

Today most of us recognize that our system of health care has been destroyed by the Insurance Industry that cares more about its profit than about the health of the insured. Still, most of us do not yet recognize how broadly and deeply the Insurance Industry has injured our system of democratic government. Read on:

Declaration of Independence from Control by the Insurance Industry

With gratitude to and respect for the founders of our great nation, I submit the following Declaration of Independence from control by the Insurance Industry. --Alvin Wolfe, Lutz, Florida

When, in the course of human events, it becomes necessary for people to dissolve the political bonds which have connected them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident, that all human beings are created equal, that they are endowed by their Creator with certain unalienable rights that among these are life, liberty and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed. That whenever any system becomes destructive to these ends, it is the right of the people to alter it and to institute a new system, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their safety and happiness and good health.

When a long train of abuses and usurpations evinces a design to reduce them under despotism it is their right, it is their duty, to throw off such dominance, and to provide new guards for their future security.

Such has been the patient sufferance of the people of these United States; and such is now the necessity which constrains them to alter their system of organizing health and other human services.

The history of the Insurance Industry is a history of repeated injuries and usurpations, all having in direct object the establishment of a greedy dominance over the people of the United States.

To prove this, let facts be submitted to a candid world.

The Insurance Industry has refused to submit to laws pertaining to national regulation, wholesome and necessary for the public good.

In the Nineteenth Century when the Government of the United States moved to regulate all industries against the tyranny of monopolistic practices, especially the Sherman Antitrust Act of 1890, the Insurance Industry claimed that it should not be regulated by the federal government because it was already regulated by the several states.

The uncontrolled growth of the Insurance Industry made it feasible for that industry to continue legal manipulations that maintained the Insurance Industry's freedom from control for many decades. Without federal legislation to control the Insurance Industry, many states vied with one another in minimizing regulation in order to get the companies to establish headquarters in their states in a race to the bottom. Not until 1945 did the Supreme Court rule the Insurance Industry should fall under the interstate commerce clause and should be regulated as is every other industry.

Undeterred even by that Supreme Court ruling, the Insurance Industry, through major contributions to political campaigns the Insurance Industry enticed enough congressmen in 1945 to pass the McCarran-Ferguson Act, specifically exempting its business from regulation under the Sherman Antitrust Act. It still is the only industry so exempted.

The Insurance Industry continued to use its overwhelming financial advantage in the succeeding fifty years to get its supporters in the states and in the Congress of the United States to pass laws requiring citizens to purchase insurance of many kinds (automobile insurance, property insurance, professional liability insurance, etc.). We have to have insurance and there is only one Insurance Industry to buy it from, an unregulated panoply of companies. State regulation is too weak to protect buyers from exorbitant pricing. Setting aside the monopoly aspects of the business itself, the use of public government force to require private transactions contravenes the rules of the Market as interpreted by Adam Smith.

The Insurance Industry creates false crises such as the tort reform “crisis” of the 1980s which they use politically to justify raising premiums and ultimately increasing its share of all financial resources. In 1986 alone 41 states passed laws limiting the ability of victims to sue and to collect damages if they won. The National Association of Attorneys General found, however, that the causes of what was presented by the Insurance Industry as a national crisis lay within the Insurance Industry itself. Even today they are still falsely clamoring for more “tort reform.” Just as is the case with legislation requiring Property Insurance to protect homeowners financing, federal legislation intended to help citizens is turned to become the insurance industry’s cash cow.

There have been dramatic increases in profits for private health insurance companies. In 2007 the CEOs of the top 10 American insurance companies made a collective \$118.6 million. Those same companies made a combined \$12.8 billion in profit in 2007, up from \$2.4 billion in 2000 - a 500 percent jump. Then when major general insurance companies lost money on bad bets about bad debts, AIG being a prime example, we poor citizens bailed them out with hundreds of billions of our borrowed dollars.

The Insurance Industry has over the years collaborated with other industries that have the wherewithal to buy political influence – pharmaceutical, medical, hospital industries – to prevent passage of legislation of immediate and pressing importance -- such as public health insurance. Popular attempts to “reform” the American health insurance system were heartlessly opposed in 1945, 1948, 1965, 1970, 1974, 1993, and 2009. Those intended reforms were not only blocked but were turned to the cynical advantage of the Insurance Industry.

This sector gave nearly \$170 million to federal lawmakers in 2007 and 2008. Senator Baucus, chairman of the Senate Finance Committee responsible for health care reform, collected \$3,000,000 for his own Political Action Committee from 2003 to 2008.

We, therefore, as representatives of the people of the United States of America, do, in the name, and by the authority of the good people of these states, solemnly publish and declare, that these United States are, and of right ought to be free from allegiance to the Insurance Industry and that as a free nation, we do have full power to levy taxes, contract alliances, establish and regulate commerce, including the insurance business. In the words of our immortal forefathers, “for the support of this declaration, we mutually pledge to each other our lives, our fortunes and our sacred honor.”

To see the names of the nearly one thousand persons who have already signed a petition to Congress to repeal the exemption Congress gave to the insurance industry in 1945, go to:

<http://www.petitiononline.com/Lutz0001/petition.html>

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