

SENATOR PREISTER: Thank you, Honorable President. Again, I will state that I think this is an issue of fairness and would ask for your consideration to bring this measure before the full body for a complete and more thorough discussion. I think that the issue of comparison shopping, that Senator Landis brought up, is true and is in place. However, when all of the companies have essentially the same practice and the same territories, you're limited in that comparison shopping. That is of concern to me. And when some companies don't even use their own statistics to justify the territorial ratings but base their ratings on other company's statistics and use those same ratings, that too says that the system has not worked well, and it has particularly not worked well for low income people, and particularly those that are elderly and who seldom drive. An example I can give you would be of someone who would be in the highest rated territory who would live across the street from where they work and wouldn't even drive back and forth to work, and those people would pay a higher premium than someone who lived down in Senator Wehrbein's district, down in Plattsmouth, and drove all that distance, back and forth every day, all factors being equal. That doesn't seem like a fair system to me, and that's what I'm raising the issue of in fairness. We are simply dealing with auto liability insurance. Senator Maurstad raised the issue of this opening the door to other things. I acknowledge that there is justification to some territories being established for some types of insurance. It is not my intent now, nor has it been, to open that door or to do anything with any other territories. This territory limitation is only to the city of Omaha, it does nothing to the rest of the state. It limits the city of Omaha auto insurers on auto liability insurance only to a territory no smaller than the municipality of Omaha. And that's what we would be bringing out of committee, that's what I would encourage you to support and ask for your favorable vote to do at this time. And I would conclude by thanking everyone for their indulgence. This is normally not the way I would operate, and it is only because of my concern for my constituency that I even attempt to bring this bill on the floor at this time, in this way; however, it's not a precedent and has already been done twice this session with bills that were even killed in committee. And out of some compassion and concern for the constituents in east Omaha, I now ask for your favorable vote on this motion to bring LB 1150 to the full body for debate. Thank you.