

and the fact that some in this pink area, paying the highest rate...

SENATOR LANDIS: Right.

SENATOR CHAMBERS: ...don't have the loss ratio, as some of those paying the lowest rates?

SENATOR LANDIS: It is possible, I'm not sure that it is shown by the data, but that is certainly...that factor may be in a mix of other factors. The evidence doesn't prove it, but the evidence does not disprove it either, so I think it's possible that it's in there.

SENATOR CHAMBERS: Thank you, because my time is running out. I know what racism is, I know what discrimination is, I know how it's disguised, and I know when it's blatant, and this is blatant. The Legislature requires us, and when I say us I mean black people, to buy this kind of insurance, then they allow the insurance companies to practice discrimination in their pricing and say that while all this is market-driven, it's neutral more or less, so just let it go. I'm not willing to let it go, and I applaud Senator Preister for what he's trying to do, but it just shows the difficulty of attacking a racist practice in the midst of all this talk of trying to get along together, having prayer breakfasts, talking about become more ecumenical, as the Catholic Church is trying to do, some of their bishops, but when it comes down to...

SENATOR LINDSAY: One minute.

SENATOR CHAMBERS: ...the point where the rubber hits the road, literally, we as black people, poor people, older people in the wrong section of town on fixed incomes are still singled out and marked and targeted for discrimination. And we know that these territories are not based on actuarial factors, that can easily be established. But if the body is of a mind not to do the right thing, it doesn't surprise me, I'm accustomed to it, but that doesn't mean that I like it. It simply underscores the seriousness of the problems that black people, poor people, older people who are poor continue to face. I'm going to support the motion to bring the bill out.

SENATOR LINDSAY: Thank you, Senator Chambers. Senator Will.