

STATE SENATOR • MARTHA G. SCOTT • 2ND DISTRICT

# Scott Press Release

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FOR IMMEDIATE RELEASE  
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## **OP-ED SUBMISSION: Michigan Residents Deserve Fair and Affordable Insurance**

The national average annual car insurance is \$949. Take a stab at what the average is in Detroit.

\$1,500? \$2,000? \$3,000?

Try more than \$5,000. These are the highest rates in the nation, in one of its poorest cities.

In fact, in the next most expensive city to insure a car – Philadelphia – the average is \$3,700, 25 percent less than in Detroit.

A recent independent report showed that where a driver lives has the greatest effect on a driver's rates. It also found that Detroit's premiums ranged from 241 to 365 percent higher than premiums in Kalamazoo.

Well, you might be thinking, that's too bad for Detroiters. Hope things get better for them.

But it's not just a Detroit problem. Across our state, consumers pay the 12<sup>th</sup> highest auto insurances rates in the nation.

And how much they pay is determined by factors that seem to have little or nothing to do with their driving record or the value of their car. Insurance companies can set rates based on education level, credit score, zip code and even job title.

I've been asking for insurance reform here in Michigan for many years now. What I want is simple: I want fair and affordable insurance for every citizen of our state, with rates determined by a person's driving record and the value of their car.

That's not so outrageous, is it? But year after year, I introduce bills that languish and then die in committee without getting a hearing.

No one is willing to come to the table and talk about this issue and what we can do to

make things better for Michigan citizens.

On Wednesday, September 30, citizens from every corner of the state are invited to join me and other legislators on the steps of our Capitol to let their elected officials know that this issue matters to them.

Money spent on insurance – something required by law in Michigan – is money not spent on a mortgage, utilities, children, families.

Changing the way insurance companies do business in Michigan will put money back into the pockets of hard-working people.

Senate Bill 166, which would outlaw setting insurance rates based on zip code, and other insurance reform measures deserve a hearing, and then to be put to a vote.

Please join me for this important event. It's time for legislators to let Michigan citizens know where they stand – with them, or with business as usual.

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*All Michigan citizens are invited to the rally. For information on bus rides from the Detroit area, call Senator Scott's Detroit office at 313-372-8567 during business hours after Labor Day. Citizens are also encouraged to carpool to the event or to organize a bus.*

*Senator Scott represents the 2nd Senate District, which includes areas of Detroit and the cities of Hamtramck, Harper Woods, Highland Park and all of the Grosse Pointes. She serves on the Senate Appropriations Committee.*