



ANNUAL REPORT 2018

Celebrating 15 years of protecting Michigan drivers and their families.



In 2018, CPAN's leadership, member organizations, and community of supporters...



Reached nearly **5.5 million** Michigan residents across traditional and social media



Sent **3,572** individual messages to legislators urging them to protect benefits



Overcame **4** legislative attacks



Earned **3** awards for social media and public relations campaigns



FROM THE PRESIDENT'S DESK...

2018 was a tough year—we faced the most difficult lame duck session in our organization's 15-year history and fought harder than ever before. Not unlike many advocacy organizations in today's political landscape, we found ourselves up against strong, well-funded opposition. We were outspent at an estimated 20:1 rate, which meant we had to increase our own spending to facilitate market research, to launch consumer advocacy campaigns, and to ensure we could keep the narrative focused on maintaining care for accident victims.

But I'm proud of CPAN, and I'm proud of all our member organizations and community advocates. Thanks to our grassroots movement and coordinated efforts, we preserved Michigan's model system through another year of attacks and advocated for important reforms. I look forward to seeing what our collaboration and partnership will achieve in 2019 and beyond.

Thank you for all you do.

John Cornack, CPAN president

2018 WINS and LEGISLATIVE ADVOCACY



We overcame 4 attempts to gut no-fault benefits.

House Bills 5517 – 5523 would have taken away the lifetime auto injury coverage guaranteed under Michigan’s current auto insurance system and replaced it with a tort system, where injured drivers would sue at-fault drivers to recover costs for their injuries.

Senate Bill 787 would have offered a so-called “carve-out” for senior citizens, that in reality would have severely decreased their protections.

Senate Bill 1014 addressed the Assigned Claims Plan (ACP) and would have capped the cost of care at \$400,000. This bill, along with SB 787, failed to address the real factors behind the state’s high auto insurance rates.

Senate Bill 1014 (H-1) authorized the sale of substandard no-fault policies with no true guarantee of insurance premium reductions, and provided many loopholes for insurance companies to avoid charging fair insurance rates to Michigan consumers.



We **filed as an intervening party** when Detroit Mayor Mike Duggan tried to bring the auto no-fault fight to the federal courts, claiming no-fault is unconstitutional and proposing “PIP choice,” a significantly worse alternative, to replace it.



We **called on state government to enact stronger regulations** to protect Michigan drivers from excessive and discriminatory auto insurance rates, including joining a letter signed by bipartisan legislators demanding that state government crack down on the insurance industry’s refusal to lower rates despite major corporate tax breaks.



We **were active in the courts**, filing amicus briefs in three Supreme Court cases:

1. Foote Memorial Hospital d/b/a Allegiance Health v Michigan Assigned Claims Plan and the Michigan Automobile Insurance Placement Authority—concerning the retroactivity of the Covenant Health v State Farm case.
2. Jankowski v Home-Owners and Auto-Owners Insurance Companies—concerning the rights of no-fault policy holders when traveling out-of-state.
3. Dye v Esurance Property & Casualty Insurance Company and Geico Indemnity Company Case—concerning whether an owner or registrant of a vehicle involved in an accident may be entitled to personal protection insurance when no-fault insurance was maintained on the vehicle but not by the owner or registrant.



We conducted a **statewide poll of 800 likely Michigan voters** and found that nearly two thirds reject any plan to limit or eliminate medical benefits for accident victims, and primarily blame state government’s lack of oversight for high insurance rates in the state.



SHOP YOUR POLICY

COALITION PROTECTING AUTO NO-FAULT

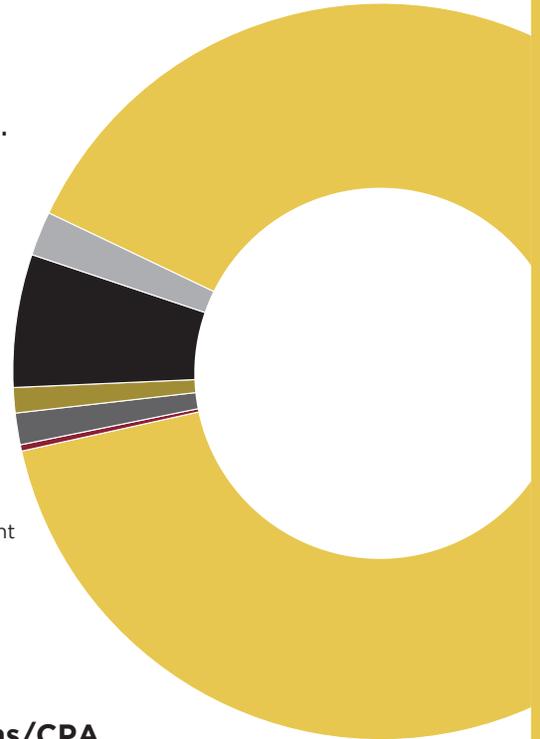
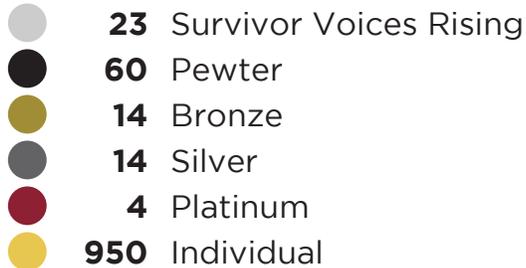
We launched **Shop Your Policy**, a consumer-advocacy social media campaign which encouraged drivers to save money on their auto insurance by obtaining 4-5 quotes. The campaign generated over 2.9 million impressions and 7,519 website visits.

MEMBERSHIP and FINANCIAL INFORMATION



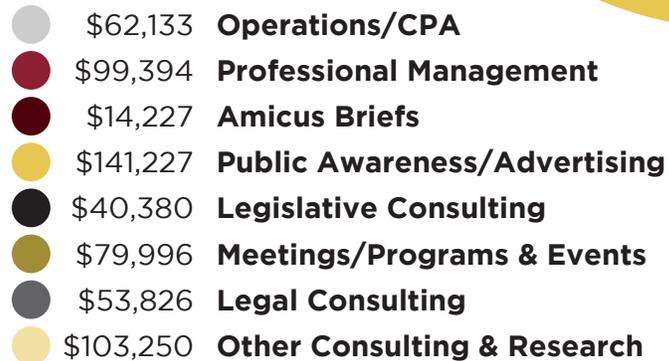
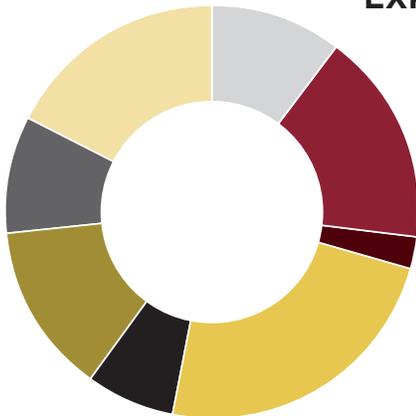
92.9% retention rate for membership.

MEMBERSHIP BY CATEGORY



In our ongoing effort to support providers as they offer the best possible care for accident victims, we experienced the consolidation of some of our largest member organizations, which resulted in a slight decrease in overall membership revenue for 2018.

EXPENSES BY CATEGORY



Revenue \$514,083 less expenses \$594,433 = **\$80,350**

REVENUE BY CATEGORY



Total Revenue **\$514,083**



In 2018, fighting threats to dismantle no-fault required additional investments in advocacy efforts. We developed a highly-visible and comprehensive Crain's ad placement, hired independent insurance expert Douglas Heller, conducted a statewide poll of 800 likely Michigan voters, and directed funds toward important consumer and legislative advocacy campaigns such as #ShopYourPolicy.



In 2018, based on public data, **CPAN was outspent by the insurance industry at an estimated 20:1 rate across lobbying and public relations efforts.**

But we were able to capitalize on the commitment of our supporters—an outspoken and passionate group of advocates whose efforts are invaluable. The need to protect auto no-fault from aggressive opposition will always be there, but your dedication fuels us to keep fighting so every Michigander can get behind the wheel with the peace of mind that should they need care, it will be covered.



2018 Survive & Thrive featured artist Jeffery McDonald (left) and event sponsor Dave Christensen of Christensen Law.

Our commitment is to protect the lives of Michigan drivers and families, and we'll fight for that, no matter the cost. But we can't do this without you. We will always rely on your support—around funding, advocacy, and mobilization. It's more important than ever that you take up this fight in your own community.

Help preserve auto no-fault:



JOIN

Become a member of CPAN or increase your membership level



CONTRIBUTE

Make a donation or attend a fundraising event



ENGAGE

Connect with us on social media or spark conversations to inform those around you

We need **YOU** in this fight.

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