

setting a precedent now of how tight we're going to be on this germaneness issue, something that could back to haunt you later on in the session. But if we look at what the amendment does, excuse me, what the bill does, it talks about liability insurance, defines liability insurance and defines what we're requiring people to have in place. All Senator Preister's amendment does is say, in setting those rates for that insurance that we're talking about, you cannot do this particular thing. It is very clearly germane. It's very...it clearly just ties right into the subject matter and is a natural extension of that subject matter. I think it's a question of having a very tight germaneness rule which I mentioned. If you're looking at amendments further on in the session, its vote today could come back and haunt you later on. But getting into the issue itself, I think...and I'm glad to hear Senator Landis expresses an interest in the subject matter because I think it is a subject matter that somewhat defies, I think, when we sit down and look at the...at all the information, I think it's going to defy statistics. You look at the map that Senator Preister handed out regarding State Farm and you've got to wonder, are the drivers in the western part of Senator Brown's district safer drivers than those in the eastern part, or the drivers in the western part of Senator Jensen's district better drivers than those in the eastern part of his district, or Senator Abboud's district the same thing? And that's all it is. It's an arbitrary division line of 72nd Street. And the drivers in your districts that are west of that somehow are better drivers, and east of that they're worse drivers and bigger risks. That's basically what it comes down to is that they're saying that's a bigger risk when you are east of 72nd. I think it's an issue that is...that's one that we certainly do have to look into. I would state that very clear evidence of this when I was talking to my aide about this, he got quoted his insurance rates of I think he said it was \$120 a quarter for his insurance rates. They had done everything they needed to do. His insurance agent called him back the next day and said, I didn't realize you had moved, you are in a different zip code, your rates are \$200 a quarter, purely because of his address. Driving record didn't change, nothing else on his application changed except his zip code, and when he changed that zip code, it affected his rates by 120 a quarter to 200 a quarter. That is a huge difference. I suggest that there is something that is really wrong with the way these, the territorial application works out in these cases, and it certainly hurts those in the eastern part of Omaha. Certainly my entire district, much like Senator Hall, who has