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ongoing concern of the residents in my district, particularly senior citizens who have to pay these high rates and drive fewer miles. If you would yield and could perhaps comment on any part of this that isn't and why it may not be addressed, or how we might address this issue.

SENATOR CUDABACK: Do you yield to a question, Senator Landis?

SENATOR LANDIS: Yes, I would. Senator Preister, the kind of concern that your constituents have would not be covered by the provisions of this bill since it applies to commercial lines and not the liability coverage. And every piece of existing regulation that the law now has for those kinds of cases would continue in place. However, there is no relief in the way in which you have envisioned relief in the past, which is a policy statement by the state or limitation on what territorial rating can or cannot be, whether it was Omaha or whatever, there is no relief in this bill for those people at this time. You've been before the committee. You've had some other bills. This one is not on subject and there isn't anything in here that grants relief of the kind that you've historically argued for.

SENATOR PREISTER: And, Senator Landis, do you see some options, either now or in the future, where that relief could be provided for those folks?

SENATOR LANDIS: To the extent that you could persuade a skeptical Banking Committee to advance a bill, that's one form. Or if you had a bill that was on the topic of liability insurance so that it was germane, you could do it on the floor. I have to tell you we've examined the area pretty clearly and two things come to mind. Number one, we were outdated and the data that was used for years was old and potentially racist, I think. The insurance companies have been forced to update their data as it's been relied on, and now I think you generally find the philosophy of being one of not using the state to impose where the subsidy will be but to allow the marketplace because there is some subsidy going on, undoubtedly,...

SENATOR CUDABACK: One minute.

SENATOR LANDIS: ...but not a state imposed subsidy. Any