

# HOUSE BILL No. 5380

February 17, 2016, Introduced by Reps. Howrylak, Muxlow, Pagan, Chang, Runestad, Lauwers, Leutheuser and Robinson and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 2082 (MCL 500.2082).

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           Sec. 2082. (1) ~~No~~**A** life insurer doing business in this state  
2 shall **NOT** make any distinction or discrimination between white  
3 ~~persons and colored persons, wholly or partially of African~~  
4 ~~descent,~~**INDIVIDUALS BASED ON RACE OR COLOR** as to the premiums or  
5 rates charged for policies ~~upon~~**ON** the lives of ~~such persons,~~**THOSE**  
6 **INDIVIDUALS**, or in any other manner. ~~whatever, nor shall any such~~**A**  
7 **LIFE** insurer **DOING BUSINESS IN THIS STATE SHALL NOT** demand or  
8 require a greater premium from ~~such colored persons than is at that~~  
9 ~~time required by such insurer from white persons of the same age,~~  
10 ~~sex, general condition of health and prospect of longevity, nor~~**AN**  
11 **INDIVIDUAL BASED ON THAT INDIVIDUAL'S RACE OR COLOR. A LIFE INSURER**

1 DOING BUSINESS IN THIS STATE SHALL NOT make or require any ~~A~~  
2 rebate, diminution, or discount ~~upon~~ **ON** the amount to be paid on  
3 such ~~A LIFE INSURANCE~~ policy in ~~case of death of such colored~~  
4 ~~person insured, nor~~ **BASED ON AN INDIVIDUAL'S RACE OR COLOR OR**  
5 insert in the policy any ~~A~~ condition, ~~nor~~ **OR** make any ~~A~~ stipulation  
6 whereby such person ~~BY WHICH THE~~ insured shall bind ~~INDIVIDUAL~~  
7 **BINDS** himself **OR HERSELF** or his **OR HER** heirs, executors, ~~PERSONAL~~  
8 **REPRESENTATIVES**, administrators, and assigns to accept any ~~sum~~ **AN**  
9 **AMOUNT** less than the full amount or value of such ~~THE~~ policy in  
10 ease of ~~FOR~~ a claim accruing thereon by reason ~~BECAUSE~~ of the death  
11 of such person ~~THE~~ insured, ~~other than such as are imposed on~~  
12 ~~white persons in similar cases;~~ **INDIVIDUAL, BASED ON THE**  
13 **INDIVIDUAL'S RACE OR COLOR**, and any such stipulations ~~STIPULATION~~  
14 or conditions ~~CONDITION~~ so made or inserted shall be ~~IS~~ void.

15 (2) Any ~~AN~~ insurer which ~~THAT~~ violates any of the provisions  
16 of this section shall forfeit to the state the sum of ~~\$500.00~~  
17 **\$10,000.00** for each violation, to be recovered by the attorney  
18 general by appropriate action in any ~~A~~ court, of ~~competent~~  
19 jurisdiction, and any ~~A~~ judgment therefor **FROM THE ACTION** may be  
20 collected in the same manner as is herein provided for collecting  
21 judgments rendered in favor of policyholders. And any ~~AN~~ officer or  
22 agent who violates any of the provisions of this section shall be  
23 deemed ~~IS~~ guilty of a misdemeanor, ~~and upon conviction thereof~~  
24 shall be punished **PUNISHABLE** by imprisonment in the county jail ~~not~~  
25 ~~exceeding~~ **FOR NOT MORE THAN** 1 year, ~~or~~ by a fine of not less than  
26 ~~\$50.00,~~ **\$500.00** and not ~~exceeding~~ ~~\$500.00,~~ **MORE THAN \$10,000.00**, or  
27 by both. such fine and imprisonment, in the discretion of the

1 ~~court.~~