



**Senate Fiscal Agency**  
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BILL



ANALYSIS

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Senate Bill 638  
Sponsor: Senator Joel D. Gougeon  
Committee: Financial Services

Date Completed: 10-4-95

**SUMMARY OF SENATE BILL 638 as introduced 9-12-95:**

**The bill would amend the Insurance Code to provide that security on a motorcycle would have to be in effect only during the period of time the motorcycle was driven or moved upon a highway.** The Code requires that an owner or registrant of a motorcycle provide security against loss resulting from liability imposed by law for property damage, bodily injury, or death suffered by a person arising out of the ownership, maintenance, or use of that motorcycle. Under the bill, an insurer that had issued a motorcycle insurance policy on a motorcycle that was not driven or moved upon a highway could allow the motorcycle's insured owner or registrant to delete a portion of the coverages under the policy and maintain the comprehensive coverage portion of the policy.

MCL 500.3103

Legislative Analyst: P. Affholter

**FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: K. Lindquist

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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.