

changed. But, anyway, what we are trying to do, I guess, is a two-year sunset after 1993, but, again, the purpose behind this amendment is to get us out of the insurance industry or out of the insurance business and get it back in where it probably should belong, which is in the private sector. Those are the amendments. I apologize to the body that we had to bring this bill back so many times, but the dynamics of this issue have changed so many times in the last couple of weeks, and when you are dealing with a federal agency, sometimes you don't get clear messages, and that has been our biggest problem right now is we have been working with a lot of hypotheticals and, finally, last week, some officials from DEC and EPA met. They covered some of the points that are in this amendment. We're really not changing the goals of the bill. We are just, basically, trying to address some of the concerns that EPA has expressed to DEC about our program. We are trying to make those changes so our program, hopefully, will be able to be approved by EPA, and I think the biggest concern is, do we have a fund that is viable, that can be self-sustained, and I think with these amendments, those will go a long ways to meeting some of the concerns that EPA has expressed to us. I would also like to say this bill has to pass by Thursday. I did not really want to bring the bill back today, but after meeting with those folks yesterday, it became very apparent we had to do something or run the risk of having our fund disapproved or not approved by the EPA, and then, of course, our marketers would have been in jeopardy, either, one, being shut down because they could not provide financial assurance to EPA or, number two, at the least probably be fined for not having financial assurance. So it is doubtful that EPA would have gone as far as shutting marketers down, but there was always the risk that if this fund was not approved that we would run the risk of having our marketers fined for not meeting certain EPA rules regarding financial assurance. So I think we have gone a long ways with these amendments to address that problem. I would like to ask the body to please adopt these amendments, and I hope there will be no further amendments today, because every time we tinker with this particular program, even with good intentions, such as the one that was expressed by Senator Schmit and Senator Morrissey the other day, of the elderly lady who had a problem,...

PRESIDENT MOUL: One minute.

SENATOR R. JOHNSON: ...the more we tinker with the program, the more we change deductibles and so forth, the more we run the