



Senate Fiscal Agency
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Senate Bill 547 (as reported without amendment)
Sponsor: Senator Stephanie Chang
Committee: Finance, Insurance, and Consumer Protection

CONTENT

The bill would amend Chapter 31 (Motor Vehicle Personal and Property Protection) of the Insurance Code to require an auto insurer to comply with the Department of Insurance and Financial Services' (DIFS) decision in an appeal concerning a Personal Injury Protection (PIP) medical claim.

MCL 500.3157a

PREVIOUS LEGISLATION

(This section does not provide a comprehensive account of previous legislative efforts on this subject matter.)

The bill is a reintroduction of Senate Bill 1090 from the 2023-2024 Legislative Session.

BRIEF RATIONALE

According to testimony, some bad actors in the insurance industry have financially harmed residents. While insurance costs rise, residents are uncertain whether they will receive from their insurance providers what their policy should require. Some have suggested that the insurance industry needs more deterrents against these bad practices, and the bill would establish more accountability and transparency throughout the industry for the protection of residents.

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Date Completed: 10-20-25

Analyst: Nathan Leaman