July 2, 2002, Introduced by Reps. Schauer and Woodward and referred to the Committee on Commerce.

A bill to amend 1976 PA 331, entitled "Michigan consumer protection act," by amending section 4 (MCL 445.904), as amended by 2000 PA 432.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 4. (1) This act <del>does not apply to either</del> APPLIES TO
- 2 ANY UNFAIR, UNCONSCIONABLE, OR DECEPTIVE METHOD, ACT, OR PRACTICE
- 3 AND CREATES A CAUSE OF ACTION AGAINST A COMPANY WHO ENGAGES IN
- 4 THAT METHOD, ACT, OR PRACTICE, EXCEPT FOR ANY of the following:
- 5 (a) A transaction or conduct specifically authorized under
- 6 laws administered by a regulatory board or officer acting under
- 7 statutory authority METHOD, ACT, OR PRACTICE THAT IS EXPRESSLY
- 8 PERMITTED BY A STATUTE, RULE, OR REGULATION of this state or the
- 9 United States.
  - (b) An act done by the A publisher, owner, agent, or employee of a newspaper, periodical, directory, radio or

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- 1 television station, or other communications medium in the
- 2 publication or dissemination of an advertisement unless the pub-
- 3 lisher, owner, agent, or employee knows or, under the circum-
- 4 stances, reasonably should know of the false, misleading, or
- 5 deceptive character of the advertisement or has a direct finan-
- 6 cial interest in the sale or distribution of the advertised
- 7 goods, property, or service.
- 8 (C)  $\frac{(2)}{(2)}$  Except for the purposes of an action filed by a
- 9 person under section 11, this act does not apply to or create a
- 10 cause of action for an unfair, unconscionable, or deceptive
- 11 method, act, or practice that is made unlawful by any of the
- 12 following:
- 13 (i)  $\frac{\text{(a)}}{\text{(a)}}$  The banking code of 1999, 1999 PA 276,
- **14** MCL 487.11101 to 487.15105.
- 15 (ii)  $\frac{\text{(b)}}{\text{(b)}}$  1939 PA 3, MCL 460.1 to 460.10cc.
- 16 (iii)  $\frac{\text{(c)}}{\text{(c)}}$  The motor carrier act, 1933 PA 254, MCL 475.1 to
- **17** 479.43.
- 18 (iv)  $\frac{\text{(d)}}{\text{(d)}}$  The savings bank act, 1996 PA 354, MCL 487.3101
- **19** to 487.3804.
- **20** (v)  $\frac{\text{(e)}}{\text{1925 PA 285, MCL 490.1 to 490.31.}}$
- 21 (D) (3) This act does not apply to or create a cause of
- 22 action for an AN unfair, unconscionable, or deceptive method,
- 23 act, or practice that is made unlawful by chapter 20 of the
- 24 insurance code of 1956, 1956 PA 218, MCL 500.2001 to 500.2093.
- 25 (4) The burden of proving an exemption from this act is
- 26 upon the person claiming the exemption.

- 1 (2) A PERSON WHO CLAIMS THIS ACT DOES NOT APPLY TO A METHOD,
- 2 ACT, OR PRACTICE BECAUSE OF AN EXCEPTION TO SUBSECTION (1) OR ANY
- 3 OTHER EXEMPTION FROM THIS ACT BEARS THE BURDEN OF PROVING THAT
- 4 EXCEPTION OR EXEMPTION.
- 5 (3) AS USED IN THIS SECTION, "COMPANY" MEANS A PERSON
- 6 ENGAGED IN TRADE OR COMMERCE, INCLUDING, BUT NOT LIMITED TO, A
- 7 PERSON WHOSE PROFESSION, OCCUPATION, CONDUCT, OR TRANSACTIONS ARE
- 8 REGULATED BY A STATUTE, RULE, OR REGULATION OF THIS STATE OR THE
- 9 UNITED STATES.