



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

February 6, 2009

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

Re: *Workers' Compensation Board v. Liberty Insurance Group*

Dear Superintendent Kofman:

Enclosed please find a copy of a Consent Decree between the Workers' Compensation Board and Liberty Insurance Group.

The Workers' Compensation Board has audited the records of Liberty Insurance Group and issued a Compliance Audit Report dated July 24, 2008 detailing its findings. The findings reflect that Liberty Insurance Group 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
Edmund Kelly, Chairman, President, and Chief Executive Officer, Liberty Mutual Group

