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Important Links

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[ACCCT](#)

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[MN Work Comp Assigned Risk Plan](#)

[Minnesota Department of Labor & Industry](#)

[Minnesota Department of Commerce](#)

[Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

President's Message



2015 has been a productive year so far, and we have many more exciting changes planned for 2016. As promised, we have focused our efforts on outreach and education in 2015. These efforts are highlighted by more educational sessions for our member carriers, employers, and agents. We created our first online learning tool for ARROW.

Finally, in partnership with the WCRA, the Minnesota Departments of Labor & Industry and Commerce, we initiated our first Work Comp Expo, details of which we highlight elsewhere in this newsletter.

All of these focused initiatives have occurred while we responsibly manage our budget and impact to our insurance company members. We continue to provide excellent levels of service with knowledgeable staff while benefitting from significant investment in tools and technology. Together, these resources allow us to keep our budget essentially flat for 2016, and very close to levels budgeted back in 2011.

Our knowledgeable and dedicated staff ensures we remain one of the most trusted resources for workers' compensation in Minnesota and we are proud of the quality and depth of experience our staff bring to our customers every day. I want to recognize a select number of staff who are celebrating milestone anniversaries in 2015. With 10 years of service Caroline Timmerman; 15 years Scott Gatzke; 20 years Muhammad Kashif; and 25 years Gayle Dussling.

Have a wonderful end of 2015 and keep an eye out for the exciting rollout of our new website in 2016.

[Minnesota Statute 176.041 Excluded Employments; Application, Exceptions, Election of Coverage](#)

Circulars/Announcements/Links

[Circular Letter 15-1676](#)

Reminder – 2014 Special Compensation Fund Assessment “True-Up”

[Circular Letter 15-1675](#)

Implementation of a Carrier Hard Copy Experience Rate Sheet Handling Fee

[Circular Letter 15-1674](#)

Compensation Data Exchange (CDX) Single Sign On

[Circular Letter 15-1673](#)

2016 Minnesota Ratemaking Report

[Circular Letter 15-1672](#)

NCCI Item B-1428 – Revisions to the Minnesota Basic Manual Classifications and Appendix E – Classifications by Hazard Group

[Circular Letter 15-1671](#)

Minnesota Experience Rating Split Point

[Circular Letter 15-1670](#)

Analytic Report Resource on the Web (ARROW) Online Training

[Circular Letter 15-1669](#)

2014 Annual Report

[Circular Letter 15-1668](#)

2014 Test Audit Summary Report

[Circular Letter 15-1667](#)

NCCI Item P-1412- Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements

[Circular Letter 15-1666](#)

MWCARP – Launches its “Agent Guide”, Completes its Servicing Carrier Bid Process and Enhances Payroll Audit Standards

[Circular Letter 15-1665](#)

Carrier Membership Contact Update Forms

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - Does not automatically renew! Applications must be received with a post mark no later than 4/1/2015 in order to avoid a late penalty.
 - Average Hourly Wage: \$23.50
- Effective 1/1/2015 the Split Point is:
 - \$16,250.
- **Effective 1/1/2016** the Split Point is:
 - \$16,250.
- Effective 1/1/2015 the State Per Claim Accident Limitation is:
 - \$213,500 Single
 - \$427,000 Multiple

Minnesota Work Comp Tech Expo Recap

Minnesota Workers’ Compensation Insurers Association (MWCIA) and the Workers’ Compensation Reinsurance Association (WCRA) recently sponsored the first ever Workers’ Compensation Tech Expo. The event was held on September 30 at the Embassy Suites hotel in Bloomington, MN. The idea stemmed from our President, Brandon Miller, attending other open house events. He wanted our local workers’ compensation community to have the opportunity to meet staff and view tools and software applications that MWCIA has developed for our members and the Minnesota work comp community at large. That idea expanded as Brandon enlisted support to sponsor the event from the WCRA. The MN Department of Labor and Industry, the MN Department of Commerce, and the MN Assigned Risk Plan were invited to attend as exhibitors to showcase relevant tools and information their organizations provide for the Minnesota workers’ compensation community at workstations focused on specific software and/ or web applications. This event was the first of its kind where members of the Minnesota workers’ compensation community were able to meet and mingle at an event solely focused on Minnesota workers’ compensation technology and applications. The event was set up as an “open house” type of format, so attendees were able to come and go at will and visit workstations of interest to them.

The main goal for all participants was to reach out to the Minnesota workers’ compensation community to highlight various tools and software applications that each organization has developed and updated over the last few years, as well as provide information regarding issues particular to the Minnesota workers’ compensation system. Attendees were able to view demonstrations on how the varying software applications work, where to find important workers’ compensation resources, and in some cases, simply make a connection by putting a face to a name of those they’ve been getting support from for years via phone and email. Advancements in technology have enabled us all to access many tools and resources by a click of the mouse. Spend enough time navigating the world of workers’ compensation, and you quickly realize that there is no replacement for being able to reach out to a trusted resource and have a conversation to troubleshoot a situation or gain some insight on where the data came from.

- **Effective 1/1/2016** the State Per Claim Accident Limitation is:
 - \$216,000 Single
 - \$432,000 Multiple
- Effective 1/1/2015 Min & Max Payrolls
 - Minimum: \$49,972
 - Maximum: \$199,888
 - Family: \$14,976
- **Effective 1/1/2016** Min & Max Payrolls
 - Minimum: \$51,428
 - Maximum: \$205,712
 - Family: \$15,444

Certificates of Insurance

Insurance agents are not authorized to issue a Certificate of Insurance on behalf of the MWCARP in Minnesota. This activity is not in compliance with the operation of the MWCARP. On page 4 of the Application for Workers' Compensation Insurance, #7, Application Rules and Procedures: "Agents are not agents of the Assigned Risk Plan and cannot issue Certificates of Insurance or bind coverage". **Your agency must request any Certificate that is needed for policies written through the MWCARP from the servicing carrier to whom the coverage has been assigned. Certificates must be issued by the servicing carrier.**

Gift Card Anyone?

What do all of the following have in common:

Astronauts can't cry in space.

By some definitions this is a weighty and serious thing to discuss, and has some very old origins.

Star Wars' "The Force"®

Larger Masses have more of it.

Isaac Newton wasn't actually hit in the head with an apple.

It is completely incompatible with quantum mechanics.

A winner of a \$10 gift card will be drawn from the first ten correct responses that are e-mailed to: newsletter@mwcia.org.

Approximately 150 people attended the Expo, so thank you to all of you who were able to take time out of your day to join us for the event. If you weren't able to make it out this time around, stay tuned for the next MN Work Comp Tech Expo and other educational offerings sponsored by MWCIA by subscribing to receive notices. Just send an email to subscribe@mwcia.org.



Kim Eckhart at the Assigned Risk Station

Dani Main at the Underwriting Station giving an overview of MWCIA Website.

2016 Minnesota Contractors Premium Adjustment Program (MCPAP)

Minnesota's 2016 Contractors Premium Adjustment Program (MCPAP) credit factors have been calculated and mailed to all eligible contracting employers who applied for the program and their current carriers. In addition, experience modifications that were pending the release of the 2016 MCPAP results have been calculated and released.

- 1,884 Minnesota employers applied for a MCPAP credit factor for 2016.
- Approximately 68% of all MCPAP applications were submitted using MWCIA's online application system.

Here is the current breakdown of the MCPAP factors for 2016:

*160 employers were ineligible and 21 employers had no record of current coverage in Minnesota.

Last Quarters Answer: 6-4-3 – A double play in baseball.

Last Quarter's Winner: Victoria Lovinggood – Senior Underwriter at ADP TotalSource

Contact Us:

<http://www.mwcia.org>

underwriting@mwcia.org

[952-897-1737](tel:952-897-1737)

Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat/MOD Department

Web Membership:

Debbie Peterson -

debbie.peterson@mwcia.org

President:

Brandon Miller – Brandon.miller@mwcia.org

Editor:

MWCIA News is a periodic publication of the Minnesota Workers' Compensation Insurers Association as a service to its members and the workers' compensation industry. Please direct any questions, comments or suggestions for articles you may have concerning this publication to:

*Dani Main – CISR, DAE, CIIP,
editor of MWCIA News,
c/o MWCIA*

*7701 France Avenue South, Suite 450;
Minneapolis, MN 55435.*

*You may also contact Dani via
Phone: (952)897-6410,
fax: (952)897-6495,
e-mail: newsletter@mwcia.org*

*103 employers received .02 late penalty assessments for applying after the April 1st cut-off.

Factor Breakdown	Number of Employers
• .75 - .79	137
• .80 - .89	707
• .90 - .99	804
• 1.00	55
• Total	1,703

For more information about the MCPAP program, refer to the MWCIA website under the tab labeled MCPAP for a brochure discussing the MCPAP program. There you'll also find both current and prior year applications as well as a list of eligible contracting class codes.

Minnesota Workers' Compensation State of the Market

The Minnesota workers' compensation market continues to be relatively healthy. Five years since the shift in the underwriting cycle, loss ratio decreases have now settled, while moderate premium growth continues. Reductions in lost-time claim frequency and permanency continue to drive loss cost stability and net statewide indemnity case reserve decreases. However, medical cost movement bears watching, particularly hospital provider payments. Average costs per lost-time medical case continue to grow, driving ongoing statewide net medical case reserve increases.

For more information or to see the report in its entirety please visit our [website](#).

Compensation Data Exchange (CDX) Single Sign On

MWCIA is pleased to announce the introduction of a Single Sign On (SSO) environment for CDX. This environment is specifically designed to allow CDX users to log in to the [CDX website](#) and securely gain access to participating data collection organization (DCO) websites, such as the MWCIA's, without being prompted to log in again at each of the DCO websites. SSO functionality allows users to spend less time re-entering User IDs and passwords.

SSO also reduces user ID/password fatigue from having to remember multiple username and password combinations.

Users must have active accounts on both the ACCCT CDX and DCO websites in order for a trusted relationship to be established.

Access to SSO is provided through ACCCT's CDX website. Simply log in to the ACCCT CDX website and in the top right hand corner, click on the link that reads "Log In to DCO". Users can select Minnesota from the list of participating DCOs. You will be prompted to enter your MWCIA Web Membership login credentials. The application will then securely pass this authentication information to the MWCIA website and establish a trusted relationship.

For more information, please contact MWCIA Technical Support at cdxmn@mwcia.org or refer to the [CDX User Guide](#).

MWCIA.ORG Tips and Tricks

Tip & Trick #5: Learning Center

Below you will find an overview of how to use the Learning Center to access frequently asked questions from each of our departments.

Step 1: Click on Learning Center in the blue tab bar.



MWCIA Minnesota Workers' Compensation Insurers Association, Inc. Home | Contact us | About MWCIA | Site Map

Carriers/ Agents Carrier Electronic Reporting Requirements Assigned Risk Classification Search Experience Rating MCPAP Forms/Manuals Publications Learning Center

Search: Circular 

State of the Market Charts [Click here](#)

[Important Links](#)

[About MWCIA](#)

[Contact Us](#)

Step 2: Determine how you want to search, for a specific question:

- I. To do a specific search you need to know how the question is worded on the website.
- II. Type a word or words into the search field
- III. Use your enter key or click search.

(See image on next page)

Find answers to questions on various Minnesota Workers Compensation topics by selecting a category below. MWCIA is committed to provide quality workers compensations information as a licensed data service organization by the State of Minnesota.

Search the Learning Center:

Centers:

Search Results

- How do ownership changes affect my Mod?
- When does an employer need to complete an Ownership Change Form (ERM-14)?**
- What is considered ownership in a Limited Partnership?**
- If I own and operate a small business (2 employees) in MN, do I need to cover myself (the owner) to be in compliance with the law?**
- My non-profit has owners that want to exclude themselves, can they do that?**

IV. This is a great search if you know the wording of what you are looking for. However, if you were in the example above looking for owner/officer min and max payrolls this may not provide the answer you are looking for, so try using a Generic Search.

Step 3: Generic Search

- I. Choose the "Center" where you think your question would most likely fit the best.
- II. Click the hyper-link for that "Center."

Find answers to questions on various Minnesota Workers Compensation topics by selecting a category below. MWCIA is committed to provide quality workers compensations information as a licensed data service organization by the State of Minnesota.

Search the Learning Center:

Centers:

By Center:

- Actuarial/Year End Financial Calls
- Assigned Risk
- Basic Manual
- Carriers and Agents
- CDX (ACCCT)
- Classification
- Experience Rating
- General
- Manage Policy
- MCPAP
- Ownership
- State of the Market
- Technical Support
- Test Audit
- Unit Statistical Reporting/Manage USR



Ask A Question



If you do not find your question answered here, click the link below. We will answer your question shortly.

[Ask A Question](#)

Step 4: Scroll through the available questions until you find the one you are looking for, and click the plus button next to the question.

- ⊕ How can I learn more about MWCIA's Web Experience Mod History product?
- ⊕ **What is the Web Membership System and how will it help me?**
- ⊕ **Where can I find information regarding the experience rating split point changes?**
- ⊕ **What is the Manage Policy System and how will it help me?**
- ⊕ **What is the procedure for a licensed carrier to become a member of the MWCIA?**
- ⊕ How do I get on the email distribution list for circulars and newsletters?
- ⊕ Are Sole Proprietors, Partners and Executive Officers included or excluded from workers' compensation coverage in Minnesota?
- ⊕ **What is the nine point test for an independent contractor?**
- ⊕ **What are the 2013, 2014, 2015 and 2016 minimum and maximum payroll figures for sole proprietors, partners and officers electing coverage?**

Learning Centers

- ▣ Actuarial/Year End Financial Calls
- ▣ Assigned Risk
- ▣ Basic Manual
- ▣ Carriers and Agents
- ▣ CDX (ACCCT)
- ▣ Classification
- ▣ Experience Rating
- ▣ General
- ▣ Manage Policy
- ▣ MCPAP
- ▣ Ownership
- ▣ State of the Market
- ▣ Technical Support
- ▣ Test Audit
- ▣ Unit Statistical Reporting/Manage USR

⊖ **What are the 2013, 2014, 2015 and 2016 minimum and maximum payroll figures for sole proprietors, partners and officers electing coverage?**

2013--\$31,772 minimum and \$190,528 maximum
2014--\$40,976 minimum and \$196,560 maximum
2015--\$49,972 minimum and \$199,888 maximum
2016--\$51,728 minimum and \$205,712 maximum

Step 5: If you are still unable to find the answer to a question, you can choose to use the "Ask A Question" link, call us at 952-897-1737, or you can email us at underwriting@mwcia.org .