Re: Auto No-Fault (proposed HB 4936)

This past July 17th my family, friends, and I celebrated the five year anniversary of the automobile accident that almost cost me my life, changing it forever. I was driving back to school when I was "T-Boned" by an F-350 pulling a horse trailer. When emergency responders finally were able to reach me, I was pinned inside my vehicle and clinically dead. I was intubated, transferred by Aircare to the nearest trauma center, stabilized, treated, and eventually released.

After my accident, the doctors who saw me during my hospitalization prepared my parents for the reality that I would most likely never be independent again, and suggested that they discuss who would be an appropriate choice for a guardian for me. Since then, I went through extensive therapies; I have spent the last three years of my new life working for Special Tree Rehabilitation Services, and live independently in my own apartment.

I look at my accident as a blessing because it guided me to my passion, and has given me the opportunity to improve the lives of others. Auto No-Fault is responsible for the opportunity that I was given for a second chance at life. It would be extremely damaging to this State as a whole, if the system that has supported so many of its citizens during the fight for their lives, suddenly no longer exists.

HB 4936 is a clear confirmation that the Michigan auto insurance industry desires to effectively repeal Michigan's model Auto No-Fault insurance system. If these bills are enacted, the consequences would be dire and would include, among other things, the following:

- **A Loss of Jobs:** resulting from diminished reimbursement to medical providers who treat severely injured accident victims.
- **Reduced Access to Medical Care:** resulting from unfunded essential medical and rehabilitation services.
- **Increased Insurance Premiums:** resulting from the need to purchase higher liability insurance to protect consumers from increased exposure to liability for victims' unfunded medical expenses.

Sincerely,

Sara K. Lundsten *CBIS*
Vocational Coordinator
Special Tree Rehabilitation System