

SENATOR HIGGINS: Are you calling on me, Mr. President?

SPEAKER NICHOL: Yes, ma'am.

SENATOR HIGGINS: I'm sorry. Yes, I did want to speak on it.

SPEAKER NICHOL: Okay.

SENATOR HIGGINS: This may come as a shock to you. I am a licensed insurance agent today and I have never ever taken a test to become a licensed agent because I was licensed back in 1966 and all you had to do then was walk into an insurance agency's office and say, I want to sell insurance. And the insurance agent or the general agent, whoever was already licensed the same way I got mine, just wrote a letter to every company he represented and said, Marge Higgins has now joined our staff and she is going to be a salesperson, so please write the insurance director and get her a license. And that was it. Do you know where I learned the insurance business? I picked the brains of the insurance adjusters on claims. I picked the brains of the underwriters of the insurance companies and at my own expense I went and took an insurance course at UN-O, one course. That course, incidentally, didn't teach me half as much as what I learned just by being in the business. It gave me a glossary that I could look up for terms that I did not understand. But I had no experience at all when I went into the business and I never took a test. Today I can go to work selling life and health and accident insurance and the company I am going to work for will give me a book to study and then they will give me...they will give me a little test to see if I have passed and then I can go to work for them. Now if I want to move up in that grade and become certified life underwriter, et cetera, then I will have to take a test. I still maintain and I know it from experience there are some agents that truly do want to learn and to better themselves so that they will better serve their clients. And there are some agents that when they go to conventions they really go to learn. But if that is the truth that they are attending these insurance seminars and conventions to learn, why wouldn't you, if you are going to pay to take that course, want to know how you did at the end and why wouldn't this magnificent insurance industry and our great insurance department want some proof that you did