



**House  
Legislative  
Analysis  
Section**

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**INSURANCE DISCOUNT FOR SAFETY DEVICES**

House Bill 5840

Sponsor: Rep. Jerry C. Bartnik

Committee: Insurance

**RECEIVED**

Complete to 8-27-90

**OCT 08 1990**

A SUMMARY OF HOUSE BILL 5840 AS INTRODUCED 5-29-90

Mich. State Law Library

The bill would amend the Insurance Code to require insurance companies to maintain premium discount plans that provide discounts of at least 20 percent on personal injury protection coverage for motor vehicles with one or more of the following safety features: safety belts; antilacerative glass; air bags; rear shoulder harnesses; antilock brakes; enhanced sidewall protection; and bumpers that exceed a collision standard of five miles per hour. Once decreased, the personal protection rates could not be increased for 12 months. A premium discount plan could require an insured person to certify in writing that he or she will wear a safety belt while driving or that the vehicle contains one or more safety features. If an insured person was injured in an accident and was discovered not to be wearing a seatbelt or not to have a safety feature as claimed, the person could be excluded from an insurer's premium discount plan for 12 months. The bill would take effect July 1, 1991.

MCL 500.2110a

House Bill 5840 (8-27-90)