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LINDA TEETER
TESTIMONY BEFORE THE INSURANCE COMMITTEE
JULY 16, 2009

- Thank you to the Committee and to Chairwoman Byrum for the opportunity to speak with you today.
- My name is Linda Teeter, and I am the Executive Director of Michigan Citizen Action.
- Recently, Michigan Citizen Action surveyed our members, and asked them if they have had any personal experience with an insurance company – delaying or denying one or more of their claims, or if they have had to defend a claim in court.
- One out of ten members have had one of these experiences.
- Our members also related to us real life experiences of dealing with their own illness or a family member's illness. Then having to deal with the insurance company to justify the treatment or procedure ordered is a covered benefit.
- Fighting both the illness and the insurance company. Our members, and all consumers need the diligence of ants and the patience of saints to prevail.
- It is truly unfortunate that we must legislate a company to pay claims fairly and promptly.
- Trust is an important factor in today's world.
- Consumers trust that when they write a check to pay their insurance premiums- that the insurance company will in return pay all valid claims.
- Insurance companies are giving bonuses and incentives to adjusters and other employees for denying claims.
- And consumers suffer as a result of this profit-mongering strategy adopted by insurance companies.
- It is these companies that stand to profit millions by not paying what is due to innocent, injured victims and then worsening the situation by increasing premiums.
- With out legislative reforms, insurance companies will continue to delay handling claims, deny you were hurt and defend their decision in drawn-out court battles.
- It's the three Ds: delay, deny and defend.
- We support this package of bills that will provide the much needed consumer protection to simply insure that valid claims will be paid promptly and fairly.
- Once again, thank you for your time.

Submitted by:
Linda Teeter