

19% premium increase given to worker's comp

AUSTIN (AP) — The State Board of Insurance on Wednesday approved unanimously a \$700 million increase in premiums for workers' compensation insurance in Texas.

The decision means Texas employers will see an average 19 percent increase in workers' compensation premiums when the new rates take effect Jan. 1.

Richard Geiger, a Dallas attorney representing the National Council of Compensation Insurance, described the raise in premiums as a "survival increase."

"I believe the best that can be said about it is it will allow the industry to hang on," Geiger said. The insurance council had recommended a 36.7 percent rate increase.

But a state consumer representative said the increase probably will force some businesses to drop workers' compensation.

"I don't know how Texas employers are going to be able to pay this additional almost 20 percent in-

crease," Kay Doughty, of the Office of Consumer Counsel, said.

"A lot of employers are going to have to consider dropping their coverage entirely," she said. Workers' compensation premiums have increased 109 percent since Jan. 1, 1985.

Doughty's group had recommended a 10.2 percent increase. The insurance board staff suggested a 6.7 percent hike.

The three-member insurance board, Doughty and Geiger called on the Legislature to address problems in the system of compensating workers who are injured on the job.

A House-Senate committee studying the issue is scheduled Dec. 9 to send its final report to the Legislature, which convenes in January.

Board chairman Edwin J. Smith Jr. said workers' compensation insurance is in "a hell of a fix."

He said proposals by the staff and Office of Consumer Counsel would bankrupt some insurers, while the

insurance industry's recommended increase would ruin some businesses.

Board member James L. Nelson said the board faced providing a sound workers' compensation market and preserving the economic well-being of businesses.

"We may be near the point where meeting both of these (objectives) is impossible," Nelson said.

Doughty said a 10.2 percent increase would have given workers' compensation insurers a fair profit. She said internal expenses at the insurance companies are too high, and that by granting the 19 percent increase, "I wonder if we're not encouraging inefficient operation."

But Geiger said the insurers in Texas have lost hundreds of millions of dollars in the past few years.

"What needs to be done is to get control of the system," he said. Geiger blamed the courts for giving high awards to people injured on the job and thus driving up the cost of doing business.

Computer-equipped taxicabs cut down on 'customer theft'

DALLAS (AP) — For the big-city traveler who phones for a yellow taxicab but gets a blue one 10 minutes late, and for the cab driver who arrives promptly to find no traveler, there is hope in the form of a computer.

Karl M. Kuhlman is president of Yellow Cab of Dallas Inc., one of several cab companies in the nation relying on computer dispatchers as the wave of the future.

"It will be terribly efficient compared to what we have now," he said of the \$2.5 million system to be installed at the first of the year.

What he has now, just before lunch on a Wednesday, is four people sitting at a desk answering the telephone, taking hand-written messages with customer addresses, and sticking them on a conveyor belt which carries them to a lone dispatcher at the end of the desk.

The dispatcher, whose work space very much resembles a card table, picks up the messages and calls them out over the cab company's radio.

And that, Kuhlman said, is where most of his problems begin.

"Anyone can own a scanner that will pick up our frequency," he said. "So when the customer is standing on the curb waiting for a cab, about four show up."

He says it's stealing when other cabs listen in on his radio and pick up customers who called for a yellow cab, not a purple, black, brown, blue, red or checkered one.

What Kuhlman's company will soon have is a system which will eliminate scanner eavesdropping.

The system still relies on humans to answer the phone and type the address into a computer, but the machine takes it from there, Kuhlman said.

After the telephone answerer types in the address, the computer system automatically alerts cab drivers of the address through their own car computers.

Cab drivers are constantly scanning their portable units for the next call, and the one in the section of the

city who responds first by typing in an answer is assigned the customer.

Kuhlman said all employees will be trained to use the system and anticipates no one will be replaced by it.

"Right now, most of our drivers are on paid mileage (the meter is running) about 49 percent of the time," Kuhlman said.

He said cab drivers could expect to carry passengers 75 percent to 80 percent of the time, once they begin using the more-efficient computer dispatches.

To R. Seriki, who drives a Yellow Cab, that means more money.

"Oh, I tell you man, this is gonna be real good," said Seriki, who moved to the country from Nigeria seven years ago. "No more are they gonna be taking our calls. I'm excited. I've been doing this two years and it gets worse and worse."

"I work 16 hours a day sometimes now," he said. "Two years ago, I worked 10. Things will be better now."

GTE

(Continued from page 1)

Dallas-Fort Worth Airport, the interim space facilities and the availability of sufficient available and affordable housing," Foster said.

The Las Colinas location was selected over three other areas sites.

"When I see GTE, that means: 'Give Thanks Everybody,'" said Irving Mayor Bob Pierce, who was instrumental in landing the headquarters.

GTE joins a string of companies that have relocated to Texas in the recent past.

AMR Corp., parent of American Airlines, moved to nearby Fort Worth about five years ago, and J.C. Penney Co. Inc. is in the process of moving its headquarters to Plano, just north of Dallas. Both companies previously were based in New York City.

The announcement also comes six days after the federal government picked a site about 30 miles south of Dallas to build the "super collider" project. The \$5.4 billion high-energy physics project also is expected to generate thousands of jobs.

"We have worked hard to get this move to Texas," said Gov. Bill Clements, who was in Seville, Spain, where he is promoting Texas business and tourism but nevertheless learned of the GTE decision. "Economically, it'll be a good thing for Texas, and particularly for the Metroplex area."

"It means jobs, jobs, jobs, and that's what we're trying to do to help our economy."

Clements traveled to Stamford twice this year to meet with Johnson, a Vernon, Texas, native and a graduate of Texas Tech University in Lubbock. And although he said Foster had the final say in the selection,

Johnson said he was naturally excited when he heard the decision.

"As a matter of fact, I nearly broke into a Texas two-step," Johnson said. "But in spite of my Texas upbringing, I've had no real part in this decision. Not many people believe that, and I can understand why. I've been accused for 25 years of trying to direct this company back to Texas."

GTE already has a significant presence in Texas. In the Dallas-Fort Worth area, GTE Corp. and GTE Southwest together employ about 4,000. GTE Southwest employs about 300 in Dallas and 1,800 in San Angelo.

Foster said the relocation will not affect the San Angelo operation "in any significant way."

Dallas Mayor Annette Strauss said positive effects from the latest relocation to the Dallas area will be felt statewide.

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