

Reps. Waters, Reeves, Phillips, Jamnick, Accavitti, Hopgood, Murphy, Williams, McConico, Hunter, Cheeks, Tobocman, Condino, Smith, Byrum, Clack, Vagnozzi, Spade, Hood, Gielegheem, Woodward, Zelenko, Hardman, Daniels, Anderson, Bieda, Dennis, DeRossett, Elkins, Gillard, Lipsey, Minore, Paletko, Richardville, Sak, Sheltroun, Stahl, Stallworth, Woronchak, Brown, Gleason, Kolb and Law offered the following resolution:

House Resolution No. 178.

A resolution calling for a study of insurance issues in Michigan.

Whereas, Insurance is a key element of the lives of individuals and businesses throughout our state and nation. Access to this service plays a big role in the success of virtually all ventures and the security of virtually all families. It is imperative that insurance services be available without discrimination, at fair rates, and under conditions that accurately represent the true financial considerations and risks that exist; and

Whereas, The setting of insurance rates has long generated controversy in our state and elsewhere. Michigan and its citizens have long suffered from and wrestled with redlining, the setting of rates that discriminate against certain regions and populations. Achieving the goal of eliminating discrimination has always been a challenge for policy makers, but it remains a critical issue and one that clearly falls upon the shoulders of state government. Insurance practices that are unfair and rates that are unaffordable are serious barriers to the development of our state, especially our urban areas; and

Whereas, In the areas where insurance coverage is mandated by government, it seems entirely consistent and reasonable to expect that government will also ensure that the insurance coverage available to people and businesses is available at rates that are just. If insurance rates for coverage that is required by government are not fair, the state is not carrying out its responsibilities fully; now, therefore, be it

Resolved by the House of Representatives, That we call for a study of insurance issues in Michigan, including the practices of insurance companies in Michigan and the appropriateness of a requirement that, in instances where the state mandates insurance coverage, the state should mandate fair rates for this coverage; and be it further

Resolved, That copies of this resolution be transmitted to the Office of Financial and Insurance Services and to the members of the House Insurance Committee.