

# HOUSE BILL No. 5465

December 1, 2005, Introduced by Rep. Accavitti 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. (1) 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, CANCEL  
5 COVERAGE ON, REFUSE TO PROVIDE COVERAGE IN, OR REFUSE TO ISSUE OR  
6 RENEW AN AUTOMOBILE OR HOME INSURANCE POLICY SOLELY BECAUSE AN  
7 INSURED OR AN APPLICANT FOR INSURANCE IS OR HAS BEEN A VICTIM OF  
8 DOMESTIC VIOLENCE.

9           (2) AN INSURER SHALL NOT BE HELD CIVILLY LIABLE FOR ANY CAUSE

1 OF ACTION THAT MAY RESULT FROM COMPLIANCE WITH THIS SECTION.

2 (3) THIS SECTION APPLIES TO AUTOMOBILE AND HOME INSURANCE  
3 POLICIES ISSUED OR RENEWED ON OR AFTER JUNE 1, 2005.

4 (4) AS USED IN THIS SECTION, "DOMESTIC VIOLENCE" MEANS  
5 INFLECTING BODILY INJURY, CAUSING SERIOUS EMOTIONAL INJURY OR  
6 PSYCHOLOGICAL TRAUMA, OR PLACING IN FEAR OF IMMINENT PHYSICAL HARM  
7 BY THREAT OR FORCE A PERSON WHO IS A SPOUSE OR FORMER SPOUSE OF,  
8 HAS OR HAS HAD A DATING RELATIONSHIP WITH, RESIDES OR HAS RESIDED  
9 WITH, OR HAS A CHILD IN COMMON WITH THE PERSON COMMITTING THE  
10 VIOLENCE.