

publication notices so we don't want to do it again. Well, we probably shouldn't set up the mechanism to start with then. Anyway that is all this amendment does, is strike Section 14 from the bill. I urge its adoption.

PRESIDENT: Senator DeCamp, we are on the Vickers amendment.

SENATOR DECAMP: Mr. President, I can only give you the reasons that language is in the proposal, Senator Barrett's bill. The reason that was put in there was at the request of the State Insurance Department. It was done because in some other states there have been some examples. They have an identical system in most other states, identical guaranty fund or system. There had been some agents who went out and used this as a selling point, or a method of selling policies. For that reason it was put in there so that this cannot be done, and to prevent that thing that occurred in some other states. Use your own judgement as to what you do on it.

PRESIDENT: Senator Barrett.

SENATOR BARRETT: Thank you, Mr. President. I think Senator DeCamp said it very well. I have no particular problem with this, especially since other states have done the same thing, and the Insurance Department recommended it to us. I consider it simply a representation clause that you can't use the Guaranty Association to induce the sale of insurance. On line 25 it specifically calls attention to the fact, or inducement to purchase any form of insurance covered by the Guaranty Association Act. Very simply, the insurer cannot orate, post, publish or in any other way disseminate the existence of the association to induce or to solicit the sale of any form of insurance company. I am very comfortable with it. I would have to stand in opposition to Senator Vickers' amendment. Thank you.

PRESIDENT: Is there further discussion on the Vickers amendment? Any closing, Senator Vickers?

SENATOR VICKERS: Mr. President, members, I think this discussion is rather interesting. As I indicated, I think there are some real policy decisions that we've got before us, some real policy decisions as to whether or not the general public are somehow responsible for the insolvency of an insurance company and, therefore, have to pay back part