

**SPECIAL ATTENTION: RATE FILING STAFF**

August 24, 2005

**ALL ASSOCIATION MEMBERS**

Circular Letter 05-1463

**RE: Joint Announcement from the Minnesota Department of  
Commerce and MWCIA on Enhancements to the Rate  
Filing Application**

The Minnesota Department of Commerce (Commerce) and the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) are pleased to announce the release of phase three enhancements to the Rate Filing Application (RFA) on **August 22, 2005**. This collaborative effort between Commerce and MWCIA has led to the following software enhancements to the RFA:

**RFA APPLICATION**

- **Group rate filings**: Carriers within the same group may now create group rate filings. This will dramatically reduce redundant entry of data.
- **Attachments**: Carriers may now attach their own Excel, Word and PDF files to a Workers' Compensation rate filing.
- **Increased number of class deviations allowed**: The RFA will now allow up to thirty class code deviations.
- **Fast Track processing**: Rate filings that may not have qualified for submission in previous releases of the RFA may now be eligible for Fast-Track processing. Fast-Track will allow submission of filings that require actuarial or analyst review, such as filings with more than ten classification code deviations, rate increases in excess of 10%, and those containing attachments. Filings that require analyst review will be reviewed within 5 business days. Review time for filings that require actuarial review will vary.

The RFA will continue to allow members to participate in the MWCIA Filing Fee Advancement Program. Through this program, members can choose to have MWCIA front their filing fees. The carrier will be billed by MWCIA on a quarterly basis. This **optional** program promotes speed to market. When a carrier utilizes the Filing Fee Advancement Program, that carrier will no longer need to submit their filing fees separately and wait for those fees to be matched to a filing before Commerce can begin processing. Instead, Commerce can activate the filing and begin the review process immediately. On average, a week's delay can be avoided when a carrier opts to utilize the Filing Fee Advancement Program, as opposed to issuing a check. Please see the

RFA Filing Instructions for specific information on how to designate this option for RFA electronic filings. Paper filings are not eligible for this option.

We would like to caution carriers that they should check the Schedule of Rates produced by the RFA to verify that the calculated rates match the rates that they intend to charge. Commerce will expect carriers to be using the rates submitted on the RFA, so any discrepancies need to be caught quickly.

Carriers should not submit paper copies of their filing to either Commerce or MWCIA after filing it on RFA. We can both access all of the information we need from the application.

Instructions for how to submit RFA filings are available on the MWCIA website at [www.mwcia.org](http://www.mwcia.org), under the tabs Member Services/Rate Filing Application. Information is also available in the Department of Commerce Bulletin 2005-5, which is located by direct link on the Commerce's website at the following:

[http://www.state.mn.us/mn/externalDocs/Commerce/Bulletin\\_20055\\_080505014658\\_Bulletin2005-5.pdf](http://www.state.mn.us/mn/externalDocs/Commerce/Bulletin_20055_080505014658_Bulletin2005-5.pdf)

Questions regarding the content of your filing should be directed to Tammy Lohmann, Chief Workers' Compensation Analyst at the Commerce Department. She is available by phone at 651.296.2327 or by email at [tammy.lohmann@state.mn.us](mailto:tammy.lohmann@state.mn.us). Technical problems with the application should be directed to the MWCIA Information Technology (IT) Department. Contact Debbie Peterson at [debbie.peterson@mwcia.com](mailto:debbie.peterson@mwcia.com).