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SENATOR LANDIS: Senator Cudaback, the Banking Committee moved an idea out of this bill and into another one, so you're going to see it at a later time. And we moved it because the writing of that idea, at this time, was not so solidly set that we were comfortable with the language and the director, Tim Wagner, was still working on it. But let me tell you the idea, because it's going to come back up again. We have an assigned risk pool for workers' compensation. That means, look, if you've got a situation where somebody can't get workers' comp, they have a lousy record, they're...nobody wants to write them, the law requires that they have workers' comp but nobody will voluntarily write this employer and their employees, we have an assigned risk pool that says we will assign every workers' comp company in the state some of these otherwise unpurchasable insurance policies where nobody will sell these insurance policies to these particular individuals. They've got to have them by law, but nobody wants to sell the policy to them. So, therefore anybody who writes this kind of insurance will have to swallow a couple of these really bad risks. However, that takes a rather great deal of time, effort and administration, and it's rather painful for everybody. What we discovered this last year, and I have to credit Director Wagner for this because I think it was a very prescient, very cogent decision on his part. He found a company that would write all these claims. It relieved all the rest of the workers' comp companies from writing what are essentially very unattractive risks, it saved us administrative costs, it made it very, very simple to do. And he did this basically on the inherent authority of the department. We came back in this year asking for the right to ask employers to help subsidize this process and also to join this effort together in this single contract idea. And for that reason we did have some question from other insurers. At the point that we were in this bill, we didn't have the language worked out, so we struck it from the bill. And you will see this idea again when it comes time to look at the insurance deregulation bill later this year. So we struck the provision about essentially pooling the assigned risks and contracting out from the department and obtaining some assistance from other insurers to make this system work. That will appear in another bill. It's struck from this bill, and that's what the committee amendments do. I ask for their approval and then advancement of the bill.