

HOUSE BILL NO. 6460

December 01, 2020, Introduced by Rep. Anthony 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 2111g.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 2111g. (1) Before 28 days after the effective date of the
2 amendatory act that added this section, an insurer that offers
3 automobile insurance in this state shall file a plan for automobile
4 insurance policies that are in effect during the stay home, stay
5 safe order. The plan must be structured to provide either of the
6 following to the insureds under the policies:

1 (a) A 20% refund of the portion of the total premium charged
2 for each policy that is attributable to the time period that the
3 stay home, stay safe order is in effect.

4 (b) A credit in the amount of the refund required under
5 subdivision (a) to be applied to the next premium payable on the
6 policy.

7 (2) A plan filed under subsection (1) may include recognition
8 of premium reductions, refunds, and credits previously provided by
9 the insurer because of the stay home, stay safe order, whether in
10 response to an order of the director or otherwise.

11 (3) The director shall review a plan filed under subsection
12 (1) to determine whether it complies with this section. If the
13 director determines that the plan complies, the director shall
14 approve the plan. If the director determines that the plan does not
15 comply, the director shall notify the insurer of the deficiencies
16 and corrections needed to comply. The insurer shall immediately
17 file an amended plan that makes the corrections required by the
18 director.

19 (4) An insurer shall issue refunds and apply credits in
20 accordance with the plan filed and approved under this section.

21 (5) As used in this section, "the stay home, stay safe order"
22 means the state of emergency or state of disaster declared or
23 extended under Executive Order No. 2020-4, Executive Order No.
24 2020-33, Executive Order No. 2020-67, Executive Order No. 2020-68,
25 Executive Order No. 2020-99, Executive Order No. 2020-127,
26 Executive Order No. 2020-151, or any later executive order that
27 declares or extends a state of emergency or disaster to deal with
28 COVID-19.