

HOUSE BILL NO. 5030

September 18, 2025, Introduced by Reps. Wozniak, Rogers, Johnsen, Breen, Roth, Woolford and Bruck and referred to Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 3109 (MCL 500.3109), as amended by 2012 PA 454.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 3109. (1) Benefits provided or required to be provided
- 2 under the laws of any state or the federal government ~~shall~~**must** be
- 3 subtracted from the personal protection insurance benefits
- 4 otherwise payable for the injury under this chapter.
- 5 (2) An injured person is a natural person ~~suffering~~**who**
- 6 **suffers** accidental bodily injury.

1 (3) An insurer ~~providing~~**that provides** personal protection
2 insurance benefits under this chapter may offer, at appropriately
3 reduced premium rates, a deductible of a specified dollar amount.
4 This deductible may be applicable to all or any specified types of
5 personal protection insurance benefits, but ~~shall~~**must** apply only
6 to benefits payable to the person named in the policy, ~~his or her~~
7 **the spouse of the insured**, and any relative of either domiciled in
8 the same household.

9 (4) **For insurance policies that provide coverage for benefits**
10 **as provided in section 3107c(1)(d), an insurer shall offer**
11 **deductibles in increments of \$1,000.00, up to the average amount**
12 **paid in benefits under section 3107(1)(a) for all motor vehicle**
13 **accidents that occurred in this state in the preceding year and**
14 **that resulted in accidental bodily injury. A deductible under this**
15 **subsection must result in an appropriately reduced premium and**
16 **apply only to benefits payable to the person named in the policy,**
17 **the spouse of the insured, and any relative of either domiciled in**
18 **the same household.**