

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

v.

THE TOWER GROUP COMPANIES

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Sue Bailey alleged a May 29, 2008 work-related injury while employed with Lisa Henson.
2. That Sue Bailey gave notice of incapacity from work for her alleged injury on May 30, 2008.
3. That Sue Bailey was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the claimant's benefits were improperly reduced effective June 13, 2008. Payment of accrued benefits was made April 14, 2009, which was two hundred ninety-one (291) days after compensation became due and payable.
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 Sue Bailey's right to seek any benefits and/or additional penalties that she is or may be entitled to.

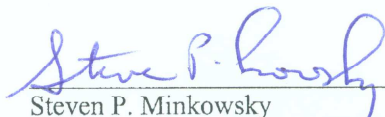
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), The Tower Group Companies shall pay a penalty of \$1,500.00 payable to Sue Bailey. This penalty check shall state that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the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

Dated: 11/4/09



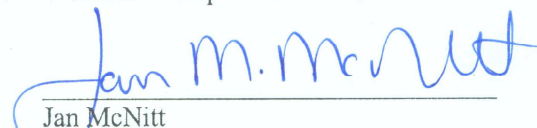
Roberta Burnett
Claims Compliance Manager
Tower Group Companies

Dated: November 5, 2009



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

Dated: November 10, 2009



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

STATE OF MAINE
WORKERS' COMPENSATION BOARD
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v.

THE TOWER GROUP COMPANIES

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
	6/11/08	WCB-1, Employer's First Report of Occupational Injury or Disease
	5/29/08	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
	7/28/08	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 six (6) separate violations of 39-A M.R.S.A. §360(1)(B).

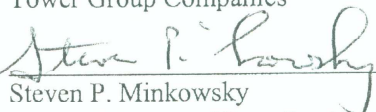
WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), The Tower Group Companies shall pay a civil forfeiture of \$100.00 for each of the foregoing outstanding five (5) violations for a total penalty of \$500.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 11/4/09



Roberta Burnett
Claims Compliance Manager
Tower Group Companies

Dated: November 5, 2009



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

Dated: November 10, 2009



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

*The \$100.00 penalty is pending.