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SENATOR QUANDAHL: You know, I'm not sure. I'm not sure.

SENATOR REDFIELD: I'm trying to determine, because I know in fact that we do publish those lists in the state of Nebraska and we go to great lengths of putting out books to all of the legislative districts so that they can apprise people. We do advertise to people trying to get money into their pockets, so it seems to me that if our goal here is to serve the interests of the person to whom the money is owed, that it might be best served by the state who does advertise those on a very frequent basis. The other question I have is, quite honestly, whether, in fact, the person who purchases a mutual policy originally is setting up a contract where they are feeling that they are owing an insurance company the use of that money during a time frame when they might not be available or found if they demutualize, Senator Quandahl?

SENATOR QUANDAHL: I'm not sure I understand what the question is exactly, but...

SENATOR REDFIELD: Is there anything in the contract that, when you purchase a policy with a mutual company, that really you would have an expectation that there would be a five-year time frame before they would ever hand over the dollars to a state?

SENATOR QUANDAHL: I guess I'm not...I don't know, because I'm not sure that people go out, and if they are purchasing an insurance contract, I don't know that they'd think, well, if there's ever a period that I was gone that the five-year period for abandonment would apply to that contract. I guess I don't know. That would be something I suppose could be in the policy provisions, but I doubt it. I doubt it.

SENATOR REDFIELD: All right. One final question, and that is if I were someone who was looking for a company that may have perhaps changed hands down through mergers, through purchases, how difficult might it be for me to find the company if I'm looking for my money, as opposed to finding the money at the state level?