

# Everyone will pay for failure of Farmington Hills insurer

The recent court-ordered shutdown of a Farmington Hills insurance company could be viewed as Michigan's version of the federal savings and loan bailout.

Michigan's largest insurer of high-risk drivers, Cadillac Insurance, was ordered closed this month by the

courts and its policies canceled as of Feb. 1. Assets of the company are being liquidated.

But everyone will have to pay the price.

Costs for the canceled policies will first be paid through whatever liquidated Cadillac assets are available.

What is not covered will be picked up by a "guarantee" insurance fund, which receives money from all Michigan insurance companies, according to information from the state Insurance Bureau.

The cost of rejuvenating that fund will be borne by insurance companies, and, eventually, by consumers through higher rates, one examiner said.

"It's got to come out in the rates someplace," agreed Frank Clappin, a Farmington Hills insurance agent who said his agency has not done

business with Cadillac.

BASED ON audits, insurance bureau investigators estimate Cadillac is \$17.5 million in debt, but they offered no numbers on how much the company's assets are worth.

Ingham County Circuit Judge Carolyn Stell ordered the company liquidated on Jan. 2 and appointed state Insurance Commissioner Dhiraj Shah as chief receiver until the assets are liquidated.

Insurance Bureau employees have been at Cadillac's Farmington Hills offices, on the northwest corner of

13 Mile and Northwestern Highway, since the court action, working on the liquidation process.

The move to liquidate comes after attempts by the state Insurance Bureau, a division of the Licensing and Regulation Department, to keep the company solvent and operating since July, when they took control.

In addition to the liquidation effort, Attorney General Frank Kelley is considering possible criminal action against the company because of what he believes are questionable transfers of assets to hide financial

problems.

THOSE HOLDING Cadillac policies will have to replace their coverage using other companies as of Feb. 1. They then will have to file for refunds from liquidation of the company's assets or file through the guarantee fund.

A recording at the Lansing Insurance Bureau advises customers that they will receive notification by mail with the necessary forms for filing.

The Associated Press contributed to this story.

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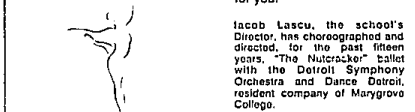
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Jacob Lascu, the school's Director, has choreographed and directed, for the past fifteen years, "The Nutcracker" ballet with the Detroit Symphony Orchestra and Dance Detroit, resident company of Marygrove College.

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## datebook

### CAREER NIGHT

Thursday, Jan. 11 - Free information about personal financial planning career offered begins at 7:30 p.m. near Rochester. Information: Oakland University Division of Continuing Education, 370-3120.

### DIRECT MARKETING

Thursday, Jan. 11 - Direct Marketing Association of Detroit meets for lunch at the Radisson Plaza Hotel, Southfield. Information: 258-8903.

### WAIVER EXAMS

Thursday, Jan. 11 - Para-accountant waiver examinations by the Oakland University Division of Continuing Education will be at 6:30 p.m. at OU near Rochester. Fee is \$10 per examination. Register by calling 370-3120 between 8 a.m. and 5 p.m. weekdays.

### PURCHASING MANAGEMENT

Thursday-Friday, Jan. 11-12 - "Supplier Certification: The Path to Excellence" seminar offered at the Marriott Courtyard in Troy. Non-member fee: \$475. Information: Chris DenBaas, 773-3737.

### GRAMMAR BRUSH-UP

Thursday, Jan. 11 - "Write It Right: Grammar Brush-Up and Writing Skills" seminar offered 9 a.m. to 4 p.m. at the Auburn Hills Holiday Inn, 175 at University Drive Exit. Fee: \$65. Information: 370-3033. Sponsor: Oakland University Division of Continuing Education, 370-3120.

### LEGAL ASSISTANTS

Thursday, Jan. 11 - Waiver examination for para-accountant program begins at 6:30 p.m. near Rochester. Fee: \$10 per examination. Information: Oakland University Division of Continuing Education, 370-3120.

### VENTURE GROUP

Friday, Jan. 12 - Southeastern Michigan Venture Group meets at Walsh College, 3838 Livernois, Troy. Information: Scott Eisenberg, 448-0190. Members include accountants, lawyers, consultants and other service providers who can assist in the development of new businesses.

### BIRMINGHAM WOMEN

Sunday, Jan. 14 - Women's Forum of Birmingham-Bloomfield Chamber of Commerce party to begin Mentor programs at four local high schools. Fee: \$85 per couple. Information: 644-1700.

### NON-PROFIT LEADERS

Tuesday, Jan. 16 - Non-profit Leadership Forum meets for breakfast in Southfield. Information: Accounting Aid Society, 961-1840.

### REAL ESTATE EXECS

Tuesday, Jan. 16 - National Association of Corporate Real Estate Executives to hear David L. Littman at 11:30 a.m. in Detroit. Non-member fee: \$25. Information: Paula Cometto, 727-7370.

### BUILDERS COUNCIL

Tuesday, Jan. 16 - Professional Builder Remodelers Council seminar

"High Performance, Low-Budget Marketing for Remodelers" in Bloomfield Hills. Non-member fee: \$40. Information: 737-4477.

### RECORDS MANAGEMENT

Wednesday, Jan. 17 - "Selling Records Management to Senior Management" will be the topic at a meeting of the Association of Records Managers and Administrators at 5 p.m. at Vladimirov in Farmington Hills. Registration at 5 p.m. Admission is \$20 members, \$22 non-members, including dinner. For information, call Marilyn Brosovic, 597-2710.

### BIRMINGHAM CHAMBER

Wednesday, Jan. 17 - Birmingham-Bloomfield Chamber of Commerce new member breakfast at 240 Martin, Birmingham. Information: 647-1700.

### DP MANAGEMENT

Wednesday, Jan. 17 - Data Processing Management Association meets in Southfield. Information: 535-4000.

### WORD PERFECT

Thursday, Jan. 18 - A four-session course, Word Perfect for Beginners, will be offered at Oakland University near Rochester from 6:30-8:30 p.m. Thursdays, Jan. 18 to Feb. 8. Tuition \$125. For a brochure or to register, call 370-3120 between 8 a.m.-5 p.m. weekdays.

### OAKLAND CHAMBER

Thursday, Jan. 18 - Former Oak-

land County Prosecutor L. Brook Patterson will speak at noon at the Holiday Inn, 1801 S. Telegraph, Bloomfield Hills. Non-member fee: \$20. Information: 644-1228. Sponsor: Oakland County Chamber of Commerce.

### WOMEN IN COMPUTING

Thursday, Jan. 18 - Association for Women in Computing meets in Southfield. Information: Jolene Larkin, 758-8724.

### ACCOUNTANTS ASSOCIATION

Thursday, Jan. 18 - National Association of Accountants meets in Bloomfield Hills. Information: 927-1172.

### WOMEN BUSINESS OWNERS

Thursday, Jan. 18 - National Association of Women Business Owners meets in Detroit. Information: Martha Kummer, 851-6270.

### BEGINNING IBM

Saturday, Jan. 20 through Feb. 10 - "For Beginners. The IBM PC" offered 9 a.m. to 12:30 p.m. near Rochester. Fee: \$115. Information: Oakland University Division of Continuing Education, 370-3120.

### FINANCIAL PLANNING

Monday, Jan. 22 - Registration begins for evening non-credit courses in personal financial planning certificate program offered by Oakland University. Information: 370-3120.

## marketplace

Gunnar Birkerts and Associates Inc. of Birmingham received an award of honor for design excellence from the Michigan Society of Architects, for their creation of the Domino's Pizza Inc. freestanding pizza store in Jackson.

Dennis R. Green & Associates Inc. of Southfield has been appointed Industrial Electronics Corporation's advertising agency.

Marketing Communications Counsel Inc. of Farmington Hills has been appointed media contact for the SPRING Suburban Detroit Newspaper Network. SPRING is composed of the Observer & Eccentric Newspapers, Sliger/Livingston Newspapers, Adams Publishing Corp., Associated Newspapers and Heritage Newspapers.

PRMI of Southfield will handle direct mail and print/broadcast advertising for The Artisans Jewelers in Farmington Hills, Novi and Southgate.

Zupke & Wiseman and Bruce W. Haffey, announced their association "of counsel." The offices are at 30800 Telegraph Road, Suite 2980 Birmingham.

Lucas Automotive recently announced a new and unique Hydraulic Antilock Brake System is under development by the Heavy Duty Braking division for use on Class 5, 6 and 7 vehicle market.

Entente International Trading, a recently formed company, is providing export management, trading, and consulting services to small and mid-sized Michigan companies. The new company is at 2899 E. Big Beaver Road, Suite 292, Troy.

Real Estate One Inc., which already has one office in Rochester, has acquired another Rochester based real estate company. The newly acquired office has been owned and operated by Barbara Smith, Sharon Maddison and Sally Cleveland.

Sterling Technologies, Inc. has moved from its Southfield office to 21177 Commerce Drive, Farmington Hills. The new telephone number is 471-0990.

Baker Advertising Inc. received an Award of Merit in the Competition for Excellence in the Graphic Arts for the Standard Federal Bank Art Collection catalog.

Weight Watchers of Mid-South Inc. has selected Stone, August, Baker Communications Cos. as its advertising agency.

Ornametrix, a newly formed company in Bloomfield Hills that has been awarded patent approval of its product which is an ornamental Christmas tree composed of stacked round glass ornaments which are shipped in a foam layered storage box. The phone number for this new company is 647-8370.

Phil Cody and Erle Olson have established Cody Olson Inc., a new real estate brokerage firm, located in the Carson Center at 29355 Northwestern Highway, Southfield. The phone number is 948-1900.

Simon & Sons Enterprise, Inc. has opened a new Sunrise Food Mart & Deli on Highland Road at Bogie Lake Road, White Township.

UNIPROP of Birmingham, has acquired Wood Creek Manufactured Home Community in Lennox.

Peoples Savings Bank of Monroe has been merged into the additional of Bank Standard Federal Bank is headquartered in Troy.

Hirsch & Co. Inc. has been named advertising and public relations agency for the Michigan Air Conditioning Contractors of America (MIACCA).

Presidential Inn of Southgate will affiliate with Ramada Hotels and will carry the new name, Ramada Hotel Heritage Center.

Appetizer Restaurant has changed its name to Ocean Grille, 280 N. Woodward, Birmingham.

Michigan Arc Products, Inc. has been recognized as one of the top distributors in the nation for Alloy Rods Corp. welding products at the 1989 National Welding Supply Association (NWSA) Convention in Orlando, Fla. Michigan Arc Products Inc. received Alloy Rods' \$2 Million Plus Award.

Robert J. Wolfarth, president of Alpha Communications Co. Inc., has announced the formation of a new Michigan corporation. The new office of Alpha Communications Co. 2950 W. Square Lake Road, Troy. Their phone number is 641-0860.

Paine Management & Rehab Associates have opened an additional office at 575 E. Maple, Troy. Their phone number is 528-1710.