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**Harvey Rosenfield** is assisted in the West Los Angeles office of the Proposition 103 Enforcement Project by his staff of "Harvey's Raiders." Rosenfield helped pass the measure in 1988 that mandated premium rebates.

BRYAN McLELLAN/  
STAFF PHOTOGRAPHER

# Still fighting

Consumer advocate Rosenfield presses on for Prop. 103

From  
Harvey Rosenfield,  
consumer advocate:

# Consumer advocate Rosenfield presses on for Prop. 103

By Pat Alston

STAFF WRITER

No insurance company, health-care conglomerate, supermarket chain or utilities giant is going to take advantage of the public as long as Harvey Rosenfield has anything to say about it.

And Rosenfield always has plenty to say. It comes with the job: consumer advocate.

"Consumers have nobody looking out for their interests," says the West Los Angeles-based lawyer, who gained widespread recognition in 1988 with the passage of Proposition 103.

The insurance reform measure, which Rosenfield drew up, still has industry executives gnashing their teeth. Some are polite. They don't like him much, but figure that in private life, at least, Rosenfield's "probably normal."

Some describe him as "a bright, driven reformer" who simply has a different perspective on what needs to be done to make automobile insurance cheaper.

## Foes: Whose interests does he serve?

Venom flows from others, however, who describe him as a modern-day rainmaker who is more concerned with advancing his own interests than those of consumers.

"He's a 21st-century snake-oil salesman," says Jim Snyder, president of the Personal Insurance Federation of California. The federation, a trade association, represents about 50 percent of the state's automobile, homeowner and other personal insurance market.

But what can you expect, Snyder says. "He comes out of the Nader organization."

Rosenfield shrugs a silent "So what?" from inside the third-floor suite of his Pico Boulevard offices. "They don't like that we've held them accountable," he says simply.

They're trying to discredit him, he says. He takes any reference to his former boss, consumer rights guru Ralph Nader, as a compliment. It was Nader's influence that led him to choose consumer advocacy as his life's work. It was Nader who brought him to California.

"I consider him my mentor," Rosenfield says. "We speak once, twice a day. I look to him for advice and guidance."

Clearly, Rosenfield revels in the consternation he has caused for insurance executives stung by his successful efforts to force the roll-back of automobile insurance premiums.

"I'm having a ball," he says.

Give him a cause, and he's in heaven, be it automobile insurance rates, health-care reform or truth in advertising. One of his pet peeves is billing errors by telephone companies, supermarkets and even hospitals, which he says nickel and dime consumers to death.

"The big problem with consumers is they're not organized," he says. Most people are struggling just to pay the bills. They don't have the energy for consumer activism, he believes.

All the more reason, he says, why "there needs to be

folks looking out for the public's interests."

Boston-born and raised, Rosenfield developed his early view of society from a hard-working accountant father and kind-hearted mother, both of whom lived by the Golden Rule and expected the same of others, he recalls.

"They didn't really know how to fight back," he says.

Following graduation from Amherst College, Rosenfield went on to Georgetown University's School of Law. It was during his law school days that he got a taste for consumer activism, as a summer intern for Nader.

"I wanted to bring people justice," he says.

## Journey around the world

Rosenfield was restless, however. So he dropped out of school for a year to earn enough money to pay for a trip around the world.

When he returned, he finished law school, earning degrees both in law and international affairs and then went to work for Nader from 1979 to 1981. Boogie board in hand, he then headed for California.

"I was going to practice law," he says.

Nader had other plans for him, however: the battle against Proposition 51, the tort-reform initiative that limited compensation in personal-injury cases.

"Just fight this initiative on the California ballot," he remembers Nader coaxing.

So he did.

## Savoring victory on Prop. 103

The voters disagreed with him. But he was hooked. Like his fight against Proposition 51, not all of his battles have been successful ones. The passage of Proposition 103 was one of the sweet ones.

The insurance industry fought the "voter revolt" against skyrocketing auto insurance premiums with all its might and financial resources, however, and many insureds still have not received rebates they passed into law in 1988 and which the U.S. Supreme Court has upheld. The delay keeps the Proposition 103 Enforcement Project alive.

A recent thorn in Nader's side is newly elected state Insurance Commissioner Chuck Quackenbush, who has yet to release legal fees awarded to Rosenfield's team of lawyers for the successful defense of Proposition 103. Quackenbush has questioned the \$500,000 price tag for the defense fund.

Why does Rosenfield do it?

"Needs to be done," he says. "Like to do it. Good at it."

It's in his soul, he adds. "I want to fight for those individuals I think are getting screwed."

He places only one other aspect of his life above the cause: his family, which includes his artist-wife, Georgia Bragg, and two children, Maisy, 5, and Cody, who is almost 3. The Rosenfields live in Venice.

"I can't wait to get up in the morning and go to work, then I can't wait to go home at night to my family," he says. "My only complaint with life is I don't have enough time."

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