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to be sure, in a discussion with Senator Mines, that I'm understanding essentially what this section does, and once we are sure we are on the same path in terms of an understanding of what the section does, I want to impose upon you my objections to this particular section. Senator Mines, if I could engage in a dialogue with you again, first of all, let me preface the dialogue by going back and, for those of you who are new in the body, giving you a piece of history that occurred shortly...a short time ago. Time seems a short time ago to me these days. It may have been two or three years ago. In any event, what we did at that particular point in time was adopt some language that was in another of these large Insurance Department bills which approved the process of file and use. File and use means insurance company comes in, they file the language that they want to use or the policy they want to use or the changes they want to make, and then they go ahead and use them, and the Insurance Department does not review those changes ordinarily until there is some kind of consumer complaint. The other method of dealing with the situation was the method that we had a few years ago which they called prior approval, and that is they have a person at the Insurance Department who, every time something comes in, they look it over quickly to see if it's something new or different or has some pernicious effect that might be to the disadvantage of consumers in Nebraska. So the issue here was whether consumers needed and wanted that person looking over insurance policies that were allowed to be used in the state of Nebraska, or whether it was okay to let people file these changes and assume that the marketplace would preclude any sort of adverse or pernicious policy or document hurting consumers in the state of Nebraska. So those were the two options back then, and back then, on the floor, if I'm remembering it correctly, the argument was, we're just doing this for commercial lines of insurance and this is okay; we don't need to protect people who run big stores and big businesses, well, and even little stores and mom-and-pop operations; we don't have to protect them because they're sophisticated buyers of insurance policies; they ought to be able to read through that policy and find...and determine, as among different policies, which one is best, and they ought to spend the time to do that; they ought to get a lawyer, if they have to; we don't need to protect them; we don't need to protect