

Briefs

AUTOS

Tower aims to end stalled talks with UAW

NOVI — Bankrupt auto parts maker **Tower Automotive Inc.**, wants to end a months-long standoff with the **United Auto Workers** on wage cuts and health care cost increases by May 1, CEO Kathleen Ligocki said. The company still may seek court approval to void labor contracts unless an agreement is reached, she said.

Delphi creditors object to cost-cutting plan

Delphi Corp. creditors objected in court to a company job-cutting plan that may require the bankrupt auto-parts maker to repay billions of dollars in labor costs to **General Motors Corp.** GM, Delphi and the **United Auto Workers** union agreed March 22 on a plan to offer 13,000 Delphi employees incentives to retire and to give jobs at GM to 5,000 more. Unsecured creditors said the U.S. Bankruptcy Court in Manhattan should reject the current plan because it allows GM to file a claim against Troy-based Delphi to cover the cost of benefits to the 5,000 it hires.

Trans-Industries seeks Chapter 11 bankruptcy

AUBURN HILLS — **Trans-Industries Inc.**, a provider of bus lighting systems, extraction systems for the environmental market and electronic display systems, has filed a voluntary petition for Chapter 11 bankruptcy.

M/A-COM acquires antenna testing facility

BELLEVILLE — **M/A-COM**, a business unit of **Tyco Electronics** and a provider of wireless radio frequency, microwave and millimeter wave components, acquired a radio frequency automotive antenna testing facility in Belleville from **JEF Consultant Inc.**

Local spotlight

Insurance firm niches scare up new business

■ The full service Troy company insures classic cars, festivals, businesses, homes, haunted houses.

BY CHRISTINE SNYDER
Special to The Detroit News

TROY — When InPro Insurance Group partner David Goodman says his company is "full-service," he means it. As in, everything that can be insured, InPro will insure.

A listing of some of InPro's niche markets reads more like a festival event schedule than a insurance company brochure — classic cars, hayrides and haunted houses — to name a few.

InPro, until recently known as Expert Underwriter Inc., has been around since 1973, when William Goodman, David Goodman's father, and a partner founded the company with co-workers.

David Goodman says the agency has gone through many changes through the years.

"They built the business on being excellent sales people," Goodman says. "We've changed the focus a little bit where we now have three distinct areas that are profit centers within the agency where we can cater to the needs of all our customers, as opposed to just relying on the strength of our sales force."

InPro's three areas of insurance expertise are: personal lines, which include home, auto and recreational vehicles; a commercial line that specializes in business insurance, liability and property; and an employee benefits department for life and health.

"We do individual health plans and employer health plans, as well," Goodman says.

Madelyn Flannagan, vice president, education and research, In-



W. Edwin Smith / The Detroit News

David Goodman, an InPro Insurance Group partner, says his company specializes in classic cars, such as the 1964 Corvette behind him.

InPro Insurance Group Inc.

- Partners: William Goodman, David Goodman
- Founded: 1973
- Premium volume (2005): \$22 million
- Employees: 19
- Location: 2095 E. Big Beaver, Troy
- Contact: (248) 526-3260

dependent Insurance Agents and Brokers of America, based in Alexandria, Va., says 90 percent of the commercial insurance market and 48-52 percent of personal lines are placed through independent agents.

Although InPro offers all insurance product lines, it still specializes in some niche markets.

"We have a couple of interesting niche markets that we go after and specialize in, one of which is the classic car industry," Goodman says. "Being in the motor city, we have quite a following in that area."

InPro has written insurance for more than a thousand cars, ranging from Model Ts to newer vehicles. Classic cars require special coverage because, unlike regular automobiles, they appreciate in value.

"If you insure on a standard auto policy and that vehicle is in an accident, you wouldn't receive nearly the value you should out of it," he says.

These special insurance niches are what keep the independent market thriving, adds Flannagan.

Another area InPro has come to specialize in is the amusement industry, such as haunted houses and hayrides. Goodman recently returned from the International Association of Haunted Attractions convention where he educated attendees on insurance coverage.

A lot of haunted houses, Goodman says, run as fund-raisers for social services, which is another field of expertise at InPro.

Christine Snyder is a Metro Detroit freelance writer.

Food extends labor code to foreign suppliers