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why some people are going to get hurt by the ignorance of agents while others are going to be protected. Thank you, Senators.

PRESIDENT: The Chair recognizes Senator Kahle.

SENATOR KAHLE: Mr. President and members, I am certainly not an expert in the insurance field or any other, for that matter, but we have had some problems in my particular district where policies were sold to particularly the elderly for coverage which they could not use in the local care homes or in the local area, and there has been some awful sorry feelings about that. Now I don't know whether that was neglect by the insurance agent on purpose or not. I understand we talked about this a couple of years ago and had the assurance from the industry itself that they were going to take care of this. But I support the bill as it is that all the agents should be kept up to date. I think even those that work at it full time and try to keep up. It is just like any other profession you just have to keep up or you are behind. So I guess I would agree with Senator Higgins that unless all of them are included I could not support the bill. Thank you.

PRESIDENT: The Chair recognizes Senator Sieck.

SENATOR SIECK: Mr. President and members of the body, I have a question to Senator Landis.

PRESIDENT: Senator Landis, would you respond?

SENATOR LANDIS: Yes, I would.

SENATOR SIECK: I notice that you have excepted the health insurance field. Is there a reason for this, and I would like to know the reason.

SENATOR LANDIS: Yes, there is. There are two reasons. First, the bill is a bill brought to the Banking Committee by insurance agents who voluntarily wish to submit to the obligation of continuing education on behalf of the professionalism of their own forces, and so a number of lines of insurers and insurance agents came to us and asked us for this, but among those were not health agents. So, number one, it does not come from those kinds of insurance agents. They did not ask for this bill. Other kinds of insurance agents did. Secondly, in the health field there is already an ongoing continuing education responsibility imposed on the agent by the parent company and therefore they did not want a dual responsibility to comply with the state since as part of their