

HOUSE BILL No. 5699

March 8, 2018, Introduced by Reps. Green, Gay-Dagnogo, Elder, Lucido, Yanez, Geiss, Hertel, Yancey, Pagan, Dianda, Jones and Zemke 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 2111f.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 2111F. (1) AN INSURER SHALL NOT ESTABLISH OR MAINTAIN
2 RATES OR RATING CLASSIFICATIONS FOR COLLISION OR COMPREHENSIVE
3 COVERAGE UNDER AUTOMOBILE INSURANCE BASED ON AN INSURED BEING IN AN
4 ACCIDENT AS TO WHICH A RESPONDING LAW ENFORCEMENT OFFICER OR A
5 COURT HAS DETERMINED THAT THE INSURED WAS NOT SUBSTANTIALLY AT
6 FAULT.

7 (2) AN INSURER SHALL NOT FAIL OR REFUSE TO OFFER A CREDIT, OR
8 REVOKE OR CHARGE FOR A PREVIOUSLY APPLIED CREDIT, FOR COLLISION OR
9 COMPREHENSIVE COVERAGE UNDER AUTOMOBILE INSURANCE BECAUSE AN

1 INSURED WAS IN AN ACCIDENT AS TO WHICH A RESPONDING LAW ENFORCEMENT
2 OFFICER OR A COURT HAS DETERMINED THAT THE INSURED WAS NOT
3 SUBSTANTIALLY AT FAULT.