

SENATOR LANDIS: Thank you, Mr. Speaker. If there was not an objection, this is the kind of amendment that we would normally allow. This is not a second subject that meets the constitutional standard but it is the kind of thing that when we object and the germaneness rule gets brought in, there is...the Chair has to rule as it did in this case. The amendment is not germane under our rules, in my estimation. I'm going to vote to sustain the Chair. However, if the desire to object as germane is really an attempt to silence the issue, is really an attempt to make sure that we don't talk about territorial rates, then I hope we fail on that score because we should talk about it. What we shouldn't talk about it, however, is in the context of a Select File amendment without a public hearing. What this issue deserves is the kind of study that we all would like to have happen. How frequent is this? What kind of information justifies these rates? Is there a rationale for territorial rates? If there isn't a rationale for territorial rates, what would happen if we changed the system? Believe me, there are some states that don't permit rating alterations by sex or age. Why? Because they have a tendency to discriminate. States have acted. They've passed laws, but on the basis of some study. What message I happen to care about is this, yes, this happens to be not germane, but if not today, I bet Don Preister is going to find a bill sometime this session for which this issue will be germane unless this body sends a message to two parties, Don Preister and the lobby, that they're interested in looking at an interim study of serious intent on territorial rating. If that's the case, my guess is that Don would not be...would not object to laying out his facts before us all in that setting and looking at a bill. What I think the insurance lobby should hear is that that's a topic that's generally of interest to us. We want to know what this case is. We want to know more about this situation that Don has brought us because the situation he's brought us, on its face, I don't understand and I don't think you do either. How two drivers of exactly the same age, exactly the same car ownership, and exactly the same driver's record could live across the street from each other and pay 20 percent different rates, because one is on one side of the street and one is on the other. These would be people of identical characteristics, driving, car ownership, insurance pattern, age, sex, race, all of them, and pay 20 percent different rates because of their street address. Frankly, I don't understand it. I have read the literature that supports territorial rates and I can't find a rational body of evidence to support it