

Section 1 – Overview

The Policy View web application allows member carriers to view the electronic and hard-copy policy data they reported. Policy View is intended to help members resolve coverage issues, address policy errors, and verify their records with MWCIA. Each carrier (or group of carriers) must register to use the product.

Approximately three policy years of data is provided. Data is refreshed nightly. Please allow extra processing time for the mailing and entry of hard-copy policies.

Note: Currently, only accepted data is available for viewing. See Section 9, Planned Enhancements, for more information about future enhancements.

Section 2- System Requirements

To use this application the user should have:

- Internet Explorer 6+
- Pop up blockers disabled for this application

Section 3 – Introduction to Policy View Screens

The following options are available on Policy View screens:

- Close Window: Click on the “Close Window” link in the upper left-hand corner of the screen.
- Log Out: Click on the “Log out” link in the upper left-hand corner of the screen.
- View MyList: Click on the “View MyList” link in the upper left-hand corner of the screen. For more information on MyList, see Section 6.
- View the user guide: Click on the “Help Guide” link in the lower right-hand corner of the screen.

Section 4 – Search

When you first log in to Policy View, you will see a screen that allows you to specify search criteria and perform searches. This is the main Policy View screen. You may return to this screen to conduct as many searches as you like.

The following search options are available:

Carrier or Group

At the top of the screen, you will see a scrollable list of the carriers in your group. The carriers in your group were defined at the time of registration. To update the list of carriers, submit an updated registration form to the MWCIA.

Click on the checkboxes of the carriers you wish to search for or click on the “Select All Carriers” checkbox. Leaving all checkboxes unchecked is equivalent to checking the “Select All Carriers” checkbox.

Sort Results By

Two list boxes are available to allow you to specify the sort order of your search results. The “Sort results by” list box allows you to specify the primary sort order and includes the following options: carrier ID, effective date, expiration date, and policy number. The “then sort by” list box allows you to specify a secondary sort order and includes carrier name, effective date, expiration date, and policy number. The default sort order is by effective date and carrier name.

Combo ID

You may provide the risk rating identification number assigned by the MWCIA, also known as the combinable identification number or “Combo ID”. A single Combo ID is used to store the experience for all entities that are combinable for experience rating purposes. A Combo ID can include multiple Coverage IDs. This identification can be found on experience rating documents.

Coverage ID

You may provide the coverage identification number assigned by the MWCIA. The Coverage ID is used to identify the coverage history. For example, if two corporate entities have common majority ownership and each has its own policy, then a separate Coverage ID can be assigned to each corporation. The separate Coverage IDs are stored under a single Combo ID for experience rating purposes. If both corporate entities are insured on a single policy, then both entities will have the same Coverage ID. This identification can be found on experience rating documents.

Date Ranges

Policy Effective Date is the inception date of the policy.

Policy Receipt Date is the date the MWCIA received the electronic submission or hard copy policy.

Dates must be entered with forward slashes. The year can be expressed as two or four digits. The month and day must each be two digits in length.

Policy Number

You may provide the complete policy number or the initial characters of the policy number.

Primary Insured's Name

You may enter the name, or a portion of the name, of the employer or business as it appeared on the policy information page. The search results will include any policy with a primary name that contains the specified string.

FEIN

You may enter the Federal Employers Identification Number of the insured. The search results will be based on the FEIN associated with the primary name on the policy.

Coverage created for placement of notices of assignment, endorsements, or unit reports may not have FEIN.

Policy Source

To view assignments that have not yet been replaced by the issued policy, select “Assignment” from the drop-down list. To view all policy transactions, leave Policy Source blank.

Policy Status

To view policies that have not been cancelled, select “Active”. To view policies that have been cancelled flat or mid-term, select “Cancelled”. To view policies cancelled on the policy effective date, select “Flat Cancelled”. To view policies cancelled on the policy expiration date, select “Non-renewed”.

Search button

After entering the desired search criteria, click “Search” to activate the search.

Clear All button

To clear all search criteria and remove any previously entered filters, click the “Clear All” button.

Section 5 – Search Results

Search results are displayed in ascending order according to the specified sort criteria. To view the details associated with a policy, click on the Coverage ID for the policy.

The search results include one row for each policy returned by the search. For each policy, the following is displayed:

- Carrier ID
- Policy Number
- Coverage ID
- Policy Effective Date
- Insured’s Name
- Address

Print Version

Click on the Print Version button to view an HTML page listing the current search results.

Note: Policy View does not currently provide a means to print an individual policy in its entirety.

New Search

Click on the “New Search” button to return to the Search screen with all previous search criteria cleared.

[Back to Search](#)

Click on the “Back to Search” button to return to the Search screen with the most recent search criteria still intact.

Section 6 – MyList

MyList is an area in the Policy View application where you may store a collection of policies for reference during your current browser session. To place policies in MyList, check the box to the left of the desired policy in the search results list and then press “Add to MyList”. To select an entire page of policies, check the corresponding box in the column heading. The collection in MyList can include policies from multiple pages of a single search or policies selected from multiple searches.

MyList is maintained for the duration of the current browser session or until the user removes the policies from MyList. Note: If you log in and out of Policy View without closing the browser, MyList will continue to be maintained.

To view MyList, click on the “View MyList” link at the top left-hand corner of the page. The “View MyList” link is available on the Search Results screen and the Search screen.

To remove policies from MyList, you must be viewing the MyList page. Click on the checkboxes for the policies you wish to remove and then click the “Remove from MyList” link. You may also close the browser to clear MyList.

Section 7 - View Policy

To view the details for a policy, click on the Coverage ID for the policy. The policy detail screen will result. The top of the detail screen includes header information:

- Carrier
- Policy Number
- Policy Effective Date
- Received Date
- Coverage ID
- Combo ID
- Latest Transaction Type
- Policy Status
- Status Date
- Primary Insured's Name
- Primary Name FEIN
- Mailing Address

Beneath the header information, you will see a row of buttons. Each button represents a different detail page for the policy you are viewing. Click on the button of interest to see the specified detail. The default detail page is the Information Page.

[Information Page](#)

The Information Page tab includes:

- Expiration Date
- Producer
- Plan Indicator
- Policy Term
- Source
- Legal Nature of Insured
- Issuing Office
- Experience Rating code
- Employee Leasing code
- Wrap up Indicator
- Retrospective rating indicator
- Employers Liability Limits
- Transaction Issued Date
- Expense Constant
- Item 3A States (not provided for hard-copy policies)
- Item 3C States (not provided for hard-copy policies)
- Item 3C include or exclude (not provided for hard-copy policies)
- MN Standard Premium
- Policy Standard Premium

Note: For a multi-period policy, some of the above fields may only reflect data for the first period. For further (or additional) data, please refer to the Premium/Exposure tab.

Names

The name tab displays the names listed on the policy, including expired names. The following information is listed for each name:

- Primary Name Indicator
- Name
- Name Effective Date
- Name Expiration Date
- FEIN associated with the name
- Name Link Identifier
- Continuation Sequence Number

Addresses

The address tab displays the addresses listed on the policy, including expired addresses. The following information is listed for each address:

- Mailing Address Indicator
- Address
- Address Effective Date
- Address Expiration Date
- Name Link Identifier

Premium/Exposure

The Premium/Exposure tab displays the information from the MN state premium record and the current detail class exposure records associated with MN locations.

Note: Detail for some types of hard-copy endorsements may not be reflected here.

The MN premium summary includes:

- Policy Period Effective Date
- Rating Effective Date
- Experience Modification
- Minimum Premium and Minimum Premium State
- Expense Constant
- Loss Constant

The detail class exposure records are non-expired class exposure records. The information displayed is:

- Class Record Effective Date
- Class Code
- Phraseology for the Class Code
- Exposure Act Code
- Estimated Exposure
- Class Rate
- Premium

Endorsements

The Endorsement tab contains a list of the endorsements for the policy. The endorsements may come from the list of endorsements reported on item 3D of the information page (for electronically reported policies, see record type 07) or from individual endorsement forms (for electronically reported policies, see record types 09-42 plus any MN-specific record types).

The information displayed is:

- Endorsement Number
- Description of the Endorsement
- Endorsement Effective Date
- Endorsement Received Date

If the endorsement record is underlined, you may click on the endorsement number to view the detail or extension information related to that endorsement.

Note: Policy View currently provides endorsement detail for only those endorsements for which MWCIA requires detail or extension information.

Cancellations/Reinstatements

The Cancellation/Reinstatement tab contains a list of the cancellations and reinstatements received for the policy. The information includes:

- Cancellation/Reinstatement ID Code
- Effective date of Cancellation or Reinstatement
- Received Date
- Transaction Issue Date
- Cancellation Reason code and Description

Transaction History

Transaction history consists of a list of the WCPOLS transactions accepted for the policy. The information for each transaction includes:

- Received Date
- Transaction Code and Description
- Status of the Transaction

Section 8 – Contacts

Policy View questions or concerns: PolicyView@mwcia.org

Registration questions or concerns: PolicyViewRegistration@mwcia.org

Section 9 – Planned Enhancements

The following data or features are planned for future releases of Policy View:

- Rejected policies
- Errors
- Online policy correction capabilities
- Policy print capability