



**Senate Fiscal Agency**  
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BILL



ANALYSIS

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House Bill 5609 (Substitute H-1 as passed by the House)  
Sponsor: Representative Leslie Love  
House Committee: Insurance  
Senate Committee: Insurance

Date Completed: 11-28-18

### **CONTENT**

**The bill would amend the Insurance Code to modify, from \$10 to \$50, the invoice value of an article of merchandise a property-casualty insurer or property-casualty insurance producer may give to an applicant for or an insured under a property-casualty insurance policy.**

The Code specifies that Sections 2024, 2066, and 2070 do not prohibit a property-casualty insurer or property-casualty insurance producer from giving an applicant for or an insured under a property-casualty insurance policy an article of merchandise having an invoice value of \$10 or less. The bill would modify the invoice value of \$10 or less to \$50 or less, and specify that amount would be for the calendar year.

(Sections 2024, 2066, and 2070 list unfair methods of competition and unfair and deceptive acts or practices in the business of insurance, prohibit illegal inducements, and prohibit a person or party from receiving or accepting any rebate of premiums, respectively.)

MCL 500.2024b

Legislative Analyst: Drew Krogulecki

### **FISCAL IMPACT**

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

Fiscal Analyst: Elizabeth Raczkowski

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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.