

specific hazards of a particular company or industry which are subjected to a much greater hazard than any other part of that industry or any other industry.

The second answer to the question, however, from the standpoint of product liability, is that the insurance industry in general will write the policy on an occurrence basis. What they are going to want to know in a particular industry is what are the hazards to which that company is exposed? And they will try to measure the rate that they charge in the light of those hazards. But, as an additional point, for the company that is exposed by virtue of the nature of its product to damage arising out of the toxic effects, it is most important that they should have their policies written on the occurrence basis. I think in the main it will be an insurable risk on an occurrence basis.

MODERATOR AHEARN: Dr. McGee.

DR. MCGEE: I disclaim any knowledge of product liability policies. As a physician, I would hope that no device or arbitrary factors would ever lessen the desirability and need for a manufacturer to know those things about his products which are reasonable and which he should determine prior to their use.

MODERATOR AHEARN: Thank you very much. The next question is: "Inasmuch as your industrial experience has been quite broad, what, based upon that experience, do you think constitutes the average corporate philosophy concerning management's responsibility for the safety and protection of its employees?" Dr. Bachman.

DR. BACHMAN: I think this is rather an interesting question, and, of course, can only be answered on the basis of one's own experience; and I think in arriving at any statement or any thought concerning what the average corporate philosophy is today, one must review what has happened over the course of one's lifetime. The general approach to safety 30 years ago was quite different from what it is today. The companies that were mostly interested in the safety of their men were, in a large measure, those companies where you had sort of a paternalistic feeling between the owners of the company and towards their men. I don't think there was much of a concerted effort for safety. Some, perhaps, but not too great.

Then as time went on and we grew, we have had a change in economic and sociological conditions. I think we have had management people, as a whole, become much more socially conscious towards their fellow man and conscious of their obligations to him over this 30-year period. That has created a great deal of difference in the approach to developing safety measures for employees.

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