The Commonwealth of Massachusetts



Division of Industrial Accidents

Leverett Saltonstall Building, Government Center

100 Cambridge Street, Boston 02202

I.A.B. FILE NO. ATTENTION OF: AUGUST 28, 1972

## CIRCULAR LETTER NO. 194

TO: ALL INSURANCE COMPANIES LICENSED TO TRANSACT WORKMEN'S COMPENSATION BUSINESS IN THE COMMONWEALTH.

The Industrial Accident Board finds it necessary to republish to all insurance companies, with particular reference to their Underwriting Departments, instructions last republished in Circular Letter No. 111, dated March 10, 1958, because of incomplete, inaccurate, and tardy reporting to the Board on policies of workmen's compensation issued, renewed, and terminated, or cancelled. Such inadequate reporting requires unnecessary correspondence, telephoning, and clerical labor, not only within this Division, but in the companies as well. Since the above record is public and therefor subject to reference by the public and in legal actions, it is necessary that it be both accurate and complete. The following deficiencies in reporting should be noted and measures taken to eliminate them:

(1) <u>FILE NOTICES ON THE PRESCRIBED CARD FORM</u>, of policies <u>issued</u>, <u>renewed</u>, <u>terminated</u> or <u>cancelled</u>, making certain to specify clearly which of these events is being reported, and all such notices, with name of insurance company clearly stated thereon, to be filed with the Division not later than fourteen (14) days following such event; if not filed within such period, give reasons on reverse side of card or on card supplement duly signed and fastened thereto. Don't mark the face of card "see reverse side" and then fail to make entries thereon.

(2) <u>STATE FULLY AND ACCURATELY</u>, the name and address of the insured employer and specify whether an individual, partnership, association, corporation, joint venturer, receiver, or trustee or other legal representative of any of the foregoing, or of any other legal entity insured. Multiform names must be stated in full, e.g., John Brown d/b/a Central Market; Robert Jones and Alfred Smith, Trustee of Federal Realty Trust; James Black and William White d/b/a J. T. Jones and Company.

(3) <u>STATE ACCURATELY</u> the effective date of each policy issued, renewed, terminated, or cancelled in each instance; give correct policy number and the period covered, i.e., one, two, or three years.

(4) <u>CHANGES</u>. Each and every change and the date of such change, whether of name or address of insured, or of period of coverage, should be fully reported, giving both old and new names in full and old and new addresses so that Board records can be correlated.

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(5) <u>POLICY DATES</u> should be stated exactly. A report of cancellation as of a date earlier than the report of issuance is difficult to understand, but it happens many times.

(6) <u>PROMPTNESS</u>: Report promptly all of the foregoing.

Managers of underwriting departments are kindly requested to manifold these instructions and furnish copies to personnel concerned herewith. The strict observance of and compliance with all of the foregoing is hereby enjoined.

Maloney John 8. Maloney

Secretary

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