

# HOUSE BILL No. 4422

February 24, 2009, Introduced by Reps. Young, Durhal and Bettie Scott 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 2110c.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1        SEC. 2110C. (1) AN AUTOMOBILE INSURER SHALL ESTABLISH,  
2        MAINTAIN, AND UNIFORMLY APPLY TO ALL ITS INSUREDS A PREMIUM  
3        DISCOUNT OF NOT LESS THAN 10% FOR ALL AUTOMOBILE INSURANCE  
4        COVERAGES BASED ON AN INSURED'S GOOD DRIVING RECORD. AS USED IN  
5        THIS SECTION, "GOOD DRIVING RECORD" MEANS NO MORE THAN 4  
6        SUBSTANTIALLY AT-FAULT ACCIDENTS OR CONVICTIONS, DETERMINATIONS OF  
7        RESPONSIBILITY FOR CIVIL INFRACTIONS, OR FINDINGS OF RESPONSIBILITY  
8        IN PROBATE COURT FOR CIVIL INFRACTIONS FOR VIOLATIONS UNDER CHAPTER  
9        VI OF THE MICHIGAN VEHICLE CODE, 1949 PA 300, MCL 257.601 TO  
10       257.750, FOR THE IMMEDIATELY PRECEDING 4-YEAR PERIOD.

1           (2) AN INSURER FOUND BY THE COMMISSIONER TO HAVE VIOLATED THIS  
2 SECTION AFTER A HEARING HELD PURSUANT TO THE ADMINISTRATIVE  
3 PROCEDURES ACT OF 1969, 1969 PA 306, MCL 24.201 TO 24.328, IS  
4 SUBJECT TO PAYMENT OF A CIVIL FINE OF NOT MORE THAN \$10,000.00.