



## MEMORANDUM

To: Members of the Senate Finance Insurance and Consumer Protection Committee  
From: The Michigan Chamber of Commerce  
Date: Oct. 22, 2025  
Subject: Letter of Oppositeion to Senate Bills 351-355

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Please let this memo serve as the Michigan Chamber’s voice of concern to Senate Bills 351-5. While they may be well intended, the bills will hurt Michigan businesses by increasing their exposure to frivolous lawsuits as well as the compliance costs associated with a patchwork of regulations. We believe state-specific regulations that are duplicative or, worse yet, in conflict with federal laws will do nothing to deter bad actors who are already violating existing federal laws. We believe a federal solution and update to the Telephone Consumer Protection Act is the best way to address robocall issues, which are not subject to state lines. Instead of providing relief to Michigan consumers, the bills will divert resources that could be better spent investing and innovating in ways to help protect customers from unwanted calls and texts.

SB 351 proposes a series of new definitions for terms that are already defined and understood within the federal Telephone Consumer Protection Act and state telephone solicitation/telemarketing laws such as “existing customer” instead of “existing business relationship” and “express verifiable authorization” instead of “prior express consent.” The bills also prohibit a number of industry practices that would be deemed “substantial assistance” that help facilitate lawful business practices through third-party vendors.

It also creates a new private right of action for consumers to sue for damages along with a rebuttable presumption that a telephone solicitation made to any telephone number with an area code of this state is made to a residential telephone subscriber, which could result in hundreds or even thousands of meritless lawsuits filed against Michigan businesses. SB 353 revises the Consumer Protection Act to say that a violation of SB 351 is also a violation of the Consumer Protection Act. This standard of double-punishment for the same conduct could expose companies to new liabilities and costly legal battles.

Please continue to consider the unintended consequences these bills would have on Michigan businesses. If you have any questions, please do not hesitate to reach out.

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