

SENATE SUBSTITUTE FOR
HOUSE BILL NO. 4593

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding sections 2159 and 2161.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 SEC. 2159. NOTHING IN THIS CHAPTER SHALL BE CONSTRUED TO
2 PROVIDE AN INSURED OR APPLICANT FOR INSURANCE WITH A CAUSE OF
3 ACTION THAT DOES NOT EXIST IN THE ABSENCE OF THIS CHAPTER.

4 SEC. 2161. AN INSURER SHALL INDEMNIFY, DEFEND, AND HOLD
5 HARMLESS PRODUCERS FROM AND AGAINST ALL LIABILITY, FEES, AND COSTS
6 ARISING OUT OF OR RELATING TO THE ACTIONS, ERRORS, OR OMISSIONS OF
7 A PRODUCER RESULTING FROM THE USE OF CREDIT INFORMATION OR
8 INSURANCE SCORES FOR THE INSURER, PROVIDED THAT THE PRODUCER
9 FOLLOWS THE PROCEDURES AND INSTRUCTIONS ESTABLISHED BY THE INSURER

House Bill No. 4593 (S-1) as amended June 7, 2012

1 AND COMPLIES WITH ALL APPLICABLE LAWS AND REGULATIONS.

2 [

3

4]

5 Enacting section [1]. This amendatory act does not take effect
6 unless all of the following bills of the 96th Legislature are
7 enacted into law:

8 (a) Senate Bill No. 300.

9 (b) House Bill No. 4594.

10 (c) House Bill No. 4595.

11 (d) House Bill No. 4596.