

# The Times-Picayune

## **EDITORIAL: Better to call it off**

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Gov. Kathleen Blanco's approach to the special session scheduled to start next week is a reminder of a worn-out adage: Be careful what you wish for.

A group of lawmakers, mainly Republicans, were eager for the governor to call a session to deal with Louisiana's property insurance woes. This newspaper's editorial writers hoped for the same thing.

Then, Gov. Blanco agreed to call lawmakers into session -- and proceeded to turn it into a free-wheeling giveaway of the extra money the state is bringing in. She has a long list of beneficiaries, starting with teachers and running through practically everyone in the state.

Meanwhile, there is no clear plan for what to do about the skyrocketing cost of property insurance. The worry is that the state could make a bigger mess of things if this session goes forward. The Public Affairs Research Council and the Council for a Better Louisiana are advising against a session. Under the circumstances, we have to agree.

Affordable insurance is crucial to the recovery of South Louisiana. Homeowners and businesses need relief from rising rates and need more options for coverage. Citizens Property Insurance Corp., the state-sponsored insurer of last resort, is facing almost \$1 billion in debt and is asking for a major rate increase. The state needs to find a way to make the plan financially stable but not let rates get out of control.

With better planning, that could have been accomplished in this special session. But there is no plan. Gov. Blanco and lawmakers need to come up with one -- and then set a date for a session.