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1. Introduction

The MWCIA ERM-14 web application allows carriers, employers and agents to easily complete, submit and track ERM-14 change of ownership forms.

2. Web Membership and Security

Access to the ERM-14 web application is provided through MWCIA's Web Membership system. The Web Membership system allows users to manage their user accounts for MWCIA web products, such as the ERM-14 web application.

If you are an employer, or an agent who doesn't already have access to Web Membership, you may register for a Web Membership ERM-14 account. Your username will be the email address with which you register. A password will be emailed to you by the system. You may change the password given to you at any time.

If you are a carrier or an agent who already has a MWCIA Web Membership account, you will automatically have access to use ERM-14. Simply use your existing Web Membership username and password to log in.

2.1. Logging In

To use the ERM-14 web application, you must log in with a valid username and password.

Depending on where you accessed the ERM-14 login, the system will either:

- Display the Web Membership User Products screen, where you can access the ERM-14 web application, as well as manage your profile and password. These basic Web Membership functions will be displayed as options in the menu bar on the left side of the User Products screen.
- Display the applicable ERM-14 screen, if you logged in directly from an email link.

2.2. Logging Out

To log out of ERM-14 and go to the Web Membership User Products screen, click the Log Out link on the top of the ERM-14 screen. You may then log out of Web Membership by clicking the Log Out option in the menu bar on the left side of the screen.

2.3. Timing Out

If you are using the ERM-14 web application and remain inactive for an extended period of time, your ERM-14 session may become inactive and you will need to log in again. Similarly, if you use the ERM-14 web application and do not return to the Web Membership User Products screen for an extended period of time, you may be logged out of Web Membership. In that case, you can continue to use the ERM-14 web application for as long as you like, unless that session also becomes inactive.

2.4. Web Membership Account Functions

When you log into the ERM-14 web application, the system will display the Web membership User Products screen, where you can access the Web Membership products. Basic account functions such as managing your profile information and passwords are displayed as options on the menu bar on the left side of the screen.

If you logged in to the ERM-14 web application directly from an email link, you may reach Web Membership account functions by clicking Log Out at the top of the ERM-14 screen.

2.4.1. Manage Profile

In the ERM-14 web application, click your name in the top right corner of the screen to exit the ERM-14 screen and access your Profile Detail screen in Web Membership. This screen allows you to view or update your profile information. To save any changes you've made to this screen, click Update Profile.

If you are in Web Membership, clicking on the Manage Profile option in the left menu bar will display the Profile Detail screen.

To return to the Web Membership User Products screen after managing your profile, click the Membership Home option in the left menu bar. From there you may access the ERM-14 web application or any other user products to which you have access.

2.4.2. Change Password

To change the password for your account, click Log Out to exit the ERM-14 web application. In the Web Membership User Products screen that displays, click the Change Password option in the left menu bar.

To change the password, you must provide the old password and the new password and then confirm the new password. Every six months you will be required to update your password. The following password rules apply:

- Password must be at least 10 characters in length.
- Password must contain one or more of each of the following:
  - Upper-case letter(s)
  - Lower-case letter(s)
  - Number(s)
  - Special character(s) – i.e. !@#$%^&}{[]
- Password may not contain the username.
- Password may not be the same as either of the previous two passwords.

After changing your password, you will need to log back in using the new password.

3. Using the ERM-14 Web Application

To use the ERM-14 web application, click on the ERM-14 product name in the Web Membership User Products screen. The current window will be refreshed with the ERM-14 welcome screen. To return to Web Membership, click on the Log Out link.

From the ERM-14 welcome screen, you can choose to create a new ERM-14, manage existing ERM-14s, view reports or access the user guide or FAQs. You may also use the green menu bar at the top of the window to go to these areas at any time.

3.1. Creating a New ERM-14

To create a new ERM-14 ownership change form, click Create in the ERM-14 welcome screen, or click the Create option in the green menu bar at the top of the ERM-14 screen. Once you have clicked Continue on the initial message that appears, the initial ERM-14 Select Transaction screen will display. You will note the top left of screen will note the ERM-14 ID # of the form you have created. This ID # identifies this specific form, and can be used to find this ERM-14 in the ERM-14 web application at a later date.

When creating or editing an ERM-14, once you have completed your work on a specific screen, you can move through the form by clicking the Next Step/Previous Step functions at the bottom of the screen, or by selecting the next section of the ERM-14 in the progress menu on the left side of the screen. You *must* complete all required fields on a specific screen before you can move to the next screen (or back to the previous screen), or save the ERM-14. You may exit an ERM-14 at any time, but any entries on the current screen will not be saved.

3.1.1. Step 1: Select Transaction

You may select one or multiple ownership transactions to include in your ERM-14. Click each transaction type you wish to include, and enter an Effective Date for each. You can also enter a Reported Date for any/all of the transaction types you’ve selected.

Once you’ve completed all entries on this screen, you can either Save/Close the ERM-14 to complete at another time, or move on to the next screen. To proceed to the next screen, click Next Step at the bottom of the screen, or select the next section of the ERM-14 in the progress menu on the left side of the screen.

3.1.2. Step 2: Add Entities

After you have selected transaction types and clicked Next Step, the next screen that will display is the Entities screen. You are allowed to enter as many entities to your ERM-14 as are applicable to your ownership transaction(s), but you must add at least two entities, at least one Before Ownership Change entity and at least one After Ownership Change entity.

To add your first entity, click the + Entity button. Select either Before Ownership Change or After Ownership Change. Enter all required information (marked by an asterisk), including the entity's owner(s).

Ownership information is added to the Ownership section at the bottom of the screen. Each entity must have at least one owner, but may have many owners. Click + Ownership to add the first owner. After entering ownership information for that owner, click + Next Ownership to add additional owners as needed. To remove any owner, click the X in the corner of that owner's tab. Note: Entities that are designated as Non-Profit Organizations in the Entity Type field require officer names rather than owners.

To add additional entities, you can click the + Next Entity button below the current entity's ownership information, or you can click the + Next Entity tab at the top of the screen. To remove any entity, click the X in the corner of that entity's tab.

Once you've added at least one Before Ownership Change entity and one After Ownership Change entity, and completed all entries for each entity, you can either Save/Close the ERM-14 to complete at another time, or move on to the next screen. To proceed to the next screen, click Next Step at the bottom of the screen, or select the next section of the ERM-14 in the progress menu on the left side of the screen.

3.1.3. Step 3: Additional Information

After you have added entities and clicked Next Step, the next screen that will display is the Additional Information screen. On this screen you can enter any additional information you feel is pertinent to the transaction(s). If there is not enough space in this text box, you may also move to the next section to attach the information on a separate document. This screen may be left blank if you have no additional information to include.

Once you've completed your entry on this screen, or if you have no additional information to include, you can either Save/Close the ERM-14 to complete at another time, or move on to the next screen. To proceed to the next screen, click Next Step at the bottom of the screen, or select the next section of the ERM-14 in the progress menu on the left side of the screen.

3.1.4. Step 4: Attach Document

After you have clicked Next Step on the Additional Information screen, the next screen that will display is the Attach Document screen. Supporting documents that are 1 MB (or less) in the following formats may be attached to your ERM-14: .jpeg, .gif, .jpg, .pdf, .doc, .txt, .tif, .bmp, and .docx. This screen may be left blank if you have no documents to attach.

In order to attach documents, click the + Attachment button. In the Attach Document window, click Browse to locate your document on your device. You may enter a description of the document if desired. Click Upload to attach the document to your ERM-14. You may attach as many documents as needed.

Once you've completed all entries on this screen, or if you have no documents to attach, you can either Save/Close the ERM-14 to complete at another time, or move on to the next screen. To proceed to the next screen, click Next Step at the bottom of the screen, or select the next section of the ERM-14 in the progress menu on the left side of the screen.

3.1.5. Step 5: Certify and Submit

After you have clicked Next Step on the Attach Document screen, the final Certify and Submit screen will display. Once you've completed all entries on this screen, you can choose to Print/Save a PDF of your ERM-14, to Save/Close the ERM-14 to submit at another time, or to Submit the form to MWCIA by clicking the applicable option at the bottom of the Certify and Submit screen.

Once you click Submit, you must check the box to accept the terms and then click Confirm Submit. You may opt out by clicking Cancel. If you click Cancel, the ERM-14 submission will be canceled.

Once you have submitted an ERM-14 to MWCIA, you will receive a confirmation email, noting the successful submission and the ID # of the form for your records. MWCIA will then review the submitted information and will either process the ownership change, return the ERM-14 to you for more information, or contact you about the ERM-14 you have submitted.

3.2. Manage ERM-14

To search for, view and edit existing ERM-14s you have already created, click Manage in the ERM-14 welcome screen, or click the Manage option in the green menu bar at the top of the ERM-14 screen. The Manage ERM-14 screen will display, with a list of all of the ERM-14 forms that you have created, saved or submitted to date. Note: all ERM-14 forms are removed from the system 365 days from the last activity.

To find a specific form in the list, enter either the ERM-14 ID # or the status of the form for which you are searching for in the fields at the top of the screen and click Search. For any ERM-14 in the list, click on the icon in the far-right Actions column to see the actions available for that form. Depending on the status of the specific ERM-14, you can view, edit, delete or save/print a PDF version of the form.

You can also click Advanced Search to use advanced search options, which allow you to search for existing ERM-14s by entity name, date submitted or date created.

3.2.1. ERM-14 Statuses

ERM-14s submitted via the ERM-14 web application will have different statuses, depending on where they are in the process. You can see the current status of any ERM-14 in the far-left column of your Manage ERM-14 list, or at the top of the ERM-14 form when you have chosen to edit or view that form.

- *UNSUBMITTED*: An ERM-14 that has been created but not yet been submitted to MWCIA. You can edit, print, delete or submit an Unsubmitted ERM-14 as needed.

- *SUBMITTED*: An ERM-14 that has been submitted to MWCIA, but not yet processed. You can view or print a Submitted ERM-14, but no changes can be made.
- *RETURNED*: An ERM-14 that has been sent back by MWCIA for more information. You will receive an email explaining the reason for the return. You can edit, print, delete or resubmit a Returned ERM-14 as needed.
- *REVISED*: A returned ERM-14 that has been viewed/edited and saved, but not resubmitted to MWCIA yet. You can edit, print, delete or resubmit a Returned ERM-14 as needed.
- *IN PROCESS*: An ERM-14 that is currently being processed by MWCIA. You can view or print an In Process ERM-14, but no changes can be made.
- *COMPLETED*: An ERM-14 that has been processed by MWCIA and entered into our system. You can view or print a Completed ERM-14, but no changes can be made.
- *CLOSED OUT*: An ERM14 that has been closed; no further action will be taken. You can view or print a Closed Out ERM-14, but no changes can be made.

3.3. Editing an Existing ERM-14

When creating an ERM-14, you can Save/Close the form without submitting it and return to complete it later. The Unsubmitted form will be saved for you in the ERM-14 web application, where you can open and edit it at any time. You can also edit Returned or Revised forms.

In order to edit an existing Unsubmitted, Returned or Revised form, find the form in the Manage ERM-14 list or search for it using the search criteria. Click the icon in the far-right Actions column for the form you wish to edit and select Edit. The Create ERM-14 screen will open, displaying the form you selected. Use the Next Step button at the bottom of the screen to move through the sections of your ERM-14 and make any necessary revisions.

3.3.1. Returned ERM-14s

MWCIA may return a submitted ERM-14 to you after reviewing. You will receive an email explaining the reason for the return, and noting the ID# of the form. Depending on the reason for the return, you may wish to edit the form and make any necessary changes or corrections. You can click on the link in the email you received to log in and edit your form, or you can navigate to the ERM-14 web application and search for the specific form (it will have a status of Returned). Once you have made changes to the form, it may be resubmitted to MWCIA; to resubmit, click the Submit button at the bottom of the Certify and Submit screen.

3.4. Deleting an Existing ERM-14

You can delete an Unsubmitted, Returned or Revised ERM-14 at any time. Find the form in your Manage ERM-14 list or search for it using the search criteria. Click the icon in the far-right Actions column for the ERM-14 you wish to delete and select Delete.

3.5. Printing or Saving an ERM-14 PDF

You can save or print a PDF version of any ERM-14 in the list of ERM-14 forms, regardless of the form's status. To print an ERM-14, first find the specific form in the Manage ERM-14 list or search for it using the search criteria. Click the icon in the far-right Actions column for the ERM-14 you wish to print and select Save/Print PDF. The PDF ERM-14 will open in another window for you to print or save as needed.

3.6. Reports

If you are a carrier user, you have access to the Reports option. To view or export a report of processed ERM-14s for your carriers (the carriers that you are granted access to in Web Membership), click Reports in the ERM-14 welcome screen, or click the Reports option in the green menu bar at the top of the ERM-14 screen. The Reports screen will display, allowing you to search for ERM-14s processed within a specific date range.

To see a list of ERM-14s processed for a specific date range, enter or select the dates in the fields at the top of the screen and click Search. For any ERM-14 in the list, click on the icon in the far-right Actions column to view or print the form itself. You can also click Export to export the list in Excel format.

Note: ERM-14s processed on or before 4/29/2022 will not appear in the list. In addition, all ERM-14 forms are removed from the system 365 days from the last activity.

4. Contact Information

If you have questions about the ERM-14 web application or the ERM-14 form, please send an email to Underwriting@mwcia.org or call the MWCIA at 952-897-1737. If you have questions about Web Membership, please email WebMembership@mwcia.org.

5. Appendix

5.1. How to Structure an ERM-14

Transaction Type	How to Complete
Name and/or legal entity change Sale, transfer, or conveyance of all or a portion of an entity's ownership interest	• Entity 1 column is for the entity *before* the change • Entity 2 column is for the entity *after* the change
Sale, transfer, or conveyance of an entity's physical assets to another entity that takes over its operations	• Entity 1 column is for the *prior* entity • Entity 2 column is for the *acquiring* entity
Merger or consolidation	• Entity 1 and Entity 2 columns are for the *former* entities • Entity 3 column is for the *surviving* entity
Formation of a new entity that acts as, or in effect is, a successor to another entity that has dissolved, is nonoperative, or may operate in a limited capacity	• Entity 1 column is for the *former* entity • Entity 2 column is for the *new* entity
An irrevocable trust or receiver, established either voluntarily or by court mandate	• Entity 1 column is for the entity *before* the change • Entity 2 column is for the entity *after* the change
Determination of combinability of separate entities	• Entity 1 and Entity 2 columns are for the two entities to be reviewed for common ownership • Entity 3 column is for a third entity to be reviewed for common ownership (if applicable) Report the change in ownership that occurred resulting in the request for a determination of combinability.

Legal Status/Business Structure	Information Required
Sole Proprietorship	Name of sole proprietor
Corporation	Names of owners of voting stock and number or percentage of shares owned
Partnership	Names of partners and percentages of ownership
Limited Partnership (LP)	Name(s) of general partner(s) and percentages of ownership
Limited Liability Partnership (LLP)	Names of partners and percentages of ownership

Limited Liability Company (LLC)	Name(s) of member(s) and percentages of ownership
Revocable Trust	Name(s) of grantor(s) of the trust, i.e., settlor(s) or trustor(s)
Irrevocable Trust	Name(s) of trustee(s)
Church/Charitable/Religious Organization	Names of governing board or board of directors
Nonprofit	
Not-for-Profit	
Government Agency	Names of the governing body such as board of city or county commissioners