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**Samuel R. Marshall**  
President & CEO

August 24, 2006

Elizabeth A. Crum  
Deputy Secretary for Compensation and Insurance  
Department of Labor and Industry  
Seventh and Forester Streets  
Harrisburg, PA 17121

**Re: Chapters 121 and 123**

Dear Liz:

Thank you for the July 31 letter with the revisions and explanations to these chapters. We offer the following comments - really questions in a shared effort to make for better regulations.

**Chapter 121 - General provisions**

**Section 121.3 - Filing of forms**

**Subsection (b):** While not a major concern, we don't understand why the Bureau does not use the same timing as it does in subsection (d) - the postmark or postal receipt, as opposed to the written notice of the return of the form.

**Subsection (c):** We reiterate our recommendation that any requirement for the submission of forms through electronic means be done by regulation, not the unilateral pronouncement suggested here.

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Converting to electronic submissions can be costly for insurers, especially smaller ones and especially when the Bureau does not understand insurers' computer systems and abilities. Imposing an electronic submission requirement without first making sure it is practical on all sides - the purpose of a regulation - runs counter to the purpose of electronic submissions, which presumably is greater efficiency and ease for all aides in forms filings.

**Section 121.3b - Providing workers' compensation information**

**Subsection (b) (3):** We reiterate our recommendation that this physician panel notice be kept separate, consistent with the Act.

We are confused as to why the Bureau wants to merge this notice, which comes under Section 306(f.1)(1)(i) of the Act and has its own liabilities in the event it is not given, with the general notice in the remainder of this subsection and Section 305(e) of the Act. Separate notice of physician panel rules and obligations makes sense in terms of highlighting those rules and obligations - why merge them into the general notice?

**Chapter 123 - Vocational experts**

No comments, beyond noting our appreciation for the changes.

Again, thanks for the chance to work together on these issues. Give me a call with any reactions on the remaining Chapter 121 concerns.

Sincerely,

Samuel R. Marshall