Cancelled more, enjoying it less?

ny SUSAN TAUBER KLEIN
Insurance companies are cancelling
or not renewing auto insurance policies more frequently now, according
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tisson State Insurance Bureau.
A Southfield man and his son, Oliver and Alan Barnes, who own Barnes
bental Laboratory in Dearborn, were
recent victims of the non-renewal
game.
"We were cancelled out of the clear
thus sky," said the younger Barnes.
They received notice in December
that their personal and business car insurance policies will not be renewed
by the company which has handled
the policies for more than 10 years.
"The insurance company. Citizens

"The insurance company, Citizens Insurance of America in Howell, told us it was because of my driving re-cord." said Alan who has two points on his driving record. The points will be removed this June. he said.

'And for someone who drives over 50.000 miles a year, two points aren't bad," added the angered Ann Arbor resident.

THE BARNES' insurance agent. Jacob Brown, is an independent agent with Brown-Dreyfus Agency in Southfield, Brown said there is a "capacity crunch" in the insurance industry. "This means that many companies aren't accepting new business and maccounting more restrictive and maccounting more restrictives and maccounting the explained the strict selectiveness is due to a law which allows insurance companies to write a given amount of policies in relation to their surplus. "And due to losses." Brown continued. "surplus has been depleted." Commissioner Jones said in a telephone interview last month that auto misurance rates have increased in Michigan 350 per cent in the past 18 months, still remaining 10-15 per cent less than the notional average for increased in still the similar and average for increased in still seed to the still as similar and average for increased in still as similar and the seek things.

less than the national average for in-creases.
"It is significant to see the things auto insurance buys has increased; things such as fiedical expenses and car parts. They have gone up more than the percentage increas of the rates." Jones said.

JONES OFFERED advice for

people whose insurance policies are not renewed or who can't get insurance.

"Shop around; compare rates, coverages and services," he suggested. Brown advised consumers to check a company before taking a policy with the ylooking up its rating in Best's Key Rating Guide, a book available in the Southfield Public Library at 25000 Evergreen.

"Pick out a company with an A or A-plus rating, nothing lower." Brown advocated.

And if a person thinks he has not been renewed for an "unreasonable" reason, Brown said a complaint to been renewed for an "unreasonable" reason, Brown said a complaint to been renewed for an "unreasonable" reason, Brown said a complaint to the Linsuing agency, he can then go to the Detroit Complaint Bureau of the Michigan Insurance Bureau at 1200 Shit, Detroit.

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The Detroit bureau's office hours are 8 a m. to noon and 1.5 p.m., Monday through Friday. The phone number is 25-5829.4

THE MICHIGAN STATE Insurance Bureau is readying a 1977 legislative proposal to provide a better way for quaranteing ways for consumers to get insurance and "keep it," according to Jones. Under current laws, the commission-or said, companies don't have to give or said, companies don't have to give

Recital set for church

The R. Merrill Jensen Recital scries will present Lawrence Smith in an organ recital at 5 pm. on Sunday. Lawrence John Jan. 30 at the First Baptist Church of Detroit. 21208 Southfield Road north of

Detroit, 21200 Southfield Road north of Eight Mile.

Smith is a graduate of the Inter-lochen Arts Academy and is currently

For more information call the church office at 569-2972. There is no admission charge and the public is invited.



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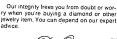
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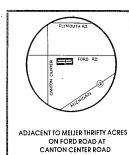


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