



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.

January 2020

4th Quarter 2019 Issue

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[MN Work Comp Assigned Risk Plan](#)
[Minnesota Department of Labor & Industry](#)
[Minnesota Department of Commerce](#)
[Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

Circulars/Announcements/Links

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2020 Minnesota Ratemaking Report

President's Message



New Year, New Beginnings

We had a really productive 2019.

- Developing, updating and releasing on-line training modules for our customers
- Substantial rewrites and releases of OAR, Insurance verification, ERM 14 apps
- Continued development and training of our staff
- Another successful annual

luncheon and state of the market report

- Coordination with other DCOs to ensure consistency for carriers across the country
- Planning for succession transitions of key staff

We want to thank Commissioner Steve Kelley from the Minnesota Department of Commerce and Director Chris Leifeld from the Department of Labor and Industry for keynoting our annual luncheon in front of 100 guests at the McNamara Center this past October.

I'd also like to thank Auntara De on our staff for providing the State of the Market presentation at that same luncheon.

As we move into 2020, we are looking forward to co-hosting the 2020 WC Forum in September with WCRA, MNDLI and MNDOC. This is our 3rd semi-annual forum and we believe it will be the biggest and best yet. Look for more announcements as the year progresses.

Finally, toward the end of the year, look for some announcements on the MWCIA Centennial celebration which we will celebrate in 2021.

I hope your New Year is getting off to a great start.

[Circular Letter 19-1749](#)

2018 Annual Report

[Circular Letter 19-1748](#)

*NCCI Medical Data Call Reporting Guidebook and
NCCI Indemnity Call Reporting Guidebook*

[Circular Letter 19-1747](#)

*NCCI Item NCCI Item B – 1437 – Revisions to
Basic Manual Classifications and Appendix E –
Classifications by Hazard Group, Including Aircraft
Maintenance*

[Circular Letter 19-1746](#)

*NCCI Item P-1414 – Establishment of Notification
Endorsement of Pending Law Change to Terrorism
Risk Insurance Program Reauthorization Act of
2015*

[Circular Letter 19-1745](#)

*Carrier Data Quality Reports Available in Web
Membership*

[Circular Letter 19-1744](#)

2018 Test Audit Summary Report

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - 2021 MCPAP Application is available on the MWCIA website.
 - Does not automatically renew! Applications received with a postmark after 4/1 will have a late penalty applied.
 - Average Hourly Wage: \$28.00
 - [Online Training for MCPAP](#) – Found in Online Training under the “Underwriting” section
- Effective 1/1/2020 the Split Point is:
 - \$17,000
- Effective 1/1/2020 the State Per Claim Accident Limitation is:
 - \$216,000 Single
 - \$432,000 Multiple
- Minimum & Maximum Payrolls
Effective 1/1/2020 – Assigned Risk & Standard Market
 - Minimum: \$57,824
 - Maximum: \$231,296
 - Family: \$17,368

New Online ERM-14:

MWCIA’s new Manage Ownership web product was rolled out at the beginning of November. Manage Ownership gives employers and agents an easy way to complete ERM-14 change of ownership forms and submit them to MWCIA online.

Using Manage Ownership, employers and agents can:

Create and save an ERM-14 change of ownership form.

Submit a completed ERM-14 form to MWCIA for online review and processing.

Check the status of a submitted ERM-14.

Revise and resubmit an ERM-14 that is returned for more information.

Access to Manage Ownership is granted through MWCIA’s Web Membership system. If you are an employer, or an agent who doesn’t already have access to Web Membership, you can register for a Web Membership Manage Ownership account. If you are an agent who already has an MWCIA Web Membership account, you automatically have access to Manage Ownership. If you are a carrier, you can utilize the Manage Ownership as a user if you register via the Manage Ownership registration page. The Manage Ownership product, however, will not show up on your carrier Web Membership Account.

For more information on Manage Ownership, including new user registration, please go to <https://mwcia.org/ownership>. If you have any questions, please email underwriting@mwcia.org.

Update: Post -traumatic stress disorder rules: (sourced from the DLI [Compact Newsletter](#) for complete articles please use link.)

Minnesota Statutes § 176.83, subdivision 5 (b)(8), requires the Department of Labor and Industry (DLI) to adopt rules governing criteria for treatment of post-traumatic stress disorder (PTSD) in workers' compensation. The statute directs the commissioner to adopt the rules under the expedited rulemaking process in Minn. Stat. § 14.389.

The commissioner was required to consult the Medical Services Review Board (MSRB) in drafting the rules. MSRB recommended proposed rules to the commissioner July 18, 2019. DLI will publish notice of the proposed rules in the State Register as required by statute, after which the public has the opportunity to request a hearing.

Gift Card Anyone:

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

Minnesota's name is derived from what words in the Anishinaabe/Sioux language?

Last Quarter's Answer: Halloween
Last Quarter's Winner: Jessica Jones – Guideone

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A copy of the proposed rules are available on DLI's rulemaking docket page at <http://www.dli.mn.gov/about-department/rulemaking/rulemaking-docket-minnesota-rules-chapter-52216700-2019>.

Rumor Has It...

Welcome to the section of the newsletter that gives the different departments a spot to give a quick update about what is going on that may affect you or your insureds.

The State of the Market Update

Minnesota's workers' compensation insured market continues to manifest stable and predictable pure premium movement. This is due to steady payroll increases, reductions in permanent injuries, shifts to lower cost medical treatment, and reductions in outstanding case reserves. Loss ratios are at a historic low of 45% and frequency and severity trends have decelerated. These particular drivers, along with several of the features described in our latest State of the Market report illustrate a workers' compensation environment that continues to be favorable for both employers and insurers in Minnesota.

Please direct questions to our Actuarial Services Department at 952-897-1737, Option 3, or actuarial@mwcia.org.



SAVE
THE
DATE

Information and Registration at:
minnesotaworkcompforum.com

FRIDAY
SEPTEMBER 25TH, 2020

Embassy Suites by
Hilton Bloomington

2800 American Blvd. West
Bloomington, MN 55431

Hosted by:



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: Dani Main-editor of MWCIA News via e-mail: newsletter@mwcia.org