



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.

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3rd Quarter 2016 Issue

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## Important Links

- [MCPAP renewal/sign up](#)
- [MWCIA Web Membership](#)
- [CDX User Guide and Support](#)
- [MN Work Comp Assigned Risk Plan](#)
- [Minnesota Department of Labor & Industry](#)
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- [Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

## President's Message



We are fast approaching the last quarter of the year, so it's a good time to look back at how far we have come since the calendar turned 2016. As I have stated many times before, we are proud of our staff and take seriously the responsibility to improve our range and value of services provided to our members and other interested parties.

- We released a completely revamped Manage USR

product with enhanced usability.

- We shared our newly redesigned logo.
- We released our totally refreshed website in June.
- We offered a record number of in-person trainings to a variety of audiences.
- We obtained approval to provide CE credits for agent customers.
- We released a number of newly created online web based training modules.
- We created and supported a LinkedIn page and presence for MWCIA.
- We worked with other DCOs to plan for future enhancements to CDX and Spectrum.
- We released a ratemaking report in near record time recommending a 12.1% decrease.
- We provided an enhanced state of the market report to the industry.

As we enter our year end planning for 2017, we are excited to share next year's goals after the first of the year. In the meantime, if there are any issues or initiatives you would like to see us tackle in 2017, feel free to reach out to me. I am always on the lookout for ideas which will make us a better organization serving the Minnesota workers' compensation industry.

## Circulars/Announcements/Links

[Circular Letter 16-1694](#)

**Web Membership Carrier Group Administrator Account Verification**

[Circular Letter 16-1693](#)

**Eligibility Requirements for Experience Rating in Minnesota**

[Circular Letter 16-1692](#)

**2017 Minnesota Ratemaking Report**

[Circular Letter 16-1691](#)

**NCCI Item R-1411 – 2015 Update to the Retrospective Rating Plan Hazard Group Differentials and Manual Rules**

[Circular Letter 16-1690](#)

**NCCI Item Filing B-1431 – Revisions to Basic Manual Classifications and Appendix E – Classifications by Hazard Group**

[Circular Letter 16-1689](#)

**New MWCIA Website**

[Circular Letter 16-1688](#)

**NCCI Item B-1429 – Establishment of Audit Noncompliance Charge**

[Circular Letter 16-1687](#)

**2015 Annual Report**

[Circular Letter 16-1686](#)

**Minnesota Experience Rating Split Point**

[Circular Letter 16-1685](#)

**Implementation of a Hard Copy Experience Rate Sheet Handling Fee Effective July 1, 2016**

[Circular Letter 16-1684](#)

**Manage Policy System Expansion and Web Membership FTP Capability**

[Circular Letter 16-1683](#)

**MWCARP – Change to the MWCARP Application Process for Coverage**

[Circular Letter 16-1682](#)

**NCCI Item E-1404 – Establishment of a Methodology to Calculate Experience Rating Premium Eligibility Amounts**

[Circular Letter 16-1681](#)

**Release Date for the Newly Redesigned ManageUSR**

[Circular Letter 16-1680](#)

**2015 Test Audit Summary Report**

[Circular Letter 16-1679](#)

**The New Minnesota Statistical Plan Manual**

## Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
  - Does not automatically renew! Applications received with a post mark after 4/1/2016 will have a late penalty applied.
  - Average Hourly Wage: \$25.00
  - The MCPAP factors for 2017 have been calculated and sent out.

## How can agents make changes to a policy?

MWCIA is the preferred Data Service Organization for the state of Minnesota. Our license agreement requires that we collect policy data from our member carriers only. Carriers who are licensed to write workers' compensation policies in Minnesota are required to be members of the MWCIA. Our membership includes voluntary market carriers as well as the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP) servicing carriers. We do not collect policy data from self-insured groups. Also as part of our license agreement, we are authorized to collect proof of coverage on behalf of the Minnesota Department of Labor and Industry.

There have been several inquiries as to whether or not MWCIA is able to collect policy data or change requests submitted to us by insurance agents. The answer is no, we cannot. There is other information we are able to collect from insurance agents, such as ERM-14 forms, but policy data transactions which include policy issuance, endorsement change requests, policy nonrenewal or cancellation requests must be submitted to MWCIA electronically by the insurer via one of the approved web portals, either Manage Policy System (MPS) or CDX.

Accurate policy data is crucial. It is important that the insurance agent communicates the needs of their client clearly to the issuing carrier. This includes who is insured on the policy, where they are insured, what policy limits are desired, and an accurate estimate of the exposure units. Failure to provide accurate data has the potential to cause the insured many headaches. Inaccurate policy data could result in a failure to satisfy proof of coverage, and also errors printed on the experience mod worksheet. When an insurance agent notices an error, or the insured indicates that a change to the policy is necessary, the insurance agent must communicate that information directly to the insurer, not MWCIA. The insurer transmits the policy data to MWCIA.

## Common questions relating to our new website

MWCIA started a rebranding process back in 2015 with the idea to bring an updated look and feel to our website and logo. The website was rolled out in the second quarter and we've now gotten to some of the most common questions that we get calls about.

1. I'm trying to log in and complete an assigned risk application and it's saying my log in ID doesn't exist? I just used it yesterday, why isn't it working now?
  - a. Please check the spot you are trying to log in. If you are trying to log in using the "Web Membership Login" box inside the main banner you will not be able to access the Assigned Risk program. Web Membership is an entirely separate program. Please look immediately below this box and you will see a very large

- Effective 1/1/2016 the Split Point is:
  - \$16,250
- Effective 1/1/2016 the State Per Claim Accident Limitation is:
  - \$216,000 Single
  - \$432,000 Multiple
- Minimum & Maximum Payrolls
  - Effective 1/1/2016 – Standard Market
  - Effective 4/1/2016 – Assigned Risk
  - Minimum: \$51,428
  - Maximum: \$205,712
  - Family: \$15,444
- Effective 1/1/2017 – Standard Market
  - Minimum: \$53,352
  - Maximum: \$213,408
  - Family: \$16,016

## Gift Card Anyone:

Tell us what all of the following have in common: *(Hint: Words with capital letters and misspelling might have something to do with it)*

I Forgot that Cows really Appreciate Barbershop quartet Music. Well, just so long as no one pokes fun at them for Embracing their Geekness. If you do, they might all leave in their Ugly Trucks and refuse to help in the making of any more Chocolate Milk, but only for the month of July!

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).

**Last Quarter's Answer:** Betty Crocker, Robot, Pulitzer Prize, and 1921.

**Last Quarter's Winner:** Mark Wege CSS with Guy Carpenter & Company, LLC

2. I am not able to see anything on the Experience Modification Search.
  - a. Please try the following – leave the MWCIA website. Clear your cookies and history. Close your browser, reopen, and try again.
  - b. If it still doesn't work, please check the version of your browser. You need to be running a newer version of a browser in order to properly see the website: IE11 or better, Firefox, Google Chrome, etc.
3. You used to have a complete list of all the circulars; where is that now?
  - a. The first way to access is from the Newsfeed box on the homepage. Click on "View All" then under categories on the left choose "Circulars". All years will be listed below in the "Archive."
  - b. Or, you can access through the "Learning Center" at the top of the website – choose "Newsfeed" and then follow the same steps as above.
4. Where can I find the ERM-14 form on your new website?
  - a. Scroll all the way to the bottom of the page and use the drop down box under "Forms".

## Carrier/Members CDX Computer Based Training

CDX (Compensation Data Exchange) has created and already revised 14 CBTs (Computer-Based Training) for PEEP.

The CBT's are located on either the Login screen under "Online Training" or after logging in under the "Info" tab – then under "Online Training".

CDX is currently working on BEEP CBTs.

The screenshot shows the 'ONLINE TRAINING CENTER' interface for CDX. On the left is a navigation menu with the following items: Main, Introduction to PEEP (1:50), Import Submission File (2:20), Import Error Log (2:34), Policy Search (5:12), Policy Entry (3:03), Pol Replacement Change ENDT (4:26), Separate Endorsements (6:27), Cancellation/Reinstatement (5:22), Compliance Notice (5:42), Validation Options (5:27), Create/Recreate Submit File (7:04), PEEP Report (2:13), Archive Policies (2:58), Archive Log (2:59), and PEEP USER GUIDE. The main content area features a large 'PEEP' logo in yellow and blue, with the text 'The ONLINE TRAINING CENTER has been developed for the WORKERS COMPENSATION INSURANCE COMMUNITY by COMPENSATION DATA EXCHANGE, LLC' and a 'CDX' logo at the bottom.

## Contact Us:

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Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat/MOD Department

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## 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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## Responsive design added to certain web applications

The MWCIA rolled out our new look on our website back in the 2<sup>nd</sup> quarter. Since then we've made several changes to our website. Most recently we updated the following commonly used web applications with a responsive design:

- Classification Search
- Assigned Risk Rates Search
- MCPAP Online

What responsive design means is that regardless of the screen size on the device you are using to access our site, you will now be able to easily see and navigate through the above three applications.

## Updates to the Minnesota experience rating information for 2017

We have begun releasing the 2017 experience rating worksheets.

### Eligibility Requirements for Experience Rating

- The premium eligibility thresholds to qualify for experience rating will be **increasing** from the current thresholds of \$5,000/\$10,000 to \$5,250/\$10,500. Please refer to MWCIA Circulars 16-1682 and 16-1693 for more information.

### Experience Rating Split Point

- Upon actuarial review, there will be **NO** adjustments to the Experience Rating Plan primary/excess loss split point. The split point will remain at the current level of \$16,250. Please refer to MWCIA Circular 16-1686 for more information.

### Per Claim and Multiple Claim Accident Limitation

- \$220,500/per claim
- \$441,000/multiple claim

## Notice to our members

The 2015 reapportionment process is complete. All invoices and checks have gone out as of 9/30/2016. If you have not received yours or have any questions please call Leann in our office at 952-897-6437.