

HOUSE BILL No. 6382

September 26, 2018, Introduced by Rep. LaFave 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 2015.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **SEC. 2015. (1) IT IS AN UNFAIR METHOD OF COMPETITION AND AN**
2 **UNFAIR OR DECEPTIVE ACT OR PRACTICE IN THE BUSINESS OF INSURANCE**
3 **FOR AN INSURER THAT DELIVERS, ISSUES FOR DELIVERY, OR RENEWS IN**
4 **THIS STATE A HOME INSURANCE POLICY TO RATE, CANCEL COVERAGE UNDER,**
5 **REFUSE TO PROVIDE COVERAGE IN, OR REFUSE TO ISSUE OR RENEW THE HOME**
6 **INSURANCE POLICY BASED ON A SERVICE ANIMAL THAT RESIDES AT THE**
7 **INSURED HOME OR THE HOME THAT IS TO BE INSURED UNLESS THE SERVICE**
8 **ANIMAL HAS A HISTORY OF AGGRESSION TOWARD AN INDIVIDUAL OR A**
9 **DOMESTIC ANIMAL. AS USED IN THIS SUBSECTION:**

10 **(A) "DOMESTIC ANIMAL" MEANS THAT TERM AS DEFINED IN SECTION 3**
11 **OF THE ANIMAL INDUSTRY ACT, 1988 PA 466, MCL 287.703.**

1 (B) "SERVICE ANIMAL" MEANS THAT TERM AS DEFINED IN SECTION 1
2 OF 2015 PA 146, MCL 37.301.

3 (2) THIS SECTION APPLIES TO HOME INSURANCE POLICIES ISSUED OR
4 RENEWED ON OR AFTER THE EFFECTIVE DATE OF THE AMENDATORY ACT THAT
5 ADDED THIS SECTION.