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particularly when you have providers of these contracts located all over the United States. We can protect what goes on in Nebraska; we can't protect outside our borders. And it's...I think in discussions we found that those that were injured with their auto contracts, that Nebraska auto dealers did honor those contracts, even though they weren't obligated to do so, to the tune of \$1.6 million, at least. There may be more that's been unreported. Through our discussions we had talked about codifying language from the Department of Insurance bulletin, about how procedurally we deal with companies. And we heard in committee, by a...one of the representatives of the organization that represents these folks, that the bulletin...they would abide by the bulletin. And Senator Beutler has done his very best to put language in this amendment that would, in fact, codify most of those provisions in the bulletin. Particularly of interest, I think, first-dollar coverage is included in the amendment, and the industry agrees with that. What we...here's what the folks outside are going to talk about. There are a variety of ways...or here's what they're concerned about, and I kind of understand their concern. Contracts are provided...people buy contracts in a variety of ways. We buy them one on one, we buy them over the Internet, through the mail, and on the telephone; and signing an agreement, particularly a separate agreement notifying them that they may not be insured properly, is an administrative issue with providers. I understand that they've got an administrative problem and probably need to work through that. So that's the argument or the reasoning that...one of the reasons they're going to use, and that's not all...it's grounded in fact and based in reasonable practices.

SENATOR CUDABACK: One minute.

SENATOR MINES: The notice provision in Senator Beutler's amendment is very similar to what the people outside agree with, and I say that because it's right and it's close. We're very close. But in later discussions I'll bring up what, perhaps, isn't the same. All I can say, Mr. President, is that we are very, very close, and I hope that we can come to some kind of an agreement, because ultimately, we're protecting Nebraskans, and that's what this is about. Thank you.