

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
DEBT MANAGEMENT**

**PUBLIC HEARING TRANSCRIPT**

Date Held: Wednesday, April 3, 2024

Location: Ottawa Building, Conference Room #6

Attendees: Ryan Durkin  
Arnaud Diomande  
Jim Westrin

Good morning:

This is a public hearing on proposed administrative rules entitled the Debt Management rule set. This hearing is being conducted on behalf of the Michigan Department of Insurance and Financial Services pursuant to the Administrative Procedures Act of 1969. My name is Ryan Durkin. I'm an Administrative Law Specialist at the department, and I will be facilitating the hearing today.

This hearing is being called to order at 10:02 a.m. on April 3, 2024, in the Ottawa Building, Conference Room #6, in Lansing, Michigan. Notice of this hearing was published in three newspapers of general circulation and in the Michigan Register, Issue Number 4, which was published on March 15, 2024.

Please know we are here today to receive your comments on the proposed rules. If you wish to speak, please make sure you have signed in and indicated your willingness to speak. We will call on speakers in the order in which names are listed on the sign-in sheet. We will not be responding to any questions or comments. If you do have a question relating to the proposed rules, please submit your question in writing to Michele Estrada. Her email address is [EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov). That is E S T R A D A M the number 1 at Michigan dot gov. This email address is also listed on the notice of this public hearing, which is available on the department's website, webpage.

When you come forward to speak, please identify yourself with your name, the organization you represent, and both your mailing and email address, so that this information can be transcribed into the hearing report. If you have additional comments to submit in writing, you may leave them here or submit them to the department no later than 5:00 p.m. today.

We will now begin calling on individuals to see whether they would like to speak.

Is there anyone who would like to speak? Hearing none, let the record reflect that there are no individuals present who wish to speak. We will take a short recess and reconvene at 10:20 a.m.

It is now 10:20 a.m. We are back from our recess. Are there any other people who wish to speak at this time? If there are no further comments, I declare this hearing closed. Any additional comments regarding the proposed rules must be submitted in writing to Michele Estrada by email to [EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov) or by mail to the department's address listed on the Notice of Public Hearing no later than 5:00 p.m. today. The record will remain open until 5:00 p.m. today.

The current time is 10:20 a.m.

Thank you.