



THE SENATE
STATE OF MICHIGAN

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To whom it may concern:

It is my pleasure to provide a positive endorsement of John Gwynne Prosser II and the NeuroTrauma Association. This exceptional and respected organization is spearheading efforts to bring Michigan's successful no-fault automobile insurance model to other states. Citizens of the other states and their elected officials would do well to investigate our model, and discover how Michigan has led the nation in providing the comprehensive resources and services that auto accident victims need.

Many of my constituents and their families have been affected by the results of a catastrophic auto accident, and I've seen directly how this system has taken proper care of them. With no-fault insurance, injured drivers can receive compensation without needing to sue, and injured drivers receive their benefits much more quickly as a result. Our model has served Michigan for over 40 years, providing lifetime care for people who are injured in auto accidents. Additionally, Michigan is home to some of the best treatment facilities and programs in the world due to this model.

Financially, Michigan's no-fault insurance model saves our state well over \$630 million in Medicaid costs annually. States with lower auto insurance medical benefits that adopt this model will surely see a greater financial impact on Medicaid. These states could see billions in savings over a few short years.

Based on the NeuroTrauma Association's experience, character, and dedication to Michigan's no-fault automobile insurance model, I am positive that they find success in their future endeavors. Please do not hesitate to contact me if you have any questions regarding John or the NeuroTrauma Association.

Sincerely,

Mike Kowall
State Senator
15th District