

No-fault has few friends in Michigan

By MICHAEL MATUSZEWSKI

The Michigan Senate's Commerce Committee stirred a hornet's nest when it scheduled a public hearing on the state's no-fault insurance law.

No one outside of the insurance industry has a good word for no-fault.

Residents of Southfield, Garden City and Livonia were among the complainants.

A dozen Detroit area residents testified at a hearing in Southfield last week, and not one offered a kind word for the five-year-old auto insurance law. Its main concept is eliminating court battles over liability in auto accidents.

State Sens. Art Miller, D-Warren, Jack Faxon, D-Detroit, and Robert Young, R-Saginaw, heard complaints ranging from confusion over the law's provisions to charges of arbitrary rate-setting and cancellations.

"These people are only the tip of the iceberg," said Miller, who chaired the public hearing.

WHILE THE complaints varied, most agreed that insurance companies had succeeded in "eliminating" drivers.

"Drivers are being intimidated against using their insurance," said Ralph Shoemaker of Southfield. He

said many people avoid reporting accidents and filing claims for fear their rates will be raised or their insurance cancelled.

Ervin Petty of Garden City and Paul Miller of Dearborn, both of whom were disabled on the job, complained that they are being forced to pay for coverage that would guarantee their wages if they were hospitalized or disabled as a result of an auto accident.

They said their insurance companies said the wage insurance was required by law.

"I'm not getting any wages now," Petty said. "so why should I still be paying for the coverage?"

"Why should I pay for something I can't use," Miller asked.

Marylou Granger of Livonia offered a different complaint. She said her daughter, who had been injured in a rear-end collision, successfully tried filing for medical benefits that she said were included in her All-State Insurance policy.

All State, she said, denied her daughter's claims citing a "\$300 deductible" provision in the policy. Mrs. Granger said several lawyers were consulted and none could find any reference in the policy to a \$300 deductible provision for medical claims.

"No fault protects the insurance company, not the driver," she said.



Slipslidin' away

Well it's spring and that involves certain rituals. A day in the park falling down in the mud is certainly one of them, and for three-year-old Jeremy Johnson, there's no better way to remove muck than to find a friendly, stationary rock. (Staff photo by Gary Caskey)

UM-D tuition to jump \$116 in September

Undergraduate tuition and fees for resident, full-time students at The University of Michigan-Dearborn will increase at least \$116 to \$948 for the 1979-80 academic year.

UM-Dearborn full-time students currently pay \$836 yearly, which includes a \$12 academic year fee for parking and an additional \$48 user fee for their use of permanent parking.

The new rate, approved by the UM-D Board of Regents, includes tuition, registration fees and a transportation program. In 1979-80, students will pay a mandatory \$64 per academic year fee for parking and other transportation-related services. This will replace the \$48 user fee for parking.

A final maximum tuition increase for undergraduates and tuition rates for part-time, non-resident and graduate students will be adopted by regents at a later date.

The tuition increase, according to UM-D officials, will provide the minimum necessary in order to sustain current academic programs and services.



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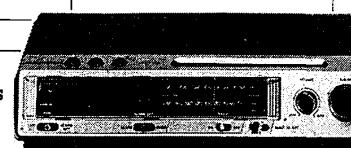
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