ARROW is a web-based product developed to allow carriers to perform queries against their own statistical plan data as well as comparative statewide data. Three report formats are currently available: summarized class experience, custom historical triangles, and average experience modification.

Summarized class experience queries provide access to class experience at various reporting levels for up to the latest 10 policy years. The data can be grouped by class/industry group, premium range and geographical region (within the state of Minnesota).

Custom historical triangle queries provide access to the latest 10 policy years of class data broken down by injury type and claim status (open, closed, or combined). The data can be further grouped by industry group, premium range and region within the state of Minnesota.

Average Experience Modification queries provide access to experience modification data for the three most recent completed experience rating years. The data can be further grouped by governing code or industry group, expected loss ranges, and region within the state of Minnesota.

Query results are available in two downloadable forms of output: PDF and CSV (Comma Separated Value). The CSV files may be loaded into Excel or other products.

Please note that, for performance reasons, certain report and file size limits will be in place. Query results computed to exceed predefined limits may not be available for viewing or downloading.

Listed below are some of the data elements contained in the reports and downloadable files, along with a brief description of each.

**Carrier**—This is the five-digit carrier code number, or the five-digit group code number assigned by the NCCI. This field will be blank when running statewide queries.

**Year**—This is the policy year for which the data is being displayed. The database contains the latest 10 years worth of policy year data.

**Class / Industry**—This field will display either the classification code or the industry group to which the classification code has been assigned, depending on the type of query being performed. Valid Minnesota classification codes can be found on our website at [https://www.mwcia.org/](https://www.mwcia.org/). The five industry groups are:

- 1 Manufacturing
- 2 Contracting
- 3 Office and Clerical
- 4 Goods and Services
- 5 Miscellaneous

**Region**—The data has been split into eight regions based on the primary zip code of the insured, seven for the state of Minnesota, and one for all other zip codes. The eight regions and their corresponding zip codes are as follows:
Premium Range/Expected Loss Range—The data can be grouped by various premium ranges/expected loss ranges. Please note that ranges are determined at the class code level, not the policy level. The preset ranges are:

- 1 to 4,999
- 5,000 to 7,499
- 7,500 to 12,499
- 12,500 to 24,999
- 25,000 to 99,999
- 100,000 to 249,999
- 250,000 and over

Injury Type—There are five injury types used in custom historical triangles. Data for each of these injury types can be displayed based on indemnity claim dollars, medical claim dollars, claim counts, and/or the injury part of body, nature of injury, and cause of injury. The five injury types are:

- Death
- Temporary
- Permanent Total
- Medical Only
- Permanent Partial