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AUTO INSURANCE RATES: REFLECT SEAT BELT ENFORCEMENT

House Bill 4619

Sponsor: Rep. Lingg Brewer

**Committee: Insurance and Financial
Services**

Complete to 8-21-00

A SUMMARY OF HOUSE BILL 4619 AS INTRODUCED 5-4-99

The bill would amend the Insurance Code to require auto insurers to file with the commissioner of the Office of Financial and Insurance Services (OFIS), by January 1, 2001, base rates for auto insurance that reflected the anticipated average premium savings for personal protection insurance (PIP) coverage resulting from 1999 legislation that permitted primary enforcement of the seat belt law.

(Under Public Act 29 of 1999, police officers have the authority to stop motorists who are not wearing a seatbelt, or whose passengers are not wearing a seatbelt, even if no other violation is being permitted. Prior to this act, there was only secondary enforcement of the seatbelt law; that is, only if a driver had been detained for a suspected violation of another section of the Michigan Vehicle Code.)

The commissioner would be required to report to the standing committees on insurance issues in the Senate and House of Representatives by April 1, 2001, on the number of insurers that had filed base rates as required and the average premium savings realized for PIP coverage.

MCL 500.2111a

Analyst: C. Couch

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