



Quality Provider of Information & Services

The mission of the Minnesota Workers' Compensation Insurers Association is to collect, process, and analyze workers' compensation data so that we can provide high quality, consistent information to our insurer members and regulators. We will develop and deliver useful services and products to the workers' compensation community.

December 2014

4th Quarter 2014 Issue

In This Issue

- Congress did not renew TRIPRA in December.
[Page 1](#)
- President's Message – *Brandon Miller*
[Page 1](#)
- Who is the MWCIA and how can they help me? - *editor*
[Pages 2 & 3](#)
- Assigned Risk Rates – *Actuarial Staff*
[Page 3](#)
- Accessing Electronic Experience Mod Information – *Unit Stat Staff*
[Page 4](#)
- MWCIA Website Tips & Tricks - *editor*
[Page 5](#)

Important Links

[MCPAP renewal/sign up](#)

[MWCIA Web Membership](#)

[CDX User Guide and Support Links](#)

[Minnesota Work Comp Assigned Risk Plan](#)

[Minnesota Department of Labor & Industry](#)

[Minnesota Department of Commerce](#)

[Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

[Minnesota Statute 176.041 Excluded Employments; Application, Exceptions, Election of Coverage](#)

Congress did not renew TRIPRA in December.

We are working closely with other Independent DSOs, The NCCI and the Minnesota Department of Commerce to identify necessary actions to address multiple scenarios. We will release information as soon as it is developed on our website early in January 2015.

President's Message

As I wrote earlier this year, the mission of the Minnesota Workers' Compensation Insurers Association is to collect, process and analyze workers' compensation data so that we can provide high quality, consistent information to our insurer members and regulators. We will develop and deliver useful services and products to the workers' compensation community.



With that in mind, 2014 was a productive year here at the MWCIA. Our talented staff implemented significant enhancements which made our operations, systems, and ratemaking procedures work even more effectively for our members, the agent community, and Minnesota policyholders.

One of our key strengths is a dedicated staff with broad background and knowledge of our operations. These people make sure our Association provides timely, dependable and knowledgeable information and services to all of you. I want to recognize a select number of staff who are celebrating milestone anniversaries in 2014. With 10 years of service: Pam Flaten, 15 years: Deb Ronald, Tom Goodrich and Phyllis Rence, 25 years: Jeff Kvam, and with 30 years: Kim LaHoud.

Look for even more changes coming in 2015 to further improve your access and utilization of our services. This re-designed newsletter is one of the first visible changes you will notice. We also plan on re-designing our website and sharing more insightful developments about the state of the Minnesota workers' compensation marketplace.

Have a wonderful New Year and check back for new developments in 2015.

Sincerely, Brandon Miller

Circulars/Announcements Links

[Circular Letter 14-1664](#)

4-1-2015 Assigned Risk Rates

[Circular Letter 14-1663](#)

Reminder - 2013 Special Compensation Fund Assessment "True-Up"

[Circular Letter 14-1662](#)

RFA Public Search Replaced by SERFF Public Access

[Circular Letter 14-1661](#)

Analytic Report Resource on the Web (ARROW)

[Circular Letter 14-1660](#)

NCCI Item B-1427 - Revisions to Basic Manual - Classifications and Appendix E - Classifications by Hazard Group

[Circular Letter 14-1659](#)

Eligibility Requirements for Experience Rating in Minnesota

Important Dates & Deadlines:

- [MN Contractors Premium Adjustment Program \(MCPAP\)](#)
 - Does not automatically renew! Applications must be received with a post mark no later than 4/1/2015 in order to avoid a late penalty.
 - Average Hourly Wage: \$23.50
- Effective 1/1/2015 the Split Point is:
 - \$16,250.
- Effective 1/1/2015 the State Per Claim Accident Limitation is:
 - \$213,500 Single
 - \$427,000 Multiple
- Effective 1/1/2015 Min & Max Payrolls
 - Minimum: \$49,972
 - Maximum: \$199,888
 - Family: \$14,976

Who is the MWCIA and how can they help me?

The MWCIA (The Minnesota Workers' Compensation Insurers Association) is one of eleven independent data collection organizations of its type, each serving one of eleven states in the nation. The majority of the remaining states are served by the NCCI (National Council on Compensation Insurance).

The Minnesota Workers' Compensation Insurers Association is a non-profit corporation licensed by the State of Minnesota as a Data Service Organization. Minnesota law requires that insurers doing business in the state belong to a Data Service Organization.

The MWCIA also processes Assigned Risk Applications and other related services on behalf of the Minnesota Assigned Risk Plan.

But most importantly, what does all this mean for you, and how can we assist you? Well that one is easy, we are your one-stop work comp question center for the state of MN! If you have a question, we have an answer or can direct you to the proper agencies or people that do have that answer.

Below is a quick departmental breakdown to help you determine which department you should call. (You can also always email us or contact us through our website as well.)

Underwriting: If you have a question but don't know where to start, these are the people for you! The Underwriting Department is the general "go to" department. There is no question that is a bad question to these folks. They answer the "Comp Ask" questions from our website and assist agents, carriers, and insureds with questions. These questions can cover a broad range of topics but some common ones involve: MODs, MCPAPs, ERM-14, audits, payrolls, ownership, and Basic Manual questions. There are four people in our Underwriting Department: Jeff Kvam, Jennifer Glywasky, Melodie LaChapelle, and Dani Main. This is the department that helps to review the assigned risk applications as they come in to make sure we have correct class codes.

Assigned Risk Department: Are you new to writing assigned risk policies? Or, if you have written policies in the past but "boy has it been a while," then these are the people for you! Kim Eckhart, Gayle Dussling, Vicki Evenson and Jane Payne can help guide you through the website, help you understand how to make payment, or explain what that audited payroll question on the app really means. This department helps you with other tough Assigned Risk questions and also serves as the front end administrator of Assigned Risk policies. What does "front end administrator mean"? MWCIA receives the applications and reviews them before they are sent to an authorized assigned risk carrier. If everything is complete and accurate we move it along to the servicing carriers for the policy to be bound and issued.

If required information is missing from the application, Assigned Risk staff may return the application to you.

Contact Us

<http://www.mwcia.org>

underwriting@mwcia.org

952-897-1737

Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat Department

Web Membership:

Debbie Peterson -

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MWCIA News is a periodic publication of the Minnesota Workers' Compensation Insurers Association as a service to its members and the workers' compensation industry. Please direct any questions, comments or suggestions you may have concerning this publication to:

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Actuarial Department: The staff in this department works more closely with our carrier members. Carriers will call in with financial reporting questions or rate making reporting questions. This group also works with other organizations in Minnesota and across the country to analyze trends in worker's compensation.

Unit Stat Department: The staff in this department also work closely with the member carriers. Carriers will call into the Unit Stat department with Stat Card questions and problems. A couple of common questions for this department are: "We can't see our stat card, can you help us find it? We made an error on our unit stat card, how do we fix it?"

Please stay tuned to next quarters newsletter for our behind the scenes departments that help keep us running!

Assigned Risk Rates

Deputy Minnesota Commerce Commissioner Vande Hey issued a rate order on December 3, 2014 approving a 2.9% decrease in the average Assigned Risk premium level effective for policies written or effective after April 1, 2015.

Following is an excerpt from the Deputy Commissioner's Order:
"ORDERED

1. That effective April 1, 2015, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.75 to be applied uniformly to the pure premium base rates of the 2015 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant on each policy will be \$190.
3. That the policyholder surcharge for the Special Compensation Fund (SCF) assessments shall be 2.8% of premium.
4. That the policyholder surcharge for the Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment is no longer applicable.
5. That the policyholder surcharge for foreign and domestic terrorism coverage provided by the Terrorism Risk Insurance Program Reauthorization Act will be continued at \$0.01 per \$100 of payroll, until the reauthorization of the federal terrorism program is resolved. Once a decision is made on the federal terrorism program, this terrorism component will be adjusted appropriately.
6. That the average premium level, including surcharges, will decrease by 2.9%."

These rates have also been adjusted by the application of the Minnesota Contractors' Premium Adjustment Program.

This information can also be found on our website under the publications section under circular: [Circular Letter 14-1664: 4-1-2015 Assigned Risk Rates](#) and we have also linked this on page 2 under the circulars & announcements section.

Accessing Electronic Experience Modification Information

There are multiple ways to access electronic experience modification rating information through the MWCIA. These methods vary depending on whether you are an agent or a carrier representative.

MWCIA Web Membership – Agents & Carriers

Carriers and agents can view experience modification ratings and download that information in multiple file formats via the MWCIA Experience Mod History product. Carriers and agents can search, view, and download experience modification information in PDF format. Carriers can also download mod information in WCRATING and XML file formats and also download multiple rate sheets at once.

Access to Experience Mod History is provided through MWCIA's Web Membership system. To learn more about Web Membership or the Experience Mod History product, please see the User Guides, which are available on our website and listed in the Important Links Section on Page 1 of this newsletter.

Compensation Data Exchange (CDX) – Carriers Only

The MWCIA sends electronic WCRATING files to carriers via CDX. To receive electronic WCRATING files via CDX, the carrier must have a CDX account. The MWCIA sends a WCRATING file via CDX for all released experience modifications including revised, contingent, and withdrawn ratings, as well as employers who do not qualify or have no current coverage.

To register for a CDX account, or to access the CDX User Guide, or CDX training and support, please visit www.acct.org (also linked on page 1 of this newsletter). Once you are set up to receive electronic files via CDX, you can choose to discontinue receiving hard copy rating notifications from MWCIA. For more information regarding this please contact Ora Lowery at ora.lowery@mwcia.org.

Compensation Data Exchange (CDX) – Experience Rating Worksheet Lookup (EXR) – Carriers Only

CDX also offers Experience Rating Worksheet Lookup (EXR), a product that provides access to rating worksheets. Using EXR, carriers have the ability to search, view, and print their own worksheets. Carriers can also export their entire search results (which display basic rating information) to a CSV file. For additional information, please see the CDX User Guide, available at www.acct.org. (Also linked on page 1 of this newsletter).

MWCIA.ORG Tips and Tricks

I've discovered in my short time here with the MWCIA that many agents aren't aware of all of the features of our website, so, I am going to offer a "Tips and Tricks" fact to each newsletter. I will be doing this by adding an image with the directions or "tip and trick" included above the image. I hope you will find them useful.

Tip & Trick #1: Scrolling Banner

So you are looking for the 2015 Minimum and Maximum payrolls and it didn't pull up in the scrolling banner? No need to call us, or reload the website until you find it. Simply click the little red arrow at the bottom of the banner and you will be able to scroll through all of our banner titles. (You can also find the minimum and maximum payrolls under the Learning Center Tab under carriers and agents.)



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Home | C

Carriers/ Agents ▾

Carrier Electronic
Reporting Requirements

Assigned Risk ▾

Classification
Search

Experience
Rating ▾

MCPAP

For P



Search:

2015 Maximum & Minimum Payrolls for Sole Proprietors, Partners & Officers

Maximum: \$199,888
Minimum: \$49,972

Minimum Annual Remuneration for Spouse, Parent or Child \$14,976

Note: 01/01/15 effective date for Voluntary Market
04/01/15 effective date for Assigned Risk

Statewide Average Weekly Wage \$961

State Per Claim Accident Limitation \$213,500

State Multiple Claim Accident Limitation \$427,000

