

the doctor would say with regard to being healthy and being very able to feel full of vim and vigor. In fact, what I am is I am charged more because I happen to live where I live, and the amendment that Senator Preister offers is one that I believe is very appropriate to this proposal. LB 37 deals with the liability issue as we require it for automobiles in order to when you mandate that you have to purchase it, and because I have to purchase it, I have to pay a higher price because where I happen to be located geographically. I think it is a germane amendment. But the issue here is one that's...that the way that it is practiced, and don't get me wrong, I happen to operate, when I am not in this world, in the insurance area, and there are very good reasons for geographic standards. if you will, or territorial standards for purposes of insurance. A classic one that comes to mind is if you happen to live on the coast of Florida you will want to have hurricane insurance. You are going to have a little higher type of premium in those cases. If you live in a flood plain along the banks of a river, clearly there is going to be geographic considerations in those types of instances. In the case of community rating for health care, when you are dealing with the entire community, that makes sense. But in the case of the example that Senator Preister has in place for liability purposes on automobiles, you are talking about zip codes. I had a classic...I mean I have got someone that actually works in my office who moved not too long ago from one zip code, literally about a mile away in the blue district, if you will, in one of the handouts, into the pink district and there was no accident, there was no change in any other driving patterns, except they happened to move into a different zip code, and their insurance...her insurance went up \$100, merely for the fact, because of the fact that she moved, and there was no change at all in her driving record. But because she changed her address, her insurance went up. What is the basis for that, that somehow there is a standard that because you happen to live, and this reminds me of the old banking redlining that used to happen, and that actually happened to me because of where I lived, that should not be tolerated. This is an issue that needs to be addressed, and it ought to be addressed by this body. The amendment that Senator Preister has before us is a modest one. It just says that these types of criteria do not apply at least as far as geography goes. I mean if you want to address me because of my driving record and raise my premium, that's fine. I should have to pay based on my experience rating, based on my driving record, and based on whatever kind of personal factors that are involved. When you merely draw a