



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
LANSING

ANITA G. FOX
DIRECTOR

Memorandum

DATE: July 26, 2021
TO: Interested Persons
FROM: Anita Fox, Director
SUBJECT: Rescission of Bulletins and Orders

The Department of Insurance and Financial Services (DIFS) has recently reviewed the following bulletins and orders and concluded that they should be rescinded:

- Bulletin 2020-44-INS "Temporary Regulatory Flexibility for Filings and Meetings"
- Bulletin 2020-43-INS "MDHHS Emergency Order; MIOSHA Emergency Rules: Insurance Services Industries"
- Bulletin 2020-42-BT/CF/CU "MDHHS Emergency Order; MIOSHA Emergency Rules: Financial Services Industries"
- Bulletin 2020-41-INS/BT/CF/CU "Compliance with *House of Representatives*, MDHHS Emergency Order, MIOSHA Emergency Rules, and Legislation Relating to COVID-19"
- Bulletin 2020-26-INS "Health and Dental Insurer Premium Refunds/Credits Due to COVID-19"
- Bulletin 2020-25-BT/CU "Protection of Stimulus Funds"
- Bulletin 2020-18-INS "Auto Insurance Refunds Due to COVID-19"
- Bulletin 2020-16-INS "Insurer Flexibility Due to COVID-19"
- Order 2020-13-M "Order Requiring Additional Automobile Insurance Refund Filings"
- Order 2020-10-M "Auto Insurance Refund Filings"

In an emergency order issued October 9, 2020 (Emergency Order), the Michigan Department of Health and Human Services (MDHHS) concluded that the COVID-19 pandemic continued to constitute an epidemic in Michigan and continued to cause severe, widespread harm to Michigan residents. The Emergency Order also imposed certain gathering limitations, face covering requirements, and worker protection requirements for businesses, including businesses subject to DIFS' regulatory oversight. In addition, on October 14, 2020, the Michigan Occupational Safety and Health Administration (MIOSHA) within the Department of Labor and Economic Opportunity issued Emergency Rules titled "Coronavirus Disease 2019 (Covid-19)" (Emergency Rules). The Emergency Rules established requirements for employers, including employers in the insurance and financial services industries, to control, prevent, and mitigate the spread of COVID-19 among employees.

Pursuant to the Emergency Order and Emergency Rules, as well as Governor Whitmer's COVID-19 Executive Orders previously in effect, DIFS issued the above-referenced bulletins and orders. The bulletins

and orders were designed to encourage regulated entities to institute flexibility related to the COVID-19 pandemic and to ensure that regulated entities complied with all applicable provisions of the Emergency Order and Emergency Rules.

On June 22, 2021, MDHHS rescinded its Emergency Order and MIOSHA revised its Emergency Rules to align with federal Occupational Safety and Health Administration (OSHA) and the Centers for Disease Control and Prevention (CDC) guidance. In addition, there are currently no COVID-19 Executive Orders in effect at this time.

Due to the rescission of all COVID-19 Executive Orders, MDHHS' Gathering and Face Mask Emergency Order, and comprehensive revisions to MIOSHA's Emergency Rules, DIFS hereby rescinds the above-referenced bulletins and orders. However, with respect to Bulletin 2020-44-INS, DIFS will allow insurers a grace period ending November 1, 2021, within which DIFS will continue to permit alternatives to in-person policyholder, stockholder, and board meetings. This grace period does not extend to filing requirements, which—effective July 26, 2021—have reverted to the filing requirements contained in DIFS' Annual Forms and Instructions Booklets.

Nothing in this memorandum shall be interpreted to absolve regulated entities of their obligation to review and comply with laws, rules, regulations, or guidance related to the COVID-19 pandemic issued or enacted at the local, state, or federal level.

Any questions regarding this memorandum should be directed to:

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