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concentrations of factors to consider. These are concentrations of first time versus experienced drivers, newer safer cars versus older less safe cars, long commute drivers versus short commute drivers, and additional other risk factors. These are the factors that insurance companies should rely on to divide...to decide how safe a risk a car and driver is to insure.

SPEAKER WITHEM: One minute.

SENATOR PREISTER: In each case, where a geographical concentration of these factors exists, however, the use of territories unfairly magnifies the higher premium for those who are already on the less safe side of the risk factor and unfairly impacts those who are the safer risk but happen to live around a higher concentration of risk factors. Remember some of those icy, snowy days we had earlier in the session? Well, if any of you who were here on those days caused an accident right outside the Capito. with a car that you have registered and insured back at home, you would eventually be raising the rates of your constituents, not those who live and drive here in Lincoln. I believe that this has created an unfair but, hopefully, unintended consequence of charging people for automobile liability insurance based not on their own risk of causing an accident but on the driving experience of their neighbors. I ask your indulgence in voting...

SPEAKER WITHEM: Time.

SENATOR PREISTER: ...yes on this amendment to help correct this problem. Thank you.

SPEAKER WITHEM: Senator Hall.

SENATOR HALL: Mr. President, I would move that we would recess until one-thirty this afternoon.

SPEAKER WITHEM: You've heard the motion. All in favor. Opposed. We are in recess.

RECESS