



## HOUSE OF REPRESENTATIVES

### COMMITTEE ON INSURANCE AND FINANCIAL SERVICES

REP. BRENDA CARTER

CHAIR

## COMMITTEE MEETING MINUTES

Thursday, May 16, 2024

9:00 AM

Room 521, House Office Building

The House Committee on Insurance and Financial Services was called to order by Chair Brenda Carter.

The Clerk read a letter from Speaker Joe Tate removing Representative Jason Hoskins from the Committee.

The Clerk read a letter from Speaker Joe Tate adding Representative Mai Xiong to the Committee.

The Chair requested attendance be called:

Present: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Harris, Bezotte, Aragona, Bruck, Neyer, Smit.

Absent: Reps. Breen, Markkanen.

Excused: Reps. Breen, Markkanen.

Representatives Harris, Bruck and Smit joined the committee remotely.

Representative Tsernoglou moved to adopt the meeting minutes from April 25, 2024. There being no objection, the motion prevailed by unanimous consent.

The Chair laid HB 5191, HB 5192, HB 5193, HB 5194, HB 5195, HB 5196 and HB 5197 before the committee:

HB 5191 (Rep. Brenda Carter)

A bill to amend 1927 PA 175, entitled "The code of criminal procedure," by amending section 15a of chapter XVII (MCL 777.15a), as added by 2002 PA 206.

HB 5192 (Rep. Brenda Carter)

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 4509 (MCL 500.4509), as added by 1995 PA 276.

HB 5193 (Rep. Neeley)	A bill to amend 1984 PA 323, entitled "The health care false claim act," by amending section 2 (MCL 752.1002).
HB 5194 (Rep. Harris)	A bill to amend 1931 PA 328, entitled "The Michigan penal code," by amending section 159g (MCL 750.159g), as amended by 2022 PA 174.
HB 5195 (Rep. McFall)	A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 4511 (MCL 500.4511), as added by 1995 PA 276.
HB 5196 (Rep. Aragona)	A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 150 (MCL 500.150), as amended by 2019 PA 21.
HB 5197 (Rep. Fitzgerald)	A bill to amend 1956 PA 218, entitled "The insurance code of 1956," (MCL 500.100 to 500.8302) by adding section 4506.

Representative Xiong moved to report out HB 5191 with recommendation. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.  
 Nays: None.  
 Pass: None.

Representative Scott moved to report out HB 5192 with recommendation. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.  
 Nays: None.  
 Pass: None.

Representative Fitzgerald moved to report out HB 5193 with recommendation. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.  
 Nays: None.  
 Pass: None.

Joseph Sullivan, representing the Michigan Department of Insurance and Financial Services, testified on proposed substitute (H-1) for HB 5194.

Representative Young moved to adopt substitute (H-1) to HB 5194. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

Representative Young moved to report out HB 5194 with recommendation, as substitute (H-1). The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

Representative Rogers moved to report out HB 5195 with recommendation. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

Representative McFall moved to report out HB 5196 with recommendation. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

Joseph Sullivan, representing the Michigan Department of Insurance and Financial Services, testified on proposed substitute (H-1) for HB 5197.

Representative Xiong moved to adopt substitute (H-1) to HB 5197. The motion prevailed 12-0-0:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

Representative Fitzgerald moved to report out HB 5197 with recommendation, as substitute (H-1). The motion prevailed 12-0-0:

FAVORABLE ROLL CALL

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong, Bezotte, Aragona, Neyer.

Nays: None.

Pass: None.

The following people submitted a card in support of HB 5191, HB 5192, HB 5193, HB 5194, HB 5195, HB 5196 and HB 5197, but did not wish to speak:

Michigan Department of the Attorney General.

Dyck Van Koevering, representing the Insurance Alliance of Michigan.

The Chair laid HB 5354, HB 5355, HB 5356, HB 5357, HB 5358, HB 5359, HB 5360, HB 5361, HB 5362, HB 5363, HB 5364, HB 5365, HB 5366 and HB 5367 before the committee:

HB 5354 (Rep. Skaggs)

A bill to amend 1950 (Ex Sess) PA 27, entitled "Motor vehicle sales finance act," by amending the title and sections 2, 4, 5, 6, 6a, 7, 8, 9, 10, 11, 12, 13, 13a, 14, 14a, 15, 16, 16a, 17, 18, 19, 20, 21, 22, 22a, 28, 29, 30, 31, and 34 (MCL 492.102, 492.104, 492.105, 492.106, 492.106a, 492.107, 492.108, 492.109, 492.110, 492.111, 492.112, 492.113, 492.113a, 492.114, 492.114a, 492.115, 492.116, 492.116a, 492.117, 492.118, 492.119, 492.120, 492.121, 492.122, 492.122a, 492.128, 492.129, 492.130, 492.131, and 492.134), section 2 as amended by 2013 PA 16, section 4 as amended and section 6a as added by 2004 PA 283, sections 5, 6, and 7 as amended by 1988 PA 242, section 12 as amended by 1994 PA 2, section 13 as amended by 2009 PA 231, section 13a as added by 2005 PA 319, section 14 as amended by 2000 PA 361, section 14a as amended by 1980 PA 77, section 17 as amended by 2006 PA 302, section 18 as amended by 2002 PA 699, sections 19, 20, 21, and 31 as amended by 1995 PA 166, and section 22a as amended by 1993 PA 107, and by adding sections 4a, 9a, and 37a; and to repeal acts and parts of acts.

HB 5355 (Rep. Martus)

A bill to amend 1927 PA 175, entitled "The code of criminal procedure," by amending section 14p of chapter XVII (MCL 777.14p), as amended by 2008 PA 528.

HB 5356 (Rep. Brixie)

A bill to amend 1978 PA 472, entitled "An act to regulate political activity; to regulate lobbyists, lobbyist agents, and lobbying activities; to require registration of lobbyists and lobbyist agents; to require the filing of reports; to prescribe the powers and duties of the department of state; to

prescribe penalties; and to repeal certain acts and parts of acts," by amending section 4 (MCL 4.414), as amended by 2008 PA 289.

HB 5357 (Rep. Martus)

A bill to amend 1994 PA 451, entitled "Natural resources and environmental protection act," by amending section 20101 (MCL 324.20101), as amended by 2018 PA 581.

HB 5358 (Rep. Morgan)

A bill to amend 1962 PA 174, entitled "Uniform commercial code," by amending section 9201 (MCL 440.9201), as amended by 2002 PA 480.

HB 5359 (Rep. Morgan)

A bill to amend 2004 PA 452, entitled "Identity theft protection act," by amending section 3 (MCL 445.63), as amended by 2010 PA 318.

HB 5360 (Rep. Morse)

A bill to amend 1971 PA 227, entitled "An act to prescribe the rights and duties of parties to home solicitation sales; to regulate certain telephone solicitation; to provide for the powers and duties of certain state officers and entities; and to prescribe penalties and remedies," by amending section 1 (MCL 445.111), as amended by 2009 PA 93.

HB 5361 (Rep. Morse)

A bill to amend 1966 PA 224, entitled "Retail installment sales act," by amending sections 1a, 3, 5, 6, and 11 (MCL 445.851a, 445.853, 445.855, 445.856, and 445.861), section 1a as amended by 1993 PA 112, section 3 as amended by 2009 PA 232, and section 11 as amended by 1995 PA 167.

HB 5362 (Rep. MacDonell)

A bill to amend 1995 PA 162, entitled "Credit reform act," by amending sections 2 and 5 (MCL 445.1852 and 445.1855), section 2 as amended by 1996 PA 419.

HB 5363 (Rep. Skaggs)

A bill to amend 1988 PA 161, entitled "Consumer financial services act," by amending sections 2 and 6 (MCL 487.2052 and 487.2056), as amended by 2006 PA 252.

HB 5364 (Rep. MacDonell)

A bill to amend 2005 PA 244, entitled "Deferred presentment service transactions act," by amending section 2 (MCL 487.2122), as amended by 2016 PA 140.

HB 5365 (Rep. McKinney)

A bill to amend 2009 PA 229, entitled "Guaranteed asset protection waiver act," by amending section 3 (MCL 492.23).

HB 5366 (Rep. Brixie)

A bill to amend 1846 RS 65, entitled "Of alienation by deed, and the proof and recording of conveyances, and the canceling of mortgages," by amending section 25 (MCL 565.25), as amended by 2008 PA 357.

HB 5367 (Rep. McKinney)

A bill to amend 1931 PA 328, entitled "The Michigan penal code," by amending sections 219e and 219f (MCL 750.219e and 750.219f), section 219e as added by 1999 PA 164 and section 219f as added by 1999 PA 166.

Representative Skaggs, Ross Yednock, Financial Services Legislative Liaison for the Department of Insurance and Financial Services, and James Westrin, Director of the Office of Consumer Finance for the Department of Insurance and Financial Services, testified in support of HBs 5354, 5355, 5356, 5357, 5358, 5359, 5360, 5361, 5362, 5363, 5364, 5365, 5366, and 5367. Questions and discussion followed.

The Chair laid HB 5694 before the committee:

HB 5694 (Rep. Brenda Carter)

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," by amending section 2025 (MCL 500.2025); and to repeal acts and parts of acts.

At 9:32 AM, the Chair laid the committee at ease.

At 9:34 AM, Majority Vice Chair McFall called the committee back to order.

Representative Brenda Carter, Joseph Sullivan, representing the Michigan Department of Insurance and Financial Services, Michael Stern, representing CHUBB Insurance, and Ken Ross, representing John Hancock Insurance Company, testified in support of HB 5694. Questions and discussion followed.

At 9:56 AM, Majority Vice Chair McFall laid the committee at ease.

At 9:57 AM, the Chair called the committee back to order.

The following people submitted a card in support of HB 5694, but did not wish to speak:

Marcia Hune, representing the Life Insurance Association of Michigan.

Brian Christenberry, representing the National Association of Mutual Insurance Companies.

Dyck Van Kovering, representing the Insurance Alliance of Michigan.

Frank Venuto, representing the American Council of Life Insurers.

Representative Neyer moved to excuse Representatives Breen and Markkanen from the meeting. There being no objection the motion prevailed by unanimous consent.

There being no further business before the committee, Representative Grant moved to adjourn, Chair Brenda Carter adjourned the meeting at 9:59 AM.

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Representative Brenda Carter, Chair

Nicholas Gewirtz  
Committee Clerk  
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PROPOSED