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FLOOR DEBATE

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we need to do something about it. So what are you going to do? Are you going to put in a bill in the Legislature? That's not going to do you any good because we can't pass anything until it goes through a different process. Obviously, it's going to have to go through the process of getting to the National Conference of Insurance Commissioners. Then that body, whatever their processes are, and, of course, we don't know if they have open meetings law. They're not subject to any state laws or rules or regulations; they're just subject to their own bylaws. But whatever those are, we'll trust that they're good, and some day they may not be so good, but we'll trust that they're good today. They're going to have to go through the process of getting some kind of majority at that level before they change the law. So you don't put in a bill and you decide, well, by golly, I'll go talk to our Insurance Commissioner and ask him to take that up to the National Conference of Insurance Commissioners and get the job done. Well, and you go over there and talk to the Insurance Commissioner and he doesn't agree with you. Well, I guess it's just too bad for you. You don't make the laws anymore; he makes the laws. Or maybe you get a different reaction. Maybe he says, gee, Senator Janssen, you're right, that needs to be changed, I'll take it up but, you know, I got to...got to check with the Governor first because I work for him. And he checks with the Governor and the Governor says, no, I don't...I don't agree with that. So who has the power to make laws now? Do we or does the Governor? And even at that the Governor can't get it done unless he takes it up to that higher level, right? Is he going to take it to the National Conference of Insurance Commissioners? Why would he do that? Why doesn't he take it...he'll take to the people who make the decision--the National Governors Conference--because they're the one that are going to direct all the commissioners as to whether they should agree or not agree to some change in this particular area of law. So we're starting a whole new thing here and we're the losers. The State Legislatures are the losers and it's turning legislative power over to the executive branch of state government, and it's wrong. It's wrong. I'd rather give it back to the federal government than to let the federal government work us into a process by which we turn legislative power over to the executive branch at the state level. I don't know what the right answer is, but I pose it to you as a