



# SENATE BILL No. 841

September 22, 1993, Introduced by Senators BERRYMAN, CHERRY, KOIVISTO, MC MANUS, HART and CONROY and referred to the Committee on Commerce.

A bill to amend sections 2103 and 2111 of Act No. 218 of the Public Acts of 1956, entitled as amended

"The insurance code of 1956,"

as amended by Act No. 143 of the Public Acts of 1993, being sections 500.2103 and 500.2111 of the Michigan Compiled Laws; and to add section 2111i.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1       Section 1. Sections 2103 and 2111 of Act No. 218 of the  
2 Public Acts of 1956, as amended by Act No. 143 of the Public Acts  
3 of 1993, being sections 500.2103 and 500.2111 of the Michigan  
4 Compiled Laws, are amended and section 2111i is added to read as  
5 follows:

6       Sec. 2103. (1) "Eligible person", for automobile insurance,  
7 means a person who is an owner or registrant of an automobile  
8 registered or to be registered in this state or who holds a valid

1 Michigan license to operate a motor vehicle, but does not include  
2 any of the following:

3       (a) A person who is not required to maintain security pursu-  
4 ant to section 3101, unless the person intends to reside in this  
5 state for 30 days or more and makes a written statement of that  
6 intention on a form approved by the commissioner.

7       (b) A person whose license to operate a vehicle is under  
8 suspension or revocation.

9       (c) A person who has been convicted within the immediately  
10 preceding 5-year period of fraud or intent to defraud involving  
11 an insurance claim or an application for insurance; or an indi-  
12 vidual who has been successfully denied, within the immediately  
13 preceding 5-year period, payment by an insurer of a claim in  
14 excess of \$1,000.00 under an automobile insurance policy, if  
15 there is evidence of fraud or intent to defraud involving an  
16 insurance claim or application.

17       (d) A person who, during the immediately preceding 3-year  
18 period, has been convicted under, or who has been subject to an  
19 order of disposition of the probate court for a violation of, any  
20 of the following:

21       (i) Section 324 of the Michigan penal code, Act No. 328 of  
22 the Public Acts of 1931, as amended, being section 750.324 of the  
23 Michigan Compiled Laws; section 1 of Act No. 214 of the Public  
24 Acts of 1931, being section 752.191 of the Michigan Compiled  
25 Laws; or under any other law of this state the violation of which  
26 constitutes a felony resulting from the operation of a motor  
27 vehicle.

1       (ii) Section 625 of the Michigan vehicle code, Act No. 300  
2 of the Public Acts of 1949, as amended, being section 257.625 of  
3 the Michigan Compiled Laws.

4       (iii) Section 617, 617a, 618, or 619 of Act No. 300 of the  
5 Public Acts of 1949, as amended, being sections 257.617,  
6 257.617a, 257.618, and 257.619 of the Michigan Compiled Laws.

7       (iv) Section 626 of Act No. 300 of the Public Acts of 1949,  
8 as amended, being section 257.626 of the Michigan Compiled Laws;  
9 or for a similar violation under the laws of any other state or a  
10 municipality within or without this state.

11       (e) A person whose vehicle insured or to be insured under  
12 the policy fails to meet the motor vehicle safety requirements of  
13 sections 683 to 711 of Act No. 300 of the Public Acts of 1949, as  
14 amended, being sections 257.683 to 257.711 of the Michigan  
15 Compiled Laws.

16       (f) A person whose policy of automobile insurance has been  
17 canceled because of nonpayment of premium or financed premium  
18 within the immediately preceding 2-year period, unless the pre-  
19 mium due on a policy for which application has been made is paid  
20 in full before issuance or renewal of the policy.

21       (g) A person who fails to obtain or maintain membership in a  
22 club, group, or organization, if membership is a uniform require-  
23 ment of the insurer as a condition of providing insurance, and if  
24 the dues, charges, or other conditions for membership are applied  
25 uniformly throughout this state, are not expressed as a percen-  
26 tage of premium, and do not vary with respect to the rating  
27 classification of the member except for the purpose of offering a

1 membership fee to family units. Membership fees may vary in  
2 accordance with the amount or type of coverage if the purchase of  
3 additional coverage, either as to type or amount, is not a condi-  
4 tion for reduction of dues or fees.

5 (h) ~~A~~ SUBJECT TO SECTION 2111I, A person whose driving  
6 record for the 3-year period immediately preceding application  
7 for or renewal of a policy, has, pursuant to section 2119a, an  
8 accumulation of more than 6 insurance eligibility points.

9 (2) "Eligible person", for home insurance, means a person  
10 who is the owner-occupant or tenant of a dwelling of any of the  
11 following types: a house, a condominium unit, a cooperative  
12 unit, a room, or an apartment; or a person who is the  
13 owner-occupant of a multiple unit dwelling of not more than 4  
14 residential units. Eligible person does not include any of the  
15 following:

16 (a) A person who has been convicted, in the immediately pre-  
17 ceding 5-year period, of 1 or more of the following:

18 (i) Arson, or conspiracy to commit arson.

19 (ii) A crime under sections 72 to 77, 112, 211a, 377a, 377b,  
20 or 380 of Act No. 328 of the Public Acts of 1931, as amended,  
21 being sections 750.72 to 750.77, 750.112, 750.211a, 750.377a,  
22 750.377b, and 750.380 of the Michigan Compiled Laws.

23 (iii) A crime under section 92, 151, 157b, or 218 of Act  
24 No. 328 of the Public Acts of 1931, as amended, being sections  
25 750.92, 750.151, 750.157b, and 750.218 of the Michigan Compiled  
26 Laws, based upon a crime described in subparagraph (ii) committed  
27 by or on behalf of the person.

1 (b) A person who has been successfully denied, within the  
2 immediately preceding 5-year period, payment by an insurer of a  
3 claim under a home insurance policy in excess of \$2,000.00, based  
4 on evidence of arson, conspiracy to commit arson, misrepresenta-  
5 tion, fraud, or conspiracy to commit fraud, committed by or on  
6 behalf of the person, if the amount of the denied claim was  
7 greater than any of the following:

8 (i) For a claim under a repair cost policy, 15% of the  
9 amount of insurance in force.

10 (ii) For a claim under a replacement cost policy, 10% of the  
11 amount of insurance in force.

12 (c) A person who insures or seeks to insure a dwelling that  
13 is being used for an illegal or demonstrably hazardous purpose.

14 (d) A person who refuses to purchase an amount of insurance  
15 equal to at least 80% of the replacement cost of the property  
16 insured or to be insured under a replacement cost policy.

17 (e) A person who refuses to purchase an amount of insurance  
18 equal to at least 100% of the market value of the property  
19 insured or to be insured under a repair cost policy.

20 (f) A person who refuses to purchase an amount of insurance  
21 equal to at least 100% of the actual cash value of the property  
22 insured or to be insured under a tenant or renter's home insur-  
23 ance policy.

24 (g) A person whose policy of home insurance has been  
25 canceled because of nonpayment of premium within the immediately  
26 preceding 2-year period, unless the premium due on the policy is  
27 paid in full before issuance or renewal of the policy.

1 (h) A person who insures or seeks to insure a dwelling, if  
2 the insured value is not any of the following:

3 (i) For a repair cost policy, at least \$7,500.00.

4 (ii) For a replacement policy, at least \$15,000.00 or  
5 another amount that the commissioner may establish biennially on  
6 and after January 1, 1983, pursuant to rules promulgated by the  
7 commissioner under the administrative procedures act of 1969, Act  
8 No. 306 of the Public Acts of 1969, as amended, being sections  
9 24.201 to 24.328 of the Michigan Compiled Laws, based upon  
10 changes in applicable construction cost indices.

11 (i) A person who insures or seeks to insure a dwelling that  
12 does not meet minimum standards of insurability as established by  
13 rules promulgated by the commissioner pursuant to Act No. 306 of  
14 the Public Acts of 1969, as amended.

15 (j) A person whose real property taxes with respect to the  
16 dwelling insured or to be insured have been and are delinquent  
17 for 2 or more years at the time of renewal of, or application  
18 for, home insurance.

19 (k) A person who has failed to procure or maintain member-  
20 ship in a club, group, or organization, if membership is a uni-  
21 form requirement of the insurer and if the dues, charges, or  
22 other conditions for membership are applied uniformly throughout  
23 this state, are not expressed as a percentage of premium, and do  
24 not vary with respect to the rating classification of the member  
25 except for the purpose of offering a membership fee to family  
26 units. Membership fees may vary in accordance with the amount or  
27 type of coverage if the purchase of additional coverage, either

1 as to type or amount, is not a condition for reduction of dues or  
2 fees.

3 (3) "Home insurance" means any of the following, but does  
4 not include insurance intended to insure commercial, industrial,  
5 professional, or business property, obligations, or liabilities:

6 (a) Fire insurance for an insured's dwelling of a type  
7 described in subsection (2).

8 (b) If contained in or indorsed to a fire insurance policy  
9 providing insurance for the insured's residence, other insurance  
10 intended primarily to insure nonbusiness property, obligations,  
11 and liabilities.

12 (c) Other insurance coverages for an insured's residence as  
13 prescribed by rule promulgated by the commissioner pursuant to  
14 Act No. 306 of the Public Acts of 1969, as amended. A rule pro-  
15 posed for promulgation by the commissioner pursuant to this sec-  
16 tion shall be transmitted in advance to each member of the stand-  
17 ing committee in the house and in the senate that has jurisdic-  
18 tion over insurance.

19 (4) "Insurance eligibility points" means all of the  
20 following:

21 (a) Points calculated, according to the following schedule,  
22 for convictions, determinations of responsibility for civil  
23 infractions, or findings of responsibility in probate court:

24 (i) For a violation of a lawful speed limit by more than 15  
25 miles per hour, or careless driving, 4 points.

26 (ii) For a violation of a lawful speed limit by more than 10  
27 miles per hour, but less than 16 miles per hour, 3 points.

1 (iii) For a violation of a lawful speed limit by 10 miles  
2 per hour or less, 2 points.

3 (iv) For a violation of a speed limit by 15 miles per hour  
4 or less on a roadway which had a lawfully posted maximum speed of  
5 70 miles per hour as of January 1, 1974, 2 points.

6 (v) For all other moving violations pertaining to the opera-  
7 tion of motor vehicles, 2 points.

8 (b) Points calculated, according to the following schedule,  
9 for determinations that the person was substantially at-fault, as  
10 defined in section 2104(4):

11 (i) For the first substantially at-fault accident, 3  
12 points.

13 (ii) For the second and each subsequent substantially  
14 at-fault accident, 4 points.

15 (5) "Insurer" means an insurer authorized to transact in  
16 this state the kind or combination of kinds of insurance consti-  
17 tuting automobile insurance or home insurance, as defined in this  
18 chapter.

19 Sec. 2111. (1) Notwithstanding any provision of this act  
20 and this chapter to the contrary, classifications and territorial  
21 base rates used by any insurer in this state with respect to  
22 automobile insurance or home insurance shall conform to the  
23 applicable requirements of this section.

24 (2) Classifications established pursuant to this section for  
25 automobile insurance shall be based only upon 1 or more of the  
26 following factors, which shall be applied by an insurer on a  
27 uniform basis throughout the state:



1 (a) With respect to all automobile insurance coverages:

2 (i) The age of the driver.

3 (ii) The length of driving experience.

4 (iii) The number of years licensed to operate a motor  
5 vehicle.

6 (iv) Driver primacy, based upon the proportionate use of  
7 each vehicle insured under the policy by individual drivers  
8 insured or to be insured under the policy.

9 (v) Average miles driven weekly, annually, or both.

10 (vi) Type of use, such as business, farm, or pleasure use.

11 (vii) Vehicle design and equipment characteristics including  
12 standard features and options, grouped together as much as prac-  
13 ticable by vehicle make and model, that bear upon the ability of  
14 the vehicle to protect passengers from injury or to avoid  
15 accidents.

16 (viii) Daily or weekly commuting mileage.

17 (ix) Number of cars insured by the insurer or number of  
18 licensed operators in the household. However, number of licensed  
19 operators shall not be used as an indirect measure of marital  
20 status.

21 (x) Amount of insurance.

22 (xi) Deductibles.

23 (xii) Characteristics of vehicle usage that have a demon-  
24 strable relationship to severity or frequency of accidents.

25 These characteristics may include conditions of customary or fre-  
26 quent vehicle use such as time of day, density of traffic and  
27 other driving conditions, and accident frequency and severity in

1 use zones or areas where the insured vehicle is customarily or  
2 frequently driven by the insured or members of the insured's  
3 household.

4 (b) In addition to the factors prescribed in subdivision  
5 (a), with respect to personal protection insurance coverage:

6 (i) Earned income.

7 (ii) Number of dependents of income earners insured under  
8 the policy.

9 (iii) Coordination of benefits.

10 (iv) Use of a safety belt.

11 (c) In addition to the factors prescribed in subdivision  
12 (a), with respect to collision and comprehensive coverages:

13 (i) The anticipated cost of vehicle repairs or replacement,  
14 which may be measured by age, price, cost new, or value of the  
15 insured automobile, and other factors directly relating to that  
16 anticipated cost.

17 (ii) Vehicle make and model.

18 (iii) Vehicle design characteristics related to vehicle  
19 damageability.

20 (iv) Vehicle design and equipment characteristics including  
21 standard features and options by vehicle make and model and that  
22 bear upon the vehicle's ability to avoid accidents, the vehicle's  
23 resistance to damage, and the cost of repair of a damaged  
24 vehicle. On and after January 1, 1994, an insurer is required to  
25 base its rating system for collision coverage upon and to quote  
26 collision coverage upon the characteristics in this  
27 subparagraph.

1 (v) Vehicle characteristics relating to automobile theft  
2 prevention devices.

3 (d) In addition to the factors prescribed in  
4 subdivisions (a) and (c) with respect to comprehensive coverages  
5 only:

6 (i) The presence of passive theft prevention devices on the  
7 insured vehicle.

8 (ii) Conditions under which the vehicle is garaged or parked  
9 that relate to the risk of loss from hazards insured against.

10 (e) With respect to all automobile insurance coverage other  
11 than comprehensive, successful completion by the individual  
12 driver or drivers insured under the policy of an accident preven-  
13 tion education course that meets the following criteria:

14 (i) The course shall include a minimum of 8 hours of class-  
15 room instruction.

16 (ii) The course shall include, but not be limited to, a  
17 review of all of the following:

18 (A) The effects of aging on driving behavior.

19 (B) The shapes, colors, and types of road signs.

20 (C) The effects of alcohol and medication on driving.

21 (D) The laws relating to the proper use of a motor vehicle.

22 (E) Accident prevention measures.

23 (F) The benefits of safety belts and child restraints.

24 (G) Major driving hazards.

25 (H) Interaction with other highway users such as motorcy-  
26 clists, bicyclists, and pedestrians.

1 (I) Limits and benefits of the various automobile insurance  
2 coverages.

3 (f) Additional rating factors that the commissioner shall  
4 approve if the commissioner finds, on the basis of appropriate  
5 investigation and any public hearings the commissioner considers  
6 necessary, that the factors are consistent with the purposes of  
7 this chapter and that they would encourage innovation or encour-  
8 age insureds to minimize the risks of loss from hazards insured  
9 against.

10 (3) Each insurer shall establish and maintain premium dis-  
11 count plans pursuant to the following:

12 (a) An automobile theft prevention and automobile recovery  
13 premium discount plan. A premium discount plan required under  
14 this subdivision shall provide for a premium discount for automo-  
15 bile comprehensive coverage based upon the installation of an  
16 approved automobile theft prevention or automobile recovery  
17 device. As used in this subdivision, "approved automobile theft  
18 prevention or automobile recovery device" means a device that is  
19 designed to prevent the theft of an insured's automobile or aid  
20 the police in the recovery of an insured's automobile and that is  
21 approved by the board of directors of the automobile theft pre-  
22 vention authority.

23 (b) An automobile safety belt premium discount plan. A pre-  
24 mium discount plan required under this subdivision shall provide  
25 for a premium discount for automobile personal protection insur-  
26 ance in an amount that is actuarially sound. A premium discount  
27 plan established under this subdivision may require the insured

1 individual to certify in writing that he or she will wear a  
2 safety belt while operating the insured motor vehicle in compli-  
3 ance with section 710e of the Michigan vehicle code, Act No. 300  
4 of the Public Acts of 1949, being section 257.710e of the  
5 Michigan Compiled Laws, as a condition to receiving the premium  
6 discount. If an insured receives a premium discount after pro-  
7 viding this certification and is injured while operating a motor  
8 vehicle without wearing a safety belt at the time of the injury,  
9 an insurer may impose a \$500.00 deductible with respect to that  
10 loss in addition to any deductible provided in the policy and may  
11 subsequently deny to the insured the right to participate in any  
12 premium discount plan established by the insurer pursuant to this  
13 subdivision for a period of 12 months.

14 (4) Each insurer shall establish, SUBJECT TO SECTION 2111I,  
15 a secondary or merit rating plan for automobile insurance, other  
16 than comprehensive coverage. A secondary or merit rating plan  
17 required under this subsection shall provide for premium sur-  
18 charges for any or all coverages for automobile insurance, other  
19 than comprehensive coverage, based upon any or all of the follow-  
20 ing when that information becomes available to the insurer:

21 (a) Substantially at-fault accidents.

22 (b) The suspension of the insured's license by the secretary  
23 of state under section 319(1)(c) to (f) of Act No. 300 of the  
24 Public Acts of 1949, being section 257.319 of the Michigan  
25 Compiled Laws, or a suspension under a substantially similar law  
26 of another state.

1 (c) Convictions for, determinations of responsibility for  
2 civil infractions for, or findings of responsibility in probate  
3 court for civil infractions for any of the following:

4 (i) Violations under chapter VI of the Michigan vehicle  
5 code, Act No. 300 of the Public Acts of 1949, as amended, being  
6 sections 257.601 to 257.750 of the Michigan Compiled Laws.

7 (ii) Operating a motor vehicle while license is suspended or  
8 revoked.

9 (iii) Operating a motor vehicle in violation of a license  
10 restriction under section 312 of Act No. 300 of the Public Acts  
11 of 1949, being section 257.312 of the Michigan Compiled Laws.

12 (iv) A violation substantially similar to any of the viola-  
13 tions listed in subparagraphs (i) to (iii) under the laws of  
14 another state or local unit of government in this state or  
15 another state.

16 (5) Beginning 300 days after the effective date of the amen-  
17 datory act that added this subsection and if uniformly offered  
18 and applied to all of the insurer's insureds, an insurer may  
19 elect not to surcharge an insured under subsection (4). A sec-  
20 ondary or merit rating plan under subsection (4) shall provide  
21 for a flat dollar surcharge.

22 (6) An insurer shall not establish or maintain rates or  
23 rating classifications for automobile insurance based upon sex or  
24 marital status.

25 (7) Notwithstanding other provisions of this chapter, auto-  
26 mobile insurance risks shall be grouped by territory, and

1 territorial base rates for coverages shall be established as  
2 follows:

3 (a) Except as provided in subdivision (b), an insurer shall  
4 not be limited as to the number of territories employed in its  
5 rating plan and a territorial base rate may be made applicable in  
6 1 or more territories contained in the rating plan of the  
7 insurer.

8 (b) Beginning 120 days after the effective date of the amen-  
9 datory act that added this subdivision, each territory shall  
10 include at least 60,000 registered automobiles and shall consist  
11 of a single contiguous area. A territory that includes any por-  
12 tion of a city shall include the entire city except that any por-  
13 tion of a city that has 60,000 registered automobiles may be a  
14 separate territory if the remaining portion or portions of the  
15 city also have at least 60,000 registered automobiles. If a por-  
16 tion of a city that has 60,000 registered automobiles is made a  
17 separate territory, the dividing lines of that territory shall be  
18 comprised only of roadways that are state trunklines, county pri-  
19 mary, or municipal major streets.

20 (8) This section shall not be construed as limiting insurers  
21 or rating organizations from establishing and maintaining statis-  
22 tical reporting territories. This section shall not be construed  
23 to prohibit an insurer from establishing or maintaining, for  
24 automobile insurance, a premium discount plan for senior citizens  
25 in this state who are 65 years of age or older, if the plan is  
26 uniformly applied by the insurer throughout this state. If an  
27 insurer has not established and maintained such a premium

1 discount plan for senior citizens, the insurer shall offer  
2 reduced premium rates to senior citizens in this state who are 65  
3 years of age or older and who drive less than 3,000 miles per  
4 year, regardless of statistical data.

5 (9) Classifications established pursuant to this section for  
6 home insurance other than inland marine insurance provided by  
7 policy floaters or endorsements shall be based only upon 1 or  
8 more of the following factors:

9 (a) Amount and types of coverage.

10 (b) Security and safety devices, including locks, smoke  
11 detectors, and similar, related devices.

12 (c) Repairable structural defects reasonably related to  
13 risk.

14 (d) Fire protection class.

15 (e) Construction of structure, based on structure size,  
16 building material components, and number of units.

17 (f) Loss experience of the insured, based upon prior claims  
18 attributable to factors under the control of the insured that  
19 have been paid by an insurer.

20 (g) Use of smoking materials within the structure.

21 (h) Distance of the structure from a fire hydrant.

22 (i) Availability of law enforcement or crime prevention  
23 services.

24 (10) Notwithstanding other provisions of this chapter, home  
25 insurance risks shall be grouped by territory, and territorial  
26 base rates for coverages shall be established as follows:



1 (a) An insurer shall not be limited as to the number of  
2 territories employed in its rating plan. However, an insurer  
3 shall not employ more than 3 different territorial base rates for  
4 a home insurance coverage. A territorial base rate may be made  
5 applicable in 1 or more territories contained in the rating plan  
6 of the insurer.

7 (b) An insurer shall not employ a territorial base rate for  
8 home insurance for owner-occupied dwelling policies that is less  
9 than 70% of the highest territorial base rate for the same  
10 policy, all other rating classifications being the same.

11 (c) An insurer shall not employ a territorial base rate for  
12 home insurance for renter or tenant policies that is less than  
13 65% of the highest territorial base rate for the same policy, all  
14 other rating classifications being the same.

15 (11) An insurer may utilize factors in addition to those  
16 specified in this section for home insurance, if the commissioner  
17 finds, after a hearing held pursuant to the administrative proce-  
18 dures act of 1969, Act No. 306 of the Public Acts of 1969, as  
19 amended, being sections 24.201 to 24.328 of the Michigan Compiled  
20 Laws, that the factors would encourage innovation, would encour-  
21 age insureds to minimize the risks of loss from hazards insured  
22 against, and would be consistent with the purposes of this  
23 chapter.

24 (12) If uniformly offered and applied to all the insurer's  
25 insureds, an automobile insurer may offer premium discounts based  
26 upon the length of time the insured has been free of  
27 substantially at-fault accidents with the insurer.

1 (13) If uniformly offered and applied to all the insurer's  
2 insureds, an automobile insurer may offer premium discounts based  
3 upon the length of time the insured has been insured with the  
4 insurer.

5 SEC. 2111I. (1) AN INSURER SHALL NOT REFUSE TO ISSUE AN  
6 AUTOMOBILE INSURANCE POLICY TO A PEACE OFFICER ON HIS OR HER PRI-  
7 VATE AUTOMOBILE OR IMPOSE A PREMIUM SURCHARGE ON AN AUTOMOBILE  
8 INSURANCE POLICY ON HIS OR HER PRIVATE AUTOMOBILE DUE TO ACCIDENT  
9 RATE STATISTICS COMPILED BY HIM OR HER WHILE DRIVING ANY MOTOR  
10 VEHICLE IN THE PURSUIT OF HIS OR HER DUTIES AS A PEACE OFFICER.

11 (2) AN INSURER SHALL NOT REFUSE TO ISSUE AN AUTOMOBILE  
12 INSURANCE POLICY TO A FIRE FIGHTER OR AMBULANCE DRIVER ON HIS OR  
13 HER PRIVATE AUTOMOBILE OR IMPOSE A PREMIUM SURCHARGE ON AN AUTO-  
14 MOBILE INSURANCE POLICY ON HIS OR HER PRIVATE AUTOMOBILE DUE TO  
15 ACCIDENT RATE STATISTICS COMPILED BY HIM OR HER WHILE DRIVING A  
16 FIRE DEPARTMENT VEHICLE OR LICENSED AMBULANCE IN THE PURSUIT OF  
17 HIS OR HER DUTIES AS A FIRE FIGHTER OR AMBULANCE DRIVER.

18 (3) AS USED IN THIS SECTION:

19 (A) "LICENSED AMBULANCE" MEANS AN AMBULANCE LICENSED UNDER  
20 SECTION 20923 OF THE PUBLIC HEALTH CODE, ACT NO. 368 OF THE  
21 PUBLIC ACTS OF 1978, BEING SECTION 333.20923 OF THE MICHIGAN  
22 COMPILED LAWS.

23 (B) "MOTOR VEHICLE" MEANS THAT TERM AS DEFINED IN SECTION 33  
24 OF THE MICHIGAN VEHICLE CODE, ACT NO. 300 OF THE PUBLIC ACTS OF  
25 1949, BEING SECTION 257.33 OF THE MICHIGAN COMPILED LAWS.

26 Section 2. This amendatory act shall take effect April 15,  
27 1994.