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And then it tells you that the insurance score is a number or a rating that's derived from an algorithm, a mathematical formula. It's a computer application, it's a model or it's another process that is based in whole or part on credit information for the purpose of predicting the future insurance loss exposure; predicting the insurance lost; not predicting whether you're going to pay your bills, but predicting whether in fact there might be an insurance loss. The bill that was introduced in LB 487 had one section that was actually eliminated from the model act, and that is going to be in the committee amendment that is before you today, and I'm going to ask you to adopt that. I actually pulled it out of the bill only for one reason, and that was at the request of the director of our Department of Insurance, and he wanted to come in and make the case to the committee as to whether or not we wanted to put this kind of proprietary protection into our Insurance Department. He made his case to the committee. The committee has decided to include it in the bill, which would return it to the exact form of the model act. Why is that a good thing? Well, I think it's good to be consistent among the states. This bill is being introduced in a number of states. It has been adopted by the house in two states already and, in fact, uniformity is good when you're dealing with an insurance product that is sold across state lines. So I think that it behooves us as a state to be consistent in our insurance laws and our forms, and this act would then, with the adoption of the amendment, become the model act as it was put out by NCOIL. So with that, Senator Cudaback, I will let us go to the committee amendment. Thank you.

SENATOR CUDABACK: Thank you, Senator Redfield. Mr. Clerk, are there committee amendments?

ASSISTANT CLERK: Mr. President, I do have committee amendments from the Banking, Commerce, Insurance Committee. This is AM0311.

SENATOR CUDABACK: Senator Quandahl, as Chairman of that committee, you're recognized to open on the committee amendments.