



The mission of the Minnesota Workers' Compensation Insurers' Association is to collect, process, and analyze workers' compensation data so that we can provide high quality, consistent information to our insurer members and regulators. We will develop and deliver useful services and products to the workers' compensation community.

July 2016

2nd Quarter 2016 Issue

In This Issue

- President's Message
[Page 1](#)
- Recap of Annual Meeting & Board Meeting
[Page 2](#)
- Annual Luncheon Recap
[Page 2](#)
- MWCIA rolls out New Website
[Pages 2 & 3](#)
- Free Education from MWCIA
[Page 3](#)
- Carrier Member Instructions for Updating Contact Information
[Page 3](#)
- MWCIA Computer Based Training (CBTs)
[Page 4](#)
- MWCIA Employees – Supporting Our Community
[Page 4](#)

Important Links

[MCPAP renewal/sign up](#)
[MWCIA Web Membership](#)
[CDX User Guide and Support](#)
[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



MWCIA has rolled out a new website. We believe that is welcome news. While our former website drew rave reviews for content and as a resource for many in the industry, we wanted to make the site even more valuable.

We want to present an attractive site with an ease of navigation for our diverse audience of carriers, agents, regulators and general interest users. While that goal sounds easy, it is no

small task. As I have described in earlier newsletters, we began a two part process back in 2014 to design and then build a new webpage helping to establish us on the cutting edge of web resources in the industry.

Our members count on us for providing high quality data collection and analysis, but we are also viewed as a trusted source of credible and reliable information for the workers' compensation industry. We believe our new website balances those needs and serves as a great face of the MWCIA to all our stakeholders, whether they access links to submit data or to look up the most current split point or ownership issues.

I want to thank all of our users who provided initial feedback to us on how they use and navigate our website, and our staff for hours and hours of design, testing and buildout support as we come to the end of an exciting project.

Now comes the fun part, go to this link to see our new website. We designed it to encourage exploration and serve as an expanded resource for our users. Our goal was to develop an industry leading website that serves our multiple users. Test it out and let us know how we did.



Circulars/Announcements/Links

[Circular Letter 16-1689](#)

New MWCIA Website

[Circular Letter 16-1688](#)

NCCI Item B-1429 – Establishment of Audit Noncompliance Charge

[Circular Letter 16-1687](#)

2015 Annual Report

[Circular Letter 16-1686](#)

Minnesota Experience Rating Split Point

[Circular Letter 16-1685](#)

Implementation of a Hard Copy Experience Rate Sheet Handling Fee Effective July 1, 2016

[Circular Letter 16-1684](#)

Manage Policy System Expansion and Web Membership FTP Capability

[Circular Letter 16-1683](#)

MWCARP – Change to the MWCARP Application Process for Coverage

[Circular Letter 16-1682](#)

NCCI Item E-1404 – Establishment of a Methodology to Calculate Experience Rating Premium Eligibility Amounts

[Circular Letter 16-1681](#)

Release Date for the Newly Redesigned Manage USR

[Circular Letter 16-1680](#)

2015 Test Audit Summary Report

[Circular Letter 16-1679](#)

The New Minnesota Statistical Plan Manual

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - Does not automatically renew! Applications received with a post mark after 4/1/2016 will have a late penalty applied.
 - Average Hourly Wage: \$25.00
 - The MCPAP factors for 2017 will be calculated in the fall of this year.
- Effective 1/1/2016 the Split Point is:
 - \$16,250
- Effective 1/1/2016 the State Per Claim Accident Limitation is:
 - \$216,000 Single
 - \$432,000 Multiple
- Minimum & Maximum Payrolls Effective 1/1/2016 – Standard Market Effective 4/1/2016 – Assigned Risk
 - Minimum: \$51,428
 - Maximum: \$205,712
 - Family: \$15,444

Recap of Annual Meeting & Board Meeting

On 4/19/2016, MWCIA hosted both the Board Meeting and the Annual Meeting. We would like to welcome the two new Board Members that were elected, Ira Feuerlicht of AIG and Matt Rezac of Zurich American. We also elected a new chair, Brian Bent from SFM, and Vice Chair, Kevin Gregerson of Wilson McShane. Thank you to all of our Board Members for your continued dedication and assistance in making MWCIA the leader of workers' compensation information in Minnesota.

Annual Luncheon Recap

On Monday 4/18/2016, MWCIA hosted its Annual Luncheon at the McNamara Center at the U of M. We had over 100 guests in attendance and were honored to have as our guest speaker Terry Fitzgerald from the Minneapolis Federal Reserve.

Mr. Fitzgerald spoke about the economy, employment, banking reform, and how the Federal Reserve system works. It was enlightening to hear from him some of the facts and figures as well as the internal processes of the Federal Reserve.

Craig Anderson, Vice President of Actuarial Services, gave our State of the Market presentation. The key takeaways from the State of the Market presentation are as follows:

- Ongoing Premium Growth
- Loss Ratio Improvement
- Steady Payroll Increases
- Serious Case Reductions
- Slowing Medical Claim Severity Increases
- Net Medical Case Reserve Increases
- Pure Premium Stability

MWCIA Rolls Out New Website

MWCIA started a rebranding process back in 2015 with the idea to bring an updated look and feel to our website and logo. We have already rolled out the new logo as you saw at the MIIAB convention. Now it is with great excitement that we roll out our new website!

This new website has the same great information, is easier to navigate, and it is a responsive website, which means it conforms to the display size of the device you are using. Now agents and carriers can take MWCIA "to go" on their digital devices while out and about servicing clientele.

The improved Navigation Tool Bar at the top of the page now separates information into new categories to make your searches easier. The minimum and maximum payrolls are now right on the home page for everyone to see and our most commonly searched features and functions are all in their own sections on the home page.

If you are looking for the old Learning Center and the specific department highlighted questions– you can now find these under the FAQ in the Learning Center Navigation Menu.

Should you need any help navigating the new website please call our office at (952)897-1737.

Gift Card Anyone:

Solve the following questions:

1. General Mills created this character whose name still appears on products to this date?
2. Karl Capek coined what term?
3. Edith Wharton won what prestigious award?
4. MWCIA has its origins what year?

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

Last Quarters Answer: The Oxford English Dictionary

Last Quarters Winner: Patricia A McNutt, AINS – Church Mutual Insurance Company

Contact Us:

<http://www.mwcia.org>

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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

Free Education Classes from MWCIA

MWCIA constantly strives to provide services and programs that will enhance and help you with your workers' compensation knowledge. For 5+ years now we have been offering specifically tailored education classes to groups that contact us and request them. Now, to make even more of an impact for our carrier partners and agents, MWCIA has been approved by the MN Department of Commerce as a licensed CE provider. Contact us to find out more about this option.

We've mentioned our continued participation in the Minnesota Department of Employment and Economic Development sponsored seminar, "Employer Taxes & Responsibilities". This seminar, and other workshops sponsored by the Minnesota Department of Employment and Economic Development, may be useful to your clients. Classes are geared toward employers who already do business in Minnesota and also to those employers that are just starting a business. Feel free to share [this link](#) with any of your clients that might benefit from a class.

Carrier/Member Instructions for Updating Contact Information

Are you NOT receiving critical and important communications from MWCIA and don't know why? It could very well be that we have outdated contact information in our systems from your organization. Has your company relocated, merged, undergone employee turnover, staffing changes or changed email addresses? If so, there is an EASY way for your company to provide MWCIA with updated information at ANY time!

Just visit our website at www.mwcia.org and select the Carriers tab. Within the drop down you will find our Carrier Membership Contact Update Forms and instructions. Click on the link and complete the form or applicable section(s) of the form online and submit to us via email. Easy as pie! You can submit this form to us at ANY time, as MANY times as you need throughout the year(s) as changes are made within your organization.



Web Membership

Newsfeed

Live Chat

Entire Site



CARRIERS

AGENTS

TOOLS

LEARNING CENTER

ABOUT

CONTACTS

ACCEDE

ARROW

Carrier Data Quality Report

Carrier Membership Contact Update Forms

Carrier Rate Summary

Classification Search

Classification Survey Request Form

➤ Experience Rating

FAQ-Carriers

Forms

Manage Policy System

Manage USR System

➤ MN Manuals

MCPAP

New Carrier Filing Requirements

Product Request Form

➤ Publications

Ratemaking Report

Web Membership

Workers' Compensation Limited Power of Attorney Form

Forgot Username or Password?

LOG IN

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:

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MWCIA Computer Based Training (CBTs)

As part of MWCIA's new website you will see a new section on the left with all of our current online training modules. This section is where you will also find any new computer based training modules as they are rolled out.

Our current CBTs include:

- **ARROW** – ARROW was developed to afford carriers the opportunity to perform a wide variety of precise queries against statewide and carrier-specific data, as well as experience rating results.
- **Manage USR** – Using the new Manage USR system.
- **ERM-14** – Completing and filling out an ERM-14 form.

MWCIA Employees - Supporting our Community

MWCIA employees believe in being an effective team during our working hours and outside of our working hours. In the 2016 year so far MWCIA employees have assisted the following organizations:

United Way: Funds raised since January, 2016 \$9,078.60.

MRD: MWCIA Warm the Soul Event: 414 pairs of socks, 14 denim shirts, and some fleece vests were donated to the homeless.

2nd Harvest Heartland West: Volunteer event with many MWCIA employees showing up to help their community.

It is inspiring to work with such great people day in and day out. Congratulations to all the MWCIA staff for being such great leaders and role models.