan
			<i>House</i>	
			<i>Conference</i>	

## DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

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	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.			
38	<p>(1) From the funds appropriated in part 1 for consumer services and protection, at least 1.0 FTE must provide customer service outreach or education related to financial services and insurance claims and be trained and experienced to assist catastrophic accident survivors.</p> <p>(2) Not later than September 30, the department shall submit a report to the standard report recipients and the chairs of the senate and house standing committees that address financial and insurance issues that provides all of the following:</p> <p>(a) The number of automobile insurance consumers assisted.</p> <p>(b) The number of complaints received.</p> <p>(c) The number of utilization review orders issued.</p> <p>(d) The number upholding the insurer's decision.</p> <p>(e) The number reversing the insurer's decision.</p>	Sec. 307	<i>Executive</i>	Did not include.
			<i>Senate</i>	<p>Replaced.</p> <p>(1) From the funds appropriated in part 1 for consumer services and protection, at least 1.0 FTE must provide direct assistance in understanding automobile insurance coverage and identifying available coverage options. Assistance must be provided to households 300% of the federal poverty level or below. The FTE must develop referral partnerships with not fewer than 10 community-based organizations serving low-income households.</p> <p>(2) Not later than September 30, the department shall submit a report to the standard report recipients and the chairpersons of the senate and house standing committees that provides all of the following:</p> <p>(a) The number of consumers assisted.</p> <p>(b) The barriers encountered to obtaining coverage, maintaining coverage, or both.</p> <p>(c) The geographic distribution of need.</p> <p>(d) The partner community organization.</p> <p>(e) The legislative or departmental, or both, recommendations based on barrier patterns identified.</p> <p>(f) Average income level of those assisted.</p>

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

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			<i>House</i>	
			<i>Conference</i>	
39	<b>ONE-TIME APPROPRIATIONS</b>			
40	<p><b>Non-driving factors study.</b> (1) From the funds appropriated in part 1 for non-driving factors study, by April 30, 2028, the department must contract with a university or research institute that has a specialty in automobile insurance research to conduct a study of non-driving factors used in calculations or formulas in personal automobile insurance rate setting. The contract must be established through a competitive bidding process and the contract with a university or research institute must not have any current or previous relationship with automobile insurance companies. The study must include the following:</p> <p>(a) A model of the impact of non-driving factors on personal automobile insurance rate setting, including the use of these embedded into rate or premium setting calculations and formulas.</p> <p>(b) A model if each individual factor was removed as well as if all factors were removed.</p> <p>(c) The relationship of non-driving factors to uninsured motorist numbers in the state.</p> <p>(d) The relationship of uninsured motorists on statewide rates.</p> <p>(e) A comparison with other states and the impact on their rates that have eliminated non-driving factors.</p>	<p>Sec. 401  NEW SENATE</p>	<i>Executive</i>	Did not include
			<i>Senate</i>	Included new section.
			<i>House</i>	
			<i>Conference</i>	

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<p>(f) A clear outline of methods and assumptions made in the report.</p> <p>(2) Non-driving factors that the report must study include, but are not limited to, the following:</p> <ul style="list-style-type: none"> <li>(a) Credit scores or insurance scores.</li> <li>(b) Gender or sex.</li> <li>(c) Occupation.</li> <li>(d) Income level.</li> <li>(e) Geographic location.</li> <li>(f) Age.</li> <li>(g) Education level attained.</li> <li>(h) Homeownership.</li> <li>(i) Territories more impacted by the use of non-driving factors.</li> </ul>			