

Response from Representative Lana Theis:

My opponent is speaking the same propaganda as the trial attorneys and organizations that profit from the no-fault system at the expense of our drivers. It is unfortunate that he has chosen to parrot their talking points rather than support real reform that would benefit the citizens of our community.

Allowing people to choose a level of benefit is not “gutting personal injury benefits”. It is allowing them a choice as to how they spend their hard-earned money. The residents of my district are smart enough to make that decision for themselves and their families. He also claims the plan fails to guarantee a reduction in rates; however, the bill Mr. Dreher supports copied the exact rate reduction language off my bill which he would have known if he read the legislation instead of just repeating canned talking points provided to him.

Mr. Dreher's mischaracterization of my position demonstrates his ignorance of the facts. According to Crain's Detroit Business and Bridge Magazine, the insurance industry in Michigan has averaged a loss of 2.9 percent on auto insurance over a 10 year period. The reforms I proposed were straight forward and would have addressed the cost drivers that are a cash cow for trial attorneys and other interest groups, and then would have required insurers to reduce auto insurance rates accordingly!

Unlike my opponent, I cannot support legislation which I know would result in higher premiums for the residents of Livingston and Washtenaw counties; and supporting bills to eliminate rating factors would yet again be asking the residents of my county to pay higher rates in order to subsidize the risk and costs associated to providing insurance to the residents of Detroit.

Until those, like Mr. Dreher, who wish to continue to politicize this issue choose to listen to the residents of Michigan, we will continue to have the highest rates in the country. Hospitals will continue to charge more for auto accident patients, trial lawyers will continue to make lavish livings off court cases, courtrooms will continue to be clogged, unlimited health care coverage will continue to be mandated and most importantly, auto insurance rates will continue to rise.

My number one priority in Lansing is lowering auto insurance rates for families across the state of Michigan and as I have said from the beginning anyone who has ideas to provide individuals with a choice, address out-of-control medical bills, runaway attendant care costs, fraud by both consumers and insurance companies and lower rates is welcome to contact me.