



**House
Legislative
Analysis
Section**

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MAKE AUTO INSURANCE OPTIONAL

House Bill 5405
Sponsor: Rep. Ilona Varga
Committee: Insurance

Complete to 1-10-96

A SUMMARY OF HOUSE BILL 5405 AS INTRODUCED 11-9-95

The bill would amend the Insurance Code to make no-fault automobile insurance optional rather than mandatory. (Currently, the owner or registrant of a motor vehicle is required to carry personal protection, property protection, and residual liability coverages.) The bill also would make liability insurance for motorcyclists optional.

MCL 500.3103 et al.

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.

House Bill 5405 (1-10-96)