



Denzel Washington is surrounded by fans at the Dec. 18 premiere of his new film, "The Great Debaters," at Harvard University. Washington is donating \$1 million to Wiley College — the school featured in the film — to re-establish its debate team. During a recent screening at Wiley, Washington said he'd like to get the team going once again. (Tony Irving photo)

## Car insurance tune-up heads for '08 collision

Dan Devine

If 2007 was any indication of what we can expect in the fight over car insurance rates, 2008 is sure to be a heavyweight brawl.

In one corner: former Superior Court judge Nonnie S. Burnes, appointed state insurance commissioner in February by Gov. Deval Patrick.

She inherited the task of implementing the recommendations of the Massachusetts Automobile Insurance Study Group, which called for the state to curb regulation and move toward a competitive structure and market-based rates.

In the other corner: state Attorney General Martha Coakley. Her office warned Burnes that allowing insurers to set their own market rates could mean higher price tags for drivers — especially those in urban areas.

The opening bell rang in July, when Burnes announced a decision to switch to a form of "managed competition" that would allow insurance companies to set their own rates. She made the call after conducting a lengthy review and a series of hearings featuring testimony from insurance officials, consumer advocates and representatives from Coakley's office.

Burnes disputed the higher rates claim in a July interview with the Banner, saying that a state-hired

consultant charged with estimating the impact on those neighborhoods came up with drastically different figures — in some cases, even decreases.

That disparity was just one of several major disconnects during a tumultuous year among legislators, consumer advocates and, particularly, Burnes and Coakley.

*In one corner: former Superior Court judge and state insurance commissioner Nonnie S. Burnes. In the other: state Attorney General Martha Coakley.*

Two other key issues — how to define the criteria that insurers may use in making rate and coverage decisions, and whether insurers should be allowed to consider credit scores as one of those factors — dominated discussion as Burnes' plan came under increased scrutiny.

On the first question, despite months of calls to reconsider her stance, Burnes remained unmoved.

A special state Senate panel in August relayed worries that Burnes' plan didn't include adequate protections against insurers using potentially discriminatory rate-setting and coverage criteria.

State law already banned companies from using race and gender to set rates. But the draft regulations for governing managed competition, released in August, didn't preclude insurers from considering other socioeconomic factors, like occupation or income, that some argued could stand in for the prohibited criteria.

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## S. Africa's Mbeki won't step down from presidency

Michelle Faul

PRETORIA, South Africa — President Thabo Mbeki said last week he has no plans to step down despite losing the leadership of the African National Congress (ANC) to a left-leaning rival in party elections this week.

Mbeki said there would be no change in government policy even though the 86-member ANC National Executive Committee lurched to the left, with trusted lieutenants like the country's deputy president, defense minister and senior cabinet ministers ousted.

"I would expect the government to serve its term until the elections in 2009," Mbeki told a news conference at his residence in Pretoria, his first public comments since ANC delegates snubbed him in favor of Jacob Zuma.

As ANC leader, Zuma is in line to be its presidential candidate in 2009, and likely win the election given the party's broad support among South Africans. But a pending bribery case against him could mean political turmoil for Zuma and the ANC.

The country's top prosecutor said last Thursday he had enough evidence to charge Zuma and would

announce in the new year the next step in the investigation.

Mokotedi Mpshe is investigating allegations that in the 1990s, Zuma accepted hundreds of thousands of dollars in bribes from the French company Thint to stop investigations into a multibillion-dollar arms deal with the government. The contracts were suspected of being secured through bribes.

Mbeki said there should be no political interference in the case against Zuma.

"We have all insisted that the law must take its course," he said, **S. Africa**, continued to page 9

## 2007: It starts and ends with Deval

Howard Manly

He rode a grassroots campaign all the way to the State House, ending a 16-year Republican reign in the governor's office.

Yes, Deval Patrick had a rocky start.

Yes, he wants to spend money on things like education and health care and roads and bridges. And yes, he has even shown a willingness, in this most puritanical of states, to consider casino gambling to help pay for it all.

But no legacy is made in a year. His proposed property tax relief was

stymied by legislators who opposed business tax hikes.

But after a year in office, Patrick has shown that he is moving forward on everything from establishing Massachusetts as a mecca for the biotech industry to protecting every child with his recent appointment of a child advocate.

His biggest hurdle is not the painfully insignificant state Republicans, but his fellow Democrats, many of whom have said publicly and privately that he doesn't seek their counsel.

Some of that, of course, is the paralyzing mix of ego and envy. Despite



Joined by Harvard Law School Professor Charles J. Ogletree Jr. (left), 104-year-old Otis Clark — a survivor of the 1921 Tulsa, Okla., Race Riot — was welcomed to Fenway Park by the Boston Red Sox to throw out the ceremonial first pitch before the Sox' Aug. 31 game against the Baltimore Orioles. (Phoebe Sexton / Boston Red Sox photo)

those sorts of parochial problems, Patrick was still able to create — by his count — 26,000 jobs and obtain

passage of film tax credits.

But collaboration is needed in the days ahead. Rising home foreclosures

are wreaking havoc on the international economy, as some analysts have predicted losses in the billions of dollars across the country.

And there remains the steady loss of residents throughout the state to other warmer and less expensive parts of the nation.

The good news is that Patrick not only survived his first year in office, but also established himself as an advocate for the state. Considering the absentee track record of his predecessor, Mitt Romney, that is a welcome and much needed change.

"This Commonwealth," Patrick said during his historic inaugural address, "and the nation modeled on it, is at its best when we show that we understand a faith in what's possible and willingness to work for it.

So as an American, I am an optimist, but not a foolish one. I see clearly the challenges before us."

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