

insurance bureau and demand that I get a...that I get a review of what in fact is happening. And if they can show me that in fact there is more costs over there, then there isn't much I can do about it. I think that's the area that we're dealing with here, if there are more costs there, obviously the insurance companies are going to charge more money in those areas because they, too, want to make a profit in that area and not be subsidized by areas that have less experience in losses. That's my only comment, and for that reason I would oppose Senator Preister's move to place this bill on General File. Thank you.

SENATOR LINDSAY: Thank you, Senator Vrtiska. Senator Engel.

SENATOR ENGEL: Mr. Chairman, members of the body, I really didn't want to talk too much about this 'cause most people know that I am in the insurance business. But there's two things I'd like to address. One thing is if discrimination does exist, we do have a Department of Insurance that has the authority to step in and rectify those circumstances. So we're...the insurance industry is quite regulated now. As far as the territorial ratings are concerned, no matter where you draw the line, there's always going to be a line somewhere else. So as far as Senator Preister, we discussed this quite a bit over the last couple years, wherever that line is, if you move it then the line is going to be someone else, so there's still going to be someone in that area. So this little old lady that is paying more in this area, or Senator Will might be paying a little bit more here, well then, like you say, if you move the line, then someone else will be paying more over there, or vice...or if we just change it totally then she will be paying more than she should have to pay because of the actuarial rating that they have. Several years ago, in South Sioux City, we had to apply for a special territorial rating for our area because of the high losses in that area. I believe those rates are probably as high today as they are in the territory 5, in the pink area of their map. So.... And even with our territorial ratings up there and the rates that we have, most companies, ours in particular, as far as automobile insurance, we have lost money for the last five years. So it's just not a matter of being...there's still a sharing of the load, even across the state of Nebraska, even with your territorial ratings. I do believe also that in Michigan they just repealed a law, from 1981, where they limited the amount of territories they could have in the state of Michigan. It just didn't work, they just