

SUBSTITUTE FOR
HOUSE BILL NO. 4904

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

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 3109a. (1) An insurer providing personal protection
2 insurance benefits shall offer, at appropriately reduced premium
3 rates, deductibles and exclusions reasonably related to other
4 health and accident coverage on the insured. The deductibles and
5 exclusions required to be offered by this section ~~shall be~~ **ARE**
6 subject to prior approval by the commissioner and ~~shall~~ apply
7 only to benefits payable to the person named in the policy, ~~the~~
8 **HIS OR HER** spouse, ~~of the insured~~ and any relative of either
9 domiciled in the same household.

1 (2) A PERSON SHALL NOT RECOVER DUPLICATE BENEFITS FOR THE SAME
2 EXPENSES OR LOSSES INCURRED.