STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Kevin Brady alleged an October 5, 2004 work-related injury while employed at Castle Distributors, Inc.

2. That Kevin Brady gave notice of incapacity from work for his alleged injury on October 6, 2004.

3. That Kevin Brady was compensated for his alleged period of incapacity on March 22, 2006.

4. That no NOC was filed until sixty-one (61) days after compensation became due and payable January 20, 2006. The "mandatory payment" (March 22, 2006) was made the same day that the NOC was filed.

5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of $1,500.00 is warranted.

6. That nothing in this agreement shall be construed as a waiver of Kevin Brady's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), MEMIC shall be assessed a penalty of $1,500.00 payable to Kevin Brady. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan M. McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Nicholas Apollonio alleged a May 12, 2004 work-related injury while employed at Wayfarer Marine, Inc.

2. That Nicholas Apollonio gave notice of incapacity from work for his alleged injury on May 12, 2004.

3. That Nicholas Apollonio was compensated for his alleged period of incapacity.

4. That partial compensation (for incapacity from May 31, 2004 through June 7, 2004) was paid April 26, 2006, which was six hundred eighty-two (682) days after compensation became due and payable on June 14, 2004. The seven-day waiting period (May 13, 2004 through May 20, 2004) has not yet been paid.

5. That Nicholas Apollonio is due indemnity in the amount of $398.83.

6. That pursuant to 39-A M.R.S.A. §205(3) a penalty of $1,500.00 is warranted.

7. That nothing in this agreement shall be construed as a waiver of Nicholas Apollonio's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), MEMIC shall be assessed a penalty of $1,500.00 payable to Nicholas Apollonio. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". Copies of the indemnity and penalty payments shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Keith Kinney alleged a March 22, 2004 work-related injury while employed at Shawnee Peak Holdings, Inc.

2. That Keith Kinney gave notice of incapacity from work for his alleged injury on March 23, 2004.

3. That Keith Kinney was compensated for his alleged period of incapacity.

4. That compensation due through the effective date (July 28, 2004) of the Certificate of Discontinuance or Reduction of Compensation (WCB-8) was made April 27, 2006, which was six hundred three (603) days after the previous indemnity payment (September 2, 2004).

5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of $1,500.00 is warranted.

6. That nothing in this agreement shall be construed as a waiver of Keith Kinney's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), MEMIC shall be assessed a penalty of $1,500.00 payable to Keith Kinney. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Sean Keith alleged a June 16, 2004 work-related injury while employed at Atlas Steel Company, Inc.

2. That a Mediation Agreement in the case of Sean Keith v. Atlas Steel Company, Inc. was signed on August 9, 2004.

3. That payment pursuant to the Mediation Agreement was not issued until April 26, 2006.

4. That the payment to Sean Keith was made six hundred sixteen (616) days late.

5. That pursuant to 39-A M.R.S.A. §324(2)(A) a penalty of $30,800.00 is warranted.

6. That nothing in this agreement shall be construed as a waiver of Mr. Keith's right to seek any weekly compensation benefits that he is or may be entitled to. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §324(2)(A), MEMIC shall be assessed a penalty of $30,800.00 payable to Sean Keith. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan M. McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Daniel Markham alleged a February 13, 2004 work-related injury while employed at Recovery Technologies Group, LLC.

2. That a Mediation Agreement in the case of Daniel Markham v. Recovery Technologies was signed on July 7, 2004.

3. That mileage was paid to Daniel Markham on July 23, 2004, which was sixteen (16) days after the date the parties signed the corresponding Mediation Agreement.

4. That Daniel Markham's claim has been settled by Lump Sum; he has thereby waived his right to any penalty arising from the violation cited.

5. That nothing in this agreement shall be construed as a waiver of Mr. Markham's right to seek any weekly compensation benefits that he is or may be entitled to. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan M. McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That MEMIC has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reason (including, but not limited to):

   - Failure to pay interest pursuant to Section 205(6)

2. That no formal hearing is required because of this Consent Decree.

3. That these findings shall be certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), MEMIC shall be assessed a civil forfeiture of $10,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

MEMIC

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
APOLLONIO, NICHOLAS	05/12/04	WCB-2, Wage Statement
BARNES, TIMOTHY	04/26/04	WCB-1, Employer's First Report of Occupational Injury or Disease
BERNARD, SHAWN	08/05/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
BILLINGS, CYNTHIA	01/23/04	WCB-2, Wage Statement
BRADY, KEVIN D	10/05/04	WCB-9, Notice of Controversy
BRUSOE, BECKY	02/06/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
CLOSSON, CHRISTOPHER	07/14/04	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
HATHAWAY, JEREMY	01/02/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
HATHAWAY, JEREMY	11/03/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
JOHNSON, KATHLEEN M	07/09/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

KEITH, SEAN	06/16/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
KELLER, JOHN E	08/25/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
KINNEY, KEITH	03/22/04	WCB-2, Wage Statement WCB-2, Wage Statement (2 concurrent employers)
LAUDEMAN, PAUL	04/06/04	WCB-3, Memorandum of Payment (Provisional Order) WCB-4, Discontinuance or Modification of Compensation (LSS)
LENFEST, RYAN	06/01/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-4A, Consent Between Employer and Employee WCB-11, Statement of Compensation Paid, Final
LOVECHENKO, EUGENE	07/05/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
MARKHAM, DANIEL	02/13/04	WCB-2, Wage Statement
MASKELL, RICHARD	05/07/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2A, Schedule of Dependent(s) and Filing Status Statement
MATHEWS, NANCY	12/27/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
MESSER, BRIAN	09/02/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
PHILLIPS, SARA A	10/30/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy

SMITH, RANDOLPH G	11/04/04	WCB-2, Wage Statement
WILLIAM, CLINTON	12/9/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
WOOLLEY, CRYSTAL	01/16/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy

2. That the forms listed above were filed late.

3. That the failure to file the foregoing forms timely represents fifty (50) separate violations of 39-A M.R.S.A. §360(1)(B).

4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), MEMIC shall be assessed a civil forfeiture of $1,850.00 for each of the foregoing WCB-2 and WCB-2A violations (37 X $50.00) and $1,200.00 for each of the other foregoing unpaid violations (12 X $100.00) for a total penalty of $3,050.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 6/9/06

John Marr
Senior Vice President of Claims
Maine Employers Mutual Insurance Company

Dated: June 19, 2006

Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: June 20, 2006

Jan M. McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*The $100.00 penalty on this violation was previously paid.