



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 2020

1st Quarter 2020 Issue

## In This Issue

- **President's Message**  
[Page 1](#)
- **New Online Assigned Risk Application (OAR) – System Upgrade**  
[Page 2](#)
- **Group Dashboard resource for MWCIA Members:**  
[Page 2](#)
- **MN Work Comp Forum September 25, 2020**  
[Page 3](#)
- **Rumor Has It...**  
[Page 4](#)

## Important Links

[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

[Circular Letter 20-1762](#)  
*Coronavirus Disease - 2019 (COVID-19) Claim Reporting Requirements*

[Circular Letter 20-1761](#)  
*Group Dashboard*

[Circular Letter 20-1760](#)  
*Terrorism Risk Insurance Program Reauthorization Act of 2019*

[Circular Letter 20-1759](#)  
*Online Assigned Risk Application (OAR) – System Upgrade*

[Circular Letter 20-1758](#)  
*2019 Test Audit Summary Report*

## President's Message



### *Interesting Times*

Who would have thought a novel virus would upend our entire society for weeks and months on end?

Last quarter, we were beginning to hear a little about a new virus infecting residents in Wuhan, China. This quarter we are left wondering when we will be able to return to business as usual...if there will be a "usual" in the future.

While we are really excited about our new office space, we are able to only intermittently enjoy the space as folks rotate in on rare occasions, mainly working remotely.

Cancelled meetings, conferences, business and leisure travel. All of this may be really inconvenient, but thanks to technology as well as a herculean effort, we have gotten all MWCIA staff enabled to work remotely.

More importantly, MWCIA is committed to and able to provide ongoing service to all of our customers and the industry without any interruptions. You can count on continued service and resources at the high levels that you have come to expect throughout the years.

Whether you access us through our website, through CDX, through an email or a phone call, we are here to provide services to our members during this challenging time.

As we begin the 2021 ratemaking process (based on 2019 financial data), we are anxious to see what the recommended pure premium rates will look like based on pre-Coronavirus era data. For the remainder of 2020, it will be instructive to track trends in covered payroll and premium, claims frequency and reserving trends as we move forward in a totally disrupted business landscape.

Stay tuned, we will keep you posted – interesting times indeed.

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](mailto:newsletter@mwcia.org)

## 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

## Gift Card Anyone:

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

Help MWCIA be a better partner with social media by [answering this 1 min survey](#). Make sure you leave your name, company, and email address to be eligible for the \$10 gift card.

**Last Quarter's Answer:** *The name Minnesota is based on the Dakota Sioux word "Mnisota" (the native name for the Minnesota River) which means "cloudy water" or "sky-tinted water."*

**Last Quarter's Winner:** Meredith Redmond Mackinaw Administrators, LLC

## Contact Us:

<https://www.mwcia.org>  
[underwriting@mwcia.org](mailto:underwriting@mwcia.org)

952-897-1737

Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

## New Online Assigned Risk Application (OAR) – System Upgrade:

The Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), in cooperation with Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA), is pleased to announce the release of a new Online Assigned Risk (OAR) system, effective February 10, 2020. OAR is a web-based software application that allows agents and employers to submit applications for insurance coverage through the Minnesota Assigned Risk Plan.

The new OAR system has been redesigned to provide a more user-friendly experience with enhanced security. Some of the other new OAR features include:

- **Responsive Design:** The new OAR system was developed with a responsive design approach that will enable access from a variety of devices besides desktop or laptop computers.
- **System Edits:** Enhanced editing features were added to improve application accuracy.
- **Attachment Validation:** OAR will check for valid attachment types prior to upload.
- **Technology:** The latest technology was used to develop the new system. This technology will provide long-term sustainability and better position OAR for future maintenance and enhancements.

### Additional Notes:

The OAR system is accessible from both the MWCARP and MWCIA websites ([www.mwcarp.org](http://www.mwcarp.org) and [www.mwcia.org](http://www.mwcia.org)).

- All existing OAR login accounts will be carried over to the new OAR system.
- Be advised that password criteria for OAR has been upgraded to require stronger passwords. Existing OAR users will be required to change their password to conform to the new password guidelines if necessary. Instructions will be provided on the login page.
- **User Guide:** A link to the OAR User Guide is available on the login screen. The OAR User Guide provides all of the essential information necessary to navigate the new OAR system.
- Please direct questions regarding OAR to [oar@mwcia.org](mailto:oar@mwcia.org).

## Group Dashboard resource for MWCIA Members:

On March 1, 2020, the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) released a new resource for our membership: Group Dashboard. The Policy Year 2017 Group Dashboard is now available in Web Membership under User Products.

The Group Dashboard Report displays group-specific and statewide metrics: premium distributions, loss frequency, and severity. Industry group and regional views are also provided to provide benchmarks against statewide statistics.

*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](mailto:newsletter@mwcia.org)*

Opt 3 – Actuarial Department  
Opt 4 – Unit Stat/Mod Department  
Web Membership:  
[WebMembership@mwcia.org](mailto:WebMembership@mwcia.org)

President:

Brandon Miller –  
[Brandon.miller@mwcia.org](mailto:Brandon.miller@mwcia.org)



If you have questions, please contact our Actuarial staff by calling 952.897.1737, Option 3 or by emailing [actuarial@mwcia.org](mailto:actuarial@mwcia.org).

## MN Work Comp Forum September 25, 2020:

The MN Work Comp Forum on September 25, 2020 is still scheduled and at this time will still be taking place. We still have a few spots left open for Gold Level Exhibitors and a few Sponsorship levels if you are a business that wants to be represented at the Forum.

We are currently gathering all the information so that we can hopefully turn this into a continuing education event. We will post on our social media sites and websites when we have approval from the MN Department of Commerce.

Visit us at:



@MWCIA\_MN



@mnworkcompforum

[MWCIA.ORG](http://MWCIA.ORG)

[mnworkcompforum.com](http://mnworkcompforum.com)



REGISTRATION  
NOW  
OPEN

Information and Registration at:  
[minnesotaworkcompforum.com](http://minnesotaworkcompforum.com)

FRIDAY  
SEPTEMBER 25TH, 2020

**Embassy Suites by  
Hilton Bloomington**

2800 American Blvd. West  
Bloomington, MN 55431

Hosted by:

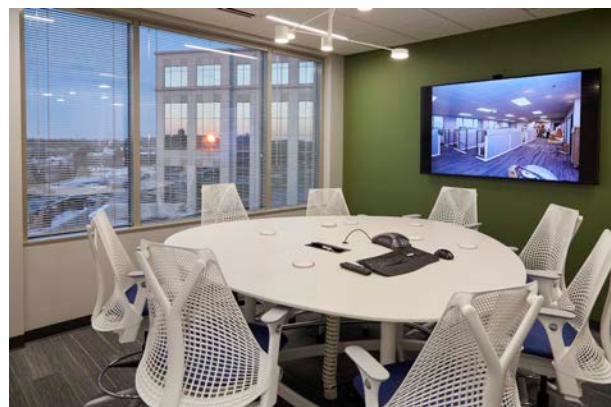




## Rumor Has It...

For our carrier/partners: Manage Ownership web application has been added and deployed to carrier portal.

That MWCIA had an open house. Shhh... don't tell...but, it's not a rumor! Enjoy some photos of our new office space.



*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](mailto:newsletter@mwcia.org)*