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interests, along with about four or five other folks at the time. My memory is as long as Senator Chambers' in this case, in that I was here at the time. Let me tell you that in fact it was a bill that had both business' and labor's agreement to it. What it didn't have was the trial attorneys' agreement to it. It did face a filibuster here in the Legislature, and it was not unanimously agreed to. There were six or seven votes against the bill. Senator Chambers and the practicing members of the bar had voted against the bill. However, the outcome of the bill is different, from my perspective, than what Senator Chambers characterized it as. At that time, our premiums for workers' comp were going up at about 15 or 20 percent per year. After the passage of that bill, they actually were reduced for three state years. Now, you might think, gosh, if the premiums for an insurance company...or, for a company, went down, it must have come out of the pockets of laborers, of workers; they got less. When the bill passed, Nebraska was 47th in giving workers' comp benefits. After the bill passed, we gradually moved up to 25th, right in the middle of the pack. It was indexed, and in fact, workers got more. They moved up from 47th-lowest in the country, to 25th, in the middle. Not the top, but certainly not the bottom, where they were. And it was indexed into the future. Now, you might scratch your head and say, how is it possible for a bill to lower premiums for companies and raise benefits for workers? Because that's exactly what happened. Well, the reason is because we discovered that everybody was getting rich on that process except workers, and companies were having to pay for that. What we found is that we had two and three lawyers involved, two and three doctors, two and three vocational rehab people, and that the transaction costs of handling these claims was astronomical. What we found was that if we could make some procedural changes, we could save money, that some of it went to the lower premiums, and some of it went to greater benefits for workers. In fact, some of the very practicing attorneys who had most opposed that bill in the subsequent years have told me, the provisions of the bill worked. At the time, Senator Chambers would have regarded it, I think, as a sellout. Certainly, that was the argument on the floor. Over time, Nebraska has moved up in the total benefits that it gives its workers in workers' comp. It did a good deal in trying to blunt the growth of premiums for