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defrauding the insurance company so there is that wrinkle. I don't think that was exactly what Senator Pedersen asked about, but I wanted to tell him that that was the situation. Just because there's a pending appeal doesn't mean that there isn't a policy, but there is a circumstance under which there wouldn't be a policy and that would be employer-based fraud. I'll tell you the story with the constituent that Senator Pedersen has got. It's a temp agency that sends out workers. Temp agency sends out workers to employers who have relatively high-risk jobs. Now, if these were permanent employees for the high-risk employer, their workers' comp costs are pretty darn high and their employees, being added as permanent employees, would increase their costs significantly, but if they can get them as temporary employees they don't count against the high-risk employer. If you're a temp agency you don't have the same high-risk employment status unless it kind of catches up to you and people understand that in fact your temp employees have been getting injured on these high-risk jobs that they've been getting farmed out to. So, if you're a husband and wife team that owns the temp agency, you separate the ownership between the husband and the wife and you sell from the husband to the wife the job, the whole agency. And then you claim that you're a new business and you should start with a clean record, not the old record with the prior corporate ownership in which the temp employees that you rented out got injured, but now you're a new company. And the controversy is this. We have a temp agency that's been hit with a really high workers' comp premium and they've been saying, wait a second, it's not...we're not that company, we've changed corporate structure. Change of the corporate structure has essentially been a transition of corporate ownership between spouses. The work of the employees have stayed roughly the same. The injury record should follow, says the insurer, and the dispute has been whether we should have the higher workers' comp premium because of the injury to our temp employees or should we get the lower work comp premium as if we were a new corporation? And so far the director and the department has sided with the insurance company and said, wait a second, no matter what your corporate form is here, we're moving the pea under a number of shells but it's still the same pea, and the "pea" is temporary employers...employees moving to...being rented out to other contractors and the like, getting injured and that deserves a higher experience account. So, in