

SENATOR LINDSAY: Senator Preister.

SENATOR PREISTER: Thank you, Senator Hilgert. Honorable President, friends all, I agree with what Senator Hilgert said and would take those figures, of 30 and 70 percent, and submit to you that that was what one insurance company said could happen. We don't know where they got those figures, or if in fact that would actually happen, or whether or not that would be uniform between the various insurers in the state. So I didn't bring those figures up and didn't use those. However, if currently 30 percent of the folks are on low income and who are living in east Omaha, because that's where they can afford to live, are subsidizing the other 70 percent, then I say that's unfair, and I don't think that that's a good way that the marketplace should run itself. The other maps that Senator Hilgert referred to do have similar territories. And the insurance companies informed us...one stated, and I'm not using names intentionally here, one stated that they had no record of when they first established their territory or any justification continuing today for that territory, nor did they know when they last did any review of that territorial rating. So for 15, or 20 years, or we don't even know in that case, they drew some arbitrary lines, and today...

SENATOR LINDSAY: One minute.

SENATOR PREISTER: ...this much later, the demographics have significantly changed in Omaha, certainly the population and its age and driving habits have changed, the safety factors on vehicles have changed, the cars today are not the same cars that were built in the same way that cars were 20 years ago when these territories began to be implemented. So it's time that we reassess the practice. And I believe that what I'm proposing is a minor reassessment of that to simply limit the rating to a municipality. It will have no other effect on the rest of the state of Nebraska, it will only impact those people who currently, I believe, are the elderly and the poor, who are subsidizing what the state mandates they have to have, to other drivers who are in other parts of the city of Omaha. With that, I believe my time is up and I will say thank you.

SENATOR LINDSAY: Thank you, Senator Preister. Senator Chambers, followed by Senators Will, Vrtiska, Bernard-Stevens, Maurstad, and Engel.