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a particular system or I think coverage, and it indicates that...that they are required to monitor competition and the availability of insurance, and if the director finds that a commercial insurance coverage is contributing to problems in the insurance marketplace due to excessive rates or lack of availability they're to do certain things. And then it says: A competitive market is presumed to exist unless the director, after notice and hearing in accordance with the Administrative Procedures Act, determines by order that a degree of competition sufficient to warrant reliance upon competition as a regulator of rating systems does not exist in the marketplace. What I take that to mean is that, depending on the finding of the director, which is very important, there's going to be a different kind of regulation that may be applied to a particular situation, and so it seemed to me that this is one of the key parts of the bill and that it's very important that whatever director may be there from time to time and over time takes seriously any complaints, whether they come from the public or come from other parts of the insurance industry, with respect to the lack of competition. And that it wouldn't hurt if there were the ability, a logical and easy way, for the press or the public generally or individuals to look and see if there have been complaints filed alleging that there is no competition and, if so, whether the director investigated those complaints and whether they've filed something to indicate that they agreed or they disagreed and for what reason with the complaint. So that's essentially what the amendment does. It says: The director shall keep on file in one location all complaints from the public, et cetera, alleging that a competitive market does not exist. It goes on to say that the director shall investigate each complaint to the extent necessary to determine the truth of the allegations, so that complaint may be long...that investigation may be longer or shorter depending on the circumstances. And then, finally, it says that the director shall keep a summary of his or her findings and conclusions with...with the complaint. So I think if we do this it's...it will add a little element of...of ease of public scrutiny with respect to what the director is doing and not doing and I think in the long term that that may have a helpful effect, and would recommend the adoption to you. Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Beutler. On the Beutler