THIS IS YOUR CONGRESSMAN NICK RAHALL.

WE IN WEST VIRGINIA, INDEED ALL OVER THE COUNTRY, ARE FACED WITH A CRISIS WITHIN OUR INSURANCE INDUSTRY. PROFESSIONALS ALL OVER ARE BEING FORCED TO SKYROCKET THEIR RATES OR GO OUT OF BUSINESS ALTOGETHER DUE TO THEIR INABILITY TO AFFORD LIABILITY INSURANCE.

THIS IS SOMETHING WHICH ULTIMATELY AFFECTS YOU -- THE CONSUMER. WHILE ALL PARTIES INVOLVED ARE POINTING A FINGER AT EACH OTHER, THE CONSUMER IS THE ONE WHO IS BEING HURT. THE CONSUMER IS THE ONE WHO IS NOW UNABLE TO AFFORD ADEQUATE HEALTH CARE OR CANNOT EVEN FIND A DOCTOR WHO IS ABLE TO HELP THEM. IT IS THE CONSUMER WHO IS FORCED TO COVER THE COST OF THE OUTLANDISH PREMIUMS IN THE RATES THEY ARE CHARGED FOR SERVICES BY A PROFESSIONAL. CLEARLY SOMETHING MUST BE DONE.

I HAVE JOINED WITH SEVERAL OF MY COLLEAGUES IN INTRODUCING A BILL WHICH ALLOWS

MANY PROFESSIONALS TO POOL THEIR RESOURCES AND PURCHASE GENERAL LIABILITY INSURANCE.

WHILE IT IS A BAND-AID APPROACH, IT IS SOMETHING THAT WILL ALLOW THE CONSUMER TO BE ABLE TO AFFORD PROFESSIONAL SERVICES IN THE SHORT TERM.

TASK FOR YOUR SUPPORT.

THIS IS YOUR CONGRESSMAN NICK RAHALL.