



Senate Fiscal Agency  
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**BILL ANALYSIS**

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House Bill 5332 (as passed by the House)  
Sponsor: Representative Richard Ball  
House Committee: Insurance  
Senate Committee: Banking and Financial Institutions

Date Completed: 11-9-05

**CONTENT**

The bill would amend the Insurance Code to specify that, beginning January 1, 2006, Sections 2024, 2066, and 2070 of the Code could not be construed to prohibit a property-casualty insurer or property-casualty insurance producer from giving an applicant for, or an insured under, a property-casualty insurance policy an article of merchandise having an invoice value of \$10 or less. (Sections 2024, 2066, and 2070 generally prohibit insurers from providing, and insureds from receiving, any rebates or inducements.)

Proposed MCL 500.2024b

Legislative Analyst: Patrick Affholter

**FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: Elizabeth Pratt  
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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.