

myself. If there are differences, they should appear in the driving records of the two drivers and that's not part of territorial rating. So here's my way out of the problem. Number one, I'm going to happen to support the Chair and I'm going to...I think the germaneness rule was legitimately applied here. Secondly, I want to say to Don Preister I think he has raised a fair issue. I think we need more study. I'm open-minded on it. I think there would be an interim study and if there was, my name would go on it as a cosigner because it deserves that. Third, I would go to the insurance lobby and I would say, right, there's been no public hearing, this is not an appropriate time, but it's an issue that deserves serious study. And don't think because I'm supporting the Chair that I've decided that territorial rates are right, I have no evidence before me that tells me that territorial rates are right. This body hasn't been given that but it hasn't traded the forum to create that record either and we ought to give the insurance industry that forum in an interim study to make that case. Right now, I'm going to support the Chair. In the event it comes up again, and I think if I was Don Preister, I would look for an amendment to do that, unless the rest of us generally send the message that an interim study is an appropriate way to go, that we would be open-minded on what came out of it, and that we would expect...

SPEAKER WITHEM: One minute.

SENATOR LANDIS: ...a serious look at the issue of territorial rates. Territorial rates or other kinds of rating differences, age and sex, have not been followed in other states. They've been overruled, outlawed by state legislatures because of their discriminatory impact. I would like to know what the effect of that was, what it did to rates. Those are all questions we would all, I think, profit by learning. And, frankly, territorial rating ought to be looked at in that light because, on its face, it constitutes discrimination.

SPEAKER WITHEM: Thank you, Senator Landis. Senator Lindsay.

SENATOR LINDSAY: Thank you, Mr. Speaker, members, I rise in support of the motion to overrule the Chair but not for the reasons that have been set forth, it's more of just kind of a personal thing between Senator Withem and I that...just kidding, never mind. I rise to support overruling the Chair and I think, first of all, look at the issue of germaneness and I think