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information were inconsequential, small, technical things, or those with...the 109 that were withdrawn or dropped involved things that were not mistakes or errors or problems with the forms, or that the 62 that were outright disapproved were for some technical reason. But I think that defies logic. I have never heard that our Department of Insurance is picayune about little formalities. Why would they be? They don't even want to regulate it, so why would they be regulating all these little technical things? I assume that, as a practical matter, they're only looking at the more consequential things anyway. And of the 3,887 filings, they've rejected about a third of them. So I guess we're going to go ahead and do this, it sounds like. But I, for one at least, want to cast my vote against it. And I wanted to have the...everybody to have the opportunity to cast their vote against it. And I wanted to be sure that this isn't a matter of discretion, although the bill may say that legally. The Department of Insurance has announced that they are not going to systematically in any way review these forms. And this is the kind of laxity of attitude that led to things like Enron, and leads to things like the financial scandals and the State Title scandals, the things that come around periodically because we release and relax slowly the regulatory aspect of our government, and we go overboard, and all of a sudden we have a problem. I'm suggesting to you a steady course; that we give the Department of Insurance increased flexibility, but we still require that the forms be reviewed. There...even if there are basic kinds of elements that are expected in different policies, you're not going to know if those elements were missed until there's some kind of complaint, till somebody is hurt. And so I think on balance that the more balanced approach is to continue to review the forms as we continue. Because the forms, basically, are a fundamental way that we protect consumers. It's forms and rates. Beyond those two things, there's nothing else there. So you might even inquire why they have to file the forms at all, period. For the convenience of the department, if they ever have to look back at a form? What other good does it come from filing if you're not going to look at them?

SENATOR DW. PEDERSEN PRESIDING

SENATOR DW. PEDERSEN: One minute.