

resides. And considering that the majority of the people who reside in those areas are not having the accidents, they truly are unfairly being penalized simply by virtue of the fact that they live in an area, perhaps because their families lived there, perhaps because they grew up there, and they happen to like it. I think an unintended consequence of a system like this is one where we have high territorial premium differences driving people, and I don't know this for a fact, but driving those people to register their vehicles in other counties or even in other states. If people are willing to do that over a small fee, such as wheel tax that we have in Omaha, then certainly when we are talking about 100 or 200 dollars in insurance fees, there are people who are likely registering those vehicles in other places and the municipality is losing that registration fee as well. I think there are issues that go beyond the simple location of where somebody lives, that I think justifiably should be a part of this discussion. I'm a little bit concerned that the discussion of the actual issue on the fairness issue is likely not to get a real full and fair hearing as a result of the germaneness issue that has been raised. I appreciate the Chair's ruling, and having had the opportunity to rule on in making that decision. I will respectfully request that my colleagues overrule the Chair and that we can continue to discuss the specific issue, the fairness of actually setting rates solely based, and we are talking the basic rate, that basic rate is where the other factors then come in to have a minor effect, the effect that people have less control over, being their zip code, and in some cases right across the street you are seeing people who have the same driving record being charged very different rates. From one end of the city to just the outskirts of the city, as you can see from the maps that I've passed out, there is up to 100 percent differential in the same policy with all other factors being equal for two different policyholders. Somehow that doesn't seem just or fair to me, particularly when those people have good driving records, have had no accidents, and when those people, once again, happen to be people who are of low income, and have a difficult time being able to afford the insurance in the first place, but make the sacrifices to be able to do that. There are probably people in the Legislature right here who can cite examples of other people that they know who have had experiences with the rate-setting process and how going from one area of town to another has caused an increase in their insurance, or for those people who may have moved out of those areas and moved into Lincoln or into another area where those rates went down. I think to solely