

# HOUSE BILL No. 5882

April 11, 2002, Introduced by Reps. Woodward, Raczkowski, Schauer, Hale, Schermesser, Bernero, Waters, Gielegem, Spade, Kolb, Frank and Lemmons and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 2110a (MCL 500.2110a), as added by 1996  
PA 514.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 2110a. (1) ~~if~~ EXCEPT AS OTHERWISE PROVIDED IN  
2 SUBSECTION (2), IF uniformly applied to all its insureds, an  
3 insurer may establish and maintain a premium discount plan uti-  
4 lizing factors in addition to those permitted by section 2111 for  
5 insurance if the plan is consistent with the purposes of this act  
6 and reflects reasonably anticipated reductions in losses or  
7 expenses. This section does not affect benefits or obligations  
8 required under chapter 31. Nothing in this section authorizes an  
9 insurer to offer or prohibits an insurer from offering premium  
10 discount plans concerning any of the following:

1 (a) Health care services, health care providers, or health  
2 care facilities.

3 (b) Automobile repair providers.

4 (c) Materials used in the repair of an automobile.

5 (2) AN INSURER SHALL NOT ESTABLISH OR MAINTAIN A PREMIUM  
6 DISCOUNT PLAN BASED IN WHOLE OR IN PART UPON AN APPLICANT'S OR  
7 INSURED'S CREDIT HISTORY OR LACK OF CREDIT HISTORY.