

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

v.

**PEERLESS INSURANCE  
CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That George Junkins alleged a May 3, 2004 work-related injury while employed at Classical Endeavors.
2. That George Junkins gave notice of incapacity from work for his alleged injury on May 3, 2004.
3. That George Junkins was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to George Junkins, dated August 24, 2004, was made ninety-seven (97) days after the previous indemnity payment, dated May 19, 2004.
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 George Junkins' right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Peerless Insurance shall be assessed a penalty of \$1,500.00 payable to George Junkins. This penalty check shall stipulate 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 04333-0027.

Dated: 3/17/06

Kathleen Hart  
Kathleen Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

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

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

v.

**PEERLESS INSURANCE  
CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Doreen Maxwell alleged a February 11, 2004 work-related injury while employed at Mechanics Savings Bank.
2. That Doreen Maxwell gave notice of incapacity from work for her alleged injury on February 1, 2004.
3. That Doreen Maxwell was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Doreen Maxwell, dated August 25, 2004, was made thirty-nine (39) days after the previous indemnity payment, dated July 17, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$100.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Doreen Maxwell's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Peerless Insurance shall be assessed a penalty of \$100.00 payable to Doreen Maxwell. This penalty check shall stipulate 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 04333-0027.

Dated: 3/17/06

Kathleen Hart  
Kathleen Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

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

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

v.

PEERLESS INSURANCE  
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Richard Skidgel alleged a June 17, 2004 work-related injury while employed at Glidden Excavating & Paving Inc.
2. That Richard Skidgel gave notice of incapacity from work for his alleged injury on November 4, 2004.
3. That Richard Skidgel was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Richard Skidgel, dated February 3, 2006, was made four hundred thirty-six (436) days after the previous indemnity payment, dated November 24, 2004.
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 Richard Skidgel's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Peerless Insurance shall be assessed a penalty of \$1,500.00 payable to Richard Skidgel. This penalty check shall stipulate 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 04333-0027.

Dated: 3/17/06

Kathleen Hart  
Kathleen Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

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

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

v.

**PEERLESS INSURANCE  
CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Sharon Legere alleged a March 12, 2004 work-related injury while employed at North Berwick Lumber Co. Inc.
2. That Sharon Legere gave notice of incapacity from work for her alleged injury on October 27, 2004.
3. That Sharon Legere was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Sharon Legere, dated January 13, 2006, was made three hundred forty-seven (347) days after the previous indemnity payment, dated January 31, 2005.
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 Sharon Legere's right to seek ar weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), Peerless Insurance shall be assessed a penalty of \$1,500.00 payable to Sharon Legere. This penalty check shall stipulate 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 Stat House Station, Augusta ME 04333-0027.

Dated: 3/17/06

Kathleen Hart  
Kathleen Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

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

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v.

PEERLESS INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Augustus Clark alleged a December 12, 2004 work-related injury while employed at Maguire Construction.
2. That Augustus Clark was awarded benefits in a mediation agreement signed on March 30, 2005.
3. That there is a violation of 39-A M.R.S.A. §324(1) for failure to pay the interest and one or more medical payments pursuant to the March 30, 2005 mediation agreement within ten (10) days.
4. That the employee, Augustus Clark shall be paid a total penalty of \$1,500.00 pursuant to 39-A M.R.S.A. §324(2)(A).
5. That nothing in this agreement shall be construed as a waiver of Augustus Clark's right to seek any benefits and/or additional penalties that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §324(2)(A), Peerless Insurance shall pay a penalty of \$1,500.00 payable to Augustus Clark. 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: 10/20/2008

Kathy Hart  
Kathy Hart  
Peerless Insurance

Dated: October 24, 2008

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

Dated: 10-27-2008

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

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

v.

PEERLESS INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Donald Cusson alleged a May 11, 2004 work-related injury while employed at Trans-Tech Industries Inc.
2. That a Mediation Agreement in the case of Donald Cusson was signed on May 3, 2005.
3. That the benefit payment pursuant to the Mediation Agreement was not issued until June 22, 2005.
4. That the benefit payment to Donald Cusson was made nineteen (19) days late.
5. That pursuant to 39-A M.R.S.A. §324(2)(A) no penalty is warranted as Donald Cusson's claim was ultimately settled by Lump Sum; therefore, the employee has waived his rights to any penalty arising from the violation cited.
6. That nothing in this agreement shall be construed as a waiver of Mr. <sup>Cusson's</sup> ~~Clark's~~ right to seek any weekl compensation benefits 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.

Dated: 3/17/06

Kathy Hart  
Kathy Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

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

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

v.

**PEERLESS INSURANCE  
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:

<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Filed Late</b>
CLARK, AUGUSTUS	12/21/2004	WCB-11, Statement of Compensation Paid WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
CUSSON, DONALD	5/11/2004	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
HANSCOM, CHESTER	12/21/2004	WCB-11, Statement of Compensation Paid
JOHNSON, CALVIN	6/29/2004	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
JUNKINS, GEORGE	5/3/2004	WCB-11, Statement of Compensation Paid WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
MATZELL, ERIC	7/7/2004	WCB-11, Statement of Compensation Paid
OSBORNE, MARK	1/19/2004	WCB-11, Statement of Compensation Paid
SKIDGEL, RICHARD	6/17/2004	WCB-11, Statement of Compensation Paid
SMITH, SHAWN	4/22/2004	WCB-11, Statement of Compensation Paid

2. That the forms listed above were filed late.

3. That the failure to file the foregoing forms timely represents thirteen (13) 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), Peerless Insurance shall be assessed a civil forfeiture of \$100.00 for each of the foregoing thirteen (13) violations for a total penalty of \$1,300.00, 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: 3/17/06

Kathleen Hart  
Kathleen Hart  
Peerless Insurance

Dated: March 23, 2006

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

Dated: March 27, 2006

Jan McNitt  
Jan McNitt  
Supervisor of the Abuse Investigation Unit