

HOUSE BILL No. 4814

June 10, 2003, Introduced by Reps. Daniels, Tobocman, Hood, Byrum, Zelenko, McConico, Smith, Accavitti and Waters 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 2110b.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 2110b. An insurer shall establish and maintain a
2 premium discount plan of not less than 20% for a good driver who
3 has been a licensed driver in this state for the immediately
4 preceding 3 years. The premium discount plan shall be uniformly
5 applied to all the insurer's insureds and shall use factors in
6 addition to those permitted by section 2111 for insurance so long
7 as the discount plan is consistent with the purposes of this act
8 and reflects reasonably anticipated reductions in losses or
9 expenses. This section does not affect benefits or obligations
10 required under chapter 31. Nothing in this section authorizes an
11 insurer to offer or prohibits an insurer from offering premium

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1 discount plans concerning any of the following:

2 (a) Health care services, health care providers, or health
3 care facilities.

4 (b) Automobile repair providers.

5 (c) Materials used in the repair of an automobile.