

# HOUSE BILL NO. 4715

July 01, 2025, Introduced by Reps. B. Carter, McFall, Fitzgerald, Tate, Foreman, Harris, Scott, Lightner, Aragona and Robinson and referred to Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
by amending section 4509 (MCL 500.4509), as added by 1995 PA 276.

## **THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 4509. (1) A person acting without malice is not subject  
2       to liability for filing a report or requesting or furnishing orally  
3       or in writing other information concerning suspected or completed  
4       insurance fraud **under this chapter**, if the reports or information  
5       are provided to or received from the ~~insurance bureau, department,~~

1 ~~the national association of insurance commissioners,~~ **National**  
2 **Association of Insurance Commissioners, the National Insurance**  
3 **Crime Bureau,** any federal, state, or governmental agency  
4 established to detect and prevent insurance fraud, ~~as well as or~~  
5 any other organization, and their agents, employees, or designees,  
6 unless that person knows that the report or other information  
7 contains false information pertaining to any material fact or  
8 thing.

9 (2) In a prosecution for perjury or insurance fraud, and in  
10 the absence of malice, an insurer, or any officer, employee, or  
11 agent of an insurer, or any private person who cooperates with, **or**  
12 **who** furnishes evidence ~~—~~or provides or receives information  
13 regarding suspected insurance fraud to or from an authorized  
14 agency, ~~the national association of insurance commissioners,~~  
15 **National Association of Insurance Commissioners, the National**  
16 **Insurance Crime Bureau,** or any organization, or who complies with  
17 an order issued by a court acting in response to a request by any  
18 of these entities to provide evidence or testimony, is not subject  
19 to civil liability with respect to any act concerning the suspected  
20 insurance fraud that the person testifies to or produces relevant  
21 matter **about,** unless that person knows that the evidence,  
22 information, testimony, or other matter contains false information  
23 pertaining to any material fact or thing.

24 (3) In the absence of malice, an insurer, or any officer,  
25 employee, or agent of an insurer, or any person who cooperates  
26 with, **or who** furnishes evidence ~~—~~or provides information regarding  
27 suspected insurance fraud to an authorized agency, ~~the national~~  
28 ~~association of insurance commissioners,~~ **National Association of**  
29 **Insurance Commissioners, the National Insurance Crime Bureau, or**

1 any organization, or who complies with an order issued by a court  
2 of competent jurisdiction acting in response to a request by any of  
3 these entities to furnish evidence or provide testimony, is not  
4 subject to civil liability for libel, slander, or any other tort,  
5 and a civil cause of action of any nature does not exist against  
6 the person ~~for~~ filing a report, providing information, or  
7 otherwise cooperating with an investigation or examination of any  
8 of these entities, unless that person knows that the evidence,  
9 information, testimony, or matter contains false information  
10 pertaining to any material fact or thing.

11 (4) The authorized agency, the ~~national association of~~  
12 ~~insurance commissioners,~~ **National Association of Insurance**  
13 **Commissioners, the National Insurance Crime Bureau,** or any  
14 organization, and any employee or agent of any of these entities,  
15 when acting without malice, is not subject to civil liability for  
16 libel, slander, or any other tort, and a civil cause of action of  
17 any nature does not exist against the person for official  
18 activities or duties of the entity because of the publication of  
19 any report or bulletin related to the entity's official activities  
20 or duties, unless the report or bulletin contains false information  
21 concerning any material fact or thing and the authorized agency,  
22 the ~~national association of insurance commissioners,~~ **an National**  
23 **Association of Insurance Commissioners, the National Insurance**  
24 **Crime Bureau, the** organization, or an employee or agent of these  
25 entities knows that the information is false.

26 (5) This section does not abrogate or modify in any way common  
27 law or statutory privilege or immunity otherwise available to any  
28 person or entity.