

Pages to hand out that should in front of you. I live near 41st and W which is in 68107, the pink area, for argument's sake, let's say that I drive out to Boys Town which is in 68010. I cause an accident and file a claim with my insurance company to pay for the damage on the other car. That claim is eventually reflected in my insurance rates because the accident is an indication that I may be less safe of a driver than others. Also, it's reflected not in the rates of those who live, work or drive past Boys Town on Dodge Street, which traditionally has higher accident rates, it is eventually reflected also in my neighbors' rates who haven't gotten into that accident. The claims data is tracked back to the address of the insured, not where the accident actually happened. If anything, territory rates should be based on where you drive. As a substitute to keeping track of where you may likely drive, which is nearly impossible to predict, the insurance companies simply group claims by who files them. I believe that the way claims are grouped for automobile liability insurance, especially for the minimum mandated insurance coverage, is a poor substitute for what should really be measured and differentiated in setting premiums. Another problem with using territory for setting automobile liability premiums is that, as I understand the system we now have in place, it does not make any adjustment for the concentration of other factors that indicate a true need for relatively higher rates. Another example, driving a car with antilock brakes is safer than driving one without them. An antilock braking system prevents wheels from locking when brakes are applied. Most auto insurance companies offer a discount on liability coverage if a car has such features. Most..and rightly so. I think you would agree that there is not an even distribution of cars with antilock brakes throughout the state. There are concentrations of cars with antilock brake systems. There are cars without antilock brake systems that are also concentrated. The areas of the state with high concentrations of these systems are already paying less for insurance through a discount, and the areas with low concentrations of the antilock brake locking systems are already paying more, all other factors being equal, that is. Now add in the effect of the territories. The high antilock braking systems areas with lower claims would get a low territory factor and pay even less. The low antibraking systems areas with higher claims have a higher territory factor and pay even more. The result of using territories without weighing the territory for concentrations of other factors unfairly magnifies the effects of those concentrations. With that example in mind, there are other