



Risky business: As risk manager, Stan Fayne handles all the insurance business for Oakland County. But in college he worked as an exterminator. "You know, rodents, stuff like that," he said.

Tenacious risk manager protects county's assets

This is another in a series of profiles of county department heads and the jobs they perform for Oakland residents.

By RALPH R. ECHTINAW
STAFF WRITER

Although he doesn't think of himself as a German shepherd, Stan Fayne is the guard dog of Oakland County government.

"As the county's 'risk manager,' Fayne's credo is similar to that of police departments across the country.

"Risk management is to preserve and protect the assets," he said.

As the risk manager for Oakland County's 4,100 employees, Fayne is responsible for workmen's compensation claims, safety programs, buying insurance and designing benefits. If the county was taking bids on police insurance, for instance, Fayne would make a list of each coverage the county wanted from the policy, then put it out for bids.

If someone sues the county after falling down the stairs in the executive office building, the settlement won't leave a huge hole in the budget if Fayne has done his job correctly.

The risk management profession used to exist mostly in private industry, but began to boom in government after 1985. Various plaintiffs were winning huge liability suits against governments, and insurance companies began to cancel policies or jack premi-

ums up beyond government's ability to pay.

Hence, risk managers found themselves in demand. "Up until 1985 insurance was plentiful and fairly inexpensive," Fayne said. "Then all of a sudden they were doubling and tripling premiums."

Now, almost as a matter of necessity, governments are offering risk management better than private companies, Fayne said. "We're doing far more sophisticated risk management than many of the companies in the private sector."

For example, many insurance companies won't write policies for police cars, Fayne said. Too risky. But the prowl cars of the Oakland County Sheriff's Department are insured to the extent that "we're paying less money on the sheriff's department (vehicles) than I'm paying on my own car," Fayne said.

Fayne attributes that to county policies regarding high-speed pursuit, vehicle maintenance and accident review. "You have to be innovative and creative," he said.

Fayne does all this for an annual salary of about \$79,000 and a staff of 10 that's being reduced to seven next year as the county addresses its budget shortfall.

Before he came to Oakland County in 1987, Fayne was Macomb County's risk manager for eight years. That county's commission chairman Mark Steenbergh said Fayne saved taxpayers \$20 million during that time by

self-insuring the county. "He brought an immense amount of talent to that position," Steenbergh said. "Stan was just a super employee and a very valuable department head and we were very sorry to lose him."

A New Englander by birth, Fayne grew up in Massachusetts and attended Syracuse University in New York. His father, Dave, was a pharmacist because he didn't have enough money for medical school.

Born in 1936, Fayne had enough money to get a law degree, working his way through Syracuse as a pest exterminator. College was interrupted by the Army for two years, but Fayne spent that time mainly in France, then completed college and went to work for State Farm in the claims department. Ten years later he joined New York Blue Cross in the risk management department.

Having acquired that experience, Fayne was hired by Macomb County in 1979 and moved to Clinton Township near Mt. Clemens, where he still lives. Fayne's wife, Regina, was also a New Englander and had only a vague idea where Michigan is. "Her question was, 'Is Michigan east or west of the Mississippi?'" Fayne said.

In his spare time Fayne likes to play tennis, fish (but only in the ocean) and read novels. Among his favorite authors are Clive Cussler, John Le Carre and Tom Clancy.

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