

to the federal government to seek help in other areas. And since red-lining by insurance companies is a topic with which they're familiar and they are not bullied by a local insurance company as maybe some of the senators are here, I will make that effort and I will use this discussion to help...

SPEAKER WITHEM: Time.

SENATOR CHAMBERS: ...make the point.

SPEAKER WITHEM: Senator Will.

SENATOR WILL: Thank you. Mr. Speaker, members of the body, I rise in support of the motion respectfully to overrule the Chair. I think that...for a couple of different reasons. From a germaneness perspective, I think that this is a close call. I think certainly we have had different interpretations of our germaneness rule and different desires for interpretations of the germaneness rule over the years. I have tended to take a broader view, not as broad as I think some would, but certainly I think when you're within the realm of the topic of a piece of legislation, I think that the germaneness rule should be interpreted broadly, such that an amendment such as that brought by Senator Preister should be allowed to be considered under the auspices of a bill such as LB 37, simply because within the topic I think it certainly fits fairly easily. Beyond that, I think Senator Hall, Senator Preister, Senator Chambers and myself, on the merits of the issue brought by Senator Preister, certainly have an interest. I think, obviously, as the charts handed out by Senator Preister indicate, there is geographically based discrimination within the realm of insurance rates that I think is probably painted with too broad a brush by the insurance companies. I think, obviously, there is not a reason why someone in the district that I represent, in the part of town that I represent, part of which would be affected by or is affected by the current insurance company policies with respect to automobile insurance rates there's no reason for that when an individual may have an exemplary driving record or as an individual in another part of town may have a poor driving record but simply because of where they live, on the basis of geographical area, they're discriminated against. I think it certainly is a topic that needs to be discussed by the Legislature. I would hope that LB 37 could prove to be a vehicle by which that discussion could occur and I would hope that the body would vote to overrule the Chair. And I would