

# MG&C NEWS

Spring 2004

McAngus Goudelock & Courie Attorneys at Law

## Punitive Damages Update

by Tom Chase

In the future, punitive damages awards may be easier to evaluate and consider in cases pending in South Carolina. In *State Farm Mut. Auto. Ins. Co. v. Campbell*, 123 S.Ct. 1513 (2003), the Supreme Court of the United States issued an opinion related to the constitutionality of a punitive damage award, including an apparent "standard" to be used in evaluating punitive damage awards. *Campbell* involved a suit against State Farm in Utah state court for fraud and intentional infliction of emotional distress. At trial, the jury awarded \$2.6 million in actual damages and \$145 million in punitive damages. On appeal to the Utah Supreme Court, the judgment was reduced to \$1 million in actual damages and \$145 million in punitive damages. However, on further appeal, the United States Supreme Court held the punitive damage award of \$145 million was constitutionally excessive under the Due Process Clause of the Fourteenth Amendment.

In evaluating the punitive damage award, the Court considered three constitutional guideposts: (1) the degree of reprehensibility of the defendant's misconduct; (2) the ratio between the punitive damage award and the actual or potential harm suffered by the plaintiff; (3) the difference between the punitive damages awarded by the jury and the civil penalties imposed in comparable cases. The Court held the "degree of reprehensibility of the defendant's misconduct" is the most important indicator of the reasonableness of the punitive award. Though declining to impose a bright-line rule, the Court did state "few awards exceeding a single-digit ratio between punitive and compensatory damages to a significant degree will satisfy due process." Therefore, in the future, punitive damage awards that are more than ten times greater than the compensatory damages are more likely to be successfully challenged on the basis that the awards are constitutionally excessive.

## Laurie Thomas named Paralegal of the Year



Laurie K. Thomas was named Paralegal of the Year by the Palmetto Paralegal Association (PAA) for her exceptional talent, extraordinary professionalism, tireless efforts to serve the Association and the community and her steadfast enthusiasm to promote the paralegal profession. Laurie has been a member of PAA since 1999. She has served on the Pro Bono Committee and is currently the newsletter committee chairperson for the second straight year. The Palmetto Paralegal Association is a Columbia-based organization that was formed in 1988 of paralegals and paralegal students dedicated to the professional development of paralegals and the promotion of the paralegal profession. Laurie works in MG&C's Columbia office with Steve Bates in our governmental relations practice, and Sterling Davies and Pete Balthazor in our litigation practice

## North Carolina Industrial Commission levying fines for improperly completed Form 19

by Dan Eller and Trula Mitchell

As of February 24, 2004, the North Carolina Industrial Commission will be levying fines upon employers, carriers and third party administrators for failure to properly complete a Form 19, Employer's Report of Injury or Occupational Disease to Industrial Commission. Specifically, the Industrial Commission is concerned with the lack of employer and carrier codes on such forms. Prior to February 24, 2004, the administrative staff at the Commission filled in the codes themselves, or simply returned the Form 19 to the appropriate carrier to be properly completed. Effective February 24, 2004, the Industrial Commission will issue administrative sanctions for each incomplete Form 19 received. The staff will attempt to fill in any missing codes and issue a sanction order, or if the staff is unable to obtain the missing codes, the Form 19 will be returned to the carrier, along with a sanction order. Either way, sanctions will be imposed!

According to N.C. Gen. Stat. § 97-92(e), the penalty for failure to enter the proper codes will be "not less than five dollars (\$5.00) and not more than twenty-five dollars (\$25.00)." Chief Deputy Commissioner Stephen Gheen filed a memorandum discussing the change in procedure with regard to improperly completed Form 19's. Chief Deputy Commissioner Gheen cited several reasons for the change including decreased staff time for more important tasks, as well as delays in benefit payments in some compensable cases.

According to Deputy Commissioner Douglas Berger, the Industrial Commission received approximately 49,439 Form 19's in the year 2003. As such, missing information on these forms greatly increases the amount of administrative work for the Commission. Deputy Commissioner Berger reported that in a recent, informal two (2) day sampling of Form 19's, fifteen percent (15%) of the filed forms were incomplete. Applying this statistic to the total number of Form 19's received by the Industrial Commission over the course of a year, approximately 7,416 incomplete Form 19's are submitted annually. Therefore, in order to avoid sanctions and assist the Industrial Commission in operating more efficiently, remember to fill out your Form 19's completely by supplying the correct code information. These codes can be found on the Industrial Commission's website, [www.comp.state.nc.us](http://www.comp.state.nc.us).

## MG&C and GML&J Litigation Seminar

McAngus Goudelock & Courie and Goodman McGuffey Lindsey & Johnson are hosting an educational litigation seminar on April 30, 2004 in Atlanta, Georgia at the Hilton Atlanta Northeast. The seminar has been approved for six CEU credits by the GA Department of Insurance and submitted to the NC and FL Department of Insurance for six continuing education credits. Please call or email Kim Schneider at 803-227-2282 or [kschneider@mgclaw.com](mailto:kschneider@mgclaw.com) for more information.

**FIESTA TIME** - Come celebrate with MG&C and GML&J during the Atlanta Claims Conference at our Fiesta party, pool side at the Hilton Atlanta Northeast, April 15, 2004, 5:00 p.m.-8:00 p.m. We hope to see you there!

# South Carolina Update

## From the Courts

### General Liability

#### Social host liable for providing alcohol to minor

Cohen Dry Wall, Inc., held a holiday party and hired a professional bartender to verify guests' identification. The deceased employee, Feagin, then 19, was told prior to the party that he would not be served alcohol and therefore brought his own bottle of gin. Several employees saw deceased with the bottle, but no one saw him take a drink. He was later in an accident in which both he and the estate's decedent, Barnes, were killed. The personal representative sued, alleging negligence. The representative was awarded a judgment against the employer. On appeal, Cohen argued that a social host did not incur any liability to third parties when he served alcohol to his guests. The Court of Appeals disagreed and held that Supreme Court of South Carolina precedent noted that the purpose of statutory prohibitions against transferring alcoholic beverages to minors was just as applicable to the provision of alcohol by a social host to a guest who was under the legal drinking age. Because the social host had knowledge that deceased was drinking alcohol despite being under the legal age, they essentially assented to the minor consuming alcohol, in violation of the statute. There is, however, still no liability to a third party for alcohol served to adult guests under *Garren v. Cummings & McCrady*, 289 S.C. 348, 345 S.E.2d 508 (Ct. App. 1986). *Barnes v. Cohen Dry Wall, Inc.*, 2003 S.C. App. LEXIS 199 (Ct. App. 2003).

#### Non-resident relative not entitled to stack UIM coverage

The driver, 17, lived with her mother. Following an accident, the driver sought additional UIM benefits from her step-mother's insurance policy by stacking coverages of other vehicles. The insurer instituted suit and the referee found that the driver was not entitled to stack UIM benefits because she was not a named insured and did not reside in the named insured's household. On appeal, the court noted that the pertinent inquiry was whether the driver was a Class I insured, and specifically whether she was a resident relative of the named insured's household. South Carolina courts had not considered the issue of whether a child was a resident relative of a noncustodial parent's household when the child's parents were divorced or separated, the child was living with one parent, and custody of the child had been established. The court concluded that the driver was not a resident relative of her father's household. The driver's short, infrequent visits to her father's town, scattered with overnight stays with other relatives, demonstrated the transient nature of her residence in her father's home. Further, her work schedule precluded any expectation of regular returns to the father's home. *Auto-Owners Insurance Company v. Horne*, 356 S.C. 52, 586 S.E.2d 865 (Ct. App. 2003).

#### Premises Liability/Attractive Nuisance

The deceased, a 10 year-old boy, went with his older brother and some friends to see a "dirt jumping hill." The boys walked to a canal owned and operated by International Paper, and used a pipe to cross over the water. The deceased decided to enter the water and, unable to escape the swift current, drowned. His aunt sued and the attractive nuisance issue was taken from the jury. At trial, a verdict form was used, without objection, and the jury apportioned 75 percent of the fault to the deceased and 25 percent to the company, resulting in no recovery for the aunt under South Carolina's comparative negligence scheme. On appeal, the court held that the jury's verdict was consistent on its face and had not been objected to. There was no error in directing a verdict for the company on the attractive nuisance claim because the doctrine was inapplicable where the injured child went to the dangerous attraction for some other reason and in the case at bar, the deceased was near the canal to see the dirt jumping hill. Even if the directed verdict was in error, it was harmless because the issue of the company's negligence and whether it maintained an "unguarded condition" remained for the jury's consideration. *Henson et. al. v. City of Georgetown, et. al.* 2004 S.C. App. Lexis 37 (Ct. App. 2004).

## Legislative and Administrative News

The following legislation will be considered by the S.C. House and Senate this session:

#### Mediation Mandated

Senate bill 932 requires the Commission to implement mandatory mediation for each case in which a hearing is requested. The program would be developed by July 1, 2005. **S932**

#### Elimination of Concurrent Jurisdiction

These bills eliminate concurrent jurisdiction between the South Carolina Workers' Compensation Act and the Federal Employers' Liability Act, the Longshore and Harborworkers Compensation Act and the Jones Act. **S936 and H4671**

#### Presumption of Total Disability

This House bill eliminates the presumption of permanent and total disability in cases where the claimant has lost 50 percent or more use of the back. **H4669**

#### Burden of Proof

These bills require the burden of proof in a workers' compensation claim to be on the injured employee and require the use of an expert witness to establish causation in medically complex cases. **S940 and H4670**

#### Benefits for Illegal Aliens

This bill would prevent illegal aliens from collecting workers' compensation benefits. **H4666**

#### Notice

This bill requires claimants to give notice of their injuries to the employer within 14 days after the injury as opposed to 90 days. The proposal requires claimants to provide a "substantial" excuse instead of the current "reasonable" excuse for failure to report timely. **H4672**

#### Appellate Review

This bill requires Administrative Law judges to hear appeals from decisions of the Workers' Comp Commission. The ALJ's decision could be appealed to the Court of Appeals. This bill eliminates appeals to the Full Commission and the Circuit Court. **S931**

#### Disclosure of Information by Treating Physician

These bills expand the health care provider's ability to disclose information to a representative of the employer or carrier. **S849 and H4668**

#### Intentional Injury and Failure to Follow Company Policy

This bill bars an employee from recovering workers' compensation benefits for intentional injuries to himself or others. This bill would also bar benefits for a claimant's willful failure or refusal to perform duties required by written company policy. **H4665**

#### Intoxication Defense

This bill bars workers' compensation benefits for an employee with a blood alcohol content of .08 percent or more within four hours of an injury or death. Alcohol, marijuana or a non-prescribed controlled substance in the employee's blood creates an inference the intoxication was the proximate cause of the accident. **H4664**

## Litigation

#### Medical Malpractice and Patient Safety Reform Act

This bill provides for pre-litigation panel review of all claims of medical malpractice. Also requires parties to a malpractice action to submit to mediation. The bill also establishes a \$300,000.00 cap on non-economic damages. **S948**

#### Punitive Damages

This bill establishes standards and procedures for the recovery of punitive damages in civil actions, including limits on punitive damages to not exceed three times the amount of compensatory damages or \$250,000.00, whichever is greater, and to limit punitive damages to be awarded only where fraud, malice, or willful, wanton or reckless conduct was related to the injury for which compensatory damages were awarded. **H3166**

# North Carolina Update

## From the Courts

### General Liability

#### **Testimony of non-party's injuries allowed to show impact of collision.**

Plaintiff was a retired dentist and working as a “fill-in” for another local dentist. Both dentists were in plaintiff’s automobile when they were struck by defendant. Plaintiff’s testimony was that the accident exacerbated a prior injury, making his hands and fingers numb and unable to work again. Plaintiff called his passenger as a witness to discuss the severity of the collision. The trial Judge, over numerous defense objections, allowed the Plaintiff to elicit evidence of the passenger’s injuries (which were much more severe) to show the severity of the collision. The Court of Appeals held that though passenger’s injuries were not relevant as to damages, they did tend to show the severity of the impact for the jury.

*Dunn v. Custer*, 519 S.E.2d 11 (January 2004)

#### **Insurer acted as “agent” of insured by failing to notify plaintiff of proper party to lawsuit.**

Plaintiff suffered injuries in a Piggly Wiggly Store. Plaintiff’s counsel negotiated with Piggly Wiggly’s insurance carrier for 16 months towards reaching a settlement. Insurer represented itself as Piggly Wiggly’s insurer only during this time. When Statute of Limitations date approached, plaintiff filed suit against what he thought was legal name of the store. Initial Defendant filed a Motion to Dismiss as it was not the proper party, and had previously leased the store to Flockhart. Plaintiff amended his complaint and added Flockhart Foods as a named defendant. Flockhart filed a Motion to Dismiss on the basis of Statute of Limitations, and prevailed at the trial court level. The Court of Appeals reversed, holding that the insurer of Piggly Wiggly was also the insurer for Flockhart Foods. As such, the Court held that insurer was acting as an agent for Flockhart – estopping Flockhart from asserting any statute of limitation defense. The Court held Flockhart was a proper party to the lawsuit, and that the dismissal was in error – despite the fact that Plaintiff never sought to discover the true owner/tenant of the store.

*Hatcher v. Flockhart Foods*, 589 SE2d 140 (December 2003)

### Workers’ Compensation

#### **Injuries sustained during “road rage” incident not compensable.**

The North Carolina Supreme Court reversed the decision of the Court of Appeals in *Dodson v. Dubose Steel, Inc.*, 159 N.C. App. 1, 582 S.E. 2d 389 (2003) where the Court of Appeals held the decedent’s death arose out of and in the course and scope of his employment where decedent, a truck driver, got out of his truck to confront another driver who had been making gestures about the decedent’s driving, and where the other driver hit the decedent with his vehicle causing injuries which led to his death. The Supreme Court reversed the decision based on the previous dissenting opinion of Judge Steelman which stated, “even though a truck driver may experience an increased risk of being in a collision or accident involving his truck, his employment cannot reasonably be seen as increasing the risk of the driver himself being struck by a vehicle after exiting his truck to confront another driver on the roadside in an episode of “road rage”; hence, the truck driver’s injuries in the road rage incident did not arise out of his employment.”

*Dodson v. Dubose Steel, Inc.*, 2004 N.C. LEXIS 13 (February 6, 2004)

#### **Plaintiff decedent’s heart attack was not compensable under the Workers Compensation Act**

The North Carolina Court of Appeals held that plaintiff decedent’s heart attack was not compensable under the Workers Compensation Act even though he was under constant stress at work and his store hours had been increased two days before the heart attack. The court reasoned that the heart attack was not compensable because it was not precipitated by any single event. The court noted that the lengthening of an employee’s day by one hour is not an unlooked for or untoward event and the multiple events, or stressors, occurring over a period of time which allegedly result in a heart attack, do not constitute an injury by accident.

*Dillard v. Merchants, Inc.*, 2004 N.C. App. LEXIS 26 (January 6, 2004)

## Legislative & Administrative News

#### **North Carolina Governor Mike Easley Appoints New Judge to Court of Appeals**

On February 5, 2004, Governor Easley appointed Alan Z. Thornburg to the North Carolina Court of Appeals after former Chief Judge Sid Eagles retired. Also, Judge John C. Martin was named the new Chief Judge of the Court of Appeals.

#### **Truck, tractor, or truck tractor trailer driver’s status as employee or independent contractor**

Effective for all workers’ compensation claims arising after October 1, 2003, the North Carolina General Assembly has added a provision to the Workers’ Compensation Act to address the obligations of interstate and intrastate motor carriers and/or owner/operators. Under this section, the determination as to whether an individual, in the interstate or intrastate carrier industry who operates a truck, tractor, or truck tractor trailer licensed by a state is an “employee” or an “independent contractor” depends upon the application of the common law test for determining employment status.

If a motor carrier, regardless of whether they employ three or more employees, contracts with an owner/operator (even one deemed to be an “independent contractor”) who operates a state licensed truck and who has not secured workers’ compensation insurance as set out in the NC Workers’ Compensation Act, then motor carrier shall be liable as an employer for injury or death of the owner/operator or his employees.

The third paragraph of this provision states that the motor carrier may insure any of their owner/operators under a blanket policy.

Further, the motor carrier may include in their contract with the owner/operator who operates a truck, tractor or truck tractor trailer licensed by the state an agreement for the independent contractor to reimburse the cost of covering that independent contract under the motor carrier’s coverage of his business. It is important to note that this section seems to apply only when the owner/operator is deemed to be an independent contractor of the motor carrier.

N.C.G.S. §97-19.1

## Revised ADR Rules and Procedures in North Carolina

by John Spainhour

Although most carriers and counsel involved in liability defense are familiar with either court ordered mediation or non-binding arbitration, North Carolina's Alternative Dispute Resolution Committee recently authorized the use of two new settlement procedures: the neutral evaluation and summary trial. The commission also authorized the use of arbitration in all Superior Court actions, a procedure all too familiar to automobile liability carriers defending soft tissue low-impact cases. Despite the new ADR procedures, mediation remains the default procedure in any Superior Court action, but the parties may opt out for any of the three procedures. Although none of procedures are required to be used in lieu of a jury trial, their use should be cost efficient.

### The Neutral Evaluation

So what is a neutral evaluation? The neutral evaluation is a procedure whereby a "neutral evaluator" offers an advisory evaluation of the case following summary presentations by each party. Approximately 20 days before the evaluation, each party is required to furnish the evaluator with written information about the case (no longer than 5 pages) summarizing the significant facts and issues. After both sides present, the evaluator renders a candid assessment of liability, estimated settlement value, and the strengths and weaknesses of each party's claims. The evaluator's report is not reduced to writing unless the parties believe the assessment and decide to settle the case. Although the Court's authorize this procedure, the parties are responsible for compensating the neutral evaluator.

### Arbitration

At an arbitration, arguments of counsel and testimony of witnesses and affidavits may be presented to an arbitrator, or panel of arbitrators if the parties choose, and a decision is rendered. If the parties agree up front, the decision is binding. Even if they do not agree up front to be bound by the decision, a dissatisfied party must make a request for a trial de novo within 30 days after the decision or it becomes a final judgment. At arbitration, the rules of evidence are to be used only as a guide, much to the chagrin of the defense bar.

### Summary Jury Trial

The summary trial – a condensed jury trial at warp speed – presents the most interesting procedure. All evidence is presented in summary fashion to a privately procured jury, which renders a verdict. The verdict is not binding, unless the parties agree up front. Significantly, the jury is not informed of the non binding nature of the proceeding, so as not to diminish the seriousness of the hearing. At the beginning of the trial, eighteen potential jurors are brought in and questioned by the "presiding officer." Each party has three challenges, but no one can excuse a juror for cause. Significantly, no evidence may be presented that would be inadmissible in a regular trial. The jury is encouraged to attempt to return a unanimous verdict but the rules certainly do not require one. Of course the parties are free to make any sort of high-low agreement to limit avoid aberrant results.

### Carriers Required to Attend Mediation

Of more significant note to most, the revised rules demand that a representative of each liability insurance carrier, including uninsured and underinsured motorist carriers "shall be represented at the conference by a representative, other than the carrier's outside counsel, who has the authority to make a decision on behalf of the carrier or who has been authorized to negotiate on behalf of the carrier and can promptly communicate during the conference with the persons who have such decision making authority." But fear not, the revised rules allow for telephonic appearances when "good cause is shown."

## From the North Carolina Legislature

### UM Inter-policy Stacking Allowed if Insured Under More than Policy

In the past, inter-policy stacking by a single individual holding multiple insurance policies was prohibited under N.C.'s UM law. However, for all accidents occurring on or after January 1, 2004, by way of new legislation, if an insured has more than one policy, that person may combine the highest applicable limit available under each policy to determine the total amount of UM coverage available. The old rule is still in effect if the UM coverage provides for more than one motor vehicle. This change only applies to non fleet private passenger motor vehicles. See 2003 N.C. Sess. Laws 311, amending § 20-279.21(b)(3).

## South Carolina Tort Reform

by Tom Chase

Tort reform has been a very hot topic at the State House this session. The House of Representatives passed House Bill 3744 in January, and the Senate Judiciary Committee was considering the measure in early March, including meeting to consider several amendments to the bill that have been part of negotiations aimed at getting the legislation to the floor of the Senate in late March.

One of the more significant proposals in the legislation addresses venue. The proposed changes in the venue statutes provide that civil actions against a resident individual defendant must be tried in the county where the cause of action arose or where the defendant resides, and an action against a nonresident individual must be tried in the county where the cause of action arose. Additionally, actions against a domestic corporation must be tried in the county of the corporation's principle place of business or where the cause of action arose, and an action against a foreign corporation must be tried in the county where the corporation has its principle place of business in this State or where the cause of action arose. These proposals could dramatically change the potential for "forum shopping" in suits throughout the state.

The legislation also addresses joint and several liability issues. Pursuant to the legislation, each defendant against whom recovery is allowed would be liable to the claimant for only his own proportionate share of the recoverable damages. The jury or court is required to determine the amount of damages and the percentage of liability for each defendant. This would result in a dramatic change from the current joint tortfeasor law in South Carolina, which provides each Defendant would be responsible for its pro rata share without any specific determination of percentage of liability for each Defendant.

In addition, the legislation also addresses frivolous lawsuits, professional malpractice, post-judgment interest rates, non-economic damage awards, and punitive damages, in various forms.

# News

## Expecting

**Chad and Elizabeth Abramson**  
September 2004

## Births

**Kari and Justin Diggins** welcomed **Peyton Charles Diggins** into their family on November 16.

**Mary Margaret and Doug Hyatt** welcomed **Charles Manning Hyatt** into their family January 20.

**George and Allison Gallagher** welcomed **George Douglas Gallagher, Jr.** into their family on March 9.

## Engagement/Wedding

**Caroline Smith** engaged to **Jeff Hoppe**  
Wedding date November 13, 2004

## MG&C Profile



### William "Bill" H. Nixon, Jr.

Bill received his B.A. in History from The Citadel in 1993. He received his J.D. from Campbell University School of Law and a Masters of Arts in

the History of International Relations with a focus in International Law from the London School of Economics and Political Science. He served as a law clerk to the Honorable Edward B. Cottingham, Judge of the Fourth Judicial Circuit of South Carolina and is a former Assistant Solicitor for the Ninth Judicial Circuit in Berkeley County. Bill joined the firm's Charleston office in January. His practice focuses on workers' compensation defense and general liability defense.



### Nikki Nicholson

Nikki previously worked with McAngus Goudelock & Courie in their Columbia office. She took some time away to enjoy her new little one Elizabeth.

Nikki has rejoined the firm on a part-time basis and continues her practice which focuses on workers' compensation defense. Nikki received her B.A. in Communications from the University of New Hampshire. She received her J.D. from the University of South Carolina School of Law.

## MG&C opens full service Governmental Relations Group

MG&C Consulting Services, a wholly owned subsidiary of McAngus Goudelock & Courie, offers a comprehensive approach to facilitating a successful interaction between the public and private sectors. Our team is comprised of a veteran group of talented professionals who have served with distinction at the highest levels of state government. Extensive, first hand experience and an intimate knowledge of the internal workings of state and local government allows us to navigate and master the regulatory and policy making processes. We are adept at planning and implementing long range strategies as well as providing the necessary advice and support in those critical, high-pressure situations.

### We offer a broad range of services including:

#### GOVERNMENT RELATIONS

- Maintain high level policy contacts within state and local government
- Monitor regulatory and legislative activity
- Gather and analyze information on legislative and executive policy
- Plan and direct legislative strategies and lobbying activities

#### LEGISLATIVE AND REGULATORY ADVOCACY

- Shape state policy as expressed in legislation and executive agency actions or rules
- Develop legislative and regulatory strategies for affecting the outcome consistent with client goals
- Draft and develop legislation for introduction by legislators
- Manage and participate in lobbying coalitions
- Make direct contact with legislators, administration officials and key regulators
- Represent clients before governmental bodies and key decision makers

#### BUSINESS DEVELOPMENT AND GOVERNMENT PROCUREMENT

- Assist firms in establishing a valuable network of South Carolina business contacts
- Provide access to and assist in creation of government markets for clients' goods and services
- Market client products and services to state and local agencies
- Develop successful requests for proposals (RFP) and bid proposals
- Prepare and execute strategy to address state and local permit and regulatory issues
- Provide accurate information on South Carolina's changing business, political, and policy climate

#### PUBLIC AFFAIRS

- Assist firms in managing a public profile and developing issue identification and management strategies
- Coordinate public outreach and media relations programs
- Oversee publicity events and activities
- Develop crisis communications and action plans to handle negative publicity or unfavorable public response

#### CAPTIVE INSURANCE

- Assist with concept development
- Organize and direct service providers in the preparation of feasibility studies
- Establish positive, proactive relationships with regulators, licensing officials, and the captive insurance community
- Coordinate incorporation and insurance licensing approval process
- Monitor legislative and regulatory environment, maintain professional contact with regulators, and make regular status reports and recommendations



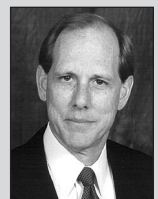
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# Calendar

## OF EVENTS

- April 7-9** NC Self Insured Association Conference in Wilmington, NC
- April 14-16** Atlanta Claims at the Hilton Atlanta, Northeast
- April 15** MG&C and Goodman McGuffey Lindsey & Johnson Party at Atlanta Claims
- April 28-30** SC Self Insured Association Conference in Litchfield Beach and Golf Resort
- April 30** MG&C and Goodman McGuffey Lindsey & Johnson Litigation Seminar in Atlanta at the Hilton Atlanta, Northeast
- May 19-22** NC Adjusters Association Conference in Sunset Beach, NC



[www.mgclaw.com](http://www.mgclaw.com)  
Check out our newsletter online

## DID YOU KNOW?



George Kurani, a partner in MG&C's Charlotte office, was Davidson College's foosball (yes, foosball) tournament champion in his senior year. He abandoned his Olympic aspirations to attend law school.

## Web Sites of Interest

### CHECK THESE OUT!

#### [www.familydoctor.org](http://www.familydoctor.org)

This great site contains general health information on a number of health related topics for the whole family.

#### [www.doi.state.sc.us](http://www.doi.state.sc.us)

This is the official website of the South Carolina Department of Insurance.

#### [www.ncdoi.com](http://www.ncdoi.com)

This is the official website of the North Carolina Department of Insurance.

[www.mgclaw.com](http://www.mgclaw.com)

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