

driven up the rates for his entire district, I...we have the same thing in my district where my entire district resides within these rated areas. I think it is something we will be looking at. I will be voting to overrule the Chair and I would hope, if the Chair is not overruled, that we continue to look at this and look very hard at it.

**SPEAKER WITHEM:** Thank you, Senator Lindsay. Senator Preister, the only other lights on are those that have already spoken once on the motion to overrule, so you are recognized to close on your motion.

**SENATOR PREISTER:** Thank you, Honorable President, friends all. I appreciate the discussion, though the limitedness of it is something that I would prefer were different. I appreciate Senator Landis' comments in terms of looking at this as an interim study issue. I don't know where the votes are, but knowing the number of calls that have come in that have raised the issue of rates going up has certainly raised the question in many of your minds, I would guess, as to what really will happen if this were to pass. Should it not, I certainly would welcome and would ask for your support in doing an interim study and looking at the issue because I think it truly is an issue of fairness. I think it is one where arbitrary lines are drawn, and much like drawing a line in the sand, it does not really do what I think is intended to do. With computer technology, with the capabilities of computer programs, the factors that can be controlled by individual ratepayers can certainly be taken far more into account today than they were just five years ago or even two years ago, for that matter. I think that in raising the issue we are sending a message to the insurance companies that this is an unfair practice. It needs to be changed. It should not continue on even to the point of an interim study and another year and legislation at that point. I think that the insurance companies and the Department of Insurance should already be looking at what they can do right as we are here discussing the matter, in addition to what may come up as an interim study. I would hope that people would vote to overrule the Chair to show at least some sense of support for the fact that this is a serious issue, that this isn't something to take all that lightly. I apologize because I did not bring this through the regular process. I said that in my opening. It would have always been my intent to have the full public hearing, which I support thoroughly, and to have done this in the form of a bill. I did not have that opportunity because it