MWCIA

How to Obtain Minnesota Experience and Merit Rating Information

Products	Who Can Use	How to Access	What Information is Available
Employer Lookup	▪ Anyone	Access Employer Lookup product on MWCIA website.	▪ Search for employer by name, street, zip, combo ID. ▪ View all experience rating history, including Minnesota Contractors Premium Adjustment Program (MCPAP) factor, primary insured name and any additional names, primary insured address and any additional addresses.
Merit Rating History	▪ Anyone	Access Merit Rating History on MWCIA website.	▪ Search for employer by name, zip, coverage ID. ▪ View all merit rating history, including primary insured name and address.
Experience Mod History *Experience Mod History Users Guide*	▪ MWCIA Member Carriers with a Web Membership account ▪ Agents with a Web Membership account	Log in to Web Membership and select Experience Mod History.	▪ Search for employer by name, combo ID, coverage ID, zip or effective date. Carriers can also search by carrier, policy number, policy effective date, notification date or new/revised ratings. ▪ View all experience rating history (including MCPAP factor), primary insured name and additional names, primary insured address and additional addresses. ▪ Carriers can download up to five years of rate sheet PDFs including MCPAP factor. Carriers can also download in Workers Compensation Insurance Organization (WCIO) WCRATING format. ▪ Carriers can choose to receive email notifications when new or revised ratings are available.
WCUNDERWRITING Web Service	▪ MWCIA Member Carriers with a Web Membership account	Carrier developed system-to-system connection with MWCIA web service.	▪ Provides up to five years of rating history for a coverage ID/FEIN, including merit ratings and MCPAP, current insured name(s), current insured address(es). ▪ Response is returned in WCIO WCUNDERWRITING XML format.
Experience Rating Worksheets (EXR) Via CDX *CDX Training Video*	▪ Carriers with a CDX account and appropriate permissions	Log in to CDX and access EXR product.	▪ Search for worksheets by DCO, rating issue date, rating effective date, policy effective date, carrier, file number, policy number, employer name or rating type. ▪ View, print and/or save one or multiple rating worksheets.
WCRATING Files Via CDX *CDX Training Video*	▪ Carriers with a CDX account and appropriate permissions	Log in to CDX and set up WCRATING product and file locations as needed. Contact MWCIA to begin.	▪ Receive WCRATING files with all ratings (including MCPAP factors and merit ratings) calculated on a given day for the carrier. File creation depends on carrier rating activity. ▪ MWCIA sends WCRATING files to CDX two days after ratings are calculated.
ARROW Average Experience Modification	▪ Anyone (Statewide data only) ▪ MWCIA Member Carriers with a Web Membership account (Statewide and carrier specific data)	Access ARROW on MWCIA website or log in to Web Membership and select ARROW.	▪ Query average experience modification data for the three most recent completed experience rating years. ▪ Data can be further grouped by industry group, premium range and region within the state of Minnesota. ▪ Query results are available in two downloadable forms of output: PDF and CSV (Comma Separated Value).