



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

ELIAS BALDACCI  
GOVERNOR

PAUL R. DIONNE  
EXECUTIVE DIRECTOR

September 8, 2008

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

Re: *Workers' Compensation Board v. TD Banknorth Insurance Agency, Inc./Future Comp*

Dear Superintendent Kofman:

Enclosed please find a copy of a Consent Decree between the Workers' Compensation Board and TD Banknorth Insurance Agency, Inc./Future Comp.

The Workers' Compensation Board has audited the records of TD Banknorth Insurance Agency, Inc./Future Comp and issued a Compliance Audit Report dated July 13, 2007 detailing its findings. The findings reflect that TD Banknorth Insurance Agency, Inc./Future Comp 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  
Joe Fico, President, TD Banknorth Insurance Agency, Inc.



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TTY: 877-832-5525