

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

Bulletin 2021-07-INS

In the matter of:

**Requirements Applicable to Auto
Insurance Rate, Rule, and Form Filings**

**Issued and entered
this 28th day of January 2021
by Anita G. Fox
Director**

This bulletin notifies insurers writing auto insurance of requirements applicable to rate, rule, and form filings made on or after February 1, 2021.¹

Companies are reminded that, in accordance with MCL 500.2108(6), they must submit personal automobile rate and rule filings no fewer than 90 days prior to their effective date. Companies that need to implement extensive programming changes or send renewals prior to the renewal effective date should carefully consider the timing of their filing submission.

Rate and Rule Filings

For all auto insurance rate and rule filings submitted on or after February 1, 2021, a new P&C Rate Checklist will be required. The new version will be available as of February 1, 2021, in SERFF under the Supporting Documentation tab under the heading of "Checklist Submission."

Companies submitting a filing that does not make any changes to existing rates and rules other than updating the MCCA per-vehicle fee must submit the following:

- A filing memorandum that outlines the changes included in the filing. The filing memorandum must include an explanation that addresses what considerations were made by the company for not making a full rate filing at this time due to the impact of COVID-19 and the fee schedule. If the company has filed a full rate revision to be effective after July 2, 2020 and before July 1, 2021, please provide the SERFF tracking number for that filing.
- Marked and Final rate and/or rule pages with the updated MCCA fee.
- A completed PIP Rate Reduction Exhibit. Please note that a new version of the PIP Rate Reduction Exhibit will be available as of February 1, 2021, in SERFF under the Supporting Documentation tab under the heading of PIP Rate Reduction Exhibit.

Attendant Care Form Filing

All companies must submit a form filing to be effective no later than July 2, 2021 that adds a provision to the

¹ These requirements may also apply to filings made prior to February 1, 2021; if further information is needed on a pending filing, DIFS will contact the company with a specific request for information.

policy or an amendatory endorsement to notify the policyholder of the 56-hour limitation that applies to certain attendant care benefits beginning on July 2, 2021 under MCL 500.3157(10). If the company will exercise its option to contract with policyholders for additional attendant care benefits, as permitted by MCL 500.3157(11), the company must submit the contract form for DIFS' review and approval. Companies are reminded that, in accordance with MCL 500.2236(1), they must submit personal automobile form filings no fewer than 30 days prior to their effective date. Note: A filing is not required for commercial exempt policies in accordance with MCL 500.2236(8)(e), however companies are still expected to include the provision noted above for the benefit of the consumers.

Questions regarding filing requirements should be sent to DIFS-OIRF@michigan.gov and should include "Filing Question" in the subject field.

Any questions regarding this Bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Rates and Forms
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P.O. Box 30220
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/s/

Anita G. Fox
Director