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they have to say, well, it's really awful but, you know, we just have to go ahead and let these consumers suffer the consequences? I don't think that that's the position that the director would want to be in, or that the government should be in, and therefore I would change that language to say that with the approval of the director you can continue to use the form or use it in pending transactions. That, I think, would be a better system. And then there is another filing deadline that I changed that is really not nearly as important as these other two changes, and I don't think would be of particular concern to people, but...

SPEAKER BROMM: One minute.

SENATOR BEUTLER: ...I would open up the discussion on the items that I have discussed in some detail with you and ask you to give consideration to what kind of file and use system you think really makes sense for us here in Nebraska to protect our consumers. Thank you.

SPEAKER BROMM: Thank you, Senator Beutler. Senator Quandahl.

SENATOR QUANDAHL: Thank you, Mr. Speaker, members of the body. I will provide a little bit of discussion on this particular amendment. I would start off by saying that I oppose this motion to return; will be urging the body not to vote for this motion to return and I will be voting red on this motion also, and that's for a couple of different reasons. When we talk about the file and use method of filing policy forms with the Department of Insurance, we have to remember we're not talking about individuals. We're talking about businesses. This only applies to commercial policies. Senator Beutler mentioned ma-and-pa's. Yeah, there may be some ma-and-pa businesses out there but we're also talking about corporations, we're talking about partnerships, we're talking about limited liability companies, we're talking about publicly traded corporations, and so these could hardly be characterized as babes in the woods. These are commercial policies that we're talking about. And so the amendment that we're talking about, AM0543, it applies to commercial policies and so, for that reason, a lot of the protections that Senator Beutler talks of, it's my feeli. j, it's