


# WHAT PART OF NO DON'T THEY UNDERSTAND?



Just three months ago, 2 1/2 million Michigan voters rejected a dangerous change in auto insurance laws known as Proposal D. And they were emphatic, voting nearly two to one against the legislation.

So you have to ask: Why are some legislators and Gov. Engler pushing a rehashed version of it now?

Read through House Bill 4156 and you'll quickly find it's neither new. Or improved.

In fact, it is just like Proposal D. It fails to guarantee lower insurance rates. All it guarantees is reduced benefits and fewer protections.

It's everything you didn't want and voted against. Like Proposal D, it promises a roll-back on premiums. But six months later, the lid comes off. And your insurance company is free to raise your rates.

In fact, you will pay more for the very same coverage you have now.

Also like Proposal D, HB 4156 removes basic legal rights that now protect you against unsafe or drunk drivers. Under their new law, it will be much tougher for you to hold drunk or careless drivers responsible in the case of an accident.

And like D, it forces you to buy extra coverage for long-term consequences of an accident. It also gives your insurance company total control over the medical treatment you get.

And again like D, it fails to hold insurance companies accountable for the premiums they charge.

But meaningful reforms are still possible – reforms that will reduce your rates while protecting your essential benefits and rights.

## HOW WILL YOUR LEGISLATORS VOTE?

Will they vote for a bill that's worse than the one rejected by 2 1/2 million voters? Will they force you to pay more for less insurance protection?

Will your state Senator and Representative vote against you? Or for you?

Supporters of HB 4156 hope you're tired of hearing about this issue. And that you'll miss what they're up to in the Capitol. They hope to pass this bill before you know what's going on.

It's not too late – HB 4156 can still be changed. Your state legislators can help turn this bill into one that protects your interests, not just the insurance companies.

But only if they hear from you. Call them today.

And who knows – maybe, just maybe – they might begin to understand what you meant when you said NO.

## Call Your Legislators Today:

### State Representatives

Maxine Berman – 517-373-1788  
Willis Bullard – 517-373-0827  
Penny Crissman – 517-373-1773  
Barbara Dobb – 517-373-1799  
Jan Dolan – 517-373-1793  
John Freeman – 517-373-3818  
David Galloway – 517-373-2616

### State Representatives

David Gubow – 517-373-0478  
Charlie Harrison – 517-373-0475  
John Jamlan – 517-373-0824  
Shirley Johnson – 517-373-1783  
Greg Kaza – 517-373-0615  
Thomas Middleton – 517-373-1798

### State Senators

Michael Bouchard – 517-373-2523  
Mat Dunaskliss – 517-373-2417  
Jack Faxon – 517-373-7888  
David Honigman – 517-373-1758