

Cancelled more, enjoying it less?

By SUSAN TAUBER KLEIN

Insurance companies are cancelling not renewing auto insurance policies more frequently now, according to Thomas C. Jones, Michigan Commissioner of Insurance for the Michigan State Insurance Bureau.

A Southfield man and his son, Oliver and Alan Barnes, who own Barnes Dental Laboratory in Dearborn, were recent victims of the non-renewal game.

"We were cancelled out of the clear blue 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 Insurance of America in Howell, told us it was because of my driving record," 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 60,000 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 are becoming more restrictive in maintaining existing policies."

He 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 insurance rates have increased in Michigan 25-30 per cent in the past 18 months, still remaining 10-15 per cent less than the national average for increases.

"It is significant to see the things auto insurance buys has increased: things such as medical expenses and car parts. They have gone up more than the percentage increase 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 it by looking up its rating in Best's Key Rating Guide, a book available in the Southfield Public Library at 26000 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 can be filed with the Michigan Insurance Bureau on its toll-free number, 1-800-252-5913. Once a consumer has made the complaint with the Lansing agency, he can then go to the Detroit Complaint Bureau of the Michigan Insurance Bureau at 1200 Sixth, Detroit.

"But don't come down until you have filed your complaint in Lansing," said a Detroit bureau employee. "We can't help you before then."

The Detroit bureau's office hours are 8 a.m. to noon and 1-5 p.m., Monday through Friday. The phone number is 256-3824.

THE MICHIGAN STATE Insurance Bureau is readying a 1977 legislative proposal to provide a better way of guaranteeing ways for consumers to get insurance and "keep it," according to Jones.

Under current laws, the commissioner said, companies don't have to give reasons for not renewing a consumer's insurance policy.

Bill McGuinness, assistant vice-president of Citizens of In Howell, who handled the Barnes' auto policies, said he cannot discuss the Barnes case. "We treat all clients' records in confidence."

McGuinness did deny consumers' records are being reviewed more frequently and that insurance companies are being more selective.

Brown said he could get the father-and-son duo the same auto coverage at the same price with another company.

Recital set for church

The R. Merrill Jensen Recital Series will present Lawrence Smith in an organ recital at 3 p.m. on Sunday, Jan. 30 at the First Baptist Church of Detroit, 21300 Southfield Road north of Eight Mile.

Smith is a graduate of the Interlochen Arts Academy and is currently

studying towards a bachelor of music degree under Marilyn Mason at the University of Michigan.

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

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