

Rep. Garrett offered the following resolution:

House Resolution No. 393.

A resolution to declare October 7-13, 2018, as Auto Insurance Reform Week in the state of Michigan.

Whereas, The most recent data from the National Association of Insurance Commissioners (2014) draws a stark contrast between Michigan and its surrounding states. The organization stated the average auto insurance premium nationwide is \$982.27 and \$1,350.58 in Michigan; and

Whereas, According to the Michigan Chamber of Commerce's No-Fault Auto Insurance Reform report, Michigan is the most expensive Midwestern state for auto insurance, outpacing its neighboring states by hundreds of dollars. The report stated that auto insurance rates in Michigan are over \$496 higher than Illinois, over \$621 higher than Indiana, over \$583 higher than Ohio, and over \$633 higher than Wisconsin. In 1997, Michigan had the 18th highest cost of auto insurance in nation. Our state was the 11th highest state in 2007, the 8th highest rate state in 2010, and was the 6th most costly state 2013; and

Whereas, It is time for some true reforms to the state's no-fault auto insurance statute. The state's no-fault auto insurance system needs to be fair and equitable for all citizens and the insurance companies must be stopped from price gouging. True reforms to the state's no-fault auto insurance rates shall include eliminating the practice of establishing auto insurance rates based upon a person's race, zip code, credit score, gender, marital status, or education. It is imperative that the no-fault auto insurance rates shall be based primarily on a person's driving record and not any other discriminatory criteria; and

Whereas, It is time for the citizens of the state of Michigan to receive a break in paying high rates for auto insurance; now, therefore, be it

Resolved by the House of Representatives, That the members of this legislative body declare October 7-13, 2018, as Auto Insurance Reform Week in the state of Michigan. We urge all citizens to observe this momentous occasion.