LETTER OF TRANSMITTAL

Columbia, S. C. July 1, 1990

TO:

His Excellency, the Governor of South Carolina, The Honorable Members of the Senate and House of Representatives, Columbia, South Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina Second Injury Fund for the fiscal year 1989-90.

Respectfully submitted,

Douglas P. Crossman, Director
TABLE OF CONTENTS

SOUTH CAROLINA SECOND INJURY FUND

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Historical</td>
<td>4</td>
</tr>
<tr>
<td>Second Injury Fund</td>
<td>4</td>
</tr>
<tr>
<td>Claims</td>
<td>4</td>
</tr>
<tr>
<td>Legal</td>
<td>5</td>
</tr>
<tr>
<td>Administrative</td>
<td>5</td>
</tr>
<tr>
<td>Key Personnel</td>
<td>5</td>
</tr>
<tr>
<td>Organizational Chart</td>
<td>6</td>
</tr>
<tr>
<td>Statutory Authority for the Agency</td>
<td>7</td>
</tr>
<tr>
<td>Financial Statement</td>
<td>8</td>
</tr>
<tr>
<td>Claims Activity Against Fund</td>
<td>8</td>
</tr>
<tr>
<td>Lapsed Death Benefits Paid Into Fund</td>
<td>8</td>
</tr>
<tr>
<td>Hearings and Others Legal Proceedings</td>
<td>8</td>
</tr>
<tr>
<td>Assessments</td>
<td>9</td>
</tr>
</tbody>
</table>

SOUTH CAROLINA WORKERS' COMPENSATION UNINSURED EMPLOYERS' FUND

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Historical Development</td>
<td>10</td>
</tr>
<tr>
<td>Financial Statement</td>
<td>10</td>
</tr>
</tbody>
</table>

EXHIBIT I  Disbursements to Insurance Carriers and Self-Insured Employers/Funds  11

EXHIBIT II Individual Employers Benefiting from Reimbursements  15

EXHIBIT III Reimbursements Made to Insurance Carriers and Self-Insured Employers/Funds  23
SOUTH CAROLINA SECOND INJURY FUND

Douglas P. Crossman
Director
Second injury funds, also commonly referred to as subsequent injury trust funds, or special disability funds, function within the workers' compensation system to ensure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system, the employer pays only the benefits that are due for the second injury. This creates employment opportunities for disabled workers by removing an employer's fear of increased workers' compensation costs.

The principle behind second injury funds requires the costs of benefits payable to be allocated between the employer and insurer on one hand, and the second injury fund on the other. It is common for the employer or his insurer to pay the disability caused by the second injury and the second injury fund to make up the difference between the employer's liability and whatever is payable as a whole.

The system of apportionment varies from state to state. In establishing the Second Injury Fund in South Carolina, the Legislature created a system of reimbursement that eliminates the controversy over proportionate sharing of liability between the employer/carrier and the Fund by creating the 78 week rule. This rule requires the employer to pay the first 78 weeks of disability. Thereafter, this same employer may be eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

The Workers' Compensation Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

SECOND INJURY FUND

Director

The administration and operation of the Fund is the responsibility of the director who is appointed by and serves at the pleasure of the Budget and Control Board.

Under the general supervision and management of the director are the Fund's three functional divisions: (1) claims, (2) legal, and (3) administrative.

Claims

The administration and management of claims are responsibilities of the Claims Division. After a claim is reported, its
progress through the system is monitored at various stages by claims personnel. Individual case files are reviewed to ensure that the requirements of the Second Injury Fund or Uninsured Employers' Fund and the rules and regulations of the Workers' Compensation Commission are being observed. This includes investigation, evaluation, and developing a course of action to reach a final disposition in each case. Conflicts of a non-judicial matter are resolved in the Claims Division.

Legal

The legal division represents the Fund in contested hearings before the Workers' Compensation Commission and in all appeals before the Full Commission, the Circuit Court, the Court of Appeals, and the South Carolina Supreme Court. All fatal workers' compensation cases are reviewed by the legal staff; and in the absence of dependents or adult children, the Second Injury Fund is beneficiary of the commuted death benefits. The legal division advises the Director on questions of the law and administrative or judicial procedures; and represents the Fund in all other matters as instructed by the Director.

Administrative

The Administrative Division is responsible for a variety of internal programs, including assessment, finance, budgeting, personnel, staff development, purchasing, inventory, facility maintenance, motor vehicles, mail and printing, office services, and affirmative action.

Another important function of all divisions is employer/carrier education. This is accomplished by:

1. The Director of the Fund at various Workers' Compensation Commission, employer and insurance carrier conferences by presenting programs about the Fund.

2. Agency representatives explain the extent of coverage by the Fund while attending hearings, conducting investigations, or visiting employers or carriers.

SOUTH CAROLINA SECOND INJURY FUND

Key Personnel

OFFICE OF THE DIRECTOR
Douglas P. Crossman, Director

CLAIMS DIVISION
Ann P. Corley, Director of Management Services
Gail Cecil, Claims Supervisor

LEGAL DIVISION
Edgar W. Dickson, General Counsel

ADMINISTRATIVE DIVISION
Michael T. Harris, Business Manager
STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workers' Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provisions of Sections 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.

2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained when a claim is made for reimbursement; or

(b) The employer may qualify for reimbursement if he can prove that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.

3. The employee must sustain a subsequent occupational injury:

   (a) Which results in the employer's liability for disability and/or medical cost that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;

   (b) which most probably would not have occurred "but for" the presence of the prior impairment;

   (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

4. An amendment to the Code now requires as a prerequisite to reimbursement from the Fund, the insurer shall be required to certify that the medical and indemnity reserves have been reduced to the threshold limits of reimbursement.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability substantially greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this substantial increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.
FINANCIAL STATEMENT
FISCAL YEAR 1989-1990

Balance from previous year .......... $16,843,544.89

Receipts
   Investments ....................... $1,866,322.14
   No Next-of-Kin Benefits ......... 68,811.80
   Assessments ..................... 27,706,703.92
   Miscellaneous ................... 61,848.42
Total ........................................ 29,703,686.28

Disbursements
   Claims paid by the Fund .......... $29,889,624.32
   Administrative Costs .............. 666,398.29
Total ........................................ 30,556,022.61

Balance in Fund @ 30 June 1990 ..... $15,991,208.56
   (Including Fiscal Month 13)

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1988-1989 ........ 3465
New & Reopened claims filed against the Fund in 1989-90 ......... 3325
Claims Closed .......................... 2550
Claims open at end of fiscal year 1989-90 ...... 4240
Total Claims Paid ..................... 1589
Average Disbursement .................. $18,834.04
Reimbursements Fiscal Year 1989-90 .... $29,889,624.32
Reimbursements Fiscal 1988-89 .......... $24,822,993.70

LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed .................. 345
Recovery ................................. $68,811.80

HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended .................. 353
Hearings Against the Fund ............. 96
Section 42-7-310 subsection (d) of the Workers' Compensation Laws of South Carolina states that:

The funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workers' Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Workers' Compensation Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in September 1990 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is ......................... $53,473,039.57
Less remaining net assets @ 30 June 1990 .......... $15,991,208.56
Equals Second Injury Fund Assessment for 1989-90 .... $37,481,831.01

This assessment ($37,481,831.01) divided by the total Workers' Compensation benefits paid by all carriers ($268,787,018.00) equals the assessment rate (.13944807) applied to each carrier.
The State Workers' Compensation Insolvency Fund, S.C. Code §42-7-200, was established on February 24, 1982. On April 26, 1989, an amendment to this Act placed the administration of the Fund with the South Carolina Second Injury Fund. On June 12, 1990, it was changed to the South Carolina Uninsured Employers' Fund.

The mission of the Uninsured Employers' Fund is to ensure payment of workers' compensation benefits to injured employees whose employers have failed to acquire necessary coverage.

For a claim to come within the scope of the Uninsured Employers' Fund, there must first be a finding by the Workers' Compensation Commission that an employer is subject to and in violation of the Workers' Compensation Law as a result of their failure to provide the necessary insurance coverage. If that determination is made, the Fund may then consider the merits of an employee's claim and pay or defend the claim as it deems necessary. Once the Uninsured Employers' Fund has paid a claim, it is entitled by statute to recover the benefits, costs and expenses from the employer or whoever is legally responsible for payment.

At this time, the Uninsured Employers' Fund is attempting to review and establish procedures to hasten injured employees' recovery from the Fund, and to enhance its abilities to collect from employers who fail to retain required coverage.

FINANCIAL STATEMENT
FISCAL YEAR 1989-90

Balance from previous year ........... $238,866.83

Receipts
   Appropriations Transfers .... $900,000.00
   Recoupments .................. 12,067.60

Disbursements
   Claims paid by the Fund ........ $990,948.75

Balance in Fund @ 30 June 1990 ....... $159,985.68
   (Including Fiscal Month 13)

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1988-1989 ............... 221
New & Reopened claims filed
against the Fund in 1989-90 ............... 165
Claims Closed .................................. 87
Claims open at end of fiscal year 1989-90 .... 299
Total Disbursements ......................... 457
Average Disbursement ....................... $2,168.38
Disbursements Fiscal Year 1989-90 ........... $990,948.75
Disbursements Fiscal 1988-89 ............... $389,199.61
Hearings Attended ........................... 96
## EXHIBIT I

### DISBURSEMENTS TO INSURANCE CARRIERS AND SELF-INSURED EMPLOYERS/FUNDS

#### A. Insurance Carriers

<table>
<thead>
<tr>
<th>Group Name</th>
<th>Company Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AETNA LIFE &amp; CASUALTY GROUP</td>
<td>Aetna Casualty &amp; Surety Co.</td>
<td>$2,289,552.12</td>
</tr>
<tr>
<td></td>
<td>Auto Ins. Co. of Hartford</td>
<td>35,509.84</td>
</tr>
<tr>
<td></td>
<td>Standard Fire Insurance Co.</td>
<td>239,982.45</td>
</tr>
<tr>
<td>ALLIANZ GROUP</td>
<td>Allianz Insurance Company</td>
<td>374,024.18</td>
</tr>
<tr>
<td>ALLSTATE INSURANCE GROUP</td>
<td>Allstate Insurance Company</td>
<td>196,715.85</td>
</tr>
<tr>
<td></td>
<td>Northbrook Prop. &amp; Cas. Co.</td>
<td>30,929.05</td>
</tr>
<tr>
<td>AMERICAN FINANCIAL GROUP</td>
<td>Great American Insurance Co.</td>
<td>144,286.00</td>
</tr>
<tr>
<td></td>
<td>Transport Insurance Company</td>
<td>10,998.06</td>
</tr>
<tr>
<td>AMERICAN INTERN GROUP</td>
<td>American Home Assurance Co.</td>
<td>87,644.19</td>
</tr>
<tr>
<td></td>
<td>Birmingham Fire Insurance Co.</td>
<td>25,154.56</td>
</tr>
<tr>
<td></td>
<td>Commerce &amp; Industry</td>
<td>46,391.95</td>
</tr>
<tr>
<td></td>
<td>Ins. Co. of the State of PA</td>
<td>87,262.53</td>
</tr>
<tr>
<td></td>
<td>National Union Fire Ins. Co.</td>
<td>1,601,648.68</td>
</tr>
<tr>
<td></td>
<td>New Hampshire Insurance Co.</td>
<td>9,750.00</td>
</tr>
<tr>
<td>AMERISURE INSURANCE COMPANIES</td>
<td>Amerisure Insurance Company</td>
<td>4,267.33</td>
</tr>
<tr>
<td>AUTONOMUS GROUP</td>
<td>Argonaut Insurance Company</td>
<td>71,964.53</td>
</tr>
<tr>
<td>ATLANTIC MUTUAL GROUP</td>
<td>Atlantic Mutual Ins. Co.</td>
<td>14,979.80</td>
</tr>
<tr>
<td>AUTO-OWNERS GROUP</td>
<td>Auto-Owners Insurance Co.</td>
<td>14,470.10</td>
</tr>
<tr>
<td>BALDWIN &amp; LYONS GROUP</td>
<td>Protective Insurance Company</td>
<td>65,711.10</td>
</tr>
<tr>
<td>CHUBB GROUP OF INS. COMPANIES</td>
<td>Federal Insurance Group</td>
<td>27,474.80</td>
</tr>
<tr>
<td>CIGNA GROUP</td>
<td>Cigna</td>
<td>508,000.85</td>
</tr>
<tr>
<td></td>
<td>Insurance Co. of N. America</td>
<td>617,011.81</td>
</tr>
<tr>
<td></td>
<td>Pacific Employers Ins. Co.</td>
<td>45,776.35</td>
</tr>
<tr>
<td>CINCINNATI FINANCIAL GROUP</td>
<td>Cincinnati Insurance Company</td>
<td>170,349.19</td>
</tr>
<tr>
<td>CNA INSURANCE COMPANIES</td>
<td>American Casualty Company</td>
<td>157,813.46</td>
</tr>
<tr>
<td></td>
<td>Continental Casualty Company</td>
<td>100,735.23</td>
</tr>
<tr>
<td></td>
<td>Transportation Insurance Co.</td>
<td>250,873.04</td>
</tr>
<tr>
<td>COMMERCIAL UNION INSURANCE COMPANIES</td>
<td>Commercial Union Insurance Co.</td>
<td>16,464.14</td>
</tr>
<tr>
<td>COMPANION PROPERTY &amp; CASUALTY INS.</td>
<td>Companion Property &amp; Casualty</td>
<td>391,728.39</td>
</tr>
<tr>
<td>Insurance Group</td>
<td>Company Name</td>
<td>Premiums</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>-------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>CONSOLIDATED INTERNATIONAL GROUP</td>
<td>American Centennial Ins. Co.</td>
<td>44,141.88</td>
</tr>
<tr>
<td>CONTINENTAL INSURANCE COMPANIES</td>
<td>Continental Insurance Co.</td>
<td>262,146.20</td>
</tr>
<tr>
<td></td>
<td>Fidelity &amp; Casualty Co. of NY</td>
<td>45,981.08</td>
</tr>
<tr>
<td></td>
<td>Kansas City Fire &amp; Marine Ins.</td>
<td>5,023.56</td>
</tr>
<tr>
<td></td>
<td>Niagara Fire Insurance Co.</td>
<td>93,015.00</td>
</tr>
<tr>
<td></td>
<td>Parthenon Insurance Company</td>
<td>19,928.83</td>
</tr>
<tr>
<td>CRUM &amp; FORSTER COMPANIES</td>
<td>Crum &amp; Forster Commercial Ins.</td>
<td>242,095.37</td>
</tr>
<tr>
<td></td>
<td>International Insurance Co.</td>
<td>6,548.16</td>
</tr>
<tr>
<td></td>
<td>North River Insurance Co.</td>
<td>95,229.43</td>
</tr>
<tr>
<td></td>
<td>U. S. Fire Insurance Co.</td>
<td>129,046.05</td>
</tr>
<tr>
<td></td>
<td>Westchester Fire Insurance Co.</td>
<td>171,171.53</td>
</tr>
<tr>
<td>DODSON INSURANCE GROUP</td>
<td>Dodson Insurance Group</td>
<td>7,393.07</td>
</tr>
<tr>
<td></td>
<td>Casualty Reciprocal Exchange</td>
<td>66,108.10</td>
</tr>
<tr>
<td>FEDERATED MUTUAL GROUP</td>
<td>Federal Mutual Insurance Co.</td>
<td>237,582.11</td>
</tr>
<tr>
<td>FEDERATED RURAL ELEC. INS. CORP.</td>
<td>Fed. Rural Elec. Ins. Corp.</td>
<td>4,035.88</td>
</tr>
<tr>
<td>FIREMAN'S FUND COMPANIES</td>
<td>Associated Indemnity Corp.</td>
<td>26,399.11</td>
</tr>
<tr>
<td></td>
<td>American Insurance Co.</td>
<td>104,955.18</td>
</tr>
<tr>
<td></td>
<td>Fireman's Fund Ins. Co.</td>
<td>366,131.66</td>
</tr>
<tr>
<td></td>
<td>National Surety Corp.</td>
<td>14,053.52</td>
</tr>
<tr>
<td>GENERAL ACCIDENT GROUP</td>
<td>Gen. Accident Ins. Co. of Am.</td>
<td>240,499.60</td>
</tr>
<tr>
<td>GEORGIA CASUALTY &amp; SURETY CO.</td>
<td>Georgia Casualty &amp; Surety Co.</td>
<td>53,579.21</td>
</tr>
<tr>
<td>HARLEYSVILLE INSURANCE COMPANIES</td>
<td>Harleysville Mutual Ins. Co.</td>
<td>121,463.75</td>
</tr>
<tr>
<td>HARTFORD INSURANCE GROUP</td>
<td>Hartford Acc. &amp; Indem. Co.</td>
<td>2,619,536.76</td>
</tr>
<tr>
<td></td>
<td>Twin City Fire Insurance Co.</td>
<td>8,421.59</td>
</tr>
<tr>
<td>HOME INSURANCE COMPANIES</td>
<td>Home Indemnity Company</td>
<td>388,590.97</td>
</tr>
<tr>
<td></td>
<td>Home Insurance Company</td>
<td>387,239.77</td>
</tr>
<tr>
<td>INDIANA LUMBERMEN'S MUTUAL INS. CO.</td>
<td>In. Lumbermen's Mut. Ins. Co.</td>
<td>6,691.53</td>
</tr>
<tr>
<td>KEMPER GROUP</td>
<td>American Motorist Ins. Co.</td>
<td>715,121.21</td>
</tr>
<tr>
<td></td>
<td>Lumbermen's Mutual Cas. Co.</td>
<td>374,259.79</td>
</tr>
<tr>
<td></td>
<td>Kemper Insurance Company</td>
<td>265,218.47</td>
</tr>
<tr>
<td></td>
<td>75,642.95</td>
<td></td>
</tr>
<tr>
<td>LIBERTY MUTUAL GROUP</td>
<td>Liberty Mutual Ins. Co.</td>
<td>230,847.25</td>
</tr>
<tr>
<td>LINCOLN NATIONAL GROUP</td>
<td>American Economy Ins. Co.</td>
<td>15,390.15</td>
</tr>
<tr>
<td></td>
<td>American States Ins. Co.</td>
<td>215,457.10</td>
</tr>
<tr>
<td>MARYLAND CASUALTY GROUP</td>
<td>Maryland Casualty Ins. Co.</td>
<td>425,620.52</td>
</tr>
</tbody>
</table>

12
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers Ins. of Wausau</td>
<td>6,322.00</td>
</tr>
<tr>
<td>Nationwide Insurance Co.</td>
<td>245,774.17</td>
</tr>
<tr>
<td>Nationwide Mutual Ins. Co.</td>
<td>79,391.65</td>
</tr>
<tr>
<td>Wausau Insurance Company</td>
<td>679,709.30</td>
</tr>
<tr>
<td>Northwestern National Ins. Co.</td>
<td>39,650.82</td>
</tr>
<tr>
<td>Ohio Casualty Company</td>
<td>37,890.96</td>
</tr>
<tr>
<td>Old Republic Insurance Co.</td>
<td>151,015.33</td>
</tr>
<tr>
<td>Penn Lumbermen’s Mutual Ins. Co.</td>
<td>26,291.82</td>
</tr>
<tr>
<td>Penn. Lumbermen's Mut. Ins. Co.</td>
<td>211,463.10</td>
</tr>
<tr>
<td>Penn. National Mutual Cas. Ins.</td>
<td>36,735.17</td>
</tr>
<tr>
<td>Penn. National Insurance Co.</td>
<td>174,727.93</td>
</tr>
<tr>
<td>Western Employers Ins. Co.</td>
<td>10,224.84</td>
</tr>
<tr>
<td>Petroleum Casualty Company</td>
<td>48,657.77</td>
</tr>
<tr>
<td>Penn. Mfrs. Assoc. Ins. Co.</td>
<td>51,839.89</td>
</tr>
<tr>
<td>Reliance Insurance Company</td>
<td>22,552.14</td>
</tr>
<tr>
<td>Rockwood Insurance Co.</td>
<td>118,950.35</td>
</tr>
<tr>
<td>Royal Ins. Co. of America</td>
<td>273,253.89</td>
</tr>
<tr>
<td>S.C. Ins. Guaranty Assoc.</td>
<td>291,525.34</td>
</tr>
<tr>
<td>S.C. Property &amp; Casualty Ins.</td>
<td>88,476.10</td>
</tr>
<tr>
<td>Consolidated American Ins. Co.</td>
<td>83,909.52</td>
</tr>
<tr>
<td>S.C. Insurance Company</td>
<td>102,381.89</td>
</tr>
<tr>
<td>Sentry Ins., A Mutual Co.</td>
<td>124,653.54</td>
</tr>
<tr>
<td>State Auto Property &amp; Casualty</td>
<td>10,946.20</td>
</tr>
<tr>
<td>State Farm Fire &amp; Casualty</td>
<td>56,485.37</td>
</tr>
<tr>
<td>Transamerica Insurance Company</td>
<td>32,261.68</td>
</tr>
<tr>
<td>Travelers Insurance Company</td>
<td>1,080,471.13</td>
</tr>
<tr>
<td>U.S. Fidelity &amp; Guaranty Co.</td>
<td>1,317,258.09</td>
</tr>
<tr>
<td>Utica Mutual Insurance Co.</td>
<td>37,883.88</td>
</tr>
<tr>
<td>Zurich Insurance Company</td>
<td>59,919.73</td>
</tr>
<tr>
<td>Zurich American</td>
<td>11,486.29</td>
</tr>
<tr>
<td>Universal Underwriters Ins. Co.</td>
<td>60,332.68</td>
</tr>
</tbody>
</table>
B. Self-Insured Employers/Funds

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMERICAN YARN SPINNERS ASSOCIATION</td>
<td>101,042.93</td>
</tr>
<tr>
<td>BATCHELDER-BLASIUS, INC.</td>
<td>11,423.78</td>
</tr>
<tr>
<td>BIGELOW-SANFORD, INC.</td>
<td>40,187.23</td>
</tr>
<tr>
<td>BUILDERS TRANSPORT, INC.</td>
<td>52,994.50</td>
</tr>
<tr>
<td>CAROLINA AGC TRUST FUND</td>
<td>185,091.82</td>
</tr>
<tr>
<td>CAROLINA FREIGHT CARRIERS CORP.</td>
<td>41,434.52</td>
</tr>
<tr>
<td>CAROLINA ROOFERS &amp; SHEET METAL CONTR.</td>
<td>73,742.87</td>
</tr>
<tr>
<td>CITY OF CHARLESTON</td>
<td>11,358.14</td>
</tr>
<tr>
<td>CITY OF COLUMBIA</td>
<td>45,648.10</td>
</tr>
<tr>
<td>CITY OF GREENVILLE</td>
<td>24,172.30</td>
</tr>
<tr>
<td>CITY OF SPARTANBURG</td>
<td>118,510.23</td>
</tr>
<tr>
<td>COUNTY OF CHARLESTON</td>
<td>74,706.64</td>
</tr>
<tr>
<td>DAN RIVER, INC.</td>
<td>120,949.20</td>
</tr>
<tr>
<td>DIXIE YARNS, INC.</td>
<td>14,734.61</td>
</tr>
<tr>
<td>DUKE POWER COMPANY</td>
<td>253,344.31</td>
</tr>
<tr>
<td>FLOWERS BAKING COMPANY</td>
<td>4,870.44</td>
</tr>
<tr>
<td>FOOD LION, INC.</td>
<td>159,183.92</td>
</tr>
<tr>
<td>GEORGIA-PACIFIC CORPORATION</td>
<td>128,064.12</td>
</tr>
<tr>
<td>GREAT ATLANTIC &amp; PACIFIC TEA COMPANY</td>
<td>31,006.36</td>
</tr>
<tr>
<td>INGLES MARKET</td>
<td>24,012.91</td>
</tr>
<tr>
<td>KIMBERLY-CLARK CORPORATION</td>
<td>13,482.14</td>
</tr>
<tr>
<td>K MART CORPORATION</td>
<td>18,854.88</td>
</tr>
<tr>
<td>LA-Z-BOY EAST</td>
<td>20,025.94</td>
</tr>
<tr>
<td>LIFE INSURANCE CO. OF GEORGIA</td>
<td>41,254.30</td>
</tr>
<tr>
<td>MARRIOTT CASUALTY CLAIMS</td>
<td>10,340.49</td>
</tr>
<tr>
<td>MT. VERNON MILLS</td>
<td>111,529.90</td>
</tr>
<tr>
<td>OVERNITE TRANSPORTATION COMPANY</td>
<td>4,805.53</td>
</tr>
<tr>
<td>PALMETTO HOSPITAL TRUST</td>
<td>120,064.97</td>
</tr>
<tr>
<td>PALMETTO TIMBER FUND</td>
<td>198,660.87</td>
</tr>
<tr>
<td>ROADWAY SERVICES, INC.</td>
<td>426,326.06</td>
</tr>
<tr>
<td>ROPER CORPORATION</td>
<td>17,856.68</td>
</tr>
<tr>
<td>RYDER SYSTEMS, INC.</td>
<td>83,968.99</td>
</tr>
<tr>
<td>S.C. ASSOCIATION OF COUNTIES</td>
<td>408,714.77</td>
</tr>
<tr>
<td>S.C. AUTO &amp; TRUCK DEALERS ASSOCIATION</td>
<td>562,606.73</td>
</tr>
<tr>
<td>S.C. MERCHANTS ASSOCIATION</td>
<td>81,942.08</td>
</tr>
<tr>
<td>S.C. MUNICIPAL INSURANCE TRUST</td>
<td>183,853.69</td>
</tr>
<tr>
<td>S.C. OIL JOBBERS ASSOCIATION</td>
<td>21,121.43</td>
</tr>
<tr>
<td>S.C. PETROLEUM MARKETERS ASSOCIATION</td>
<td>21,328.00</td>
</tr>
<tr>
<td>S.C.D.H.P.T.</td>
<td>51,847.17</td>
</tr>
<tr>
<td>S.C.S.B.I.T.</td>
<td>387,846.70</td>
</tr>
<tr>
<td>S.C. SCHOOL BOARD</td>
<td>160,448.07</td>
</tr>
<tr>
<td>S.C. ELECTRIC &amp; GAS COMPANY</td>
<td>19,638.60</td>
</tr>
<tr>
<td>SOUTHEASTERN LUMBER MFG. ASSOCIATION</td>
<td>17,268.17</td>
</tr>
<tr>
<td>SPRINGS INDUSTRIES, INC.</td>
<td>86,684.10</td>
</tr>
<tr>
<td>STATE WORKERS' COMPENSATION FUND</td>
<td>1,724,579.00</td>
</tr>
<tr>
<td>STONE CONTAINER CORPORATION</td>
<td>52,116.25</td>
</tr>
<tr>
<td>THURSTON MOTOR LINES, INC.</td>
<td>11,481.11</td>
</tr>
<tr>
<td>WESTINGHOUSE ELECTRIC</td>
<td>184.09</td>
</tr>
<tr>
<td>WESTVACO CORPORATION</td>
<td>121,804.12</td>
</tr>
<tr>
<td>WINN DIXIE STORES, INC.</td>
<td>224,446.00</td>
</tr>
</tbody>
</table>
INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENTS

<table>
<thead>
<tr>
<th>Individual Employers</th>
</tr>
</thead>
<tbody>
<tr>
<td>291 Nissan</td>
</tr>
<tr>
<td>A &amp; R Sheet Metal</td>
</tr>
<tr>
<td>A.O. Smith Corporation</td>
</tr>
<tr>
<td>AAA Rentals, Inc.</td>
</tr>
<tr>
<td>Abbeville County School District</td>
</tr>
<tr>
<td>ABC Commission</td>
</tr>
<tr>
<td>Abner Cartee Painting</td>
</tr>
<tr>
<td>Acme Mechanical Service</td>
</tr>
<tr>
<td>Adlerian Child Care</td>
</tr>
<tr>
<td>Aiken Community Hospital</td>
</tr>
<tr>
<td>Aiken County School District</td>
</tr>
<tr>
<td>Aiken Electric Coop.</td>
</tr>
<tr>
<td>Airco Carbon</td>
</tr>
<tr>
<td>Allegheny Hotel</td>
</tr>
<tr>
<td>Allied Corp.</td>
</tr>
<tr>
<td>Allied Signal/Bendix</td>
</tr>
<tr>
<td>Alltell of S.C., Inc.</td>
</tr>
<tr>
<td>Alton Newton Evan. Assoc.</td>
</tr>
<tr>
<td>American Bakeries Company</td>
</tr>
<tr>
<td>American Builders</td>
</tr>
<tr>
<td>American Deck Roof Company</td>
</tr>
<tr>
<td>American Equipment Company</td>
</tr>
<tr>
<td>American Fiber &amp; Finish</td>
</tr>
<tr>
<td>American Foundry/Machine</td>
</tr>
<tr>
<td>American Gold Corp.</td>
</tr>
<tr>
<td>American Hardware</td>
</tr>
<tr>
<td>American Painting &amp; Sand.</td>
</tr>
<tr>
<td>American Resort Mgmt.</td>
</tr>
<tr>
<td>Anderson Armored Car Service</td>
</tr>
<tr>
<td>Anderson County</td>
</tr>
<tr>
<td>Anderson Health Care</td>
</tr>
<tr>
<td>Anderson Memorial Hospital</td>
</tr>
<tr>
<td>Anthony Industries</td>
</tr>
<tr>
<td>Arthur Vereen Construction Co.</td>
</tr>
<tr>
<td>Asea Brown Boveri</td>
</tr>
<tr>
<td>Ashley Hall Exxon</td>
</tr>
<tr>
<td>Ashley Janitorial</td>
</tr>
<tr>
<td>Ashmore Brothers</td>
</tr>
<tr>
<td>Associated Oils</td>
</tr>
<tr>
<td>Atlantic Soft Drink</td>
</tr>
<tr>
<td>Atlas Electrical</td>
</tr>
<tr>
<td>Augusta Fiberglass Coat.</td>
</tr>
<tr>
<td>Aultman Trucking</td>
</tr>
<tr>
<td>Auto Shack</td>
</tr>
<tr>
<td>Auto Supply &amp; Equipment</td>
</tr>
<tr>
<td>Auto Truck Transport</td>
</tr>
<tr>
<td>Automated Farm Systems</td>
</tr>
<tr>
<td>Avco Lycoming</td>
</tr>
<tr>
<td>AVM, Inc.</td>
</tr>
<tr>
<td>B.E. &amp; K. Construction Company</td>
</tr>
<tr>
<td>B.K. Industries</td>
</tr>
<tr>
<td>Bagnal Builders</td>
</tr>
<tr>
<td>Bahan Machine &amp; Foundry</td>
</tr>
<tr>
<td>Bahan Textile Machinery</td>
</tr>
<tr>
<td>Ballenger Construction Company</td>
</tr>
<tr>
<td>Ballenger Group</td>
</tr>
<tr>
<td>Baroco Electric</td>
</tr>
<tr>
<td>Bart Harper Construction</td>
</tr>
<tr>
<td>Barton Electric Company</td>
</tr>
<tr>
<td>BASF Wyandotte Corp.</td>
</tr>
<tr>
<td>Batchelder-Blasius, Inc.</td>
</tr>
<tr>
<td>Beacon Mfg. Company</td>
</tr>
<tr>
<td>Beautyguard, Inc.</td>
</tr>
<tr>
<td>Belk-Hudson Company</td>
</tr>
<tr>
<td>Belue Trucking</td>
</tr>
<tr>
<td>Bennett Oil Company</td>
</tr>
<tr>
<td>Berg, Inc.</td>
</tr>
<tr>
<td>Berkeley Convalescent Center</td>
</tr>
<tr>
<td>Berkeley County</td>
</tr>
<tr>
<td>Berkeley County School District</td>
</tr>
<tr>
<td>Bervick Mfg.</td>
</tr>
<tr>
<td>Bethea Baptist Home</td>
</tr>
<tr>
<td>Beverage Air/Gerlach, Inc.</td>
</tr>
<tr>
<td>Bi-Lo, Inc.</td>
</tr>
<tr>
<td>Big Concrete Supply Company</td>
</tr>
<tr>
<td>Big Star Foods</td>
</tr>
<tr>
<td>Bigelow-Sanford, Inc.</td>
</tr>
<tr>
<td>Bill Vernon Chevrolet</td>
</tr>
<tr>
<td>Bivens Moving &amp; Storage</td>
</tr>
<tr>
<td>Blackman Uhler Chem. Co.</td>
</tr>
<tr>
<td>Blair Mills</td>
</tr>
<tr>
<td>Blanchard Machinery</td>
</tr>
<tr>
<td>Blankenship Electric</td>
</tr>
<tr>
<td>Blyco Glass Co., Inc.</td>
</tr>
<tr>
<td>BMG/RCA Music</td>
</tr>
<tr>
<td>Bob G. Sexton &amp; Co.</td>
</tr>
<tr>
<td>Borg Warner Corp.</td>
</tr>
<tr>
<td>Bowman Transportation</td>
</tr>
<tr>
<td>Brantley Construction</td>
</tr>
<tr>
<td>Brown Transport Corp.</td>
</tr>
<tr>
<td>Bryson Industrial</td>
</tr>
<tr>
<td>Budweiser of Greenville</td>
</tr>
<tr>
<td>Builders Mart</td>
</tr>
<tr>
<td>Builders Transport, Inc.</td>
</tr>
<tr>
<td>Bull Island Plantation</td>
</tr>
<tr>
<td>Bulldog Hiway Express</td>
</tr>
</tbody>
</table>
Drinkard Printing Company
Duffie Painting
Duke Power Company
Dunlop Slazenger
Duracell Corp.
Dye & Linzy Snack Foods
E. I. DuPont de Nemours
E. S. Copeland
Eagle Construction Company
East Coast Construction Co.
East Coast Metal
East Teak Lumber Company
Eastern Carriers, Inc.
Eastern Contractors, Inc.
Eastern/R.C. Motor Lines
Ebert Sportswear
Ed Rutland A/V/F Westvaco
Edwin K. Fennell, M.D.
Eldeco, Inc.
Electric City Print. Company
Elkay Mfg. Company
Ellen Sagar Nursing Home
Elliott Gin & Lumber
Elliott's Home Store
Elson's
Engineered Custom Plastic
Erskine College
Escod Industries
Evans & Sons
Exide Power
Exxon Corporation
Fain Septic Tank & sewer
Fairforest Fence & Fuel
Family Mart/A&P Tea Company
Famous Pizza of Anderson
Fast Fare, Inc.
Fibertech Corporation
Firestone Steel
Flav-O-Rich
Flexible Tubing
Florence Concrete Product
Florence County Council
Florence County School District
Flower Baking Company
Fluor-Daniel Construction Co.
Fluor-Daniel, Inc.
Food Lion, Inc.
Food Service, Inc.
Foodland of Charleston
Fordco/Realtec, Inc.
Form A Tool
Fountain Inn Convalescent
Frady Asphalt Company
Fredrickson Motor Express
Freeman Mechanical
G & L Company, Inc.
G & P, Inc.
G. L. Sports, Inc.
Gabriel Builders
Garland Construction Company
Garrett & Altman Builders
General Electric Company
General Mills/Ship 'N' Shor
General Nutrition Corp.
George Meyer Mfg./Figgie
George Psomas Construction
Georgetown Steel Corporation
Georgia-Pacific Corporation
Gifford Hill Cement Company
Gilbert Corporation of Delaware
Gillam & Associates
Global Trucking Company
Globe Security Service
Godfather's Pizza
Goer Mfg. Company
Golding Industries, Inc.
Goodwill Industries, Inc.
Goodyear Tire Center
Gough Oil Company
Gould, Inc.
Gower Corp./Engineered Pro.
Grady Hipp Nursing Center
Graniteville Company
Grant's Lumber Company
Great American Circus
Greenville Associates
Greenville Country Club
Greenville County Council
Greenville County School District
Greenville Hilton
Greenville Hospital System
Greenville Machinery Company
Greenville Water System
Greenwood County School District
Greenwood Industries
Greer Builders Supply
GTE
Gulf Life Insurance Company
Gus Carpenter
Guy F. Atkinson
H & S Lumber Company
H-T-X Industries
H. G. Reynolds & Company
H. R. Johnson Construction Company
Hamer Yarn Mills
Hamricks
Harbin Brothers
Hardaway Concrete
Harper Corporation
Harrison Alloys, Inc.
Harrison Electric
Healthsouth Rehabilitation
Heath Springs Mfg.
Heilig Myers Furniture Company
Helena Chemical Company
Henderson Furniture
Henderson Management
Henry J. Lee Distribution
Hercules Contractors
Hergeth, Inc.
Heritage Industries
Hermitage Mills
Hertz Penske Truck Lease
Hill Electric Company
Hill Stephens Coffee Company
Hodges Piano Company
Holcombe's Grocery
Holiday Inn
Holland Tire Company
Holly Tree Country Club
Honeywell
Horne Motors
Horry County
Horry County Council
Horry County School District
House of Fabrics
Housing Authority of Columbia
Howell Builders
Human Resource Consultant
Humphries Transfer
Hunter Brothers Electric Corp.
I. H. Services
Ideal Business Machines
Imperial Cabinets & Tops
In Care of S. C.
INA Bearing Company
Industrial Contractors
Industrial Sales
Ingersoll Rand Company
Ingles Market
Integrity Homes
Island Construction Company
Ivey Electric
J Health Care
J & B Management Company
J.D. Construction Company
J. Roy Martin & Company
J.A. Piper Roofing
J.B. White & Company
J.M. Cope Construction Company
J.M. Posey & Sons
J.P. Stevens & Company
J.W. Bateson Company
J.W. Nelms Builders
Jack D. Moyer Construction Company
Jackson Mills
Jacobs Plant
Jantzen, Inc.
JC Witherspoon/Stone Pore
Jennings Dill, Inc.
Jerry Thompson Construction Company
JHM Enterprises
JL Rogers & Calcott
JM Posey & Sons
Joe Brewer Construction Company
Joe's Fishing Lake
John R. Frazier, Inc.
Johnson Company, Inc.
Johnson Electric Company
Jones Brothers Builders
Jordan Oil Company
K & W Alloys
K-Mac Services
K Mart Corporation
Kamyr Installations
Keenan Transport
Keith Snead Builders Supply
Keith Snead Builders
Kelly Pulpwood
Kenan Transport Company
Kendall Company
Kent Gault M/H Sales
Kent, Inc.
Kentucky Fried Chicken
Kimberly Clark Corporation
Kinard & Kinard, Inc.
King Asphalt
Klear Knits, Inc.
Kores Nordic USA
Krieger Corporation
L & N Installations
L-Tech Company
L.M. Industries
La-Z-Boy East
Lake City Lumber Company
Lancaster County
Laramie's Equipment, Inc.
Laurel, Inc.
Laurens County
Laurens Electric Coop.
Leaseway Motorcar
Leaseway Personnel Corporation
Leggs Products
Legislative Audit Council
Leigh Fibers, Inc.
Lesley Construction Company
Lexington County
Lexington County School District
Lexington Dry Cleaners
Lexington Medical Center
Libco Mill
Liberty Steel Erectors
Lieberman Enterprises
Life Insurance Company of GA
Limestone Manufacturing Co.
Little Red Logging Company
Lockheed Corporation
Long Mile Rubber Company
Lord & Burnham Company
Louis A. Kelly
Lucas Industries
Lunsford Oil Company
Lyndale Farms
M & S Cleaning Service
M.L. Garrett Construction Co.
M. Lowenstein Corporation
Macy's South
Manpower Temporaries
Mar-Chem, Inc.
Marchant Construction Company
Marlboro County
Marlboro County School District
Marlboro General Hospital
Marriott Corporation
Marriott-Hilton Head
Martin Electric Company
Martin Fibers, Inc.
Master Tree Expert Company
McCraw Edison
McCrory Stores
McLean Trucking Company
Meadowbrook Farms
Melvin Simon & Associates
Mercury Motor Express
Merritt Electric Company
Metromont Materials
Michael Construction Company
Michelin Tire Corporation
Mid Carolina Homes
Mike's Oyster Bar
Milliken & Company
Mohasco/Libco Mills
Momar Chemicals
Moms, Inc.
Monsanto Company
Montagues of Greenwood
Montgomery Industries
Montgomery Ward
Moore Drums, Inc.
Morrell Mem. Conv. Ctr.
Morris Motors, Inc.
Morris's Motor Convoy
MSI Construction Company
Mt. Vernon Mills, Inc.
Multi-Cty Retardation Bd.
Munsch & Company
Murphy's Paint & Decor.
MUSC
Myrtle Beach Hilton
Myrtle Beach Resort
North American Garment
N.I. Industries
N.W. Enterprises
National Chemicals
National Freight
Newberry Convalescent
Newberry County Water & Sewer
Newton Builders
Noack Enterprises, Inc.
Nucor Steel
O.L. Thompson Construction Company
Oak Brook Convalescent
Oakmont East Nursing Center
Oconee County
Oconee Memorial Hospital
Olin Lominick, Jr.
Orangeburg D.P.U.
Orderest, Inc.
Orien Rugs, Inc.
Orr Lyons Mills
Orvin & Orvin, Inc.
Overnite Transport. Company
Owen Electric
Owen Steel Company, Inc.
Owens Corning Fiberglas
Owsley & Sons, Inc.
Oxford Industries
Oxford of Greenwood
P.M.S.
Pageland Screen Printers
Palmetto Baking Company
Palmetto Chevrolet
Palmetto Comm. Refrig.
Palmetto Equip/Auto Center
Palmetto Fabrics
Palmetto Packaging
Palmetto Rurl. Tele. Corp.
Palmetto State Roofing
Palmetto Wood
Park Place Petroleum
Parker Sewer & Fire Sub.
Partin Metal Siding Company
Patterson Ford, Inc.
Paul A. Laurence Company
Pee Dee Forest Products
Pee Dee Steel Erectors
Pepsi Cola Bottling Company
Personnel Pool
Pet Dairies
Pet-O-Tel, Inc.
Pete's Drive-In
Phillips Industries
Phoenix Inn
Pickens County
Piece Goods Shops
Piedmont Fabrication
Piedmont Mechanical
Piedmont Natural Gas
Piedmont Paint & Mfg. Co.
Piedmont Quilting Company
Piemonte Foods, Inc.
Piggly Wiggly
Piggly Wiggly #70
Piggly Wiggly-Carolina
Piggly Wiggly/James Island
Pinkerton Security
Pirelli Cable
Pitney Bowes
Pizza Hut of Laurens
Platt Saco Lowell
Plexco of Abbeville
Policy Management Service
Portman Shoals Marina
Powell Drywall
Precisions Tech Corporation
Primedia-Aaro Rents
Prof. Bldg. Maint.
Professional Med. Products
Progress Lighting
Providence Hospital
Pryor's/KFC
Pulliam Motor Company, Inc.
PYA/Monarch
Quanta Systems
Quantum Resources
R.B. Pond Construction Co.
R.C. Motor Lines
Ragan's Short Shop
Ratema Farms
Ray Walker Tucking Company
Regional Medical Center
Reliance Electric
Renken Boat Manufacturing
Renken Manufacturing Compan
Rental Uniform Services
Republic Contracting
Republic Locomotive Works
Republic Textile
Rhodes Furniture Company
Rhodes/Buck Building Supply Co.
Rice Services
Richland Convalescent Center
Richland County

Richland County School District
Ridgecrest Convalescent
Rikard Nursing Home
Roadway Express, Inc.
Robert Collins Company
Robert Trammell & Company
Robertson Air Tech.
Roche Biomedical Lab
Rock Hill Print./Finish.
Rockwell International
Rodee of Greenville
Roper Hospital
Roper Outdoor Products
Ruscon Corporation
Ryan's Family Steakhouse
Ryder Driving Leasing
Ryder Truck Rentals
S & H Crane
S & M Food Store
S & R Builders
Safety Kleen
San Antonio Forming
Sangamo-Weston, Inc.
Sanitary Plumbing Contr.
S.C. Board of Tech. & Comp. Ed.
S.C. Department of Mental Health
S.C. Department of Corrections
S.C. Department of Ed. & Trans.
S.C. Department of Education
S.C. Department of Insurance
S.C. Department of Mental Health
S.C. Department of Mental Retardation
S.C. Department of Social Service
S.C. Department of Youth Services
S.C. DHEC
S.C. DHPT
S.C. Federal Savings & Loan
S.C. Industrial Commission
S.C. Public Service Authority
S.C. School for Deaf & Blind
S.C. State College
S.C. State Ports Authority
S.C. Tractor & Equipment Company
S.C. Vocational Rehabilitation Center
S.C. Wildlife & Marine Res.
SCE&G
Scotsman
Sears Roebuck Company
Security Trust Life Insurance
Senn Pest Control
Senn Trucking Company
Sentry Health Care
Service America Corporation
Service Merchandise Company
Sew Simple Systems
Shady Grove Nursery
Shaw Lumber Company
Sheraton/Swamp Fox
Shoney's
Shugart Manufacturing Company
Shuron, Inc.
Siebe North, Inc.
Siemens Energy/Automation
Siempelhamp Corporation
Silver Eagle Transport
Simpsonville Mills
Sir Shirts makers, Inc.
Site-Prep, Inc.
Skyline Manufacturing
SLED
Sledor Enterprises Ltd.
Sloan Construction Company
Smith Construction Company
Smith's Transfer Corporation
Snee Farm Country Club
Sonoco Products, Inc.
South Atlantic Canners
Southeast Service Corporation
Southeast Vending
Southeastern Paper Company
Southern Door Controls
Southern Gas & Fuels
Southern Plastics
Southern Radio
Southland Life Insurance
Sox Fence & Supply Company
Spartan Express, Inc.
Spartan Food Systems
Spartan Industries
Spartan Mills
Spartan Security
Spartan Undies-Div. of UMM
Spartanburg Convalescent
Spartanburg County
Spartanburg County School Dist.
Spartanburg Regional Medical Ctr.
Spartanburg Steel Product
Spring City Knits
Spring Industries, Inc.
Sprott Oil Company, Inc.
Square D Company
St. Francis Hospital, Inc.
Standard Trucking Company
Stanton Pines
Starflo Corporation
State wide Pest Control
Stauffer Chemical Company
Steel Electric
Steel Heddle Mfg. Co.
Stone Container Corporation
Stone Manufacturing Company
Strobel & Strobel
Sturkey's Acoustics, Inc.
Suddeth's, Inc.
Suite Construction Company
Sumter Cemetary
Sunbelt Homes
Sunbelt Human Resources
T & M Construction & Maintenance
T & S Brass & Bronze
T.A. Davis Auto., Inc.
Telecable of Greenville
Texize Chemical Company
Tezza Tile
The Broom Handler
The Italian Market
The Johnson Group
The Kroger Company
The Reynolds Company
Thompson Construction Company
Thrift Brothers Lumber Company
Thurston Motor Lines, Inc.
Tietex
Toledo Scale
Tom Corley's Body Shop
Top Services
Town of Batesburg
Town of Kershaw
Town of Pamplico
Town of Walhalla
Town of Williamston
Townsend Saw & Chain Company
Tri-Development Center
Tri-State Fire Protection
Triangle Construction Company
Trident Regional Medical Center
Tropical Winds
Trudeau Wolf Construction Company
True Temper
Tucker's Enterprises
Tupperware
Tyger Construction Company
U.M. & M./Union Mills
U.S. Shelter
U.S. Textiles
UNA Water Sewer Fire District
Union Camp Corporation
Union Carbide Corporation
United Furniture Manufacturing
United Merchants & Manufacturers
Upchurch Forest Products
UPS
USC
Vaney McGraw
Vanguard Services, Inc.
Vicelion
Voorhees College
Vulcan Painters, Inc.
W. Lee Flowers & Company, Inc.
W. Walker Masonry Contr.
W. Jennings Hucks Pool Company
Waccamaw Pottery
Wal-Mart Stores, Inc.
Walker Mobile Homes
Wallace Thomson Hospital
Ware Shoals Dye & Print
WC Baldwin, Jr.
WC Walker & Associates
Wevver Trucking
Wellman Industries
Wells Aluminum
Western Steer
Western Textile Products
Westinghouse Electric
Westvaco Corporation
Weyher/Livsey Construction Co.
White Swan Laundry
Whitehead Brothers Company
Whitworth Feed Mills
Wickes Lumber
Wild Dunes Associates
William B. Riley Company
William C. Griggs
Williamsburg County Memorial Hosp.
Williamsburg County School Dist.
Wilson Processing Company
Winn-Dixie Stores, Inc.
Winnsboro Motor Sales Company
Winnsboro Plywood Company
Winthrop College
Woodard Timber Company
Woodside Mills, Inc.
Woodside Mills/Frman. Plt.
Woven Electronics
Wright Painting Contr.
YLC Enterprises
York Construction Company
York County School District
York Restaurant
EXHIBIT III

REIMBURSEMENTS MADE TO INSURANCE CARRIERS
AND SELF-INSURED EMPLOYERS/FUNDS

A. Insurance Carriers

Aetna Casualty & Surety Company 59
Allianz Insurance Company 16
Allstate Insurance Company 14
American Casualty Company 5
American Centennial Insurance Company 1
American Economy Insurance Company 1
American Home Assurance Company 1
American Insurance Company 8
American Motorist Insurance Company 29
Amerisure Insurance Company 1
American States Insurance Company 11
Argonaut Insurance Company 3
Associated Indemnity Corporation 2
Atlantic Mutual Insurance Company 2
Auto-Owners Insurance Company 1
Auto Insurance Company of Hartford 2
Birmingham Fire Insurance Company 2
Casualty Reciprocal Exchange 2
CIGNA 29
Cincinnati Insurance Company 12
Commerce & Industry 3
Commercial Union Insurance Company 3
Companion Property & Casualty Insurance 41
Consolidated American Insurance Company 12
Continental Casualty Company 4
Continental Insurance Company 7
Crum & Forster Commercial Insurance 19
Dodson Insurance Group 2
Electric Mutual Liability Insurance Company 2
Employers Insurance of Wausau 1
Federal Insurance Group 2
Federated Mutual Insurance Company 16
Federated Rural Elec. Insurance Corporation 1
Fidelity & Casualty Company of NY 3
Fireman's Fund Insurance Company 12
General Accident Insurance Company of America 24
Georgia Casualty & Surety Company 2
Great American Insurance Company 7
Harleysville Mutual Insurance Company 9
Hartford Accident & Indemnity Company 101
Home Indemnity Company 1
Home Insurance Company 46
Indiana Lumbermen's Mutual Insurance Company 2
Insurance Company of North America 37
Insurance Company of the State of PA 3
International Insurance Company 2
Kansas City Fire & Marine Insurance Company 1
Kemper Insurance Company 1
Liberty Mutual Insurance Company 126
Lumbermen's Mutual Casualty Company 7
Maryland Casualty Insurance Company 38
National Surety Corporation 1
National Union Fire Insurance Company 38
Nationwide Insurance Company 13
Nationwide Mutual Insurance Company 4
New Hampshire Insurance Company 1
Niagara Fire Insurance Company 2
Northbrook Property & Casualty Company 2
North River Insurance Company 7
Northwestern National Insurance Company 8
Ohio Casualty Company 1
Old Republic Insurance Company 5
Pacific Employers Insurance Company 2
Parthenon Insurance Company 4
Penn. Lumbermen's Mutual Insurance Company 1
Penn. Mfrs. Association Insurance Company 4
Penn. National Insurance Company 9
Penn. National Mutual Casualty Insurance 5
Petroleum Casualty Company 1
Protective Insurance Company 5
Reliance Insurance Company 6
Rockwood Insurance Company 6
Royal Insurance Company of America 9
St. Paul Fire and Marine Insurance Company 15
Sentry Insurance, A Mutual Company 4
S.C. Insurance Company 12
S.C. Insurance Guaranty Association 13
S.C. Property & Casualty Insurance 4
Standard Fire Insurance Company 11
State Auto Property & Casualty 2
State Farm Fire & Casualty 2
Transamerica Insurance Company 1
Transport Insurance Company 3
Transportation Insurance Company 15
Travelers Insurance Company 30
Twin City Fire Insurance Company 2
U.S. Fidelity & Guaranty Company 91
U.S. Fire Insurance Company 7
Universal Underwriters Insurance Company 1
Utica Mutual Insurance Company 2
Vigilant Insurance Company 1
Wausau Insurance Company 40
Westchester Fire Insurance Company 6
Western Employers Insurance Company 1
Zurich American 2
Zurich Insurance Company 4
B. Self-Insured Employers/Funds

<table>
<thead>
<tr>
<th>Organization</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Yarn Spinners Association</td>
<td>3</td>
</tr>
<tr>
<td>Batchelder-Blasius, Inc.</td>
<td>2</td>
</tr>
<tr>
<td>Bigelow-Sanford, Inc.</td>
<td>3</td>
</tr>
<tr>
<td>Builders Transport, Inc.</td>
<td>1</td>
</tr>
<tr>
<td>Carolina AGC Trust Fund</td>
<td>9</td>
</tr>
<tr>
<td>Carolina Freight Carriers Corp.</td>
<td>2</td>
</tr>
<tr>
<td>Carolina Roofers &amp; Sheet Metal Contr.</td>
<td>3</td>
</tr>
<tr>
<td>City of Charleston</td>
<td>2</td>
</tr>
<tr>
<td>City of Columbia</td>
<td>6</td>
</tr>
<tr>
<td>City of Greenville</td>
<td>9</td>
</tr>
<tr>
<td>City of Spartanburg</td>
<td>1</td>
</tr>
<tr>
<td>County of Charleston</td>
<td>2</td>
</tr>
<tr>
<td>Dan River, Inc.</td>
<td>5</td>
</tr>
<tr>
<td>Dixie Yarns, Inc.</td>
<td>1</td>
</tr>
<tr>
<td>Duke Power Company</td>
<td>27</td>
</tr>
<tr>
<td>Flowers Baking Company</td>
<td>1</td>
</tr>
<tr>
<td>Food Lion, Inc.</td>
<td>8</td>
</tr>
<tr>
<td>Georgia-Pacific Corporation</td>
<td>2</td>
</tr>
<tr>
<td>Great Atlantic &amp; Pacific Tea Company</td>
<td>1</td>
</tr>
<tr>
<td>Ingles Market</td>
<td>2</td>
</tr>
<tr>
<td>Kimberly-Clark Corporation</td>
<td>4</td>
</tr>
<tr>
<td>K Mart Corporation</td>
<td>2</td>
</tr>
<tr>
<td>La-Z-Boy East</td>
<td>2</td>
</tr>
<tr>
<td>Life Insurance Company of Georgia</td>
<td>1</td>
</tr>
<tr>
<td>Marriott Casualty Claims</td>
<td>1</td>
</tr>
<tr>
<td>Mt. Vernon Mills</td>
<td>3</td>
</tr>
<tr>
<td>Overnite Transportation Company</td>
<td>2</td>
</tr>
<tr>
<td>Palmetto Hospital Trust</td>
<td>14</td>
</tr>
<tr>
<td>Palmetto Timber Fund</td>
<td>13</td>
</tr>
<tr>
<td>Roadway Services, Inc.</td>
<td>8</td>
</tr>
<tr>
<td>Roper Corporation</td>
<td>1</td>
</tr>
<tr>
<td>Ryder Systems, Inc.</td>
<td>2</td>
</tr>
<tr>
<td>S.C. Association of Counties</td>
<td>11</td>
</tr>
<tr>
<td>S.C. Auto &amp; Truck Dealers Association</td>
<td>23</td>
</tr>
<tr>
<td>S.C. Merchants Association</td>
<td>6</td>
</tr>
<tr>
<td>S.C. Municipal Insurance Trust</td>
<td>5</td>
</tr>
<tr>
<td>S.C. Oil Jobbers Association</td>
<td>9</td>
</tr>
<tr>
<td>S.C. Petroleum Marketers Association</td>
<td>1</td>
</tr>
<tr>
<td>S.C.D.H.P.T.</td>
<td>1</td>
</tr>
<tr>
<td>S.C.S.B.I.T.</td>
<td>22</td>
</tr>
<tr>
<td>S.C. School Board</td>
<td>19</td>
</tr>
<tr>
<td>S.C. Electric &amp; Gas Company</td>
<td>1</td>
</tr>
<tr>
<td>Southeastern Lumber Mfg. Association</td>
<td>1</td>
</tr>
<tr>
<td>Springs Industries, Inc.</td>
<td>12</td>
</tr>
<tr>
<td>State Workers' Compensation Fund</td>
<td>180</td>
</tr>
<tr>
<td>Stone Container Corporation</td>
<td>2</td>
</tr>
<tr>
<td>Thurston Motor Lines, Inc.</td>
<td>1</td>
</tr>
<tr>
<td>Westinghouse Electric</td>
<td>1</td>
</tr>
<tr>
<td>Westvaco Corporation</td>
<td>6</td>
</tr>
<tr>
<td>Winn Dixie Stores, Inc.</td>
<td>8</td>
</tr>
</tbody>
</table>