

dealing with here. I think, according to Section 44-5019, which requires that the rating system shall not produce premiums that are excessive, inadequate, or unfairly discriminatory, that we are unfairly, and I think that's the word, because I am not intending to say that the insurance companies are doing something here that is illegal, and I think that, for the most part, they are doing what they think is right. It is simply that they are doing what is expedient, and they are doing what they see as easiest. With the computer technology, with the abilities that they have in computer programs, they can certainly take other factors more into account than minimally using where a person lives to establish those rates. I would encourage my colleagues to overrule the Chair in the germaneness of this issue because I believe it is one of fairness, not only to the people who reside in the district in which I represent, but if you would care to come to the south side of the Chamber, I have some maps that show that this practice is being done throughout the state. It isn't just in the Omaha area, and this isn't just a rural-urban kind of an issue. I also submit to you that though you may have heard that this is simply going to raise the rates in other areas that that isn't what need to happen, that those rates should be raised for those drivers who do not have good driving records, and for those people who have created the accidents and created the increase in costs for the insurance companies. But those people who have good driving records and because they can only afford to live in low income areas, including a lot of elderly people who are on fixed incomes, and whose income is such that oftentimes it is a matter of whether or not they eat because they have to, by mandate of the state, buy insurance on a car that may sit in the garage all month long or for more than a month at a time and not even venture out onto the streets. And when it does, it goes a very short distance, and during that amount of time, it probably goes out other than during rush hour, when the greatest risk is. I think this is not only an issue that is important to the people that I directly represent, but it is an issue of fairness. It is an issue that I think others should also have a concern with in terms of that fairness. We are talking about not where accidents happen. If that were the case, and I think that's a much fairer system, then those people who drive through intersections like 108th and Dodge, and other areas, would then be penalized or at least have that factored into the rates that are set for them, rather than simply where they live. I think there are a host of factors that the insurance companies use. Those factors should have more weight than simply where somebody