



# HOUSE BILL No. 5087

September 20, 1995, Introduced by Reps. Green, Rhead, Hammerstrom, Alley, Horton, Walberg, Voorhees and Perricone and referred to the Committee on Insurance.

A bill to amend section 3103 of Act No. 218 of the Public Acts of 1956, entitled as amended "The insurance code of 1956," as amended by Act No. 173 of the Public Acts of 1986, being section 500.3103 of the Michigan Compiled Laws.

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

1 Section 1. Section 3103 of Act No. 218 of the Public Acts  
2 of 1956, as amended by Act No. 173 of the Public Acts of 1986,  
3 being section 500.3103 of the Michigan Compiled Laws, is amended  
4 to read as follows:

5 Sec. 3103. (1) An owner or registrant of a motorcycle shall  
6 provide security against loss resulting from liability imposed by  
7 law for property damage, bodily injury, or death suffered by a  
8 person arising out of the ownership, maintenance, or use of that  
9 motorcycle. The security shall conform with the requirements of

1 section 3009(1). SECURITY IS ONLY REQUIRED TO BE IN EFFECT  
2 DURING THE PERIOD OF TIME THE MOTORCYCLE IS DRIVEN OR MOVED UPON  
3 A HIGHWAY. NOTWITHSTANDING ANY OTHER PROVISION IN THIS ACT, AN  
4 INSURER THAT HAS ISSUED A MOTORCYCLE INSURANCE POLICY ON A MOTOR-  
5 CYCLE THAT IS NOT DRIVEN OR MOVED UPON A HIGHWAY MAY ALLOW THE  
6 INSURED OWNER OR REGISTRANT OF THE MOTORCYCLE TO DELETE A PORTION  
7 OF THE COVERAGES UNDER THE POLICY AND MAINTAIN THE COMPREHENSIVE  
8 COVERAGE PORTION OF THE POLICY IN EFFECT.

9 (2) Each insurer transacting insurance in this state ~~which~~  
10 THAT affords coverage for a motorcycle as described in subsection  
11 (1) also shall offer, to an owner or registrant of a motorcycle,  
12 security for the payment of first-party medical benefits only, in  
13 increments of \$5,000.00, payable in the event the owner or regis-  
14 trant is involved in a motorcycle accident. An insurer providing  
15 first-party medical benefits may offer, at appropriate premium  
16 rates, deductibles, provisions for the coordination of these ben-  
17 efits, and provisions for the subtraction of other benefits pro-  
18 vided or required to be provided under the laws of any state or  
19 the federal government, subject to the prior approval of the  
20 commissioner. These deductibles and provisions shall apply only  
21 to benefits payable to the person named in the policy, the spouse  
22 of the insured, and any relative of either domiciled in the same  
23 household.