

# SENATE BILL No. 995

January 24, 2006, Introduced by Senators CHERRY, SCOTT, BRATER, PRUSI, JACOBS, BASHAM, THOMAS, SCHAUER, CLARK-COLEMAN, OLSHOVE, EMERSON, LELAND and CLARKE and referred to the Committee on Banking and Financial Institutions.

A bill to amend 1976 PA 331, entitled "Michigan consumer protection act," by amending section 4 (MCL 445.904), as amended by 2003 PA 216.

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

1           Sec. 4. (1) This act ~~does not apply to either~~ **APPLIES TO ANY**  
2 **UNFAIR, UNCONSCIONABLE, OR DECEPTIVE METHOD, ACT, OR PRACTICE AND**  
3 **CREATES A CAUSE OF ACTION AGAINST A COMPANY WHO ENGAGES IN THAT**  
4 **METHOD, ACT, OR PRACTICE, EXCEPT FOR ANY** of the following:

5           (a) A ~~transaction or conduct specifically authorized under~~  
6 ~~laws administered by a regulatory board or officer acting under~~  
7 ~~statutory authority~~ **METHOD, ACT, OR PRACTICE THAT IS EXPRESSLY**  
8 **PERMITTED BY A STATUTE, RULE, OR REGULATION** of this state or the

1 United States.

2 (b) An act done by ~~the~~ **A** publisher, owner, agent, or  
3 employee of a newspaper, periodical, directory, radio or television  
4 station, or other communications medium in the publication or  
5 dissemination of an advertisement unless the publisher, owner,  
6 agent, or employee knows or, under the circumstances, reasonably  
7 should know of the false, misleading, or deceptive character of the  
8 advertisement or has a direct financial interest in the sale or  
9 distribution of the advertised goods, property, or service.

10 (C) ~~(2)~~ Except for the purposes of an action filed by a  
11 person under section 11, ~~this act does not apply to or create a~~  
12 ~~cause of action for~~ an unfair, unconscionable, or deceptive  
13 method, act, or practice that is made unlawful by any of the  
14 following:

15 (i) ~~(a)~~ The banking code of 1999, 1999 PA 276, MCL 487.11101  
16 to 487.15105.

17 (ii) ~~(b)~~ 1939 PA 3, MCL 460.1 to 460.10cc.

18 (iii) ~~(c)~~ The motor carrier act, 1933 PA 254, MCL 475.1 to  
19 479.43.

20 (iv) ~~(d)~~ The savings bank act, 1996 PA 354, MCL 487.3101 to  
21 487.3804.

22 (v) ~~(e)~~ The credit union act, **2003 PA 215, MCL 490.101 TO**  
23 **490.601.**

24 (D) ~~(3)~~ ~~This act does not apply to or create a~~ **A** cause of  
25 action for an unfair, unconscionable, or deceptive method, act, or  
26 practice that is made unlawful by chapter 20 of the insurance code  
27 of 1956, 1956 PA 218, MCL 500.2001 to 500.2093.

1 ~~—— (4) The burden of proving an exemption from this act is upon~~  
2 ~~the person claiming the exemption.~~

3 (2) A PERSON WHO CLAIMS THIS ACT DOES NOT APPLY TO A METHOD,  
4 ACT, OR PRACTICE BECAUSE OF AN EXCEPTION TO SUBSECTION (1) OR ANY  
5 OTHER EXEMPTION FROM THIS ACT BEARS THE BURDEN OF PROVING THAT  
6 EXCEPTION OR EXEMPTION.

7 (3) AS USED IN THIS SECTION, "COMPANY" MEANS A PERSON ENGAGED  
8 IN TRADE OR COMMERCE, INCLUDING, BUT NOT LIMITED TO, A PERSON WHOSE  
9 PROFESSION, OCCUPATION, CONDUCT, OR TRANSACTIONS ARE REGULATED BY A  
10 STATUTE, RULE, OR REGULATION OF THIS STATE OR THE UNITED STATES.