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uniform policies. Now, when you get into some business policies there's differences, but they're generally uniform. And I...if State Farm is going to charge \$800 and American Family is going to charge \$300 on a fairly uniform policy, who are...who is the consumer going to purchase? It doesn't make sense to me when I hear that this is anticonsumer. It's not. And, Senator Chambers, I will give you that the insurance companies at times in history have been heavy-handed, and that's why there's a whole host of laws and regulations designed to regulate them. This does not take regulation away. It simply allows, as Senator Redfield said well, it allows the Insurance Department to focus on the problems, the auditing of companies, things of that nature. This is not anticonsumer. It simply is an expedited way for a product of a property and casualty product to get on line. And again, I won't accept the fact that this is anticonsumer. If Senator Chambers wants to say it again he's welcome to do so, but it's not. I think that my record speaks for itself in my six years in the Legislature, and I think if Senator Chambers looks at it, he knows I'm as proconsumer as anybody in here, and if this was going to hurt one person I would absolutely oppose this bill; but it's not. It brings us into the modern ages and, again, it simply takes away the department's quill pens and gives them computers. I am opposed to Senator Beutler's amendment and I support the bill as drafted by...

SPEAKER BRASHEAR PRESIDING

SPEAKER BRASHEAR: One minute.

SENATOR BOURNE: ...Senator Mines. Thank you.

SPEAKER BRASHEAR: Thank you, Senator Bourne. Senator Engel.

SENATOR ENGEL: Mr. Speaker, members of the body, I, too, oppose this particular amendment. This file and use that we're proposing, it's already in place in 28 states in the United States, and it's a way to respond to the marketplace so much faster than our current procedures. As far as if there's a rate adjustment needed, it could be done right away, and it's still overseen by the Insurance Department at a later date if