



**House  
Legislative  
Analysis  
Section**

Olds Plaza Building, 10th Floor  
Lansing, Michigan 48909  
Phone: 517/373-6466

**SENIOR INSURANCE LICENSE**

**House Bill 5193**

**Sponsor: Rep. Karen Willard**

**Committee: Senior Citizens**

**Complete to 11-12-93**

**A SUMMARY OF HOUSE BILL 5193 AS INTRODUCED 11-4-93**

The bill would amend the Insurance Code to require that life and disability agents obtain a special license in order to sell insurance to senior citizens. To get a special senior citizen agent license, an agent would need an additional ten hours of pre-examination course work, consisting of six hours of instruction on both the types of insurance marketed primarily to senior citizens and state and federal programs that provide health benefits to seniors and four hours of instruction on ethical practices in marketing insurance to seniors. The bill specifically prohibits a person licensed as an agent for life or disability insurance from soliciting insurance, binding coverage, or otherwise acting as an agent in connection with the sale of insurance to a senior citizen without the special license. The term "senior citizen" would refer to a state resident 60 years of age or older and such a person's spouse regardless of age.

MCL 500.1204a and 1206

House Bill 5193 (11-12-93)