



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South ▪ Suite 450
Minneapolis, MN 55435-3200

May 8, 2002

ALL ASSOCIATION MEMBERS

Circular Letter No. 02-1385

Re: **Minnesota Policy Forms Task Force Report No. 1**

This Report is to introduce members to the newly formed Minnesota Policy Forms Task Force. The purpose of the Task Force is to review workers' compensation policy forms and to establish a comprehensive set of forms for filing with the Minnesota Department of Commerce and use in Minnesota.

Why the Task Force Was Formed

Minnesota regulations require the MWCIA to file on behalf of its members a set of policy forms for use in writing workers' compensation insurance in Minnesota. Generally Minnesota law requires all insurers to use only forms filed by the MWCIA. Unfortunately there is not currently a comprehensive set of filed and approved forms and most carriers file and use some version of the NCCI policy forms. This causes a lack of consistency and multiple forms being filed with DOC.

One objective of this Task Force process is to clarify and verify the forms you can use in Minnesota thereby avoiding delays, speeding up the process, and relieving insurers of the obligation to file additional forms. Once the Task Force identified forms are filed and the forms are approved by the Minnesota Commerce Department, insurers are free to use those forms without any need to file their own forms with the Minnesota Commerce Department. Insurers will still be free to develop and file their own forms for unique rating plan related programs, which they offer in Minnesota.

Benefits of This Task Force

Once this process is completed insurers will have a complete set of "safe harbor" forms that they can use without the delay or costs of filing their own set of forms. The forms will be accompanied with a set of notes giving directions on how the forms may be used in Minnesota.

The Task Force is Composed Of Insurers, Regulators and MWCIA Staff

Task Force members are drawn from representatives of insurers, the Commerce Department and MWCIA staff. In addition the Task Force will be developing methods to communicate with other interested insurers not on the Task Force so that every interested insurer can see the progress of the Task Force and give their input.

Why such diversity on the Task Force? The goal is to make sure that all legal and practical issues related to the filing and use of policy forms in Minnesota are considered. The Task Force wants is to create a final product that can be easily accessed, used and integrated into a company's current policy form program. Where items unique to Minnesota law are uncovered, those distinctions will be clearly identified.

Use of NCCI Policy Forms

The NCCI Policy forms are not formally filed in Minnesota, but those forms will be the starting point for the work of the Task Force. By starting with the NCCI policy forms, the Task Force hopes to maintain as much uniformity and ease of use as is possible under the requirements of Minnesota law.

Look for Future Information

The Task Force will be issuing a set of interim reports to assist you in keeping track of all information and progress. These reports will also be published on the MWCIA website mwcia.org. If you want to contact someone about the process, call the Task Force's recording secretary, Jeff Kvam at 952-897-6414.