

Poll: Employers blame attorneys, juries

Job providers in Michigan blame attorneys and jury awards for skyrocketing commercial liability rates. That was the result of a recent survey sponsored by the Michigan State Chamber of Commerce and the Michigan Association of Insurance Cos.

"The results of this survey indicate that the legal profession is perceived as having the greatest negative impact on the liability crisis in Michigan," said James Barrett, president of the Michigan State Chamber.

"This statement by Michigan business should give the Legislature and administration the encouragement and support they need to take the next step toward tort reform — product liability legislation."

CONDUCTED BY Marketing Resource Group, Lansing, the survey revealed:

- Attorneys were most often blamed for increasing commercial liability insurance rates (83 percent).
- Jury awards, 29 percent.
- Insurance companies, 9 percent.
- Judges, 7 percent.
- State government, 3 percent.
- Injured parties, 2 percent.

THE HIGH COST OF litigation has had a definite effect on the availability and cost of insurance to Michigan businesses, the survey found.

More than one of every five surveyed had difficulty finding commercial insurance in the past three years. In addition, 41 percent said

the cost of such coverage made obtaining insurance very difficult. The survey reported the most difficult type of insurance to obtain was liability coverage.

But 81 percent of those responding to the survey said rates should be set by free market competition, not through state government control.

"The liability crisis remains a major problem for Michigan businesses," Barrett said. "Although the recently passed tort reform package was an important first step, more has to be done. The issue is far from being resolved."

THE TELEPHONE survey of 370 Michigan State Chamber members was conducted in mid-August. Respondents included business and industry of all sizes representing all areas of the state.

The Michigan State Chamber of Commerce is a non-profit business organization representing a cross-section of employer interests. Its membership includes more than 8,000 business firms, local chambers of commerce and trade and professional organizations.

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