

national news

Domestic partners recognized

State Farm's decision is a first for the industry, and it is believed other companies will follow suit

by Bob Roehr

One of the benefits of domestic partnership is being counted in cold, hard cash by Robert Gentry and Dennis Amick. The pair were devastated last October, when fire swept down from the hills to engulf their home in Laguna Beach, Calif.

Gentry assumed that his home owner's policy with State Farm Insurance would cover the loss. He said he had "never thought about changing the name of the insured on my insurance policies, other than life."

But he learned that, under standard industry practice, his home owner's insurance policy only covered the personal belongings of the policy holder and his or her immediate family. None of Amick's belongings would be covered.

"Wait a minute," said the feisty Gentry to his insurance adjuster. "We're registered domestic partners, doesn't that count as family?" Gentry, as an openly gay member of the city council, had pushed Laguna Beach to become one of the nation's first cities to enact that concept into law. Amick and Gentry were the first in line in 1992 and hold registration certificate No. 1.

"State Farm went and talked with corporate about this and very quickly came back, within a few days I think, indicating that they would honor our relationship and the city's standards," recounted Gentry. "And all of my partner's belongings were covered. Which I thought was just wonderful."

State Farm regional spokesman Robert Blodgett seemed to walk a thin line between taking pride in the company's decision and in minimizing its importance. On the one hand, "It was just the right thing to do," he said. On the other, "It is not like a big decision was made on this day by this person, it is more like, as the law moves, so do we."

"We are going to look at the local laws and [do] whatever is consistent with that community. Laguna Beach recognizes domestic partners officially. The decision was made to handle it the same as a marriage certificate," said Blodgett. "To us, that shows that the persons are not just roommates, but they have some type of legal relationship."

It is the first time State Farm has recognized that claim in the state of California, according to

Blodgett. He said corporate headquarters knows of only one such prior payout, in New York.

Jeanne Salvatore, of the Insurance Information Institute, a clearinghouse for all insurance matters, believes State Farm's decision is a first for the industry and that others will follow the industry leader.

According to *Best's 1993 Insurance Report* the State Farm group is by far the largest property and casualty group in the country. It is California's largest property and casualty insurer, writing about a quarter of the policies issued in the state.

Nancy Polikoff, practitioner of family law and a professor at the American University School of Law, acknowledges the impact of this decision, on both the practical level and as a "symbolic victory for the legitimacy of our relationships."

Her ambivalence centers around "problems with the institution of marriage" and the creation of domestic partnership as the queer equivalent of marriage. She stated that her own employer has defined the term to apply only to same-sex partners, excluding heterosexual couples who have chosen to live together but not get married.

Salvatore calls domestic partners just one aspect of the rapidly evolving nature of personal insurance that reflects changes in society. The 1990 census showed 3 million unmarried couples living together, a dramatic increase over the last count. "There are so many people who, for one reason or another, have bonded with somebody else, it could even be an elderly parent, and they want the same sort of legal protections [as in marriage]," she said.

She advises consumers to check with their insurance company and say, "Listen, I would like to add so-and-so to my policy, they live with me. What do you recommend so that they have coverage?" The multitude of varying state regulations preclude a blanket recommendation, but often a company can accommodate individual needs.

Gentry urges all people to come out of the closet when discussing their financial and planning needs. He cites his own example of what can happen when you ask the questions and push for fair treatment.

"People want to rise to the highest level," says Gentry. "And when we encourage that, people will do that. If we don't encourage that, it isn't going to happen."

Lesbian and gay studies program created

The University of Wisconsin-Milwaukee Academic Program and Curriculum Committee unanimously approved a plan that calls for starting an undergraduate gay and lesbian studies program in the fall of 1994. The plan still requires the approval of Vice Chancellor of Academic Affairs Kenneth L. Watters and the UW system administration in Madison.

The program would be developed from existing courses that deal with gay and lesbian issues, according to Christopher Lane, coordinator of the project and an assistant professor. However, David Mulroy, chairman of the Classics Department at UWM said, "I find it hard to believe that the gay angle on different subjects really adds up to an



academic discipline. It is obviously based on the interests of a political interest group."

Only a few universities in the nation have a certificate program on gay and lesbian issues, said Lane.

Compiled by Jann Gilbert



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My pledge for 1994: To donate/invest at least 10% of my commissions back into the lesbian and gay community.