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make that determination. But they can continue to use the policy that has already been issued, or when pending coverage proposals are outstanding. Why would you not want to give the Department of Insurance more discretion here? Now, we've been arguing in all these other cases that we need to give the department more discretion. But in this instance we want to give the department less discretion. And in fact, we want to make it so policy forms, which may be totally outrageous, we're going to require the consumers to continue to use them. And if a consumer has entered into a contract to buy one but hasn't completed that contract, no matter how outrageous that form is, we're going to force those consumers to use this outrageous form too. This, my friends, in my opinion, is simply bad policy. I see Senator Quandahl hasn't come back in yet. But let me tell you what I believe to be another part of this bad policy. This disapproval by...and I want to ask Senator Quandahl about this. It says, if within 30 days after its receipt the director disapproves. Senator Quandahl, I'm talking about the language on page 52, lines 22 and 23, with which you're familiar. It says, within 30 days after its receipt, if within that time period the director disapproves a filing, then the use of that filing is going to stop. Now, what about if more than 30 days goes by? My question to you is, does the...can the director disapprove a filing after those 30 days go by?

SPEAKER BROMM: Senator Quandahl.

SENATOR QUANDAHL: Yes.

SENATOR BEUTLER: Okay And what's the difference between disapproving it within 30 days and disapproving it beyond 30 days?

SENATOR QUANDAHL: I guess you have to remember that the director of the department basically has the general licensing power and authority over all of the insurance companies that do business in the state of Nebraska. The Department of Insurance, I guess, exists, among other things, to make sure that the...that business is conducted aboveboard and is fair. And the Department of Insurance doesn't want bad policy forms out there, doesn't want bad actors, doesn't want bad companies in