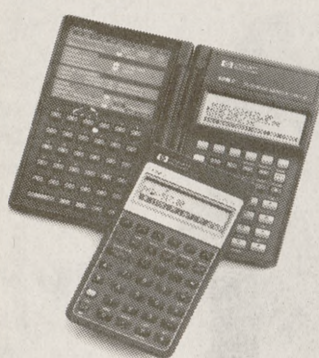


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Cadets **Matt McCool** and **Bin Islam** of Company V-1 raise the flag in front of the Academic Building. McCool is a sophomore history major from Corpus Christi and Islam is a freshman chemical engineering major from College Station.

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State insurance board acts against discrimination

The Associated Press

AUSTIN — The State Board of Insurance on Monday considered anti-discrimination rules and a consumer bill of rights in the face of opposition from the insurance industry.

Anticipating that the Insurance Board would adopt the proposals, insurance industry spokesman Jerry Johns said the measures were unnecessary and would cost consumers more.

"Why should a government agency interfere with a competitive system which seems to be offering consumers the lowest possible rates?" Johns asked.

The proposals before the board include banning discrimination on the basis of race, color, religion, national origin, geographic location, age, sex or disability. That prohibition would apply to the sale, charge or continuation of insurance.

Another proposal would establish a bill of rights attached to automobile, homeowners, and credit life policies.

The board requested the anti-discrimination rule after a study showed low-income and minority consumers pay higher rates for insurance even if they are a lower risk. This practice of charging more or not making insurance available in certain areas is called redlining.

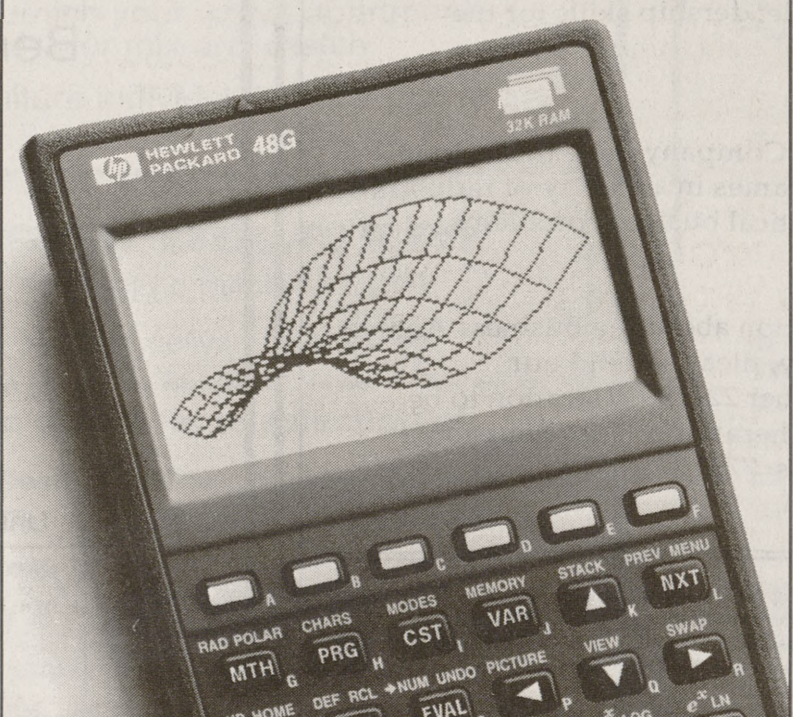
But the insurance industry said that redlining was not an insurance problem, but a societal problem of deteriorating property and escalating crime.

"If premiums do not account for those higher costs, then all insurance customers will end up subsidizing those in inner cities," according to a statement from the National Association of Independent Insurers.

The NAII indicated that if the proposed rules passed, it would challenge them in court.

But some consumer groups and minorities said the rules would help policyholders and prevent discrimination.

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