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October 4, 2011

The Honorable State Representative Peter Lund, Committee Chair
Michigan House of Representatives Insurance Committee
374 Capitol Building
Lansing, MI 48909

RE: Opposition to House Bill 4936

Chairman Lund and Members of the House Insurance Committee:

A Michigan driver who has been driving for the last 35 years would have paid a total of $2,185.81 into the Catastrophic Fund, for an average of $62.45 per year with no deductible to guarantee that they have the ability to cover any and all reasonable and necessary medical expenses they incur as a result of an automobile accident. This is a real bargain given that the average American Family pays $15,000 per year for medical insurance with most policies having a $6,000 deductible. In Michigan, we are able to ensure our youngest drivers (who are most likely to be involved in a serious automobile accident) will have the coverage they need to recover to their maximum potential in the event of a catastrophic injury without bankrupting their families or having them become a burden on the State of Michigan's Medicaid roles.

House Bill 4936 only ensures one thing, and that is the insurance company's bottom line. Did you know that the nation's top ten automobile insurance providers are located outside the State of Michigan? This means that increased revenue earned by the insurance companies will be channeled right out of Michigan.

Please ask yourself, why should we give up the best automobile insurance in the nation only to benefit the insurance companies? Last year State Farm earned 1.8 billion dollars and posted a 61.5 billion dollar net worth. Is that not enough? Do we need to give them more money at the expense of the citizens of Michigan?

In 1992 and again in 1994, Michigan residents voted by a 2/3rd majority that they **do not** want changes to auto no-fault insurance. What do you think their response will be when they find out that the State government changed it without their knowledge?

Please consider the following before voting on a bill that will have devastating effects on Michigan.

- With private insurance off the hook, Michigan will experience a **massive cost** shift of $800,000,000. The State will be affected by a loss of tax revenues (personal, income, business, etc.) higher unemployment claims, and a significant increase to the Medicaid and welfare programs.
- Michigan will also experience a loss of a minimum of 5,200 jobs from the medical and rehabilitation fields. Additionally, individuals with traumatic brain and other catastrophic injuries that require employment in non-traditional sheltered workshops will find themselves unemployed with no other opportunities available to them because of the deficits they incurred in their accidents

Are you willing to sign away unlimited lifetime medical benefits for you and your family, only to shift the cost from the insurance carriers to the State of Michigan? You can leave a legacy of "one of the legislators who saved the Auto No-Fault System", or "one of the legislators who ruined the state of Michigan."