

HOUSE BILL NO. 4666

June 24, 2025, Introduced by Reps. B. Carter and Fitzgerald and referred to 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~~

1 **life insurer doing business in this state shall not** demand or
 2 require a greater premium from ~~such colored persons than is at that~~
 3 ~~time required by such insurer from white persons of the same age,~~
 4 ~~sex, general condition of health and prospect of longevity; nor an~~
 5 **individual based on that individual's race or color. A life insurer**
 6 **doing business in this state shall not** make or require ~~any a~~
 7 rebate, diminution, or discount ~~upon on~~ the amount to be paid on
 8 ~~such a life insurance policy in case of death of such colored~~
 9 ~~person insured; nor based on an individual's race or color or~~
 10 insert in the policy ~~any a~~ condition, ~~nor or~~ make ~~any a~~ stipulation
 11 ~~whereby such person by which the insured shall bind himself~~
 12 **individual binds the individual or his the individual's** heirs,
 13 ~~executors, administrators~~ **personal representatives**, and assigns to
 14 accept ~~any sum an amount~~ less than the full amount or value of ~~such~~
 15 ~~the policy in case of for~~ a claim accruing ~~thereon by reason~~
 16 **because** of the death of ~~such person the~~ insured, ~~other than such~~
 17 ~~as are imposed on white persons in similar cases; individual, based~~
 18 **on the individual's race or color**, and any such ~~stipulations~~
 19 **stipulation** or ~~conditions condition~~ so made or inserted ~~shall be is~~
 20 void.

21 (2) ~~Any An insurer which that~~ violates ~~any of the provisions~~
 22 ~~of this section shall forfeit to the state the sum of \$500.00 is~~
 23 **subject to a civil fine of \$1,000.00** for each violation, to be
 24 recovered by the attorney general by appropriate action in ~~any a~~
 25 court, ~~of competent jurisdiction, and any a~~ judgment ~~therefor from~~
 26 **the action** may be collected in the same manner as is ~~herein~~
 27 provided for collecting judgments rendered in favor of
 28 policyholders. ~~And any An~~ officer or agent who violates ~~any of the~~
 29 ~~provisions of this section shall be deemed is~~ guilty of a

1 misdemeanor ~~, and upon conviction thereof shall be punished~~
2 **punishable** by imprisonment in the county jail ~~not exceeding~~ **for not**
3 **more than** 1 year, ~~or by a fine of not less than \$50.00, \$500.00 and~~
4 ~~not exceeding \$500.00, more than \$1,000.00, or by both. such fine~~
5 ~~and imprisonment, in the discretion of the court.~~