

House fails to compromise on auto insurance

By TIM RICHARD
STAFF WRITER

Voters should start studying five pages of fine print about auto insurance — the "Lower Rates Now" plan of AAA Michigan.

The state's largest auto insurer Tuesday will file its ballot proposal to "cut auto insurance premiums an average of 20 percent by controlling medical and legal expenses," in the words of president Ronald L. Steffens.

AAA will file more than 200,000 petition signatures for a spot on the Nov. 3 ballot in the wake of the House of Representatives' failure Thursday to enact a new essential insurance law.

There were many sticking points, but the simplest had to do with maximum benefits for such "catastrophic claims" as closed-head and spinal injuries. Current law caps them at \$5 million; AAA's plan would cap them at \$250,000; House Democratic leaders want \$3 million; Republicans and dissident Democrats seemed to have a majority for \$1 million.

All sides want insurance rates cut by 15 to 20 percent.

Vote cut off

As minority Republicans and 10 dissident Democrats shouted protests, House Speaker Lewis Doolak, D-Birch Run, twice cut off roll call votes on a compromise plan that seemed sure to pass, then adjourned the House until Tuesday.

"A total obstruction of the process. An abusive display of power," said Rep. Barbara Dobb, R-Union Lake.

"We need a new speaker," said Rep. Jan Dolan, R-Farmington Hills. "It's wrong what he did — tie everybody up because it wasn't going his way."

"We had great bipartisan support," said Rep. John Jamison, R-Bloomfield Township. "They were fearful that with a few amendments we'd get something done today."

But Democrats portrayed AAA as holding the House hostage.

"AAA will be voted down by the public," predicted Rep. James O'Neill Jr., D-Saginaw.

"I'm sick and tired of a major PAC telling us we have to vote. This House still belongs to the people — not AAA, the lawyers or the doctors," said Rep. Maxine Berman, D-Southfield.

"Berman was wrong about AAA holding us hostage," said Rep. Lyn Binkes, R-Livonia. "In order for us to get good bills, we have to have some clout over the speaker's head. We were ready to work 'til midnight. I'm embarrassed for government."

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AAA to file plan

AAA's proposal, due to be filed with the Secretary of State Tuesday morning, has a couple of barriers to leap — the Board of Canvassers and the voters.

"Anyone with any influence with two members of the Board of Canvassers can block the petitions,"

said Rep. Lyn Jghdaht, D-Oakman. The four-member board, which checks petition signatures, has two Democratic members who could block the process, as Republicans have blocked a Democratic property tax plan.

Then voters would have to approve. Although AAA's insured members circulated petitions, most Democrats will oppose the plan, and many Republicans are cool.

"Doolak may be banking that the

people won't back an insurer-backed proposal," said Rep. Frank Fitzgerald, R-Grand Ledge. But Fitzgerald thinks voters might like voting on Gov. John Engler's 30 percent property tax cut and AAA's 20 percent insurance rate cut Nov. 3.

"I don't believe AAA is bluffing," said House minority leader Paul Hillebrand, R-Holland. "The public is very angry at the legislative institutions that are unable to solve

their problems."

Dems cap rejected

After more than 1½ hours of caucuses, the House rejected a Democratic bill with a \$3 million cap on catastrophic claims.

In the day's only roll call, members were 48 in favor and 56 against with five absent. Here's how area members voted:

Yes — Maxine Berman of Southfield.

No — Republicans Barbara Dobb of Union Lake, Jan Dolan of Farmington Hills, John Jamison of Bloomfield Township, Gordon Sparks of Troy.

Not voting (equivalent of voting no) — Democrat Wilfred Webb of Hazel Park.

The 10 dissident Democrats represented a major shift from party thinking which has favored state-ordered rate cuts without limits on benefits.

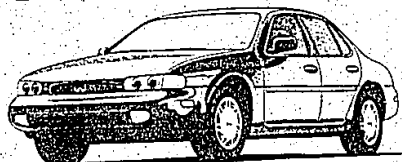
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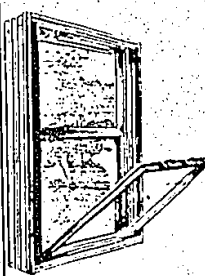
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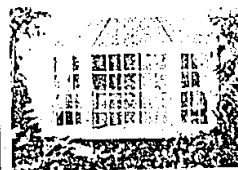
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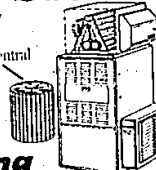
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