



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.

April 2018

1st Quarter 2018 Issue

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President's Message



Spring time is coming after a long cold snowy winter here in Minnesota. As spring approaches I always try to reflect on how things are going, in life, at work and in general. For me it's a time to re-commit to having a great year at work which will be my focus this quarter.

I've been in the workers' compensation arena for just about 30 years and it makes you realize life goes fast and your career passes even faster.

However, if you don't enjoy what you are doing at work, it will feel a lot longer. If you aren't enjoying your work, or don't get that satisfaction you are looking for, consider making a change. Rather than seeing change as scary, view it as an opportunity. There are a few different ways you can take advantage of this opportunity.

Change Jobs: Changing jobs in the past has made me realize that I am not indispensable. Every organization I left is somehow miraculously staying afloat without me. I have lost jobs a few times in my career and finding a new one, while stressful, is also reinvigorating. Now is a great time in the labor market, a good time to take the leap.

Reinvigorate your current job: If you have a great idea, a new innovation or something not quite ready for primetime, take the opportunity to share it. Put something out there to challenge others, or generate even better ideas and see a better version of something arise. That is exciting for me, and I hope for others that suggest ideas that we can incorporate and present in the marketplace.

Expand your skills: Every employer is interested in staff who are flexible and willing to learn new skills. Stretching beyond your current comfort zone can feel uncomfortable, but the personal reward from mastering a new skill is also pretty exciting. With the insurance industry facing an aging population, retirements will open a lot of new positions in the next few years, those with wide skill sets will have an advantage.

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - 2019 MCPAP
 - Does not automatically renew! Applications received with a postmark after 4/1/2018 will have a late penalty applied.
 - Average Hourly Wage: \$27.00
 - Online Training for MCPAP – Found in Online Training under the “Underwriting” section
- Effective 1/1/2018 the Split Point is:
 - \$16,500
- Effective 1/1/2017 the State Per Claim Accident Limitation is:
 - \$220,500 Single
 - \$441,000 Multiple
- Effective 1/1/2018 the State Per Claim Accident Limitation is:
 - \$221,500 Single
 - \$443,000 Multiple
- Minimum & Maximum Payrolls
 - Effective Until 4/1/2018 – Assigned Risk
 - Minimum: \$53,352
 - Maximum: \$213,408
 - Family: \$16,016
 - Effective 1/1/2018 – Standard Market
 - Effective 4/1/2018 – Assigned Risk
 - Minimum: \$54,132
 - Maximum: \$216,528
 - Family: \$16,224

Gift Card Anyone:

In honor of National Reading Awareness Month, solve the following word puzzles!

1. Iatchitraeahsg
2. Hosaghrmnij
3. Isasweraekmhlliaep
4. Yhlarselemy
5. Firgonaoiivwl
6. Rkrnteloji
7. Inklgrjwo
8. Hvgcruooit
9. nausteenaj
10. nkgtsnveei

Transition Notice - To All Assigned Risk Plan Policyholders Serviced by RTW, Inc.

As of July 1, 2018, RTW, Inc. will no longer be an active Servicing Carrier for the Minnesota Workers Compensation Assigned Risk Plan (MWCARP or Assigned Risk Plan). RTW, Inc. will continue to service policies they have issued with effective dates prior to July 1, 2018, including the final premium audit. **The final premium audit from RTW must be completed and any final premium owed must be paid in order to maintain coverage in the Assigned Risk Plan.**

Since the current Servicing Carrier for your workers compensation insurance is RTW, Inc., the following action is being taken to ensure your **opportunity to continue receiving your workers compensation insurance policy in the Assigned Risk Plan**, as follows:

- Policies issued by the Assigned Risk Plan on or after July 1, 2018 will be issued and serviced by **SFM Risk Solutions**.
- You will receive a Renewal Quotation from SFM Risk Solutions at least 60 days prior to the expiration of your current policy issued by RTW, Inc.
- You will need to **pay the Deposit Premium** indicated in your Renewal Quotation from SFM Risk Solutions prior to the Renewal Date.

If you have not received a Renewal Quotation from SFM Risk Solutions, please contact them at the following:

SFM Risk Solutions

Tel:(952)838-4430

Tel:(877)256-1411

General E-Mailbox for Policies - arp@sfmic.com

Seeking Insurance Coverage in the Voluntary Market

We recommend that you and your insurance agent take advantage of this event by actively seeking your workers compensation insurance from an insurance carrier in the “regular” or voluntary insurance market. **In most cases, the premiums that you pay to an insurance carrier in the voluntary market will be less expensive than the premiums paid to the MWCARP.**

As the Plan Administrator of the MWCARP, Affinity Insurance Services, Inc., would like to apologize for any inconvenience this change may cause you. Please feel free to contact Cheryl Perkins at 612-202-7192 with any general questions regarding this change. You may also access MWCARP information at our website – www.mwcarp.com.

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

Last Quarter's Answer: Mark Hamil – aka: Luke Skywalker and the voice of the Joker from Batman the Animated Series.

Last Quarter's Winner: The wily MWCIA Newsletter editor...who unfortunately doesn't get the gift card.

Contact Us:

<https://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/Mod Department

Web Membership:

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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 for articles you may have concerning this publication to:

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Designated contact registration, database now available. [\(Reprinted with permission from the MN Department of Labor & Industry COMPACT Newsletter\)](#)

As of Nov. 1, each workers' compensation insurer, self-insured employer, licensed third-party administrator, hospital and clearinghouse is required by Minnesota Statutes § 176.135, subd. 9, to provide the Department of Labor and Industry with the name and contact information of a designated employee to answer inquiries related to the submission or payment of workers' compensation medical bills.

- For more information, visit www.dli.mn.gov/WC/DesignatedContact.asp.

Revised Minnesota ERM-14 (Confidential Request for Ownership Information) Form

MWCIA's mission statement includes the following: "We will develop and deliver useful services and products to the workers' compensation community". We take this promise seriously and always try to think of things we can do to make your jobs easier.

Prior to 3/1/18, the ERM-14 was a four page form and could be confusing and difficult for users who were filling out the form. After some discussion, review, and a lot of work, we are pleased to announce that the Minnesota ERM-14 form has been streamlined making it easier to complete, while still obtaining the information needed for MWCIA to make ownership rulings. The new Minnesota ERM-14 form is only 2 pages and continues to be able to be filled out digitally. MWCIA's future goal is to allow users to manage the ownership form(s) via a new web application.

Please see [Circular 18-1724](#) if you have additional questions.

MCPAP's Submitted After April 1

Just as a friendly reminder the MCPAP deadline to turn in applications without a penalty closed on April 1.

Any application that is turned in after April 1, will receive a .02 penalty.

Applications will only be accepted for insureds past April 1, if they are submitted within 90 days after the effective date of the policy.

We also have some great information pieces out on our website if you would like to learn more about MCPAP's on your own time. There is the [Online Training for MCPAP](#) – Found in Online Training under the "Underwriting" section and the MCPAP Brochure found under the Learning Center.