



ANALYSIS

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House Bill 4193 (Substitute H-1 as reported without amendment)

Sponsor: Representative Aric Nesbitt

House Committee: Insurance Senate Committee: Insurance

CONTENT

The bill would amend the Michigan Vehicle Code to do the following:

- -- Provide that a certificate of no-fault automobile insurance in electronic form would be evidence that insurance was in force for the vehicle described in the certificate.
- -- Provide that, if the owner or operator of a vehicle displayed to a police officer an electronic copy of the person's certificate of insurance using an electronic device, the officer could view only the electronic copy of the certificate and would be prohibited from manipulating the device to view any other information on it.
- -- Specify that the person would not be presumed to have consented to a search of the device.
- -- Allow a police officer to require a person to forward an electronic copy of an insurance certificate to a specified location, and the officer could view it in a setting where it was safe for him or her to verify that the information contained in the electronic copy was valid and accurate.

The bill also provides that the State or a law enforcement agency, or an employee of the State or a law enforcement agency, would not be liable for damage to or loss of an electronic device that occurred when a police officer viewed an electronic copy of an insurance certificate, regardless of whether the officer or the owner or operator of the vehicle was in possession of the device at the time the damage or loss occurred.

The bill would take effect 90 days after being signed into law.

MCL 257.328 Legislative Analyst: Ryan M. Bergan

FISCAL IMPACT

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

Date Completed: 6-17-15 Fiscal Analyst: Bruce Baker