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SENATOR HUDKINS: Thank you, Madam President and members. I would like to ask Senator Mines a question.

SENATOR SCHIMEK: Senator Mines, would you like to respond?

SENATOR MINES: Yes, Madam President. Senator.

SENATOR HUDKINS: Senator Mines, the language that Senator Chambers is referring to that he wants to delete in line 4, do insurance companies deal with more than endowments and annuities?

SENATOR MINES: Yeah, they do. And, Senator, I just had a discussion off mike with Senator Chambers, and a concern might be his language could eliminate some insurers and restrict some insurers unintentionally, and I believe the senator is going to offer an amendment to that, that would include and allow all parties to be involved.

SENATOR HUDKINS: All right, because I was concerned that normally, when you say something includes A, B, C, D, but is not limited to just A, B, C, and D, you want to include everything. And that's what I would think, that striking this language would be even more restrictive, and so therefore I...

SENATOR MINES: It...I think it would...it potentially excludes...

SENATOR HUDKINS: Yes.

SENATOR MINES: ...some that...and again, it's unintentional, so I...

SENATOR HUDKINS: So we'll wait for Senator Chambers to correct his amendment, if that's what...

SENATOR MINES: Yeah, he's...

SENATOR HUDKINS: ...he's nodding his head yes. All right.