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**HARVEY ROSENFELD**, author of California's insurance rate-slashing Proposition 103, meets the media at a news conference Thursday in Santa Monica. Prop. 103 was narrowly approved.

## Rosenfield, protege of Nader, is Proposition 103 giant-slayer

By Michael Fleemna

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SANTA MONICA — As far as Harvey Rosenfield is concerned, David had it good against Goliath — at least David had a sling and five stones.

Rosenfield started with only a few dollars and a cause in a fight against the California insurance industry, the nation's largest, and ended up a giant-slayer with his initiative to roll back insurance rates more than 20 percent.

The Georgetown-educated lawyer and Ralph Nader protege who wrote the measure, Proposition 103, said the initiative's victory Tuesday amounted to a voter revolt whose message was that consumers will no longer tolerate high insurance rates and ineffective politicians.

"This proves that you can fight city hall and win," he said. "We've proven that word of mouth and a grassroots campaign is far more powerful than all the slick 30-second TV ads that money can buy."

Rosenfield, 36, was tired and hoarse Saturday morning in his Santa Monica apartment following a two-year campaign against the insurance industry in what became the most expensive initiative battle in U.S. history.

The bruised and confused insurance industry, which watched a \$70 million campaign go down the drain, immediately took its battle to the courts with threats to pull out of California and predictions of economic doom.

The state Supreme Court temporarily froze the rate rollbacks for motorists, businesses, homeowners and municipalities until the high court could decide whether the measure was constitutional, leaving the whole matter in limbo for policyholders.

The prospect of another long and costly battle to implement Proposition 103 left Rosenfield with little

time to celebrate, but he said he's confident the movement he launched in 1986 will be victorious in the end.

"Just like Proposition 13, the taxpayer rebellion that started in California and spread through the nation, Proposition 103, the voter revolt to cut insurance rates, will sweep the United States like a prairie wildfire," he said.

If that's true, the flame was lit on the steps of the state Legislature in November 1986 when Rosenfield announced the drive to put Proposition 103 on the ballot after a frustrating and failed attempt to push insurance reform through the Legislature.

Rosenfield was a natural to lead the fight, a former staff attorney for Nader's Public Citizen Congress Watch in Washington, D.C., then director of the California Public Interest Research Group.

In appearances throughout the state, Rosenfield looked the part of crusader, his dress shirt unbuttoned at the collar, a loosened tie, disheveled hair and circles hanging under his eyes from lack of sleep.

If he's lucky, he'll make about \$20,000 this year, a fraction of what he figures his classmates at Georgetown's law school Class of 1979 are making, but, he said, "at least I'm having fun and doing something good. I wonder if they can say that."

He first met Nader while in college, working for the consumer activist for \$600 for the whole summer, then joining Nader full-time after graduation for three years as one of five representatives of the consumer activist before moving to California to join CALPIRG.

The Nader connection proved crucial to the campaign for Proposition 103, one of five complicated insurance measures crowding the longest and perhaps most confusing ballots in California history.