

COMPLIANCE AUDIT REPORT

STATE OF MAINE
WORKERS' COMPENSATION BOARD



Chubb Insurance Group
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Office of Monitoring, Audit & Enforcement

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SUMMARY

Chubb National Insurance Group (Chubb) provides a wide variety of business insurance products including workers' compensation.

The Audit Division of the Maine Workers' Compensation Board examined twenty-three (23) claim files where indemnity benefits were paid for the period under examination 2015-2016 as well as fifty-eight (58) medical payments for the period under examination 2015-2016 to determine compliance with statutory and regulatory requirements in the following areas:

- Form filing
- Timeliness of benefit payments
- Accuracy of benefit payments

The claim sample was drawn from a listing of all of Chubb's 2015-2016 Maine workers' compensation claims. The medical payment sample was drawn from a listing of all of Chubb's 2015-2016 medical payments for those claims in the sample.

Chubb utilizes the services of several TPA's, including Sedgwick, Gallagher Bassett, ESIS, CCMSI, CSS, Helmsman Management, Broadspire, York, Alternative Service Concepts, LLC, and Corvel. Chubb also utilizes the services of Jeffery Ryan as its claims agent within the State for Gallagher Bassett, and Mark Franco, Esq. as its claims agent within the State for ESIS, although none of the claims under review were adjusted by Mr. Ryan or Attorney Franco.

The audit work was conducted as a desk audit.

The compliance tables found on pages 16 through 20 of this report are representative of Board findings as of March 21, 2017. Since that time, the Audit Division has received additional information, missing form filings, form corrections, indemnity payments and adjustments.

Following is a discussion of the aforementioned compliance tables and of the steps taken since March 21, 2017 to rectify identified noncompliance issues. This discussion also includes other significant issues identified by the audit.

◆ **Form filing**

- Title 39-A M.R.S.A. and the Board Rules and Regulations provide the requirements for reports to the Board:

<i>WCB-1, First Report of Occupational Injury or Disease</i>	<i>39-A M.R.S.A. Section 303, Rules & Regs, Ch 8 Section 13, Rules & Regs, Ch 3 Section 4</i>
<i>WCB-2, Wage Statement</i>	<i>39-A M.R.S.A. Section 303</i>
<i>WCB-2B, Fringe Benefits Worksheet</i>	<i>39-A M.R.S.A. Section 303</i>
<i>WCB-3, Memorandum of Payment (MOP)</i>	<i>Rules & Regs, Ch 1 Section 1.1, Rules & Regs, Ch 1 Section 1.3, 39-A M.R.S.A. Section 205(7), Rules & Regs, Ch 8 Section 12</i>
<i>WCB-4, Discontinuance or Modification of Compensation</i>	<i>Rules & Regs, Ch 8 Section 11, Rules & Regs, Ch 8 Section 12</i>
<i>WCB-4A, Consent Between Employer and Employee</i>	<i>Rules & Regs, Ch 8 Section 18</i>
<i>WCB-8, (21 Day) Certificate of Discontinuance or Reduction of Compensation</i>	<i>39-A M.R.S.A. Section 205(9)</i>
<i>WCB-9, Notice of Controversy (NOC)</i>	<i>Rules & Regs, Ch 1 Section 1.1, Rules & Regs, Ch 3 Section 4</i>
<i>WCB-11, Statement of Compensation Paid</i>	<i>Rules & Regs, Ch 8 Section 1, Rules & Regs, Ch 8 Section 12</i>

- Failure to file any Board form within established time frames is a violation of Title 39-A M.R.S.A. Section 360(1) (A) or (B).
- First Report of Occupational Injury or Disease (WCB-1):
 - Fifteen (15) First Report of Occupational Injury or Disease forms were filed in accordance with the above requirements.
 - Chubb’s compliance rate for First Report of Occupational Injury or Disease filings is 65%, which is below the Board’s performance benchmark of 85%.
 - Eight (8) First Report of Occupational Injury or Disease forms were filed late.
- Wage Statement (WCB-2) and Fringe Benefits Worksheet (WCB-2B):
 - Sixteen (16) Wage Statements and eighteen (18) Fringe Benefits Worksheets were filed in accordance with the above requirements.
 - Seven (7) Wage Statements and five (5) Fringe Benefits Worksheets were filed late.
- Memorandum of Payment (WCB-3 or WCB-4A) and Notice of Controversy (WCB-9):
 - Twenty-three (23) Memorandum of Payment forms were filed in accordance with the above requirements.

- Chubb's compliance rate for Memorandum of Payment filings is 85%, which is at the Board's performance benchmark of 85%.
- Three (3) Memorandum of Payment forms were filed late.
- One (1) Memorandum of Payment form was required, but not filed.
- Discontinuance or Modification of Compensation (WCB-4 or WCB-4A):
 - Sixteen (16) Discontinuance or Modification of Compensation forms were filed in accordance with the above requirements.
 - Ten (10) Discontinuance or Modification of Compensation forms were filed late.
 - Six (6) Discontinuance or Modification of Compensation forms were required, but not filed.
 - Since March 21, 2017, Chubb submitted two (2) of those Discontinuance or Modification of Compensation forms.
- (21 Day) Certificate of Discontinuance or Reduction of Compensation (WCB-8 or WCB-4A):
 - Eight (8) (21 Day) Certificate of Discontinuance or Reduction of Compensation forms were filed in accordance with the above requirements.
- Statement of Compensation Paid (WCB-11):
 - Twenty-two (22) Statement of Compensation Paid forms were filed in accordance with the above requirements.
 - Two (2) Statement of Compensation Paid forms were filed late.
 - Ten (10) Statement of Compensation Paid forms were required, but not filed.
 - Since March 21, 2017, Chubb submitted three (3) of those Statement of Compensation Paid forms.

In response to notice of this problem area, Chubb has taken steps to improve future compliance by providing additional staff training and requiring supervisory review of forms to be filed.

◆ **Timeliness of benefit payments**

- Title 39-A M.R.S.A. Section 205(2) provides the time requirements for indemnity payments.
- When there is not an ongoing dispute, failure to pay weekly compensation benefits or accrued weekly benefits within 30 days after becoming due and payable is a violation of Title 39-A M.R.S.A. Section 205(2) and subject to penalty under Section 205(3).
- Initial Indemnity Payments:
 - Eighteen (18) initial indemnity payments were made timely and three (3) claims received “salary continuation” from their respective employers.
 - Chubb’s compliance rate for initial indemnity payments (timely payments and “salary continuation” collectively) is 88%, which is above the Board’s performance benchmark of 87%.
 - Three (3) initial indemnity payments were made late.
 - One (1) late initial indemnity payments was made later than 30 days after it became due and payable, in violation of Section 205(2) and subject to penalty under Section 205(3).
- Subsequent Indemnity Payments:
 - Two hundred three (203) subsequent indemnity payments were made timely.
 - Nine (9) subsequent indemnity payments were made late.
 - Two (2) late subsequent indemnity payment were made later than 30 days after they became due and payable in violation of Section 205(2) and subject to penalty under Section 205(3).
- Board Rules and Regulations Chapter 5 states in part, “The employer/insurer shall pay the health care provider's charge or the maximum allowable payment under this fee schedule, whichever is less, within 30 days of receipt of a bill unless the bill or previous bills from the same provider or the underlying injury has been controverted or denied. If an employer/insurer controverts whether a health care provider’s bill is reasonable and proper under § 206 of the Act, the employer/insurer shall send a copy of the notice of controversy to the health care provider.”
 - Fifty-one (51) medical payments were made timely.
 - Seven (7) medical payments were made late.

In response to notice of these problem areas, Chubb has taken steps to improve future compliance by providing additional staff training regarding those actions necessary to ensure timely payments.

◆ **Accuracy of indemnity payments**

- Title 39-A M.R.S.A. Section 102(4) and Board Rules and Regulations Chapter 1, Section 5 provide the requirements for calculating average weekly wages (AWWs). Title 39-A M.R.S.A. Section 102(1) and Board Rules and Regulations Chapter 8, Section 9 provides the requirements for determining weekly compensation rates (WCRs). Title 39-A M.R.S.A. Sections 212, 213, and 215 provide the requirements for compensation for total incapacity, partial incapacity, and death benefits.
- The accuracy of indemnity payments was reviewed for twenty-three (23) claims.
- Average Weekly Wage:
 - Twenty-two (22) AWWs were correct.
 - One (1) AWW was incorrect.
- Weekly Compensation Rate:
 - Twenty-two (22) WCRs were correct.
 - One (1) WCR was incorrect.
- Partial Benefits Calculation Method:
 - The method used to calculate partial benefits was correct for one (1) claim.
 - The method used to calculate partial benefits was incorrect for seven (7) claims.
- Amount Paid:
 - Nine (9) claims were compensated correctly and three (3) claims received “salary continuation” from their respective employers.
 - Seven (7) claims were underpaid (\$22,123.92 aggregately).
 - Seven (7) claims were overpaid (\$1,672.17 aggregately).
 - Collectively, the aforementioned errors resulted in a net underpayment of \$20,451.75 to injured workers.

In response to notice of these problem areas, Chubb has taken steps to improve future compliance by providing additional staff training regarding those actions necessary to ensure accurate payments.

◆ **Accuracy of medical payments**

- Title 39-A M.R.S.A. Section 209-A and Board Rules and Regulations Chapter 5, provide the fee setting requirements for medical and ancillary services and products rendered by individual health care practitioners and health care facilities.
- The accuracy of medical payments was reviewed for sixteen (16) claims.
- Amount Paid:
 - Medical payments sampled for fourteen (14) claims were correct.
 - Medical payments sampled for two (2) claims were incorrect.

In response to notice of these problem areas, Chubb has taken steps to improve future compliance by providing additional staff training regarding those actions necessary to ensure accurate payments.

◆ **Other significant issues**

- Box 19b (To (Return Date)) of the WCB-4, Discontinuance or Modification of Compensation must accurately reflect the date the incapacity ended. See also Board's Forms and Petitions Manual.
 - Incorrect dates were reported in Box 19b of the WCB-4, Discontinuance or Modification of Compensation forms that were filed for three (3) claims.
- Box 22 (First Day Of Compensability After Waiting Period Is Met) of the WCB-3, Memorandum of Payment (MOP) must accurately reflect the date of the first compensable day that follows the completion of the 7-day waiting period. See the Board's Forms and Petitions Manual.
 - Incorrect dates were reported in Box 22 of the MOPs that were filed for five (5) claims.
- Boxes 23a (Date of Incapacity) and 23b (Date Employer Notified) of the WCB-3, Memorandum of Payment (MOP) must accurately reflect the date of incapacity and date that the employer was notified of the incapacity. Note: the Date of Incapacity reported in Box 23a and the Date Employer Notified in Box 23b must equal the Date of Incapacity (DN56) and Date Employer Notified (DN281) reported in box 43 of the WCB-1, Employer's First Report of Occupational Injury or Disease (First Report). See the Board's Forms and Petitions Manual.
 - Incorrect dates were reported in Boxes 23a and/or 23b of the MOPs and/or Boxes 43a and/or 43b of the FROIs that were filed for five (5) claims.
- Box 24 (Date Check Mailed) of the WCB-3, Memorandum of Payment (MOP) must accurately reflect the date that the initial indemnity payment (for the incapacity addressed by the MOP) is sent to the employee. See the Board's Forms and Petitions Manual.
 - Incorrect dates were reported in Box 24 of the MOPs that were filed for two (2) claims.
- Additional payments were made since the "Final" WCB-11 Statement of Compensation Paid that were filed for six (6) claims.
- Section 213 provides the requirements for partial incapacity benefits. Partial benefits must be calculated at a rate of $\frac{2}{3}$ the difference, due to the injury, between the employee's average gross weekly wages before the injury and the average gross weekly wages the employee is able to earn after the injury. See Board Rules and Regulations Chapter 8, Section 8.
 - It appears post-injury wages were not reviewed to assess a potential obligation to pay partial benefits when the employees returned to work on "modified duty" and/or their contracts ended for five (5) claims.
- The Auditor noted that provisional payments were made that were unreasonably disproportionate to actual benefits due for five (5) claims.

PENALTIES

◆ Penalties payable to providers and/or injured employees

Title 39-A M.R.S.A. Section 205(3)

“When there is not an ongoing dispute, if weekly compensation benefits or accrued weekly benefits are not paid within thirty (30) days after becoming due and payable, \$50 per day must be added and paid to the worker for each day over thirty (30) days in which the benefits are not paid. Not more than \$1,500 in total may be added pursuant to this subsection. For purposes of ratemaking, daily charges paid under this subsection do not constitute elements of loss.”

Delays of initial indemnity payments, subject to penalty under Section 205(3), was found on the following claim:

CLAIM	PENALTY JUSTIFICATION	PENALTY EXPOSURE
Paul Yeaton vs. AthenaHealth Inc. Date of Injury: 4/29/15 Date ER Notified of Incapacity: 5/5/15 Claim # 003071014896WC01 Board # 15008437	No NOC was filed, and the initial indemnity payment was made 9/10/15, which was 104 days after compensation became due and payable (5/29/15).	\$1,500.00*
Total Penalties to Injured Employees for Delays of Initial Indemnity Payments		\$1,500.00

*Paid

Delays of subsequent indemnity payments, subject to penalty under Section 205(3), was found on the following claim:

CLAIM	PENALTY JUSTIFICATION	PENALTY EXPOSURE
Sue Breckon vs. Lowe Enterprises, Inc. Date of Injury: 9/11/16 Date ER Notified of Incapacity: 9/13/16 Claim # 6B868773128884 Board # 16020681	A subsequent indemnity payment was made 11/17/16, which was 51 days after the previous indemnity payment (9/27/16). Compensation became due and payable (10/4/16). A subsequent indemnity payment was made 3/14/17, which was 113 days after the previous indemnity payment (11/21/16). Compensation became due and payable (11/28/16).	\$1,500.00
Total Penalties to Injured Employees for Delays of Subsequent Indemnity Payments		\$1,500.00

Delays of “other” indemnity payments, subject to penalty under Section 205(3), were found on the following claims:

CLAIM	PENALTY JUSTIFICATION	PENALTY EXPOSURE
<p>Christopher Babb vs. NBA Development League Date of Injury: 1/21/15 Date ER Notified of Incapacity: 1/22/15 Claim # 003071014644WC01 Board # 15001377</p>	<p>Provisional payments were used to pay benefits weeks ending 1/28/15, 2/4/15 and 2/5/15 & 2/6/15. Payment of accrued benefits was made on 4/10/2020, which was 1,876 days after compensation became due and payable (2/20/15).</p>	<p>\$1,500.00</p>
<p>Angela Burns vs. Athenahealth Inc. Date of Injury: 4/1/15 Date ER Notified of Incapacity: 1/21/16 Claim # 003071014850WC01 Board # 15007086</p>	<p>Payment for part of the 7-day waiting period has not yet been made.</p>	<p>\$1,500.00</p>
<p>Cheryl Kilfoil vs. Custom Disability Solutions Date of Injury: 3/28/16 Date ER Notified of Incapacity: 7/18/16 Claim # 003071015737WC01 Board # 16006471</p>	<p>The claimant was totally incapacitated from 9/16/16 through 9/19/16. Payment for three (3) days of that incapacity (9/17/16 through 9/19/16) was made on 4/10/2020, which was 1,285 days after compensation became due and payable (10/3/16).</p>	<p>\$1,500.00</p>
<p>Evan Oberg vs. Coyotes NewCo LLC. Date of Injury: 2/28/15 Date ER Notified of Incapacity: 3/1/15 Claim # 003071014775WC01 Board # 15005704</p>	<p>The claimant was totally incapacitated from 4/26/15 through 4/8/16. Payment for that incapacity has not yet been made.</p>	<p>\$1,500.00</p>
<p>Dylan Olsen vs. Florida Panthers Hockey Club, LTD Date of Injury: 4/30/16 Date ER Notified of Incapacity: 5/1/16 Claim # 003071015828WC01 Board # 16008511</p>	<p>The claimant was totally incapacitated from 7/3/16 through 9/3/16. Payment for that incapacity has not yet been made.</p>	<p>\$1,500.00</p>
<p>Kevin Raymond vs. People’s United Bank Date of Injury: 11/21/16 Date ER Notified of Incapacity: 11/28/16 Claim # 003071016372WC01 Board # 16025611</p>	<p>Payment for part of the 7-day wait has not yet been made.</p> <p>Provisional payments were used to pay benefits weeks ending 12/24/16, 12/31/16 and 1/7/17. Payment for accrued benefits has not yet been made.</p> <p>The claimant’s benefits were improperly discontinued on 12/12/16. Payment of \$1,830.32 was made on 4/10/2020 which was 1,201 days after compensation became due and payable (12/26/16).</p>	<p>\$1,500.00</p>

CLAIM	PENALTY JUSTIFICATION	PENALTY EXPOSURE
Tracy Rowe vs. Athenahealth Inc. Date of Injury: 3/20/15 Date ER Notified of Incapacity: 3/22/15 Claim # 003071014776WC01 Board # 15005609	Provisional payments were used to pay benefits weeks ending 4/25/15, 6/6/15 through 6/27/15, 7/18/15, 8/8/15 through 8/22/15, 9/5/15 and 9/12/15. Payment of accrued benefits has not yet been made.	\$1,500.00
Ralph Sampson vs. NBA Development League Date of Injury: 4/2/16 Date ER Notified of Incapacity: 4/3/16 Claim # 003071015735WC01 Board # 16006469	The claimant was totally incapacitated from 1/18/17 through 3/21/17 (audit cutoff). Payment for that incapacity has not yet been made.	\$1,500.00
Paul Yeaton vs. Athenahealth Inc. Date of Injury: 4/29/15 Date ER Notified of Incapacity: 5/5/15 Claim # 003071014896WC01 Board # 15008437	Benefits were not adjusted from “partial” to “total” effective 8/2/15 through full duty release of 8/27/15. Payment of accrued benefits was made on 4/14/2020, which was 1,678 days after compensation became due and payable. (9/10/15)	\$1,500.00
Total Penalties to Injured Employees for Delays of “Other” Indemnity Payments		\$13,500.00

◆ Penalties payable to the State General Fund

Title 39-A M.R.S.A. Section 359(2)

“In addition to any other penalty assessment permitted under this Act, the Board may assess civil penalties not to exceed \$25,000 upon finding, after hearing, that an employer, insurer or 3rd-party administrator for an employer has engaged in a pattern of questionable claims-handling techniques or repeated unreasonably contested claims. The Board shall certify its findings to the Superintendent of Insurance, who shall take appropriate action so as to bring any such practices to a halt. This certification by the Board is exempt from the provisions of the Maine Administrative Procedure Act. The amount of any penalty assessed pursuant to this subsection must be directly related to the severity of the pattern of questionable claims-handling techniques or repeated unreasonably contested claims. All penalties collected pursuant to this subsection shall inure to the benefit of the General Fund. An insurance carrier’s payment of any penalty assessed under this section may not be considered an element of loss for the purpose of establishing rates for workers' compensation insurance.”

- No action will be taken at this time.

To avoid future penalty referrals under Section 359(2) and/or 360(2), Chubb must take corrective measures to address the following inadequacies:

- Failure to file or timely file forms with the Board
- Failure to pay or timely pay benefits
- Failure to pay benefits accurately

Title 39-A M.R.S.A. Section 360(1)(A)

“The Board may assess a civil penalty not to exceed \$100 for each violation on any person: Who fails to file or complete any report or form required by this Act or rules adopted under this Act.”

Violations subject to penalty under Section 360(1)(A) were found on the following claims:

Employee	Date of Injury	Forms Not Filed	Penalty Exposure
	4/1/15	WCB-11, Statement of Compensation Paid, Annual	\$100.00
	1/7/16	WCB-11, Statement of Compensation Paid, Interim	\$100.00
		WCB-11, Statement of Compensation Paid, Annual	\$100.00
	7/6/15	WCB-11, Statement of Compensation Paid, Interim	\$100.00
	2/28/15	WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-11, Statement of Compensation Paid, Interim	\$100.00
		WCB-11, Statement of Compensation Paid, Annual	\$100.00
	4/30/16	WCB-11, Statement of Compensation Paid, Interim	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
	1/26/16	WCB-11, Statement of Compensation Paid, Interim	\$100.00
		WCB-11, Statement of Compensation Paid, Annual	\$100.00
	4/29/15	WCB-11, Statement of Compensation Paid, Interim	\$100.00
TOTAL			\$1,300.00

Title 39-A M.R.S.A. Section 360(1)(B)

“The Board may assess a civil penalty not to exceed \$100 for each violation on any person: Who fails to file or complete such a report or form within the time limits specified in this Act or rules adopted under this Act.”

Violations subject to penalty under Section 360(1)(B) were found on the following claims:

Employee	Date of Injury	Forms Filed Late	Penalty Exposure
	1/21/15	WCB-2, Wage Statement	\$100.00
	9/8/16	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
	9/11/16	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-2, Wage Statement	\$100.00
		WCB-2B, Fringe Benefits Worksheet	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00

Employee	Date of Injury	Forms Filed Late	Penalty Exposure
	4/1/15	WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-11, Statement of Compensation Paid, Interim	\$100.00
	12/14/16	WCB-2, Wage Statement	\$100.00
		WCB-2B, Fringe Benefits Worksheet	\$100.00
	5/12/15	WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
	10/13/15	WCB-4, Discontinuance or Modification of Compensation	\$100.00
	3/28/16	WCB-11, Statement of Compensation Paid, Interim	\$100.00
	2/28/15	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-2, Wage Statement	\$100.00
		WCB-2B, Fringe Benefits Worksheet	\$100.00
		WCB-3, Memorandum of Payment	\$100.00
	4/30/16	WCB-4, Discontinuance or Modification of Compensation	\$100.00
	3/13/16	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
	11/21/16	WCB-2, Wage Statement	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
	2/6/16	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-2, Wage Statement	\$100.00
		WCB-3, Memorandum of Payment	\$100.00
	1/26/16	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
	11/8/15	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-2B, Fringe Benefits Worksheet	\$100.00
	4/29/15	WCB-1, Employer's First Report of Occupational Injury or Disease	\$100.00
		WCB-2, Wage Statement	\$100.00
		WCB-2B, Fringe Benefits Worksheet	\$100.00
		WCB-3, Memorandum of Payment	\$100.00
		WCB-4, Discontinuance or Modification of Compensation	\$100.00
TOTAL			\$3,800.00

Title 39-A M.R.S.A. Section 360(2)

“The Board may assess, after hearing, a civil penalty in an amount not to exceed \$1,000 for an individual and \$10,000 for a corporation, partnership or other legal entity for any willful violation of this Act, fraud or intentional misrepresentation. The Board may also require that person to repay any compensation received through a violation of this Act, fraud or intentional misrepresentation or to pay any compensation withheld through a violation of this Act, fraud or misrepresentation, with interest at the rate of 10% per year.”

- No action will be taken at this time.

To avoid future penalty referrals under Section 360(2) and/or 359(2), Chubb must take corrective measures to address the following inadequacies:

- Failure to file or timely file forms with the Board
- Failure to pay or timely pay benefits
- Failure to pay benefits accurately

COMPLIANCE TABLES

◆ Form Filing

A. First Report of Occupational Injury or Disease (WCB-1)

		2015-2016	
		Number	Percent
Received at the Board:			
Filed	Compliant	15	65%
Late		8	35%
Total		23	100%

B. Wage Statement (WCB-2)

		2015-2016	
		Number	Percent
Received at the Board:			
Filed	Compliant	16	70%
Late		7	30%
Total		23	100%

C. Fringe Benefits Worksheet (WCB-2B)

		2015-2016	
		Number	Percent
Received at the Board:			
Filed	Compliant	18	78%
Late		5	22%
Total		23	100%

D. Memorandum of Payment (WCB-3 or WCB-4A)

		2015-2016	
		Number	Percent
Received at the Board:			
Filed	Compliant	23	85%
Late		3	11%
Not Filed		1	4%
Total		27	100%

E. Discontinuance or Modification of Compensation (WCB-4 or WCB-4A)

2015-2016			
		Number	Percent
Received at the Board:			
Filed	Compliant	16	50%
Late		10	31%
Not Filed		6	19%
<hr/>			
Total		32	100%

F. Certificate of Discontinuance or Reduction of Compensation (WCB-8 or WCB-4A)

2015-2016			
		Number	Percent
Received at the Board:			
Filed	Compliant	8	100%
Total		8	100%

G. Statement of Compensation Paid (WCB-11)

2015-2016			
		Number	Percent
Received at the Board:			
Filed	Compliant	22	65%
Late		2	6%
Not Filed		10	29%
<hr/>			
Total		34	100%

◆ **Timeliness of Benefit Payments**

H. Initial Payment of Indemnity Benefits

			2015-2016	
			Number	Percent
Check Issued Within:				
0-14	Days	Compliant	21	88%
15-44	Days		2	8%
45+	Days		1	4%
Total			24	100%

I. Subsequent Payment of Indemnity Benefits

			2015-2016	
			Number	Percent
Check Issued Within:				
0-7	Days	Compliant	203	96%
8-37	Days		7	3%
38+	Days		2	1%
Total			212	100%

J. Medical Payments

			2015-2016	
			Number	Percent
Check Issued Within:				
0-30	Days	Compliant	51	88%
31+	Days		7	12%
Total			58	100%

◆ Accuracy of Indemnity Payments

K. Average Weekly Wage

		2015-2016	
		Number	Percent
Calculated:			
Correct	Compliant	22	96%
Incorrect		1	4%
Total		23	100%

L. Weekly Compensation Rate

		2015-2016	
		Number	Percent
Calculated:			
Correct	Compliant	22	96%
Incorrect		1	4%
Total		23	100%

M. Partial Benefits

		2015-2016	
		Number	Percent
Calculated:			
Correct	Compliant	1	12%
Incorrect		7	88%
Total		8	100%

N. Amount Paid

		2015-2016	
		Number	Percent
Calculated:			
Correct	Compliant	9	40%
Underpaid		7	30%
Overpaid		7	30%
Total		23	100%

◆ **Accuracy of Medical Payments**

O. Amount Paid

				2015-2016	
				Number	Percent
Calculated:					
Correct	Compliant		14	88%	
Incorrect			2	12%	
<hr/>					
Total			16	100%	
				<hr/>	<hr/>