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[MCPAP Renewal/Sign up](#)  
[MWCIA Web Membership](#)  
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[MWCARP Agent Guide](#)  
[CDX User Guide and Support](#)  
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[Minnesota Department of Labor & Industry](#)  
[Minnesota Department of Commerce](#)  
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[Minnesota Statute 176.041 Excluded Employments; Application, Exceptions, Election of Coverage](#)

## President's Message



The sun is higher in the sky, the snow is melting quickly and the Twins are back in spring training. Things are definitely looking brighter. It's a good time to look forward to the near-term and long-term horizons. In the near term, we are in the final stages of releasing an on-line training course for our ARROW tool. When it is released, take another look, you will be impressed by the way this analytic tool can be utilized to assess your risk profile.

In the middle term, we have seen fantastic progress by our newly constituted Board committee structure. All the committees have met at least once, reviewed their purpose and charter, and are getting ready to report their plans for the future to the Board at the end of April. I will say, our Board of Directors has made significant progress on our governance practices. They have shown real commitment and dedication to the process. A word of thanks to the Board of Directors is in order.

Longer term, in keeping with our outreach and education themes, we are planning a multi-organization open house to showcase our tools for the Minnesota workers' compensation industry. We are working with the Workers' Compensation Reinsurance Association, The Minnesota Departments of Commerce and Labor & Industry, along with the Assigned Risk Plan. Look for more information and announcements for this event later this year.

I just returned from the Workers' Compensation Research Institute which covered some developments and reforms across the country. Realizing that this year marks the 20<sup>th</sup> anniversary of the last major Minnesota workers' compensation reform makes me pause....and realize how old I am. It doesn't seem that long ago. Those reforms which significantly changed medical, PPD and length of benefits has led to an unprecedented period of calm in the rates. Every year, I am impressed by the results of our ratemaking process, and the fact that the

## Circulars/Announcements/Links

[Circular Letter 15-1665](#)

*Carrier Membership Contact Update Forms*

[Circular Letter 15-1666](#)

*MWCARP – Launches its “Agent Guide”,  
Completes its Servicing Carrier Bid Process and  
Enhances Payroll Audit Standards*

[Circular Letter 15-1667](#)

*NCCI Item P-1412 – Terrorism Risk Insurance  
Program Reauthorization Act of 2015  
Endorsements*

[Circular Letter 15-1668](#)

*2014 Test Audit Summary Report*

## 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

information we collect and analyze, based on the experience carriers are seeing, continues to demonstrate stability in the marketplace.

Stability and predictability are the keystones of a fairly priced and competitive workers' compensation insurance market. It helps carriers and insured employers accurately predict their cost structure. All of the MWCIA staff take pride in the role we play in supporting our workers' compensation system.

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## The Support Staff of the MWCIA

Final Segment of “Who is the MWCIA and how can they help me?”

It's those who are in the background support roles that make any project successful. The MWCIA is a proud leader in computer technology and programs and we have multiple departments that work very closely with other DCO's across the country to implement and improve programs and workflows. Without the following key departments and people this level of excellence would not be possible.

**Data Quality:** This department handles not only Data Quality Assurance, but also develops processes and procedures for operational workflows and is our key representation for Data Quality Industry Groups, Forums, and Industry Committee Work Groups including representing MWCIA in industry standards discussions.

**Electronic Data:** This department has the tough job of reviewing, analyzing and validating the policy data that is submitted to us by our member carriers. They are our key liaisons in communicating and resolving issues with our member carriers related to the electronic submission of policy data.

**Information Technology:** From the portions that you, our readers see, such as our fabulous website, software and web development; to help desk solutions, system security, networking capabilities, and connectivity; this department is instrumental in representing the MWCIA and leading collaborative projects with other DCO's and state agencies.

**Administrative Services:** Ever ponder how quick and easy it is to get on our newsletter mailing list? Love going to our Annual Golf Outing? These are the folks that bring you not only the easy but the FUN! They are everything from the Human Resources Department that hires our fabulous staff, to the tracking and maintenance of our membership and email distribution lists. They also provide administrative support to our management and Board of Directors as well as planning and budgeting activities. They also plan our annual events such as the Annual Meeting, Annual Lunch and Annual Golf Outing.

## Contact Us:

<http://www.mwcia.org>

[underwriting@mwcia.org](mailto:underwriting@mwcia.org)

[952-897-1737](tel:952-897-1737)

Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat/MOD Department

Web Membership:

Debbie Peterson -

[debbie.peterson@mwcia.org](mailto:debbie.peterson@mwcia.org)

President:

Brandon Miller –

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## Gift Card Anyone:

“What day of the year would it be acceptable to NOT be rational?”

A winner of a \$10 gift card will be drawn from the first ten correct responses that are emailed to: [newsletter@mwcia.org](mailto:newsletter@mwcia.org).

## Editor:

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 for articles you may have concerning this publication to:

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## Congress Renewed TRIPRA

Congress enacted the Terrorism Risk Insurance Program Reauthorization Act of 2015 effective January 1, 2015. Detailed information can be found on our website under the publications/circular section under: [Circular Letter 15-1667: NCCI Item P-1412 – Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements](#). We have also linked to this on page 2 under the circulars & announcements section.

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## Assessment Information for our Member Carriers

Our first Assessment went out in February, 2015. If you did not receive an invoice please contact [accounting@mwcia.org](mailto:accounting@mwcia.org).

If applicable, the second Assessment will be sent out in April 2015.

The Reapportionment will be sent out in September, 2015 for the 2014 term.

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## Carrier Data Quality Report

In March of 2015, the MWCIA distributed carrier data quality reports for data received or due in 2014. This is the seventh year the MWCIA has produced carrier data quality reports.

While we have based the content and grading criteria on prevailing industry standards, we might gradually tailor the reports so that they more closely adhere to Minnesota standards.

For example, starting with data received or due in 2011, we changed the grading criteria for policy timeliness from 60 days to 30 days. With the 2009 carrier data quality reports, we added policy quality measures.

### Changes this year:

An additional informational page has been added to the carrier data quality report. This will include:

- 10-day policy timeliness measures. These will indicate whether 2014 policies were received within ten days of the policy effective date. Note: In 2016, policy timeliness grades will be based on this new 10-day threshold rather than the current 30-day threshold.
- Cancellation timeliness measures. These will indicate whether 2014 cancellations were received within ten days of the cancellation effective date. At a future date, MWCIA may initiate grading based on cancellation timeliness.
- Statewide timeliness measures, provided as a benchmark for your performance.

The full report criteria can be viewed by clicking [here](#).

## Minimum & Maximum Payrolls for an Officer

The Underwriting Department has been fielding a lot of calls in the last few weeks with questions regarding the minimum and maximum payrolls with regard to the 2013 and 2014 audits, what the limits are, and who would be excluded. Please find the minimum and maximum payrolls included below as well directions to where you can find this information and also calculation information regarding the 2013 minimum and maximum payrolls.

- 2013:
  - Minimum: \$31,772
  - Maximum: \$190,528
  - Family: \$14,300
- 2014:
  - Minimum: \$40,976
  - Maximum: \$196,560
  - Family: \$14,768
- 2015:
  - Minimum: \$49,972
  - Maximum: \$199,888
  - Family: \$14,976

These limits can be found in the minimum and maximum payroll limitations listed on the Miscellaneous Values Pages in the current [Minnesota Ratemaking Report](#) in Volume 1. (Please note that these numbers are in weekly pay format. For an annual wage you will need to multiply them by 52 weeks.)

Why is the maximum payroll for officers so much higher in 2013?

- We have determined that NCCI states calculate this value as 4 times the State Average Weekly Wage (SAWW) while MN has used only 2 times the SAWW. Even though we are an independent bureau state, we like to stay consistent with the rest of the nation as much as possible. We have made the change to 4 times the SAWW to be uniform with the rest of the country.

For information regarding the inclusion or exclusion of Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors; please see the [MN Basic Manual Rule 2-E](#). For additional election of coverage information, refer to [Minnesota Statute 176.041](#), and the [Election of Coverages Reference Table](#) and Rule C-1 in the ***Minnesota User's Guide***.

# MWCIA.ORG Tips and Tricks

## Tip & Trick #2:

Welcome to the second installment of Tips and Tricks. This quarter we are going to offer our carriers a friendly reminder about our Manage Policy System and Transaction Errors.

The Manage Policy System is the system for carrier members to check the information that was submitted to us. Member carriers are required to review their submissions transactions errors/rejects.

The screenshot shows the MWCIA website header with the logo and navigation menu. Below the header is the 'Manage Policy System' section with a search bar and navigation tabs. The 'Submission Search' tab is active, showing a search form with fields for Carrier, Submission Medium (CDX), Submission Status, Submission ID, File Name, Submission Received Date (01/06/2015), and Issue Period Range. A 'Search For Submission' button is present. To the right of the form is a note: 'Search results will include submissions that have transactions for the selected carriers. Submissions with NO transactions will not be included. Note: Generally limited to submissions processed within the last 180 days.' Below the search form is the 'Submission Search Results' section, which shows '1 Record' in a table. A callout box points to a yellow triangle icon in the 'Action' column of the table, labeled 'Transaction Errors icon'.

Data Provider Code	Submission ID	Medium	Status	Issue Period	Hdr Count	Total Records	File Name	Submitted By	MPS Submitted/ CDX Received	Action
[REDACTED]	[REDACTED]	CDX	Processed	01/06/2015-01/06/2015	22	11637	[REDACTED]	[REDACTED]	01/06/2015	[REDACTED]

Log into Manage Policy and fill out your information in the “submission search” tab. Once your information is displayed, there will be an icon all the way on the right – a piece of paper with a yellow triangle over it. This is the “transaction errors” for the submission’. Click this Icon.

A new page will load that will give you options in this same area to open a PDF document that will be in a red icon format. Click this icon to “View as a PDF” for a single transaction.

For multiple transactions, there is a check mark selection box on the left side of the screen in the middle of the page. Once you check this box, immediately above it there will be a blue box that states “view as PDF”. When you click this blue box you will get every transaction that is showing in that list to open. (You can also choose multiple different transactions instead of all of them.) (See image on next page)

### Error Search for Accepted and Rejected Transactions

Error Search Letter Search Follow-up

Carrier: [Redacted]  
Issue Date: [ ] - [ ] (MM/DD/YYYY)  
Received Date: [ ] - [ ] (MM/DD/YYYY)  
Policy Number: [ ] Submission ID: 327936  
Transaction Status: [ ] Transaction Code: [ ]

Before searching for errors, please review your submissions to ensure they were processed. Submission errors are not included on this screen.  
  
Error search results will include errors for only the most recent accepted or rejected transactions for a given policy. Exception: Errors for all cancellations and reinstatements are available for searching. Also, error detail is only available for coverage within the last 24 months.

Search Reset

Click here to view "all records" or "multiple records" at one time

Click here to open one document

#### Error Search Results for Accepted and Rejected Transactions

View as PDF View as CSV Add To My List

1 Record

Carrier	Policy Number	Effective Date	Issue Date	Transaction Code	Sequence No.	Submission ID	Transaction Status	Action
[Redacted]	[Redacted]	01/01/2015	01/06/2015	02-Renewal Policy		[Redacted]	Accepted	[Icons]

"All Records" Check Box

A new screen will open showing you the actual errors/warnings or rejected transactions on the submission that should be corrected through the Manage Policy System or the carrier members own internal systems.

For further details and instructions, please click [here](#) to access our Manage Policy users' guide.