



**Senate Fiscal Agency**  
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BILL ANALYSIS



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House Bill 4466 (Substitute H-2)  
Sponsor: Representative Gerald Law  
House Committee: Insurance  
Senate Committee: Financial Services

Date Completed: 10-10-95

**SUMMARY OF HOUSE BILL 4466 (Substitute H-2) as passed by the House:**

The bill would amend the Insurance Code to allow an automobile insurer to establish and maintain premium discount plans for one or more of the following, if uniformly offered and applied:

- Personal protection insurance.
- Property protection insurance.
- Residual liability insurance.
- Comprehensive insurance.
- Collision insurance.
- Other insurance coverages.

Proposed MCL 500.2110a

Legislative Analyst: P. Affholter

**FISCAL IMPACT**

The bill would not affect the regulatory workload of the Department of Commerce or have a fiscal impact on the State or local governmental units.

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.