

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
ESSENTIAL INSURANCE ACT**

PUBLIC HEARING TRANSCRIPT

Date Held: September 24, 2020

Location: Virtual Public Hearing through Microsoft Team Meetings

Attendees:	Julie Agueros	Renee Campbell
	Amy Miilu	Mary Fielding
	Nick D'Isa	Darin Mohrman
	Caryn Ford	Dyck VanKoevering
	Nancy Rotarius	Darin (Guest)
	Andrew (Guest)	Katie Jones
	1-586-871-8093	1-510-759-3592
	1-401-749-1454	

Good morning everyone. This is a public hearing on the proposed administrative rules entitled Essential Insurance Act. This hearing is conducted on behalf of the Michigan Department of Insurance and Financial Services pursuant to the Administrative Procedures Act. My name is Julie Agueros. I'm an administrative law specialist of the department, and I will be facilitating the hearing. This hearing is called to order at 10:31 a.m., on September 24, 2020, and it is taking place virtually through a Microsoft Teams Meeting, in accordance with Executive Order 2020-154. We appreciate everyone's patience regarding the virtual nature of this hearing. Please mute your microphones when you are not speaking, so we can reduce any background noise.

This hearing was published in three newspaper of general circulation, as well as the Michigan Registry, Issue #16, published on September 5, 2020. Additionally, the Department issued a press release to increase public awareness of this hearing and included directions on how to attend. To conduct the hearing, I will first call on each individual who has entered a name to determine whether or not they wish to speak. In addition to calling on the individuals who left a name, I will then ask whether there is any individuals, in attendance, who would like to speak. These will include those who are attending via conference call or did not leave a name when entering the hearing. Finally, I will read any comments that were entered into the chat panel and determine whether anyone left a comment indicating a desire to speak. If you do choose to speak, please leave your name, spell your name, indicate whether you are speaking on behalf of a particular organization. Then please leave your email address and mailing address. If you are called on and do not wish to speak, please simply let us know. Please be aware that the purpose of this hearing is to receive public comments regarding this proposed rule and as a result we do not anticipate responding to specific questions. If you do have a question relating to the proposed rules, please submit your question, in writing, via email to Michele Estrada. Her email address is EstradaM1@michigan.gov. This email address is also listed in the Notice of this hearing, and in the Department's press release, which is available on the Department's webpage.

Also, please email Michele Estrada if you wish to receive a copy of the Regulatory Impact Statement or the Draft rules. You may also submit additional written comments by emailing Michele Estrada or mailing them into the department's mailing address, that also is listed on the Notice of this hearing. Those additional written comments are accepted until 5:00 p.m. today, September 24, 2020.

We will now begin calling on individuals to see if they would like to make a public comment.

First on the list, I'm just going in alphabetical order, there's a Darin, in attendance, that's the name I have. Do you wish to speak?

Darin – No.

Julie: Thank you.

Julie: Let the record reflect that it looks like Darin Mohrman, sorry for the pronunciation, indicated a desire not to speak, and also, we have a guest in attendance by the first name of Darin, does that individual wish to speak?

Let the record reflect that there was no response.

Julie: Dyck VanKoevering.

Dyck VanKoevering: No comment.

Julie: Thank you.

Julie: Mary Fielding.

Mary Fielding: Thank you. I have no comment.

Julie: Thank you.

Julie: Nick D'Isa.

Nick D'Isa: Thank you. I have no comment.

Julie: Thank you.

Julie: Nancy Rotarius.

Nancy Rotarius: I have no comment

Julie: Thank you.

Julie: Lori Schulze.

Lori Schulze: No comment. Thank you..

Julie: It appears that there are a couple of individuals participating via conference call. Does anyone else in attendance wish to speak at this time?

Silence

Julie: Let the record reflect that there was no response. I will leave the hearing open for a few minutes to wait and see if any other members of the public in attendance would like to speak.

Silence

Julie: Katie Jones, I don't believe I called on you initially. Would you like to speak?

Katie Jones: No I would not. Thank you very much.

Julie: You're welcome. Thank you.

Julie: I have a first name of Andrew in attendance. Would you like to speak?

Andrew: No comment. Thank you.

Julie: Thank you.

Silence for 9 minutes

For those in attendance, please know that we are leaving the record open for some time for any member of the public to enter and leave a comment.

I've just admitted someone who is participating via conference call. Would anybody wish to speak at this time?

Let the record reflect there was no response.

Let the record reflect that I have reviewed the chat panel and there are no comments that were entered or any individual that has indicated a desire to speak.

Is there any other member in attendance from the public that are wishing to speak at this time?

No response.

Julie: If there are no further comments, I will declare this meeting closed. Thank you to anyone who voiced comments either here or in writing or was in attendance. Any additional comments you wish to share must be submitted in writing to Michele Estrada, by email at EstradaM1@michigan.gov, or by mail to the department's address listed on the Notice for this hearing.

The record will remain open until today, September 24, 2020 at 5:00 p.m.

The current time is 10:50 a.m., and again, thank you all for attending.

