

HOUSE BILL No. 4931

July 2, 2003, Introduced by Reps. Howell, LaSata, Julian, Lipsey and Adamini and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3009a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3009a. (1) Each automobile insurer authorized to do
2 business in this state shall provide all of the following
3 information in writing to an applicant for insurance prior to the
4 applicant's purchase of automobile insurance from the insurer:

5 (a) The amount of the state mandated minimum liability
6 coverage, all other liability coverage amounts offered by the
7 insurer, and the costs of those coverage amounts.

8 (b) Whether the insurer offers uninsured motorist coverage,
9 the coverage amounts available for uninsured motorist coverage,
10 and the costs of those coverage amounts.

11 (c) Whether the insurer offers underinsured motorist

1 coverage, the coverage amounts available for underinsured
2 motorist coverage, and the costs of those coverage amounts.

3 (d) A brief explanation of each type of coverage listed in
4 subdivisions (a) to (c). This explanation shall be provided even
5 if the insurer does not offer the coverage explained.

6 (2) An automobile insurer shall provide the information
7 listed in subsection (1) in writing to each insured. Each
8 insured shall receive this information prior to the insured's
9 next policy renewal date following January 1, 2004.

10 Enacting section 1. This amendatory act takes effect
11 January 1, 2004.