

these two maps. However I think there's enough analogous information that we can draw some information to say that these losses that have been identified on this second map do not coincide with the territories that are currently under practice. And I will state to you that the insurance companies, in the hearing, also acknowledged that there is discrepancy, and they admitted that there is a problem. But if you will look on this map and look at the area to your right, just near the bottom of the arrow that points to the north, and see that it's colored in yellow, being a middle territory, you'll relate that to the pink map and see that the loss ratio is really just average, and yet those same folks in that zip code, 6-8-1-0-7, where I also reside, are being charged the highest rate in the state. If you would note that they're being charged a higher rate, and yet they don't have a higher loss ratio, you may too think that there's an unfairness here. I would then call your attention to...directly to the left side of the paper, almost straight across from that, where you will see an area that is also in yellow, just below it is a green area. And that area has a loss ratio that's 1.004. That loss ratio too is average, and yet if you'll look at the other map and see that that zip code, 6-8-1-3-5, is being charged a low rate. Here in effect we have two areas that have an average loss ratio, and that's what the basis is for these territories is the amount of loss that the insurance companies experience within that area. And so even though these two areas have a relatively similar average loss ratio, one is being charged a less rate, lesser rate, and the other is being charged the highest rate in the state. If we were going to draw territories, perhaps what we should do is draw these...

SENATOR LINDSAY PRESIDING

SENATOR LINDSAY: One minute.

SENATOR PREISTER: ...territories rather than drawing them from north to south in Omaha, perhaps we should draw them east to west, which would coincide more with the average loss ratio of the highest selling five insurance companies in the state, which is where the colored map, that says, Omaha Zip Loss Relativities, has been compiled from. So I exhibit to you these two pieces of information to show you, and you can see other examples beside the two that I just pointed out, to show that there are inequities, that this is an unfair system. I would