

SUBSTITUTE FOR  
HOUSE BILL NO. 4070

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 2111b.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1           SEC. 2111B. (1) ONCE THE PREMIUM FOR AN AUTOMOBILE INSURANCE  
2 POLICY IS BILLED BY AN AUTOMOBILE INSURER OR THE INSURER'S PRODUCER  
3 AND HAS BEEN PAID IN WHOLE OR IN PART BY THE INSURED, THE  
4 AUTOMOBILE INSURER SHALL NOT INCREASE THE PREMIUM FOR THAT POLICY  
5 DURING THE TERM OF THE POLICY EXCEPT AS FOLLOWS:

6           (A) THE PREMIUM FOR THE POLICY WAS BASED ON MATERIALLY  
7 INCORRECT INFORMATION PROVIDED BY THE APPLICANT OR INSURED.

8           (B) A CHANGE IN THE TERMS OR COVERAGES OF THE POLICY IS  
9 REQUESTED BY THE INSURED.

10           (2) ONCE THE PREMIUM FOR A HOME INSURANCE POLICY IS BILLED BY  
11 A HOME INSURER OR THE INSURER'S PRODUCER AND HAS BEEN PAID IN WHOLE  
12 OR IN PART BY THE INSURED, THE HOME INSURER SHALL NOT INCREASE THE

1 PREMIUM FOR THAT POLICY DURING THE TERM OF THE POLICY EXCEPT AS  
2 FOLLOWS:

3 (A) THE PREMIUM FOR THE POLICY WAS BASED ON MATERIALLY  
4 INCORRECT INFORMATION PROVIDED BY THE APPLICANT OR INSURED.

5 (B) A CHANGE IN THE TERMS OR COVERAGES OF THE POLICY IS  
6 REQUESTED BY THE INSURED.