Dear Senator/ Representative,

 Over the course of the last year, many bills have been introduced in attempts to “reform” Michigan’s Auto No-Fault law. Claims have been made that the MCCA is unsustainable, as is the business of writing automobile insurance in Michigan.

Whether or not these accusations are true, we have yet to tell. The MCCA has declared itself exempt from the Freedom of Information Act, and as such do not have to disclose anything regarding actuarial projection models, salaries granted to administrators, and how much money is being spent on lobbying their case.

In response, two lawsuits have been filed in an attempt to get the data. The Coalition Protecting Auto No-Fault (CPAN) has filed suit against the MCCA on behalf of the care providers of the state, and the Brain Injury Association of Michigan (BIAMI) has filed suit on behalf of the citizens. The lawsuits have since been consolidated and a hearing will be held on October 24, 2012 in Lansing.

How can someone in good conscience vote on the proposed bills without seeing the data?

To quote one of your colleagues in Lansing, Representative Cavanaugh:

*“It is shameful that the MCCA still refuses to provide my colleagues and I with the information we need to make an educated decision on No-Fault reform. If insurance companies are so confident that this reform is needed, why are they so insistent upon hiding the facts?”*

He continues, *”We deserve to have the facts before being asked to vote on such a monumental measure. I am hopeful that in the future the Michigan Catastrophic Claims Association will be more forthcoming with their information, especially when asking the legislature to make a decision that will impact everyone in our great state.”*

I thank you for your consideration on this topic, and ask that you simply insist on reading the hard numbers for yourself before voting on any pending legislation that would effect Michigan Auto No-Fault.

Sincerely,

<Insert Name>