

**SENATE SUBSTITUTE FOR
HOUSE BILL NO. 4593**

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding sections 2159 and 2161.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 2159. NOTHING IN THIS CHAPTER SHALL BE CONSTRUED TO**
2 **PROVIDE AN INSURED OR APPLICANT FOR INSURANCE WITH A CAUSE OF**
3 **ACTION THAT DOES NOT EXIST IN THE ABSENCE OF THIS CHAPTER.**

4 **SEC. 2161. AN INSURER SHALL INDEMNIFY, DEFEND, AND HOLD**
5 **HARMLESS PRODUCERS FROM AND AGAINST ALL LIABILITY, FEES, AND COSTS**
6 **ARISING OUT OF OR RELATING TO THE ACTIONS, ERRORS, OR OMISSIONS OF**
7 **A PRODUCER RESULTING FROM THE USE OF CREDIT INFORMATION OR**
8 **INSURANCE SCORES FOR THE INSURER, PROVIDED THAT THE PRODUCER**
9 **FOLLOWS THE PROCEDURES AND INSTRUCTIONS ESTABLISHED BY THE INSURER**

1 **AND COMPLIES WITH ALL APPLICABLE LAWS AND REGULATIONS.**

2 Enacting section 1. Sections 2159 and 2161 of the insurance
3 code of 1956, 1956 PA 218, as added by this amendatory act, take
4 effect January 1, 2012.

5 Enacting section 2. This amendatory act does not take effect
6 unless all of the following bills of the 96th Legislature are
7 enacted into law:

8 (a) Senate Bill No. 300.

9 (b) House Bill No. 4594.

10 (c) House Bill No. 4595.

11 (d) House Bill No. 4596.