

SENATE SUBSTITUTE FOR  
HOUSE BILL NO. 4593

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding sections 2159 and 2161.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1        SEC. 2159. NOTHING IN THIS CHAPTER SHALL BE CONSTRUED TO  
2        PROVIDE AN INSURED OR APPLICANT FOR INSURANCE WITH A CAUSE OF  
3        ACTION THAT DOES NOT EXIST IN THE ABSENCE OF THIS CHAPTER.

4        SEC. 2161. AN INSURER SHALL INDEMNIFY, DEFEND, AND HOLD  
5        HARMLESS PRODUCERS FROM AND AGAINST ALL LIABILITY, FEES, AND COSTS  
6        ARISING OUT OF OR RELATING TO THE ACTIONS, ERRORS, OR OMISSIONS OF  
7        A PRODUCER RESULTING FROM THE USE OF CREDIT INFORMATION OR  
8        INSURANCE SCORES FOR THE INSURER, PROVIDED THAT THE PRODUCER  
9        FOLLOWS THE PROCEDURES AND INSTRUCTIONS ESTABLISHED BY THE INSURER

1   **AND COMPLIES WITH ALL APPLICABLE LAWS AND REGULATIONS.**

2           Enacting section 1. Sections 2159 and 2161 of the insurance  
3   code of 1956, 1956 PA 218, as added by this amendatory act, take  
4   effect January 1, 2012.

5           Enacting section 2. This amendatory act does not take effect  
6   unless all of the following bills of the 96th Legislature are  
7   enacted into law:

8           (a) Senate Bill No. 300.

9           (b) House Bill No. 4594.

10          (c) House Bill No. 4595.

11          (d) House Bill No. 4596.