



January 27, 2021

CIRCULAR LETTER NO. 2382

To All Members and Subscribers of the WCRIBMA:

WCRIBMA AMENDED AND RESTATED CONSTITUTION

The Massachusetts Division of Insurance approved all of the proposed changes to the WCRIBMA Constitution that were authorized by the Governing Committee on September 26, 2019, and by the Membership at the Special Meeting of the WCRIBMA on December 12, 2019. These revisions were approved effective January 6, 2021.

Attached is a copy of the Amended and Restated Constitution. It will not be necessary for Members to sign and return the Acceptance of Membership form attached to the Constitution.

Please contact the undersigned at vmccarthy@wcribma.org or 617-646-7550 if you have any questions.

Virginia A. McCarthy
Vice President & General Counsel



AMENDED AND RESTATED CONSTITUTION

Effective: January 6, 2021

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ARTICLE I
NAME

The name of this organization shall be The Workers' Compensation Rating and Inspection Bureau of Massachusetts hereinafter referred to as the WCRIBMA.

ARTICLE II
ORGANIZATION

The WCRIBMA shall be a voluntary, non-profit, association of insurers.

ARTICLE III
OFFICES

The principal office of the WCRIBMA shall be in Boston, Massachusetts.

ARTICLE IV
DEFINITIONS

1. "Annual Meeting" has the meaning set forth in Section 1 of Article X.
2. "Assigned Risk Pool" means the Massachusetts Workers' Compensation Assigned Risk Pool.
3. "Charter" has the meaning set forth in Section 3 of Article VIII.
4. "Commissioner" means the Commissioner of the Massachusetts Division of Insurance.
5. "Company Group" means companies controlling, controlled by, or under common control with other companies and shall be identified by its NAIC Group Number.
6. "Constitution" means the Constitution of the WCRIBMA.
7. "Governing Committee," means the committee whose members are elected or appointed, as applicable, in accordance with Sections 4(a) and 4(b) of Article VIII.
8. "Member" has the meaning set forth in Article VI.

9. "Standing Committee(s)" shall mean the committee(s) described in Section 5 of Article VIII.

10. "Subscriber" has the meaning set forth in Article VI.

11. "Workers' Compensation Insurance" means workers' compensation insurance and employers' liability insurance, which is written in connection with workers' compensation insurance in the same policy.

ARTICLE V

OBJECTS

The objects of the WCRIBMA shall be as follows with respect to Workers' Compensation Insurance and to the extent permitted by law:

1. On behalf of its Members and Subscribers, to make and to file with the Commissioner, rates, rules, classifications, rating plans, policy forms and endorsements, and other material pertinent thereto for Workers' Compensation Insurance.
2. To cooperate with the Commissioner in matters pertaining to Workers' Compensation Insurance.
3. To deal with the following matters in connection with the aforementioned objects:
 - (a) Formulating statistical plans, and the collection and analysis of statistical data.
 - (b) Establishing underwriting rules.
 - (c) Establishing classifications of risks.
 - (d) Determining pure premiums and rates for the various classifications of risks.
 - (e) Developing rating plans for individual risks and the administration of such plans for its Members and Subscribers.
 - (f) Making filings on behalf of its Members and Subscribers which may be required by law.
 - (g) Encouraging employers to reduce the number and severity of industrial accidents.
 - (h) Adopting procedures to verify the accuracy of audits of payrolls and other bases of premium on policies of Workers' Compensation Insurance.
 - (i) Furnishing, upon request to any insured, all pertinent information concerning the rate for its risk, including the method of its computation.

- (j) Acting as statistical agent for the Commissioner, at his/her request and designation, for the collection, tabulation and analysis of statistical data.
 - (k) Providing reasonable means for appeal whereby any insured employer, carrier or other aggrieved party may be heard, as permitted by the WCRIBMA or as otherwise required by law.
4. To administer the activities of the Assigned Risk Pool.
 5. To cooperate with other persons and organizations to carry out the foregoing objects, and to do anything necessary or appropriate to accomplish such objects.

ARTICLE VI
MEMBERS AND SUBSCRIBERS

Every insurer authorized by the Commonwealth of Massachusetts to issue policies affording Workers' Compensation Insurance, may become a Member of the WCRIBMA. Any insurer so authorized, but not a member, may subscribe to the services of the WCRIBMA subject to rules and regulations to be made by the Governing Committee, approved by the Commissioner as reasonable. Each Member and Subscriber shall have the powers, privileges, rights and duties provided by law.

ARTICLE VII
CHARGES, FEES AND ASSESSMENTS

1. The fiscal year of the WCRIBMA shall commence on January 1 and end on December 31. Any insurer who is a Member or Subscriber of the WCRIBMA for any part of any fiscal year, shall be responsible for its proportionate share of assessable expenses for that entire fiscal year.
2. Each Member and Subscriber shall pay an annual fee, to be determined by the Governing Committee, which shall be credited to the expense of operating the WCRIBMA.
 - (a) The balance of the net expenses shall be assessed to the Members and Subscribers *pro rata* based on their respective proportions of the Massachusetts Workers' Compensation Insurance premiums, as defined by the Governing Committee, subject to any exceptions with respect to such premiums as the Governing Committee may determine.

- (b) Assessable expenses to Members and Subscribers shall include, but not be limited to, the WCRIBMA's internal operating expenses, costs assessed to insurers for statutory and other external expenses that the WCRIBMA is responsible to collect on behalf of insurers, and any unfunded obligations of the WCRIBMA, such as those directed by any applicable regulator.
- 3. Preliminary assessments will be made according to the best information available. Such assessments will be revised when the final premium figures for the latest fiscal year become available.
- 4. Insurers filing statistical data with the WCRIBMA, as statistical agent designated by the Commissioner, who are not Members or Subscribers, shall pay such charges as may be determined by the Governing Committee and approved by the Commissioner as reasonable.

ARTICLE VIII
ORGANIZATION AND COMMITTEES

- 1. Composition. All committees of the WCRIBMA shall consist of Members, unless this Constitution or the Governing Committee otherwise directs.
- 2. Chairperson and Vice Chairperson. Each committee of the WCRIBMA shall be presided over by a Chairperson who shall have the right to vote. The Chairperson shall be chosen from among its members by elections at the first committee meeting following the Annual Meeting. A Vice Chairperson shall be elected in the same manner and shall preside in the absence of the Chairperson. Only Members are eligible to serve as Chairperson or Vice Chairperson. A Chairperson *pro tem*, elected by committee members present, shall act as Chairperson at any meeting in the absence of the Chairperson and Vice Chairperson.
- 3. Committee Charters. The Governing Committee and each Standing Committee shall have a charter or other similar document ("Charter") setting forth the authority, responsibilities and specific duties of the committee and its members. All Charters must be approved by the Governing Committee.
- 4. Governing Committee.
 - (a) The Governing Committee shall be composed of no fewer than twelve (12) members. At each Annual Meeting, the Members shall elect no fewer than nine (9) and no more than eleven (11) Members to serve on the Governing Committee until the next Annual Meeting, provided, however, that no more than one Member from a Company Group shall serve on the Governing Committee at any one time.

- (b) At its first meeting following the Annual Meeting, the newly elected members of the Governing Committee shall appoint no fewer than three (3) non-Member representatives to serve on the Governing Committee until the next Annual Meeting. The three (3) non-Member representatives shall consist of one labor representative, one employer representative, and one agent/producer representative. At such meeting, the Governing Committee shall also elect members of the Standing Committees described in this Constitution to serve until the next Annual Meeting.
 - (c) The Governing Committee (i) shall have charge of the administration of the WCRIBMA, supervision and direction over all other committees, and power to appoint or remove all officers of the WCRIBMA, (ii) may appoint such additional committees, subcommittees or working groups as it deems necessary, and (iii) may provide for the stamping and verification of all policies, subject to the WCRIBMA's jurisdiction, issued by its Members and Subscribers.
 - (d) The Governing Committee shall directly fix the compensation of the President.
 - (e) The Governing Committee shall make and adopt a statistical plan and shall make and adopt rates, classifications, rating plans and rules relating thereto, and shall have authority to order filings thereof to be made by the President, or such other person as the Governing Committee may appoint, on behalf of the WCRIBMA and its Members and Subscribers.
 - (f) As a means of encouraging Members to meet and exceed established standards, the Governing Committee shall have the authority to make and adopt incentive programs that may include associated fines or other penalties. Any incentive program adopted by the Governing Committee must include a process by which Members may appeal the imposition of a fine or penalty. Any fines collected pursuant to an incentive program must be used to reduce Member assessments under the provisions of Article VII. The Governing Committee shall determine the manner by which such assessments will be reduced.
5. Standing Committees. Except as described in this Constitution or as otherwise required, the following Standing Committees shall be comprised of no fewer than five (5) members who shall be appointed by the Governing Committee. Such committees shall have the powers and duties prescribed in this Constitution or otherwise conferred by the Governing Committee.
- (a) Residual Market Committee. Unless the Governing Committee otherwise directs, the Residual Market Committee, shall monitor and administer the Assigned Risk Pool.

- (b) Actuarial Committee. The Actuarial Committee shall formulate a statistical plan and necessary amendments thereto for recommendation to the Governing Committee, shall advise and make recommendations to the other WCRIBMA committees on actuarial and statistical matters.
- (c) Audit Committee. The Audit Committee shall be composed of no less than three (3) members. The Audit Committee will oversee the quality and integrity of the accounting, auditing, and financial reporting practices of the WCRIBMA.
- (d) Appeals Committee. The Appeals Committee shall provide a means for appeal by any insured employer, carrier or other aggrieved party as permitted by the WCRIBMA or as otherwise required by law.
- (e) Budget Committee. The Budget Committee shall review and approve the WCRIBMA's federal income tax filing; and review the proposed Annual Budget and recommend for approval to the Governing Committee.
- (f) Claims Committee. The Claims Committee shall study the administration of claims under the Massachusetts workers' compensation law and report to the other Committees, as needed.
- (g) Insurance Fraud Committee. The Insurance Fraud Committee shall coordinate efforts within the workers' compensation insurance industry to address antifraud issues and concerns, including evaluating and recommending methods to address fraud trends.
- (h) Data Reporting Committee. The Data Reporting Committee shall review the statistical plan and amendments, reporting guides, data reconciliation process, data quality incentives and data reporting issues and initiatives affecting data reporting and statistical matters.

6. Committee Meetings.

- (a) A meeting of any committee may be called at any time by the President. Committee meetings shall be called by the President upon the written request of two (2) members of such committee.
- (b) Any one or more members of any committee may participate in a meeting of such committee by means of a conference telephone or similar communications equipment allowing all persons participating in the meeting to hear each other at the same time. Participation by such means shall constitute presence in person at the meeting.

7. Action by Unanimous Consent. Any action required or permitted to be taken at any committee meeting may be taken without a meeting if the action is evidenced by one or more written consents setting forth the action to be taken and signed by each member entitled to vote. The action by one or more written consents is effective when signed by each member unless a different effective date is provided for in the written consent. The resolution and the written consents thereto by the members of the committee shall be filed with the minutes of the subsequent meeting of the committee.
8. Vacancies. Any vacancies in the membership of a committee shall be filled by the Governing Committee. Committee members selected to fill the vacancies shall serve until the next Annual Meeting.
9. Quorum. A majority of the members of any committee shall constitute a quorum.

ARTICLE IX OFFICERS

1. The officers of the WCRIBMA shall be a President and such other officers as the Governing Committee may deem necessary or advisable, and the Governing Committee shall define their duties. The officers of the WCRIBMA shall be required to give surety bonds in such forms and sums as the Governing Committee may determine, for the faithful and honest discharge of their duties and for the faithful and honest receipt, custody and disbursement of the funds of the WCRIBMA. The expense of such bonds shall be borne by the WCRIBMA.
2. The President shall enforce this Constitution, preside at all meetings of the WCRIBMA, and perform such other duties as may be required by the Governing Committee.
 - (a) The President shall be a member *ex officio* of the Governing Committee, and of such other committees as the Governing Committee may appoint, but shall not have the right to vote.
 - (b) The President shall (i) maintain a record of all proceedings of the WCRIBMA and all WCRIBMA committees; (ii) be responsible for all property of the WCRIBMA; (iii) receive and carefully keep all moneys of the WCRIBMA; (iv) disburse the same only for the business of the WCRIBMA; and (v) account to the Governing Committee for all such disbursements.
 - (c) The President, or such other person designated by the Governing Committee, may sign and endorse in the name and on behalf of the WCRIBMA in the transaction of its business, but not otherwise, checks, drafts, notes and bills of exchange, subject to such countersignature as the Governing Committee may determine.

(d) The President, or such other person designated by the Governing Committee, shall make filings with the Commissioner, on behalf of the Members and Subscribers, as may be required by law, this Constitution, the action of the WCRIBMA, the action of the Governing Committee, or the action of any other WCRIBMA committee.

3. In the absence or inability of the President, the Governing Committee shall designate another officer of the WCRIBMA to act as President, with all the powers and duties conferred upon the President by the Constitution.

ARTICLE X

MEMBER MEETINGS

1. Annual Meeting. An Annual Meeting of the Members shall be held in Boston, Massachusetts, on such date and at such time and place as may be specified in the notice of the meeting. The Annual Meeting shall be held for the purpose of electing the members of the Governing Committee and transacting such other business that may come before the meeting.

In the event the Annual Meeting for any year shall not be duly called or held, the Governing Committee shall cause a special meeting to be held as soon as may be practical thereafter, in lieu of and for the purpose of such Annual Meeting. All proceedings at such special meeting shall have the same force and effect as if taken at the regular Annual Meeting.

2. Special Meetings. Special meetings of the WCRIBMA may be called at any time by the President, and shall be held in Boston, Massachusetts, at such time and place as may be specified in the notice of meeting. Special meetings shall also be called by the President upon the written request of a majority of the Governing Committee, or of five (5) Members.
3. Quorum. At any Annual or Special Meeting, a quorum shall be reached when there are at least, singularly or in combination, ten (10) or more Company Groups and/or Members with no Company Group affiliation, collectively representing one-third (1/3) or more of the Massachusetts direct Workers' Compensation premium writings for the latest available calendar year.

Notice of Meetings. At least ten (10) days' written notice of all Annual or Special Meetings shall be given. An agenda of matters to be considered shall accompany the notice of meeting. Only those matters which are noted in the agenda shall be considered at such meetings, provided, however, that other matters may be considered upon unanimous consent of the Members present.

ARTICLE XI
VOTING

1. Members. In any meeting of Members, each Company Group and each Member with no Company Group affiliation shall be entitled to one vote.
 - (a) Proposed actions shall be deemed adopted when assented to by the vote of not less than, singularly or in combination, three-fourths (3/4) of the Company Groups and/or Members with no Company Group affiliation present and voting.
 - (b) Exclusive of any votes in accordance with Article XIII (Amendments) and Article XIV (Termination of Membership and Subscribership), votes on any matter by Members, may also be cast by mail, electronically, or by any other method approved by the Governing Committee that is reasonably calculated to ensure the accuracy and security of the transmission, receipt and recording of such vote. Proposed actions by any of these methods shall be deemed adopted upon the affirmative vote of not less than three-fourths (3/4) of the Company Groups and/or Members with no Company Group affiliation that voted.
 - (c) Any combination of four (4) Company Groups and/or Members with no Company Group affiliation who have been recorded as voting in the negative on the question of adoption may forthwith request that the action be reconsidered at a subsequent meeting. In the event such request is made, the action shall not become effective until again adopted at a subsequent meeting of the WCRIBMA, to be held not earlier than seven (7) days, nor more than fourteen (14) days, after the date on which the request was made, and then only if adopted by a three-fourths (3/4) vote of the Company Groups and/or Members with no Company Group affiliation present and voting at the second meeting. Any action so confirmed at a second meeting called for the purpose shall be final and binding upon all Members. The provisions of this paragraph shall not apply to elections.
2. Committees. In any meeting of a committee, each member of the committee shall be entitled to one vote.
 - a. At all meetings of committees, the affirmative vote of a majority of the members present and voting shall be necessary for the adoption of any proposed action.
 - b. Votes on any matter by committee members may be cast by telephone, mail, electronically, or by any other method approved by the Governing Committee that is reasonably calculated to ensure the accuracy and security of the transmission, receipt and recording of such vote. Proposed actions by any of these methods shall be deemed adopted upon the vote of a majority of the committee members. Such votes shall be binding unless the dissenting voter(s) requests a meeting at the time of such vote.

3. Proxy. Voting by Proxy shall be permitted.

ARTICLE XII

INSPECTIONS

1. Inspections of risks for the purpose of applying or determining classifications, rules, rates and rating plans, as filed by the WCRIBMA and approved by the Commissioner, may be made by the applicable insurer or the WCRIBMA.
2. The WCRIBMA may, at the request of any Member or Subscriber, inspect any risk which is insured by such Member or Subscriber. The charge for such inspection shall be determined by the Governing Committee, and paid by the Member or Subscriber requesting the inspection.
3. The WCRIBMA shall inspect an insured risk upon written application by such insured.
4. If an inspection report filed by any Member or Subscriber is not in such form as to enable the WCRIBMA to readily determine the proper application of its classifications, rules, rates and rating plans, as filed with and approved by the Commissioner, the WCRIBMA may (i) require the Member or Subscriber to furnish a new or amended inspection report, or (ii) cause such risk to be inspected by the WCRIBMA. The charge for such inspection shall be determined by the Governing Committee and shall be paid by such Member or Subscriber.
5. If the WCRIBMA is not satisfied with inspections made by any Member or Subscriber, the WCRIBMA may inspect all or any number of risks insured by such Member or Subscriber. The charges for such inspections shall be determined by the Governing Committee and shall be paid by such Member or Subscriber.
6. After the promulgation of the rate, but not before, any inspection or rating reports on file with the WCRIBMA shall be available to the insured, and to any Member or Subscriber upon the written request of the insured.

ARTICLE XIII
AMENDMENTS

This Constitution may be amended by a three-fourths (3/4) vote, singularly or in combination, of the Company Groups and/or Members with no Company Group affiliation present and voting at a meeting of the WCRIBMA regularly called in accordance with the provisions of Article X (Meetings) and subject to the provisions of Article XI (Voting). Where amendments are submitted to the WCRIBMA for adoption, the complete text of each suggested amendment must accompany the notice of the meeting. Once adopted, an amendment shall be submitted to the Commissioner for his/her approval, and shall not become effective until approved.

ARTICLE XIV
TERMINATION OF MEMBERSHIP OR SUBSCRIBERSHIP

1. Members or Subscribers of the WCRIBMA for any part of any fiscal year shall be responsible for their annual fee and proportionate share of the assessable expenses for that entire fiscal year.
2. A Member or Subscriber may resign upon giving ninety (90) days' advance written notice directed to the President at the offices of the WCRIBMA. The Member's or Subscriber's financial obligations under Article XIV, Section (1) shall not be affected by the resignation. Such notice must be given before September 30th of the current fiscal year otherwise the resigning Member or Subscriber will be obligated for its proportion of all assessable expenses and membership fees with respect to the next entire fiscal year.

Any Member or Subscriber may choose not to renew its WCRIBMA membership or subscribership for the next fiscal year upon giving written notice, directed to the President at the offices of the WCRIBMA, on or before September 30th of the current fiscal year that such Member or Subscriber will not renew its membership or subscribership for the next fiscal year.

If a Member or Subscriber fails to give notice on or before September 30th of the current fiscal year of its intent to non-renew, such Member or Subscriber will remain obligated to the WCRIBMA for its proportion of all assessable expenses and membership fees with respect to the next entire fiscal year.

Any former Member or Subscriber that has an unpaid financial obligation to the WCRIBMA shall not be allowed to apply to become a Member or Subscriber until such obligation is paid in full.

3. Any Member or Subscriber who shall cease to be licensed to provide the insurance required by Massachusetts General Laws, Chapter 152, shall cease to be a Member or Subscriber.

The membership or subscribership of any insurer who fails to properly remit any assessments or any other amounts due that are owing and payable may be terminated by the WCRIBMA when such failure is determined to exist by the affirmative vote of three-fourths (3/4) of the Company Groups and/or Members with no Company Group affiliation present and voting (exclusive of the Member or Subscriber alleged to be in arrears) at a meeting of the WCRIBMA on recommendation of the Governing Committee. In such case, the Governing Committee shall first conduct a hearing, of which such Member or Subscriber shall have been given due notice. A record shall be kept of the proceedings and the recommendation of the Governing Committee shall be based upon a fair preponderance of the evidence. Such Member or Subscriber shall be obligated to the WCRIBMA in accordance with Article XIV, Section 1. Any termination hereunder shall be subject to all rights afforded any terminated Member or Subscriber by statute or order of the Commissioner.

4. The WCRIBMA may hold all or a portion of any refunds due to any former Member or Subscriber until the former Member or Subscriber meets its financial obligations to the WCRIBMA.
5. Any Member or Subscriber who resigns or for any reason ceases to be a Member or Subscriber shall have no right, title or interest in any of the statistical data, property, assets or services of the WCRIBMA, other than refund of the excess of any assessments previously paid, subject to the provisions of Article XIV, Section 4.
6. If a Member or Subscriber is merged or consolidated into another Member or Subscriber, the surviving entity shall be liable for the non-surviving entity's obligations to the WCRIBMA.

ARTICLE XV INDEMNIFICATION

1. Any person or insurer made or threatened to be made a party to any action, suit or proceeding, because such person or insurer was a Member or Subscriber, or served on a committee or was an officer or employee of the WCRIBMA shall be indemnified against all judgments, fines, reasonable amounts paid in settlement, reasonable costs and expenses including attorneys' fees and any other liabilities that may be incurred as a result of such action, suit or proceeding, or threatened action, suit or proceeding, except in relation to matters as to which he or it shall be adjudged in such action, suit or proceeding to be liable by reason of willful misconduct in the performance of his or its duties or obligations to the WCRIBMA and, with respect to any criminal actions or proceedings, except when such person or insurer had reasonable cause to believe that his or its conduct was lawful. Such indemnification shall be provided whether or not such person or insurer is a Member or Subscriber or is holding office or is employed

at the time of such action, suit or proceeding, and whether or not any such liability is incurred prior to the adoption of this Article. Such indemnification shall not be exclusive of other rights such person or insurer may have and shall pass to the successors, heirs, executors or administrators of such person or insurer. The termination of any such civil or criminal actions, suit or proceeding by judgment, settlement, conviction, or upon a plea of *nolo contendere*, or its equivalent, shall not in itself create a presumption that any such person or insurer was liable by reason of willful misconduct or that he or it had reasonable cause to believe that his or its conduct was unlawful. If any such action, suit or proceeding is compromised, it must be with the approval of the Governing Committee of the WCRIBMA.

2. In each instance in which a question of indemnification arises, entitlement thereto, pursuant to the conditions set forth in Section 1 of this Article, shall be determined by the Governing Committee which shall also determine the time and manner of payment of such indemnification; provided, however, that a person or insurer who or which has been wholly successful, on the merits or otherwise, in the defense of a civil or criminal action, suit or proceeding of the character described in Section 1 of this Article shall be entitled to indemnification as authorized in such section. Nothing herein shall be deemed to bind a person or insurer who or which the Governing Committee has determined not to be entitled to indemnification, or to preclude such person or insurer from asserting the right to such indemnification by legal proceedings. Such indemnification as is herein provided shall be apportioned among all Members or Subscribers, including any named in any such action, suit or proceeding pursuant to Article VII of this Constitution.

ARTICLE XVI

ACCEPTANCE OF MEMBERSHIP OR SUBSCRIBERSHIP

1. In order to become a Member or Subscriber of the WCRIBMA, each insurer shall subscribe to a copy of this Constitution and file the same with the Commissioner, together with an authorization to the Commissioner to accept, on behalf of such insurer, the filings of the WCRIBMA, subject to the applicable provisions of the Massachusetts General Laws.
2. By subscribing to this Constitution as a Member or Subscriber, each insurer agrees that it shall not have or assert any claim against the WCRIBMA, or any Member or Subscriber, or any former Member or Subscriber, or any officer, employee, committee or individual for any action taken in good faith authorized by this Constitution.

**ACCEPTANCE OF MEMBERSHIP IN
THE WORKERS' COMPENSATION RATING AND INSPECTION BUREAU OF MASSACHUSETTS**

To the Commissioner of the Division of Insurance (Commissioner):

Pursuant to the provisions of the Constitution of The Workers' Compensation Rating and Inspection Bureau of Massachusetts (WCRIBMA), the undersigned insurance company signifies its acceptance of membership in the said WCRIBMA by subscribing to this Constitution and hereby authorizes the Commissioner to accept on its behalf all filings of said WCRIBMA subject to the applicable provisions of the General Laws of Massachusetts. Nothing in this acceptance shall restrict in any way the right of the undersigned insurance company to make independent filings on its own behalf.

(Name of Insurance Company)

By:

(Signature of Authorized Official)

(Title of Authorized Official)

(NAIC Group Number, if applicable)

(NAIC Company Code Number)

(Place and Date)