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SENATOR BEUTLER: Okay. Thank you, Senator Mines. I'd return my time.

SENATOR CUDABACK: Thank you, Senator Beutler. Senator Chambers, on AM1901.

SENATOR CHAMBERS: Mr. President, members of the Legislature, this is an area in which I have no expertise whatsoever, so I'm being educated by Senator Mines this morning. I'm going to read the sentence that I was talking about. Senator Mines, do you remember the page number that I gave you?

SENATOR MINES: Fourteen, Senator.

SENATOR CHAMBERS: Oh, thank you, because there are some other things that I had marked also. Here's how the sentence reads, starting in line 11: "No insurer to which this section applies shall issue a contract or policy except in accordance with the filings that are in effect for such insurer as provided in the Property and Casualty Insurance Rate and Form Act except as provided in subsection (6) or (7) of this section or as provided by rules and regulations," and so forth. If you look in line 14, should there be a comma after the word "act"? Are there three things we're looking at here? The filings first there...

SENATOR MINES: There probably should, Senator, be a comma after "act."

SENATOR CHAMBERS: Okay. Because it didn't seem to me that subsections (6) and (7) would attach to what preceded it, which would be those other filings.

SENATOR MINES: That's correct.

SENATOR CHAMBERS: Okay. Now I...

SENATOR MINES: And please remember, this is drafted by lawyers and actuaries, and it's a form of art.

SENATOR CHAMBERS: Oh, yes, and that's why I'm reading it