

MASSACHUSETTS FINANCIAL DATA REPORTING APPLICATION PRIVACY AND SECURITY STATEMENT

This privacy and security statement discloses the privacy and security practices for the Workers' Compensation Rating and Inspection Bureau of Massachusetts' (WCRIBMA) Financial Data Reporting Application (MAFDRA). We are committed to protecting the privacy of our members' information that is submitted through MAFDRA and in our possession.

Information Collection and Use

The WCRIBMA will not sell, share, or disclose your submitted data or other information, to others in ways different from what is disclosed in this statement.

The WCRIBMA collects contact information that is used to communicate with you, the member, about changes to the service and to provide a method for the WCRIBMA to contact the member for communications regarding MAFDRA or the Aggregate Financial Data Quality Compliance Programs. The WCRIBMA also automatically records information on our server logs detailing user activity.

Registration

In order to access members-only features of this web site, member users must register with the WCRIBMA by completing an *Acknowledgement Form*. During registration, a member user is required to give their contact information. This information includes the name of the primary contact person for their company, e-mail address, address, and phone number. Each member carrier may also designate additional contact persons on the *Acknowledgement Form*, in accordance with the MAFDRA User's Guide.

Sharing

Information provided to the WCRIBMA at this site is not disclosed to third parties, other than the Massachusetts Division of Insurance, including the State Rating Bureau ("State Regulator"). However, from time to time, the WCRIBMA may be required by law to disclose the information obtained from you to third parties in response to subpoenas, court orders, or other legal process. In the event that disclosure of such information to third parties (other than the State Regulator) is required, the member will be notified of the disclosure within a reasonable timeframe, and the WCRIBMA will disclose to the party or parties receiving the information that the member has been notified of the disclosure.

If the WCRIBMA changes its privacy policy, those changes will be posted on our web site. If at any point we decide to use information obtained from our members in a manner different from that stated at the time it was collected, we will notify our member users in advance. Otherwise, we will use information only in accordance with the privacy policy under which the information was collected.

Security

This web site supports secure transactions by employing socket layer (SSL) technology; using 128 Bit encryption. Encryption is the process of transforming meaningful information into coded language. Before any information is transmitted, it is transformed into an unrecognizable string of characters to protect the privacy of the information as it is transmitted over the internet. For further information about this web site's ability to secure your information, click on the *Verisign Secured* icon on page 3 of the MAFDRA User's Guide. Firewall technology is in use to ensure site security. You will be required to enter your private user ID and password each time you access the WCRIBMA's MAFDRA. You should make sure that you do not share this information with others.

Correction/Updating Contact Information

If a member's identifiable contact information changes, or if a member would like to disable a user in the Financial Data Reporting Application, then follow the instructions in the MAFDRA User's Guide.

Contact Information

If you have questions or concerns about this privacy and security statement, you should contact:

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