

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Bulletin 2009-11-INS

In the matter of:

**Filing Personal Auto Insurance and
Home Insurance Forms for Approval**

**Issued and entered
this 22nd day of May 2009
by Ken Ross
Commissioner**

**INFORMATIONAL STATEMENT REGARDING
AMENDMENTS TO THE 1997 EXEMPTION ORDER**

On January 29, 1997, Commissioner D. Joseph Olson issued his Order Exempting Certain Documents and Forms from Filing and Approval Requirements (“Order”).

Commissioner Olson made a sweeping exemption of forms with the exception of six documents and forms listed in the Order. He based his exemption on his finding that the exempted documents and forms were those “to which section 2236 practicably may not be applied or the filing and approval of which are considered unnecessary for the protection of the public.”

The list of six documents and forms did not include personal auto insurance forms and home insurance forms. For reasons set forth in his recent Order Amending Previous Order Exempting Certain Documents and Forms from Filing and Approval Requirements, [posted on OFIR’s website], Commissioner Ross has concluded that developments in recent years show that the review of these forms is necessary for the protection of the public. In this way, the agency can disapprove policies as warranted in accordance with MCL 500.2236(5):

Upon written notice to the insurer, the commissioner may disapprove, withdraw approval or prohibit the issuance, advertising, or delivery of any form to any person in this state if it violates any provisions of this act, or contains inconsistent, ambiguous, or misleading clauses, or contains exceptions and conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy....

In light of this, the Commissioner ordered as follows:

1. The Order is amended by adding documents and forms to the list as follows:
 7. Documents and forms relating to personal auto insurance.
 8. Documents and forms relating to home insurance.
2. On and after July 1, 2009, insurers shall, prior to use, submit through SERFF new or revised personal auto insurance documents and forms.
3. On and after September 1, 2009, insurers shall, prior to use, submit through SERFF new or revised home insurance documents and forms.

Any questions regarding this bulletin should be directed to:

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Ken Ross
Commissioner