



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 2018

2nd Quarter 2018 Issue

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## President's Message



Last July I talked a bit about developments in the workers' compensation arena which were shared during the WCIO Annual meeting and the NCCI Annual Issues Symposium.

I have touched on these cooperative meetings in the past, because one of MWCIA's main responsibilities is to provide timely and accurate data while making data reporting and analysis more meaningful for our member companies.

MWCIA participates in many industry organizations to both improve the consistency of data reporting and support research into trends and developments in the marketplace.

Over the next couple of issues, I will talk about a number of the groups we participate in and their role in the industry.

ACCCT - The American Cooperative Council on Compensation Technology – which recently met in Philadelphia, is a consortium of Independent Data Service Organizations (DSO's), which serves as an incubator for developing ideas to improve data reporting. After developing, testing, and justifying products or services, the group may license those products to other organizations to fully develop, implement and support the products or services for carriers.

A recent example of a product is "Single Sign On", a process that allows carriers to sign into multiple independent DCOs a single time and report and correct data without having to log out and log back in to another DCO to edit results.

This project has now been referred to CDX (Compensation Data Exchange) for final development. The group is also exploring how a single site or dashboard concept would work for member carriers to manage data reporting and corrections for multiple DCOs at the same time.

Next quarter: CDX and WCIO.

[Circular Letter 18-1727](#)

**Reminder of Carriers' Obligation to Report Wage Continuation Payments**

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**Reminder on Revisions to the Minnesota Statistical Plan Manual – Unit Statistical Report Filing**

[Circular Letter 18-1725](#)

**2017 Test Audit Summary Report**

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**Revised Minnesota ERM-14 (Confidential Request for Ownership Information)**

## Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
  - 2019 MCPAP
  - Does not automatically renew! Applications received with a postmark after 4/1/2018 will have a late penalty applied.
  - Average Hourly Wage: \$27.00
  - [Online Training for MCPAP](#) – Found in Online Training under the “Underwriting” section
- Effective 1/1/2018 the Split Point is:
  - \$16,500
- Effective 1/1/2017 the State Per Claim Accident Limitation is:
  - \$220,500 Single
  - \$441,000 Multiple
- Effective 1/1/2018 the State Per Claim Accident Limitation is:
  - \$221,500 Single
  - \$443,000 Multiple
- Minimum & Maximum Payrolls
  - Effective Until 4/1/2018 – Assigned Risk
    - Minimum: \$53,352
    - Maximum: \$213,408
    - Family: \$16,016
  - Effective 1/1/2018 – Standard Market
  - Effective 4/1/2018 – Assigned Risk
    - Minimum: \$54,132
    - Maximum: \$216,528
    - Family: \$16,224

## Gift Card Anyone:

Ok I'll throw out an easy one just to see if anyone is still looking to win a free \$10 from Amazon:

**Where are the headwaters of the Mississippi River located?**

## Data Reporting - The Good, The Bad, and the Avoidance of Re-Work

*“If you don't have time to do it right, when will you have time to do it over?” Albert Einstein*

Whether you enter, report, or oversee data, you'll want to read this article. This is the first in a series of articles to provide helpful information and tips to avoid common data reporting issues.

Before we begin, MWCIA would like to recognize and take the opportunity to appreciate those of you who are responsible for reporting accurate and timely data. Not only is the integrity of data essential to maintaining the health of the worker's compensation system, it can also drive efficiencies within companies who report the data and for MWCIA who collects data.

It is important for everyone to understand that electronic reporting of data usually limits the amount of space one has to enter the data and often requires the data to be in a specific format.

The focus of this segment is on the proper entry and reporting of mailing addresses, let's go over the WCPOLS Electronic Data Entry Fields:

**Primary Name:** 90 Character limit including spaces.  
**Street or Mailing Address:** 60 Character limit including spaces.  
**City:** 30 Character limit including spaces.  
**State:** 2 Character limit.

### The Good:

We all know what a “properly” addressed envelope looks like, so I will spare you the image. The address must be visible or the mail will be undeliverable. For example:

### The Bad:

MWCIA often sees addresses like this:



ABC Company Inc.  
% Pres. Operations  
Edina MN 55555

This will not be delivered and will be returned to MWCIA because the street address is not visible. The above address was entered as:

**Primary Name:** ABC Company Inc.

**Mailing Address:** % Pres. Operations 1234 West Main St.

**Mailing City:** Edina

**State:** MN

**Zip Code:** 55555

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

#### **Last Quarter's Answer:**

1. Iatchitraeahsg – Agatha Christie
2. Hosaghrmnij - John Grisham
3. Isasweraekmhlliaep –William Shakespeare
4. Yhlarselemy – Mary Shelley
5. Firgonaoiivwl -Virginia Woolf
6. Rkrnteloji – JRR Tolkien
7. Inklgrjwo – JK Rowling
8. Hvgcruooit – Victor Hugo
9. nausteenaj – Jane Austen
10. nkgtsnveei – Steven King

**Last Quarter's Winner:** MWCIA's VP of Information Technology Sue Levey...who, unfortunately, doesn't get the gift card.

#### **Contact Us:**

<https://www.mwcia.org>  
[underwriting@mwcia.org](mailto:underwriting@mwcia.org)

952-897-1737

Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat/Mod Department

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#### **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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#### **The Avoidance of Re-work:**

If you have an "in care of (%)" ; a suite number; a building name, etc. please enter **it AFTER the address**, to avoid undeliverable mail.

**Mailing Address:** 1234 West Main St. % Pres. Operations

**NOTE:** Not only are these tips important for addressing the insured mailing address, they are equally important when reporting the insurer issuing/service office mailing address.

#### **Rumor Has It...**

Welcome to the new section of the newsletter – a spot for the different departments to give a quick update about what is going on that may affect you or your insureds.

#### **Underwriting:**

We would like to extend our best wishes for a fun and relaxing retirement to our colleague Sue Grover. The office won't be the same without her. With Sue's retirement we made an excellent hire and brought in Terra Jordahl. Terra will be taking over where Sue left off in the audit department, and will make an excellent addition to our staff.

#### **Unit Statistical:**

**Reminder on Revisions to the Minnesota Statistical Plan Manual - Unit Statistical Report Fining**

The Minnesota Workers' Compensation Insurers Association Inc. (MWCIA) would like to again remind member carriers about our revised procedure for handling rejected Unit Statistical Reports (USRs), as well as the upcoming increase in fines for missing USRs from the current \$50 per month to \$100 per month, effective July 1, 2018.

For additional information regarding these changes, we would refer you to MWCIA Circular Letter No. 17-1715 dated September 20, 2017. Circular Letter No. 17-1715 can be found on our website [here](#).

Please direct any questions you may have concerning this item to our Data Quality Department staff at 952.897.1737 (Option 4) or via email at [unitstat@mwcia.org](mailto:unitstat@mwcia.org).

#### **Assigned Risk:**

**SFM Assigned Risk has a new name - Superior Point:**

The Minnesota Workers Compensation Assigned Risk Plan (MWCARP) announced via [circular 18-1734](#) that effective July 1, 2018, the division of SFM Risk Solutions that services the Minnesota Workers' Compensation Assigned Risk Plan underwent a name change and is now known as "Superior Point."