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SENATOR LANDIS: The answer in short is, no, it does not affect that condition one way or the other. My guess would be that the company had a difficult time analyzing risk and had a very unpredictable underwriting experience and found that they couldn't predict cost, and probably got into trouble with what they were selling, but this bill will not move that forward or backward at all.

SENATOR DIERKS: But it would possibly have some degree of regulation on the way they charged for those particular policies, is that right?

SENATOR LANDIS: What we will have is for every insurance policy that gets sold in this state a rating system by which they will be given to the department, we will be able to examine those policies. If they have clauses that are against our law, we will send them back and say you can't sell this policy in the state; if it doesn't have the things which we require in policies, we will send them back and say you can't do it in this state; we will have 30 days to examine them. In the event in that 30 days we have not objected, they will be able to use those policies.

SENATOR DIERKS: Thank you.

SPEAKER BAACK: Thank you, Senator Dierks. We will now proceed to Senator Robinson.

SENATOR ROBINSON: Mr. President and members of the body, Senator Landis, I have a question for you.

SPEAKER BAACK: Senator Landis, would you respond?

SENATOR LANDIS: Yes.

SENATOR ROBINSON: How many individual insurers do we have in the State of Nebraska that are just domiciled in the state?

SENATOR LANDIS: Our domestic companies?

SENATOR ROBINSON: Yes.

SENATOR LANDIS: Well, if I say 160...

SENATOR ROBINSON: Well, that is close anyway.