MWCIA

**Minnesota Workers' Compensation
Insurers Association, Inc.**
7701 France Avenue South ▪ Suite 450
Minneapolis, MN 55435-3203

Electronic Reporting Instructions

WCPOLS Testing

<h1 style="background-color: yellow; text-align: center;">TABLE OF CONTENTS</h1>

GENERAL INFORMATION

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. Policy data must be submitted in WCPOLS format.

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 MN Manuals which can be found within both the Carriers and Agents menus. There is also a WCPOLS X-Ref document on the MWCIA website in the Reference Materials section of the Manage Policy System which can be found within both the Carriers and Tools menus, which may be helpful in readily identifying those Minnesota endorsements which have WCPOLS specifications for reporting endorsement detail data.

MWCIA accepts the following WCIO WCPOLS Transaction Codes:

Transaction Code	Description
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)
16	Proof of Coverage (POC) Notice/Binder
17	Noncompliance/Compliance of Policy Terms and Conditions **(Assigned Risk Only)**

MWCIA's Circular Letter No. 11-1602, dated November 9, 2011, announced the elimination of hard copy policy data submissions. Effective July 1, 2012, policy data will only be accepted in electronic format and hard copy policy submissions will be rejected. Only electronic submissions of policies, endorsements, cancellations and reinstatements will be entered into our system database. Hard copy submissions including items received in our office via mail, express delivery, fax or email will not be processed but will be rejected.

MWCIA's Circular Letter No. 11-1597, dated August 8, 2011, announced the release of our Manage Policy System (MPS) available on our website under the Publications drop down which can be found within both the Carriers and Agents menus.

*** Submission testing is not required for Manage Policy System submissions ***

MPS will allow member carriers to view the electronic policy data reported to MWCIA and manage their own policy data. MPS 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.

Features of MPS include:

- Search interfaces for coverage, electronic policy transactions, submissions, and policy errors. Errors can be viewed in PDF or Excel-compatible formats.

- Functions to manage electronic policy transactions: view, create, copy, change, validate, import, export, and submit to bureau.

- Coverage functions such as replace, renew, and rewrite.

- Comprehensive pre-submission validation.

- Print capabilities for coverage, transactions, policy errors, letters, and search results.

- Policy follow-up notifications.

- Data is updated near-time based on bureau processing.

- Up to 12 years of coverage history.

- Available to submitters of electronic policy data. **Submission testing is not required for MPS submissions.**

- To learn more about MPS, please email: Manage_Policy@mwcia.org or contact Kim LaHoud at 952-897-6412.

For additional information on MPS, please go to our website under the Manage Policy System which can be found within both the Carriers and Tools menus.

CDX TESTING PROCEDURES

COMPENSATION DATA EXCHANGE (CDX) TESTING PROCESS

The method for file transfer process is through the CDX application. CDX is a secure Internet application which facilitates the electronic transmission of workers' compensation data between member carriers 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. Instructions for using CDX are located at https://www.cdxworkcomp.org/ under the CDX User Guide. The CDX User Guide can also be found on our website located at www.mwcia.org in the Reference Materials section under the Manage USR System which can be found within both the Carriers and Tools menus.

During the CDX testing process, carriers must utilize the Manage Policy System for submission of policy data for proof of coverage purposes until such time as the carrier has been approved for production.

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 of this document. You will need a CDX account. For new CDX account sign up and information, go to https://www.cdxworkcomp.org/.

2. Prepare an initial test package.

    *   A Test Submission should be prepared using 20 to 30 transactions of production-quality data. If you do not have enough transactions, please contact our policy department to make other arrangements. **A Universal Electronic Transmittal Record (ETR) is required on all test submissions.** An ETR is required for file transfer and communication purposes. The ETR specifications can be found in the WCIO Workers Compensation Data Specifications Manual located at www.wcio.org. While in the testing phase, Field No. 7 (Submission Type Code) on the ETR must be "**T**" (Test Submission) to avoid being used in production. For those transactions for which you have already been approved, continue to use Submission Type Code "**S**" (Standard Submission).

    *   Produce a set of "hard copy" policies to match the electronic set of policies in the submission. During the testing phase, files are processed in 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. Carriers MUST utilize the Manage Policy System for submission of policy data for proof of coverage purposes until approval for electronic submissions has been granted.

3. Contact MWCIA to alert us of a forthcoming submission for our tracking purposes. For contact names, refer to the "Contact Information" section of this document.

4. Submit the test package.

- Transmit the file 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

Testing process questions	Kim LaHoud	952-897-6412
CDX & MPS sign up questions	Marc Coleman	952-897-6438

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 errors.
- The submission contains no rejected transactions.
- Name and address information is accurate.
- 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 <u>initial</u> test submission.

Each test submission should contain an assortment of transactions to simulate the 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 - <u>WCPOLS TEST TAPE</u>
7701 France Avenue South, Suite 450
Minneapolis, MN 55435-3203

MEDIA REQUIREMENTS

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

- Manage Policy System (MPS)
- CDX

STANDARD ENDORSEMENTS (WCIO WCPOLS 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 with extension detail (Record Type Code 09 and higher), the additional information must be submitted by using the record layouts found in the WCIO WCPOLS manual. For a complete list of the Minnesota endorsements which require record layouts, refer to MWCIA's website located at www.mwcia.org in the Reference Materials section of the Manage Policy System which can be found within both the Carriers and Tools menus.

There are several WCIO WCPOLS Endorsement Identification Records which allow for multiples of data to be reported. For example, Record Type Code 37 (SOLE PROPRIETORS, PARTNERS, OFFICERS AND OTHERS COVERAGE ENDORSEMENT RECORD) allows multiple names to be included. We require that such data be "packed" (Do not 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 (DEFENSE BASE ACT COVERAGE ENDORSEMENT RECORD) and Record Type Code 21 (MARITIME COVERAGE ENDORSEMENT RECORD) allow sequencing.

FIELD REQUIREMENTS

For specific formatting information, <u>always</u> refer to the WCIO Data Specifications WCPOLS manual located at www.wcio.org.

HEADER RECORD – RECORD TYPE CODE 01

Interstate Risk ID Number – Field No. 5
The 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 in the Reference Materials section of the Manage Policy System which can be found within both the Carriers and Tools menus.

Code	Description
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 first 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 first 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 first 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. 19**
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 a 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 Code – Field No. 20**

  NOTE: The Geographic Area and Country Code 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.

- **Address Type Code – Field No. 4**
  Report Code '5'.

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

State Code Link
The 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**.

STATE PREMIUM RECORD – RECORD TYPE CODE 04

Independent DCO Risk ID Number/File Number/Account Number – Field No. 6
This is a 7-digit numeric (N) identification number (Employer Identification Number, Association File Number (AFN) or Coverage ID) assigned to the Employer by MWCIA. This field is a 15-character alphanumeric field (AN). The Independent DCO Risk ID Number/File Number/Account 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:

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

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

Type of Non-Standard ID Code– Field No. 28
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. 13

Estimated Premium Amount – Field No. 14

This is a clarification for the Estimated Exposure Amount field and the Estimated Premium Amount 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 Class Codes, the estimated premium amount equals the rate multiplied by the number of people covered. The number of people covered should be put into the 12-character Estimated Exposure Amount field with ten digits to the left of the implied decimal and 2 digits to the right. To compute the estimated premium amount, multiply the rate as indicated in the Manual/Charged Rate field by the number of people as indicated in the Estimated Exposure Amount field. Examples follow:

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

Population Class Code: 7708

For this Class 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 Estimated Exposure Amount 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 Manual/Charged Rate field by the number of people as indicated in the Estimated Exposure Amount field divided by 100. Examples follow:

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

Payroll exposures

All other Class Codes for which exposure is based on payroll

For these Class 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 Estimated Exposure Amount field as twelve (12) digits. **There is no implied decimal**. To compute the estimated premium, multiply the rate as indicated in the Manual/Charged Rate field by the payroll as indicated in the Estimated Exposure Amount field divided by 100. Examples follow:

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

ENDORSEMENT IDENTIFICATION RECORD – RECORD TYPE CODE 07

At least one Endorsement Identification Record is required for each policy transaction. These records should contain a State Code of "00" only for those endorsements which apply across the board to <u>all</u> states on the policy. A state specific record is required for any state on the policy which has state specific endorsements. If any of these endorsements require additional information to be reported with extension detail (Record Type Code 09 and higher), the additional information must be submitted by using the record layouts found in the WCIO WCPOLS manual. For a complete list of all Minnesota endorsements which require record layouts, refer to MWCIA's website located at www.mwcia.org under in the Reference Materials section of the Manage Policy System which can be found within both the Carriers and Tools menus.

For Minnesota, the Endorsement Identification Record <u>must</u> include the following two mandatory Minnesota endorsements:

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

A complete listing of Minnesota specific endorsements can be found on our website under MN Manuals which can be found within both the Carriers and Agents menus.

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).*****

Code	Description
1	Cancellation
2	Reinstatement
3	Nonrenewal
9	Deletion of original data submitted under the Carrier Code, Policy Number Identifier, 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 Identifier 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.

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 Identifier
- Policy Effective Date

Transaction Code 06 must contain the new Carrier Code (if changed), the new Policy Number Identifier (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 Identifier 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/Reinstatement), Record Type Code 08 (Cancellation Record), must accompany a Transaction Code 06.

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.

Carriers 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 modification 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 the policy effective date.
- A change transaction adding/changing/deleting an address mid-term.
- A change transaction adding/changing/deleting a class code on the policy effective date.
- A change transaction adding/changing/deleting a class code mid-term.

REPORTING REQUIREMENTS FOR TRANSACTION CODE 15

Transaction Code 15 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 (Cancellation/Reinstatement) 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, <u>adding</u> Minnesota to a multi-state policy, must include:

- All records that are required for a Minnesota policy and policy replacement transactions.
- State Add/Delete Code, Field No. 4 on State Premium Record Type Code 04, must be "A" (Add).
- Date Minnesota is effective – reported in Field No. 30 (Policy Change Effective Date) on State Premium Record Type Code 04.

NOTE: The date that the Minnesota employer is added must be reported in the Policy Change 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).

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 carrier.

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: During the CDX testing process, carriers must utilize the Manage Policy System for submission of policy data for proof of coverage purposes until such time as the carrier has been approved for production.

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 errors.
- The submission contains no rejected transactions.
- Name and address information is accurate.
- There are no discrepancies between submission transactions and the corresponding hard copy policies.

MWCIA TESTING REPORTS

These reports are for testing purposes only. Once approved for production, carriers will go to our Manage Policy System (MPS) to view errors and manage policy data.

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

"**MWCIA POLICY TAPE CARRIER ERROR REPORT - UNDERWRITING**"

This report lists policy errors for which we would need additional information from your underwriting department once you are in production.

"**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.

"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. Once in production, you will go to our Manage Policy System (MPS) to view this information.

"POLICY REJECT REPORT"

This report lists policies which 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. In addition, 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 <u>always</u> contain current carrier 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 transaction issue period dates.

Common Errors

- Use only standard alpha and numeric keyboard characters. Nulls (low values), line feeds, form feeds and graphic characters are not acceptable.

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.
- Transaction issue dates fall outside or not within a transaction period on the Submission Control Record.
- Carrier not approved for the Transaction Code being submitted.

Link Data

- Carrier Code must be a valid NCCI number.
- Policy Number Identifier 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 Primary Mailing Address of Insured is required.
- Name Link Identifier 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 Identification Record - Record Type Code 07

- At least one (1) Endorsement Identification 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. WC 22 06 01 D - Minnesota Cancellation Endorsement
   2. WC 22 00 00 A - Minnesota Amendatory Endorsement

   NOTE: For a complete listing of current approved Minnesota Endorsements, see the Minnesota Forms Manual on our website under MN Manuals which can be found within both the Carriers and Agents menus.

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.
- There are no discrepancies between test submission transactions and corresponding hard copy policies.

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.

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 requirements are updated to the MWCIA database.

5. Any errors which were generated will be shown in our Manage Policy System (MPS).

6. Rejected transactions will be shown in our Manage Policy System (MPS).
   NOTE: These rejected transactions are required to be corrected and resubmitted.

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.

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 utilize the Manage Policy System (MPS) for submission of policy data for data for proof of coverage purposes until approval of electronic submissions has been granted.

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 carrier to return to test.
- A carrier is ready to submit Transaction Code types which were not previously tested and approved.