

this on General File that Senator Preister has brought to us. Thank you, Mr. Speaker.

SENATOR LINDSAY: Thank you, Senator Maurstad. Senator Hilgert.

SENATOR HILGERT: Thank you, Mr. Speaker, members. I'm glad Senator Maurstad said he's in wholehearted support of Senator Landis' comments. One of Senator Landis' comments was why should 30 percent pay more? Well that is a difficulty. And that's the difficulty that this bill is trying to address. And we're only talking about auto liability here. It seems that the industry has isolated a variable that simply doesn't make sense. This bill does not impose territorial pricing and makes uniform rates for a good driver as well as a bad driver. Those relationships, those variables, driving habits, etcetera still exist. The only thing this bill deals with is the territorial pricing nature of auto liability that is contingent upon simply where you live. The two handouts that Senator Preister handed out clearly demonstrate that in regards to auto liability base rates that there does...there seems to be little to no nexus between the practice of what is labeled here as company C to the Omaha zip code lost ratios. Senator Preister also had five different analysis arbitrarily labeled A, B, C, D, and E that are relatively similar and illustrate the same territorial pricing practices. And I believe, Senator Preister, those were the five largest companies that provide...

SENATOR PREISTER: Yes, that's correct.

SENATOR HILGERT: So we're talking about the five largest companies. So the arguments as far as, well let the marketplace decide, it seems that the marketplace has decided one way certainly to buy into the territorial pricing for auto liability base rates. I certainly would encourage the body to support the motion to place this on General File. I think this is a matter of equity. The argument that simply 30 percent would pay less and 70 percent would pay more goes down to the argument of, well, let's just do the best for the most, that does not sit well with my sense of justice and equity, and I would encourage the body to support this motion. I'd like to yield the rest of my time to Senator Preister, if he would like it.

SENATOR PREISTER: Thank you, Senator Hilgert.