



Member Comment

Member Name:

John Gear

Email:

gearj@mich.gov

RE:

"Leslie's Law" increasing dramshop and no-fault liability limits

Date comment submitted:

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Position:

Not only should the SBM get behind the increase in limits, but we should also advocate for universal no-fault auto liability coverage through a "pay-at-the-pump" premium collected on every gallon of gas and diesel sold in Michigan.

Policy service would remain with private insurance companies, who would bid on servicing blocks of drivers (in blocks of say 5,000 or 10,000 drivers, statistically balanced into equal-risk blocks). Solves the underinsured/uninsured motorist problem completely, makes insurance more affordable by selling it a slice at a time, encourages conservation by tying liability coverage to driving rather than to the calendar, and still permits penalties to be assessed for violations by assessing those penalties at the time of license renewal or by mail.

There are probably 15-20% of the drivers in Michigan driving without valid liability insurance on any given day. Punitive sanctions don't work because they don't stop the uninsured from driving. Let's get the organized bar behind solving the problem rather than just raising the limits and thus raising the price of the no-fault even further beyond peoples' means.