



Property Casualty Insurers  
Association of America  
Shaping the Future of American Insurance

Robert Passmore  
Senior Director, Personal Lines

May 31, 2012

The Honorable Peter J. Lund  
Chairman  
Michigan House Insurance Committee  
124 North Capitol Avenue  
P.O. Box 30014  
Lansing, MI 48909-7514

Re: Michigan House Bills 5587, 5588 and 5589

Dear Chairman Lund:

The Property Casualty Insurers Association of America (PCI) represents more than 1,000 members who account for more than 40 percent of the Michigan property casualty insurance market.

PCI respectfully submits the following comments on House Bills 5587, 5588 and 5589 concerning exclusions for personal injury protection (PIP) benefits.

Currently, 15 other states allow exclusions from PIP or no-fault coverage in certain circumstances, including for some of those outlined in House Bills 5587—89. For your information, we have attached a chart to this letter that provides detail on the exclusions permitted in other states.

PCI supports the ability of insurers to use statutorily allowed coverage exclusions as they see fit as part of a competitive, private insurance market. To that end, it is truly the Legislature's prerogative to determine if these particular exclusions fit the public policy goals of the State.

I appreciate your consideration of our perspective. Please contact me directly at 847-553-3612 or via email at [robert.passmore@pciaa.net](mailto:robert.passmore@pciaa.net) with any questions or if there is any additional information that we can provide.

Sincerely,

cc: Jeffrey Junkas, PCI  
George Carr