

SENATOR LANDIS: Okay.

SENATOR CHAMBERS: Is...does the law compel a person to have liability insurance?

SENATOR LANDIS: Yes, it does.

SENATOR CHAMBERS: So if there's discrimination, then that discrimination is superimposed on a legal requirement and people are victimized because the law requires them to have this insurance and they have to buy it on a discriminatory basis. If what I've said is accurate...

SENATOR LANDIS: That's right.

SENATOR CHAMBERS: ...would you agree?

SENATOR LANDIS: That's right.

SENATOR CHAMBERS: Now, if you look at these two pieces of paper that Senator Preister gave you, something you may not know is that that red area encompasses virtually all the black people in Omaha, which means virtually all the black people in this state. And we've been victimized by red-lining by insurance companies, not only in Omaha and Nebraska, but throughout the country. And some of these insurance companies have been spotlighted on "60 Minutes", because the federal government came in to help people, such as those I represent who can't be helped by their Legislature. Now here's what I want to ask you, you said this territorial layout is market-driven? Or did you say that, or did you suggest that might be the case?

SENATOR LANDIS: I don't think that the territories are necessarily accurately drawn to the point of some irrationality about what they've done. Yes, there is an underlying statistical basis. That basis is challengeable, it certainly can be flawed. If you want to add that all up to being market-driven, I guess you can. I was saying market-driven in another place, and that is pricing selections by people who buy policies.

SENATOR CHAMBERS: Do you think that there is any racial factor that can be determined by analyzing the people affected by this,