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necessary. But it's a competitive world out there and it's not going to change the makeup of the insurance companies in Nebraska. I sold for State Farm for 42 years and there's a lot of the smaller companies in this state that could beat our rates day in and day out. So it's not a matter of some big companies taking over the small companies. And again, as far as taking care of your clients, no, they don't read all the fine print in the policies, but in my 42 years, I explained my policies to my consumers. I had a fairly good, decent-sized agency and...but in all those years I never had a complaint filed with the Department of Insurance. So it's not up to the individuals to read every word and so forth. I think it'd take people like Chris Beutler and people in the legal profession to read all that because it all has to be in legalese to protect the client. That's why insurance policies are complicated in their entirety. But in the meat of the policy, it's up to us to explain to them exactly what they are covered for so they understand, when they have a claim, you're covered for it or you're not covered for it. So I believe that this is something, as...the bill itself, I think, is very, very necessary to bring us up to where we should be in the state of Nebraska with...to try to bring ourselves up with the rest of the United States, and so I definitely oppose the amendment, but I do support the bill. Thank you.

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

SENATOR LOUDEN: Thank you, Mr. Speaker and members of the body. I, too, raise...rise in objection to this amendment. The file and use is something we've worked on through the summer for workmen's compensation for some of these areas of work that there are in the rural areas, such as your tree trimmers and especially your livestock auction markets. The workmen's comp in those areas, the...to say it best, the premiums are vicious for those people. Something needed to be done and, as we talked to Tim Wagner and those, they thought that perhaps if we went to a file and use for those types of insurance policies it would stimulate more activity in that type of insurance and bring in more companies that would be interested in selling that type of insurance. I don't think this is something we can completely wreck altogether. I think it needs to go forwards with the file