

## Linda Kambeitz

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**From:** Scott Hall <srhall@nhptlaw.net>  
**Sent:** Tuesday, February 7, 2023 10:43 AM  
**To:** Linda Kambeitz  
**Subject:** S-1037

S 1037, Attachment 5, February 7, 2023

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Senate Commerce & Human Resources Committee Members:

I am an attorney and I have been representing insurance companies and employers in the workers compensation industry for over 35 years. I have handled more than 1,000 workers compensation cases. I believe that the opinions of experienced attorneys is essential to the Committee's evaluation of this matter.

I strongly oppose making S – 1037. I am required to frequently discuss injured worker cases with adjusters and employers. I can tell you from hundreds of experiences that out of state adjustors do not understand the Idaho system. The in-state adjusters are well versed the Idaho system. Jobs will be lost as the large companies will assign cases to out of state adjusters instead of the in-state adjusters. My experience is that out of state adjusters are harder to get hold of and struggle to understand what the Idaho Industrial Commission may do in cases. It results in higher costs to employers and the surety. Timely and correct adjusting is critical to injured workers and to the employers. When the system is delayed, conflict arises between the worker and the employer and the ability to get workers back to work is hindered and the purposes of the Workers Compensation law is slowed and conflict arises.

The Idaho workers' compensation law has worked well for over 100 years. The Idaho adjusters know how the system works and can adjust claims in an expedited manner. It is my experience that in-State adjusters are better able to evaluate cases for settlement while out of state adjusters do a poor job of understanding the Idaho system and what the risks are in Idaho. I believe that if a study was commissioned, it would be discussed that more out of state adjusted cases go to hearing as opposed to in state adjusted cases. That has certainly been my experience.

I strongly oppose S-1037 as it will cost Idaho jobs and it will slow and tangle the current workers compensation system.

Sincerely,  
Scott R. Hall

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