HOUSE BILL No. 5083

September 25, 2003, Introduced by Reps. Accavitti, Hood, Wojno, Vagnozzi, Tobocman, McConico, Plakas, Byrum, Gillard, Sak, Gieleghem, Minore, Spade, Acciavatti, Rivet, Gleason, Waters and Daniels 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 2015.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 2015. It is an unfair method of competition and an
- 2 unfair or deceptive act or practice in the business of insurance
- 3 for an insurer, that delivers, issues for delivery, or renews in
- 4 this state an automobile or home insurance policy, to rate,
- 5 cancel coverage on, refuse to provide coverage in, or refuse to
- 6 issue or renew an automobile or home insurance policy solely
- 7 because an insured or an applicant for insurance is or has been a
- 8 victim of domestic violence.
- 9 (2) An insurer shall not be held civilly liable for any
- |10 cause of action that may result from compliance with this

ll section.

04338'03 DKH

- 1 (3) This section applies to automobile and home insurance
- 2 policies issued or renewed on or after June 1, 2004.
- 3 (4) As used in this section, "domestic violence" means
- 4 inflicting bodily injury, causing serious emotional injury or
- 5 psychological trauma, or placing in fear of imminent physical
- 6 harm by threat or force a person who is a spouse or former spouse
- 7 of, has or has had a dating relationship with, resides or has
- 8 resided with, or has a child in common with the person committing
- 9 the violence.

04338'03 Final Page DKH