

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

v.

PMA INSURANCE GROUP

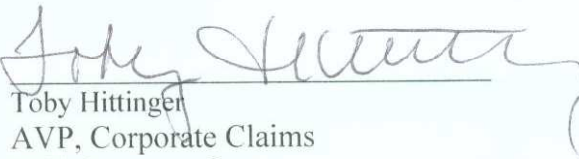
CONSENT DECREE

NOW COME the parties and agree as follows:


1. That Elizabeth Avery alleged a July 27, 2007 work-related injury while employed at The Clarks Companies.
2. That Elizabeth Avery gave notice of incapacity from work for her alleged injury on August 9, 2007.
3. That Elizabeth Avery was compensated and received subsequent compensation for her alleged period of incapacity.
4. That a provisional weekly compensation rate was used to pay this claim. This resulted in accrued benefits that were not paid to the claimant until February 21, 2008 and May 29, 2008, which was one hundred twelve (112) and ninety-one (91) days respectively after compensation became due and payable (November 1, 2007 and February 28, 2008).
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 Elizabeth Avery's right to seek any benefits and/or additional penalties that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), PMA Insurance Group shall pay a penalty of \$1,500.00 payable to Elizabeth Avery. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

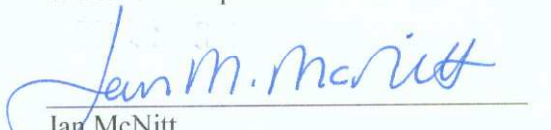
Dated: 10/15/08


Toby Hittinger
AVP, Corporate Claims
PMA Insurance Group

Dated: October 24, 2008


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

Dated: 10-27-2008


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

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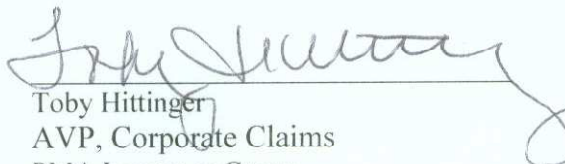
1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

| Employee | Date of Injury | Forms Filed Late |
|------------------|-----------------------|---|
| AVERY, ELIZABETH | 07/27/07 | WCB-2, Wage Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid |
| SARAKA, JOHN | 06/04/07 | WCB-1, Employer's First Report of Occupational Injury or Disease |

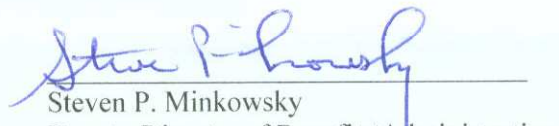
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents four (4) separate violations of 39-A M.R.S.A. §360(1)(B).

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), PMA Insurance Group shall pay a civil forfeiture of \$50.00 for the late filed WCB-2 and WCB-3 forms and \$25.00 for the late filed WCB-11 and WCB-1 forms for a total penalty of \$150.00, 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.

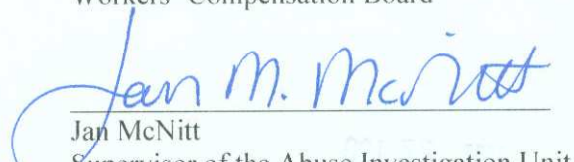
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