

HOUSE BILL NO. 6012

September 26, 2024, Introduced by Reps. Tsernoglou, Edwards, Rheingans, Wegela, Paiz, Brenda Carter, Andrews, Byrnes, Breen, Dievendorf, Hope, Conlin, Wilson, Koleszar and Young and referred to the Committee on Insurance and Financial Services.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 2130a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 2130a. (1) Except as otherwise provided under subsection**
2 **(2), it is an unfair method of competition and an unfair or**
3 **deceptive act or practice in the business of insurance for an**
4 **insurer that delivers, issues for delivery, or renews in this state**
5 **a residential property liability insurance policy to do any of the**

1 following:

2 (a) Consider the breed or mixture of breeds of any dog that
3 resides at the insured property or the property that is to be
4 insured as follows:

5 (i) In determining cancellation of coverage under the policy.

6 (ii) In determining refusal to provide coverage under the
7 policy.

8 (iii) In determining whether to increase the premium or rate for
9 coverage under the policy.

10 (iv) In determining the refusal to issue or renew the policy.

11 (v) In determining the imposition of exclusions or limitations
12 within the policy.

13 (b) Asking or inquiring about or investigating the specific
14 breed or mixture of breeds of a dog that resides at the insured
15 property or the property that is to be insured.

16 (2) This section does not prohibit an insurer from refusing to
17 issue or renew or canceling a residential property liability
18 insurance policy or imposing a reasonable increase in the rate or
19 premium in a residential property liability insurance policy on the
20 basis of sound underwriting and actuarial principles unrelated to
21 the breed or mixture of breeds of a dog that resides at the insured
22 property or the property that is to be insured.

23 (3) As used in this section, "residential property liability
24 insurance" means property and liability insurance provided for
25 property used primarily for residential purposes, including, but
26 not limited to, the following types of property:

27 (a) A house.

28 (b) A condominium unit.

29 (c) A cooperative unit.

1 (d) A room.

2 (e) An apartment.

3 (f) A commercial multiple-unit dwelling.

4 (4) This section applies to residential property liability
5 insurance policies issued or renewed on or after the effective date
6 of the amendatory act that added this section.

7 Enacting section 1. This amendatory act takes effect January
8 1, 2025.