




Senate Fiscal Agency
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BILL ANALYSIS

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Senate Bill 580 (as introduced 6-14-05)
Sponsor: Senator Michelle A. McManus
Committee: Banking and Financial Institutions

Date Completed: 3-15-06

CONTENT

The bill would amend the Insurance Code to prohibit a home insurance policy from excluding from coverage any claim resulting from an act committed by an insured in self-defense. Under the bill, self-defense would have to be an exception to any intentional acts exclusion in a home insurance policy, and an injury resulting from an act committed by an insured in self-defense could not be considered an expected or intended act.

Proposed MCL 500.2117a

Legislative Analyst: Patrick Affholter

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Fiscal Analyst: Elizabeth Pratt
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This analysis was prepared by nonpartisan Senate staff for use by the Senate in its deliberations and does not constitute an official statement of legislative intent.