

# HOUSE BILL No. 5951

April 23, 2002, Introduced by Reps. Shulman, Howell, Bovin, Pappageorge, LaSata, Lipsey and Lemmons and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3009a.

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

1        SEC. 3009A. (1) EACH AUTOMOBILE INSURER AUTHORIZED TO DO  
2 BUSINESS IN THIS STATE SHALL PROVIDE ALL OF THE FOLLOWING INFOR-  
3 MATION IN WRITING TO AN APPLICANT FOR INSURANCE PRIOR TO THE  
4 APPLICANT'S PURCHASE OF AUTOMOBILE INSURANCE FROM THE INSURER:

5            (A) THE AMOUNT OF THE STATE MANDATED MINIMUM LIABILITY COV-  
6 ERAGE, ALL OTHER LIABILITY COVERAGE AMOUNTS OFFERED BY THE INSUR-  
7 ER, AND THE COSTS OF THOSE COVERAGE AMOUNTS.

8            (B) WHETHER THE INSURER OFFERS UNINSURED MOTORIST COVERAGE,  
9 THE COVERAGE AMOUNTS AVAILABLE FOR UNINSURED MOTORIST COVERAGE,  
10 AND THE COSTS OF THOSE COVERAGE AMOUNTS.

1 (C) WHETHER THE INSURER OFFERS UNDERINSURED MOTORIST  
2 COVERAGE, THE COVERAGE AMOUNTS AVAILABLE FOR UNDERINSURED  
3 MOTORIST COVERAGE, AND THE COSTS OF THOSE COVERAGE AMOUNTS.

4 (D) A BRIEF EXPLANATION OF EACH TYPE OF COVERAGE LISTED IN  
5 SUBDIVISIONS (A) TO (C). THIS EXPLANATION SHALL BE PROVIDED EVEN  
6 IF THE INSURER DOES NOT OFFER THE COVERAGE EXPLAINED.

7 (2) AN AUTOMOBILE INSURER SHALL PROVIDE THE INFORMATION  
8 LISTED IN SUBSECTION (1) IN WRITING TO EACH INSURED. EACH  
9 INSURED SHALL RECEIVE THIS INFORMATION PRIOR TO THE INSURED'S  
10 NEXT POLICY RENEWAL DATE FOLLOWING JANUARY 1, 2003.

11 Enacting section 1. This amendatory act takes effect  
12 January 1, 2003.