

# HOUSE BILL No. 5521

May 6, 2014, Introduced by Reps. Irwin, Hobbs, Slavens, LaVoy, Faris, Phelps, Lipton, Darany, Brown and Oakes 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 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 WORKER'S COMPENSATION INSURER.

1           Enacting section 1. This amendatory act does not take effect  
2 unless all of the following bills of the 97th Legislature are  
3 enacted into law:

4           (a) Senate Bill No.\_\_\_\_ or House Bill No. 5518 (request no.  
5 03844'13).

6           (b) Senate Bill No.\_\_\_\_ or House Bill No. 5523 (request no.  
7 03845'13).

8           (c) Senate Bill No.\_\_\_\_ or House Bill No.\_\_\_\_ (request no.  
9 03846'13).

10          (d) Senate Bill No.\_\_\_\_ or House Bill No.\_\_\_\_ (request no.  
11 03846'13 a).

12          (e) Senate Bill No.\_\_\_\_ or House Bill No. 5525 (request no.  
13 03850'13).

14          (f) Senate Bill No.\_\_\_\_ or House Bill No. 5522 (request no.  
15 03944'13).

16          (g) Senate Bill No.\_\_\_\_ or House Bill No. 5520 (request no.  
17 03945'13).

18          (h) Senate Bill No.\_\_\_\_ or House Bill No. 5519 (request no.  
19 03946'13).