

and I believe that our current statutes say that insurance should not be based upon unfair discrimination, and I believe this is an issue of unfair discrimination within the inner cities of Omaha. It isn't done in any other city. It isn't done in any other part of the state where a municipality is subdivided into these territories. If you have the one handout that is hand-colored, and I would say at this point if anyone doesn't want to keep these maps and if they're only going to go into your trash can or your recycling when you're done, the Pages and I would both appreciate if I could get them back, so the next time we use this we won't have to recolor them or get more colored maps again. So in the interest of recycling trees and paper, I'll take these copies back if you don't choose to keep them. Having said that I will draw your attention to company C, which has the green, pink, and blue coloring. This is a territory that...territories that have been designated within the city of Omaha for different rates of charge on auto insurance; the pink area being the highest rating, the highest cost for insurance of anywhere in the state of Nebraska. The blue area then has the next highest rate of auto insurance of anywhere in the state. The green area has the next highest charge for any area in the state, and then the area that has not been colored in, that has got an "8" on it, is another territory within the city of Omaha and has a lower rate again. Now what seems unfair about that to me is if you look at the line dividing the pink area with the blue area, a person living on one side of the street, in the pink area, with all factors being equal, the same driving record, the same history, the same age, the same vehicle, if we had two neighbors who had everything exactly the same, the person in the area that's pink would pay, as you can see under the key that's pink also, "5", they would pay \$202 for their insurance policy, and the person right across the street, all other factors being equal, would pay less money, they would pay approximately \$10 less on each of those premiums, every six months, I believe it is, for that exact same premium and so on. Is that fair that we draw an arbitrary line and single out people and say that those people pay higher rates? Not based on their behavior, not based on their driving record, but the main factor in siting these territories is where they live, then there are other factors that come into play. I would call your attention next to the other handout that lists Omaha's Zip Loss Relativities. This is a map that has been compiled by the Department of Insurance, and we're not exactly, I will state, drawing an analogy between all of the same data, between