

HOUSE BILL No. 5840

May 29, 1990, Introduced by Reps. Bartnik, Brown, Clack, Stallworth, Rocca, Bennett, Pitoniak and Varga and referred to the Committee on Insurance.

A bill to amend Act No. 218 of the Public Acts of 1956, entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan Compiled Laws, by adding section 2110a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 218 of the Public Acts of 1956, as
2 amended, being sections 500.100 to 500.8302 of the Michigan
3 Compiled Laws, is amended by adding section 2110a to read as
4 follows:

5 SEC. 2110A. (1) AN AUTOMOBILE INSURANCE INSURER SHALL
6 ESTABLISH AND MAINTAIN A PREMIUM DISCOUNT PLAN THAT PROVIDES FOR
7 A PREMIUM DISCOUNT FOR AUTOMOBILE PERSONAL PROTECTION INSURANCE
8 OF NOT LESS THAN 20% IF A MOTOR VEHICLE HAS 1 OR MORE OF THE
9 FOLLOWING SAFETY FEATURES:

1 (A) SAFETY BELTS.

2 (B) ANTILACERATIVE GLASS.

3 (C) AIR BAGS.

4 (D) REAR SHOULDER HARNESES.

5 (E) ANTILOCK BRAKES.

6 (F) ENHANCED SIDEWALL PROTECTION.

7 (G) BUMPERS THAT EXCEED A COLLISION STANDARD OF 5 MILES PER
8 HOUR.

9 (2) A PREMIUM DISCOUNT PLAN REQUIRED UNDER THIS SECTION MAY
10 REQUIRE THE INSURED INDIVIDUAL TO CERTIFY IN WRITING THAT HE OR
11 SHE WILL WEAR A SAFETY BELT WHILE OPERATING THE INSURED MOTOR
12 VEHICLE IN COMPLIANCE WITH SECTION 710E OF THE MICHIGAN VEHICLE
13 CODE, ACT NO. 300 OF THE PUBLIC ACTS OF 1949, BEING SECTION
14 257.710E OF THE MICHIGAN COMPILED LAWS, OR THAT THE INSURED INDI-
15 VIDUAL HAS 1 OR MORE OF THE SAFETY FEATURES LISTED IN
16 SUBSECTION (1)(B) TO (G) AS A CONDITION TO RECEIVING THE PREMIUM
17 DISCOUNT. IF AN INSURED RECEIVES A PREMIUM DISCOUNT AFTER PRO-
18 VIDING SUCH CERTIFICATION AND IS INJURED WHILE OPERATING A MOTOR
19 VEHICLE WITHOUT WEARING A SAFETY BELT AT THE TIME OF THE INJURY
20 IF THAT WAS CERTIFIED TO OR WITHOUT HAVING A SAFETY FEATURE THAT
21 WAS CERTIFIED TO, AN INSURER MAY SUBSEQUENTLY DENY TO SUCH
22 INSURED THE RIGHT TO PARTICIPATE IN ANY PREMIUM DISCOUNT PLAN
23 ESTABLISHED BY THE INSURER PURSUANT TO THIS SECTION FOR A PERIOD
24 OF 12 MONTHS.

25 (3) AN INSURER THAT REDUCES ITS PERSONAL PROTECTION INSUR-
26 ANCE RATES AFTER JULY 1, 1991 BY NOT LESS THAN 20% AND DOES NOT

1 INCREASE SUCH RATES FOR A PERIOD OF 12 MONTHS SHALL BE CONSIDERED
2 TO BE IN COMPLIANCE WITH THIS SECTION.

3 Section 2. This amendatory act shall take effect July 1,
4 1991.