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impinge the director's discretion in these matters, and it's our intention, or I guess it was my intention, to give the director some discretion in regard to this.

SENATOR BEUTLER: Well, Senator, let me ask you this. Why is it a question of discretion if you agree with my interpretation that the director should review or shall review every policy form?

SENATOR QUANDAHL: I think where we probably differ on that is on the timing of when that review...this does give the director the right or it gives the director the latitude to review that policy form filing at any time after it's been filed. That gives the director, it gives the department time to review these forms. And, like I said, I think the concerns that you have are handled in that very next sentence further down where...

SPEAKER BROMM: One minute.

SENATOR QUANDAHL: ...the director is actually mandated, directed to disapprove any unfair policy filings.

SENATOR BEUTLER: Senator, we've talked about the language following such review. Let's talk about...and the ambiguity of that particular language, but let's talk about the fact that the filing may be at any time. Would you agree that the review of the policy may be five years after the filing?

SPEAKER BROMM: Senator Quandahl.

SENATOR QUANDAHL: I don't think that...I don't think that's a reasonable interpretation of what's here.

SENATOR BEUTLER: Well, Senator, there's...it says at any time. What is a...I changed it to within a reasonable time. If we're going to make a reasonable interpretation, then perhaps we should say a reasonable time rather than at any time.

SPEAKER BROMM: Time. Senator Quandahl, your light is next.

SENATOR QUANDAHL: Okay. I'll respond to that question. I