2015 ANNUAL REPORT



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John Cornack CPAN President

From

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President's Message

2015 has come and gone and our coalition can once again stand proud knowing that we have stood in defense of the best auto insurance system of the country. Without the hard work of CPAN's members – inside the halls of the state capitol, in the courts and on the ground all across the state – it is very likely the life-saving coverage of auto no-fault would cease to exist in Michigan.

This past year, CPAN members have been able to push back against ill-conceived legislation that would have undone many of the protections afforded by Michigan's auto no-fault laws. From grassroots trainings to help our supporters improve their advocacy skills, one-on-one meetings and committee hearings with state lawmakers, to holding town hall meetings across the state and using social media, we are doing everything in our power to get our message out.

In addition to our legislative and grassroots advocacy, CPAN members have remained active in the courts. This legal advocacy will continue into 2016, which is when the Court of Appeals is expected to rule on our Freedom of Information Act case against the Michigan Catastrophic Claims Association. The Court of Appeals was instructed by the Michigan Supreme Court to specifically address whether the MCCA is a "public body" as defined by state law. The outcome of the case may have impacts far beyond auto no-fault and could get to the heart of transparency laws.

Looking back on the year, CPAN and its member organizations have plenty to be proud of, but our work is not over. We will continue to seek fair and balanced reform that preserves no-fault long into the future.

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John Cornack CPAN President



From left to right (at CPAN's Survive & Thrive event): Jane Bailey, Ex. Director of the Michigan Association for Justice and CPAN Board of Director; John Cornack, CPAN President and President of the Eisenhower Center; Dan Bogosian, Eisenhower Center; and Lisa Cornack

CPAN President, John Cornack, at the Capitol for a press conference



John Cornack is interviewed by WJR's Mitch Album at the 2015 BIAMI Fall Conference.

Legislative Report

We are now past the half way point of this current two year legislative session. CPAN members in 2015 successfully put the brakes on insurance industry backed legislation (SB 248 and SB 288 also known as D-Insurance); however, the road ahead remains uncertain. It may become uneven and bumpy at times, as CPAN continues to advocate for a fair and balanced reform package that will help ensure the long term viability of our no-fault system.

The politics of addressing long term changes to Michigan's no-fault system become even more complicated as we move into an election year. The House of Representatives will be up for re-election, which shifts the political dynamics in the debate. Regardless of which party controls the House of Representatives in 2017, CPAN remains committed to passing legislation this session that will improve and preserve Michigan's auto no-fault system and address affordability for Michigan drivers.

The four major issues that dominated the legislative discussion in 2015 include the creation of a fraud authority, attendant care reform, cost containment on providers and the creation of a new Michigan Catastrophic Claims Corporation. These issues are expected to remain the focus in 2016.

In addition to these four issues, CPAN will continue to strongly advocate for solutions to address the many problems that are impacting the operations of Michigan's no-fault system. These include:

- Overreaching behavior and practices by insurance companies that have put our patients, providers and drivers at risk
- Recent Michigan Court of Appeals decisions that have given rise to aggressive interpretations on restricting barrier-free house accommodations and special transportation
- The unregulated independent medical examination practices used by insurers that have reached an intolerable and inexcusable level
- Unregulated medical bill auditing risks, delaying patients' medical care without any basis for fairness or predictability
- MCCA claims practices that have moved the entity to act as a "super adjuster" that is now directly controlling the payment of products, services and accommodations required by the most severely insured

Detroit Mayor Mike Duggan's push for a low-cost / low-coverage "D-Insurance" proposal also remains an issue from 2015 that needs to be addressed in 2016. This bill, SB 288, would allow for the proliferation of inadequate policies to be offered across the state. This raises serious questions about the costs for injury care that would be shifted to taxpayers. Similar proposals that attempted to cap the level of care would have resulted in millions of dollars in increased Medicaid costs every year. We anticipate other legislative proposals to emerge, allowing for all drivers to be allowed a PIP choice at low coverage levels.

So while CPAN was able to push back against what would have been devastating reforms in 2015, we continue to see the potential for 2016 to be one of the most important legislative sessions in the organization's history. Our coalition will continue to be the collective voice for the stakeholders trying to navigate the winding roads of our political and legislative arena to find meaningful, fair and balanced reforms. There are some who will want to simply take the easy road and say "no" to reforms. The right road, and indeed the much more difficult one, is to be bold and lead the way to improving and preserving the long term viability of our state's auto no-fault system.



Regislative Activities





George T. Sinas **CPAN General Counsel** Stephan H. Sinas Thomas G. Sinas

2015 Legal Action Report

Just as in the past several years, 2015 saw insurance companies continue to use the courts to pursue their draconian form of auto insurance reforms. CPAN's legal team remained vigilant throughout the year and made sure to keep CPAN members updated and engaged in amicus curiae briefs where appropriate.

Among the most prominent cases CPAN supported in 2015 was our longstanding push for transparency of the Michigan Catastrophic Claims Association. The MCCA was created by the Michigan legislature, but is controlled by private insurance companies that refuse to open the organization's rate-making data to public scrutiny.

In October, 2015, the Michigan Supreme Court remanded CPAN's case to the Michigan Court of Appeals, instructing the Court to specifically address the issue of whether the MCCA is a "public body" under state law. The Supreme Court also instructed the Court of Appeals to address whether a statute passed by the legislature years ago, that purported to exempt the MCCA from the reach of FOIA, was constitutionally enacted.

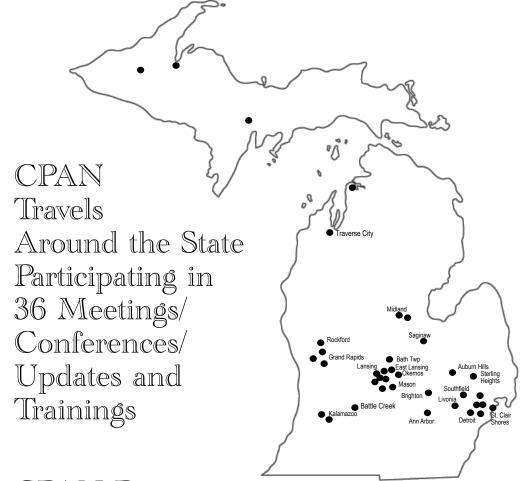
The transparency case is now before the Court of Appeals, pursuant to the Supreme Court Remand Order. The parties will soon be filing their briefs, no later than February 1st with the Court. After the briefs have been filed, the Court will schedule oral arguments, which will likely take place later this year. A decision will be issued sometime thereafter. It is likely that the party who loses will file an appeal with the Michigan Supreme Court, which will require additional briefing and subsequent litigation, most likely pushing the matter into 2017.

The MCCA case will impact a much broader universe than auto no-fault insurance, because the definition of what constitutes a 'public body' gets to the very heart of ensuring that entities created by the legislature remain publicly transparent. CPAN expects the Court of Appeals to decide on the case in 2016. This lawsuit, to date, has spanned 3 years with CPAN first filing the case in early 2013. Seeking transparency at the MCCA has not only required a considerable amount of time by CPAN's General Counsel, but it has resulted in a significant financial drain on the organization, due to use of outside legal experts/counsel and will probably continue as a substantial burden until a final ruling, most likely at the Michigan Supreme Court, is issued.

During 2015, CPAN welcomed two additional members to its legal team. George T. Sinas has served as CPAN General Counsel since the organization's founding. His sons, Thomas G. and Stephen H. Sinas, joined the CPAN legal team during the year and now serve as associate counsel for CPAN. Both Tom and Steve are partners at the Sinas Dramis Law Firm



where they specialize in personal injury, auto negligence and auto no-fault litigation. Tom serves on the Board of Directors of the Brain Injury Association of Michigan and the Board of Trustees of Grand Rapids Bar Association, while Steve serves on the Board of Directors of the Michigan Association for Justice and the Board of Directors of the Michigan Brain Injury Providers Council.



CPAN Receives Recognition at MSAE Diamond Awards

for its innovative collaboration with the Insurance Institute of Michigan to present the Michigan Driver Safety Showcase.

CPAN earned an Honorable Mention Award in the category of Innovative Collaboration at the Michigan Society of Association Executives' (MSAE) 13th Annual Diamond Awards held Thursday, Sept. 10th, at the Detroit Marriot in Troy. The awards program recognizes excellence and innovation in Michigan's association sector.



CPAN joined with the Insurance Institute of Michigan to present and host the Michigan Driver Safety Showcase. Since CPAN's founding, the two sides have been at odds with each other on a number of bills in the Michigan legislature, regularly dueling with one another on live radio interviews or sparring in the opinion section of local newspapers on various legislation. Demonstrating this willingness to compromise was important to CPAN's reputation. The challenge was finding the right opportunity that allowed CPAN to extend the olive branch. That's when the idea came to fruition. We could work together in collaboration of a common goal: to reduce auto accidents in Michigan.

In 2014, CPAN reached out to Insurance Institute of Michigan (IIM) with the idea for the Michigan Drivers Safety Showcase, an event to educate lawmakers and the public about safe driving habits. Through the efforts of this joint event committee, the two groups asked other organizations interested in driver safety to exhibit. On the day of the event, legislators, their staff and the public were invited to visit 10 exhibits and learn more about issues such as distracted driving, avoiding deer/car accidents, teen safe driving, defensive driving, night driving, safe driving for seniors, and how to share the road with bicycles.

This is the fourth year in a row that CPAN has been recognized at the MSAE Diamond Awards.

2015 By-the-Numbers:

- 312 New stories mentioning Michigan Auto No-Fault in 2015
- 3,088 Letters generated/ sent to Michigan Legislators from the CPAN website opposing SB 288 (D-Insurance)
- 7,200 Number of views from CPAN's most popular Facebook post in 2015 (Rep. Banks "No to D-Insurance" article)
- 34 New Twitter followers added in 2015
- 36 Number of presentations/meetings or conferences attended by CPAN around the State
- 4th Year in a row CPAN has been recognized at MSAE Diamond Awards
- 5 Advocacy training/ updates held around the State
- \$71,600 dollars raised by CPAN fundraisers



















A Look Back...

In January, at the invitation of CPAN member organization CarePlus TLC, the CPAN legal team of George, Tom and Steve Sinas educated a group of family physicians and physician assistants about Michigan's auto no-fault laws and the coverage and services available to accident survivors. Early in the spring, Origami Brain Injury Rehabilitation Center invited CPAN to an employee in-service where Kevin McKinney, Martha Levandowski and Jean Doss provided a legislative update on the no-fault issues and shared tips and techniques for becoming a stronger advocate for our cause. Michigan Senior Advocates and the Michigan Nurses Association also requested legislative updates and advocacy training for their organizations.

Early in 2015 CPAN was asked to provide the Democratic Caucus with a Michigan auto no-fault briefing. This was an opportunity to educate many of our newly elected representatives about Michigan no-fault laws and the legislative and court challenges CPAN members have faced in recent years.

Throughout the year, CPAN hosted a regular No-Fault Work Group of more than 18 lobbyists. Under the guidance of CPAN's Legislative Coordinator Kevin McKinney, the group shared insights, legislative support materials, and developed strategies to advance CPAN's position in Lansing.

Growing membership, providing educational materials and being a resource to members of the no-fault community are all part of the CPAN mission. CPAN Administrative Director, Martha Levandowski, regularly participated as an exhibitor at conferences around the state. CPAN had booths at the MAJ No-Fault Institute, BIAMI Annual Conference, Annual Brain Injury Symposium of Mid-Michigan, MOA, Carnival of Care, Michigan Orthotics and Prosthetics Association, Michigan Guardianship Association, the 2015 SCI Symposium, and the Michigan Osteopathic Association Scientific Conference.

The weather was perfect for the 3rd annual CPAN golf outing. This year's event was held for the second time in a row at the beautiful Eagle Eye Golf Club outside of Lansing. Not only is this a fundraising event for the organization, but a great opportunity for members of the no-fault community to enjoy a round of golf, network and unwind together. Participation in this annual event continues to increase, and this year we were joined by 6 members of the Michigan Legislature.

When Mayor Mike Duggan announced his D-Insurance plan for the City of Detroit, the Detroit Caucus took on a major role of highlighting the inadequacies of his proposed low-cost, low-coverage plan. CPAN, along with MBIPC, was there to support them and held an educational forum for these members this spring.

Thanks to proud CPAN member, the WorkSkills Corporation, the fourth annual Survive & Thrive Art Sale held this past July was a huge success. Survive and Thrive is an art sale featuring works from artists with traumatic brain injuries and other disabilities. Guests enjoy an evening surrounded by beautiful art, delicious food and good friends, all to raise funds for a great cause – preserving and protecting Michigan's model no-fault insurance system.







CPAN was recognized for the fourth year in a row at the Michigan Society of Association Executives Diamond Awards held Thursday, Sept. 10th, at the Detroit Marriot in Troy. The awards program recognizes excellence and innovation in Michigan's association sector. Our organization earned an Honorable Mention Award in the category of Innovative Collaboration for our joint effort with the Insurance Institute of Michigan to present and host the Michigan Driver Safety Showcase in September, 2014.

Although the legislature was on break during the summer, CPAN was busy conducting advocacy training workshops around the state. More than 120 people attended four-hour sessions, which included a legislative update from Kevin McKinney, followed by a session on becoming a more effective advocate conducted by Jean Doss. Workshops were held in Traverse City, Midland, Livonia, Kalamazoo and Grand Rapids.

Over the years, CPAN has conducted or assisted legislators with hosting Auto No-Fault Town Halls, and this year was no exception. Early this fall, CPAN supported town halls in the Kalamazoo, Sterling Heights and Detrtoit areas, providing panelist and materials to help lawmakers educate the public about the impact proposed changes to auto no-fault would have on Michigan accident survivors, health care providers and consumers.

With 378 fatal traffic crashes in Michigan through June of this year, two groups on opposite sides of reforming the state's no-fault law have put their differences aside to raise awareness about driver safety. The Insurance Institute of Michigan (IIM) and Coalition Protecting Auto No-Fault (CPAN) sponsored the second annual Michigan Driver Traffic Safety Showcase. This year's event was held on the lawn of the State Capitol in Lansing on September 16, and featured 13 participating organizations including: Advocates for the Michigan Osteopathic Association, Allstate, AARP, Frankenmuth Insurance, Farm Bureau Insurance, Hastings Mutual Insurance Company, Heads First, Ingham County Sheriff Department, Lansing Area Safety Council, Michigan Center for Truck Safety, Michigan Deer Crash Coalition, Michigan Department of Transportation, Michigan Office of Highway Safety Planning and Michigan Teen Safe Driving Coalition. Legislators and the public had the opportunity to learn safe driving habits, experienced distracted and impaired driving simulators, and got to try their hand behind an 18 wheeler in the Michigan Truck Safety simulator.

On Friday, Oct. 16, the Michigan Supreme Court issued an order vacating a recent decision by Michigan Court of Appeals, which held that the Michigan Catastrophic Claims Association (MCCA) was not subject to the Michigan Freedom of Information Act (FOIA). The Supreme Court remanded the case to the Court of Appeals, instructing the Court to specifically address the issue of whether the MCCA is a "public body" under the state's FOIA law. It is clear that this case will impact a much broader universe than auto no-fault insurance. The issues framed by the Michigan Supreme Court go to the very essence of what the Michigan FOIA law was intended to accomplish. CPAN's position is that the MCCA fits the definition of a public body under state law and that it affects – in a substantial way – all Michigan citizens who own, operate or use motor vehicles. Therefore, the MCCA should be considered a "public body" and subject to the reach of FOIA.









Meeting











The 2015 CPAN Gala was held at the beautiful Michigan Historical Museum in Lansing. Over 330 guests and a handful of legislators had the chance to explore three floors of exhibits, offering a view of Michigan's rich past, from the time of the state's earliest peoples to the late 20th century. There was no formal program at this year's event, just the opportunity to enjoy a delicious Michigan themed strolling dinner and a number of tasting stations featuring Michigan craft beers, wines, cider and hard cider, all while catching up with friends and associates who share the common goal of supporting Michigan model auto nofault insurance system of care. Guests had the opportunity to participate in a scavenger hunt and chances to win a variety of prizes for correctly answering clues provided throughout the exhibits. As the night wrapped up, guests commented that it was a delightful evening and a memorable, Pure Michigan venue. By all accounts, the CPAN Night at the Museum was a fantastic success.















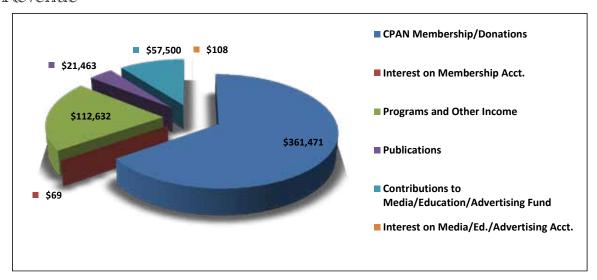




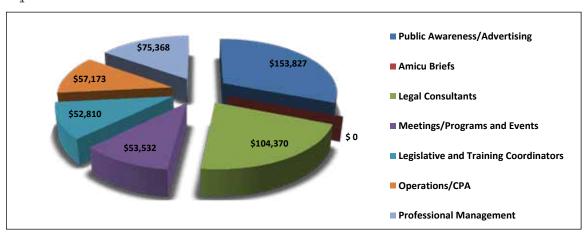


Annual Report (January 1, 2015 through December 31, 2015) _

Revenue



Expenses



| Total Revenue | \$553,243 | Total Expenses | \$497,080 |
|--|-----------|---------------------------------------|-----------|
| Interest on Media/Education/Advertising Acct | . \$108 | Professional Management | \$75,368 |
| Fund | \$57,500 | Operations/CPA | \$57,173 |
| Contributions to Media/Education/Advertising | | Legislative and Training Coordinators | \$52,810 |
| Publications | \$21,463 | Meetings/Programs and Events | \$53,532 |
| Programs and Other Income | \$112,632 | Legal Consultants | \$104,370 |
| Interest on Membership Acct. | \$69 | Amicu Briefs | \$0 |
| CPAN Membership/Donations | \$361,471 | Public Awareness/Advertising | \$153,827 |
| Revenue | | Expenses | |

Revenue Less Expenses \$56,163

CPAN Mission:

The Coalition Protecting Auto No-Fault (CPAN) is a broad, bi-partisan, coalition of healthcare associations, healthcare providers, consumer advocate groups, and individuals working together in the courts and legislature to uphold auto accident survivors' rights to quality medical care and rehabilitation under the Michigan Auto No-Fault Law.

2015

Membership Report

Membership dues are the primary funding source for CPAN, but it is through the strength in membership numbers, combined with the advocacy efforts of members, that has enabled CPAN to preserve and protect Michigan's Auto No-Fault System over the past 13 years.

CPAN membership continues to grow as the organization concentrates its efforts educating and engaging more groups, provider companies, auto accident survivors and their families about the need to preserve and protect the Michigan Auto No-Fault Insurance System. This growth is a direct result of CPAN's advocacy efforts across the state this past year.

During 2015, CPAN had the opportunity to present/engage with a number of groups for the first time. In August, CPAN was asked to speak to members of the Michigan Nurses Association (MNA) on auto no-fault. The nurses found the information very relevant and requested additional updates to MNA chapters around the state. In October, CPAN worked with the Michigan Guardianship Association (MGA) on their fall conference, connecting them with Jean Doss who was their keynote speaker at the conference. Jean has been under contract with CPAN for the last two years, facilitating more than 12 advocacy training workshops, known as Let Our Voices be Heard Advocacy Training. In addition to Jean's presentation at the MGA conference, CPAN exhibited at the event connecting with the more than 200 attendees, resulting in several participants joining as new CPAN members. In the late fall, Tom and Steve Sinas, members of the CPAN legal team, were asked to speak to a group of doctors who are members of the Michigan Committee on Trauma concerning auto no-fault. As a result of their presentation, members of the committee voted to become CPAN members. These are just a few examples of CPAN's member outreach and education activities.

Enhancing the value of membership has been an objective of the Administrative Director, Martha Levandowski, over the past few years. In 2014 the organization published a much needed booklet titled: *A Quick Guide to Michigan's Auto No-Fault Law*©. The Quick Guide is an easy to understand explanation of the Michigan Auto No-Fault Law available in

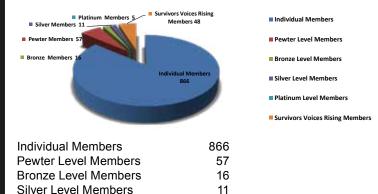
English, Spanish and Arabic. CPAN member organizations can customize this publication, including their ad or organization's information on the back cover, and share it with clients/patients. A number of members have taken advantage of this opportunity. In 2015 CPAN published the first ever 2015-2016 Auto No-Fault Provider Directory. This helpful resource (highlighted on page 12 of this annual report) contains information featuring over 85 providers and services. The directory is offered to each CPAN member at no-charge. CPAN is looking to add more titles to its published educational materials and expand its member resources in 2016.

Membership by Level

Platinum Level Members

Total number of CPAN Members

Survivors Voices Rising Members



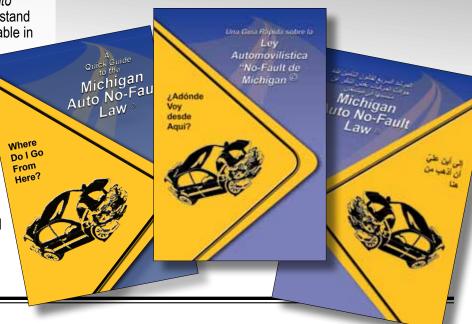
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Dues Revenue Breakdown









Legislative Directory App - FREE

The FREE CPAN Michigan
Legislative Directory includes
contact information for all of
Michigan's Leaders, their photos
and biographies, district numbers,
committee assignments, and
links to their legislative websites,
many of which include a map of
their district.



Android Phones: Search for "CPAN Michigan Legislative App" in Google Play Store.



iPhones: Search for "CPAN Michigan Legislative App" in App Store.

OR simply type www.legapp.org into your web browser's address bar and navigate the directory without the app.



Special thanks to the members of the 2015 CPAN Gala Committee pictured here left to right: Wendy Nienhouse, Martha Levandowski, Don Adams, Rebecca Reed, Peggy Allen Bock, Laura Hornshow, Tom Constand and Maleigh Ruddy – Additional members not pictured: Tammy Shabluk, Christine Tocco and Tamara Smith.



CPAN Auto No-Fault Provider Directory

In 2015 CPAN published the first ever - 2015-2016 CPAN Auto No-Fault Provider Directory.

The directory's appealing format and comprehensive content is sure to be a helpful tool for patients, families and providers as they navigate the auto no-fault system. The directory features 84 full color ads from providers across the state, an alphabetical listing by company name, along with an alphabetical listing by type of service. A guide to state government is included with listings and photos of members of the Michigan Legislature. At the front of the directory, there is information about the CPAN Staff and Board of Directors and near the rear, A Quick Guide to the Michigan Auto No-fault Law[©]. The Quick Guide is an easy to understand overview of the key principles that apply to Michigan's Auto No-Fault Law and the rules that must be followed to protect the legal rights of injured people. To obtain a copy of the directory, contact the CPAN office.



Brian Culver, CPAN member and dedicated no-fault advocate along with James Boren at the Brain Injury Association of Michigan fall conference. Brian and James worked the CPAN booth on Thursday.



The Coalition Protecting Auto No-Fault was formed in 2003 by 26 professional associations that shared the strongly held belief that it was in the public's best interest to preserve Michigan's model no-fault auto insurance system and to make certain the Michigan auto insurance industry kept the original no-fault promise made to Michigan citizens when the No-Fault Act was passed in 1972.

Today, CPAN is represented by 26 professional associations, consumer groups, 82 health care providers and 914 individual members; 48 of which are auto accident survivors, family members/caregivers. Our members represent numerous constituencies with widely divergent political views. In spite of their differences, we all remain united by the common objective to protect the rights of patients and providers under the Michigan Auto No-Fault System.

Officers

President – John C. Cornack, Eisenhower Center
1st Vice President – Colin J. Ford, Michigan State Medical Society
2nd Vice President – Jane R. Bailey, Michigan Association for Justice
Secretary – Margaret Kroese, MBIPC/Hope Network
Treasurer – Carl H. Alden, Michigan Association of Chiropractors



Administrative
Director
Martha E. Levandowski

Executive Committee

Michigan Brain Injury Provider Council, MBIPC (John C. Cornack)

Michigan State Medical Society (Colin J. Ford)

Michigan Association for Justice (Jane R. Bailey)

Brain Injury Association of Michigan (Michael F. Dabbs)

Michigan Association of Chiropractors (Carl H. Alden)

Michigan Health and Hospital Association (Laura Appel)

Michigan Orthopaedic Society (William C. Kandler)

MBIPC (Margaret Kroese)

George T. Sinas – Sinas, Dramis, Brake, Boughton, & McIntyre –

General Counsel (ex-officio)

Kevin A. McKinney – McKinney and Associates –

Legislative Consultant (ex-officio)

CPAN Board of Directors

Brain Injury Association of Michigan (Mike Dabbs)

Case Management Plus (Linda Michaels Gruber)

Eisenhower Center (John Cornack)

Feinberg Consulting, Inc. (Pam Feinberg-Rivkin)

Michigan Academy of Physician Assistants (Mike DeGrow)

Michigan Association for Justice (Jane Bailey)

Michigan Association of Chiropractors (Carl Alden)

Michigan Brain Injury Providers Council (Margaret Kroese)

Michigan Citizen Action (Linda Teeter)

Michigan Dental Association (Bill Sullivan)

Michigan Health & Hospital Association (Laura Appel)

Michigan Nurses Association (Dawn Kettinger)

Michigan Orthopaedic Society (Bill Kandler)

Michigan Osteopathic Association (Kris Nicholoff)

Michigan Protection and Advocacy Service (Michelle Mull)

Michigan State Medical Society (Colin Ford)

Walk the Line to SCI Recovery (Erica Coulston)

Michigan Orthotics and Prosthetic Association (Nathan Kapa)

Ascension Michigan (Patrick McGuire)

Special Tree (Joseph Richert)

Health Partners, Inc. (John Gwynne Prosser II)

Origami Brain Injury Rehabilitation (Tammy Hannah)

George T. Sinas – Sinas, Dramis, Brake, Boughton & McIntyre, P.C.

Ex Officio Member, General Counsel

Kevin A. McKinney – McKinney & Associates, Ex Officio Member, Legislative Coordinator

Martha Levandowski – CPAN Administrative Director

Stephan H. Sinas – Sinas, Dramis, Brake, Boughton & McIntyre, P.C.,

CPAN Associate Counsel

Thomas G. Sinas – Sinas, Dramis, Brake, Boughton & McIntyre, P.C.,

CPAN Associate Counsel

216 North Chestnut St. Lansing, MI 48933

> www.CPAN.us Facebook.com/ProtectNoFault

Phone/Fax: (517) 882-1096



*January 1, 2015 – December 31, 2015*CPAN received memorial donations in the names of:

Marianne Admire

Barbara DeRose

Frank W. Pereira

Sara & Thomas Ondrejko

CPAN Administrative Director Receives Catalina Andres Humanitarian Award

Administrative Director Martha Levandowski was awarded the Catalina Andres Humanitarian Award for her ongoing and tireless efforts to advocate on behalf of auto accident survivors. The award was presented to Martha by the ACS Foundation during the acclaimed Holiday Schmooze black tie gala held at The Reserve in Birmingham on December 9, 2015.

This award is named in honor of Catalina Andres, a woman who selflessly dedicated her life to helping and serving others, while fulfilling her dream of building a medical clinic and founding the Twin Hearts Medical Surgical Mission in the Philippines.



Since joining CPAN in 2011, Martha has been responsible for quadrupling CPAN's membership, from just over 200 members to almost 1000 members today. She has helped to facilitate the organization's grass roots advocacy and community outreach through the coordination of town hall meetings across the state, including a statewide event in Lansing, while organizing 15 advocacy workshops in the past three years. Martha also spearheaded the organization's first-ever annual Gala in 2013, all while working closely with the organization's

executive committee and board of directors to ensure, promote and uphold auto accident survivors' rights to quality medical care and rehabilitation, under the Michigan Auto No-Fault System.

Marth Levandowski is the third person from CPAN to receive this award in the past five years. CPAN President John Cornack received the award in 2011. George T. Sinas, partner at Sinas Dramis Law Firm and CPAN's legal counsel, received the award in 2013.







CPAN 4th Annual Golf Outing

Friday, June 17, 2016 Eagle Eye Golf Course Tee Time 10:00 a.m.



Survive & Thrive

Wednesday, August 10, 2016 4:30 – 7:30 p.m.



Michigan Driver Safety Showcase

Wednesday, September 14, 2016 9:00 a.m. – 3:00 p.m. Michigan State Capitol Lawn





CPAN Auto No-Fault Gala

Saturday, October 22, 2016
Eagle Eye Banquet Center,
Bath Twp., MI
6:00 p.m. – 10:00 p.m.



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