

# HOUSE BILL No. 5544

February 8, 2018, Introduced by Reps. Howrylak, Brinks, Schor, Zemke, Gay-Dagnogo, Inman, Lucido, Wittenberg, Sabo, LaGrand, Robinson, McCready and Leutheuser 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,~~  
 8 ~~administrators~~ **PERSONAL REPRESENTATIVES**, and assigns to accept ~~any~~  
 9 ~~sum~~ **AN AMOUNT** less than the full amount or value of ~~such~~ **THE** policy  
 10 ~~in case of~~ **FOR** a claim accruing ~~thereon by reason~~ **BECAUSE** of the  
 11 death of ~~such person~~ **THE** insured, ~~other than such as are imposed~~  
 12 ~~on 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~~ **IS**  
 17 **SUBJECT TO A CIVIL FINE OF \$10,000.00** for each violation, to be  
 18 recovered by the attorney general by appropriate action in ~~any~~ **A**  
 19 court, ~~of competent jurisdiction, and any~~ **A** judgment therefor **FROM**  
 20 **THE ACTION** may be collected in the same manner as is ~~herein~~  
 21 provided for collecting judgments rendered in favor of  
 22 policyholders. ~~And any~~ **AN** officer or agent who violates ~~any of the~~  
 23 ~~provisions of this section shall be deemed~~ **IS** guilty of a  
 24 misdemeanor, ~~and upon conviction thereof shall be punished~~  
 25 **PUNISHABLE** by imprisonment in the county jail ~~not exceeding~~ **FOR NOT**  
 26 **MORE THAN** 1 year, ~~or by a fine of not less than \$50.00,~~ **\$500.00**  
 27 and not ~~exceeding \$500.00,~~ **MORE THAN \$10,000.00**, or by both. ~~such~~

1 ~~fine and imprisonment, in the discretion of the court.~~