

House Rules and Competitiveness Committee
The Honorable Jim Lilly, Chairman

Dear Chairman and Committee Members:

I truly need your help. I work in the commercial transportation industry and am a part of the Passenger Transportation Coalition, represented by GCSI in Lansing. Our industry is in dire straits. Our insurance rates are skyrocketing, businesses are closing, transportation options are increasingly limited across the state, and it does not need to be this way!

We have been working on a solution that is reflected in House Bills 5718 and 5719. This policy change would make it so that a person's individual auto insurance would follow with them and cover them (just like it follows already into many other vehicles). Where a person has no auto insurance, their claims would default to Assigned Claims (which is what already happens for other uninsured accident victims here in the state). This will help keep our businesses open and help keep transportation options accessible and affordable.

The insurance rates we are seeing are astronomical. In year 2020, my business, Northern Michigan Wine and Beer Tours' paid **\$2,684 for the *annual* vehicle insurance**. In year 2021, we paid **\$8,811.37 for 6 months of vehicle insurance**. This amount will continue to increase and this is not sustainable.

Please support HB 5718 and HB 5719 that will address this issue.

Thank you for your time and consideration. If you have any questions, please feel free to reach out to me or to our coalition lobbyist, Samantha Zandee (GCSI) at 517-275-6757.

Sincerely,

C. Michael Doherty, Owner
Northern Michigan Wine and Beer Tours
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