

# What is the MCCA trying to hide?

There have been numerous claims of the MCCA's unsustainability, but available data suggests otherwise

- Since its inception, the MCCA has paid out \$9.9 billion to cover the 28,788 reported catastrophic claims.
- The fund currently holds \$14.3 billion in reserves, while only 13,703 claims remain open.
- Despite that personal injury crash rates have decreased 32.5% over the last decade, in 2012, the MCCA increased the estimated cost of future claims by 15%, or \$11 billion. This is more than has been paid out over its entire 40 year existence.
- In estimating their future costs, the MCCA uses a 25% rate for claims "incurred but not reported." This means they are estimating that approximately 3,000 catastrophic claims have yet to be reported.
- The fund collected \$1.02 billion and paid out \$927 million in 2011.
- In 2012, the MCCA raised their annual assessment (fee paid by all Michigan drivers) by 21%.
- An Ingham County Circuit Court ruling subjects the MCCA to FOIA and the Open Meetings Act, revealing how rates and future costs are calculated. This information would either substantiate or disprove claims of unsustainability.
- The MCCA, whose 5 board members all represent insurance companies, is appealing this decision.

**Responsible reform requires all of the data**