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**Date:** 9/29/2011 11:16 AM  
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***Keep Auto No Fault!!!***

I am writing to inform you of my strong opposition to house bill 4936. I find this bill to be just another way for auto insurance companies to increase their already large profits. Once auto no-fault coverage is gone it will never come back, the insurance companies will continue to raise rates and then where will they cut. The two points in the bill that ensure this are: 1) an insured cannot sue his/her agent if that agent doesn't sell the insured enough coverage (this clearly means that those responsible for sponsoring this bill anticipate a large number of angry underinsured customers) and 2) citizens of Michigan will not be able to take this bill to referendum if we don't agree (this implies legislators are aware of the already strong opposition and want to ensure the bill cannot be overturned). Additionally, the insurance companies are not saying that our premiums will go down if auto no-fault is removed, only that our premiums "may" be reduced temporarily.

Our current medicaid system is already overburdened, where will people be able to go when all of their coverage is gone before they even get out of the emergency room and they need months and/or years of rehabilitation? In fact, public sector consultants, conducted a study that determined that if the approximately 500 people per year that suffer catastrophic injuries in Michigan become Medicaid eligible, the long term care costs will total about \$30 million in the first year alone. So, basically this just shifts the cost of care from the insurance companies to the taxpayers of Michigan. I understand the idea behind trying to reduce insurance costs so that everyone can afford it, but this bill is not the way to do it. The medical portion of our auto insurance bill makes up only 30% of our overall insurance bill. Why is it that this is the only portion, however, being looked at for rate reduction? I personally care more about the people in my car (my 2 beautiful daughters) than the car itself.

Again, the insurance industry is not guaranteeing sustained savings, only that if someone chooses the lower coverage, he/she will save approximately \$1-\$2 dollars daily. For someone who cannot afford insurance, \$2/day isn't going to change that. Additionally, the insurance companies continue to make incredible profits, why not lower costs in the areas that would actually make a difference to policy holders, the areas covering collision and theft. Is anyone even looking at the other 60% of our premiums for savings? How much profit is enough for the insurance companies?

The state of Michigan reports insurance premiums that are only \$23/month over the national average for the best coverage in America. Shouldn't we be #1 for something other than unemployment (*which of course will also increase by the thousands if this bill passes*)?! We, as the insured, pay our premium "just in case" something happens, but at every turn the insurance companies want to find a way out of paying when the "just in case" actually does happen.

Sincerely

Suzanne Pluff

Fowlerville, Mi.