

line or a circle around an area because of a propensity perceived or real for a certain group of people who live in that area, I think you, basically, discriminate, and you discriminate against those individuals because of where they choose to live.

SPEAKER WITHEM: One minute.

SENATOR HALL: What happens, in fact, if you look, and what I can tell you, and what Senator Preister has touched on, you discriminate against those that are less well-to-do. You discriminate against those individuals who live in the more modest areas of town. I mean why should, for example, and if you look at the map, Senator Jensen, why should someone who lives in the east end of Senator Jensen's district pay less than someone who lives in the west end. I mean are they any different in terms of their driving habits? Very likely, the individual on the west end could be a worse driver, but because of the fact that they live in that geographic area, their base is a lower base to begin with before the other factors are taken into consideration that are personal and individual to that person's driving experience. I would urge you to move to overrule the Chair so we can have discussion on the amendment that Senator Preister has before us. Thank you, Mr. President.

SPEAKER WITHEM: Time. Senator Kristensen, on the motion to overrule.

SENATOR KRISTENSEN: Thank you, Mr. Speaker, and members of the Legislature. And to the extent that this motion to overrule the Chair by Senator Preister has allowed some discussion on the issue, I have no problem with that. Obviously, it is an issue that people feel strongly about. However, let's talk a little bit about what we are really doing here with this particular motion. This is a germaneness issue. Senator Preister talks about the merits of the bill. I don't know how I'd vote on that. My gut reaction is today I'd probably vote against that, but I would be willing to listen to that particular concept and it belongs in committee. I have a feeling that if this was introduced as a bill, which it has not been, but if it would, it would have been referenced to the Banking and Insurance Committee because it talks about the contents or how an insurance company works and operates. That is far different from LB 37, which talks about motor vehicles and people having to have insurance while operating. And so they are entirely two different concepts. I don't believe this is germane at all to