

# Rosenfield: But can he write 2730 auto insurance initiatives?

By **KEN HOOVER**  
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SACRAMENTO - In frequently aired television spots this political season, the insurance industry is making a household name out of its nemesis, Harvey Rosenfield, the rumpiled author of Proposition 103.

"When I introduce myself, people know who I am," said Rosenfield, whose initiative would slash auto insurance rates. "They don't recognize me.

"Apparently, the pictures don't look like me, but they know my name. Somebody told me the other day they counted it up and I'm on television more than George Bush."

The commercials are sponsored by the insurance industry as part of its campaign to win passage of its own Proposition 104 to create a no-fault auto insurance system and defeat Rosenfield's measure, also backed by consumer advocate Ralph Nader.

In the ads, the narrator's derisive voice and the snapshot photos of Rosenfield recall the introduction of the bad guy in the old series, "Mission Impossible."

"Here's Harvey Rosenfield, the Santa Monica activist who wrote Prop. 103," the narrator says. "Harvey's pretty good at getting publicity for himself. Here's Harvey at an L.A. press conference. Here's Harvey dumping manure.

"Here's Harvey at another L.A. press conference with gun-toting associates. Harvey knows how to get press, but does he know how to write an auto insurance initiative?"

Until the ads began appearing a few weeks ago, Rosenfield was the obscure head of an organization called Access to Justice, which he started two years ago in a tiny spare room of his Santa Monica apartment.

Today, he operates from a converted warehouse near the Santa Monica Civic

Center bustling with about 60 workers. Now a 36-year-old lawyer, Rosenfield joined Nader's lobbying group, Congress Watch, while still enrolled at Georgetown University law school.

These days, he says, works from 7 a.m. to midnight seven days a week, criss-crossing the state in his own Toyota, giving interviews and holding press conferences, trying to win votes for his ballot measure.

His rise from obscurity invites comparisons to another citizen-activist of a decade ago who challenged the powers that be: the late Howard Jarvis, author of tax-cutting Proposition 13.

Rosenfield bristles at the comparison.

"I'm no Howard Jarvis," said Rosenfield. "I'm just a regular guy who happened by circumstance to have been the one who started this."

Unlike Jarvis, who had the financial backing of the real estate industry in winning passage of Proposition 13, Ro-

senfield has attracted no affluent special interest to pay for an expensive campaign.

He often shows up at an event in the same blue suit, well-worn shoes, rimless glasses and with uncombed hair. He said he expects to make \$20,000 this year. "I've never had a client who paid me," he laughs.

He travels by car rather than plane to save money, he said, sometimes holding press conferences during a single day in several cities.

"It's cheap. It's fast," he says.

One day last week, he returned a reporter's call from a pay phone in Bakersfield after appearing on a radio talk show. He said he would look for a couch to sleep on that night unless someone came through with a donated motel room in Fresno, his next stop.

The insurance industry has a \$43 million budget to sell Proposition 104 on the Nov. 8 ballot. Sponsors of Proposition 100, which would cut insurance

premiums for good drivers and block curbs on attorney's fees, expect to raise more than \$15 million, much of it from trial lawyers who have their own interests at stake.

Rosenfield said his fund-raising consists of up to 150 volunteers seeking door-to-door solicitations. Recent campaign reports show Proposition 103 backers raised \$1.5 million through Sept. 30. Rosenfield said that money will help pay off a debt remaining from getting signatures on petitions to qualify the measure for the ballot.

He says the campaign cannot afford to buy television time, and he has asked stations throughout the state to honor the federal fairness doctrine by giving his campaign free air time.

The pro-Proposition 103 ads, which Rosenfield said cost \$300 to make, have made periodic appearances. Opinion polls show Proposition 103 leading and Propositions 100 and 104 falling behind.

On the eve of the close of the 1987 legislative session, the insurance industry reached an accord with trial lawyers over revising civil liability law and the deal was rushed through the Legislature the next night.

Rosenfield was among consumer activists who complained the interests of consumers were compromised by the deal, which included a five-year ban on ballot measures by lawyers' and insurance groups.

The truce unraveled within months as Rosenfield and other consumer

groups began circulating their own initiative petitions to bring down insurance premiums.

In defense, the insurance industry came up with its own no-fault measure, Proposition 104, and the lawyers backed Proposition 100.

Rosenfield's Proposition 103 would roll back car insurance premiums to 20 percent below their Nov. 8, 1987 levels and would establish an elected insurance commissioner whose approval would be needed to raise rates.

"I was stunned," he said of the insurance industry ads that single him out, and he has some quarrel with them.

No manure was dumped, he said. He and colleagues drove a truck loaded with sacks of cattle manure to the headquarters of Farmers Insurance Group in Los Angeles.

The truck bore a sign reading, "No fault is just plain bull." The contingent of Proposition 103 workers were rebuffed when they tried to deliver a bucket of the stuff to the company president.

The "gun-toting associates" were Proposition 103 workers who guarded petitions bearing nearly 600,000 signatures to qualify the measure for the ballot.

"Those signatures represented billions of dollars in profits to the insurance industry," Rosenfield said.

Rosenfield's mentor, Nader, said the ads only help Rosenfield's cause.

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## More about ... **Rosenfield**

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"They are bringing the activities of Harvey Rosenfield to millions of Californians' attention, for which we will be ever grateful," Nader said at a Sacramento news conference, Rosenfield sitting at his side.

2730  
"They're painting him in a way that shows what he is: a regular guy with his tie on straight, but (who) works 70 hours a week for a pittance to reform the insurance industry and give millions of Californians some relief from these incredibly gouging insurance premiums."