

HOUSE BILL No. 5517

May 6, 2014, Introduced by Reps. Banks, Darany, Lipton and Brown 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 2111f.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 2111F. NOTWITHSTANDING ANY OTHER PROVISION OF THIS ACT,**
2 **AN AUTOMOBILE INSURER SHALL NOT ESTABLISH OR MAINTAIN A RATE,**
3 **RATING CLASSIFICATION, PREMIUM, OR PREMIUM SURCHARGE OR CANCEL AN**
4 **AUTOMOBILE POLICY BASED ON AN ACCIDENT THAT AN INSURED OR APPLICANT**
5 **FOR INSURANCE WAS INVOLVED IN IF THE INSURED OR APPLICANT FOR**
6 **INSURANCE WAS NOT SUBSTANTIALLY AT FAULT IN THE ACCIDENT.**

7 Enacting section 1. This amendatory act takes effect January
8 1, 2014 and applies to accidents that occur on or after January 1,
9 2014.