

PRESIDENT: Your time has expired. Thank you, Senator. Senator Higgins. Senator Higgins, do you wish to speak on the Schmit amendment to the Schmit amendment?

SENATOR HIGGINS: Thank you, Mr. Chairman.

PRESIDENT: Can we have a little order please. There is quite a bit of conversational noise rising. (Gavel.) So that we may hear the speaker, Senator Higgins.

SENATOR HIGGINS: I have been an employer and I have had to buy workmen's compensation insurance. In the insurance business, I sold it to business men. I don't know how you'd vote on this if you, yourself, thought you would ever get injured. I noticed on the last vote that those that voted to lower the payments were mostly those who owned businesses, or whose husbands did. We don't have many people in here that are laboring people, or that are self-employed. What we have here are people who own their business, and we have agriculture senators who don't have to buy workmen's compensation for their employees. We could do away with workmen's compensation entirely and just say when somebody is disabled let them just go on social services. Let the whole state share in the cost if we are killing business. I've been pro business, particularly pro small businessman. The small businessman, to me, is not the guy doing \$5 million a year. But on workmen's compensation let's understand one thing, those insurance policies are rated according to your experience on how many claims you've had. Every insurance company has available to every businessman what we call safety engineers. So if they've had a lot of claims that safety engineer will come out there and go over their plant or their business, or he'll give a talk to the employees telling them, look, this is why you've got to wear your hard hat, this is the way you lift a heavy box so you don't get a back strain. Insurance companies charge for that service in the premium they are charging for workmen's compensation insurance. Many employers don't take advantage of those safety engineers. I found that out. The good ones did. Rotella Bakery, who I wrote for, well, I think three generations they were with our agency, they wanted the safety engineer to go through their bakery. They make wholesale bread. They wanted them to talk to their employees and explain to them when you are going to lift a box of bread do it this way and not that way, so you don't strain your back. They talked to them about good driving