

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

v.

MEADOWBROOK INC.


CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Janis Crawford alleged a December 6, 2006 work-related injury while employed at Mastoran Corporation.
2. That Janis Crawford gave notice of incapacity from work for her alleged injury on December 7, 2006.
3. That Janis Crawford was compensated and received subsequent compensation for her alleged period of incapacity.
4. That Janis Crawford was partially incapacitated from December 7, 2006 through December 21, 2006. Payment for that incapacity was made February 9, 2008, which was four hundred twenty-seven (427) days after compensation became due and payable (December 29, 2006).
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 Janis Crawford's right to seek any benefits and/or additional penalties that she 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.

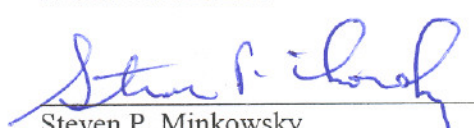
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Meadowbrook Inc. paid a penalty of \$1,500.00 payable to Janis Crawford.

Dated: 5/16/08



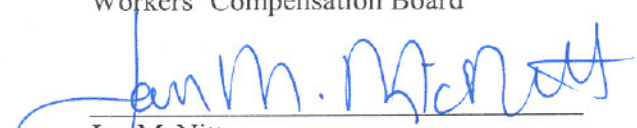
James Dunlap
Claims Supervisor
Meadowbrook Inc.

Dated: May 19, 2008



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

Dated: May 19, 2008



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

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OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

MEADOWBROOK INC.

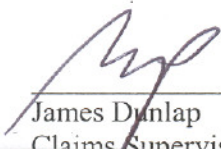
CONSENT DECREE

NOW COME the parties and agree as follows:

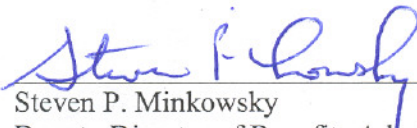
1. That Paul Jackson alleged an October 18, 2006 work-related injury while employed at Mackinnon Property Management.
2. That Paul Jackson gave notice of incapacity from work for his alleged injury on October 23, 2006.
3. That Paul Jackson was compensated and received subsequent compensation for his alleged period of incapacity.
4. That payment for the seven-day waiting period was made December 17, 2007, which was three hundred sixty-six (366) days after compensation became due and payable (December 16, 2006).
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 Paul Jackson's right to seek any benefits and/or additional penalties 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. §205(3), Meadowbrook Inc. paid a penalty of \$1,500.00 payable to Paul Jackson.

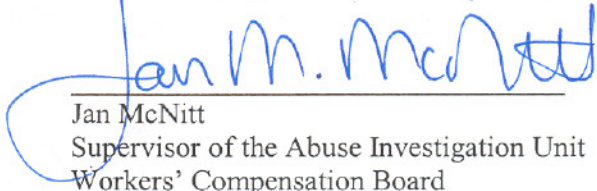
Dated: 5/16/08


James Dunlap
Claims Supervisor
Meadowbrook Inc.

Dated: May 19, 2008


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

Dated: May 19, 2008


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

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MEADOWBROOK INC.

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 Not Filed
Brages, David F.	01-23-2006	WCB-1, Employer's First Report of Occupational Injury or Disease
Carpenter, Phillip	09-07-2006	WCB-11, Statement of Compensation Paid
Corcoran, Joshua	03-01-2006	WCB-11, Statement of Compensation Paid
Crawford, Janis	12-07-2006	WCB-2, Wage Statement
Howes, Amy	05-16-2006	WCB-1, Employer's First Report of Occupational Injury or Disease*
Jackson, Paul	10-18-2006	WCB-11, Statement of Compensation Paid
Tran, Phung Kim	04-27-2006	WCB-11, Statement of Compensation Paid
Weeks, Jeffrey	01-12-2006	WCB-11, Statement of Compensation Paid

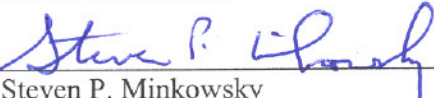
2. That the failure to file the foregoing forms represents eight (8) separate violations of 39-A M.R.S.A. §360(1)(A).
3. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), Meadowbrook Inc. shall pay a civil forfeiture of \$600.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

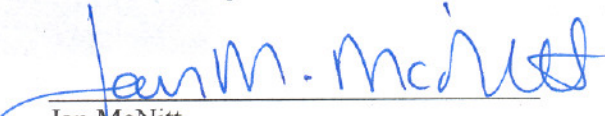
Dated: 5/16/07


James Dunlap
Claims Supervisor
Meadowbrook Inc.

Dated: May 19, 2008


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

Dated: May 19, 2008


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

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

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

v.

MEADOWBROOK INC.

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
Carpenter, Phillip	09-07-2006	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-3, Memorandum of Payment
Corcoran, Joshua	03-01-2006	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Crawford, Janis	12-07-2006	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-3, Memorandum of Payment
Howes, Amy	05-16-2006	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Jackson, Paul	10-18-2006	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-3, Memorandum of Payment
Tran, Phung Kim	04-27-2006	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Weeks, Jeffrey	01-12-2006	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment

Woolley, Thomas


11-29-2006

WCB-1, Employer's First Report of Occupational Injury
or Disease
WCB-3, Memorandum of Payment

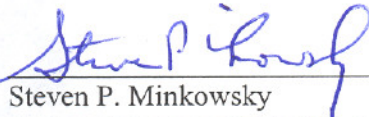
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents twenty-two (22) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional 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), Meadowbrook Inc. shall pay a civil forfeiture of \$1,900.00, 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: 5/16/08


James Dunlap
Claims Supervisor
Meadowbrook Inc.

Dated: May 19, 2008


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

Dated: May 19, 2008


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

*The \$100.00 penalty on these violations was paid.

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WORKERS' COMPENSATION BOARD
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CONSENT DECREE

NOW COME the parties and agree as follows:

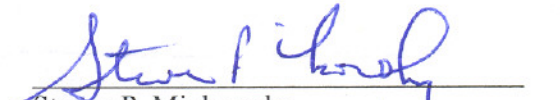
1. That Meadowbrook Inc. has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - Failure to file or timely file forms with the Board
 - Incorrect dates and/or misleading information on Board forms
 - Failure to pay initial indemnity benefits timely
 - Failure to pay medical benefits timely
 - Failure to pay claims accurately
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), Meadowbrook Inc. shall pay a civil forfeiture of \$5,000.00 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.

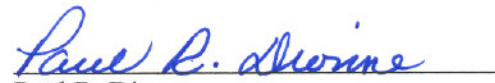
Dated: _____


Robert Cubbin, President and CEO
Meadowbrook Claims Services

Dated: May 19, 2008


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

Dated: 5/21/08


Paul R. Dionne
Executive Director/Chair
Workers' Compensation Board