

HOUSE BILL No. 5380

February 17, 2016, Introduced by Reps. Howrylak, Muxlow, Pagan, Chang, Runestad,
Lauwers, Leutheuser and Robinson and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
by amending section 2082 (MCL 500.2082).

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 2082. (1) ~~No~~**A** life insurer doing business in this state
2 shall **NOT** make any distinction or discrimination between white
3 ~~persons and colored persons, wholly or partially of African~~
4 ~~descent,~~**INDIVIDUALS BASED ON RACE OR COLOR** as to the premiums or
5 rates charged for policies ~~upon~~**ON** the lives of ~~such persons,~~**THOSE**
6 **INDIVIDUALS**, or in any other manner. ~~whatever, nor shall any such~~**A**
7 **LIFE** insurer **DOING BUSINESS IN THIS STATE SHALL NOT** demand or
8 require a greater premium from ~~such colored persons than is at that~~
9 ~~time required by such insurer from white persons of the same age,~~
10 ~~sex, general condition of health and prospect of longevity, nor~~**AN**
11 **INDIVIDUAL BASED ON THAT INDIVIDUAL'S RACE OR COLOR. A LIFE INSURER**

1 DOING BUSINESS IN THIS STATE SHALL NOT make or require any ~~A~~
 2 rebate, diminution, or discount ~~upon~~ **ON** the amount to be paid on
 3 such ~~A LIFE INSURANCE~~ policy in case of death of such colored
 4 person insured, ~~nor~~ **BASED ON AN INDIVIDUAL'S RACE OR COLOR OR**
 5 insert in the policy any ~~A~~ condition, ~~nor~~ **OR** make any ~~A~~ stipulation
 6 whereby such person ~~BY WHICH THE~~ insured shall bind ~~INDIVIDUAL~~
 7 **BINDS** himself **OR HERSELF** or his **OR HER** heirs, ~~executors,~~ **PERSONAL**
 8 **REPRESENTATIVES**, administrators, and assigns to accept any ~~sum~~ **AN**
 9 **AMOUNT** less than the full amount or value of such ~~THE~~ policy in
 10 ease of ~~FOR~~ a claim accruing thereon by reason ~~BECAUSE~~ of the death
 11 of such person ~~THE~~ insured, ~~other than such as are imposed on~~
 12 white persons in similar cases, **INDIVIDUAL, BASED ON THE**
 13 **INDIVIDUAL'S RACE OR COLOR**, and any such stipulations ~~STIPULATION~~
 14 or conditions ~~CONDITION~~ so made or inserted shall be **IS** void.

15 (2) Any ~~AN~~ insurer which ~~THAT~~ violates any of the provisions
 16 of this section shall forfeit to the state the sum of \$500.00
 17 \$10,000.00 for each violation, to be recovered by the attorney
 18 general by appropriate action in any ~~A~~ court, of competent
 19 jurisdiction, and any ~~A~~ judgment therefor **FROM THE ACTION** may be
 20 collected in the same manner as is herein provided for collecting
 21 judgments rendered in favor of policyholders. And any ~~AN~~ officer or
 22 agent who violates any of the provisions of this section shall be
 23 deemed **IS** guilty of a misdemeanor, ~~and upon conviction thereof~~
 24 shall be punished **PUNISHABLE** by imprisonment in the county jail not
 25 exceeding **FOR NOT MORE THAN** 1 year, or by a fine of not less than
 26 \$50.00, \$500.00 and not exceeding \$500.00, **MORE THAN \$10,000.00**, or
 27 by both. such fine and imprisonment, in the discretion of the

1 ~~court.~~