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commitments doesn't contain that language. We think that's what the public expects to see; they want that language to appear on the face of the title insurance commitment; this language requires that that be there. We have the Nebraska Hospital and Physicians Mutual Insurance Act, which requires that the articles of incorporation be filed with the county clerk. Well, frankly, we've changed the filing of corporate papers, we've done away with that responsibility under our business corporation statutes. This is a hold-over, and we are harmonizing when we say, nope, you don't have to do this at the county level. Why? Because this filing is done with the Secretary of State's Office. We have two entities that are told by state law to compute a premium tax or sort of like an in lieu of premium tax requirement from the Intergovernmental Risk Management Act and in the workers' comp area. Historically, to do that, to get this stand-in for premium taxes, they use data from a national source, the NCCI, and they constructed what was called the prevailing premium rate. Well the NCCI no longer provides that kind of information. They provide a different kind of information. Instead of premiums, they now do information about costs. You can get to the same place, but you have to change the language, because we do not have a prevailing premium rate database any longer. We now have sort of prevailing cost data, and we sort of ladder up from there in figuring out what the in lieu of premium taxes should be. We need to change this language by dropping references to data that no longer exist and replacing it with references to the kind of data that does exist. We have in the property and casualty rating and format an obligation for a company to support, to provide supporting information for their rates and forms. And we can require them to furnish that information, particularly when we want more information. In the event they've filed, we have this period of time running, they can run over that period of time, because we've asked for more information. We then have to grant an extension to give a new period of time to run while they complete the information. Silly. Too many pieces of paper. It's not efficient. Here's what we're going to do. If they don't have the information to us, we stop the running of the 30 days, we toll, if you will, the statute, and their time does not run until they've adequately filed the data the department needs to decide whether their rates and forms were appropriate. We won't have to do two pieces of paper, we'll do