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No-Fault Insurance Overcharges Probed

By JUAN GONZALEZ

Thelma Boyd, a Philadelphia schoolteacher, went shopping for car insurance in early October. Her agent told her legally required no-fault coverage through the state's assigned-risk program would cost her \$355.

But when she got her policy in the mail from Allstate Insurance Co., the bill was \$512.

According to the rules of the state's assigned-risk plan, Allstate drew Boyd from a pool of motorists who otherwise would be unable to get insurance.

Boyd and her agent believe she was overcharged, and she is not alone.

STATE INSURANCE Commissioner Harvey Bartle 3d summoned representatives of the insurance industry to Harrisburg recently to find out why companies "in a number of cases" are overcharging consumers by not granting discounts to which they are entitled.

A three-month Insurance Department investigation of the Personal Injury Plan (PIP) — that portion of the assigned-risk policy covering personal injuries — has documented "cases where motorists who elected to take money-saving options on their policies didn't get the discounts they chose," Bartle said late last month.

In Boyd's case, Allstate representative Maureen Roman admitted to the Daily News that "there was a mistake made on her policy." Roman said the mistake would be corrected.

But some policyholders are being denied as much as \$141 or more in savings, and the problem is "most prevalent in the inner-city areas of Philadelphia," where premiums are among the highest in the state, Bartle said.

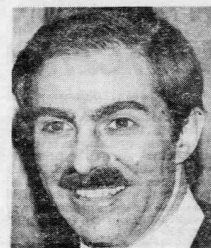
THE NOV. 9 meeting, on which Bartle would not elaborate, is the latest episode in a two-year-old controversy over what are known as "PIP discounts."

In 1978, former Commissioner William Sheppard declared PIP discounts weren't working, saying Pennsylvania consumers were paying "millions more than necessary" because agents weren't telling customers of the discounts.

The discounts can save a motorist nearly half of his insurance premium. For example, if a motorist has Medicare, Blue Cross or another group medical insurance plan, he is entitled to a 40 percent discount if he chooses to have that plan cover injuries from an accident.

Also, if a person's income is less than \$500 a month, or if he has income compensation in case of injury, he is entitled to a 10 percent discount.

Bartle, after hearing from agents who blamed the companies for not granting the discounts, ordered the investigation in July, then called in the companies' officials to find out why the discounts weren't being given.



Harvey Bartle 3d: discounts at issue

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Paula Washington (center) shows off her new home to Vernon Burton and Carla Dickstein

Success Begins at Home

By KITTY CAPARELLA

There is nothing so satisfying as standing in a home, looking around at everything sparkling new, and smiling to yourself and saying, "I own this."

Paula Washington, 29, who once thought owning a home was out of her reach, has had that feeling these days. Looking around her modern kitchen, Washington beamed, "I love it."

After waiting nearly a year for the two-story row-home to be rehabilitated, the Misericordia Hospital surgical technician moved into 5630 Fentridge St. in Southwest Philadelphia on Oct. 12.

THE WAIT WAS worth it. The delay allowed her to save \$1,600 for the down payment and settlement costs. And now, instead of paying \$150 a month in rent, she pays a \$118.38 monthly mortgage, including taxes and insurance, on the \$12,500 home.

That, by anyone's accounting, was a deal. And the dealer was Carla Dickstein, 30, executive director of Joist, a nonprofit housing development corporation, which recently completed rehabilitating five homes in the neighborhood with plans to renovate 10 more.

With a background only as a recent city planning graduate, Dickstein leaned heavily on contractor-consultant Vernon Burton for technical advice. Then she plowed through the red tape of government programs, learned how to raise funds and managed to tackle several social problems — unemployment, housing and inflation — in the process, albeit on a very small scale.

AFTER TWO YEARS of planning, the final package included CETA funds to hire seven unemployed minority journeymen, five free homes through the city's Gift

Property Program, a \$125,000 construction grant from city's Community Development Program, working capital to ease cash flow problems from the church-related Philadelphia Urban Finance Corp. and the Philadelphia Housing Development Program, and assurances from banks to provide buyers with 11.85 percent mortgages for under \$16,000.

"It was very exciting from beginning to end, especially to see somebody get a house in top shape," she said. "But the process was filled with anxiety. What I liked about it was, you deal with the public and private sector and community in this kind of thing."

Little rehabilitation for low-income families was being done in the Southwest Philadelphia neighborhood, plagued with vacant houses a result of rampant block-busting 15 years ago. Although other community groups existed in the area, none was tackling housing renovation before Joist moved its operations to 55th St. and Florence Ave. from Bustleton more than a year ago, Dickstein says.

BY USING PUBLIC funds, Joist, which had privately rehabilitated eight homes in Mount Airy earlier, could renovate the properties for \$25,000 each, yet sell them to low-income neighborhood residents — who receive first choice — for their market value, which ranges from \$11,000 to \$13,000.

With the next 10 houses, Dickstein expects to hire an additional four construction workers, including females. She's already acquired funding and has a commitment for mortgages. But now, Joist does not have to advertise its homes for sale.

"People have seen the quality," says Burton, who supervises the construction daily, "and now we have a waiting list."

Teacher's Death Baffles Probers

By JOE O'DOWD

Police investigating Susan Reinert's murder and the disappearance of her two children continue to be

tantalized by scraps of information that may be important but as yet remain unconnected.

Currently, the investigation is centering on what happened to an estimated \$25,000 Reinert withdrew from her bank in the months before she died.

Reinert, 36, an English teacher at Upper Merion High School, withdrew the money — part of an inheritance from her mother — in amounts ranging from \$1,000 to \$5,000.

THERE IS NO trace of what she did with it before she and her children — Karen, 11, and Michael, 10 — disappeared the night of June 22 after driving from their Ardmore home. Her nude body was found three days later in the back of her car, parked outside a suburban Harrisburg motel. She had been smothered.

The children have not been seen since June 22, except by whoever killed their mother — and perhaps killed them.

The Daily News has learned that the FBI and State Police have found in Reinert's home papers indicating her "intended husband," William Bradford, was investing, or pretending to invest, substantial sums of money about the time of Reinert's bank withdrawals.

THE PAPERS appear to be receipts for the purchase of stocks and bonds, it was learned. But some of the documents were apparent forgeries, in the names of nonexistent companies.

Bradfield, 46, taught with Reinert at Upper Merion High, and she had told mutual friends that they were to be married. Bradford was named beneficiary of Reinert's substantial insurance policies and sole heir to her estate, thus standing to inherit some \$1.1 million.

Investigators also have learned

that a firm Bradford owned — Terra Art, located in the Montgomery Mall — was having financial difficulties in the same period of time.

BUT NOTHING has been found to show conclusively that Reinert gave Bradford money.

While the FBI and state troopers press their frustrating hunt for information, a federal grand jury that has been probing the crime for weeks continues to hear testimony from friends of Reinert and Bradford.

So far, the panel has heard about nine witnesses, but Bradford and the woman with whom he has been living in Charlestown, Chester County, Susan Myers, have not been called. Both, however, have been questioned by police and the FBI.



Reinert

The Weather

Tonight

Partly cloudy with a chance of a shower, lows 45-50. Rain chance 20 percent.

Tomorrow

Variable cloudiness with a chance of an afternoon shower. Highs in the mid 60s. Rain chance 40 percent. Winds S 10 MPH or less.

Sunday

Continued cloudy with a chance of a shower. Lows in the mid 30s, highs in the mid 50s.

Temperatures Here — And There

Philadelphia	62	45	Partly Cloudy
Int'l Airport	66	46	Partly Cloudy
Center City	66	46	Partly Cloudy
Atlantic City	58	51	Partly Cloudy
Boston	55	41	Partly Cloudy
Chicago	58	47	Cloudy
Los Angeles	69	47	Fair
Miami	74	64	Partly Cloudy
New Orleans	79	70	Thunderstorms
New York	60	53	Partly Cloudy
Pittsburgh	52	44	Partly Cloudy
St. Louis	54	51	Showers
San Francisco	75	46	Partly Cloudy
Washington	62	46	Partly Cloudy

Precipitation Last 24 Hrs.
Phi Int'l Airport 0.00
Sun Rises 6:55 Sun Sets 4:40

Tides

Philadelphia	High 3:54	4:03	10:41	11:10	Low 1:04	1:47
Delaware	High 3:47	3:56	10:34	11:03	Low 1:07	1:50
Cape May	High 3:40	3:49	10:27	10:56	Low 1:00	1:43