November 20, 2020

Mr. Dante CH Harootunian
Freedom from Religion Foundation
P.O. Box 750
Madison, WI 53701

Re: Concerns related to study materials

Dear Mr. Harootunian,

This letter is in response to your letter dated January 14, 2020, regarding a concern for the alleged promotion of religion found in a passage of pre-licensure education course materials. The Department of Insurance and Financial Services (DIFS) takes this matter very seriously and has thoroughly reviewed the passage and course material in question, as well as the assertions in your letter.

DIFS utilizes nearly 400 pre-exam education providers and upwards of 1,500 continuing education providers to accomplish the education goals of the Michigan Insurance Code (Code). Our role in approving education providers is to ensure that the course outlines agree with the education requirements of the Code. In most instances, education providers are automatically approved if they hold certification in other states with which DIFS shares reciprocity. DIFS does not endorse any of these specific providers above another, and applicants and licensees have numerous options to choose from for their education needs.

We recognize that this complaint originated with a concerned Michigan resident regarding some of the education materials that are available to applicants and licensees. Therefore, we passed along those concerns to the education provider, and the education provider has modified the language at issue in an attempt to address the concerns (attached).

We greatly appreciate the opportunity to review this matter.

Sincerely,

Michele Riddering, Director
Office of Insurance Licensing and Market Regulation

Attachment

Religious Beliefs

Virtually all the world's religions teach essentially similar codes of ethics that emphasize honesty, respect for others and their rights, and selflessness. These guidelines usually can be broadened to apply quite well to business activity.

Codes of Ethics

Perhaps the most direct and explicit sources of our daily ethical guidance are codes of ethics for business conduct issued by professional societies (such as the Risk and Insurance Management Society, the Society of Chartered Property and Casualty Underwriters, or the American Society of Safety Engineers), by a business or fraternal society (such as an insurance agents' association or the Lions or Elks), or by civic groups (such as local or national chambers or commerce). Codes of ethics are discussed further in Chapters 4 and 5 of this course.

Discussions with Others

Almost daily, quite casually, and sometimes without thinking, virtually all of us talk about others' and our own actions—offering frequent opinions about whether what they or we have been doing is good, right, and sensible (or perhaps very much the opposite). Buried in this "small talk," "chit chat," gossip, and mealtime conversations are implicit, sometimes very explicit, ethical judgments about the behavior being discussed. People and their words and actions are labeled "wonderful," "mean," "greedy," "generous," or hundreds of other qualities. Over time, these discussions lead each of us to a sense of what the people around us consider to be good and bad, ethical and unethical conduct. Unless we have strong personal reasons or other commitments to believe otherwise, most of us tend to "go along" with the opinions of those around us, rather than "bucking the tide" by independently evaluating the ethical aspects of others' actions. Thus, often almost automatically, the social consensus can become the approved, although unexamined, ethical standard.

Ethical Philosophers

In sharp contrast to these ethics of casual social consensus, the philosophers who have developed systems of ethics—such people as Plato, Aristotle, Kant, Bentham, and more recent ethical thinkers throughout the world—have developed basic principles from which they have derived systems of ethics. These principles fall into two general groups: those that are rules-based and those that are positive actions or results-based:

- Rules-based ethics appear in the Bible's Ten Commandments and in many professions' codes of ethics.

- Positive actions or results-based systems of ethics emphasize principles such as physicians never knowingly doing or allowing medical harm; doing the greatest good for the greatest number of people (Bentham and other utilitarians), and Kant's principle of universality—taking an action only if everyone could take the same action without bringing about more harm than good and without creating logical impossibilities (like the logical impossibility of every person being more generous to every other person than anyone is to the first person).