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way I interpret it as well.

SENATOR BEUTLER: Okay. Then I get to a question that's very important to me. It's...

SENATOR CUDABACK: Senator Beutler, we're now on your time, and this will be your third time. Thank you.

SENATOR BEUTLER: It, in Article III, at the beginning, on page 84, line 9, Article III it describes this compact again, and again it says "provide prompt review of products filed therewith, and give approval to those product filings satisfying applicable uniform standards." Before, in the compact, it talks more about protecting the interest of the consumer. My question is this. When they go to approve these particular proposals by insurance companies and test them against the uniform standards, or if they're going to change those standards, let's say a new product is proposed, does the commission have to give prior approval to that product, or does it approve on a file and use basis? Now, I'm going to...I'm going to reveal my short memory here again, but it's a very important distinction, and what I believe it to mean is this. If it's prior approval, that means you don't use a new product until, in this case, the commission approves it. If it's use and file, then you simply file it and use it and if somebody raises an objection maybe you come back and review it, but you don't necessarily review everything that comes in. In fact, this was my big complaint...I don't know if you were here, Senator Mines...a few years ago when we started using file and use for those lines of insurance that had to do with commercial people, including small business people, and we allowed that to be used on the theory that they were sophisticated people and should know how to read insurance policies and how to protect themselves using lawyers or whatever system they wanted to use. With regard to these policies, which deal, I think, in many cases, with consumers, almost all of...well, obviously, long-term care insurance is a very important contract with some people who probably can barely afford to have this kind of insurance. Is this...is the system that the commission is authorized to use, is it going to be a prior approval system or a file and use system?