



Senate Fiscal Agency  
P. O. Box 30036  
Lansing, Michigan 48909-7536

**BILL ANALYSIS**

Telephone: (517) 373-5383  
Fax: (517) 373-1986  
TDD: (517) 373-0543

House Bill 6248 (Substitute H-1 as reported without amendment)

Sponsor: Representative Joe Hune

House Committee: Insurance

Senate Committee: Banking and Financial Institutions

**CONTENT**

The bill would amend the Insurance Code to specify that a waiver of customer liability agreement would not be insurance or the business of insurance and would not be subject to the Code.

“Waiver of customer liability agreement” would mean an optional agreement between a service provider and a customer of the service provider under which the service provider agrees, in return for a specified charge payable by the customer to the service provider, to waive all or a portion of the customer’s liability to the service provider for incurred charges during a defined period, in the event of any one or more of the following: death; disability; hospitalization; marriage; divorce; evacuation; displacement due to natural disaster or other cause; qualification for family leave; or similar qualifying event or condition. A waiver of customer liability could be contained in the agreement under which the service provider provided services to the customer or in a separate agreement between the service provider and the customer.

“Service provider” would mean a public or private provider of electricity, natural gas, water, sewer, solid waste collection, or services involving the transmission of data or any other information or signals using any medium or method, including cable or broadband service, IP-enabled voice service, cellular or mobile service, or any other similar service.

Proposed MCL 500.126

Legislative Analyst: Patrick Affholter

**FISCAL IMPACT**

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

Date Completed: 9-14-06

Fiscal Analyst: Elizabeth Pratt  
Maria Tyszkiewicz