



## HOUSE OF REPRESENTATIVES

COMMITTEE ON INSURANCE AND FINANCIAL SERVICES  
REP. BRENDA CARTER  
CHAIR

### COMMITTEE MEETING MINUTES

Thursday, May 23, 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 Chair requested attendance be called:

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

Absent: None.

Excused: None.

Representative Tsernoglou moved to adopt the meeting minutes from May 16, 2024. There being no objection, the motion prevailed by unanimous consent.

The Chair laid HB 4015 before the committee:

HB 4015 (Rep. Conlin)

A bill to amend 1956 PA 218, entitled "The insurance code of 1956," (MCL 500.100 to 500.8302) by adding section 3406z.

Alex Seasock, Legislative Director for Representative Conlin, testified on proposed substitute (H-4) for HB 4015. Questions and discussion followed.

The following people submitted a card in support of HB 4015, but did not wish to speak:

Elizabeth Kutter, representing the Michigan Health and Hospital Association.  
American Diabetes Association.

Danielle Sirianna, representing the National Kidney Foundation of Michigan.

Melissa Seifert, representing the AARP.

Joseph Sullivan, representing the Michigan Department of Insurance and Financial Services.

Yousef Rabhi, representing the Michigan Nurses Association.

The following people submitted a card in opposition to HB 4015, but did not wish to speak:  
Amanda Fisher, representing the National Federation of Independent Business.  
Leah Robinson, representing the Michigan Chamber of Commerce.

Representative Grant moved to adopt substitute (H-4) to HB 4015. The motion prevailed 9-1-6:

FAVORABLE ROLL CALL

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

Nays: Rep. Bruck.

Pass: Reps. Harris, Markkanen, Bezotte, Aragona, Neyer, Smit.

Representative Grant moved to report out HB 4015 with recommendation, as substitute (H-4). The motion prevailed 9-1-6:

FAVORABLE ROLL CALL

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

Nays: Rep. Bruck.

Pass: Reps. Harris, Markkanen, Bezotte, Aragona, Neyer, Smit.

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 McFall moved to report out HB 5354 with recommendation. The motion prevailed 9-6-1:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong.  
Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.  
Pass: Rep. Neyer.

Representative Fitzgerald moved to report out HB 5355 with recommendation. The motion prevailed 9-6-1:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong.  
Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.  
Pass: Rep. Neyer.

Representative Tsernoglou moved to report out HB 5356 with recommendation. The motion prevailed 9-6-1:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong.  
Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.  
Pass: Rep. Neyer.

Representative Grant moved to report out HB 5357 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Tsernoglou moved to report out HB 5358 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Young moved to report out HB 5359 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Scott moved to report out HB 5360 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Rogers moved to report out HB 5361 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Fitzgerald moved to report out HB 5362 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.  
Pass: Rep. Neyer.

Representative Xiong moved to report out HB 5363 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Grant moved to report out HB 5364 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Young moved to report out HB 5365 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Scott moved to report out HB 5366 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

Representative Scott moved to report out HB 5367 with recommendation. The motion prevailed 9-6-1:

FAVORABLE ROLL CALL

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

Nays: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Smit.

Pass: Rep. Neyer.

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.

Michael Stern, representing CHUBB Insurance, testified on proposed substitute (H-1) for HB 5694.

The following people submitted a card in support of HB 5694, but did not wish to speak:  
American Council of Life Insurers.

Representative McFall moved to adopt substitute (H-1) to HB 5694. The motion prevailed 10-0-7:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Breen, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong.

Nays: None.

Pass: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Neyer, Smit.

Representative McFall moved to report out HB 5694 with recommendation, as substitute (H-1). The motion prevailed 10-0-7:

**FAVORABLE ROLL CALL**

Yeas: Reps. Brenda Carter, McFall, Breen, Rogers, Scott, Young, Fitzgerald, Grant, Tsernoglou, Xiong.

Nays: None.

Pass: Reps. Harris, Markkanen, Bezotte, Aragona, Bruck, Neyer, Smit.

There being no further business before the committee, Chair Brenda Carter adjourned the meeting at 9:28 AM.

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Representative Brenda Carter, Chair

Nicholas Gewirtz  
Committee Clerk  
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