

**MINUTES OF THE COMMITTEE
ON
INSURANCE**

Thursday, December 3, 2009

9:00 a.m.

Room 519 House Office Building

The House Standing Committee on Insurance was called to order by the Chair.

Members present: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack, Denby, Green, Haveman, Lund, Marleau, Moore.

Members absent/excused: Reps. Sheltroun, Rocca.

Representative Young moved to adopt the minutes of the December 2, 2009 meeting. There being no objection, the motion prevailed by unanimous consent.

The Chair laid SB 744 before the committee.

SB 744 Sanborn Insurance; other; use of genetic information in denying or pricing medicare supplement policies; prohibit.

Dominick Pallone of America's Health Insurance Plans submitted a card in support of the bill, but did not wish to testify.

Representative Young moved to report SB 744 with recommendation. **The motion prevailed 13-0-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack, Denby, Haveman, Lund, Marleau.

Nays: None.

Pass: None.

The Chair laid HB 5627, HB 5628, HB 5629, HB 5630, HB 5631, HB 5632, HB 5633, HB 5634, HB 5635, and HB 4424 before the committee.

HB 5627 Roberts Insurance; no-fault; commissioner approval for rates; require.

HB 5628 Valentine Insurance; no-fault; low-cost automobile insurance policy pilot program; establish.

HB 5629 Lipton Insurance; no-fault; requirement for finding reasonable degree of competition; eliminate in certain cases.

HB 5630 Young Insurance; no-fault; notification of proposed rate increases; require.

HB 5631 Melton Insurance; no-fault; damages to motor vehicles; allow tort recovery

for.

- HB 5632 Scripps** Insurance; other; provision to prohibit the commissioner of the office of financial and insurance regulation from working for entities regulated by the office for a period of 2 years after leaving office; provide for.
- HB 5633 Segal** Insurance; no-fault; premium rate increase and cancellations based on certain automobile accidents; prohibit.
- HB 5634 Stanley** Insurance; unfair trade practices; use of credit scores, occupation, and level of education for rating; prohibit.
- HB 5635 Lisa Brown** Insurance; insurers; nonpublic personal financial information; expand definition and require opt in.
- HB 4424 Jackson** Insurance; essential; adjustment to premium; allow under certain circumstances.

Robert Hartwig of the Insurance Information Institute testified on the bills. Mr. Hartwig also submitted written testimony. Questions and discussion among committee members followed.

Scott Hummel of the Michigan Association of Insurance Agents testified in opposition to the bills. Questions and discussion among committee members followed.

Melvin Butch Hollowell, State Insurance Consumer Advocate, testified in support of the bills. Questions and discussion among committee members followed.

Jenita Moore of the Office of Financial and Insurance Regulation testified in support of the bills. Ms. Moore also submitted written testimony.

The following individuals submitted cards in support of the bills, but did not wish to testify:

Kevin McKinney of the Coalition Protecting Auto No-Fault.

Adam Knott of Michigan Citizen Action.

The following individuals submitted cards in opposition to the bills, but did not wish to testify:

Rob Anderson of Farm Bureau Insurance.

Brad Comment of the National Association of Insurance and Financial Advisors.

Kurt Berryman of the Auto Dealers Association of Michigan submitted a card in opposition to HB 5631, but did not wish to testify.

Representative Young moved to report HB 5627 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to report HB 5628 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to report HB 5629 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to report HB 5630 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Denby offered the following amendment to HB 5631:

1. Amend page 6, line 13, after "Damages" by inserting "up to \$1,000.00".

Representative Denby moved to adopt the amendment. **The motion failed 6-9-0.**

UNFAVORABLE ROLL CALL

Yeas: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Nays: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: None.

Representative Young moved to report HB 5631 with recommendation. **The motion prevailed**

9-6-0.

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Denby offered the following amendment to HB 5632:

1. Amend page 1, line 5, after "INSURER" by inserting a comma and "FINANCIAL SERVICES ENTITY,".

Representative Denby moved to adopt the amendment. **The motion failed 6-9-0.**

UNFAVORABLE ROLL CALL

Yeas: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Nays; Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: None.

Representative Young moved to report HB 5632 with recommendation. **The motion prevailed 12-3-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack, Lund, Marleau, Moore.

Nays: Reps. Denby, Green, Haveman.

Pass: None.

Representative Young moved to report HB 5633 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Lund offered the following amendments to HB 5634:

1. Amend page 3, line 9, after "COVERAGE" by inserting "UNLESS ANY RESULTING RATE DIFFERENTIAL IS REASONABLY JUSTIFIED BY DIFFERENCES IN LOSSES, EXPENSES, OR BOTH,".

2. Amend page 3, following line 20, by inserting:
"CHAPTER 21A CREDIT INFORMATION AND CREDIT SCORES

SEC. 2151. (1) AS USED IN THIS CHAPTER:

(A) "ADVERSE ACTION" MEANS A DENIAL OR CANCELLATION OF PERSONAL INSURANCE COVERAGE OR AN INCREASE IN ANY CHARGE FOR, OR A REDUCTION OR OTHER ADVERSE OR UNFAVORABLE CHANGE IN THE TERMS OF COVERAGE OR AMOUNT OF, ANY PERSONAL INSURANCE, EXISTING OR APPLIED FOR.

(B) "CONSUMER REPORTING AGENCY" MEANS ANY PERSON WHICH, FOR MONETARY FEES OR DUES OR ON A COOPERATIVE NONPROFIT BASIS, REGULARLY ENGAGES IN WHOLE OR IN PART IN THE PRACTICE OF ASSEMBLING OR EVALUATING CONSUMER CREDIT INFORMATION OR OTHER INFORMATION ON CONSUMERS FOR THE PURPOSE OF FURNISHING CONSUMER REPORTS TO THIRD PARTIES.

(C) "CREDIT INFORMATION" MEANS ANY CREDIT-RELATED INFORMATION DERIVED FROM A CREDIT REPORT, FOUND ON A CREDIT REPORT ITSELF, OR PROVIDED ON AN APPLICATION FOR PERSONAL INSURANCE. INFORMATION THAT IS NOT CREDIT-RELATED SHALL NOT BE CONSIDERED CREDIT INFORMATION, REGARDLESS OF WHETHER IT IS CONTAINED IN A CREDIT REPORT OR IN AN APPLICATION, OR IS USED TO CALCULATE AN INSURANCE SCORE.

(D) "CREDIT REPORT" MEANS ANY WRITTEN, ORAL, OR OTHER COMMUNICATION OF INFORMATION BY A CONSUMER REPORTING AGENCY BEARING ON A CONSUMER'S CREDIT WORTHINESS, CREDIT STANDING, OR CREDIT CAPACITY USED OR EXPECTED TO BE USED OR COLLECTED IN WHOLE OR IN PART FOR THE PURPOSE OF SERVING AS A FACTOR IN THE RATING OR UNDERWRITING OF PERSONAL INSURANCE.

(E) "INSURANCE SCORE" MEANS A NUMBER OR RATING THAT IS DERIVED FROM AN ALGORITHM, COMPUTER APPLICATION, MODEL, OR OTHER PROCESS THAT IS BASED IN WHOLE OR IN PART ON CREDIT INFORMATION FOR THE PURPOSES OF PREDICTING THE FUTURE INSURANCE LOSS EXPOSURE OF AN INDIVIDUAL APPLICANT OR INSURED.

(F) "PERSONAL INSURANCE" MEANS PROPERTY/CASUALTY INSURANCE WRITTEN FOR PERSONAL, FAMILY, OR HOUSEHOLD USE, INCLUDING AUTOMOBILE, HOME, MOTORCYCLE, MOBILE HOME, NONCOMMERCIAL DWELLING FIRE, BOAT, PERSONAL WATERCRAFT, SNOWMOBILE, AND RECREATIONAL VEHICLE, WHETHER WRITTEN ON AN INDIVIDUAL, GROUP, FRANCHISE, BLANKET POLICY, OR SIMILAR BASIS.

(2) AN INSURER SHALL NOT USE CREDIT INFORMATION OR AN INSURANCE SCORE AS ANY PART OF A DECISION TO DENY, CANCEL, OR NONRENEW A PERSONAL INSURANCE POLICY UNDER CHAPTER 24 OR 26. AN INSURER SHALL NOT APPLY CREDIT INFORMATION OR A CREDIT-BASED INSURANCE SCORE IN THE RATING OR UNDERWRITING OF PERSONAL INSURANCE THAT IS OTHERWISE PERMITTED UNDER THIS ACT UNLESS ALL OF THE FOLLOWING ARE MET:

(A) THE INSURER OR ITS PRODUCER DISCLOSES, EITHER ON THE INSURANCE APPLICATION OR AT THE TIME THE APPLICATION IS TAKEN, THAT IT MAY OBTAIN CREDIT INFORMATION IN CONNECTION WITH THE APPLICATION. THIS DISCLOSURE SHALL BE EITHER WRITTEN OR PROVIDED TO AN APPLICANT IN THE SAME MEDIUM AS THE APPLICATION FOR INSURANCE. AN INSURER MAY USE THE FOLLOWING DISCLOSURE STATEMENT:

"IN CONNECTION WITH THIS APPLICATION FOR INSURANCE, WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON THE INFORMATION CONTAINED IN THAT CREDIT REPORT. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR INSURANCE SCORE."

(B) THE INSURER OR A THIRD PARTY ON BEHALF OF THE INSURER DOES NOT USE INCOME, GENDER, ADDRESS, ZIP CODE, ETHNIC GROUP, RELIGION, MARITAL STATUS, OR NATIONALITY OF THE INSURED OR

INSURANCE APPLICANT IN CALCULATING AN INSURANCE SCORE.

(C) THE INSURER DOES NOT TAKE AN ADVERSE ACTION AGAINST A CONSUMER SOLELY BECAUSE HE OR SHE DOES NOT HAVE A CREDIT CARD ACCOUNT, WITHOUT CONSIDERATION OF ANY OTHER APPLICABLE FACTOR INDEPENDENT OF CREDIT INFORMATION.

(D) THE INSURER OR A THIRD PARTY ON BEHALF OF THE INSURER DOES NOT CONSIDER AN ABSENCE OF CREDIT INFORMATION OR AN INABILITY TO CALCULATE AN INSURANCE SCORE IN THE RATING OF PERSONAL INSURANCE UNLESS ANY RESULTING RATE DIFFERENTIAL IS REASONABLY JUSTIFIED BY DIFFERENCES IN LOSSES, EXPENSES, OR BOTH, OR THE INSURED OR INSURANCE APPLICANT IS TREATED AS HAVING THE MOST FAVORABLE INSURANCE SCORE AVAILABLE.

(E) THE INSURER OR A THIRD PARTY ON THE INSURER'S BEHALF USES A CREDIT REPORT ISSUED WITHIN 90 DAYS BEFORE THE DATE AN INSURANCE SCORE BASED ON THAT CREDIT REPORT IS FIRST APPLIED TO THE INSURED.

(F) UPON REQUEST OF AN INSURED OR THE INSURED'S PRODUCER AT ANNUAL RENEWAL, AN INSURER OR A THIRD PARTY ON THE INSURER'S BEHALF SHALL REEXAMINE A CURRENT CREDIT REPORT OR INSURANCE SCORE. AN INSURER OR A THIRD PARTY ON THE INSURER'S BEHALF IS NOT REQUIRED TO RECALCULATE THE INSURANCE SCORE OR OBTAIN A NEW CREDIT REPORT MORE FREQUENTLY THAN ONCE IN A 12-MONTH PERIOD. AN INSURER OR A THIRD PARTY ON THE INSURER'S BEHALF MAY ORDER A CREDIT REPORT UPON ANY RENEWAL IF THE INSURER DOES SO CONSISTENTLY WITH ALL ITS INSUREDS.

(G) FOR INSURANCE SCORES CALCULATED OR RECALCULATED ON OR AFTER JANUARY 1, 2010, THE INSURER OR A THIRD PARTY ON THE INSURER'S BEHALF DOES NOT USE THE FOLLOWING AS A NEGATIVE FACTOR IN ANY INSURANCE SCORE OR IN REVIEWING CREDIT INFORMATION:

(i) CREDIT INQUIRIES NOT INITIATED BY THE CONSUMER OR REQUESTED BY THE CONSUMER FOR HIS OR HER OWN CREDIT INFORMATION.

(ii) CREDIT INQUIRIES RELATING TO INSURANCE COVERAGE, IF SO IDENTIFIED ON AN INSURED'S OR INSURANCE APPLICANT'S CREDIT REPORT.

(iii) MULTIPLE LENDER INQUIRIES, IF CODED BY THE CONSUMER REPORTING AGENCY ON THE CREDIT REPORT AS BEING FROM THE HOME MORTGAGE INDUSTRY AND MADE WITHIN 45 DAYS OF ONE ANOTHER, UNLESS ONLY 1 INQUIRY IS CONSIDERED.

(iv) MULTIPLE LENDER INQUIRIES, IF CODED BY THE CONSUMER REPORTING AGENCY ON THE CREDIT REPORT AS BEING FROM THE AUTOMOBILE LENDING INDUSTRY AND MADE WITHIN 45 DAYS OF ONE ANOTHER, UNLESS ONLY 1 INQUIRY IS CONSIDERED.

(v) THE NUMBER, IF UNDER 3, OF CREDIT OR CHARGE CARD ACCOUNTS OPENED BY A CONSUMER IN THE IMMEDIATELY PRECEDING 12 MONTHS.

(vi) AN ACTION COMMENCED BY OR AGAINST THE CONSUMER UNDER THE BANKRUPTCY CODE, 11 USC 101 TO 1330, IF THE DATE OF THE ORDER FOR RELIEF OR THE DATE OF ADJUDICATION, AS APPLICABLE, IN THAT ACTION IS MORE THAN 10 YEARS BEFORE THE DATE OF THE CREDIT REPORT.

(vii) COLLECTION ACCOUNTS WITH A MEDICAL INDUSTRY CODE, IF SO IDENTIFIED ON THE CONSUMER'S CREDIT REPORT.

(H) THE INSURER OR A THIRD PARTY ON BEHALF OF THE INSURER DOES NOT CALCULATE AN INSURANCE SCORE BY DIFFERENTIATING ON WHETHER AN INSURED'S OR INSURANCE APPLICANT'S ACCOUNTS ARE MAINTAINED AT A STATE OR NATIONALLY CHARTERED BANK OR A STATE OR FEDERALLY CHARTERED SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK, OR CREDIT UNION.

(3) IF AN INSURER TAKES AN ADVERSE ACTION BASED UPON CREDIT

INFORMATION, THE INSURER SHALL NOTIFY THE INSURED OR APPLICANT FOR INSURANCE IN ACCORDANCE WITH 15 USC 1681M(A), THAT AN ADVERSE ACTION HAS BEEN TAKEN AND SHALL PROVIDE NOTICE IN CLEAR AND SPECIFIC LANGUAGE OF THE REASONS FOR THE ADVERSE ACTION, INCLUDING A DESCRIPTION OF ALL FACTORS THAT WERE THE PRIMARY INFLUENCES FOR THE ADVERSE ACTION. HOWEVER, NOT MORE THAN 4 FACTORS THAT WERE THE PRIMARY INFLUENCES FOR THE ADVERSE ACTION NEED TO BE GIVEN. THE USE OF GENERALIZED TERMS SUCH AS "POOR CREDIT HISTORY", "POOR CREDIT RATING", OR "POOR INSURANCE SCORE" DOES NOT MEET THE DESCRIPTION REQUIREMENTS OF THIS SUBSECTION. STANDARDIZED CREDIT EXPLANATIONS PROVIDED BY CONSUMER REPORTING AGENCIES OR OTHER THIRD PARTY VENDORS MEET THE DESCRIPTION REQUIREMENTS OF THIS SUBSECTION.

(4) IF IT IS DETERMINED THROUGH THE DISPUTE RESOLUTION PROCESS SET FORTH IN 15 USC 1681I(A) THAT THE CREDIT INFORMATION OF A CURRENT INSURED WAS INCORRECT OR INCOMPLETE AND IF THE INSURER RECEIVES NOTICE OF THIS DETERMINATION FROM EITHER THE CONSUMER REPORTING AGENCY OR FROM THE INSURED, THE INSURER SHALL REEVALUATE THE INSURED WITHIN 30 DAYS OF RECEIVING THE NOTICE. AFTER REEVALUATING THE INSURED, THE INSURER SHALL MAKE ANY ADJUSTMENTS NECESSARY, CONSISTENT WITH THIS ACT AND THE INSURER'S UNDERWRITING, RATING GUIDELINES, AND PREMIUM DISCOUNT PLAN. IF AN INSURER DETERMINES THAT THE INSURED HAS OVERPAID PREMIUM, THE INSURER SHALL REFUND TO THE INSURED THE AMOUNT OF OVERPAYMENT CALCULATED BACK TO THE SHORTER OF EITHER THE LAST 12 MONTHS OF COVERAGE OR THE ACTUAL POLICY PERIOD.

(5) NOTHING IN THIS CHAPTER SHALL BE CONSTRUED TO PROVIDE AN INSURED OR APPLICANT FOR INSURANCE WITH A CAUSE OF ACTION THAT DOES NOT EXIST IN THE ABSENCE OF THIS CHAPTER.

(6) AN INSURER SHALL INDEMNIFY, DEFEND, AND HOLD HARMLESS PRODUCERS FROM AND AGAINST ALL LIABILITY, FEES, AND COSTS ARISING OUT OF OR RELATING TO THE ACTIONS, ERRORS, OR OMISSIONS OF A PRODUCER RESULTING FROM THE USE OF CREDIT INFORMATION OR INSURANCE SCORES FOR THE INSURER, PROVIDED THAT THE PRODUCER FOLLOWS THE PROCEDURES AND INSTRUCTIONS ESTABLISHED BY THE INSURER AND COMPLIES WITH ALL APPLICABLE LAWS AND REGULATIONS.

(7) NOTWITHSTANDING ANY OTHER LAW, RULE, OR REGULATION, AN INSURER THAT USES CREDIT INFORMATION SHALL, UPON WRITTEN REQUEST FROM AN APPLICANT OR AN INSURED, PROVIDE REASONABLE EXCEPTIONS TO THE INSURER'S RATES, RATING CLASSIFICATIONS, COMPANY OR TIER PLACEMENT, OR UNDERWRITING RULES OR GUIDELINES FOR AN INSURED WITH EXPERIENCE WITH THE INSURER WHOSE CREDIT INFORMATION HAS BEEN DIRECTLY INFLUENCED BY ANY OF THE FOLLOWING:

(A) A CATASTROPHIC EVENT, AS DECLARED BY THE FEDERAL OR STATE GOVERNMENT.

(B) A SERIOUS ILLNESS OR INJURY TO HIMSELF OR HERSELF OR AN IMMEDIATE FAMILY MEMBER.

(C) THE DEATH OF A SPOUSE, CHILD, OR PARENT.

(D) THE DIVORCE OR INVOLUNTARY INTERRUPTION OF LEGALLY-OWED ALIMONY OR SUPPORT PAYMENTS.

(E) IDENTITY THEFT.

(F) TEMPORARY LOSS OF EMPLOYMENT FOR A PERIOD OF 3 MONTHS OR MORE, AS A RESULT OF INVOLUNTARY TERMINATION.

(G) MILITARY DEPLOYMENT OVERSEAS.

(H) OTHER EVENTS, AS MAY BE DETERMINED BY THE INSURER.

(8) IF AN APPLICANT OR INSURED SUBMITS A REQUEST FOR AN EXCEPTION UNDER SUBSECTION (7), AN INSURER MAY, IN ITS SOLE

DISCRETION, DO ANY OF THE FOLLOWING:

(A) REQUIRE THE CONSUMER TO PROVIDE REASONABLE WRITTEN AND INDEPENDENTLY VERIFIABLE DOCUMENTATION OF AN EVENT UNDER SUBSECTION (7).

(B) REQUIRE THE CONSUMER TO DEMONSTRATE THAT AN EVENT UNDER SUBSECTION (7) HAD DIRECT AND MEANINGFUL IMPACT ON THE CONSUMER'S CREDIT INFORMATION.

(C) REQUIRE THE REQUEST FOR AN EXCEPTION BE MADE NO MORE THAN 60 DAYS FROM THE DATE OF THE APPLICATION FOR INSURANCE OR THE POLICY RENEWAL.

(D) GRANT AN EXCEPTION UNDER SUBSECTION (7) EVEN IF THE CONSUMER DOES NOT PROVIDE THE INITIAL REQUEST FOR THE EXCEPTION IN WRITING.

(E) GRANT AN EXCEPTION UNDER SUBSECTION (7) EVEN IF THE CONSUMER ASKS FOR CONSIDERATION OF REPEATED EVENTS OR THE INSURER HAS CONSIDERED THE EVENT PREVIOUSLY.

(9) AN INSURER IS NOT OUT OF COMPLIANCE WITH ANY LAW, RULE, OR REGULATION RELATING TO UNDERWRITING, RATING, OR RATE FILING AS A RESULT OF GRANTING AN EXCEPTION UNDER SUBSECTION (7).

(10) THE INSURER SHALL PROVIDE NOTICE TO CONSUMERS THAT REASONABLE EXCEPTIONS UNDER SUBSECTION (7) ARE AVAILABLE AND INFORMATION ABOUT HOW THE CONSUMER MAY INQUIRE FURTHER.

(11) WITHIN 30 DAYS OF THE INSURER'S RECEIPT OF SUFFICIENT DOCUMENTATION OF AN EVENT DESCRIBED IN SUBSECTION (7), THE INSURER SHALL NOTIFY THE CONSUMER OF THE OUTCOME OF THE REQUEST FOR AN EXCEPTION. THE NOTIFICATION SHALL BE IN WRITING OR PROVIDED TO AN APPLICANT IN THE SAME MEDIUM AS THE REQUEST."

Representative Lund moved to adopt the amendments. **The motion failed 6-9-0.**

UNFAVORABLE ROLL CALL

Yeas: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Nays; Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: None.

Representative Young moved to report HB 5634 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to report HB 5635 with recommendation. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Lemmons moved to adopt substitute (H-1) for HB 4424. **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to report HB 4424 with recommendation as substitute (H-1). **The motion prevailed 9-6-0.**

FAVORABLE ROLL CALL

Yeas: Reps. Byrum, Young, Constan, Lemmons, Lipton, Neumann, Polidori, Segal, Womack.

Nays: Reps. Denby, Green, Haveman, Lund, Marleau, Moore.

Pass: None.

Representative Young moved to excuse the absence of Representatives Sheltroun and Rocca. There being no objection, the motion prevailed by unanimous consent.

There being no further business before the committee, the Chair adjourned the meeting at 10:44a.m.

Representative Barb Byrum, Chair _____

Dan Stump, Committee Clerk
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