



HOUSE BILL No. 4466

February 23, 1995, Introduced by Reps. Law, Llewellyn, Voorhees, Weeks, Hill, Porreca, Bodem, London, Griffin, Brewer, Olshove, Varga, Nye, Bullard, Gnodtke and Ryan and referred to the Committee on Insurance.

A bill to amend Act No. 218 of the Public Acts of 1956,
entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan
Compiled Laws, by adding section 2110a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 218 of the Public Acts of 1956, as
2 amended, being sections 500.100 to 500.8302 of the Michigan
3 Compiled Laws, is amended by adding section 2110a to read as
4 follows:

5 SEC. 2110A. (1) AN AUTOMOBILE INSURER SHALL ESTABLISH AND
6 MAINTAIN A PREMIUM DISCOUNT PLAN FOR PERSONAL PROTECTION INSUR-
7 ANCE THAT PROVIDES FOR A PREMIUM DISCOUNT IF A MOTOR VEHICLE HAS
8 1 OR MORE OF THE FOLLOWING SAFETY FEATURES:

1 (A) ANTILACERATIVE GLASS.

2 (B) AIR BAGS.

3 (C) ANTILOCK BRAKES.

4 (D) ENHANCED SIDEWALL PROTECTION.

5 (E) BUMPERS THAT EXCEED A COLLISION STANDARD OF 5 MILES PER
6 HOUR.

7 (F) OTHER PASSIVE SAFETY FEATURES THAT REDUCE FREQUENCY OR
8 SEVERITY OF COLLISIONS OR INJURIES AS DETERMINED BY THE INSURER
9 AND APPROVED BY THE COMMISSIONER.

10 (2) A PREMIUM DISCOUNT PLAN REQUIRED UNDER THIS SECTION MAY
11 REQUIRE THE INSURED INDIVIDUAL TO CERTIFY IN WRITING THAT HE OR
12 SHE HAS 1 OR MORE OF THE SAFETY FEATURES LISTED IN SUBSECTION (1)
13 AS A CONDITION TO RECEIVING THE PREMIUM DISCOUNT. IF AN INSURED
14 RECEIVES A PREMIUM DISCOUNT AFTER PROVIDING THIS CERTIFICATION
15 AND SUSTAINS A LOSS WHILE OPERATING THAT MOTOR VEHICLE AND IT
16 DOES NOT HAVE THE SAFETY FEATURES THAT WERE CERTIFIED TO, AN
17 INSURER MAY IMPOSE A \$500.00 DEDUCTIBLE WITH RESPECT TO THAT LOSS
18 IN ADDITION TO ANY DEDUCTIBLE PROVIDED IN THE POLICY AND MAY SUB-
19 SEQUENTLY DENY TO THE INSURED THE RIGHT TO PARTICIPATE IN ANY
20 PREMIUM DISCOUNT PLAN ESTABLISHED BY THE INSURER PURSUANT TO THIS
21 SECTION FOR A PERIOD OF 12 MONTHS.