

# Legislative Analysis



## ASSOCIATED INSURANCE PROVIDER LIST

Phone: (517) 373-8080  
<http://www.house.mi.gov/hfa>

**House Bill 6115 as introduced**  
**Sponsor: Rep. Lana Theis**  
**Committee: Insurance**  
**Complete to 9-5-18**

Analysis available at  
<http://www.legislature.mi.gov>

### SUMMARY:

House Bill 6115 would amend the Insurance Code to remove the requirement that a funeral establishment, cemetery, or other seller of funeral goods and services who provides an application form for funeral-related life insurance also provide to the potential applicant a list prepared annually by the director of the Department of Insurance and Financial Services (DIFS) setting forth the life insurance companies offering associated life insurance policies or annuity contracts in Michigan.

Section 2080 of the Insurance Code currently allows the sale of special life insurance policies (known as "associated life insurance") under which a portion of the proceeds can be assigned to pay for funeral-related expenses. Funeral homes and other sellers of funeral and cemetery goods and services can be licensed as limited insurance agents for the purpose of selling such insurance.

The section allows a funeral establishment, cemetery, or other seller of cemetery or funeral goods and services to advise customers or potential customers of the availability of associated life insurance policies and to provide application forms and other information regarding the insurance. If such an application is provided, the funeral establishment, cemetery, or other seller must also provide a list of all of the life insurance companies offering associated life insurance policies and annuity contracts in the state. The list is supposed to be prepared annually by the director of DIFS and is to contain the name, address, and telephone number of an agent for each of the companies listed.

House Bill 6115 would eliminate the requirement that such a list be provided to applicants or potential applicants for associated life insurance.

MCL 500.2080

### FISCAL IMPACT:

House Bill 6115 would not have a significant fiscal impact on the Department of Insurance and Financial Services or on other units of state and local government.

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