

PHIL NEAL WALKER
LAW CORPORATION
"WORKERS' COMPENSATION FOR THE WORLD"

February 13, 2013

Work Comp Insurance Company
480 Wilshire Blvd.
Los Angeles, CA 90010

RE: Business Name: EMPLOYER STEAK HOUSE, INC.
Policy No.: B09275049

Ins'd Name: Employer Steak House Inc
Address: Cupertino, Ca 95014

Dear Sir or Madam:

I have been retained to represent the interests of Employer Steak house, Inc., regarding its workers' compensation claims.

Please send me the claims notes and claims summaries on the following claims:

- a. E WC-028060
- b. H WC-016536
- c. Br. WC-013292
- d. R WC-008206

This request is pursuant to the California Labor Code which grants and employer the right to all information which relates to the calculation of its premium.

Sincerely,

PHIL NEAL WALKER
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Phil Walker
Counsel for Employer Steak
House, Inc.

TO: CFO

FROM: PHIL WALKER

RE: UPDATE ON YOUR WORKERS' COMP CASES WITH
WORK COMP

DATE: 8/29/13

UPDATE ON YOUR WORKERS' COMP CASES

Dear Mr. CFO,

I would like to update you regarding your workers' comp cases:

Background

As you will recall, there were 5 workers' comp cases on which we were working to get the reserves reduced and the cases resolved.

I will update you on each of these cases.

I had a meeting with Work Comp on 6/12/13. The meeting was positive as it resulted in 1) centralization of all of you claim files with one examiner (a good

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one), 2) immediate reduction of your reserves, and 3) correction of Work Comp' direction in handling of several cases, and 4) movement towards resolution of your claims.

TOTALS as of 12/15/12:

| | |
|------------------------------------|--------------------------|
| <u>YOUR TOTAL RESERVES:</u> | \$475,852.93 |
| TOTAL AMOUNT PAID: | <u>262,432.00</u> |
| BALANCE: | \$213,420.93 |

**RESERVE REDUCTIONS AS A RESULT OF MY MEETING WITH
WORK COMP ON 6/13/13:**

RESERVE REDUCTIONS: (Shown on updates of 8/13/13)

| | |
|----------------------------------|----------------------------|
| Br.: | \$21,295.00 |
| E: | 19,781.51 |
| H: | <u>68,049.98</u> |
| TOTAL RESERVE REDUCTIONS: | <u>\$109,126.49</u> |

Problems in claims handling:

1. No response to multiple inquiries from Work Comp.
2. No action on cases.
3. Keeping reserves high while doing nothing on the cases.
4. Incorrect handling: failure to schedule depo, subpoena medical reports.
5. Multiple different Claims Examiners.
6. Failure to settle cases and bring reserves to \$0.00

Workers' Comp Claims:

1. **Br., Todd:**

Case: Closed.

Reserve: \$26,934.75

Paid: 5,639.75

Balance: \$21,295.00

This means there is \$21,295.00 sitting in reserve without any action on the case.

Resolution: Case now closed. Reserves reduced by \$21,295.00 to \$0.00.

Reserve saving to you: \$21,295.00

2. **E, Barbara**

Case open. Contusion to hand and neck, multiple injuries.
Date of injury: 2/7/11 (we are now 2.5 years later)

Reserves as of 12/15/12: \$52,301.57
Paid: 13,439.94

Balance: \$38,861.63

- a. On 3/23/13, I requested of Elizabeth Maxfield, Claims Examiner, that reserves be reduced to \$10,000.
- b. On 4/11/13, she advised that she was on jury duty.
- c. By 5/16/13, still no response.
- d. On 5/17/13, she wrote indicating that the case had been transferred to Joseph Rancanelli. Wrote him on 5/17/13.
- e. No response from Mr. Rancanelli by 6/13/13.

RESOLUTION: See below.

Reserve reduction: \$19,781.51

3. **R, Lidia.**

Case open. DOI: 10/30/09 (we are now 3.75 years later)

Reserves: \$115,657.19

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Paid: 88,365.19

Balance: \$27,292.00

- a. Settlement offer made on 7/28/12. (11 months ago)
- b. 2 medical evaluations to be wet.
- c. Awaiting report on second opinion
- d. Wrote N. Green, Cl. Ex., re these matters on 3/28/13 and 4/10/13
- e. 5/17/13: Response from Candace R.
 - 1) Does not have depo summary of 4/16/13
 - 2) Settlement proposal: \$31,000. Applicant did not accept and did not make counter-offer.
 - 3) Rheumatology Consult done on 11/14/12. Report. of Dr. Salich not received as of 5/17/13.
- f. On 5/23/13, I requested the following. None of these were done by 6/13/13:
 - 1) Depo summary by 5/31/13.
 - 2) File Declaration of Readiness re settlement
 - 3) Subpoena records of Dr. Salich

Resolution: See below.

4. P-Villa, M.

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Case Open. DOI: 12/16/11. Knee surgery. (1.5 years later)

Reserves as of 12/15/12: \$180,265.68

Paid: 119,869.68

Balance: \$60,396.00

- a. Applicant at maximum medical improvement on 1/10/13.
- b. Applicant wants psych eval. Not done.
- c. Claims Examiner contended she would draft settlement plan to discuss with Applicant's Counsel.
- d. No response to request for info of 3/28/13 and 4/10/13.
- e. Following not done as of 5/16/13:
 - 1) No depo re psych claim
 - 2) No surveillance
 - 3) No medical records subpoenaed re psych claim
 - 4) Request info if settlement proposal sent re psych claim

Resolution: See below.

5. H, Richard

Case open Date of injury: 3/8/10

Reserves as of 12/15/12: \$100,693.44

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Paid: 45,087.44

Balance: \$55,606.00

- a. Back surgery on 9/8/12
- b. Applicant returns to work modified on 11/29/12 working 4/6 hours per day/ 2 days per week
- c. 4/9/13: Mr. H tells Employer's he wants to settle and leave
- d. Reeval set for 7/3/13.
- e. Mr. H placed on Temp Disability again on 5/3/13. He says he cannot do modified work 4 hours per day with the injury.
- f. 5/22/13: Dr. releases to modified work of no lifting greater than 10 pounds and no repetitive lifting, bending, and stooping. Manager, Mario Prato, said to check with doctor
- g. Next visit scheduled on 6/10/13.

Resolution: See below.

MEETING WITH WORK COMP ON 6/13/13:

I met with Work Comp on 6/13/13 at their office in Pleasanton. Present were the undersigned, Candace R. as Claims Examiner on all cases, and her manager, Eric J. S..

Candidly, they were scared. They knew they had screwed up in the reserving and handling of your claims.

1. As a result, all claims have been centralized to one examiner, Ms. R..
2. They agreed to 60 day updates.
3. They agreed to reduce reserves as noted below.
4. I outlined for them how the cases were to be handled as they were proceeding in an incorrect fashion.
5. They did not argue with me about anything but said "yes" to everything.

I told them that each year, Employers' work comp premium went up and that this affected your ability to do business, expand, and create profit. I told them that I was there to deal with the claims handling and address the following problems which I had identified: unnecessary delays, reserving cases at too high a level, failure to work the cases up properly, and failure to get cases settled as quickly as possible.

I then outlined the problems in each of the cases noted above.

Resolution of problems:

1. **Br., Todd. Case now closed. Reserves reduced to \$0.00**

Reserve saving to you: \$21,295.00.

2. **E, Barbara.**

Case resolved by stipulated award for 20% = \$17,365.00.

As of 8/13/13, 4 more months of PD payments are due. Applicant is

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not using medical treatment award.

Case will be reevaluated in 4 months for closure based upon Applicant's non-use of medical after all PD has been paid.

Reserves:

| | | |
|------------|-------------|-------------------|
| Indemnity: | \$17,365.00 | Paid: \$14,720.00 |
|------------|-------------|-------------------|

| | | |
|----------|-----------|----------------|
| Medical: | 15,155.06 | Paid: 5,628.72 |
|----------|-----------|----------------|

All Indemnity will be paid out leaving balance of \$0.00.
Balance on medical: \$9,526.34.

NOTE: On 11/13/13, I will recommend that a proposal be made to settle the entitlement to future medical by way of Compromise and Release for \$5,000.00.

Reserve reduction:

| | |
|--------------------------------|-------------|
| As of 12/15/12, reserves were: | \$52,301.57 |
|--------------------------------|-------------|

| | |
|-------|-----------|
| Paid: | 13,439.94 |
|-------|-----------|

| | |
|----------|-------------|
| Balance: | \$38,861.63 |
|----------|-------------|

As of 8/13/13, reserves have been reduced to the following:

| | | |
|------------|-------------|-------------------|
| Indemnity: | \$17,365.00 | Paid: \$14,720.00 |
|------------|-------------|-------------------|

| | | |
|----------|-----------|----------------|
| Medical: | 15,155.06 | Paid: 5,628.72 |
|----------|-----------|----------------|

| | | |
|--------|-------------|-------------------|
| TOTAL: | \$32,520.06 | Paid: \$20,348.72 |
|--------|-------------|-------------------|

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| | |
|----------------------------------|-------------------------|
| Reserve reduction to you: | \$52,301.57 |
| | <u>32,520.06</u> |
| | \$19,781.51 |

3. R, Lidia

- a. Applicant injured her neck and right arm. Ortho PQME Dr. Lawrence Feiwell on 9/30/10 gave her 14% PD.
- b. Ms. R continued to treat and had an initial rheumatology consult on 3/7/11. She had a second Rheumatology consult by Dr. Allen Salick who gave her 34.0% PD. **She was diagnosed with fibromyalgia. Dr. Salick gave her 34.0% PD and need for future medical for her fibromyalgia.**
 - 1) The 34.0% PD was for fibromyalgia. **This actually receives a 0% WPI under the AMA Guides and gets 0% PD per Chapter 18.**
 - 2) At our meeting, Ms. R. indicated that the parties would proceed to an AME in rheumatology. I told her absolutely not. Rather, the defendants should move to dismiss the report of Dr. Salick as not consistent with the AMA Guides. I noted that they absolutely should NOT give the Applicant another chance to get more TD.
 - 3) The depo of Dr. Feiwell has been taken. This was scheduled by Applicant's counsel. Dr. Feiwell has indicated that he recommends going to an AME in rheumatology. Both parties have agreed to use Dr. Rodney Bluestone as AME set for 9/3/13.

4) **PLEASE NOTE: THIS IS NOT WHAT WORK COMP AGREED TO WITH ME. FURTHER, THIS IS COMPLETELY WRONG.**

a) **I am going to write Work Comp and indicate that they have not followed our agreement. Further, as the diagnosis by Dr. Salick supports 0% WPI = 0% PD, they should never have agreed to an AME. I believe that their agreement to an AME constitutes claims malpractice/negligence.**

b) **I will advise them that their actions are:**

(1) **A violation of the *Notrica* case which indicates that the insurer must give as much emphasis to the employer's interests as its own.**

(2) **They will be responsible for payment of any medical or PD arising from Dr. Bluestone's report as we did not agree to used Dr. Bluestone as an AME and their agreement is unauthorized.**

c) **I will advise them to tender this claim for claims malpractice/negligence to their insurance carrier.**

5) **Settlement proposal: \$31,000. No response from Applicant's counsel.**

c. Reserves as of 12/15/12: \$115,657.19

Paid: 88,365.19

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Balance: \$27,292.00

d. Reserves as of 8/13/13:

Indemnity: 38,388.01 Paid: 26,158.95

Medical: 92,461.49 Paid: 72,859.24

TOTAL: 130,849.50 Paid: \$99,018.19

Please note: This means there has been a reserve increase from \$115,657.19 from 12/15/12. I will ask them to explain the basis for this. Reserve increase from \$115,657.19 to \$130,849.50 without explanation = \$15,192.31.

4. P-Villa, Maria:

a. Applicant has had 3 surgeries performed:

1) Lower leg fracture repair on 3/17/11

2) Meniscal repair on 7/6/11

3) Total Knee replacement on 12/16/11

b. Dr. Chalmers, Primary Treating Physician, found the Applicant at maximum medical improvement on 6/25/12 and gave the Applicant 29.0% Permanent disability.

c. Psych added by applicant's counsel.

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- d. Psych evaluation done by Dr. Larsen on 6/18/13. Dr. Larsen advised there are further issues with the Applicant's knee that need to be addressed.
- e. Dr. Paul Dossick has requested surgery for revision of the left total knee replacement. This was approved on 8/9/13.
- f. Surgery not yet scheduled. Likely to be scheduled in August, 2013.
- g. After surgery, Applicant will be reevaluated in orthopedics and psych.
- h. Reserves have been increased to reflect the new surgery.
- i. Reserves as of 12/15/12: \$180,265.68

Paid: 119,869.68

Balance: \$60,396.00
- j. Reserves as of 8/13/13:

Indemnity: 71,520.79 Paid: \$30,485.72

Medical: 152,502.09 Paid: 87,127.09

TOTAL: \$224,022.88 TOTAL: 117,612.81

RESERVE INCREASE DUE TO NEW SURGERY: \$43,757.20

5. H, Richard

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- a. Mr. H had surgery on 9/18/12 consisting of laminectomy and facetectomy at L5-21.
- b. On 4/29/13, an MRI revealed a 5.5 mm mass between the L5-S1 facet joint and the central left S1 root sleeve.
- c. Injured worker followed up with treating Dr. Seago on 7/8/13. Dr. Seago released him to return to work with light duties. Mr. H returned to work on 7/23/13 per Employer's.
- d. Apparently, Mr. H is undergoing physical therapy.
- e. Anticipate Dr. Seago will find the Applicant at a permanent and stationary status by 10/13/13.
- f. At point of permanent and stationary, Applicant will be rated for permanent disability and anticipated future medical will be outlined. Settlement can then be pursued.
- g. Reserves as of 12/15/12: \$180,265.68

Paid: 119,869.68

Balance: \$60,396.00
- h. Reserves as of 8/13/13:

Indemnity: 34,053.00 Paid: \$11,168.72

Medical: 78,162.30 Paid: 45,992.38

TOTAL: \$112,215.30 Paid: \$57,161.10

Reserve reduction: \$180,265.68 - 112,215.30 = \$68,049.98

COMMENT AND RECOMMENDATION:

1. I am pleased that our efforts have resulted in reserve reductions for you of \$109,126.49 as noted above. This should result in a reduction of your premium and experience modification.
2. I will follow up with Work Comp to determine the basis of the reserve increase in Richard H.
3. I will follow up with Work Comp to advise them that they have malpracticed/
claim handled negligently in the R, Lidia, case and should tender this to their insurance carrier. I have also advised them that Employers will not be responsible for any PD or medical cost attributable to the unauthorized AME with Dr. Bluestone.
4. On 11/13/13, I will follow up with them on the Barbara E case to propose resolution of the entitlement to future medical for a Compromise and Release for \$5,000.00.
5. On P-Villa, M, I will follow up with Ms. R. to determine when the knee surgery (revision of total knee replacement) is scheduled.
6. On H, Richard, I will follow up to determine if a permanent and stationary report is received from Dr. Seago as of 10/13/13.
7. I have written Work Comp advising them that it appears that they have malpacticed in the Lidia R case as they specifically did not follow the instructions I gave them. I have asked them to advise their insurer of their potential malpractice. I have also asked them to provide you with your own attorney at their expense under the *Cumis* case if their actions were based upon advice from their defense attorney as such advice would be inconsistent with your interests.

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- a. I have advised Work Comp that they will have to pay any permanent disability due to their agreement to use Dr. Bluestone as an AME in rheumatology as the report received from Dr. Salick was worth \$0.00, we did not agree to an AME, and they should not have agreed to one giving the Applicant a chance at more money.
 - b. **This will give us a basis for negotiating some premium refund from Work Comp, most likely, in the next few months.**
8. I will advise you of the response from Work Comp.

I will continue to update you regarding developments herein.

Cordially,



Phil Walker

TO: CFO

FROM: PHIL WALKER

RE: UPDATE ON YOUR WORKERS' COMP CASES WITH
WORK COMP INSURANCE COMPANY

DATE: 12/10/13

UPDATE ON YOUR WORKERS' COMP CASES

Dear Jonathan,

I would like to update you regarding your workers' comp cases since my last update to you of 8/29/13.

Background

As you will recall, there were 5 workers' comp cases on which we were working to get the reserves reduced and the cases resolved.

As I noted in my email to you of 8/29/13, Work Comp agreed to reduce your reserves by \$109,000.00 in my meeting with them on 6/12/13.

1. I also advised Work Comp that Employers would not be responsible for any PD or medical expenses from an AME in rheumatology as this was not agreed to and was unauthorized. Further, there was no basis for this in light of the AMA *Guides* rating for fibromyalgia of 0% Whole Person Impairment.
2. You gave me authority to send a letter to Work Comp advising them of their potential malpractice if they proceeded with an AME in rheumatology in R and/or paid any permanent disability for fibromyalgia.
3. I also noted that there was an unexplained reserve increase by Work Comp of \$15,192.31 as noted in my letter to you of 8/29/13.

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I had written Ms. R. recommending that a Compromise and Release proposal be made to settle future medical for \$5,000.00

On 11/11/13, Ms. R. proposed a Compromise and Release of the entitlement to future medical for \$5,000. The Applicant had not treated since 5/15/12

Reserves:

| | | |
|-----------------------------|-------------|-------------------|
| Indemnity: | \$17,432.22 | Paid: \$17,432.22 |
| Medical: | 15,155.06 | Paid: 5,628.72 |
| Outstanding Reserve: | | \$9,426.34 |

Comment:

1. This is good. Ms. R. has reduced reserves as requested and forwarded the Compromise and Release proposal we recommended to Applicant.
2. I have not received advice as to whether or not the settlement proposal has been accepted. I will follow up with Ms. R. as to whether or not the settlement proposal has been accepted.
3. If no response is received from Applicant by 1/11/14, then I will recommend that Ms. R. bring this case to a close and retain reserves of \$1,000 for future medical in light of an absence of treatment since 5/15/12.

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3. **R, Lidia.**

Case open. DOI: 10/30/09 (we are now 4 years later)

| Reserves: | Reserve | Amt. Paid | Bal. |
|----------------|---------------------|-------------------|-------------------------|
| Indemnity | 55,598.95 | 26,158.95 | 29,440.00 |
| Medical | <u>106,714.14</u> | <u>84,983.96</u> | <u>21,730.18</u> |
| TOTALS: | \$162,703.09 | 111,142.91 | 51,170.18 |

- a. Applicant injured her neck and right arm. Ortho PQME Dr. Lawrence Feiwell on 9/30/10 gave her 14% PD.

- b. Ms. R continued to treat and had an initial rheumatology consult on 3/7/11. She had a second Rheumatology consult by Dr. Allen Salick who gave her 34.0% PD. **She was diagnosed with fibromyalgia. Dr. Salick gave her 34.0% PD and need for future medical for her fibromyalgia.**
 - 1) The 34.0% PD was for fibromyalgia. **This actually receives a 0% WPI under the AMA Guides and gets 0% PD per Chapter 18.**
 - 2) At our meeting, Ms. R. indicated that the parties would proceed to an AME in rheumatology. I told her absolutely not. Rather, the defendants should move to dismiss the report of Dr. Salick as not consistent with the AMA Guides. I noted that they absolutely should NOT give the Applicant another chance to get more TD.
 - 3) The depo of Dr. Feiwell has been taken. This was scheduled by Applicant's counsel. Dr. Feiwell has indicated that he recommends going to an AME in

rheumatology. Both parties have agreed to use Dr. Rodney Bluestone as AME set for 9/3/13. **No summary of the deposition had been received by Ms. R..**

Please note: Ms. R. provided the depo summary of the depo of Dr. Feiwell in her report of 12/10/13:

Dr. Feiwell testified, as follows:

- 1. Dr. Feiwell could not rely on Dr. Salick as he is an Applicant treating doctor.***
- 2. Dr. Feiwell recommended an AME in Rheumatology.***
- 3. Both parties agreed to Dr. Rodney Bluestone as an AME.***
- 4. Dr. Bluestone reported on 9/3/13. He concluded:***
 - a. Applicant does not have fibromyalgia.***
 - b. Applicant has severe focal pain and neuroparesthesia and large areas of myofascial pain.***
 - c. He feels she needs further medical treatment including functional restoration of the dominant right upper limb. He believes this will take 6 to 12 months. Employee began this on 9/17/13.***
- 5. Ms. R. is seeking to have the shoulder (unspecified) MRI films reviewed by a radiologist recommended by Dr. Feiwell.***

6. *Ms. R. indicated she would send the Applicant back for reevaluation with Dr. Feiwell in 2 to 3 months.*

Comment:

1. This is good that Dr. Feiwell has disregarded the report of Dr. Salich.
 2. Essentially, the diagnosis given by Dr. Bluestone comes down to "pain, tingling in the arm, and pain in the muscles." There is no such thing as "neuroparesthesia." Dr. Bluestone essentially uses fancy words to say pain and tingling in the arm."
 3. I do not anticipate that the treatment recommended by Dr. Bluestone is going to do the Applicant any good. I will monitor the functional restoration to see if there is any improvement in the Applicant's condition.
 4. **At this point, what Work Comp should do is place the Applicant under surveillance as the diagnoses of "fibromyalgia" and "focal pain, neuroparesthesia, and myofascial pain" are meaningless diagnoses. It is important to discover if the Applicant is exhibited doing things with the allegedly injured arm which she claims she cannot. I will write Work Comp and request that surveillance be implemented.**
 5. As the Applicant is undergoing medical treatment, it will not be possible to push the Applicant to a settlement while that treatment is ongoing.
4. **P-Villa, M.**

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Case Open. DOI: 12/16/11. Knee surgery. (1.5 years later)

Reserves as of 11/14/13:

| | | | |
|------------|-------------------|-----------------|--------------------|
| Indemnity: | 71,520.79 | Paid: | \$34,805.72 |
| Medical: | <u>152,502.09</u> | Paid: | <u>104,513.89</u> |
| TOTAL: | 224,022.88 | TOTAL: | 139,319.61 |
| | | Balance: | \$81,673.27 |

- a. Applicant has had 3 surgeries performed:
 - 1) Lower leg fracture repair on 3/17/11
 - 2) Meniscal repair on 7/6/11
 - 3) Total Knee replacement on 12/16/11
- b. Dr. Chalmers, Primary Treating Physician, found the Applicant at maximum medical improvement on 6/25/12 and gave the Applicant 29.0% permanent disability.
- c. Psych added by applicant's counsel.
- d. Psych evaluation done by Dr. Larsen on 6/18/13. **This was an AME.** Dr. Larsen advised there are further issues with the Applicant's knee that need to be addressed.
- e. Dr. Paul Dossick has requested surgery for revision of the left total knee replacement. This was approved on 8/9/13.

Surgery done on 9/3/13. Dr. Dossick indicated that he expected return to work in early January, 2014.

Comment:

1. I will write Ms. R. requesting the following:
 - a. Copy of the Applicant's deposition taken prior to the psychiatric evaluation
 - b. List of all medical records subpoenaed and provided to Psychiatrist Larsen in anticipation of AME psych evaluation.
 - c. Advice as to whether or not surveillance was done herein.
 - d. I will monitor this matter to see if the Applicant returns to work in December, 2014.

5. H, Richard

Case open

Date of injury: 3/8/10

Reserves as of 11/14/13:

| | | | |
|------------|------------------|-------|--------------------|
| Indemnity: | 30,833.72 | Paid: | \$11,168.72 |
| Medical: | <u>78,162.30</u> | Paid: | <u>47,527.92</u> |
| TOTAL: | 108,996.02 | | 58,696.64 |
| | Balance: | | \$50,299.38 |

- a. Mr. H had surgery on 9/18/12 consisting of laminectomy and facetectomy at L5-21.
- b. On 4/29/13, an MRI revealed a 5.5 mm mass between the

L5-S1 facet joint and the central left S1 root sleeve.

- c. Injured worker followed up with treating Dr. Seago on 7/8/13. Dr. Seago released him to return to work with light duties. Mr. H returned to work on 7/23/13 per Employer's.
- d. Applicant is currently working. He is to be seen by Dr. Seago on approximately December 30, 2013, for evaluation of permanent and stationary status and permanent impairment assessment. Applicant is undergoing physical therapy.
- e. Settlement proposal will be forwarded to Applicant following receipt of permanent and stationary report from Dr. Seago.

Comment:

1. This is good.
2. Applicant has returned to work.
3. I will ask Ms. R. to advise as to when Dr. Seago anticipate the Applicant will be permanent and stationary. At that point, Applicant will be evaluated for permanent impairment and, based thereupon, a settlement analysis can be prepared and a settlement proposed.

**RESPONSE FROM WORK COMP RE NOTICE OF MALPRACTICE
IN LIDIA R CASE:**

Work Comp declined to provide you *Cumis* counsel herein. This is now permissible as Dr. Bluestone concluded there was no fibromyalgia, and Work Comp is not proceeding based upon impairment attributable to fibromyalgia.

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Essentially, Work Comp lucked out by Dr. Bluestone's concluding that Ms. R did not have fibromyalgia herein.

As noted above, my efforts will now be directed towards completing and/or bringing the treatment recommended by Dr. Bluestone to a point of completion. Further, I will advise you following receipt of a response to the matters noted above.

Cordially,

A handwritten signature in black ink that reads "Phil Walker". The signature is written in a cursive, slightly slanted style.

Phil Walker