June 14, 2024

LAUREN ELDRIDGE RULEMAKING HEARING OFFICER WORKERS' COMPENSATION BOARD $2601\ 25^{\text{TH}}\ \text{ST.}\ \text{SE, STE.}\ 150$ SALEM, OR 97302

Re: Written comments regarding WCB's rulemaking hearing on OAR 438-005 and -015

Dear Ms. Eldridge,

SAIF Corporation thanks the Workers' Compensation Board for the opportunity to provide written comments related to the proposed changes to OAR 438-005 regarding mandatory denial language and OAR 438-015 regarding attorney fee caps for Claim Disposition Agreements and Disputed Claim Settlements. SAIF appreciates the board's efforts to improve the readability of the mandatory denial language and ensuring that injured workers have appropriate access to legal representation by reviewing the attorney fee caps out of settlement agreements. SAIF offers the following written comments for the board's consideration.

The proposed amendments to the mandatory denial language under OAR 438-005 would require SAIF Corporation to update its internal systems and processes that automatically insert the mandatory denial language in a denial letter. Due to ongoing technological projects, SAIF requests that WCB allow at least three months between the promulgation of final rules and the implementation date to provide SAIF sufficient time to update its internal systems and forms.

As always, SAIF appreciates the WCB's engagement and commitment to the rulemaking process as well as its collaborative approach. Thank you for your consideration of SAIF's comments as the board proceeds with its review of the issues raised.

Sincerely,

/s/ Elaine Schooler Assistant General Counsel P: 503.673.5344 F: 503.584.9576 elasch@saif.com