

SUBSTITUTE FOR
HOUSE BILL NO. 5150

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2027c.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 2027C. (1) AN INDIVIDUAL MAY BRING AN ACTION AGAINST A
2 PROPERTY OR CASUALTY INSURER FOR DAMAGES SUSTAINED BY THE
3 INDIVIDUAL AS A RESULT OF AN UNFAIR METHOD OF COMPETITION, AN
4 UNFAIR OR DECEPTIVE ACT OR PRACTICE, OR ANY OTHER CONDUCT
5 PROHIBITED BY SECTIONS 2001 TO 2050 UNDERTAKEN BY THE PROPERTY OR
6 CASUALTY INSURER.

7 (2) AS USED IN THIS SECTION, "PROPERTY OR CASUALTY INSURER"
8 MEANS A HOME INSURER, AN AUTOMOBILE INSURER, A COMMERCIAL PROPERTY
9 INSURER, OR A WORKERS COMPENSATION INSURER.

10 Enacting section 1. This amendatory act does not take effect

1 unless all of the following bills of the 95th Legislature are
2 enacted into law:

- 3 (a) House Bill No. 4244.
- 4 (b) House Bill No. 4844.
- 5 (c) House Bill No. 5020.
- 6 (d) House Bill No. 5145.
- 7 (e) House Bill No. 5146.
- 8 (f) House Bill No. 5147.
- 9 (g) House Bill No. 5148.
- 10 (h) House Bill No. 5151.