

# Auto Insurance Reform in Michigan

## EMAIL SCRIPT: Demand Action on Auto Insurance Reform

**Subject:** Urgent Need to Fix Michigan's Broken Auto Insurance System

Dear [Representative's Name / Governor Whitmer / Senator's Name],

My name is [Your Name], and I'm a resident of [City, ZIP Code].

I'm writing to demand urgent action to fix Michigan's broken auto insurance system. While the 2019 no-fault reform law was supposed to bring relief, it has done the opposite for thousands of Michiganders—especially seniors, disabled residents, low-income families, and new drivers.

We are being forced to pay exorbitant monthly rates for coverage we cannot afford and, in many cases, do not even need. The system punishes people for being poor, for getting old, and for needing care.

Meanwhile, insurers continue to profit—raising rates, denying claims, and lobbying against real accountability. And despite bipartisan promises, no meaningful fixes have come.

This is a crisis. People are being pushed to drive uninsured, abandon their vehicles, or go into debt just to stay legal. That's not safety—it's economic violence.

I am asking you to:

- Revisit and revise the 2019 reform to ensure fair, affordable coverage for all.
- Protect and restore care for crash survivors.
- Prohibit discrimination against Medicare and Medicaid users.
- Close loopholes that allow for-profit insurers to raise rates unchecked.
- Enact transparency laws to stop dark money and hidden donors from shaping our laws.

This is not just policy—it's personal. Please represent the people, not the insurance industry.

Sincerely,

[Your Name]

[Your Email]

[Optional: Share a short personal story or impact]

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## PHONE SCRIPT: Call Your Lawmaker and Whitmer's Office

Hi, my name is [Your Name], and I'm a resident of [City]. I'm calling because Michigan's auto insurance system is broken—and I want [Name] to take immediate action to fix it.

The 2019 reform law made things worse, not better. Seniors on Medicare, people with disabilities, working families, and new drivers are paying outrageous rates just to stay legal. This is making life unaffordable—and unsafe.

I want [Name] to fight for real reform:

- Fix the law so insurance is affordable.
- Restore care for crash survivors.
- Stop insurance companies from using Medicare or Medicaid to deny coverage or drive up prices.
- Support legislation that brings transparency to campaign donations and dark money.

People are being forced to choose between driving uninsured or not driving at all. That's not freedom—it's injustice. Please stand with the people, not the insurance lobby.

Thank you for your time, and I'll be watching closely for action.

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### Key Officials to Contact

Governor Gretchen Whitmer

Phone: (517) 335-7858

Contact Form: <https://www.michigan.gov/whitmer/contact>

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### Find Your Local Representatives

Michigan House of Representatives

Look up your representative: <https://www.house.mi.gov>

Michigan State Senate

Find your senator by address: <https://www.senate.michigan.gov/fysbyaddress.html>

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### Legislative Leaders and Committee Chairs

Speaker of the House Joe Tate (D–Detroit)

Phone: (517) 373-0857

Email: <https://housedems.com/joe-tate/contact/>

Senate Majority Leader Winnie Brinks (D–Grand Rapids)

Phone: (517) 373-1801

Email: <https://senatedems.com/brinks/contact/>

Senator Mary Cavanagh – Chair, Senate Insurance Committee

Phone: (517) 373-7748

Email: <https://senatedems.com/cavanagh/contact/>

Representative Brenda Carter – Chair, House Insurance Committee

Phone: (517) 373-0475

Email: <https://housedems.com/brenda-carter/contact/>