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SENATOR MINES:     Thank you, Mr. President. This discussion is worthwhile, and I think it serves us all to understand the concerns, first of all, of a compact. And I might make note that the Director of Insurance has told us that they will consider insurance on a prior approval basis, rather than file and use, and, you know, I think that may do what Senator Beutler is asking for at that level. Certainly, in any arrangement or any gathering of states for a common purpose, we need to be watchful and we need to have a wary eye of what exactly they're doing on our behalf, and that's why I welcome this discussion. And I have...I guess I've been personally assured, and I feel comfortable, that placing our Director of Insurance in a position where he represents the state of Nebraska and our constituents in matters of insurance seems like the appropriate thing to do, but I, again, certainly welcome discussion on it. And if Senator Beutler would like the remainder of my time, I would yield.

SENATOR CUDABACK:   Senator Beutler, about a minute and a half have elapsed.

SENATOR BEUTLER:     Senator Cudaback, Senator Mines, thank you. Let me respond just briefly to statements on the floor. I don't think anybody has heard me say anything negative about our Department of Insurance. I don't feel that way. I tend to agree with Senator Bourne that it's a very good one. However, Senator Bourne is well aware that we don't make laws for this Department of Insurance or this Governor or this Legislature or this agency here and there. We make laws for all time. We make laws that are going to be there until we change the laws, and we rely upon Directors of Insurance, the character of which and the intelligence of which and the goodwill of which we don't know today because they won't be chosen until 4 years from now, 8 years from now, and 12 years from now. So we best make the laws, if we want to pay attention to our history and to human nature generally, we best make the laws assuming that we may have somebody in that office someday who is corrupt, who is not honest, who does not have the consumer in their...in their sight, and that's how I approach things. Senator Bourne, I hope you heard me indicate with regard to National Warranty that that