

SPEAKER NICHOL: One minute.

SENATOR CHAMBERS: But I think incidentally it is going to do something good for the people. So you are watching the sheriff of Nottingham Forest, myself, being brought to bay and vanquished by Hood Robin, the insurance companies which are Robinhood in reverse. But if you really...I see Senator Goll over there shooting arrows into my already perforated heart. If you really look at our two positions, the insurance companies are the corrupt sheriff of Nottingham Forest and I, generally, am the Robinhood who will be deemed the outlaw, but who is trying to make sure that the rich don't, without any opposition, oppress the poor. I've got to support the bill, though.

SPEAKER NICHOL: Senator Robinhood...I mean Senator Barrett.

SENATOR BARRETT: Mr. President, members, I guess in the interest of time I won't belabor the point. Senator Warner said it very well. It is a bill to protect the public. We are going to strengthen the association which ultimately is going to be to the benefit of the consumer. In response to Senator Higgins, again I won't go into any detail at this hour, but this is not necessarily parallel to NDIGC which Senator DeCamp again spoke very well to. This guaranty fund has been activated twice already, and it's paid off handsomely. Thank you.

SPEAKER NICHOL: Senator Smith.

SENATOR SMITH: (Response inaudible.)

SPEAKER NICHOL: Senator Higgins.

SENATOR HIGGINS: Mr. President, I said I was too tired and weary of fighting, but I noticed the esteemed senators that get up and speak in favor of it, Senator Chambers, Senator Warner, Senator Barrett, Senator DeCamp. What is a lowly little dummy like me, with just a high school education, supposed to know about a 37 page bill, drawn up by the best legal minds the biggest insurance companies can buy. This is designed to protect the consumer, is it? Well, I'm just going to bring up one point. Out of five pages of typed things I've got that this bill does that have not actually been covered extensively, they have just been skipped over,