

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

July 29, 1999

ALL ASSOCIATION MEMBERS

Circular Letter No. 99-1323

RE: <u>CORRECTION:</u> FORMS MANUAL – SPECIAL MN REFERENCE LIST

Our Circular Letter No. 99-1319 dated May 26, 1999 announced the approval of a special Minnesota reference list in the Minnesota exception pages of the Basic Manual to be effective April 7, 1999. This listing has been amended to correct the version indicators for Policy Form No. WC 00 00 00 and Policy Form No. WC 00 00 01. A copy of the cover memo for Circular Letter No. 99-1319 and a revised copy of Exhibit I is attached for your convenience.

Please direct questions regarding this filing or the attached exhibit ot yuou Underwriting Services staff for further assistance.

Very truly yours,

M. A. Johnson Director of Und. Services



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

May 26, 1999

ALL ASSOCIATION MEMBERS

Circular Letter No. 99-1319

RE: FORMS MANUAL - SPECIAL MN REFERENCE LIST

The Minnesota Department of Commerce has approved the above referenced filing for use in Minnesota effective April 7, 1999.

As part of our role as a Data Service Organization, MWCIA routinely files National Council's *Forms Manual* for use in Minnesota. This manual contains all of the various forms and endorsements currently approved for use in Minnesota as well as other forms and endorsements which do not apply. Recently the Department of Commerce advised MWCIA that it has experienced an increase in carrier filings that include specimen forms or endorsements which Commerce's analysis indicates as either inappropriate or not applicable in Minnesota.

The approval of a Minnesota exception page (see Exhibit I attached) creates a special listing within the *Basic Manual* of all of the forms and endorsements from the *Forms Manual* that are currently approved for use in Minnesota. The creation of a special reference list in the Minnesota pages of the *Basic Manual* should serve to eliminate any confusion regarding the appropriateness of specific forms and endorsements in Minnesota. Additionally, the inclusion of National Council's version indicator as a part of this listing will assist membership by providing a quick reference tool for identifying the most current version of each available form or endorsement. In the future, MWCIA will notify membership of any changes involving the *Forms Manual* which affect Minnesota via our circular mailing service and by updating the special Minnesota reference list in the *Basic Manual*.

In preparation for the above filing, Association staff and the Department of Commerce completed a review of each form and endorsement currently appearing in NCCI's Forms Manual for the appropriateness of it's language as well as it's applicability in Minnesota. As a result of this review, Commerce recommended amending the Voluntary Compensation & Employers' Liability Coverage Endorsement (WC 00 03 11) and the Domestic & Agricultural Workers Exclusion Endorsement (WC 00 03 15) to include an explanatory note to assist carriers by referring them to the appropriate Minnesota statute (see Exhibits II & III attached). Please note that the inclusion of a special Minnesota notation for Endorsement No. WC 00 03 11 and Endorsement No. WC 00 03 15 is intended to serve only as a clarification and does not affect the intended use of either endorsement in Minnesota.

Another result of the Department of Commerce review was a request for the withdrawal of the *Medical Benefits Exclusion Endorsement* (WC 00 03 06) from use in Minnesota. Based upon Commerce's interpretation of current laws involving self-insurance, ex-medical policies are no longer applicable in Minnesota. Exhibit IV (attached) deletes Rule IX.E.3 from the Minnesota exception pages of the *Basic Manual* and creates a Minnesota exception under Rule IX.E.2 to comply with the withdrawal of the *Medical Benefits Exclusion Endorsement* (WC 00 03 06) from use in Minnesota. It should be noted that MWCIA currently has no record of ex-medical policies on file in Minnesota.

Please note that each attached exhibit may contain underlined and/or strikethrough text. Underlining represents new or added text while strikethroughs indicate deleted text. Questions regarding this filing or the attached exhibits may be directed to our Underwriting Services staff for further assistance.

Very truly yours,

M. A. Johnson Director of Und. Services

EXHIBIT I

BASIC MANUAL

PART ONE - RULES

CURRENT NCCI PHRASEOLOGY:

RULE I - GENERAL

D. Policy and Endorsement Forms Manual Refer to the Policy and Endorsement Forms Manual for complete description of coverages and instructions on use of policy and endorsement forms.

PROPOSED MINNESOTA EXCEPTION PHRASEOLOGY:

RULE I - GENERAL

D. Policy and Endorsement Forms Manual

The following forms and endorsements are applicable for use in Minnesota:

FORM/ENDORSEMENT#	<u>VERSION</u> <u>SUFFIX</u>	DESCRIPTION
Forms-		
WC000000	Α	WORKERS COMP & EMPLOYERS LIAB INS POLICY
WC000001	Α	INFORMATION PAGE
WC890609	В	POLICY TERMINATION/CANCELLATION/REINSTATEMENT NOTICE
Endorsements -		
WC000101	Α	DEFENSE BASE ACT COVERAGE
WC000102		FEDERAL COAL MINE HEALTH & SAFETY ACT COVERAGE
WC000104		FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE
WC000106	Α	LONGSHOREMEN'S & HARBOR WORKERS COMP ACT COVERAGE
WC000108	Α	NONAPPROPRIATED FUND INSTRUMENTALITIES ACT COVERAGE
WC000109	Α	OUTER CONTINENTAL SHELF LANDS ACT COVERAGE
WC000111		MIGRANT SEASONAL AGRICULTURAL WORKER PROTECT ACT
WC000201		MARITIME COVERAGE
WC000203		VOLUNTARY COMPENSATION MARITIME COVERAGE
WC000204		LIMITED MARITIME COVERAGE ENDORSEMENT
WC000301	Α	ALTERNATE EMPLOYER
WC000302		DESIGNATED WORKPLACES EXCLUSION
WC000303	В	EMPLOYERS LIABILITY COVERAGE
WC000304		INSURANCE COMPANY AS INSURED
WC000305		JOINT VENTURE AS INSURED
WC000307		MEDICAL BENEFITS REIMBURSEMENT
WC000308		PARTNERS, OFFICERS. AND OTHERS EXCLUSION
WC000309	Α	RURAL ELECTRIFICATION ADMINISTRATION
WC000310		SOLE PROPRIETORS, PARTNERS, OFFICERS, OTHERS COVERAGE
WC000311	Α	VOL. COMP & EMPLOYERS LIABILITY COVERAGE
WC000313		WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS
WC000315		DOMESTIC & AGRICULTURAL WORKERS EXCLUSION
WC000324		WORKERS COMP INS PLAN - OTHER STATES ENDORSEMENT
WC000401	Α	AIRCRAFT PREMIUM
WC000403		EXPERIENCE RATING MODIFICATION FACTOR
WC000405		POLICY PERIOD
WC000406	Α	PREMIUM DISCOUNT
WC000409		PREMIUM DETERMINATION—FORMER SELF INSURERS 1
WC000410		PREMIUM DETERMINATION—FORMER SELF INSURERS 2

Refer to the Forms Manual of Workers' Compensation & Employers Liability Insurance for complete descriptions of coverage and instructions on the use of specific policy forms and endorsements or visit the Minnesota Workers' Compensation Insurers Association, Inc.'s website www.mwcia.org.

EXHIBIT I

BASIC MANUAL

PART ONE - RULES

CURRENT NCCI PHRASEOLOGY:

RULE I - GENERAL

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PROPOSED MINNESOTA EXCEPTION PHRASEOLOGY:

RULE I - GENERAL

D. Policy and Endorsement Forms Manual

The following forms and endorsements are applicable for use in Minnesota:

FORM/ENDORSEMENT#	<u>VERSION</u> <u>SUFFIX</u>	DESCRIPTION
WC000412		CONTINGENT EXPERIENCE RATING MODIFICATION FACTOR
WC000414		NOTIFICATION OF CHANGE IN OWNERSHIP
WC000503	Α	RETRO PREMIUM RATING OPTS V ONE YEAR PLAN
WC000504	Α	RETRO PREMIUM RATING OPTS V THREE YEAR PLAN
WC000505	Α	RETRO PREM. RTG OPTS V LONG TERM CONSTRUCT PROJECT
WC000508		RETRO PREMIUM AVIATION EXCLUSION
WC000509	Α	RETRO PREMIUM CHANGES
WC000510		RETRO PREM. NONRATABLE CATASTROPHE ELEMENT/SURCHARGE
WC000511		RETRO PREMIUM SHORT FORM
WC000512	Α	RETRO PREMIUM ONE YEAR PLAN MULTIPLE LINES
WC000513	Α	RETRO PREMIUM THREE YEAR PLAN MULTIPLE LINES
WC000514	Α	RETRO PREM. LONG TERM CONSTRUCT PROJECT MULT LINES
WC000515		RETROSPECTIVE PREMIUM FLEXIBILITY OPTIONS
WC000603		BENEFITS DEDUCTIBLE
WC220401		MINNESOTA CONTRACTING PREMIUM ADJUSTMENT PROGRAM
WC220402		MINNESOTA ANNIVERSARY RATING DATE ENDORSEMENT
WC220601	В	MINNESOTA CANCELLATION ENDORSEMENT

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