

McCullough backs auto insurance veto

A suburban state senator praised Gov. James J. Blanchard's veto of amendments to the Essential Insurance Act, but an angry insurance industry spokesman said all motorists would "pay the price."

Blanchard Thursday vetoed House Bill 4715, which would have cut the link between auto insurance rates paid by Detroit and suburban motorists. With the veto, the act continues to require that rates in a neighboring zone be at least 90 percent of the rate in the highest zone.

Blanchard's veto message said HB 4715 is "a bad bill for the Detroit suburbs, it is a bad bill for outstate Michi-

gan, and it's a bad bill for the city of Detroit. It's a bad bill for the entire state of Michigan."

STATE SEN. Patrick McCullough, D-Dearborn, one of the few suburban lawmakers to oppose the bill, called for the veto because "insurance rates would not only increase in the areas I represent, but the bill gives carte blanche to insurance companies to raise rates across the entire state."

Insurance spokesmen see the present law as a social welfare measure, using auto insurers as a vehicle to pump \$40 million annually in suburban premiums into Detroit car owners' pockets.

McCullough denied it, saying: "This simply does not help the suburbs that much. 'I definitely don't think the entire Michigan insurance industry should get rate increases because of the problems (of) the four major urban insurance companies that write automobile policies for the metro Detroit area.'"

THE 1981 LAW requires an insurer to have no more than 20 rating zones within Michigan. The rate in the lowest zone can be no lower than 45 percent of the highest rate.

The industry argues that auto theft losses in Traverse City are only 2-3

percent of losses in Detroit. Thus, a company selling in Detroit will price itself out of the Traverse City market, and a company selling in Traverse City would have too low a rate in Detroit.

The effect has been to split the state into two markets, with a handful of companies dominating each market.

THOMAS HOEG, president of the Michigan Insurance Federation which represents property and casualty underwriters, said Blanchard "chose to ignore the problems which created the need for such legislation."

Hoeg said the bill, if signed into law, would have "assured continuing avail-

ability of auto insurance for all Michigan residents (and) allowed insurance rates for many suburban and outstate motorists to be lower than under existing law."

The bill also would have "capped" percentage increases in rates for Detroiters and made insurance companies more competitive by removing artificial barriers between communities, the industry argued.

THOMAS L. WENCK, professor of insurance at Michigan State University, criticized the existing law as creat-

ing a government-controlled "quasi-private property and casualty insurance industry."

Wenck said, "The crux of the problem is that the territorial rate restrictions interfere with the operation of the automobile insurance market to such an extent that some insurance companies are sustaining significant operating losses in their highest base rate territory, usually Detroit, while those same companies are losing market share outstate because their outstate rates are too high."

Summer flowers bloom

By Timothy Nowicki
special writer

As the summer season continues, we become aware of different flowers that bloom and bull thistles, with their rich purple colored flower heads, are blooming. Later, the asters and goldenrod will color our meadows.

One flower which just reached its peak is the purple loosestrife. It's found commonly along shallow waterways, or along the edge of streams or lakes, but it can also be seen in upland areas where the water table is very high.

THE PURPLE color of purple loosestrife has been questioned by several authors. Some have called it purple, some purple-magenta, some deep purple-pink, some purplish-red and some just magenta.

Whatever color you call it, you will be seeing more of it in the future. This aggressive perennial plant was introduced into the United States from Europe around 1850 and has spread west to Minnesota, south to Missouri, and north to Newfoundland. Because of a lack of natural parasites, diseases and predators, combined with its prolific capabilities, purple loosestrife can grow in large dense masses with unchecked restrictions.

nature

TO ILLUSTRATE how prolific a single plant can be, if one plant with its magenta-lavender flower produced a usual number of flowers, as many as 500,000 seeds could be produced. Single plants develop to form 4-5-foot-tall stalks that grow in such profusion, that there may be as many as 8,000 stalks per acre.

Dense growth such as this has caused native plants in the same area to die away. Some native plants, like cattail, which cannot compete with loosestrife, are beneficial to wildlife because they provide both cover and food. Loosestrife provides only cover.

Large masses of loosestrife can be seen from a road along waterways or in lowland marshes anywhere in Michigan. One area that provides abundant habitat for this plant is around Hillsdale. Local areas around Hillsdale's fairgrounds off Steamboat Road, or south along M-34, provide impressive views of this beautiful, but invading plant.

OU names 2 top officials

Two Birmingham residents were appointed recently to positions at Oakland University.

David E. Lias is the new senior development officer for the university. Lias assumes a newly created position and will concentrate on major gifts and planned giving.

HE WAS previously assistant to the president of Berea College in Kentucky. He once operated a satellite fund-raising campaign for Berea and was responsible for the states of Michigan, Indiana and northern Ohio.

Lias has worked for Investors Diversified Services in Minneapolis 1966-78 as a divisional sales

manager, district sales manager and registered representative.

He is a graduate of Mercy College in Detroit.

JOHN J. METZNER was named acting dean of the university's engineering and computer science department.

Metzner will replace Thomas J. Butler Jr., who resigned to return to private industry.

Metzner is a full professor in the school and has been a member of the faculty since 1981. He will direct the engineers while the university conducts a national search for Butler's replacement.

The acting dean holds a doctorate from New York University.


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