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Proudly representing injured workers
For over 25 years.

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April 9, 2014

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APR 14 2014

VIA EMAIL AND US MAIL - gcannon@wcc.sc.gov
Gary M. Cannon, Executive Director
SC WORKERS' COMPENSATION COMMISSION
Post Office Box 1715
Columbia, South Carolina 29202

SC Court of Appeals

RE: Antonio Lazaro v. Burris Electric and SC Guaranty Assoc.
WCC No.: 0710622

Dear Mr. Cannon:

Please find attached a letter that was sent to Mr. Lazaro's home address (of course, Mr. Lazaro is in a vegetative state at the Babcock Center) from the South Carolina Guaranty Association. I will be making contact with the claims adjuster but the purpose of this letter is that per my previous letter and discussions with the Commission, I had concerns as to whether or not this company was in fact an insurance company. I was assured that they had filed as an insurance company for the employer and have represented themselves as such to the South Carolina Workers' Compensation Commission. Obviously, this was a fraudulent representation made to the Commission.

It appears more and more that these multi-faceted and/or hybrid relationships are being created, it is becoming harder and harder for the Commission or anybody else to tell whether or not we are dealing with an insurance company or whether we are dealing with a self-insured. I simply wanted to make you aware of this situation and also I want to make sure all the appropriate agencies are aware of this situation as well. Therefore by copy of this letter, I am forwarding a copy to the South Carolina Attorney General's office attention Fraud Division, a copy to the South Carolina Insurance Commission and to the South Carolina Guaranty Association. I am also sending a copy to former defense counsel as well as the South Carolina Court of Appeals wherein there is an appeal still pending in this case.

I will be glad to speak with anyone from any of the appropriate

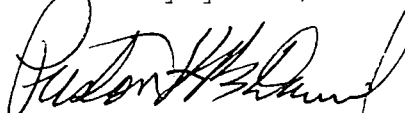
Gary M. Cannon, Executive Director

April 9, 2014

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agencies or parties involved about this situation so that we can get this relationship straight for my client and other affected individuals, employers, medical and care providers, etc.

Sincerely yours,



Preston F. McDaniel

PFM/abh

Enclosure

cc: South Carolina Court of Appeals ✓
South Carolina Department of Insurance
South Carolina Attorney General - Fraud Division
South Carolina Guaranty Fund
John E. Duncan, Esquire
George Gallagher, Esquire
Helen F. Hiser, Attorney at Law

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APR 14 2014

SC Court of Appeals

March 28, 2014

Antonio Lazaro
101 Rolling Rock Rd
Columbia SC 29212

RE: Workers Compensation Claim Arising Under CompTrustAGC Of South Carolina, INC. Self-insured Program

Dear Mr. Lazaro:

You have been listed as a Claimant pursuant to a workers compensation claim arising under the CompTrustAGC of South Carolina, Inc. ("CompTrust") self-insured program. Recently your claim was being handled by CAGC Insurance Company ("CAGC"). Effective January 17, 2014, CAGC was declared insolvent by the North Carolina Department of Insurance ("NCDI") and placed into liquidation. As such, the claim will no longer be handled by CAGC or the NCDI.

As your claim originated as a self-insured claim covered by CompTrust, your claim does not fall within the definition of a "covered claim" under S.C. Code §38-31-20. As such, while the claim has been forwarded us, it is NOT covered by the South Carolina Property and Casualty Insurance Guaranty Association (the "Association"). Despite the above, at the request of the South Carolina Department of Insurance, this Association will handle your claim, and where appropriate, pay benefits arising under your claim until the parties responsible for payment are identified. This payment should not be construed to be, and the Association specifically denies it is, a voluntary assumption of your claim or an acceptance of responsibility for payment of the claim. Likewise, the Association denies it should be substituted for CAGC or CompTrust as the payor of the claim. As such, although this Association will be handling your claim and make payments where required on an interim basis, it denies responsibility for the payment of your claim and does not waive any rights allowed under the South Carolina Code or at law. The Association specifically reserves the right to seek recovery of any payments made from the party ultimately responsible and/or liable for the claim.

If you have any questions, please contact

Randy Mason, Claims Manager
SC Guaranty Association
P.O. Box 407
Columbia SC 29202
(803)744-4302

Cc: Burriss Electrical Inc.

Preston F. McDaniel, Esquire
McDaniel Law Firm
1315 Elmwood Avenue
Columbia, SC 29201



The Honorable Jenny Abbott Kitchings
Clerk of Court
SC Court of Appeals
Post Office Box 11629
Columbia, South Carolina 29211

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