STATE OF MICHIGAN

COURT OF APPEALS

LAKE STATES INSURANCE COMPANY,

Plaintiff-Appellee,

UNPUBLISHED December 7, 1999

Genesee Circuit Court

LC No. 97-053700 CZ

No. 209955

V

JADA JACIOLA BLAIR, a Minor, by her Next Friend, JENNIFER GREGORY, and JENNIFER GREGORY, individually,

Defendant-Appellants.

Before: White, P.J., and Hood and Jansen, JJ.

WHITE, J. (concurring).

I agree on the facts, as apparently asserted by defendants, Jennifer Gregory suffered a "bodily injury." Defendants have not maintained that the premature birth was attributable to some injury to Jada Blair in utero, as opposed to an injury to Jennifer Gregory that caused the birth process to commence prematurely. Further, I conclude that the term "bodily injury" is not ambiguous or obscure in the manner claimed by defendants. I also agree that the exclusion does not violate the ELCRA by discriminating against pregnant women or children in utero. Because I question whether the exclusion was intended to apply to claims of direct injury to family members, as distinguished from derivative injuries, I would order further briefing. However, on the issues raised, I concur in the affirmance.

/s/ Helene N. White