

# HOUSE BILL No. 5597

January 24, 2006, Introduced by Reps. Waters, Condino, Plakas, Vagnozzi, Alma Smith, Brown, Zelenko, Meisner, Espinoza, Williams, Lipsey, Wojno, Polidori, Donigan, Farrah, Tobocman, Gleason, Virgil Smith, Angerer, Kolb, Anderson, Clemente, Hood and Lemmons, III 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 439.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1        SEC. 439. (1) THE ANNUAL STATEMENT FILED UNDER SECTION 438 BY  
2        AN AUTOMOBILE INSURER OR HOME INSURER SHALL ALSO DISCLOSE, BY  
3        POSTAL ZIP CODE AREA IN THIS STATE, ALL OF THE FOLLOWING FOR  
4        AUTOMOBILE AND HOME INSURANCE FOR THE PERIOD COVERED BY THE  
5        STATEMENT:

- 6        (A) THE NUMBER OF POLICIES APPLIED FOR.  
7        (B) THE NUMBER OF POLICIES ISSUED, INCLUDING RENEWALS.  
8        (C) THE NUMBER OF POLICIES CANCELED OR NONRENEWED.  
9        (D) THE WRITTEN PREMIUMS; EARNED PREMIUMS; INCURRED LOSSES,

1 INCLUDING LOSS ADJUSTMENT EXPENSES; LOSS RATIO; NUMBER OF INCURRED  
2 CLAIMS; AND NUMBER OF EXPOSURES.

3 (E) THE RACE AND GENDER OF BOTH APPLICANTS AND INSUREDS.

4 (2) INFORMATION PROVIDED UNDER SUBSECTION (1) SHALL NOT  
5 IDENTIFY INDIVIDUALS AND SHALL PRESERVE THE PERSONAL PRIVACY OF  
6 POLICYHOLDERS.