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It says right in the bill you could take the course in anything you want. It doesn't have to be a line of insurance you're selling. So again, the question is, I'm selling you a life insurance policy. I haven't studied life insurance for thirty years.

SENATOR DeCAMP: Okay, I've got your answer. We know ...

SENATOR HIGGINS: And I'm not studying it now.

PRESIDENT: Thirty seconds.

SENATOR DeCAMP: We know that you selling insurance, Marge, wouldn't be dumb enough to study fire insurance if you were selling life insurance or you wouldn't be making much money. So we know that the individual has got at least enough smarts to study that which he is dealing with I would think.

SENATOR HIGGINS: I would think so too but if he just signs his name in at one of those famous conventions he isn't studying anything and you an I know that.

SENATOR DeCAMP: No, these are not conventions.

SENATOR HIGGINS: This is the way it is usually done. John.

PRESIDENT: The Chair recognizes Senator Sieck.

SENATOR SIECK: Mr. President, members of the body, I did put a handout on everyone's desk telling about group insurance, individual health and the amount of complaints that was gathered from the Insurance Department and the percentage and those health insurance that we have eliminated with the draft of the bill was 61%. Those that we wanted to include in the continuing education was only 39% and now we want to take out the Blue Cross-Blue Shield and I don't know which category they fit in but I could imagine it would be group health. There was three hundred and eighty-four complaints and 16% of the total was from Blue Cross-Blue Shield. Now I can't understand why they have to be out. If they've got a good educational program why do they have to be out? They have got one. They are abiding by the law and yet for some reason they want to be out of here and I just can't quite understand that. John. can you...? I've got a question for Senator DeCamp.

PRESIDENT: Senator DeCamp, will you respond?

SENATOR SIECK: Can you explain to me why the Blue Cross-Blue Shield want out of this insurance package, this continuing education bill?

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