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**From:** Kevin Kruse <Kevin@201injury.com>  
**Sent:** Wednesday, December 16, 2020 12:57 PM  
**To:** Comments Mailbox  
**Subject:** [External]Message concerning the proposal for virtual civil jury trials

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Dear Judge Grant,

I am writing in support of the proposal to implement virtual jury trials. Furthermore, I am strongly urging the Court to make virtual jury trials mandatory.

Over the past approximately six months, I have witnessed first-hand insurance companies exploiting the pandemic to their advantage. In personal injury actions, insurance carriers are either refusing to make settlement offers or are making extremely low offers. I have heard more than one insurance adjuster refer to this as the “covid discount”. By way of example, my firm has received final settlement offers of less than \$19,000 on cases that would have easily settled for \$100,000 or more pre-pandemic. In other cases, I have received no offers on cases that have significant value, and which the defense carriers would have been eager to resolve prior to the pandemic. The defense carriers are well aware that plaintiffs will have to wait potentially years to reach trial. If they are given the ability to opt-out of virtual trials, they will most assuredly do so. For this reason, it is imperative that the virtual trials be mandatory.

The technology required to conduct virtual trials is easily available to jurors and all parties for trial. Mandatory virtual trials is a practical, effective solution to the significant backlog.

Thank you for your time and consideration.

Kevin Kruse

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