

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
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question is, which state's laws should apply? And what this says, it says this applies in the case that a company is headquartered in Nebraska. So if you're a business in Nebraska, that's fine. If you're a business in Nebraska that has a lot of other holdings throughout the company, if you're headquartered in Nebraska, this law will apply. If you're a part of a business that is headquartered in another state but you're doing some business in Nebraska, then do your business in that other state under the other state's laws. And that will tell us clearly who will be covered by and can make use of these provisions and who can't. Those are the committee amendments. I would ask for their adoption. There is...there are some floor amendments. There are Senator Beutler's amendments, and then I will also mention Senator Chambers' conversation with myself, and I believe Senator Suttle and Senator Pedersen have questions on behalf of constituents that they want to raise and I'll try to answer those. I ask for the adoption of the committee amendments.

SENATOR CUDABACK: Thank you, Senator Landis. You've heard the opening on the committee amendments to LB 1119. We are now open for discussion. There are no...Senator Preister, on the committee amendments to LB 1119.

SENATOR PREISTER: Thank you, Honorable President. I wanted to ask Senator Landis a couple of questions as he finishes up on the phone. My concern, as many of you are aware, is the unfair insurance practice of territorial rating. Senator Landis is well aware of this because the committee has heard it on a number of occasions. In Omaha, particularly east Omaha, east of 72nd Street and primarily east of 45th Street, there is a line of demarcation and those folks who live in east Omaha are charged liability insurance as well as other insurances at a disproportionately high insurance premium rate. The rationale for that is that it's, we're told, a higher crime rate. I don't know what that has to do with liability insurance. We're told that it has to do with narrow streets. I don't know what that has to do with liability insurance. We're told that it's because of the driving conditions and, again, we're talking about on liability insurance. Senator Landis, if I could ask you to comment. I don't think there is anything in the committee amendments or anything in the bill that addresses the