

## Make no-fault fair. Make it affordable.

**Michigan needs to improve its auto no-fault system while continuing to protect drivers.**

CPAN's reforms seek to promote cost savings and premium reductions, while protecting the essential and critical care auto accident survivors need to survive and thrive.

### MAKE IT AFFORDABLE

#### **FEE SCHEDULES:**

Adopt a fee schedule that is 185% of the workers compensation rate for health care providers treating auto accident victims.

#### **FAMILY-PROVIDED ATTENDANT CARE:**

Set reasonable hourly rates for family-provided attendant care.

#### **FRAUD:**

Aggressively tackle fraud and claims handling abuse by creating a fraud authority that is fair and balanced. Fraud by claimants and providers alike must stop.

### MAKE IT FAIR

#### **MCCA TRANSPARENCY**

Subject the Michigan Catastrophic Claims Association (MCCA) to Michigan's transparency laws. The MCCA is a public body created by the legislature that all drivers pay into. The public has a right to know if this \$20 billion fund is being managed appropriately.

#### **PRIOR APPROVAL OF RATE INCREASES**

Require auto insurers to obtain prior authorization before implementing a rate increase. Because Michigan law requires all drivers to purchase auto insurance, CPAN believes the state should review and authorize rate increases before they take effect, just like they do with our utility bills.

#### **BAN UNFAIR RATING PRACTICES**

Stop insurance companies from using non-driving rating factors like credit scores and zip codes in determining insurance policy rates. A Forbes report shows these practices "negatively affect minorities and individuals with lower income."

Source: [www.forbes.com/sites/robertharrow/2016/04/25/is-your-credit-score-affecting-your-insurance-premiums/#30c6584820df](http://www.forbes.com/sites/robertharrow/2016/04/25/is-your-credit-score-affecting-your-insurance-premiums/#30c6584820df)

FAIRNESS + AFFORDABILITY =  
**A BETTER NO-FAULT SYSTEM FOR ALL!**

**ProtectNoFault.org**