

base the main basis of the mandatory minimum insurance coverage, and that is really the privilege of driving that we, as a state, have determined is going to be charged to people, that rate should not be based on where a person lives. The other factors, and I think it is important to point out that I am only talking about one aspect of insurance, I am only putting the amendment on that mandated minimum liability aspect of insurance, not on comprehensive, not on the coverage that would take into account whether a vehicle was parked in a high-crime area, or whether it was the type of vehicle that perhaps would be more likely to be stolen, or that could be vandalized. That aspect I am not doing anything to in this amendment. The aspect of this amendment that I'm addressing is solely dealing with the mandatory minimum insurance coverage, and I recognize that it is easy to not listen to the dialogue, to believe that the insurance rates will go up everywhere for everyone, if this amendment is passed, I don't believe that's the case. I have not seen that that would be the case, and I think that for those people who make that case, that...

SPEAKER WITHEM: One minute.

SENATOR PREISTER: ...that argument is much like when we tell an agency that their budget is going to be cut, and they immediately say that they are going to cut a popular program or they are going to have to raise user fees. I think it plays well to get your case across, but I don't think it is necessarily practical or realistic that that would happen. I think that the other factors that could be taken into account, as part of the base rate, would stop penalizing good drivers, and right now it is the good drivers who happen to live in these areas that are being penalized as a result of this system of basing rates by geography. I would be intently listening to the discussion. I would certainly ask for and appreciate your vote in overruling the Chair on this issue. Thank you very much.

SPEAKER WITHEM: Thank you, Senator Preister. Senator Hall, on the motion to overrule.

SENATOR HALL: Thank you, Mr. President, members. I rise in support of the motion to overrule the Chair based on the underlying issue that is before us, that being the Preister amendment. The amendment, if you look at the handout that Senator Preister put together, I have no choice but to say I am totally in the pink, and I don't mean that in a good sense, as