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SENATOR CUDABACK: Thank you, Senator Mines. Further discussion? Senator Beutler.

SENATOR BEUTLER: Senator Cudaback, members of the Legislature, keep in mind that this is not just some small deal. This is the one and only notice of risk that the consumer is going to get, and if you don't give them a proper notice of risk, this whole thing could happen again, because we're not changing any laws that prevents it from happening again. Senator Mines has indicated that the bill has not had a public hearing. I did have a bill two years ago--this is how long this has been going on--in Banking. It did address National Warranty. That bill has evolved, "metamorphosized," actually been reduced, reduced, reduced, to this puny thing that's in front of you today, that says, for God's sake, at least give them notice of what is possible. So the process has been way longer and has involved way more time and way more people than the ordinary bill, because it's been going on for two years. We've worked through an interim study on it--the committee, myself, Senator Mines and myself, Senator Mines and organization representatives on three or four occasions, Senator Mines and the Department of Insurance, the Department of Insurance and myself, on numerous occasions. There's been more thought and input on this bill than I...I would guess, than on 95 percent of the bills that go through this process. So I would suggest to you that yes, it's true, this year this matter has had no public hearing, but it has had more than the equivalent of a public hearing. It is also true, as I indicated in my opening remarks, that this problem cannot be resolved without the federal government, or without...well, without the federal government, and without some cooperation through the National Insurance Commissioners group, this problem cannot be totally resolved. There is, I would like to say for the record, a very positive kind of thing that the auto dealers are attempting to do. They're trying to get organized and work with a domestic company. That would be a great thing, and I hope they're successful in doing that. It would be good for them. They could better protect themselves, and the consumers would be protected, if it were a domestic company, by and large, for the most part. So I hope they're successful in doing that. Whether that takes them one year, two