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House Bill 5951

Sponsor: Rep. Marc Shulman

**Committee: Insurance and Financial
Services**

Complete to 5-13-02

A SUMMARY OF HOUSE BILL 5951 AS INTRODUCED 4-23-02

The bill would amend the Insurance Code to require each insurance company authorized to sell automobile insurance in the state to provide all of the following information, in writing, to a potential client before the person purchases automobile insurance:

- The amount of the state mandated minimum liability coverage, all other liability coverage amounts offered by the insurer, and the costs of those coverage amounts.
- Whether the insurer offered uninsured or underinsured motorist coverage, the coverage amounts available, and the costs for those coverage amounts.
- A brief explanation of each type of coverage listed above. This information would have to be provided even if the insurer did not offer all of the listed types of coverage.

In addition, an automobile insurer would have to provide the above information, in writing, to each person it insures prior to the person's next policy renewal date that followed the bill's effective date. The bill would take effect January 1, 2003.

MCL 500.3009a

House Bill 5951 (5-13-02)

Analyst: S. Stutzky

■ 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.