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and the premiums have been paid for are to no avail. And, again, you're back to the rancher paying for the coverage. I want to suggest that as agriculture changes and as farmers and ranchers try to make ends meet and as they try to supplement their income by perhaps farming land of others or taking in livestock of others to care for or helping spread the costs of their combine or whatever implement it might be that's terribly expensive over a number of acres, they might enter into some other arrangements with neighbors and so forth to do some, quote, unquote, custom work. But in most cases I don't think that the farmer or the rancher is at all thinking that they could be under a given situation or accident subject to the Workers' Compensation Act. So, last year, really at the beginning of the summer, my staff and I started looking at laws of other states, the cases that have been decided in this particular state, and we also have had great help from Senator Connealy and his staff who have also attempted to help us find the right direction to go with this legislation. And what we have found, first of all, is that I think there is no one from the Workers' Compensation Court, to a practicing attorney in that area, to an insurance fellow, that would...or madam...who would suggest that there is not a gray area in the definition of agricultural employees. It is a gray area. And so what we are attempting to do is to bring a line that can be measured, and if you cross that line, you are subject to the Workers' Compensation Act. If you don't cross the line, you shouldn't have to be subject to the act. It doesn't mean you can't carry it; if you choose to do so, you certainly can. The...we have also learned that coverage for agricultural employees is not offered by a lot of carriers because, in this particular part of the country, there hasn't been a demand for it because people have thought they didn't need it or they weren't subject to it. So, there will need to be some ramping up perhaps of coverages. I know one company just started offering it very, very recently, and so that is also something that needs to be factored in. It is a cost for any agricultural operation and it's not insignificant at all. It is a percentage of your payroll cost and I've heard eight percent, depending on the type of agriculture that you're in. I've heard five percent, depending on the type of agriculture you're in. But any time you add five, or eight, or whatever percent of that magnitude to your