

Daniel Stump - House Insurance committee hearings

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Date: 7/15/2009 4:43 PM
Subject: House Insurance committee hearings

I wish to voice my opposition to the following bills:

- HB 4244: Insurance; insurers; remedies for failure to timely pay benefits; expand to include attorney fee under certain circumstances.
- HB 4846: Insurance; unfair trade practices; penalties for engaging in unfair or deceptive acts or practices.
- HB 5144: Insurance; unfair trade practices; whistleblower protection to insurance employees reporting violations of unfair practices in insurance law
- HB 5145: Insurance; unfair trade practices; breach of obligation to deal in good faith by certain insurers; impose penalty of second or subsequent violation.
- HB 5146: Insurance; unfair trade practices; violation of unfair and prohibited trade practices act by certain insurers; create presumption that violation was in bad faith and create remedies.
- HB 5147: Insurance; unfair trade practices; penalties for certain individuals who knowingly create, foster, or encourage an environment that leads to systemic wrongful denial of claims.
- HB 5148: Criminal procedure; sentencing guidelines; sentencing guideline for crime of knowingly creating, fostering, or encouraging an environment that leads to systemic wrongful denial of claims.
- HB 5149: Insurance; unfair trade practices; insurance whistleblower protection fund.
- HB 5150: Insurance; unfair trade practices; private citizen cause of action.
- HB 5151: Insurance; insurers; insurer that in bad faith fails to timely pay benefits; require to notify credit reporting agencies.
- HB 4844: Insurance; no-fault; duty to deal fairly.
- HB 5020: Insurance; insurers; requirement for certain insurers to deal fairly and in good faith with individuals claiming benefits.
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- In a state beleaguered by falling employment rates and struggling economic engines, these bills simply fly in the face of an industry that provides vital stimulus and more than 55,000 jobs to Michiganians.
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- The insurance industry has a positive impact on the Michigan economy. This series of bills will join the growing number of efforts that harm Michigan consumers by driving up the costs of doing business and adding cost to the products.
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- Thank you for allowing me this opportunity to voice my opinion.
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James Wilds, CPCU, CIC, ARM, CFE

SENIOR VICE PRESIDENT

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