

Effective January 1, 2014

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**MASSACHUSETTS NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK  
INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007**

The purpose of this endorsement is to notify you of a pending law change with respect to the terrorism coverage provided under your workers' compensation and employers' liability insurance policy. This endorsement does not replace the separate *Massachusetts Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 20 01 01)* that is attached to your current policy and that remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002 (TRIA) as previously amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), provides for a program under which the federal government will share in the payment of insured losses caused by certain acts of terrorism. In the absence of affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA, in whole or in part, TRIPRA is scheduled to expire December 31, 2014.

Since the timetable for any further Congressional action respecting TRIPRA is unknown at this time, and exposure to acts of terrorism remains, we are providing our policyholders with relevant information concerning their workers' compensation policies that become effective on or after January 1, 2014 in the event of TRIPRA's expiration.

Your policy provides coverage for workers compensation losses caused by acts of terrorism or war, including workers' compensation benefit obligations required by Massachusetts law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy.

The premium charge for the coverage your policy provides for the "Insured Losses" defined in the *Massachusetts Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 20 01 01)* is shown in Item 4 of the Policy Information Page. This premium charge may continue or change for new, renewal, and in-force policies in effect after December 31, 2014 in the event of TRIPRA's expiration or extension, subject to regulatory review.

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