

# HOUSE BILL NO. 4657

May 22, 2019, Introduced by Reps. Cynthia Johnson, Coleman, Chirkun, Pagan, Kuppa, Hammoud, Sabo, Lasinski, Bolden, Tyrone Carter, Hertel, Garza, Cherry, Kennedy, Rabhi, Brenda Carter, Haadsma, Ellison, Guerra, Hood, Manoogian, Tate, Gay-Dagnogo and Robinson and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 2111f.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1       Sec. 2111f. Notwithstanding any other provision of this act,  
2 an automobile insurer shall not establish or maintain a rate,  
3 rating classification, premium, or premium surcharge or cancel an  
4 automobile policy based on an accident that an insured or applicant  
5 for insurance was involved in if the insured or applicant for  
6 insurance was not substantially at fault in the accident.



1 Enacting section 1. This amendatory act takes effect January  
2 1, 2020 and applies to accidents that occur after December 31,  
3 2019.

