1	WORKERS' COMPENSATION COURT							
2	IN AND FOR THE STATE (	OF MONTANA						
3								
4 5 6 7 8 9	CASSANDRA SCHMILL,  Petitioner,  vs.  LIBERTY NORTHWEST INSURANCE CORPORATION,  Respondent/Insurer.	<pre>WCC No. 2001 - 0300  June 16, 2010 2:20 p.m. Conference Call }</pre>						
10	and	}						
11	MONTANA STATE FUND	}						
12	Intervenor.	}						
13								
14								
15 16	BEFORE THE HONORABLE JAME	ES JEREMIAH SHEA						
17	The conference call in the	e above-entitled matter was						
18	held on Wednesday, June 16, 2010,	at 2:20 p.m., at the						
19	Workers' Compensation Court, Heler	na, Montana.						
20								
21								
22								
23								
24								
25								

1		APPEARANCES:
2		
3	For the Petitioner:	Laurie Wallace
4		Attorney at Law PO Box 2020 Columbia Falls, Montana 59912
5		Columbia Falls, Montana 39912
6	For the Intervenor:	Bradley J. Luck Attorney at Law PO Box 7909
7		PO Box 7909 Missoula, Montana 59807
8		Wilssoula, Wortland 37007
9	For the Intervenor:	Thomas E. Martello Special Ass't Attorney General
10		Special Ass't Attorney General Montana State Fund PO Box 4759
11		Helena, Montana 59604
12	Court Reporter:	Kim Johnson, RPR
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

1	BE IT REMEMBERED that on Wednesday, June 16,
2	2010, in Helena, Montana, before the Honorable James Jeremiah
3	Shea, Workers' Compensation Judge, the following proceedings
4	were had:
5	* * * * * * * *
6	
7	
8	THE COURT: Okay, let me just start off. First, did
9	everybody get my e-mail? Laurie?
10	MS. WALLACE: Yes.
11	THE COURT: And Tom?
12	MR. MARTELLO: Yes.
13	THE COURT: And Brad?
14	MR. LUCK: Yes, sir.
15	THE COURT: I think Laurie, you are the petitioner.
16	I think I kind of laid out what my thoughts were and what I
17	wanted to discuss in the e-mail, so I don't want to take up a
18	bunch of time just reiterating that.
19	Basically, you know, I was trying to see I wanted to
20	know if there was a consensus, if there is a predominant practice
21	in terms of attorney fees on non-common fund cases, whether
22	they are calculated on the pre-offset amount or on the
23	post-offset amount. And that would be, obviously, kind of the
24	threshold issue.
25	And then contingent upon that, if there is a

1 predominant practice there, why should this be done differently 2 if there is a reason to do it differently in common fund. So 3 Laurie, since you are representing the petitioners, I'll let you go 4 first. 5 MR. MARTELLO: Judge, I wanted to let you know that I have in my office Erika Ayers, who is the claim project 6 7 specialist for State Fund, so she will be listening in. 8 THE COURT: Okay. Thanks, Tom. Go ahead, Laurie. 9 MS. WALLACE: Okay. Thanks, Judge. Well, I did 10 solicit my coworkers and also other claimants' attorneys based 11 on your request, Judge, and I have to say I didn't get an 12 overwhelming response from the claimants' attorneys out there. 13 So but as far as our office, we have actually calculated the fee 14 both ways. We have predominantly calculated the fee after the 15 offset. But we have done it prior to an offset and maintained 16 that, that fee amount even once the offset was applied. 17 THE COURT: Okay. 18 MS. WALLACE: And those are situations usually 19 where, you know, like liability that's denied so you get liability 20 accepted so you are taking a fee on the full benefit amount. 21 THE COURT: Right. 22 MS. WALLACE: And a person gets on Social Security 23 and then their benefits are reduced as a result of that. So in 24 that -- in some of those situations, the guys here in the office

have maintained the full fee based on the original benefit

25

- 1 entitlement. And then the majority of the time, it's been
- 2 reduced after the benefits have been reduced by the offset.
- THE COURT: You would then take it on the
- 4 post-offset amount the majority of the time?
- 5 MS. WALLACE: Yes.
- 6 THE COURT: Okay.
- MS. WALLACE: And of the attorneys that responded
- 8 to me from outside the office, they indicated that that was their
- 9 general practice, as well, to take it after. I don't think that the
- 10 fee agreement would require us to do that.
- THE COURT: Right.
- MS. WALLACE: But I think that is the general
- 13 practice.
- 14 THE COURT: Okay.
- 15 MS. WALLACE: I think it is a little bit of a different
- 16 situation with the common fund because common fund attorney
- 17 fees are not based on the attorney fee agreement that
- 18 everybody has to sign with their individual clients.
- THE COURT: Right.
- MS. WALLACE: The attorney fees in common fund is
- 21 based on the common fund. So the percentage is applicable to
- 22 that before any lien would be applied. And that's the way that I
- 23 would view, I think appropriately would view the offset is akin to
- 24 a lien.
- So for example, like in our office, when we get child

1 support liens, those don't generally reduce the attorney fee 2 withholding so... 3 THE COURT: I'm sorry. Go ahead, Laurie. I didn't mean to cut you off. 4 5 MS. WALLACE: That's okay. So it's my position, I 6 guess, that the common fund in this case is the underpayment 7 of benefits and so the attorney fees should be calculated based 8 on the underpayment of benefits, not the underpayment of 9 benefits after any liens have been calculated and deducted. 10 THE COURT: Okay. What -- I mean, what about 11 when we are talking about -- and I recognize obviously in 12 common fund there's no specific fee agreement with each 13 member of the class. But I mean, what about in situations like 14 obviously you are going to have a situation where some of these 15 folks would have just gotten their benefits apportioned but there 16 would have been, in terms of initial liability -- or there would 17 have been no dispute. They would have gotten their benefits. 18 There would have been apportionment, but no fee agreement on 19 that underlying thing. 20 So I guess the thing I'm struggling with is trying to --21 you are going to have folks who may have had the, the fee 22 agreement with their -- they may have had an attorney who are 23 going to be wondering -- and this is where I am having a tough 24 time reconciling this in my own mind if, you know, for instance, I 25 guess to use State Fund's example of the, you know, you have

1 got the apportioned disability rate -- and this is at Page 2 -- the 2 \$96 would have been the apportioned disability rate after the 3 offset pre-common fund. 4 If somebody was getting their fee calculated on a, 5 you know, the stuff that was the pre-common fund, if that 6 portion of their benefits was being -- the attorney fee was being 7 taken post-offset and, you know, people are understandably 8 going to wonder why all of a sudden they are going to have their 9 fee taken pre-offset on the other part of their fee. Do you see what I am saying? Or excuse me, on the other part of their 10 11 benefits. 12 In other words, if you are looking at \$96, if that was 13 something that was, you know, that was undisputedly paid to 14 them pre-Schmill, if they were getting -- if they were paying 15 their attorney a post-offset attorney fee but then now they are 16 getting this additional amount beyond the apportionment -- or 17 excuse me, that's now unapportioned, rather, you are going to 18 have, I guess, differing standards, is what my concern is, that 19 you know, if you are going to have -- I guess, and I don't want 20 to try and oversimplify it, but it seems to me if there's a 21 prevailing practice, I'm having a tough time reconciling in my 22 mind -- and I wasn't sure what the practice was myself. 23 And obviously, you know, you kind of took a survey of 24 claimants' attorneys, and I didn't know if there was a prevailing 25 practice and if that was to do it pre- or post-offset. I'm just

- 1 really having a tough time reconciling why it should be done one
- 2 way for, you know, even in the case of like Schmill claimants,
- 3 why part of their benefits, the part that is pre-Schmill, for lack of
- 4 better way to put it, would be calculated after the offset but then
- 5 benefits, their Schmill benefits would be calculated pre-offset?
- 6 And I just -- I mean, for lack of a better way to put it, it's almost
- 7 a matter of consistency. I think there's merit to either
- 8 argument.
- 9 Obviously, there's nothing directly on point. I read to
- 10 cases that were addressed in there in terms of obviously
- 11 Lockhart, and none of them are exactly on point. They are
- 12 instructive -- and Hartford, rather. They are instructive to some
- 13 degree, but it seemed to me like this was probably the most, I
- 14 guess, common sense way to do it, unless there was a good
- 15 reason, compelling reason to do it otherwise, to go with
- 16 whatever the prevailing practice is.
- So I don't know -- and I didn't want to cut you off.
- 18 Brad, Tom, and Laurie, I'll let you speak to that, as well, again,
- 19 but Brad or Tom, do either of you have anything to add?
- MR. MARTELLO: Yes, Judge this is Tom. We also did
- a survey here and that's why I had Erica come in because she is
- the one who heads up the special projects and did similar work
- that Cris McCoy had done in the past, and she keeps track
- 24 primarily of our common fund cases but is also cognizant of
- what's going on kind of State Fund wide.

1	The difficulty we have is you never see these types of
2	cases except for in a common fund, and reason being is that you
3	are not going to be paying on a new law claim, you are not
4	going to be paying attorney's fees except if they were by way of
5	a court order following a decision from the court that found that
6	we were unreasonable and we had to pay attorney's fees.
7	And even in that case, you are not going to see it
8	because the attorney fees that you would pay are based on an
9	hourly amount.
10	So the only time that you are going to see this sort of
11	a situation arise would be in a common fund setting where you
12	are dealing with a percentage rather than an hourly amount.
13	And the basis, really, if I could distill down what were
14	a lot of numbers that I kind of threw at you in my brief, it really
15	distills down to the basis for the attorney fee, which is that due
16	to the efforts of the attorney and clearly due to Laurie's
17	efforts, she was able to remove the apportionment.
18	But the basis for which the disability rate and the
19	offset rate, that's going to that amount is not due to her
20	efforts, if you will. The best example I could give is another
21	common fund, really, in the Seminole common fund case, which
22	is Murer. And if you look at that case, what the percentage
23	common fund fee was based on was what was garnered by Allan
24	McGarvey in the Murer case.
25	So for example, 149.50 was the locked in rate for

- 1 partial. And then I think the first year, post-Murer, it jumped to
- 2 151, so there was \$1.50 increase. Now Allen didn't take his fee
- 3 on \$151, he took his fee, 15 percent of \$1.50 because that \$1.50
- 4 is what he was able to garner for the fund, if you will, the
- 5 common fund of Murer recipients.
- 6 And I think the same thing applies in this case with
- 7 Schmill by way of the example, what Laurie was able to garner is
- 8 the removal of the apportionment and, therefore, you have to
- 9 look at the fee being based upon what was due to her efforts
- 10 rather than to look at the gross amount, which is not something
- 11 due to her efforts.
- And that's kind of the way we approached it, and I
- 13 think that's consistent with the way we have paid money in other
- 14 common fund cases, including Broeker and these other cases in
- 15 which you are dealing with a percentage of the fee. This was a
- 16 little different because you are dealing with percentages on top
- 17 of percentages, because apportionment is going to be a
- 18 percentage.
- THE COURT: Right.
- MR. MARTELLO: So I hope that didn't muddy things
- 21 up more, but that's kind of the way we do it.
- THE COURT: Let me ask you this, Tom. If you have
- 23 obviously a regular non-common fund work comp case and you
- 24 have got an offset and, say, you are paying out somebody PTD
- 25 benefits, you would make out the check dual payee and send it

1	to tell me just the procedure you would you would take the
2	offset and send the check out after the offset; is that right?
3	MR. MARTELLO: Yes.
4	THE COURT: And obviously, you are not seeing what
5	the attorney is taking the fee on, you are just I'm sorry?
6	MR. MARTELLO: We are not seeing what was taken
7	because the payee, that in those type of cases, not common
8	fund, what's going to govern is like Laurie pointed out, the
9	contract between the claimant and her attorney, and those are
10	going to be determined, you know, in private. Not something
11	we are involved with.
12	THE COURT: Right. But obviously, the check that
13	you would send out dual payee to the attorney is going to be
14	after taking the offset, after reducing it for the offset.
15	MR. MARTELLO: Correct.
16	THE COURT: So Laurie, at your end, I just want to
17	make sure I understand this correctly. You would get that check
18	from State Fund, and would the typical practice be to take your
19	fee on the on what the amount of that check is? Or would
20	you add back in the, what the offset was and then calculate the
21	20 or 25 percent?
22	MS. WALLACE: Well, if the case had not been a
23	disputed liability so there was no fee that was already being
24	taken, then the fee would be based on the check coming in. But
25	for example, like another situation, Judge, is when you have a

- 1 disputed TTD rate. So somebody comes in your office and they
- 2 are getting 200 bucks a week in TTD benefits, and you run a
- 3 check and you see that's incorrect so you get them to increase it
- 4 so it's 225, there's an attorney fee then that attaches to that
- 5 additional 25 bucks a week. So the check comes here, you take
- 6 a fee off the \$25 bucks, and remainder is sent out to the client.
- THE COURT: Right, but the offset would have already
- 8 been coming out of 200 wouldn't it? That you are not taking any
- 9 fee on?
- 10 MS. WALLACE: If there's already an offset in place?
- 11 THE COURT: Yeah.
- MS. WALLACE: That wouldn't be the situation if --
- 13 well, I guess it could be. That would be an unusual scenario.
- 14 THE COURT: I guess -- and I understand that you
- 15 know -- obviously, if there was a dispute over the amount that
- 16 you would take the, you know, you are not taking any fee on the
- 17 200 because that wouldn't be due to the efforts of the attorney.
- 18 You are just taking the fee on the 25. What I am trying to figure
- 19 out is how would -- and maybe like you said, and an offset
- 20 wouldn't come into play in that situation.
- But obviously the situation we are dealing with here is
- 22 the kind of unique situation where we are having the offset. And
- 23 I guess what I was trying to figure out is, let's assume for sake
- 24 of argument that you have a disputed liability, denied liability
- 25 case. You then secure the settlement for your client. There is

1 an SSDI offset, State Fund is going to take that offset and then 2 send the benefits check out to you dual payee. 3 Would your fee be calculated on the amount that that 4 check came, because it would be 100 percent due to your efforts 5 but the check you are getting into your office is going to be 6 based on -- is going to be a post-offset check. 7 And I guess what I am trying to find out is the fee 8 that you would take would be on the check that comes into your 9 office? Or would you add in what State Fund had withheld the offset and take your fee then on that amount? Do you see what 10 11 I am saying? 12 MS. WALLACE: Well, if it was an initial disputed 13 liability case and we got liability accepted, those are the cases 14 where we have actually done it both ways. So if -- sometimes 15 we have taken a fee on the amount before the offset was taken 16 so it would be a higher fee, and sometimes we have taken it on 17 the amount after the offset has been taken on the disputed 18 liability cases where there's no dispute over liability. Then it's 19 always been to my knowledge with the guys in the office 20 anyway, it's always been on the after offset amount. 21 But I was bringing that up, Your Honor, because you 22 made the comment that you thought if client -- if claimants had 23 seen -- had not had attorney fees taken on those portions of 24 benefits before this whole thing kicks in and they are going to

get this windfall of money, then, you know, maybe it would

25

- 1 seem inconsistent to them that there would be an attorney fee 2 taken on the full amount instead of the offset amount. 3 And my response to that is that like in these rate 4 cases where you get the fee increased, it's not an unusual 5 situation to have a portion of the benefits where there's no fee 6 that attaches and a portion where there is --7 THE COURT: Right. MS. WALLACE: -- so I'm not so sure it's a situation 8 that would be that unusual or odd for them to see if that's one of 9 the criteria. And again, the criteria isn't what's due to the efforts 10 11 of the attorney in the common fund situation. 12 THE COURT: Right. 13 MS. WALLACE: So all benefits were disputed in the 14 apportionment cases. They were all denied, so that's why it's 15 our position that the fee should attach to all of them because 16 they were all denied. 17 MR. MARTELLO: I would disagree with that. Not all 18 the benefits were denied. What was denied was the fact that we 19 weren't going to pay the unapportioned amount.
- THE COURT: Right.
- MR. MARTELLO: And so the benefits that were not in dispute are the benefits that were already apportioned. And then it's when you -- like in my example here where you bounce it from 60 percent apportionment up to a 100 percent, there's the 40 percent that you were able to get for your client through

- 1 Schmill, but that other 60 percent was undisputed. We were
- 2 paying it.
- THE COURT: And I think everybody is on the same
- 4 page with that. I think from Laurie's briefs, she is not disputing
- 5 that. Obviously, the fee is only applying to the 40 percent. It's a
- 6 question on whether it's the full 40 percent, or the 40 percent
- 7 after the SSDI offset was taken. But I think everybody is on the
- 8 same page, right? The way I understood, Laurie, obviously we
- 9 are just talking about the Schmill benefit. Nobody is talking
- 10 about the apportioned benefit that was paid before Schmill.
- 11 MS. WALLACE: Right.
- MR. MARTELLO: But the other component, Judge, is
- 13 the fact -- the way the State Fund did it. And I don't know if this
- 14 is consistent with the way other insurers had done it, was that
- 15 when we took a -- let's say there was 60 percent apportionment.
- 16 We reduced the offset --
- 17 THE COURT: Right.
- 18 MR. MARTELLO: -- also. Well, but I don't know
- 19 whether some other insurers might have done that because you
- 20 are going to reduce what were time offset and you are reducing
- 21 obviously the amount of the initial benefits. When Schmill came
- off, then you are going to increase both of those.
- THE COURT: Right.
- MR. MARTELLO: But when you increase that, our
- offset, it is obviously reducing the amount claimant is getting.

- 1 So when you put the two in play I think, I think the way the
- 2 State Fund does it, which is calculate based upon what has
- 3 changed as a result of the court decision, then I think our way of
- 4 doing it, which is the net amount, is the proper way to apply the
- 5 attorney fee.
- 6 THE COURT: Let me go back to Laurie. There was
- 7 one question I had. Where you were talking about -- you said in
- 8 the cases where liability is disputed, and there have been SSDI
- 9 offsets, you have done them both ways in cases where liability
- 10 wasn't disputed pretty much the standard practice was always to
- 11 do it on the net amount after the offset calculate the fee on that
- 12 amount.
- What are the distinctions why -- in terms of what
- 14 would be the difference between the cases where liability was
- 15 disputed where sometimes you would take the fee on the
- 16 pre-offset amount, and sometimes you would take it on the
- 17 post-offset amount? What was the distinction between these
- 18 cases that triggered that difference?
- MS. WALLACE: I think that was simply an individual
- 20 thing that was going on. I couldn't find any pattern that the
- attorney followed for that, that there was a specific event that
- 22 occurred in those particular cases.
- THE COURT: Okay.
- MS. WALLACE: It varied by case.
- THE COURT: I see. I see. What about like -- I mean

- 1 is there -- so I mean, we are talking basically historically, I take
- 2 it, is that the way it is now, that some attorneys may, some may
- 3 not, when you have got disputed liability cases, and I guess you
- 4 personally, what's your practice?
- 5 MS. WALLACE: Umm, well, you know, it's a scenario
- 6 that doesn't come up that often where you have a disputed case
- 7 and it goes on to have an offset. So I can't think of one recently
- 8 where I have had the offset come into that situation. I know I
- 9 settled one a few years back that I distinctly remember I
- 10 maintained the higher fee on it. So and I am trying to think --
- 11 that case actually went on for quite some time. The guy had six
- 12 surgeries, so it was a decade old case, so I'm trying to recall
- 13 what the original event was. It was a disputed liability case in
- 14 that one.
- 15 THE COURT: Okay.
- MS. WALLACE: So, umm, I don't remember what it
- was when offset was originally taken, because he was on work
- 18 and he did go back to work for a while, and it was very
- 19 convoluted case.
- THE COURT: Sure. I guess that that's fine. And if
- 21 you can't recall the specific one, that's fine. Well, let me ask:
- 22 Does anybody have -- I think you guys have pretty well
- 23 answered my questions. I got the information I needed. Laurie,
- 24 do you have anything to add?
- MS. WALLACE: Nope. I don't think so, Your Honor.

1	THE COURT: Tom?
2	MR. MARTELLO: No.
3	THE COURT: Brad?
4	MR. LUCK: Only that this is the first time I have been
5	in a hearing and didn't say anything.
6	THE COURT: I wasn't I was thinking it but I wasn't
7	going to say it.
8	MR. LUCK: It was one of the best arguments I ever
9	made.
0	THE COURT: Thanks, everyone. I'll get the order out
11	shortly. Thanks very much.
12	(Hearing concluded.)
13	(The time is 2:47 p.m.)
14	* * * *
15	
16	
17	
18	
9	
20	
21	
22	
23	
24	
25	

1	STATE OF MONTANA ) : SS
2	County of Lewis and Clark )
3	
4	I, Kimberly Johnson, a Registered Professional
5	Reporter and Notary Public in and for the County of Lewis and
6	Clark, do hereby certify:
7	That the foregoing cause was taken before me at the
8	time and place herein named, that the foregoing cause was
9	reported by me, and that the foregoing pages contain a true
10	record of the testimony to the best of my ability.
11	IN WITNESS WHEREOF, I have hereunto set my hand
12	this, 2010.
13	
14	
15	Kimborly E. Johnson
16	Kimberly E. Johnson Registered Professional Reporter Notary Public
17	Notally Fublic
18	
19	
20	
21	
22	
23	
24	
25	

\$	10:7, 14:25	apportion	6:7, 9:8,	[3] - 11:20,	6:13	County [2]	<b>d</b> [1] - 11:10
	<ul> <li>accepted</li> </ul>	ed [5] - 6:15,	9:23, 10:9,	16:2, 16:11	clearly [1] -	- 19:2, 19:5	difference
<b>\$1.50</b> [3] -	[2] - 4:20,	7:1, 7:2,	11:24, 13:6,	calculate	9:16	court [3] -	[2] - 16:14,
	13:13	14:22,	16:2	<b>d</b> [9] - 3:22,	client [4] -	9:5, 16:3	16:18
10:2, 10:3	add [4] -	15:10 <sup>°</sup>	basis [3] -	4:13, 4:14,	12:6, 12:25,	COURT	different
<b>\$151</b> [1] -	8:19, 11:20,	apportion	9:13, 9:15,	6:7, 6:9,	13:22,	[37] - 3:8,	[2] - 5:15,
10:3	13:9, 17:24	ment [8] -	9:18	7:4, 8:4,	14:25	3:11, 3:13,	10:16
<b>\$25</b> [1] -	additional		BE [1] - 3:1	8:5, 13:3	clients [1] -		
12:6		6:18, 7:16,		•		3:15, 4:8,	differently
<b>\$96</b> [2] -	[2] - 7:16,	9:17, 10:8,	benefit [4]	case [17] -	5:18	4:17, 4:21,	[2] - 4:1, 4:2
7:2, 7:12	12:5	10:17,	- 4:20, 4:25,	6:6, 8:2,	cognizant	5:3, 5:6,	differing
	_ addresse	14:14,	15:9, 15:10	9:7, 9:21,	[1] - 8:24	5:11, 5:14,	[1] - 7:18
1	<b>d</b> [1] - 8:10	14:24,	benefits	9:22, 9:24,	coming [2]	5:19, 6:3,	difficulty
	<ul> <li>agreemen</li> </ul>	15:15	[22] - 4:23,	10:6, 10:23,	- 11:24,	6:10, 10:19,	[1] - 9:1
<b>100</b> [2] -	<b>t</b> [5] - 5:10,	approach	5:2, 6:7,	11:22,	12:8	10:22, 11:4,	directly [1]
13:4, 14:24	5:17, 6:12,	<b>ed</b> [1] -	6:8, 6:9,	12:25,	comment	11:12,	- 8:9
· ·	6:18, 6:22	10:12	6:15, 6:17,	13:13,	[1] - 13:22	11:16, 12:7,	disability
149.50 [1] -	ahead [2] -	appropria	7:6, 7:11,	16:24, 17:6,	common	12:11,	[3] - 7:1, 7:2,
9:25	4:8, 6:3	tely [1] -	8:3, 8:5,	17:11,	[22] - 3:21,	12:14, 14:7,	9:18
<b>15</b> [1] -	akin [1] -	5:23	10:25, 12:2,	17:12,	4:2, 5:16,	14:12,	disagree
10:3			13:2, 13:24,	17:13,	5:20, 5:21,	14:20, 15:3,	[1] - 14:17
<b>151</b> [1] -	5:23	argument	14:5, 14:13,	17:10,		15:17,	
10:2	Allan [1] -	[2] - 8:8,			6:6, 6:12,	,	discuss [1]
<b>16</b> [1] - 3:1	9:23	12:24	14:18,	cases [17] -	7:3, 7:5,	15:23, 16:6,	- 3:17
	<b>Allen</b> [1] -	argument	14:21,	3:21, 8:10,	8:14, 8:24,	16:23,	dispute [4]
2	10:2	<b>s</b> [1] - 18:8	14:22,	8:24, 9:2,	9:2, 9:11,	16:25,	- 6:17,
2	_ almost [1]	<b>arise</b> [1] -	15:21	10:14, 11:7,	9:21, 9:23,	17:15,	12:15,
	- 8:6	9:11	best [3] -	13:13,	10:5, 10:14,	17:20, 18:1,	13:18,
<b>2</b> [1] - 7:1	amount	assume [1]	9:20, 18:8,	13:18, 14:4,	10:23, 11:7,	18:3, 18:6,	14:22
<b>20</b> [1] -	[27] - 3:22,	- 12:23	19:10	14:14, 16:8,	14:11	18:10	disputed
11:21	3:23, 4:16,	attach [1] -	better [2] -	16:9, 16:14,	comp [1] -	coworker	[12] - 11:23,
<b>200</b> [3] -	4:20, 5:4,	14:15	8:4, 8:6	16:18,	10:23	<b>s</b> [1] - 4:10	12:1, 12:24,
12:2, 12:8,	7:16, 9:9,	attaches	between	16:22, 17:3	compellin	Cris [1] -	13:12,
12:17	9:12, 9:19,		[3] - 11:9,	certify [1] -	<b>g</b> [1] - 8:15	8:23	13:12,
<b>2010</b> [2] -		[2] - 12:4,	16:14,	19:6	Compens	criteria [2]	
3:2, 19:12	10:10,	14:6	16:17	changed	•	- 14:10	14:13, 16:8,
<b>225</b> [1] -	11:19,	attorney		_	ation [1] -		16:10,
12:4	12:15, 13:3,	[23] - 3:21,	beyond [1]	[1] - 16:3	3:3	cut [2] -	16:15, 17:3,
<b>25</b> [3] -	13:10,	5:16, 5:17,	- 7:16	check [13]	compone	6:4, 8:17	17:6, 17:13
11:21, 12:5,	13:15,	5:20, 6:1,	bit [1] -	- 10:25,	<b>nt</b> [1] - 15:12		<ul><li>disputing</li></ul>
	13:17,	6:7, 6:22,	5:15	11:2, 11:12,	concern	D	[1] - 15:4
12:18	13:20, 14:2,	7:6, 7:15,	bounce [1]	11:17,	[1] - 7:18		distill [1] -
<b>2:47</b> [1] -	14:19,	9:8, 9:15,	- 14:23	11:19,	conclude	dealing [4]	9:13
18:13	15:21,	9:16, 11:5,	Brad [4] -	11:24, 12:3,	<b>d</b> [1] - 18:12	- 9:12,	distills [1]
-	<del>-</del> 15:25, 16:4,	11:9, 11:13,	3:13, 8:18,	12:5, 13:2,	consensu	10:15,	- 9:15
4	16:11,	12:4, 12:17,	8:19, 18:3	13:4, 13:5,	<b>s</b> [1] - 3:20	10:16,	distinctio
	 16:12,	13:23, 14:1,	brief [1] -	13:6, 13:8	consisten	12:21	<b>n</b> [1] - 16:17
<b>40</b> [4] -	16:16,	14:11, 16:5,	9:14	<b>child</b> [1] -	cy [1] - 8:7	decade [1]	distinctio
14:25, 15:5,	16:17	16:21	briefs [1] -	5:25	•	- 17:12	
15:6	answered		15:4	claim [2] -	consisten	decision	ns [1] -
	_ [1] - 17:23	attorney's	bringing	4:6, 9:3	<b>t</b> [2] - 10:13,		16:13
		[2] - 9:4, 9:6		claimant	15:14	[2] - 9:5,	distinctly
6	anyway [1]	attorneys	[1] - 13:21	[2] - 11:9,	contain [1]	16:3	[1] - 17:9
	- 13:20	[5] - 4:10,	Broeker [1]		- 19:9	deducted	<b>done</b> [8] -
<b>60</b> [3] -	applicabl	4:12, 5:7,	- 10:14	15:25	contingen	[1] - 6:9	4:1, 4:15,
14:24, 15:1,	<b>e</b> [1] - 5:21	7:24, 17:2	<b>bucks</b> [3] -	claimants	<b>t</b> [1] - 3:25	degree [1]	8:1, 8:23,
15:15	applied [2]	Ayers [1] -	12:2, 12:5,	[2] - 8:2,	contract	- 8:13	13:14,
	4:16, 5:22	4:6	12:6	13:22	[1] - 11:9	denied [6]	15:14,
Α	applies [1]		_ bunch [1] -	claimants	convolute	- 4:19,	15:19, 16:9
	- 10:6	В	3:18	<b>'</b> [3] - 4:10,	<b>d</b> [1] - 17:19	12:24,	down [2] -
ability [1] -	apply [1] -			4:12, 7:24	Correct [1]	14:14,	9:13, 9:15
19:10	16:4	<b>based</b> [11]	С	Clark [2] -		14:16,	dual [3] -
able [4] -	applying	- 4:10, 4:25,		<del>-</del> 19:2, 19:6	- 11:15	14:18	10:25,
9:17, 10:4,	[1] - 15:5		calculate	class [1] -	correctly	determine	11:13, 13:2
J. 11, 101,	[1] 10.0	5:17, 5:21,	calculate		[1] - 11:17		11.10, 10.2

<b>due</b> [8] - 9:15, 9:16,	10:3, 10:9, 10:15, 11:5,	11:18, 13:1, 13:9, 15:13,	13:21, 17:25	<b>Judge</b> [7] - 3:3, 4:5,	[1] - 4:7	<b>MR</b> [16] - 3:12, 3:14,	[1] - 9:14
9:19, 10:9,	11:19,	16:2	Honorabl	4:9, 4:11,	9:25	4:5, 8:20,	0
10:11,	11:23,	<b>Fund's</b> [1]	<b>e</b> [1] - 3:2	8:20, 11:25,	Lockhart	10:20, 11:3,	
12:17, 13:4,	11:24, 12:4,	- 6:25	hope [1] -	15:12	[1] - 8:11	11:6, 11:15,	obviously
14:10	12:6, 12:9,		_ 10:20	jumped [1]	look [3] -	14:17,	[13] - 3:23,
	_ 12:16,	G	hourly [2] -	- 10:1	9:22, 10:9,	14:21,	6:11, 6:14,
Е	12:18, 13:3,	-	9:9, 9:12	June [1] -	10:10	15:12,	7:23, 8:10,
	<del>13:7, 13:10,</del>	garner [2] -		_ 3:1	looking [1]	15:18,	10:23, 11:4,
e-mail [2] -	13:15,	10:4, 10:7	ı		7:12	15:24, 18:2,	11:12,
3:9, 3:17	13:16, 14:1,	garnered	-	<u></u>	LUCK [3] -	18:4, 18:8	12:15,
efforts [8] -	14:4, 14:5,	[1] - 9:23	<b>IN</b> [1] -	-	3:14, 18:4,	MS [22] -	12:21, 15:8,
9:16, 9:17,	14:15, 15:5,	general [2]	19:11	keeps [1] -	18:8	3:10, 4:9,	15:21,
9:20, 10:9,	16:5, 16:11,	- 5:9, 5:12	including	8:23		4:18, 4:22,	15:25
10:11,	16:15,	generally	[1] - 10:14	kicks [1] -	М	5:5, 5:7,	Obviously
12:17, 13:4,	17:10	[1] - 6:1	inconsist	13:24		<del>-</del> 5:12, 5:15,	[2] - 8:9,
14:10	fees [8] -	govern [1]	ent [1] - 14:1	Kimberly	mail [2] -	5:20, 6:5,	15:5
either [2] -	3:21, 5:17,	- 11:8	incorrect	[2] - 19:4,	3:9, 3:17	11:22,	occurred
8:7, 8:19	5:20, 6:7,	gross [1] -	[1] - 12:3	19:15	maintaine	12:10,	[1] - 16:22
end [1] -	9:4, 9:6,	10:10	increase	kind [8] -	<b>d</b> [3] - 4:15,	12:12,	<b>odd</b> [1] -
11:16	9:8, 13:23	guess [12]	[4] - 10:2,	3:16, 3:23,	4:25, 17:10	13:12, 14:8,	14:9
entitleme	few [1] -	- 6:6, 6:20,	12:3, 15:22,	7:23, 8:25,	majority	14:13,	<b>OF</b> [1] -
nt [1] - 5:1	17:9	6:25, 7:18,	15:24	9:14, 10:12,	[2] - 5:1, 5:4	15:11,	19:1
Erica [1] -	figure [2] -	7:19, 8:14,	increased	10:21,	MARTELL	16:19,	office [9] -
8:21	12:18,	12:13,	[1] - 14:4	12:22	<b>O</b> [13] - 3:12,	16:24, 17:5,	4:6, 4:13,
Erika [1] -	12:23	12:14,	indicated	knowledg	4:5, 8:20,	17:16,	4:24, 5:8,
4:6	fine [2] -	12:23, 13:7,	[1] - 5:8	<b>e</b> [1] - 13:19	10:20, 11:3,	17:25	5:25, 12:1,
event [2] -	17:20,	17:3, 17:20	individual		_ 11:6, 11:15,	muddy [1]	13:5, 13:9,
16:21,	17:21	guy [1] -	[2] - 5:18,	L	14:17,	- 10:20	13:19
17:13	First [1] -	17:11	16:19		<del>-</del> 14:21,	Murer [4] -	offset [44] -
exactly [1]	3:8	<b>guys</b> [3] -	informati	lack [2] -	15:12,	9:22, 9:24,	3:22, 3:23,
- 8:11	first [3] -	4:24, 13:19,	on [1] -	8:3, 8:6	15:18,	10:1, 10:5	4:15, 4:16,
example	4:4, 10:1,	17:22	17:23	laid [1] -	15:24, 18:2		- 5:2, 5:4,
[7] - 5:25,	18:4		_ initial [३] -	3:16	matter [1] -	N	5:23, 7:3,
6:25, 9:20,	folks [2] -	Н	6:16, 13:12,	Laurie [12]	8:7		7:7, 7:9,
9:25, 10:7,	6:15, 6:21	•	15:21	- 3:9, 3:15,	McCoy [1]	named [1]	7:15, 7:25,
11:25,	followed	hand [1] -	instance	4:3, 4:8,	- 8:23	- 19:8	8:4, 8:5,
14:23	[1] - 16:21	19:11	[1] - 6:24	6:3, 8:18,	McGarvey	needed [1]	9:19, 10:24,
except [2] -	following	Hartford	instead [1]	10:7, 11:8,	[1] - 9:24	- 17:23	11:2, 11:14,
9:2, 9:4	[2] - 3:3, 9:5	[1] - 8:12	- 14:2	11:16, 15:8,	mean [6] -	net [2] -	11:20, 12:7,
excuse [2]	foregoing	heads [1] -	instructiv	16:6, 17:23	6:4, 6:10,	16:4, 16:11	12:10,
- 7:10, 7:17	[3] - 19:7,	8:22	<b>e</b> [2] - 8:12	Laurie's [2]	6:13, 8:6,	<b>never</b> [1] -	12:19,
	_ 19:8, 19:9	hearing [1]	insurers	- 9:16, 15:4	16:25, 17:1	9:1	12:22, 13:1,
F	full [4] -	- 18:5	[2] - 15:14,	law [1] -	member	<b>new</b> [1] -	13:6, 13:10,
	- 4:20, 4:25,	Hearing [1]	15:19	9:3	[1] - 6:13	9:3	13:15,
fact [2] -	14:2, 15:6	- 18:12	involved	Lewis [2] -	<b>merit</b> [1] -	Nobody [1]	13:17,
14:18,	fund [22] -	Helena [1]	[1] - 11:11	19:2, 19:5	8:7	- 15:9	13:20, 14:2,
15:13	3:21, 4:2,	- 3:2	issue [1] -	liability	might [1] -	<b>non</b> [2] -	15:7, 15:16,
far [1] -	5:16, 5:20,	hereby [1]	3:24	[15] - 4:19,	15:19	3:21, 10:23	15:20,
4:13	5:21, 6:6,	- 19:6	<b>IT</b> [1] - 3:1	6:16, 11:23,	<b>mind</b> [2] -	non-	15:25,
<b>fee</b> [45] -	6:12, 7:3,	herein [1] -		_ 12:24,	6:24, 7:22	common [2]	16:11,
4:13, 4:14,	7:5, 8:24,	19:8	J	13:13,	money [2]	- 3:21,	16:16,
4:16, 4:20,	9:2, 9:11,	hereunto		<del>-</del> 13:18, 16:8,	- 10:13,	10:23	16:17, 17:7,
4:25, 5:10,	9:21, 9:23,	[1] - 19:11	James [1] -	16:9, 16:14,	13:25	none [1] -	17:8, 17:17
4.23, 3.10,	10:4, 10:5,	himborro	3:2	17:3, 17:13	Montana	8:11	<b>offsets</b> [1] - 16:9
5:17, 6:1,		higher [2] -	J.Z			N1 - 4	110.171
	10:14,	13:16,	Jeremiah	lien [2] -	[1] - 3:2	Notary [2] -	
5:17, 6:1,	10:14, 10:23, 11:8,	•	Jeremiah	lien [2] - 5:22, 5:24	[1] - 3:2 <b>MONTAN</b>	19:5, 19:16	<b>often</b> [1] -
5:17, 6:1, 6:12, 6:18,	10:14, 10:23, 11:8, 14:11	13:16,	<b>Jeremiah</b> [1] - 3:2			19:5, 19:16 nothing [1]	<b>often</b> [1] - 17:6
5:17, 6:1, 6:12, 6:18, 6:21, 7:4,	10:14, 10:23, 11:8, 14:11 <b>Fund</b> [7] -	13:16, 17:10	Jeremiah [1] - 3:2 Johnson	5:22, 5:24	MONTAN	19:5, 19:16 <b>nothing</b> [1] - 8:9	often [1] - 17:6 old [1] -
5:17, 6:1, 6:12, 6:18, 6:21, 7:4, 7:6, 7:9,	10:14, 10:23, 11:8, 14:11	13:16, 17:10 historicall	<b>Jeremiah</b> [1] - 3:2	5:22, 5:24 liens [2] -	<b>MONTAN A</b> [1] - 19:1	19:5, 19:16 nothing [1]	<b>often</b> [1] - 17:6

once [1] -	15:2	5:13, 7:21,	[1] - 17:23	- 9:17	setting [1]	[1] - 16:10	thoughts
4:16	people [1]	7:22, 7:25,	quite [1] -	reported	- 9:11	standards	[1] - 3:16
one [9] -	- 7:7	8:16, 11:18, 16:10, 17:4	17:11	[1] - 19:9	settled [1] - 17:9	[1] - 7:18	threshold [1] - 3:24
8:1, 8:22, 14:9, 16:7,	percent [11] - 10:3,	pre [9] -		_ Reporter [2] - 19:5,	settlemen	<b>start</b> [1] - 3:8	threw [1] -
17:7, 17:9,	11:21, 13:4,	3:22, 7:3,	R	_ 19:16	t [1] - 12:25	State [8] -	9:14
17.7, 17.9, 17:14,	14:24,	7:5, 7:9,	# <b>0</b> 40 (=)	representi	Shea [1] -	4:7, 6:25,	9. 14 <b>Tom</b> [7] -
17:21, 18:8	14:25, 15:1,	7:14, 7:25,	rate [7] - 7:1, 7:2,	ng [1] - 4:3	3:3	8:25, 11:18,	3:11, 4:8,
order [2] -	15:5, 15:6,	8:3, 8:5,	9:18, 9:19,	request [1]	shortly [1]	13:1, 13:9,	8:18, 8:19,
9:5, 18:10	15:15	16:16	9:16, 9:19, 9:25, 12:1,	- 4:11	- 18:11	15:13, 16:2	8:20, 10:22,
original [2]	percentag	pre-	14:3	require [1]	sign [1] -	STATE [1]	18:1
- 4:25,	<b>e</b> [5] - 5:21,	common [2]	rather [4] -	- 5:10	5:18	- 19:1	took [3] -
17:13	9:12, 9:22,	- 7:3, 7:5	7:17, 8:12,	responde	similar [1]	strugglin	7:23, 10:3,
originally	10:15,	pre-offset	9:12, 10:10	<b>d</b> [1] - 5:7	- 8:22	<b>g</b> [1] - 6:20	15:15
[1] - 17:17	10:18	[4] - 3:22,	read [1] -	response	simply [1] -	stuff [1] -	top [1] -
otherwise	percentag	7:9, 8:5,	8:9	[2] - 4:12,	16:19	7:5	10:16
[1] - 8:15	<b>es</b> [2] -	16:16	really [4] -	14:3	situation	sudden [1]	tough [3] -
outside [1]	10:16,	pre-	8:1, 9:13,	result [2] -	[12] - 5:16,	- 7:8	6:23, 7:21,
- 5:8	10:17	Schmill [2] -	9:14, 9:21	4:23, 16:3	6:14, 9:11,	support [1]	8:1
oversimpl	person [1]	7:14, 8:3	reason [4]	run [1] -	11:25,	- 6:1	track [1] -
ify [1] - 7:20	- 4:22	predomin	- 4:2, 8:15,	12:2	12:12,	surgeries	8:23
overwhel	personall	ant [2] -	9:2		_ 12:20,	[1] - 17:12	triggered
ming [1] -	<b>y</b> [1] - 17:4	3:20, 4:1	recently	S	12:21,	survey [2] -	[1] - 16:18
4:12	petitioner	predomin	[1] - 17:7		12:22, 14:5,	7:23, 8:21	true [1] -
<b>own</b> [1] -	[1] - 3:15	antly [1] -	recipients	sake [1] -	14:8, 14:11,		_ 19:9
6:24	petitioner	4:14	[1] - 10:5	12:23	17:8	Т	<b>try</b> [1] -
	<b>s</b> [1] - 4:3	pretty [2] -	recognize	scenario	situations		7:20
Р	<b>place</b> [2] -	16:10,	[1] - 6:11	[2] - 12:13,	[3] - 4:18,	terms [4] -	trying [7] -
	12:10, 19:8	17:22	reconcilin	17:5	4:24, 6:13	3:21, 6:16,	3:19, 6:20,
<b>p.m</b> [1] -	<b>play</b> [2] -	prevailing	<b>g</b> [3] - 6:24,	Schmill [9]	<b>SIX</b> [1] -	8:10, 16:13	12:18,
18:13	12:20, 16:1	[3] - 7:21,	7:21, 8:1	- 7:14, 8:2,	17:11	testimony	12:23, 13:7,
<b>page</b> [2] -	point [2] -	7:24, 8:16	record [1] -	8:3, 8:5,	<b>SO</b> [1] -	[1] - 19:10	17:10,
15:4, 15:8	8:9, 8:11	primarily	19:10	10:7, 15:1,	6:2	<b>THE</b> [37] -	17:12
Page [1] -	pointed [1]	[1] - 8:24	reduce [2]	15:9, 15:10,	Social [1] -	3:8, 3:11,	TTD [2] -
7:1	- 11:8	private [1]	- 6:1, 15:20	15:21	4:22	3:13, 3:15,	12:1, 12:2
pages [1] -	portion [3]	- 11:10	reduced	secure [1]	solicit [1] -	4:8, 4:17,	two [1] -
19:9	- 7:6, 14:5,	procedur	[4] - 4:23,	- 12:25	4:10	4:21, 5:3,	16:1
paid [3] -	14:6	e [1] - 11:1	5:2, 15:16	Security	sometime	5:6, 5:11,	type [1] - 11:7
7:13, 10:13,	portions	proceedin	reducing	[1] - 4:22	<b>s</b> [4] - 13:14, 13:16,	5:14, 5:19,	types [1] -
15:10	[1] - 13:23 position	gs [1] - 3:3 Professio	[3] - 11:14,	see [10] -	16:15,	6:3, 6:10,	9:1
part [4] -	[2] - 6:5,	nal [2] -	15:20, 15:25	3:19, 7:9,	16:16	10:19, 10:22, 11:4,	typical [1] -
7:9, 7:10, 8:3	14:15	19:4, 19:16	Registere	9:1, 9:7, 9:10, 12:3,	sorry [2] -	11:12,	11:18
o.s partial [1] -	post [8] -	project [1]	<b>d</b> [2] - 19:4,	13:10, 12:3, 13:10, 14:9,	6:3, 11:5	11:16, 12:7,	
10:1	3:23, 5:4,	- 4:6	19:16	16:25	sort [1] -	12:11,	U
particular	7:7, 7:15,	projects	regular [1]	seeing [2] -	9:10	12:14, 14:7,	
[1] - 16:22	7:25, 10:1,	[1] - 8:22	- 10:23	11:4, 11:6	special [1]	14:12,	Umm [1] -
past [1] -	13:6, 16:17	proper [1] -	reiteratin	seem [1] -	- 8:22	14:20, 15:3,	17:5
8:23	post-	16:4	<b>g</b> [1] - 3:18	14:1	specialist	15:17,	umm [1] -
pattern [1]	Murer [1] -	PTD [1] -	remainder	Seminole	[1] - 4:7	15:23, 16:6,	17:16
- 16:20	10:1	10:24	[1] - 12:6	[1] - 9:21	specific [3]	16:23,	unapporti
pay [3] -	post-	Public [2] -	remember	send [4] -	- 6:12,	16:25,	oned [2] -
9:6, 9:8,	offset [7] -	19:5, 19:16	[2] - 17:9,	10:25, 11:2,	16:21,	17:15,	7:17, 14:19
14:19	3:23, 5:4,	put [3] -	17:16	11:13, 13:2	17:21	17:20, 18:1,	underlyin
<b>payee</b> [4] -	7:7, 7:15,	8:4, 8:6,	REMEMB	<b>sense</b> [1] -	<b>SS</b> [1] -	18:3, 18:6,	<b>g</b> [1] - 6:19
10:25, 11:7,	7:25, 13:6,	16:1	ERED [1] -	8:14	19:1	18:10	underpay
11:13, 13:2	16:17		_ 3:1	sent [1] -	<b>SSDI</b> [3] -	therefore	ment [3] -
paying [5]	practice	Q	removal	12:6	13:1, 15:7,	[1] - 10:8	6:6, 6:8
- 7:14, 9:3,	[11] - 3:20,	-	[1] - 10:8	<b>set</b> [1] -	16:8	thinking	understan
9:4, 10:24,	4:1, 5:9,	questions	remove [1]	19:11	standard	[1] - 18:6	<b>dably</b> [1] -

```
7:7
                  windfall [1]
 understo
                - 13:25
od [1] - 15:8
                  withheld
 undispute
                [1] - 13:9
                  withholdi
d [1] - 15:1
 undispute
                ng [1] - 6:2
                  WITNESS
dly [1] - 7:13
 unique [1]
                [1] - 19:11
- 12:22
                  wonder [1]
                - 7:8
 unless [1] -
                  wonderin
8:14
                g [1] - 6:23
 unreason
able [1] - 9:6
                  words [1] -
 unusual
                7:12
                  Workers'
[3] - 12:13,
14:4, 14:9
                [1] - 3:3
 up [6] -
3:17, 8:22,
                       Υ
10:21,
13:21,
                  year [1] -
14:24, 17:6
                 10:1
                 years [1] -
      ٧
                17:9
 varied [1] -
16:24
 view [2] -
5:23
      W
 WALLAC
E [22] - 3:10,
4:9, 4:18,
4:22, 5:5,
5:7, 5:12,
5:15, 5:20,
6:5, 11:22,
12:10,
12:12,
13:12, 14:8,
14:13,
15:11,
16:19,
16:24, 17:5,
17:16,
17:25
 ways [3] -
4:14, 13:14,
16:9
 Wednesd
ay [1] - 3:1
 week [2] -
12:2, 12:5
 WHEREO
F[1] - 19:11
 whole [1] -
13:24
 wide [1] -
8:25
```