



**Minnesota Workers' Compensation
Insurers Association, Inc.**

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Electronic Reporting Instructions

WCPOLS Testing

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GENERAL INFORMATION

Policy data must be submitted in WCPOLS format. The requirements for electronic policy submission are provided in the Workers Compensation Insurance Organizations (WCIO) Data Specifications Manual, under Workers Compensation Policy Reporting Specifications (WCPOLS). This manual can be found on the WCIO website located at www.wcio.org under Products.

In addition to the WCIO WCPOLS Manual, we recommend that you have access to the Minnesota Forms Manual and the Minnesota Basic Manual. These Minnesota manuals can be found on the MWCIA website located at www.mwcia.org under Minnesota Manuals. There is also a WCPOLS X-Ref document on the MWCIA website under Electronic Reporting Requirements, which may be helpful in readily identifying the Minnesota endorsements which have WCPOLS specifications for reporting endorsement detail data.

MWCIA currently accepts the following WCIO WCPOLS Transaction Codes:

01	New Policy
02	Renewal Policy
04	Annual Rerate Endorsement
05	Cancellation/Reinstatement
06	Policy Replacement Due to Key Field Change
08	Policy Replacement Due to Rating Change
10	Policy Replacement Due to Non-Rating Change
14	Policy Replacement Due to Miscellaneous Change/Non Key Field Change
15	Policy Replacement Due to Add/Delete State Change (Non Minnesota States)
17	Noncompliance of Policy Terms and Conditions (Assigned Risk Only)

NOTE: Carriers must test for and be approved for each type of transaction - beginning with Transaction Codes 01 and 02.

We are currently performing acceptance testing for Transaction Codes 08, 10, 14 and 15. Please refer to MWCIA's Circular Letter No. 06-1485, dated June 15, 2006 for additional details.

MWCIA's Circular Letter No. 04-1436, dated November 30, 2004, announced increased paper processing charges for those carriers not submitting policy information electronically. Currently, new and renewal policies submitted on paper are invoiced quarterly at \$25.00 per policy. MWCIA's Circular Letter No. 08-1543, dated November 19, 2008, announced the implementation of paper processing charges for Cancellations and Reinstatements for those carriers not submitting this information electronically. Cancellations and Reinstatements submitted on paper will be invoiced quarterly at \$12.00 per Cancellation or Reinstatement beginning July 1, 2009.

We hope to maintain a very high level of communication with each carrier during the testing phase. Immediately after we process each test submission, communication and reports will be provided to the carrier outlining any problems encountered.

Once testing is completed, we will request specific contact information in order to oversee distribution of error reports and for appropriate follow up.

If you have any questions, please contact one of the following for help.

Kim LaHoud	952-897-6412	Electronic Policy Processing Specialist
Deb Ronald	952-897-6402	Sr. Sub-Systems Specialist
Pam Flaten	952-897-6417	Data Collection and Reporting Manager

GENERAL TESTING PROCEDURES

TESTING PROCESS

1. Contact MWCIA to notify us of your desire to electronically submit policy data for scheduling purposes and for any updated procedures. For contact names, refer to the "Contact Information" section.
2. Prepare an initial test package.
 - A test submission should be prepared using 20 to 30 transactions of production-quality data. Please limit the Transaction Codes to only those which we are currently accepting. **A Universal Electronic Transmittal Record is required on all test submissions.** The Universal Electronic Transmittal Record, Field No. 7 - Submission Type Code, must be "T" (Test submission) to avoid being used in production while in test. For those transactions for which you have already been approved, continue to use Submission Type Code "S" (Standard submission).
 - Our preferred method for file transfer process is through the Compensation Data Exchange application (CDX). CDX is a secure Internet application which facilitates the electronic transmission of workers' compensation data between member Insurers and Data Collection Organizations (DCO's). CDX provides a comprehensive submission tracking system and a range of features which data transmitters may find beneficial. The transmitted data uses WCIO standards (WCPOLS, WCSTAT, etc.), which can be found in the WCIO Workers Compensation Data Specifications Manual located at www.wcio.org under Products. Instructions for using CDX are located at www.accct.org under CDX User Guide. Other acceptable methods of file transfer include email, diskette or CD.
 - If you are unable to submit files electronically, an alternative for creating WCPOLS files is through the Policy Entry and Edit Package (PEEP). PEEP is a web-based software program created by the American Council on Compensation Technology (ACCCT) designed to give Insurers and Data Collection Organizations (DCO's) the ability to enter, edit and electronically submit policy information. See www.accct.org for instructions for this option in the PEEP User Guide.
 - Produce a set of "hard copy" policies to match the electronic set of policies in the submission. During the testing phase, data is entered into a test database and the "hard copy" policies are compared to the electronic version for accuracy. These documents must clearly be labeled as "Test Submission" when sent to MWCIA.

The hard copy information submitted for testing is not used by MWCIA for production – it is used for testing purposes only. Insurers MUST continue to submit separate hard copy production data to our office until approval for electronic submissions has been granted. After the test phase, hard copy will only be required for those transaction types that the Insurer is not approved to submit.
3. Contact MWCIA to alert us of a forthcoming submission for our tracking purposes. For contact names, refer to the "Contact Information" section.

4. Submit the test package.

- If submitting via CDX, transmit the file and forward the corresponding paper policies to MWCIA.
- If submitting via email, send the email to tapes@mwcia.org and forward the corresponding paper policies to MWCIA.
- If submitting via diskette or CD, send that along with the corresponding paper policies to MWCIA.
- If submitting via PEEP, upload the file, transmit and forward the corresponding paper policies to MWCIA.

NOTE: All transmittals and policies used in the testing process must be clearly marked as a "Test Submission."

NOTE: DO NOT submit a subsequent test submission until steps 5 & 6 below have been completed.

5. Evaluate the results of the initial test submission upon receiving communications and reports from MWCIA.

6. Make any needed corrections to your systems, programs or data entry processes.

7. Notify MWCIA when ready to create and submit another test package.

CONTACT INFORMATION

Kim LaHoud 952-897-6412 for testing process questions

Marc Coleman 952-897-6438 for CDX sign up questions

WHILE IN TEST

The Carrier MUST continue to submit hard copy policies for production to MWCIA (separate from those being used for testing) until approval for electronic submissions has been granted.

TO BE ACCEPTED INTO PRODUCTION

Carriers will be considered certified to submit in production when they have submitted three successful tests. To be successful, a test submission must meet the following criteria:

- There are limited or no data processing errors.
- The submission contains no rejected transactions.
- Name and address information is accurate.
- Underwriting errors are of the same type which we would expect to see when receiving paper policies.
- There are no discrepancies between submission transactions and the corresponding hard copy policies.

REQUIREMENTS FOR TEST SUBMISSIONS

TYPE OF DATA

Please submit “live” production data for the testing process. If suitable data is not available from production sources, please make prior arrangements with MWCIA for the submission of artificial data. Artificial data is only acceptable for the initial test submission.

Each test submission should contain an assortment of accepted transactions to simulate the types of transactions you plan to send in production.

HARD COPIES OF TEST TRANSACTIONS

It is required that you MUST submit a set of hard copy policies for use by our testing personnel. Any attached endorsements must also be included. These hard copy policies will be visually compared to the policies as extracted from the electronic submission to verify data quality.

SUBMISSION OF ALL TEST SUBMISSIONS AND DOCUMENTS

Minnesota Workers' Compensation Insurers Association
Attn: Kim LaHoud - WCPOLS TEST TAPE
7701 France Avenue South, Suite 450
Minneapolis, MN 55435-3200

MEDIA REQUIREMENTS

We are currently accepting electronic file submissions using the following media:

- CDX
- Email

STANDARD ENDORSEMENTS (WCIO WCPOLS Section 6 Endorsements)

All endorsements that are attached to the policy must be listed on the Endorsement Identification Record, WCIO WCPOLS Record Type Code 07. If any of these endorsements require additional information to be reported (Record Type Code 09 and higher with extension detail data), the additional information must be submitted by using the record layouts found in the WCIO WCPOLS manual under Section 6. For a complete list of all Minnesota endorsements which require record layouts, refer to MWCIA's website located at www.mwcia.org under Electronic Reporting Requirements/WCPOLS X-Ref. Carriers who do not send the extension detail data electronically will be required to send the endorsement(s) on paper to MWCIA.

There are several WCIO WCPOLS Section 6 Endorsement Identification Records which allow for multiples of data to be reported. For example, Record Type Code 37 and Record Type Code 39 allow multiple names to be included on each record. We require that such data be “packed” (don’t start a second record for a transaction until the first record has been filled).

Some records also allow for sequencing, to ensure records are processed in proper order. For example, Record Type Code 17 and Record Type Code 21 allow sequencing.

SPECIFIC FIELD REQUIREMENTS

For specific formatting information, always refer to the WCIO WCPOLS manual located at www.wcio.org under Products.

HEADER RECORD – RECORD TYPE CODE 01

Interstate Risk ID Number – Field No. 5. Number assigned by NCCI for interstate employers.

Employee Leasing Policy Type Code – Field No. 9. Minnesota accepts codes ‘1’, ‘3’, ‘5’ and ‘6’ only. Please refer to MWCIA’s Circular Letter No. 07-1499, dated January 17, 2007, for specific reporting instructions. Please also refer to PEO Reporting Instructions, located on our website under the Carrier Electronic Reporting Requirements tab.

<u>Code</u>	<u>Description</u>
1	Non-Employee Leasing Policy Employers covered under this policy are not part of an Employee Leasing arrangement.
3	Employee Leasing Policy For Non-Leased Workers of Employee Leasing Company The Employee Leasing Company is the primary named insured and coverage is provided to the non-leased workers of the Employee Leasing Company only. The leased workers of the Employee Leasing Company are not covered under this policy.
5	Employee Leasing Policy For Leased Workers of a Single Client Company The Employee Leasing Company is the primary named insured and coverage is provided to the leased workers of a single Client Company only.
6	Client Company Policy For Non-Leased Workers of Client Company The Client Company is the primary named insured and coverage is provided to the non-leased workers of the Client Company. The Client Company is in an Employee Leasing arrangement but the leased workers of the Client Company are not covered under this policy.

Policy Estimated Standard Premium Total – Field No. 20. The Policy Estimated Standard Premium Total field will include the total estimated state standard premium for all states. Please refer to the definition in the Minnesota Basic Manual, Rule 3, R38.

NAME RECORD – RECORD TYPE CODE 02

Name Formation

The following guidelines are to be observed in the reporting of names:

- Do not include any special characters.
- Omit the word “the,” if it is the first word in the Name field.
- Do not report string names. MWCIA does **not accept** string names.
- Only **one** primary name is to be included per transaction. If multiple or corporate names must be reported, refer to the Continuation Sequence Number, Field No. 10, on the Name Record.
- Name fields should only contain names. Do not include any other information in a Name field.

Federal Employer Identification Number – Field No. 9. FEIN.

State Unemployment Number – Field No. 13. Unemployment Insurance Identification Number assigned to the Employer by the state of Minnesota.

This field is required for Minnesota. This field is alphanumeric to accommodate differences between states. It must be left justified in the alphanumeric field and any remaining positions must be spaces. Special characters, such as hyphens, are not allowed. If the employer is exempt from this Minnesota state requirement, report “EXEMPT” followed by spaces in this field. If this information is not available, report zeros (000’s) in this field.

ADDRESS RECORD – RECORD TYPE CODE 03

Foreign Addresses

To report Foreign Addresses, the following fields are required:

Foreign Address Indicator – Field No. 5. All foreign mailing addresses must be coded with a “Y” in the Foreign Address Indicator field, position 49.

Address – Field No’s. 7-10.

Address - Street	Field 7	
Address - City	Field 8	
Address - State	Field 9	Positions 141-142 must be blank for foreign addresses
Address - Zip Code	Field 10	Positions 143-151 have been defined as alphanumeric and may contain alpha characters to accommodate the reporting of foreign addresses

Geographic Area – Field No. 18.

Country – Field No. 20

NOTE: The Geographic Area and Country fields are required for reporting foreign addresses and are prohibited for the reporting of domestic addresses.

Producer (Agency) Addresses

The producer address is required. Exception: Optional for Direct Writers.

Type of Address Code – Field No. 4. Report Code '5'.

Name/Address/Exposure Link – Field No. 8. A 3-part, 10-digit field used to link exposures to locations and then locations to names.

Name Link Identifier. The 3-digit number which corresponds to the Name Record (Record Type Code 02) and Name Link Identifier (Field No 5).

State Code Link. The 2-digit state code covered by the Address Record. This code is used to determine which locations belong to Minnesota when reporting a Type of Address Code '2' (Field No 4). Please note that 00 is NOT a valid State Code. Minnesota's designated State Code is 22.

Exposure Record Link Code. The 5-digit code which corresponds to the Exposure Record (Record Type Code 05) and Name/Address/Exposure Link (Field No 17), which identifies the Address Record.

STATE PREMIUM RECORD – RECORD TYPE CODE 04

Independent DCO Risk ID Number/File Number/Account Number – Field No. 6. A 7-digit numeric (N) identification number (Employer ID, Association File Number (AFN) or Coverage ID) assigned to the Employer by MWCIA. This field is a 15-character alphanumeric field (AN). This number must be left justified in the alphanumeric field and any remaining positions must be spaces. If this number is not known, leave blank. Examples follow:

<u>Minnesota Employer ID/AFN/Coverage ID</u>		<u>The Independent DCO Risk ID Number</u>
1234567	=	1234567_____
123456	=	0123456_____
4678	=	0004678_____

Other Individual Risk Rating Factor – Field No. 12. Must be a factor - not a percent.

Policy Type ID Code – Non-Standard Type – Field No. 26. This field is required; however, only Code '01', "Non-Standard Code does not apply," is valid in Minnesota. In rare instances, Code '02', "Excluding Medical," is also allowed.

EXPOSURE RECORD – RECORD TYPE CODE 05

Estimated Exposure Amount – Field No. 12

Estimated Premium Amount – Field No. 13

This is a clarification for the Estimated Exposure field and the Estimated Premium field for non-payroll based exposures. Improperly formatted exposures remain a common reporting error. Estimated premium amount is the estimated exposure multiplied by the charged rate. If your estimated premium differs by more than \$1 from our system computation, we will then flag the discrepancy. Please note the following examples:

Non-Payroll exposures

Per Capita Class codes: 0908, 0913

For these codes, the estimated premium equals the rate multiplied by the number of people covered. The number of people covered should be put into the 12-character Exposure field with ten digits to the left of the implied decimal and 2 digits to the right. To compute the estimated premium, multiply the rate as indicated in the Rate field by the number of people as indicated in the Exposure field. Examples follow:

Estimated Exposure field	= 000000014000	interpreted as 140 people
Charged Rate field	= 0000044500	interpreted as 4.45 rate per person
Estimated Premium field	= 0000000623	interpreted as \$623
$4.4500 * 140.00$	= 623 rounded	

Population class code: 7708

For this code, the estimated premium equals the rate multiplied by the number **of hundreds** of people serviced. The number of people serviced should be put into the 12-character Exposure field with ten digits to the left of the implied decimal and 2 digits to the right. To compute the estimated premium, multiply the rate as indicated in the Rate field by the number of people as indicated in the Exposure field divided by 100. Examples follow:

Estimated Exposure field	= 000000014000	interpreted as 140 people
Charged Rate field	= 0000044500	interpreted as 4.45 per 100 people
Estimated Premium field	= 0000000006	interpreted as \$6
$4.4500 * 140.00/100$	= 6 rounded	

Per seat for airlines class code: 9108

For this code, the estimated premium is the rate multiplied by the number **of seats available**. The number of seats available should be put into the 12-character Exposure field with ten (10) digits to the left of the implied decimal and 2 digits to the right. To compute the estimated premium, multiply the rate as indicated in the Rate field by the number of seats as indicated in the Exposure field. Examples follow:

Estimated Exposure field	= 000000014000	interpreted as 140 seats
Charged Rate field	= 0000044500	interpreted as 4.45 rate per seat
Estimated Premium field	= 0000000623	interpreted as \$623
$4.4500 * 140.00$	= 623 rounded	

Payroll exposures

All other class codes for which exposure is based on payroll

For these codes, the estimated premium is the rate multiplied by the number **of hundreds** of dollars of payroll. The payroll should be put into the 12-character Exposure field as twelve (12) digits. **There is no implied decimal**. To compute the estimated premium, multiply the rate as indicated in the Rate field by the payroll as indicated in the Exposure field divided by 100. Examples follow:

Estimated Exposure field	= 000000014000	interpreted as \$14,000
Charged Rate field	= 0000044500	interpreted as 4.45 rate per \$100
Estimated Premium field	= 0000000623	interpreted as \$623
$4.4500 * 14000.00/100$	= 623 rounded	

ENDORSEMENT IDENTIFICATION RECORD – RECORD TYPE CODE 07

At least one Endorsement ID Record is required for each policy transaction. These records should contain a State Code of “00” for any endorsements which apply to all states on the policy. A state specific record is required for any state on the policy which has state specific endorsements. Some endorsements may require extension detail to be reported. Those records are found under Section 6 in WCPOLS.

For Minnesota, this record must include the following mandatory Minnesota endorsements:

- WC 22 00 00 A – Minnesota Amendatory Endorsement
- WC 22 06 01 D – Minnesota Cancellation and Nonrenewal Endorsement

Again, a complete listing of Minnesota specific endorsements can be found on the MWCIA website located at www.mwcia.org, under Minnesota Manuals/ Minnesota Forms Manual. Please also refer to our website at www.mwcia.org, under Electronic Reporting Requirements/WCPOLS X-Ref, for a complete listing of all Minnesota endorsements which require record layouts for those endorsements requiring extension detail to be reported.

CANCELLATION/REINSTATEMENT RECORD – RECORD TYPE CODE 08

Cancellation/Reinstatement ID Code – Field No. 4. This field is required. However, only Cancellation/Reinstatement ID Codes ‘1’, ‘2’, ‘3’ and ‘9’ are valid in Minnesota. Code ‘9’ is only valid when accompanied by a Transaction Code 06 (Policy Replacement Due to Key Field Change).

<u>Code</u>	<u>Description</u>
1	Cancellation
2	Reinstatement
3	Nonrenewal
9	Deletion of original data submitted under the carrier code, policy number, and policy effective date reported above. Code 9 is only to be used on cancellation records submitted in conjunction with Transaction Code 06 (Policy Replacement due to Key Field Change) for the purpose of accommodating a policy “key” change (carrier code, policy number or policy effective date).

Policy Status. MWCIA determines the status of a policy based on “Issue Date” order. Issue Date is the date a document is issued by the Carrier to the policyholder. For those documents which are received out of order (example: a Reinstatement is received prior to receiving the coordinating Cancellation), the status of a policy will be determined based upon the **most recent** “Issue Date” from each document. Please refer to MWCIA Circular No. 09-1550, dated February 26, 2009.

To ensure that the status of a policy is correct, please implement appropriate internal measures to ensure documents are sent to MWCIA in proper Issue Date order.

SPECIFIC REPORTING REQUIREMENTS FOR TRANSACTION CODE 06

Transaction Code 06 is used to report a replacement policy for a previously issued policy which has had a key data field(s) changed. Key data fields are:

- Carrier Code
- Policy Number
- Policy Effective Date

Transaction Code 06 must contain the new Carrier Code (if changed), the new Policy Number (if changed), and the new Policy Effective Date (if changed) in the appropriate Link Data Fields (Positions 1-43) on all Record Types and also must contain the Original Carrier Code, Original Policy Number and Original Policy Effective Date of the policy being replaced in Fields 29, 30 & 31 (Positions 221-249) of the Header Record.

A Transaction Code 05 (Cancellation) must accompany a Transaction Code 06 along with Record Type Code 08 (Cancellation Record).

SPECIFIC REPORTING REQUIREMENTS FOR TRANSACTION CODES 08, 10 AND 14

Transaction Codes 08, 10 and 14 are NOT to be used to add or delete Minnesota from a multi-state policy.

Insurers will be approved for electronic submission of Transaction Code 08, 10 and 14 when they have had at least one successful test which includes the following:

At least 5-10 transactions which include changes of the types listed below:

- A change transaction with Multiple State Premium Records. (i.e. experience mod change or policy which exceeds 1 year 16 days).
- A change transaction adding/changing/deleting an employer name with a policy change effective date equal to the policy effective date.
- A change transaction adding/changing/deleting an employer name with a policy change effective date not equal to the policy effective date.
- A change transaction adding/changing/deleting an address on policy effective date.
- A change transaction adding/changing/deleting an address mid term.
- A change transaction adding/changing/deleting a class code on policy effective date.
- A change transaction adding/changing/deleting a class code mid term.

SPECIFIC REPORTING REQUIREMENTS FOR TRANSACTION CODE 15

This Transaction Code is used when adding Minnesota to Item 3A of the Policy Information Page on a multi-state policy subsequent to policy issuance.

This Transaction Code may NOT be used to notify MWCIA that Minnesota is being deleted from a multi-state policy subsequent to policy issuance. A Transaction Code 05 must be used to notify MWCIA that Minnesota is being deleted from a multi-state policy subsequent to policy issuance, as this is considered to be a cancellation of Minnesota coverage and is subject to the statutory requirements for cancellation or termination of coverage. If a Transaction Code 15 is used to notify MWCIA that Minnesota is being deleted from a policy, MWCIA will reject the Transaction and request the cancellation.

Transaction Code 15, adding Minnesota to a multi-state policy, must include:

- All records that are required for Minnesota policy and policy replacement transactions.
- State Add/Delete Code, Field No. 4 on State Premium Record Type 04, must be "A" (Add).
- Date Minnesota is effective – reported in Field No. 28 on State Premium Record Type 04.

NOTE: The date that the Minnesota employer is added must be reported in the Changes Effective Date field on each record where Minnesota data is being added (i.e. new employer names, Minnesota locations, Minnesota premiums, Minnesota exposures, mandatory Minnesota endorsements).

SPECIFIC NOTES REGARDING TRANSACTION CODES 08, 10, 14 & 15

- For Transaction Codes 08, 10, 14 and 15, only one such transaction is allowed per policy per issue date. If multiple changes occur for a single policy on a given issue date, all changes should be submitted on one single transaction.
- MWCIA does not process other states' data. However, MWCIA reviews states added or deleted to identify whether policies are or are not multi-state.
- We strongly discourage the use of change effective/expiration dates in records where no change is being made as this may result in a change not intended by the Insurer.

PROCESSING OF TEST SUBMISSIONS

EVALUATION PROCEDURES

1. Transmittal information is verified.
2. The transmission is then processed the same way it would be in a production environment. Submission transactions are entered into a test database.
NOTE: It is required that you **MUST** continue to submit hard copy policies for production to MWCIA (separate from those being used for testing) until approval for electronic submissions has been granted.
3. Manual comparisons are made between the hard copy policy accompanying the submission and the test database to verify accuracy of the test submission transactions.
4. Reports are generated and the output from the reports and comparisons are evaluated.
5. Communications detailing the test submission results will be sent to the carrier along with the associated reports.

EVALUATION CRITERIA

Carriers will be considered certified to submit in production when they have submitted three successful tests. To be successful, a test submission must meet the following criteria:

- There are limited or no data processing errors.
- The submission contains no rejected transactions.
- Name and address information is accurate.
- Underwriting errors are of the same type which we would expect to see when receiving paper policies.
- There are no discrepancies between submission transactions and the corresponding hard copy policies.

MWCIA TESTING REPORTS

These are examples of reports you will receive once approved and in production.

NOTE: We **DO NOT** want responses to these reports during the testing process.

“MWCIA POLICY TAPE CARRIER ERROR REPORT - UNDERWRITING”

This report lists policy transactions for which we need additional information from your underwriting department.

NOTE: Once in production, these are the items for which we will require responses.

“MWCIA POLICY TAPE CARRIER ERROR REPORT - DATA PROCESSING”

This report lists the policy transactions which do not meet policy submission standards or contained invalid or unknown data. Such errors will not necessarily cause a transaction to be rejected, but are a data quality concern and should be corrected for future submissions.

NOTE: No response is required for these errors unless specifically noted on the report.

“TAPE SUBMISSION REPORT”

This report contains basic information about the submission. Invalid transmittal or submission control information will cause the entire submission to be rejected and will be listed on this report.

NOTE: All errors found here must be corrected prior to sending another test submission.

“POLICY REJECT REPORT”

This report lists policies that were rejected. A rejected policy transaction is one that was completely rejected from our system and, when in production, would need to be resubmitted in its entirety. Also, recurring errors on multiple transactions can cause an entire submission to reject.

NOTE: Once in production, all errors will need to be corrected and these policies must then be resubmitted.

SUBMISSION & TRANSACTION REJECT REASONS

SUBMISSION REJECT REASONS

Transmittal Record

- Must be included.
- Must contain the Carrier Group ID #.
- Must always contain current contact information.

Submission Control Record (WCPOLS Record Type Code 99)

- The total number of records must equal the actual total number of records contained in the submission, excluding the Submission Control Record.
- The total number of Header Records must match the actual total of Header Records contained in the submission.
- Invalid or missing transactions issue period.

Common Errors

- Too many rejected transactions will cause a submission to reject.
- Unprintable characters. Use only standard keyboard characters. Nulls (low values), line feeds, form feeds and graphic characters are not acceptable.
- Transaction issue dates fall outside or not within a transaction period on the Submission Control Record.

TRANSACTION REJECT ERRORS

The following errors will cause a transaction to be rejected. If a significant number of these errors are detected when the submission is initially processed, the entire submission will also be rejected.

Common Causes

- Missing required records on the transaction.
- Duplicate transactions.
- Carrier not approved for the Transaction Code being submitted.

Link Data

- Carrier code must be a valid NCCI code number.
- Policy number must be consistent when reported and should not contain leading spaces, embedded spaces, or any special characters.
- Policy effective date must have a valid date and month.
- Transaction issue date must be a valid Julian date.
- Transaction Code must be approved for carrier use.

NOTE: Carriers must test for and be approved for each type of transaction, beginning with Transaction Codes '01' and '02'.

Header Record - Record Type Code 01

- The policy expiration date must be a valid date.

Name Record - Record Type Code 02

- One and only one primary name is allowed on the Name Record with Name Link 001 and Continue Sequence Number 001.

NOTE: The transaction will reject if more than one primary name is submitted.

Address Record - Record Type Code 03

- Valid issuing office address and mailing address are required.
- Name and Address Link field is required.

State Premium Record - Record Type Code 04

- At least one Minnesota (22) State Premium Record is required.

Exposure Record - Record Type Code 05

- At least one Minnesota (22) Exposure Record with a valid class code is required.

Endorsement ID Record - Record Type Code 07

- At least one (1) Endorsement ID Record is required for all policy transactions. This record must show the two (2) Minnesota mandatory endorsements listed below and all other standard endorsements attached to the policy:

1. Minnesota Cancellation Endorsement (WC220601)
2. Minnesota Amendatory Endorsement (WC220000)

NOTE: For a complete listing of current Minnesota Endorsements, see the Minnesota Forms Manual on MWCIA's website located at www.mwcia.org under Forms/Manuals/Publications, Manuals, MN Forms Manual.

TRANSITION TO PRODUCTION

TO BE ACCEPTED INTO PRODUCTION

Carriers will be considered certified to submit production data when they have:

- Three successful test submissions.
- There are limited or no data processing errors.
- The submission contains no rejected transactions.
- Name and address information is accurate.
- Underwriting errors are of the same type, which we would expect to see when receiving hard copy policies.
- No discrepancies between submission transactions and hard copy transactions.

Carriers seeking approval for submitting additional Transaction Codes must test for these codes before submitting them on a production tape. However, they do not need to return to test for those Transaction Codes which have already been approved.

NOTE: We will require that a Transaction Code be on at least three test submissions before we accept that code into production.

CARRIER PREPARATION

Once in production, the carrier must take steps to ensure that the policies arriving electronically are not also sent on paper. If the paper policies are not stopped in time, it will result in duplicate policy errors and potentially hard copy processing charges.

PRODUCTION

MWCIA PRODUCTION PROCEDURES

1. To ensure proper production processing, submissions are expected to be received on a timely basis and in proper issue date order. Failure to do so may cause policies to be reported incorrectly.
2. Validity checks are performed. Endorsement numbers and class codes are checked to ensure only valid endorsements and class codes are reported.
3. Checks are performed on variable data, such as modification factors, to ensure accuracy.
4. Transactions which pass all of the above requirements are updated to the MWCIA database.
5. Any errors which were generated are printed on reports and sent to the carrier.
6. Rejected transactions are printed on a report.

NOTE: These transactions are required to be corrected and resubmitted.

MWCIA POLICY VIEW

MWCIA's Circular Letter No. 08-1542, dated October 28, 2008, announced the release of a new on-line Policy View web application which allows member carriers to view the electronic and hard copy policy data reported to MWCIA. Policy View is intended to assist members with resolving coverage issues, address policy errors and verify their records with MWCIA. Each carrier (or group of carriers) must register to use this product.

For additional information on Policy View, please go to our website www.mwcia.org, under the Carriers/Agents tab, select Policy View for Registration, Login and User Guide information.

Policy Status. MWCIA determines the status of a policy based on "Issue Date" order. Issue Date is the date a document is issued by the Carrier to the policyholder. For those documents which are received out of order (example: a Reinstatement is received prior to receiving the coordinating Cancellation), the status of a policy will be determined based upon the **most recent** "Issue Date" from each document. Please refer to MWCIA Circular No. 09-1550, dated February 26, 2009.

To ensure that the status of a policy is correct, please implement appropriate internal measures to ensure documents are sent to MWCIA in proper Issue Date order.

MWCIA PRODUCTION REPORTS

Note: It is your responsibility to ensure the following reports are distributed internally to the appropriate office, department or personnel within your organization.

“MWCIA POLICY TAPE CARRIER ERROR REPORT - UNDERWRITING”

This report lists policy transactions for which we need additional information from your underwriting department.

NOTE: These are the items for which we require responses.

“MWCIA POLICY TAPE CARRIER ERROR REPORT - DATA PROCESSING”

This report lists the policy transactions which do not meet policy submission standards or contained invalid or unknown data. Some problems will probably be a result of invalid data entry and others may be correctable with system changes. This report deals with errors which we feel are of concern to your data processing staff. Such errors will not necessarily cause a transaction to be rejected. No response is required for these errors unless specifically noted on the report.

NOTE: To ensure data quality standards, we would like to see these errors corrected.

“TAPE SUBMISSION REPORT”

This report contains basic information about the submission.

NOTE: All errors found here require correction prior to sending another submission.

“POLICY REJECT REPORT”

This report lists policies that were rejected. A rejected policy transaction is one that was completely rejected from our system. If the reject reason is that we already have the policy or that the policy does not apply to Minnesota, then no further action is required.

NOTE: Other rejected transactions must be resubmitted in their entirety.

When the transaction is resubmitted on another submission, the issue date must then be changed to fit into the issue date range of the new submission or the policy may be resubmitted on paper and hard copy processing charges will apply.

RETURN TO TESTING

Once a carrier is in production, it may be necessary to return the carrier to test status. Should this occur, the carrier will be required to again submit hard copy policies for data entry into our production system.

A carrier will be required to return to test status if:

- Problems are encountered while processing production submissions.
- Any major changes are made to the carrier's data processing system, hardware or programs. An exception MIGHT be made for minor changes, but this MUST be approved prior to sending any submission affected by the changes.
- Changes are made in the MWCIA system requiring the Insurer to return to test.
- An Insurer is ready to submit Transaction Code types which were not previously tested and approved.