

# Who's writing letters to Oakland County?

By TOM LONERGAN

It's not every day that Oakland County gets a letter from Ralph Nader. In fact, during his 10 years as County Clerk, Lynn Allen can't remember ever receiving a letter from the nationally famous consumer rights advocate. While the county "sticks with GM products," it has never had a fleet of Corvairs, Allen joked. Nader became famous the early 1960s when he took on General Motors on auto safety. His book, *Unsafe at any Speed*, declared the Corvair to be just that. Since then, Nader-affiliated consumer rights and government watchdog groups have been organized nationwide. But the modest looking letter, simply signed "Sincerely, Ralph Nader," with no fancy letterhead, no return address or phone number, didn't concern consumer rip-offs, or anything the county might be doing wrong.

RATHER, NADER offered the county a money-saving tip. He encouraged the county to become its own insurance company as three counties in the Washington, D.C. area recently did. The counties had been

paying more in insurance premiums than the insurance carrier paid out in claims, Nader wrote. He passed along an article from the Washington Post on the self-insurance programs. The Oakland County Board of Commissioners routinely referred Nader's letter to Glen Dick, who oversees the county's insurance coverage. "He has a good point," said Dick, county director of central services. "We're constantly looking at that option."

But, Dick explained, the Washington-area counties "had no choice but to self-insure. They can't even buy insurance."

The county will spend an estimated \$765,000 on liability insurance for the next year, Dick said. He said malpractice and liability insurance for the county's health facilities has "skyrocketed the last three years" to \$200,000. The county has had problems in recent years buying public liability insurance. Because lawsuits against local governments — usually police and sheriff's departments — have increased in recent years, Dick said, many insurance companies in the state won't cover police operations. The county's major liability carrier

is Home Insurance Co. of Detroit. The county has a police liability policy with a Bermuda-based company, which Dick said was arranged through the Michigan Sheriffs' Association.

THE COUNTY self-insures its workers' compensation and auto collision coverage, Dick said.

The latter, which has been in effect two years "made sense in the long run," Dick said, because the county operates its own auto shop.

Self-insuring against workers' compensation claims began this year. State law requires employers to compensate workers injured on the job. While Dick couldn't say how much the county would save through self-insuring, he added, "things are looking good right now."

By investing insurance reserve funds, "we expect to make money on self insurance," Dick said.

In the workers' compensation area, "we've eliminated profits made by the insurance company," he explained. Moreover, the county has emphasized a job safety program this year. Self-insuring workers' compensation cost the county \$192,000 this year. Dick said the county estimated it would pay

\$132,000 in claims this year. The county's becoming its own insurance company is "something that takes a lot of analysis," said Dick. While he conceded Nader has a good point, he added, "to say carte blanche that self insurance is a good thing is very dangerous."

## Hypnotist will tell business about stress

Hypnotherapist James Hoke will tell Oakland County business persons how to cope with stress at an 8 a.m. Tuesday, Oct. 16, seminar in Roma's of Bloomfield.

Sponsored by the North Oakland County Chamber of Commerce, the seminar is \$4 for chamber members and \$5 for others. A continental breakfast will be served.

Hoke will talk on the causes of stress and illustrate "the subconscious ability to overcome problems."

To register, call the chamber at 335-6148.



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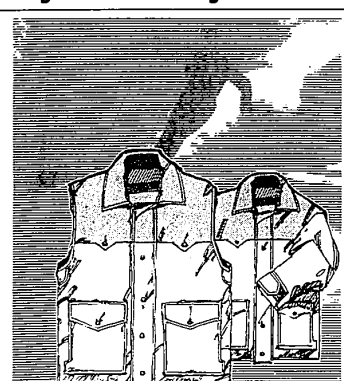
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