



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.

April 2019

1st Quarter 2019 Issue

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- [MWCIA Web Membership](#)
- [CDX User Guide and Support](#)
- [MN Work Comp Assigned Risk Plan](#)
- [Minnesota Department of Labor & Industry](#)
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- [Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

Circulars/Announcements/Links

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President's Message



In the last edition, I identified a few areas I wanted to focus on as we move through 2019.

The first area is planning for the future as we honor the past. As I mentioned before, we have achieved enormous efficiencies with how we do work on behalf of the industry as a result of our investment in technology.

We are a nearly 100 year old organization created back in 1921 to ensure workers' comp-

ensation rates are adequate and fair. While we do much more than that today, that remains one of our core purposes for existing.

For the past 30 years, we have nearly fully automated data reporting for financial calls, ratemaking, policy reporting, unit stats, experience modifications, test audits and Assigned Risk applications. While doing so, we have reduced the need to process and store paper leading to a drop in staffing and space needs.

When we first moved to this location in 1997, from across the street, and before that in Downtown Minneapolis, we had more than 50 staff. We are now at 35 staff and are in the process of designing a new work space in our current location that should help us meet the challenges of the next 20 years.

In 2019, we are also beginning to plan for our 100th anniversary in some ways that will help to highlight some of the value we have brought to the system over the past century. While the workers' compensation system is relatively calm now, in part as a result of our improved ratemaking processes, we need to prepare for whatever challenges arise in the future of Minnesota workers' compensation and support the staff that will take us there.

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - 2020 MCPAP Application is available on the MWCIA website.
 - Does not automatically renew! Applications received with a postmark after 4/1 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 1/1/2019 the Split Point is:
 - \$16,500
- Effective 1/1/2018 the State Per Claim Accident Limitation is:
 - \$221,500 Single
 - \$443,000 Multiple
- Effective 1/1/2019 the State Per Claim Accident Limitation is:
 - \$221,000 Single
 - \$442,000 Multiple
- Minimum & Maximum Payrolls
Effective 1/1/2019 – Assigned Risk & Standard Market
 - Minimum: \$56,004
 - Maximum: \$224,016
 - Family: \$16,796

Gift Card Anyone:

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

In honor of World Theatre day this past March 27, can you tell the editor:

How many theaters does MN have throughout the state? (A ballpark number is fine)

Last Quarter's Answer: 1921

Last Quarter's Winner: Latoya Hammond – American Interstate Insurance Company

Carrier Data Quality Reports now available in Web Membership

Each year, the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) distributes Carrier Data Quality Reports to our member carriers for data that was received or due in the prior year. The objective is to provide carriers with useful feedback regarding the quality and timeliness of the data they submitted to MWCIA.

The 2019 Carrier Data Quality Reports were mailed out March 4, 2019. In addition to the mailed reports, this year MWCIA is pleased to announce that Carrier Data Quality Reports are also available online. The 2019 reports, along with 2017 and 2018 reports, may be accessed using MWCIA's Web Membership system.

MWCIA's Web Membership system allows insurance carriers and agents to manage their user accounts and provides access to a variety of MWCIA web products. For more information on Web Membership, please see the Web Membership user guide, available on our website, [Web Membership Login](#).

For more information on MWCIA's Carrier Data Quality Report, please see the document available on our website, [MWCIA CARRIER DATA QUALITY REPORTS: DATA RECEIVED OR DUE IN 2018](#) or contact Brandon Miller at 952-897-6406.

MCPAP: Audits and Submissions after April 1

The Supplemental Pages of the [Minnesota Basic Manual](#) contain a description of the Minnesota Contractors Premium Adjustment Program (MCPAP) as well as information and responsibilities of the insured and carriers to calculate the credit or to not apply the credit.

"The insured shall submit the required payroll and hours worked information to the Minnesota Workers' Compensation Insurers Association for calculation of any applicable credit. The carrier may audit the information submitted to verify that it is in accordance with the MCPAP rules. **If the carrier discovers an error, revised data must be resubmitted to the Minnesota Workers' Compensation Insurers Association for recalculation of the MCPAP credit. If the insured does not furnish records to verify the payrolls and hours worked submitted and used in the calculation of the credit, there shall be no credit applied to the policy"**

Please pay close attention to the underlined words in bold type above. We want to make it clear that it is the responsibility of the insured to submit payroll and hours worked documents to the MWCIA and that when a carrier wants to have a MCPAP credit recalculated the carrier needs to send a written request to MWCIA.

Contact Us:

<https://www.mwcia.org>
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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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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Last, but not least...

Just as a friendly reminder, the MCPAP deadline to turn in applications without a penalty is April 1st of each year. Any application turned in after April 1, will receive a .02 penalty.

Applications will only be accepted for insureds past April 1, if they are submitted within 90 days after the effective date of the policy. However, they are still subject to the .02 penalty.

We also have some great information pieces out on our website if you would like to learn more about MCPAP on your own time. There is the [Online Training for MCPAP](#) – Found in Online Training under the “Underwriting” section and the [MCPAP Brochure](#) found under the Learning Center.

Rumor Has It...

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

Accounting:

Member Assessments went out in February and if you haven't seen yours yet, please contact [MWCIA's Accounting Department](#) or you can call Leann at 952-897-6437.

Actuarial:

Please visit the new [MWCIA State of the Market webpage](#) where you will find an updated version of the 2018 State of the Market report.

Underwriting:

MWCIA teams up with the MN Department of Revenue, the MN Department of Employment and Economic Development, the MN Department of Labor and Industry and the United States Department of Labor to put on full day training seminars for new and existing business owners in MN. For upcoming classes please [click here](#) or cut and paste this link: <http://www.uimn.org/employers/help-and-support/educational-seminars/index.jsp> into your web browser. **You will need to scroll down the page to register for a class as seating is limited.**