



THE SENATE

INSURANCE COMMITTEE

SENATOR JOE HUNE
CHAIRMAN

MEMBERS:

SEN. JAMES MARLEAU, VICE CHAIRMAN
SEN. JACK BRANDENBURG
SEN. GOEFF HANSEN
SEN. DAVE ROBERTSON
SEN. VIRGIL SMITH, MINORITY VICE CHAIR
SEN. STEVE BIEDA

505 FARNUM
P.O. BOX 30036
LANSING, MICHIGAN 48909-7536
PHONE: (517) 373-2420
FAX: (517) 373-2764

Senate Committee on Insurance Minutes

A meeting of the Senate Insurance Committee was held on Tuesday, March 6, 2012, at 2:33 p.m. in the Farnum Building, Room 100.

Attendance was recorded as follows:

Present: Senator(s) Hune (C), Marleau, Brandenburg, Robertson, Smith, and Bieda

Absent: NONE

Excused: Senator Hansen

A quorum was established.

The chairman entertained a motion to adopt the minutes from the November 8, 2011 meeting. Senator Bieda so moved. Without objection the minutes were adopted.

Senator Hune announced the order of business:

SB 300	Sen. Gleason	Insurance; essential; use of credit information and credit scoring; regulate.
SB 937	Sen. Hune	Insurance; other; receivers; limit powers related to secured instruments.
HB 4593	Rep. Glardon	Insurance; essential; use of credit information and credit scoring; regulate.
HB 4594	Rep. Opsommer	Insurance; essential; use of credit information and credit scoring; regulate.
HB 4595	Rep. Shaughnessy	Insurance; essential; use of credit information and credit scoring; regulate.
HB 4596	Rep. Howze	Insurance; essential; use of credit information and credit scoring; regulate.

Greg Ostrander, policy advisor for Rep. Paul Opsommer, gave verbal testimony explaining SB 300 and HB 4593, 4594, 4595 and 4596. Mr. Ostrander then answered questions from committee members.

The following people testified and answered questions from committee members on SB 300 and HB 4593, 4594, 4595 and 4596:

- Scott Hummel, Michigan Association of Insurance Agents – Support
- Peter Kuhnmuanch, Insurance Institute of America – Support
- David Williams, Progressive Insurance – Support

The following people submitted testimony cards but did not wish to speak on SB 300 and HB 4593, 4594, 4595 and 4596:

- Adrian Cazal, Farmers Insurance – Support
- Gregory Carr, Property Casualty Insurance Association of America – Support
- Rob Anderson, Farm Bureau - Support

The following people submitted testimony cards but did not wish to speak on HB 4593, 4594, 4595 and 4596:

- Bill Cilluffo, AAA – Support
- Rusty Merchant, Michigan Insurance Coalition – Support
- Dave Field, Allstate Insurance – Support
- Jenita Moore, Office of Financial and Insurance Regulation – Support

Joseph Fink, Dan Lane, and John Griffen, of Federal Home Loan Bank of Indianapolis, gave verbal testimony explaining SB 937, then answered questions from committee members.

The following people submitted testimony cards but did not wish to speak on SB 937:

- Deidra Wilson, Blue Cross Blue Shield of Michigan – Support

Senator Marleau motioned to adopt the Substitute S-1 to SB 937.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Marleau motioned to report SB 937 S-1 with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Next, the chairman entertained a motion to give SB 937 S-1 immediate effect. Senator Bieda so moved. Without objection the bill was given immediate effect.

Senator Brandenburg motioned to adopt the Substitute S-1 to SB 300.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Robertson motioned to report SB 300 S-1 with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Marleau motioned to adopt the Substitute S-1 to HB 4593.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Marleau motioned to report HB 4593 S-1 with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Bieda motioned to adopt the Substitute S-1 to HB 4594.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Bieda motioned to report HB 4594 S-1 with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Smith motioned to adopt Amendment 1 to HB 4595.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Marleau motioned to report HB 4595 as Amended with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Hune motioned to adopt Amendment 1 to HB 4596.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Hune motioned to adopt Amendment 2 to HB 4596.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed

Senator Smith motioned to report HB 4596 as Amended with recommendation.

Yeas: Hune, Marleau, Brandenburg, Robertson, Smith, Bieda

Nays: None

Absent: Hansen

The motion prevailed.

Senator Robertson motioned to excuse Senator Hansen.

Without objection, the motion prevailed by unanimous voice.

Being no further business before the Committee, Senator Hune adjourned the meeting without objection at 3:05 p.m.

Date approved by the Committee: 3/13/12

(An audio recording of this committee meeting is available upon request for a minimal fee.)