




ANNUAL REPORT 2017

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No-Fault Advocates



Survive & Thrive Committee



PRESIDENT'S MESSAGE

CPAN faced yet another monumentally challenging year in 2017. Together, our diverse coalition once again worked diligently to advocate in the halls of the state legislature and in the courts to preserve the life-saving benefits guaranteed to accident survivors under the Michigan No-Fault Insurance Act.

Auto insurance reform is always a perennial hot topic in the legislature, but the spotlight on the issue was even more intense as a result of Detroit Mayor Mike Duggan brokering a deal with Speaker

Tom Leonard on House Bill 5013. This bill would have significantly reduced injury coverage for a vast majority of Michigan drivers and severely threatened the viability of the state's injury rehabilitation industry. CPAN was once again quick to band together and collectively fight back against a very bad piece of legislation, just like we have done countless times before.

This year was different, however, because we were also able to push for our own proactive reform legislation. Aided by the CPAN-commissioned research of auto insurance expert Douglas Heller, which highlighted the many unfair rating practices used by auto insurers, we worked together with a bipartisan group of lawmakers to promote the Fair and Affordable No-Fault Package.

Michigan's court system also remained a highly active arena for CPAN members. Our longstanding lawsuit to bring transparency to the Michigan Catastrophic Claims Association finally came to an end in 2017. Unfortunately, the Michigan Supreme Court sided with the insurance industry by refusing to make MCCA ratemaking data public. The court also sided with insurers in the case of *Covenant Medical Center v. State Farm Insurance Company*. Their decision overturned 20 years of case law by ruling that medical providers could no longer pursue debts owed by insurance companies on behalf of their patients.

While CPAN did not receive the outcome desired from these cases, it only will strengthen our resolve to pass positive legislative reforms in 2018. I am confident in our ability to achieve this goal thanks to the strength of our broad coalition. Our online advocacy activities expand each year, and CPAN's fundraising events and strong membership base ensure we have the capacity to launch an aggressive advocacy campaign.

2017 was possibly one of the most important years in the Coalition Protecting Auto No-Fault's 15-year history, but 2018 may very well be even bigger. I look forward to working with all of you to move our auto insurance system forward, so that it remains in place for the benefit and protection of accident survivors and drivers across the state. I encourage you to continue to support CPAN through your membership, support of our events and initiatives, and of course your continued advocacy.

John Cornack, CPAN President

LEGAL REPORT

**PREPARED BY:
The CPAN Legal Team**

George T. Sinas,
General Counsel
Stephen H. Sinas,
Associate Counsel
Thomas G. Sinas,
Associate Counsel

2017 was a very significant year in the jurisprudence of the Michigan Auto No-Fault Insurance System. During 2017, the Michigan Supreme Court issued four (4) significant decisions dealing with various aspects of the Michigan Auto No-Fault Insurance Act (MCL 500.3101 et seq). These cases are briefly summarized below.

1. *Covenant Medical Center, Inc v State Farm Mutual Automobile Insurance Company*, 500 Mich 191 (2017).

On May 25, 2017, the Michigan Supreme Court issued its landmark decision in the case of *Covenant Medical v State Farm*. In this 5-1 decision, the Court overturned years of prior case law, and held that medical providers do not have a legal right under the No-Fault Act to sue insurance companies for unpaid services rendered to patients. The Court stated, “*We therefore hold that healthcare providers do not possess a statutory cause of action against no-fault insurers for recovery of personal protection insurance benefits under the No-Fault Act.*”

The decision leaves a number of unanswered questions that probably will require resolution by the Supreme Court. One such question deals with whether the decision is retroactive or prospective. In other words, does the decision apply to all cases currently in litigation or only to those cases filed after the decision was rendered? Since *Covenant*, the Court of Appeals has ruled that the decision is retroactive and thus, applies to all pending and future cases. However, the Supreme Court has not yet addressed that question.



Another unanswered question pertains to the validity of assignments given by patients to providers assigning providers to pursue the patient's rights. The *Covenant* decision seems to conclude that such assignments are valid. However, the Court did not provide an in-depth analysis of this important issue. Rather, the Court simply stated, "*Our conclusion today is not intended to alter an insured's ability to assign his or her right to past or presently due benefits to a health care provider.*" Unfortunately, the No-Fault Statute itself does not offer much guidance on the question of patient assignments, other than the statutory prohibition against assigning *future benefits* (see MCL 500.3143).

Therefore, in the months and years ahead, the Supreme Court will probably be asked to resolve many legal issues presented when medical providers obtain an assignment of benefits from their patients. Moreover, providers are cautioned to not embark upon a wholesale program of obtaining patient assignments. This is a dangerous practice, because if one provider files a lawsuit pursuant to a patient assignment and then loses that lawsuit, insurers are likely to argue that all other providers are barred with respect to similar issues as those litigated in the first case. Therefore, providers should be very cautious about obtaining and implementing patient assignments. CPAN filed a detailed *amicus* brief in the *Covenant* case urging the Court to not rule in the manner it did. Unfortunately, that effort was not successful.

2. *Kemp v Farm Bureau, 500 Mich 245 (2017)*. On June 15, 2017, the Michigan Supreme Court issued its 4-3 decision in the case of *Kemp v Farm Bureau*. This case dealt with a parked vehicle situation wherein the driver of the vehicle sustained a back injury attempting to unload objects in the back seat. Under the parked vehicle provisions of the No-Fault Act [§ 3106(1)(b)], a claimant is required to demonstrate that an injury involving a parked vehicle was a "direct result of physical contact" with the property being unloaded. In *Kemp*, the Court held that a question of fact existed as to whether the plaintiff satisfied that statutory language, thereby precluding the trial court from deciding the issue on summary disposition. The three dissenters in the case disagreed, contending that plaintiff had not presented adequate evidence to present the issue to the jury.

CPAN filed an *amicus* brief in the *Kemp* case, because CPAN was concerned that the decision could have important implications regarding the causation standard that must be demonstrated under § 3105(1) of the No-Fault Act, which requires that an injury "arise out of" the operation of a motor vehicle in order for benefits to be payable. Prior appellate case law has consistently held that the "arising out of" standard can be satisfied in those cases where there may be more than one cause of an injury, as long as the motor vehicular cause was something that was more than "incidental, fortuitous, or but for." CPAN was concerned that the Supreme Court, in the *Kemp* decision, might define words like "incidental" in this causation standard so as to make it more difficult for patients and providers to satisfy the causation standard required under the Act. As it turns out, in the *Kemp* decision, the Supreme Court did not venture a definition of these causation principles, but rather, held that a question of fact was presented for the jury.

Continued on page 4

LEGAL REPORT, cont.

3. *Dillon v State Farm*, 501 Mich 915 (2017). In this important decision, the Michigan Supreme Court addressed the question of the degree of specificity that is required by the notice provisions set forth in § 3145 of the Act. That section requires a claimant to provide written notice to a no-fault insurer that, among other things, describes the “nature of the injury.” This issue is important because, unless proper notice that complies with § 3145 is given to an insurer within one (1) year of the date of the accident, the right to collect no-fault benefits may be forever lost.

In the *Dillon* case, the plaintiff was injured in 2008 when she was struck by a car while walking across the street. She was treated for injuries to her left shoulder and lower back. Several years later, plaintiff began having problems with her hip which subsequently required surgery. State Farm denied payment of medical expenses related to the hip injury, because the hip injury was not described in the original notice of injury that the plaintiff had submitted shortly after the accident. Therefore, State Farm argued that a claim for medical expenses related to the hip injury was time barred under the one-year provisions of § 3145.

In its decision, the Supreme Court agreed with the lower courts that plaintiff’s claim for hip injury-related expenses was not barred by inadequate notice. In so holding, the Supreme Court held that the No-Fault Statute only requires a description that a lay person could make, not something that is more medically specific. In holding that the notice given in the *Dillon* case was adequate, the Supreme Court stated that a “*description of symptoms that are traceable to a diagnosed injury is sufficient to constitute such a notice.*” In light of the fact that the patient in the *Dillon* case had given notice of a back injury which was “traceable and related” to the hip injury, the plaintiff’s claim was not barred.

However, medical providers are cautioned not to read too much into the *Dillon* decision. Even though the patient won in the *Dillon* case, the Court’s reasoning is concerning. Therefore, patients and providers should assume going forward that they must, within one year from the date of an accident, make sure the patient’s no-fault insurance company has received specific notice of every known and potentially unknown injury the patient sustained as a result of the accident, and that the failure to do so will cause the insurer to deny benefits for undisclosed injuries. CPAN filed an *amicus* brief in this case urging the Court to rule that the patient had provided adequate notice, which was the ultimate ruling of the Court.

4. *Bazzi v State Farm*. The Michigan Supreme Court will soon be releasing its decision in the long-awaited case of *Bazzi v State Farm*. In only the second time since CPAN was created, the Michigan Supreme Court specifically invited it to file an *amicus* brief in this important case. The Court’s decision in *Bazzi* will resolve the very significant question of whether the “*innocent third-party rule*” will survive in Michigan. That rule provides that an insurance company who attempts to rescind an auto no-fault insurance policy on the basis that it was fraudulently procured, may not rescind the policy as to someone who is innocent of the fraud. Stated differently, a claimant who is an “*innocent third party*” to the fraudulent act resulting in the procurement of a policy may not have benefits terminated because of the rescission.



The innocent third-party rule has been in existence in Michigan law for many years, until it was abolished in 2016 by a 2-1 decision of the Court of Appeals. If the Supreme Court upholds the Court of Appeals' decision, then accident victims who would otherwise be able to recover benefits under someone else's no-fault policy would lose their right to receive those benefits through that policy if the person who purchased the policy committed fraud, even though the injured person had no idea that fraud had been committed.

A central problem in doing away with the innocent third-party rule arises when the fraud is not discovered until more than a year after the accident occurred. By then, it may very well be too late for the victim to put another insurer on notice who may be next in line to pay benefits, or to notify the Assigned Claims Facility, because written notice of a claim must be made within one (1) year of the accident under the provisions of § 3145 of the Act. The Court's decision in *Bazzi* could have a significant negative impact on children, non-motorists, and handicapped persons who are unable to drive, as those claimants almost always draw their benefits under a policy sold to someone other than the claimant. CPAN accepted the Supreme Court's invitation and filed an *amicus* brief, urging the Court to overturn the Court of Appeals' 2016 decision and reinstate the "*innocent third-party*" rule that protects such claimants.

CONCLUDING THOUGHT: The court decisions discussed above once again demonstrate the important role our appellate courts play in the overall operation of the Michigan No-Fault System. It has become painfully clear since 2000, that the nature and scope of the Michigan No-Fault Law has changed dramatically. This change did not occur because of any action taken by the legislature. Rather, the dramatic change in the operation of the No-Fault Law has come solely as a result of decisions from the Supreme Court and the Court of Appeals. This means that CPAN must continue its vigorous *amicus* campaign so as to ensure that the appellate courts of our state fully understand the nature of the issues presented in no-fault cases, and the wide impact that the decisions in those cases will have on seriously injured people and their providers.

LEGISLATIVE REPORT

The new legislative session started off with renewed hope for those wishing to improve and preserve our auto no-fault system, especially after the emotionally draining lame duck session (Dec. 2016) and successfully beating back attempts by the auto insurers and the Michigan Health and Hospital Association on their joint effort to reform auto no-fault. In the first few months of the new session, CPAN made the rounds to meet the newly elected House members with morning briefings on the issues surrounding auto no-fault and to inform them that CPAN had a comprehensive reform package that it was willing to push forward. Most of the discussions were met with cautious optimism and commitments to work together to finally reach resolution on how best to improve and preserve the system.

In May, CPAN held a Media Round Table briefing with local and statewide reporters on the contents and necessity of CPAN's 24 recommended reforms. CPAN and its legal team then spent the next couple of months working with a small bipartisan group of House members who were interested in putting together the reform package. Through the committed leadership of Reps Ben Frederick (R- Owosso) and Donna Lasinski (D – Ann Arbor), they pulled together members from both Caucuses – Mike Webber (R- Rochester Hills), Joe Graves (R- Linden), Tim Greimel (D- Auburn Hills) and Sherry Gay-Dagnogo (D – Detroit) – to formulate the policies contained in the “Fair and Affordable Reform Package”.



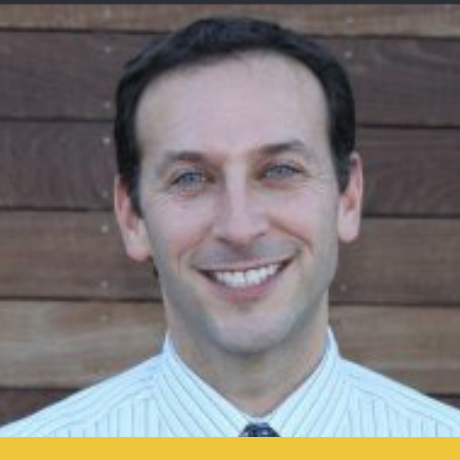
The reform package was successfully announced during the Brain Injury Association of Michigan's annual meeting in Lansing where hundreds of conference participants and over 17 legislators attended. The bill package was formally introduced shortly thereafter with eight out of the 11 bills having Republican primary sponsors with a total of over 44 different co-sponsors signing on to the package.

Not to be outdone, the Mayor of Detroit along with Speaker Leonard, House Insurance Committee Chair Theis, and a backdrop of supporters from around the City of Detroit announced the introduction of HB 5013 (Theis primary sponsor), which offered a low cost PIP choice policy with the promise to reduce auto premiums. After three contentious hearings and hours of debate, the bill was finally rammed out of committee garnering only the necessary votes required to report out the bill.

Also, during this time, CPAN worked with Doug Heller, nationally recognized consumer expert on insurance, to review the practices of insurance companies regarding the use of non-driving rating factors in determining an individual's risk, and ultimately, their premium. The unfair use of factors like credit scoring, marital status, gender, education levels, job titles and use of zip codes all were on display with a survey in targeted communities to prove the systemic discrimination used by the auto insurers and allowed by the state insurance regulators. CPAN then went on to showcase this deplorable practice in an aggressive media strategy which ended up being one of the primary issues that Democrats and, in particular the Detroit Caucus, rallied behind to defeat HB 5013.



And while the intense lobbying on HB 5013 resulted in a strong defeat and political embarrassment to the highly visible proponents, it has unfortunately resulted in a false sense of security by some stakeholders that the auto no-fault issue has been won with no further need to push reforms. The need to find meaningful and balanced reforms that can also result in premium reductions is even more important now and will be the challenge at hand for all supporters of Michigan's auto no-fault system that wishes for the system to improve and be preserved.



Doug Heller

is an independent consultant and nationally recognized insurance expert. During nearly two decades of work on public policy and regulatory matters related to property-casualty insurance, Heller has written several reports on auto insurance pricing in the United States, overseen regulatory challenges to insurance company rates and practices, and, for nine years, served as the Executive Director of the national consumer advocacy organization, Consumer Watchdog.

CONSUMER FAIRNESS RESEARCH

Michigan drivers have complained about the lack of transparency in insurance company rating practices for decades. While there have been many anecdotal examples about the unfair methods used by insurance companies to set their rates, there was no concrete evidence to back up the assumptions. In 2017, CPAN decided to address this issue head on.

Working with insurance expert Douglas Heller, CPAN commissioned a series of studies that analyzed hundreds of online Michigan auto insurance quotes. Heller's research compared how things like a driver's job title, home ownership status, gender and marital status impact auto insurance rates. The reports confirmed what many CPAN members have suspected all along: insurance companies often charge significantly higher rates, based on factors that have nothing to do with driving records or driving ability.

"We force every driver in Michigan to buy auto insurance, but we allow insurance companies to charge good drivers more if they are factory workers or cashiers, instead of bankers or lawyers," CPAN President John Cornack said when releasing Heller's research to the media. "That makes no sense, it's unfair, and it's one of the reasons that auto insurance is too expensive for so many working class Michiganders, even if they've never caused an accident, or filed a claim."

Thanks to Heller's work, CPAN was able to cite documented examples of unfair insurance company rating practices and generate considerable media attention about the need for reforms. The reports were crucial to informing the legislation included in the bipartisan Fair and Affordable No-Fault Reform Package, introduced in 2017.



Medical costs aren't the only thing driving up Michigan's high auto insurance rates

By STATESIDE STAFF • AUG 7, 2017

PROGRAM Stateside



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Share



Google+



Email



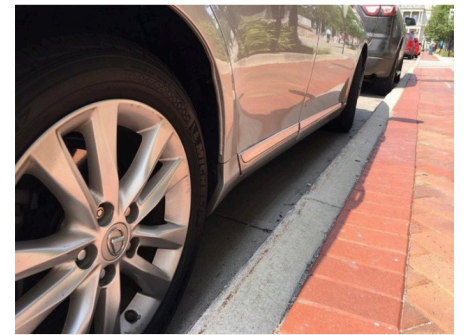
Women pay 4.03% more for auto insurance than men in Michigan, according to "The Zebra."



MICHIGAN NEWS

Women charged more than men for Michigan auto insurance, study says

Updated Sep 6, 2017; Posted Sep 6, 2017



Auto insurers charge women and widows more for auto insurance, a new study alleges. (Emily Lawler |



Comparing Socioeconomic Status and Auto Insurance Rates in Michigan

A report commissioned by the Coalition Protecting Auto No-Fault

Abstract

Although factors such as job title and whether the driver owns a home are not meaningfully related to a motorist's risk of loss, Michigan drivers who have working class jobs, do not have a college degree, or rent rather than own their home pay an average of \$233 per year more for auto insurance compared to their white collar peers.

Author: Douglas Heller



September 09, 2017 2:13 p.m.

Study: Auto insurers illegally charge women more in Michigan

By David Eggert
Associated Press

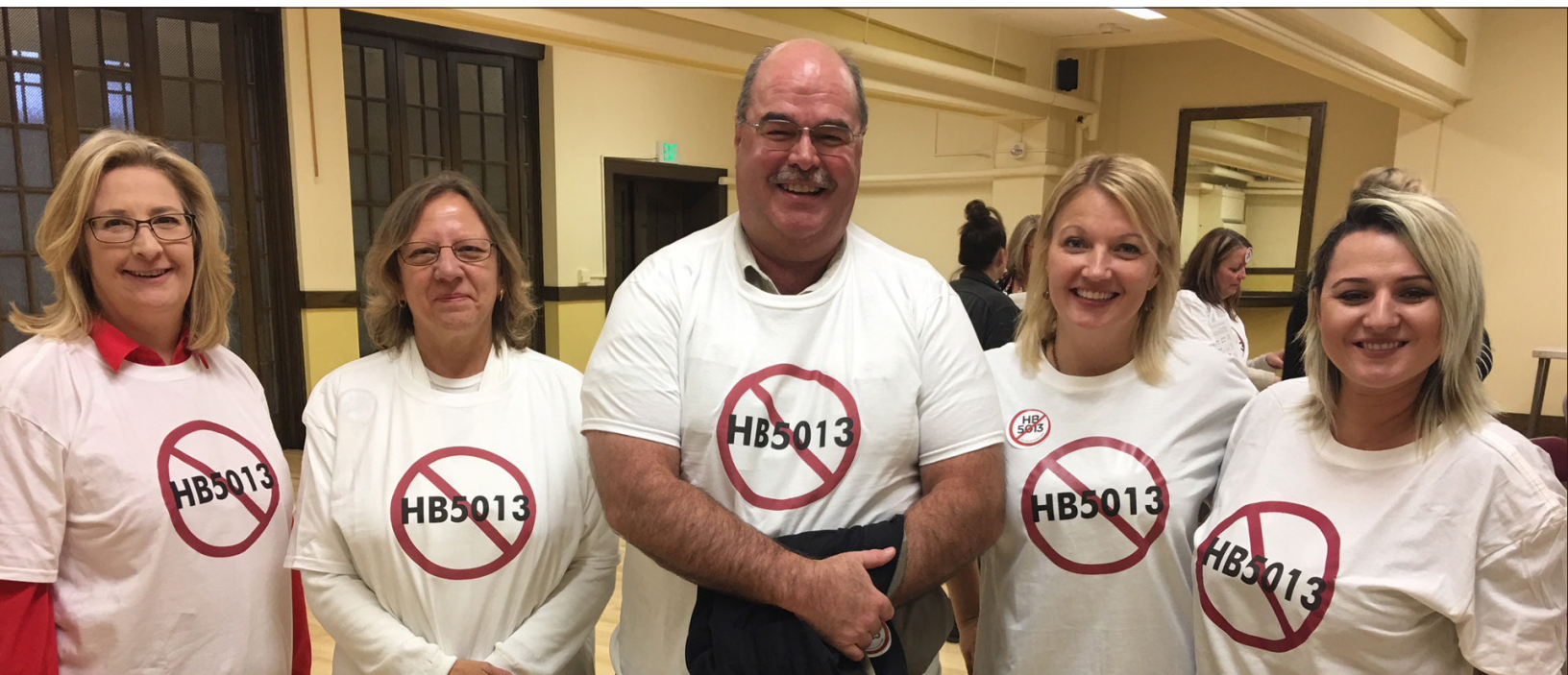


Insurance Michigan

LANSING — A group defending Michigan's auto insurance system says it has uncovered instances of insurers illegally selling more expensive policies to women and widowed drivers, raising questions about state oversight of rating practices as the industry pushes lawmakers to contain high premiums.

State law prohibits insurance companies from basing rates on sex or marital status. But an expert for the Coalition Protecting Auto No-Fault — a group of health care providers and plaintiffs' attorneys — said at least three insurers are doing so.

Doug Heller, a California insurance researcher, found the discrepancies in online quotes and, in one case, an insurer's own filing with the Michigan Department of Insurance and Financial Services. San Francisco-based Esurance and Ohio-based Progressive, he said, charge women in Detroit with perfect driving records as much as 33 percent and 38 percent more than men with the same record, vehicle and address despite evidence that women are safer drivers. His study



BAD LEGISLATION STOPPED BY CPAN IN 2017:



House Bill 5013

Introduced September of 2017, this legislation proposed drastic modifications to the Michigan No-Fault Act – modifications that CPAN believes would virtually destroy the no-fault system as we know it. Among other things, the bill would have provided for PIP coverage option of: \$250,000 (\$225,00 for emergency care and \$25,000 for all other expenses), \$500,000, and lifetime coverage. Furthermore, the bill would have given insurance companies substantial control over a patient's

medical care, requiring accident victims to conform to a "utilization review standards." The legislation provided no long-term guaranteed premium rate reductions. This bill would have created a Fraud Authority, focusing only on fraud committed by claimants and providers with no consideration to the unfair practices by insurers. The bill would have permitted persons over 65, who have health coverage, to opt-out of no-fault PIP coverage.

CPAN LEADERSHIP

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President.....	John Cornack, Eisenhower Center
1st Vice President.....	Steve Potoni, Michigan Association for Justice
Treasurer.....	Carl Alden, Michigan Association of Chiropractors
Secretary.....	Margaret Kroese, Michigan Brain Injury Provider Council

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- Michigan Association for Justice (Steve Pontoni)
- Michigan Association of Chiropractors (Carl Alden)
- Eisenhower Center (John Cornack)
- Michigan Orthopaedic Society (Stephanie Johnson)
- Siporin and Associates, Inc. (Steve Siporin)
- Origami Brain Injury Rehabilitation (Tammy Hannah)
- Michigan Brain Injury Provider Council (Margaret Kroese)
 - George T. Sinas, Sinas Dramis Law Firm, General Counsel (Ex-Officio)
 - Kevin A. McKinney, McKinney and Associates, Legislative Coordinator (Ex-Officio)

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- Michigan Association of Chiropractors (Carl Alden)
- Michigan Brain Injury Provider Council (Margaret Kroese)
- Michigan Dental Association (Bill Sullivan)
- Michigan Nurses Association (Dawn Kettinger)
- Michigan Orthopaedic Society (Stephanie Johnson)
- Michigan Orthotics and Prosthetic Association (Nathan Kapa)
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 - Stephen H. Sinas, Associate Legal Counsel, Sinas Dramis Law Firm (Ex-Officio)
 - Thomas G. Sinas, Associate Legal Counstil, Sinas Dramis Law Firm (Ex-Officio)



**ADMIN.
DIRECTOR**
Martha E.
Levandowski

Member Breakdown*

944
Individual Members

56
Pewter Level

14
Bronze Level

12
Silver Level

4
Platinum Level

25
Survivor Voice



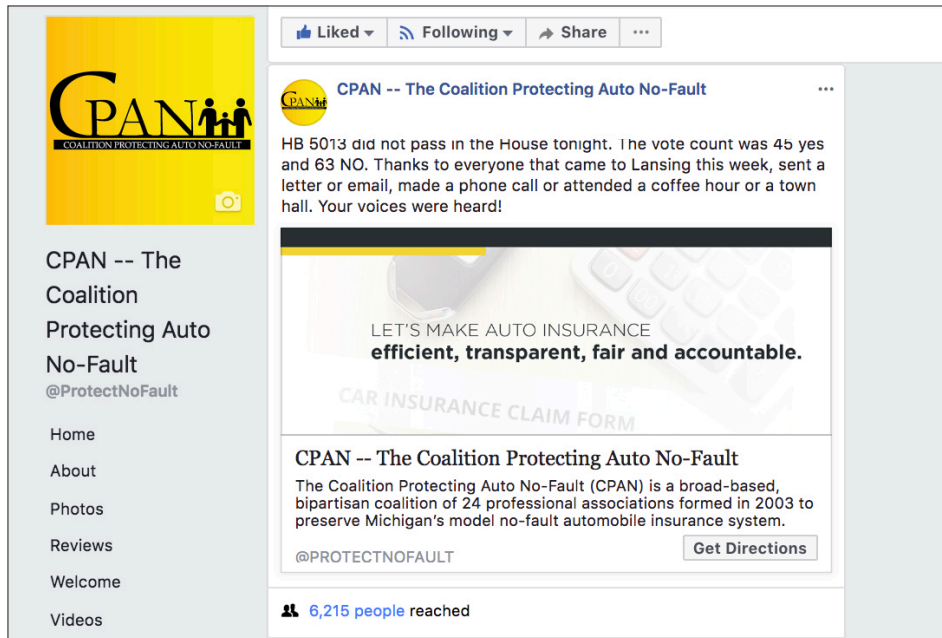
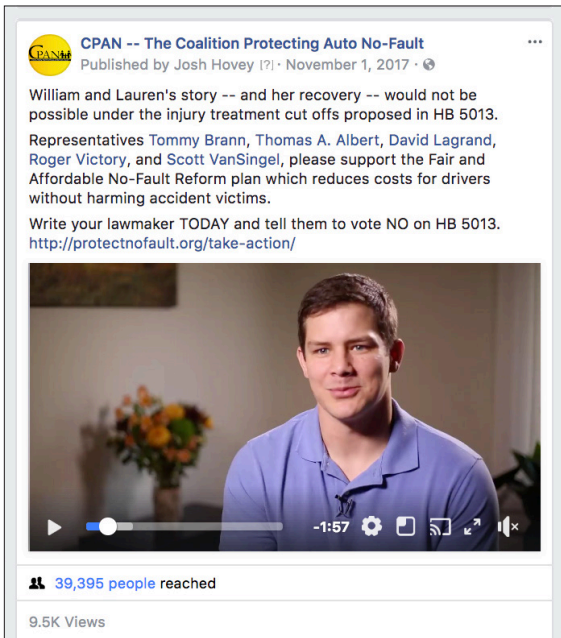
**Total
Members
1,055**

*94% Retention Rate

MEMBERSHIP IN 2017

During the last seven years, Michigan Auto No-Fault Law has been under nearly constant attack by the insurance industry, the Michigan legislature, City of Detroit leaders, and in the courts. Despite these threats, the system has remained intact, although altered significantly by court rulings, such as the 2017 *Covenant* case. It is only because of the collective efforts of CPAN members and other stakeholders that CPAN has persevered, and the No-Fault System continues to protect the more than 75,000 people injured in Michigan throughout the year in auto accidents. Stronger together, CPAN is proof of an effective coalition.

High visibility in the press and on Facebook, active recruitment, and the ongoing threats to auto no-fault contributed to significant member growth in 2017. CPAN reached an all-time high in membership/contribution revenue of \$403,876. This is up 7.2% from the previous year. Membership records were also set during the year with the addition of 108 new members, ending the year with 1055, or an 11.4% increase from 2016.



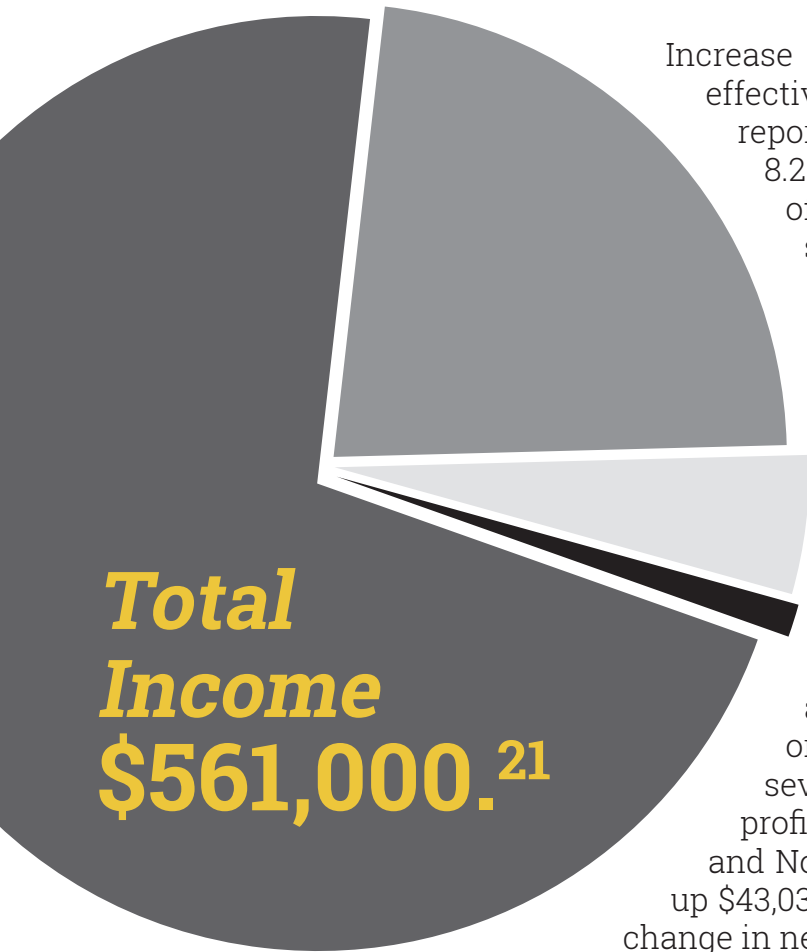
CPAN launched a number of social media campaigns in 2017 that were widely shared. Early in the year, CPAN kicked off two regular weekly initiatives: Tuesday Tips and Friday Feature – Meet Your Legislators.

These two weekly postings were viewed and shared regularly by CPAN members and member organizations, proving their value. Short educational videos, along with several emotionally compelling survivor video stories were produced and posted throughout the year. *How No-Fault Impacts Lives Brian C's story*, reached more than 19,000 people. Special Tree's Leila H. story, *Miracles Happen: Providing Care Under Michigan's Auto No-Fault System*, was widely shared and Judy B.'s *How No-Fault Impacts Lives* story of her intensive therapies and continued recovery progress after her life changing accident, reached 24,000. David S., and his mom's amazing recovery story was shared 151 times at last count. Using these social media platforms to educate viewers about the value of Michigan's no-fault system has been, and will continue to be, effective tools for disseminating information. If you have a story to share, contact the CPAN office or look for opportunities CPAN will make available, throughout the year.

Individual: \$26,120.⁰⁰ Pewter: \$43,500.⁰⁰ Bronze: \$22,500.⁰⁰
 Silver: \$48,250.⁰⁰ Platinum: \$258,000.⁰⁰ Survivor: \$375.⁰⁰
 Donations/Contributions/Memorials: \$5,131.³⁴

Total Membership Revenue \$403,876.³⁴

FINANCES (JAN. 1 - DEC. 31, 2017)



Increase in membership, generous donations, and effective fundraising efforts resulted in the highest reported income, to date for the organization. Up 8.2 % from 2016, CPAN ended the year with income of \$561,000. On the other hand, the threats of several bad pieces of legislation, and precedent setting no-fault related court cases required significant financial resources. Outside legal and legislative consultants, amicus briefs, public relations campaigns, and the hiring of an auto insurance consumer expert, Doug Heller, accounted for the substantial increase in expenses in 2017. A second office space was added during the year to accommodate CPAN's intern, as well as needed space for files and event supplies. With the assistance of CPAN's intern, Emily, and the dedication and efforts of event committee members, the organization was able to successfully implement several new initiatives and host three major profitable fundraisers (golf outing, Survive & Thrive, and No-Fault Gala). Total expenses exceeded \$558,863, up \$43,031 from 2016. CPAN ended the year with a \$2,136 change in net assets.

- Event/Fundraising Income
\$130,023.⁸²
- Publication Income
(Provider Directory
& Quick Guides)
\$26,380.¹⁴
- Interest Income
\$704.⁹¹
- Membership, Donations
& Contributions
\$403,876.³⁴

- Operations/CPA: \$66,345.³⁰
- Professional Management: \$94,900.¹⁹
- Amicus Briefs: \$9,496.¹³
- Public Awareness/Advertising: \$107,794.⁹⁹
- Legislative Consulting & Coordination: \$119,414.⁴⁷
- Meetings/Programs & Events: \$71,216.¹⁴
- Legal Consultants: \$50,696.²⁴
- Research: \$39,000.⁰⁰

Total Expenses \$558,863.⁴⁶

Revenue Less Expenses \$2,136.⁷⁵

2017 EVENTS

The previous year was full of hands on events enabling members, legislators, survivors, and advocates to network together. Our golf outing, Survive & Thrive art sale, and No-fault Gala radiated success from every aspect, and here at CPAN, we appreciate the outstanding support by attendees, event committee members, and sponsors. We hope our events provided our members and advocates with the means and tools to look forward.

5th Annual CPAN Golf Outing

The 2017 outing was held at a new venue, the famed MSU Forest Akers West. In total, CPAN received the largest revenue generated to date from the event – largely due to increased sponsorship and lower costs at this venue. Total revenue less expenses was \$12,336, up from \$7,398 from 2016, equating to a 66% increase. In addition, new activities were placed around the course and nearly every hole was sponsored. Thanks to our volunteers Tammy Hannah, Origami Brain Injury Rehab; Eric Ikens and Jeff Pickle, Coby McKinney, Rebecca Welter, and Emily Pallarito for helping the event run smoothly. In attendance were 74 golfers, representatives and senators included, and 24 event sponsors. Although the day began rather unpleasant, the weather subsided and did not put a damper on the camaraderie and competitiveness.



Survive & Thrive

Kudos to this year's co-chairs, Steve Siporin and Dr. David Steinberg for their efforts in making the 2017 Survive & Thrive event the best ever! We hit several record highs this year—the greatest number of sponsors ever at 29, and record setting proceeds from the event \$17,218 up \$1,435 from 2016, which was previously a record-setting year. New this year, prior to the event, CPAN held a competition to choose the featured art piece, to be highlight at the event. Submissions were solicited from art therapy programs around the state, as well as individuals. The brightly colored, Van Gogh inspired, Sunflower Sunset painting by Garret Jones, pictured above, was unanimously selected by the judges. Reprints of this piece were presented to each event sponsor and reprinted on tote bags, pillows, and mugs available for sale at the event. The art sale included many beautiful pieces at various price points, as well as fresh produce grown from the vocational programs at Eisenhower Center and Peckham, Inc. To accompany the evening, were outstanding eats locally sourced by the Wooden Spoon restaurant and a dessert room with delectable treats from Simply Fresh in Brighton. Thank you to those who supported the wonderful event.

2017 EVENTS



Night at the Museum: 2017 Gala

For the first time, the CPAN Gala event was held on the east side of the state. The Michigan Science Center was selected for several reasons; because a high percentage of CPAN Members call the east side of the state home or have businesses located in the area, and to showcase the comeback story of Detroit. Attendees were given the opportunity to channel their “inner mad scientist” at the Sparks Lab, and various exhibits located throughout the Center. Another outlet to let event guests tap into their wild side was at the photo booth, which provided props like safety glasses, gas masks, lab coats, and the like. In attendance were approximately 310 members and guests, and a handful of legislators. Playing up the Metro Area theme, our strolling food stations were Detroit themed: Greektown, Mexican Town, Coney dogs, Sanders hot fudge eclairs at the dessert bar, and of course Vernors and Better Made chips. Gala revenue less expenses were down a bit (\$4,119) from the previous year for a total of \$51,266. This decrease was due to the fact that sponsorship was down \$7,730, however, individual ticket sales were up slightly. Overall, the event was a hit due to our guest’s ability to mingle and interact hands-on with our treasure hunt and live science demonstrations.

Although these events are important in sustaining, maintaining, and improving the efforts of CPAN, we understand that they are also large, in part for our members to connect with one another, grow businesses, share stories, and advocate for the cause.

We thank you for your attendance and support and look forward to another successful year of events ahead.





UPCOMING EVENTS

6th Annual Golf Outing

Monday, June 11, 2018

Hawk Hallow Golf Course, Bath, MI

Survive & Thrive Art Sale & Reception

Wednesday, July 25, 2018

Studio West Gallery, Brighton, MI

2018 Auto No-Fault Gala

Saturday, October 27, 2018

Eagle Eye Banquet Center, Bath, MI

Show your support by registering to attend or be an event sponsor for these CPAN events at www.protectnofault.org. Sponsorship opportunities are available at every level and support CPAN's efforts to preserve and protect our Michigan no-fault insurance system and the thousands of lives each year it benefits.



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