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the state of Nebraska, and so can take...I mean, there's various avenues that the director can take. The disapproval process was meant primarily, it's my understanding, primarily to address specific concerns with specific policies. You have to remember that these are commercial peril policies. Now, most policies, both consumer and commercial are...basically it's form, it's boilerplate language, primarily, that's used. And that also includes the many endorsements that are added to policies too. And so they don't vary by their terms all that much. And so if there was, I guess, some...

SPEAKER BROMM: Time.

SENATOR QUANDAHL: ...terms that aren't...

SPEAKER BROMM: Or, one minute. I'm sorry. Proceed.

SENATOR QUANDAHL: Thank you. I'll finish up here too. Is that if there were some terms that were out of variance or anything like that, it would come to the attention of the department probably fairly quickly. Because like I said, most of these forms are boilerplate. They are standard policy language.

SENATOR BEUTLER: Senator Quandahl, I'll pick up our conversation on the next time period.

SPEAKER BROMM: Thank you, Senator Beutler, Senator Quandahl. Senator Thompson, your light is next.

SENATOR THOMPSON: Mr. Speaker, I'd yield my time to Senator Beutler.

SPEAKER BROMM: Senator Beutler.

SENATOR BEUTLER: Senator Thompson, thank you very much. When...I wasn't clear, Senator Quandahl, on the answer to the last question. In fact, I'm not sure that it was answered. And so I want to repeat it so I can understand your answer. What is the difference between disapproving within 30 days and disapproving without 30...on the outside of 30 days, or at some later period of time, with respect to the prerogatives of the