



Property Casualty Insurers
Association of America

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Jeffrey Junkas
Regional Manager, State Government Relations

May 2, 2013

The Honorable Pete Lund
Representative, 36th District
Chairman, House Insurance Committee
Michigan House of Representative
124 North Capitol Avenue
P.O. Box 30014
Lansing, MI 48909-7514

Re: HB 4612

Dear Chairman Lund:

The Property Casualty Insurers Association of America (PCI) is a trade association representing over 1,000 property and casualty insurance companies that write more than \$190 billion in annual premium, 40 percent of the nation's property casualty insurance. In Michigan, more than 350 of our members write over 41 percent of the state's total insurance market and respectfully submit the following comments on House Bill 4612, concerning automobile no-fault insurance.

PCI supports auto no-fault insurance reform as encompassed in HB 4612. While concerns have been raised about the rate suppression elements in the bill, the provisions on items like attendant care and attorney fees to help control costs, establishing a cap on Personal Injury Protection (PIP) and the creation of a fraud bureau are all welcome reforms to an otherwise unsustainable and expensive system for consumers.

PCI is available to provide you and your colleagues any technical expertise or perspectives on other state's auto insurance markets should you need it.

I appreciate your consideration of our perspective. Please contact me directly at 847-553-3678 or via email at jeffrey.junkas@pciaa.net or our George Carr, PCI's Michigan counsel at 517-371-2577 or via email at gmcarr@gmcarrlawfirm.com with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Junkas". The signature is fluid and cursive, written over a white background.

Jeffrey Junkas

cc: House Insurance Committee Members
George Carr