

To the House Insurance Committee:

I am writing in support of HB-5999 to hold DIFS accountable to provide true and complete information about insurance complaints. My family's complaints against my wife's auto insurer have gone largely unresolved, even when the insurance company was clearly negligent and left my wife to suffer grave physical, mental and emotional pain through inhumane actions that are illegal both pre- and post- 2019 No-Fault Reform. DIFS has gone as far as ignoring contradictory insurance responses, closing our complaints multiple times, re-using complaint numbers and now their latest tactic- to put our complaint on hold indefinitely. All this while the insurance company continues to violate the law in plain sight and without any repercussions whatsoever from DIFS,

in direct contradiction to public statements made by Dir. Fox and assurances made to us by DIFS supervisors.

Moreover, I noticed in early July that DIFS had stopped publishing complaints statistics since the no-fault reform was passed. At the time, the most recent statistic available showed an average of 80 complaints per year as of 2019. After the worst of the no-fault changes became effective (July 2021) and insurers started denying many claims for no reason and delaying payments indefinitely, groups of survivors encouraged one another to file DIFS complaints. After many inquiries regarding complaints, DIFS finally published limited statistics in October showing over 840 complaints- a ten-fold increase and more complaints in 3 months than in all previous years combined!! However, DIFS revised the data in December and January, publishing a significantly smaller number of complaints and even focusing only on attendant care related complaints. When I and some non-profit institutions asked for detailed data, we were either denied access or asked to pay upwards of \$40,000 to obtain it.

As a business intelligence developer and data analytics lead, the limited data points me to a larger cover-up by DIFS in order to protect insurance companies. I therefore strongly SUPPORT HB-5999 to give Michiganders like myself the opportunity to hold our government accountable for its actions through increased transparency.

Moreover, I want to express my deep disappointment on the members of this committee who walked out during hearings on No-Fault Reform, HB-5870, at the behest of the auto insurance lobby. People are losing their medical care, suffering, even dying due to the inhumane changes to No-Fault that this committee passed and has continued to protect since 2019. A mass funeral was held just blocks from the Capital for several of the survivors who have died as a direct result of this law. The voices of suffering survivors and their families have continued to be ignored. What this committee is showing is cowardice, not leadership.

I pray that you will find kindness and courage in your hearts to do what's right and completely repeal the 2019 No-Fault Reform (HB-5931), and pass laws like the one proposed in this bill and the one at the previous meeting to hold auto insurers and DIFS accountable for their negligence.

Thank you,

Gabriel Mongefranco  
616-439-4052  
gabriel@mongefranco.com  
Ann Arbor, MI 48108