

**NO PENALTY IF PROOF OF  
INSURANCE PROVIDED LATER**

**House Bill 4308**  
**Sponsor: Rep. John Garfield**  
**Committee: Judiciary**

**Complete to 10-6-03**

**A SUMMARY OF HOUSE BILL 4308 AS INTRODUCED 2-27-03**

Certain no-fault automobile insurance coverages are mandatory in Michigan under the Insurance Code. The Michigan Vehicle Code makes it civil infraction for a person to be unable to produce evidence of required no-fault automobile insurance at the request of a police officer. House Bill 4308 would amend the vehicle code to require the court to waive any fine and costs for failing to produce a certificate of insurance in cases where the court received certification from a law enforcement agency that, prior to the appearance date on the citation, the person cited had produced valid proof that insurance had been in place on the date the violation occurred.

[The language in the bill is similar to the current waiver of fine and costs in the vehicle code when a person cited for not being able to produce a vehicle's registration later produces a valid registration certificate that was valid on the date the violation occurred. Moreover, language similar to that contained in House Bill 4308 was in the vehicle code prior to the enactment of Public Act 287 of 1995.]

MCL 257.328 and 257.907

**House Bill 4308 (10-6-03)**

Analyst: C. Couch

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.