

they could turn all those people in, blanketwise, into the Department of Health without any possible reason to believe that a specific individual is or is not abusing the insurance privileges. And if an investigation is conducted and if a person is harmed or wronged, then that person has absolutely no recourse against that insurer because we've made him immune and obviously that isn't going to be maliciously false. I think this is something that... I think Section 8 should be struck out of this bill. I just don't think we make super players out of anyone in this society. I don't think we give an edge to any group or any class or any individual that other people don't have. That is not what this country was based upon. I think we have as much of a responsibility in this body to the individuals of this state as we do to the corporate structures and if we adopt this bill in its present form with the current Section 8 in it we are putting individual members of this state at a tremendous disadvantage to insurers. Now I know the intent of the bill is good. I know what the intent of the bill is to seek out and find abuses primarily in the area of drugs and that is certainly worthwhile. That is certainly notable but at what cost are we trying to do that? We are trying to do that at the cost of an individual's rights. I cannot support this bill as long as Section 8 is in it in its present form and will not. You know it could be you. It could be your spouse. It could be your children that is wronged and you are giving up absolutely all recourse against that wrong action.

SENATOR CLARK: Senator Cullan.

SENATOR CULLAN: Mr. President, members of the Legislature, I wonder if Senator DeCamp might yield to a couple of questions.

SENATOR CLARK: Senator DeCamp.

SENATOR DeCAMP: Well I'll give it a shot.

SENATOR CULLAN: Senator DeCamp, Senator Dworak raised, I think, some interesting points about the purpose of the immunity section in this particular bill and specifically it exempts individuals, I guess insurance companies in this case, from criminal acts and from other civil actions. I guess I'm not familiar enough with the insurance industry to understand why the insurance industry needs protection in this particular case and specifically what types of criminal acts are the insurance company being protected from under the language of this bill?

SENATOR DeCAMP: Okay, Mr. President, I had my light on to