

Schools pay insurance increase

(Continued from page 1A)
gally the district could buy just specific coverage.
"We should have both, we can't afford not to," Prisk said.
He explained how the new policy will work:
"IF AN EMPLOYEE is injured at work and the claim totals \$150,000, the district would be liable for the first \$100,000. If the accident involved three employees, say the roof fell in, and claims totaled \$450,000, our loss is still \$100,000. The insurance company

would pick up the difference."
Explaining aggregate, he said:
"If we have many losses, each at \$10,000, we'd pay them all until we reach \$100,000 over two years. The insurance company would pay the claims after that."
"By law, we must be self-insured or buy insurance," he continued. "We have to buy specific, but we may or may not have aggregate coverage."
Prisk said continuation of self-insurance would leave the district \$100,000 over two years.

Insurance experts Robert Guy and Frank Clappison attended the Tuesday meeting to answer questions about the new policy.
"The probability of expending \$605,000 is remote," Clappison said. "But, in any event, it limits the district's exposure."
Added Guy: "I would not recommend going without both types of coverage. The state Legislature could come up with a complete revamp of the workers' compensation package in the next two years. There's going to be reform."
Prisk said the district is close to its \$450,000 limit in its current expiring three-year contract.
Guy cited Waterford, Pontiac and Warren schools as examples of districts which have exceeded their limits.
"Our faculty is getting older. I don't think we can go without it," said Trustee Jack Inch.
"It there is a catastrophe, we could get to the \$600,000 limit very fast."
Trustee Dick Wallace endorsed the recommendation of the school administrators to continue workers' compensation and protect the district's liability with both specific and aggregate coverage.
The motion was approved unanimously by the seven-member board.

Businessmen irate over road snafu

(Continued from page 1A)
Road Commission, there have been 77 accidents at Ten Mile and Grand River in the last three years and 107 at Grand River and Novi during the same period.

RICHARD PERKINS, of Perkins Engines, feels the problem of traffic congestion has increased fivefold in the 10 years his company has been in the Industrial Park.

"The Road Commission is aware of what we need. It's somewhat political," Perkins said. "We'll have to approach the highway department with a barrage of correspondence."

Farmington Hills Director of Public Services Ralph Magid said that the Road Commission "knows our feelings."
"I met with the State Highway Department and they admitted (Grand River and Ten Mile) was one of the highest accident intersections in the state."

Resident is awarded

Dr. Seymour Rosen of Farmington was the recipient of the Keyman award of the Michigan Optometric Association for the 1978-79 association year.
Dr. Rosen was honored for his contributions to his profession and professional association during the association's 83rd convention at Mackinac Island May 20.

A 1953 graduate of the Illinois College of Optometry, Dr. Rosen is the current president of Michigan Vision Services, Inc., a prepaid vision care organization, and a past president of the Wayne County Society of Optometrists. He has also been active in the committee structure of the Michigan Optometric Association.

"We've been pushing the past three years from our end. We had an interim project ready to go last summer, but the bids were too astronomical. It was too unreasonable to build and split the cost 50-50 with the county."

"IT'S TO OUR benefit to take advantage of federal funds," he said.

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