$500 a year on her policy. On his policy, it was going to go up $400. They had no claims, no accidents, nothing changed except their residence where their car was garaged. Nine hundred dollars a year they are now going to have to pay for additional insurance premiums. They felt this was extremely unfair. I feel it's unfair. It puts those folks in a very awkward position to come up with a budget of an additional $900 a year for the same insurance coverage that they've always had when that additional $900 could be going to help make their house payments. They are now faced with insurance payments on that house, and it puts them in the position of becoming liars. They see the option of either paying that $900 or continuing their premiums at their old addresses, which are really not legal. We are putting people in awkward positions, forcing them to pay excessive insurance premiums when they really shouldn't be in that position. I believe that everybody who drives in Omaha shares an equal risk. It is a greater risk because there's greater potential for accidents within Omaha, but to say that some people in some parts of the city have a greater risk than others is not as fair as if we were to say those people who drive more or drive more on the interstate or drive in certain areas have a greater risk. If we did that, that would, at least, be a fairer way of doing it. But to unfairly penalize the people who live east of 45th Street and say those people pose a greater risk, when, in fact, the statistics that the Department of Insurance for the state of Nebraska required them to submit just two years ago and came back showing that some...

SENATOR CUDABACK: One minute.

SENATOR PREISTER: ...folks in other zip code areas, in Ralston and other areas, actually had higher claims than folks living in east Omaha says to me that these territories are unfairly discriminatory and that there certainly is a need for an adjustment to that, and I will continue to pursue the effort of getting a fairer way of identifying risk. I think everybody in Omaha should share equally in that risk. We all live in a metropolitan area and, yes, perhaps it should be a higher premium in Omaha, but not subdivided into areas where people on one side of the street who, all factors being equal, pay a much higher premium than folks simply living across the street. It's an unfair practice and one that I think discriminates unfairly