Dear House Insurance Committee Members:

As a twenty-five year survivor of a traumatic brain injury suffered in a motor vehicle accident that left me severely-disabled relying on a power chair for mobility, I have been watching the auto insurance industry try to get the public to subsidize it by caring for its catastrophically-injured claimants. Yes, medical technology and knowledge has enabled many to recover some functionality after grievous injuries. I have been able to finish my undergraduate degree and earn a graduate degree from the University of Michigan. I have also held a few part-time jobs.

Unfortunately, it takes additional resources to attain these goals. I use a power wheelchair to get around at school, work, or in the community. If my wheelchair breaks down, I am immobilized. Life, work, and school become unmanageable until the wheelchair is fixed or replaced. I recently had my wheelchair replaced at a cost of $20,000. There are also other medical supplies and medications that need to be purchased for anyone with a chronic condition. These costs are rightfully borne by the automobile insurance carriers under our current no-fault law. However, the insurance industry is using the government to limit its liability while protecting its profits.

The passage of this bill limiting survivor benefits will lead to the impoverishment of car crash survivors and their families. I encourage you to refuse to alter the no-fault law. I have not even addressed the claim that insurers merely want to provide more affordable policies to its customers because a) no amount of money would be worth giving up our current no-fault benefits, and b) there is no specific language in the bill requiring insurers to do so.

Sincerely,

Keith E. Mixer
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