

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2023-07-BT/CF/CU/INS

In the matter of:

**Impact of the Amended Elliott-Larsen Civil Rights Act
on the Insurance and Financial Services Industries**

**Issued and entered
this 16th day of March 2023
by Anita G. Fox
Director**

This bulletin supersedes Bulletin 2020-34-INS, issued August 11, 2020, to inform interested parties of the impact of the amendments to the Elliott-Larsen Civil Rights Act, 1976 PA 453 (the ELCRA), on the insurance and financial services industries.

On March 16, 2023, Governor Gretchen Whitmer signed into law a bill to amend the ELCRA to include sexual orientation and gender identity or expression as legally protected civil rights. Specifically, Section 102(1) of the amended ELCRA provides:

The opportunity to obtain employment, housing and other real estate, and the full and equal utilization of public accommodations, public service, and educational facilities without discrimination because of religion, race, color, national origin, age, sex, sexual orientation, gender identity or expression, height, weight, familial status, or marital status as prohibited by [the ELCRA], is recognized and declared to be a civil right.

The ELCRA prohibits discrimination in the insurance and financial services industries on the basis of sexual orientation and gender identity or expression. Insurance and financial services entities regulated by the Department cannot deny access, limit benefits, impose additional cost-sharing, or engage in discriminatory marketing practices based on an individual's sex, sexual orientation, gender identity, or gender expression under the ELCRA.

Violations of the ELCRA, as well as violations of any other statutes or rules governing the insurance or financial services industries, should be reported by filing a complaint with the Department's Office of Consumer Services (www.michigan.gov/DIFSComplaints).

Any questions regarding this Bulletin should be directed to:

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/s/

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