

SENATE BILL No. 378

April 13, 2005, Introduced by Senators JACOBS, CLARK-COLEMAN, LELAND, SCHAUER and PRUSI and referred to the Committee on Banking and Financial Institutions.

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

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 2111A. NOTWITHSTANDING ANY OTHER PROVISION OF THIS ACT,**
2 **AN AUTOMOBILE INSURER AND A HOME INSURER SHALL NOT RAISE RATES FOR**
3 **AUTOMOBILE OR HOME INSURANCE UNLESS WRITTEN NOTICE IS GIVEN TO THE**
4 **INSURED OF THE RATE INCREASE, STATING CLEARLY THE AMOUNT OF THE**
5 **INCREASE AND THE NEW PREMIUM AMOUNT, NOT LESS THAN 60 DAYS BEFORE**
6 **THE INSURED IS EXPECTED TO MAKE A FIRST PAYMENT UNDER THE NEW**
7 **PREMIUM AMOUNT.**