



NATIONAL MOTORISTS ASSOCIATION

Empowering Drivers Since 1982

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Testimony for the House Law and Justice Committee On HB 4042, February 20, 2017

Mr. Chairman and members of the committee, the National Motorists Association agrees that having unlicensed or uninsured drivers on the road is a bad idea. That said, we believe House Bill 4042 should be postponed until several other issues have been fully addressed.

First, we think the remaining parts of the counter-productive Driver Responsibility Act (DRA) should be ended this year, with all outstanding balances forgiven. The DRA was bad legislation when passed in 2003. It never accomplished the goal to significantly reduce serious violations. What it accomplished was to cause several hundred thousand lower income drivers to lose their licenses due to the inability to pay the high fines.

The first hearing on the counter-productive results of the DRA was over ten years ago in a House Transportation Subcommittee led by then-Chairman Pearce who "apologized for creating a monster we need to fix". Then-Representative Casperson said: "I apologize for what the legislature has done." One judge likened the DRA to putting people in a debtors' prison. Judge William Buhl adjourned a murder trial to support repealing the DRA. Several judges testified the law did not deter drunk drivers. Only about half the billed fines are collectable, the other half have caused license suspensions of lower income citizens who are unlikely to ever be able to pay the high fines. The NMA testified at that 2006 hearing and many others since that this terrible law must be totally repealed and all debts forgiven, given the terrible consequences for so many drivers.

Second, the long debated reforms of Michigan's insurance laws to reduce costs need to be enacted. Rates in Michigan are among the highest in the nation, in part due to the Michigan Catastrophic Claims surcharge. And the sky high rates for many inner city areas make insurance totally unaffordable for many lower income residents.

Before we further penalize unlicensed and uninsured drivers, the NMA believes we must end the DRA and make it possible for ordinary people to afford car insurance, so they will buy it.

Thank you and I would be happy to answer any questions.

Respectfully for the NMA,

James C. Walker