



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South ▪ Suite 450
Minneapolis, MN 55435-3200

February 14, 2002

ALL ASSOCIATION MEMBERS

Circular Letter No. 02-1380

Re: Minnesota Filing Requirements – Proof of Coverage (REVISED)

The purpose of this circular is to remind our membership of their obligations under the law regarding Proof of Coverage filing in Minnesota. Delayed filing of policy information with our office not only creates problems for the employer in terms of their ability to show the state they are in compliance with Minnesota law, it also prevents employers from receiving their renewal experience modifications on a timely basis.

Minnesota Rule 5222 dictates that all policy information be filed on a timely basis with MWCIA as the official repository of Minnesota's Proof of Coverage for workers' compensation insurance in this state. To comply with this rule, carriers must file policy issuance information within 10 days of the effective date of a policy or within 20 days of binding coverage, whichever is earlier. This rule applies whether a carrier submits their policy data electronically or on hardcopy and failure to file Proof of Coverage information on a timely basis can result in sanctions by the Minnesota Department of Labor & Industry as well as the Minnesota Department of Commerce. Because of this, many carriers have elected to file their policy data electronically with our office. By transmitting their policy data electronically, carriers alleviate many of the problems associated with hard copy submissions. Electronic transmission enables carriers to submit policy data faster and have evidence of their submissions via their electronic transmittal forms. Electronic transmissions of policy data must adhere to WCPOLS specifications in the WCIO Specifications Manual and may be transmitted via tape, diskette, email, or by using IBBSnet. For further details on electronic transmission of policy data in Minnesota, please contact our office.

Remember, electronic filing of policy data is not only an excellent way for member carriers to submit their data on a timely basis — it also provides cost saving benefits. Carriers who continue to submit policy data in hardcopy format are now subject to a \$12 per policy manual processing fee. If you are still submitting your policy data on hardcopy, please consider one of the electronic transmission methods currently available in Minnesota. MWCIA staff is here to assist membership with all necessary testing to assure their policy data is transmitted successfully.

We are also providing a link to MWCIA Circular Letter No. [99-1328](#) which includes a bulletin released by the Department of Labor & Industry in 1999 that recaps the filing requirements for Minnesota under MS 176.185 and MR 5222. If you have further questions regarding timeliness issues or filing requirements, please call one of our underwriters at 952.897.1737 or email us at info@mwcia.org.