



STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
DEERING BUILDING AMHI COMPLEX  
27 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0027

JOHN ELIAS BALDACCI  
GOVERNOR

PAUL R. DIONNE  
EXECUTIVE DIRECTOR/CHAIR

March 10, 2009

Mila Kofman, Superintendent  
Bureau of Insurance  
34 State House Station  
Augusta, Maine 04333-0034

Re: *Workers' Compensation Board v. ACE*

Dear Superintendent Kofman:

Enclosed please find a copy of a Consent Decree between the Workers' Compensation Board and ACE affiliated companies (ACE).

The Workers' Compensation Board has audited the records of ACE and issued a Compliance Audit Report dated July 10, 2008 detailing its findings. The findings reflect that ACE engaged in a pattern of questionable claims-handling techniques or repeated unreasonably contested claims.

I am, through this letter, certifying the findings to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

Should you need additional information, please do not hesitate to contact my office.

Sincerely,

Paul R. Dionne  
Executive Director/Chair

PRD/amp

Enclosures

cc: Eric A. Cioppa, Deputy Superintendent of Insurance  
Steven P. Minkowsky, Deputy Director of Benefits Administration  
James H. Clay, CPCU, Regulatory Compliance Officer, ACE North America

