



Member Comment

Member Name:

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RE:

Paul Frumkin's Comment re insurance

Date comment submitted:

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Position:

I am concerned about the low level of required minimum insurance coverages under the dramshop and auto insurance laws.

I am more familiar with the insurance code minimum coverage requirements, which are \$20,000 for bodily injury to a single person and \$40,000 for the bodily injury of two or more persons. MCL 500.3009(1). Property damage minimums are \$10,000. MCL 500.3009(1). These minimum coverage requirements have not been changed since at least 1971. These sums are simply too low to compensate seriously injured victims.

I am equally concerned about the increasing number of uninsured motor vehicles on the roads of Michigan. I have not seen any studies showing that the number of uninsured motorists are on the rise. If my practice is any indication, then those numbers are rising dramatically.

The Legislature needs to increase the minimums and figure out how to decrease the number of uninsured motorists on Michigan roads. I fear that increasing limits will make auto insurance too costly for even more people and may result in even more uninsured motorists. Perhaps other alternatives are possible.