

MWCIA QUARTERLY

The Official Quarterly Newsletter of
The Minnesota Workers' Compensation Insurers Association.

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—editor of MWCIA News via e-mail: newsletter@mwcia.org.



PRESIDENT'S MESSAGE

Brandon Miller
President MWCIA

I want to thank our staff for all of their great work supporting the industry and providing our services throughout the COVID-19 pandemic. As we emerge from these challenging times, I am excited to see co-workers back in the office as we have officially re-opened our offices effective June 1, 2021. After nearly 14 months, it's great to reconnect and have the opportunity to chat with people in person.

The Board has appointed a search committee to search for my replacement as I look forward to retirement next April. The search process is moving forward and progressing nicely. Look for more information in the coming months.

Finally, there has been some legislation introduced and folded into other bills awaiting final passage which will allow more flexibility for the MWCIA ratemaking process. After the bill passes, we will provide a good deal of detail on the impact of the legislation.

Have a great summer!

Brandon

WHAT'S IN OUR LATEST ISSUE:

**PG 2 - Elimination of
Hard Copy ERM-14s**

**PG 2 - Impact of COVID
- 19 on MN Workers'
Compensation**

**PG 3 - Assigned Risk
Application Hints**

**PG 3 - Updating Your
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ELIMINATION OF HARD COPY ERM-14S

Underwriting Department

Effective as of 1/1/2022: MWCIA will no longer accept hard copy ERM-14s.

MWCIA has issued circulars: [21-1786](#), [21-1781](#), and [20-1775](#); which can be found in the newsfeed section of our website that detail the change.

Access to the ERM-14 web application is available through MWCIA's Web Membership system. If you do not already have access to Web Membership, you may register for a Web Membership ERM-14 account.

For information on how to register and use the ERM-14 web application, please visit the [Online Training modules](#) located on the home page of our website.

We ask that you share this information with the appropriate staff to ensure that your personnel is aware of this change.



IMPACT OF COVID – 19 ON MN WORKERS' COMPENSATION

Andrea Everling
VP Actuarial Services

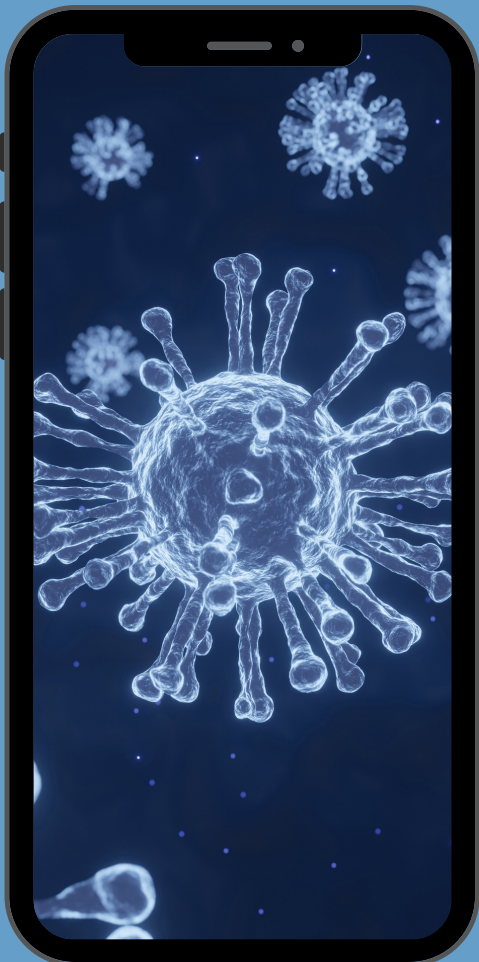
Have you ever heard of an indemnity-only claim? Medical-only claims are common, but quarantine requirements for COVID-19 may have contributed to the rise of atypical workers' compensation claims: claims only paying indemnity benefits.

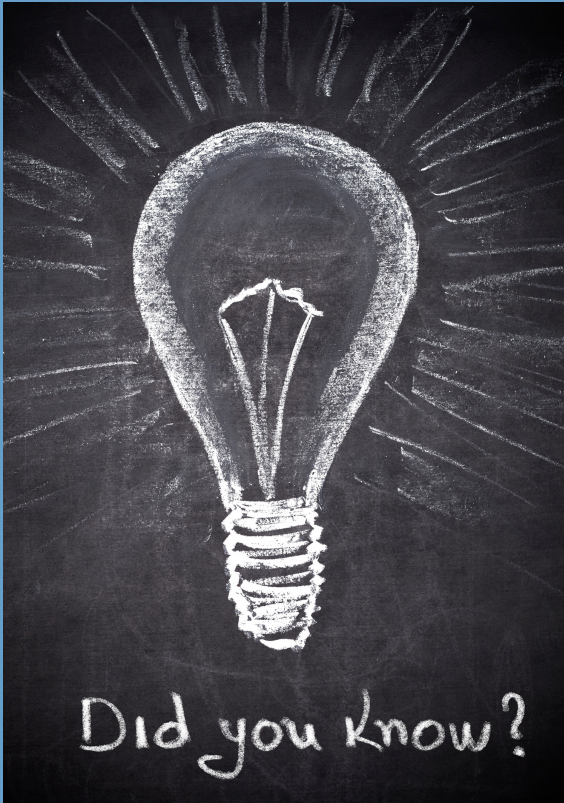
MWCIA actuarial staff dug into various data sources to gain insight on the pandemic's effect on the workers' compensation industry, detailed in the report: [COVID-19 and Privately-Insured Workers' Compensation in Minnesota.](#)

Highlights of this paper include:

- Breakouts of medical expenses between hospitalized and non-hospitalized claims.
- The average length of indemnity benefits by benefit type.
- Severity comparisons between open and closed claims.

...And more detail on indemnity-only claims.





UPDATING YOUR CONTACT INFORMATION:

Editor

We know mergers happen all the time in the insurance industry. When those mergers happen, contact information such as phone numbers, email addresses, and company names might change.

If you haven't received notices of circulars or newsletters, you may need to update your contact information.

If you are a carrier partner and need to update your information:

- See Instructions in the [Web Membership User Guide](#) as found on our website on the web membership landing page.
- Depending on your level of permissions, you may or may not be able to update certain items.

If you have an individual web membership login and are not an administrator, please follow these steps:

- Sign in to your account by clicking on "[Web Membership Click Here To Log In](#)" on our Homescreen and entering your credentials.
- In the menu on the left, choose "Manage Profile."
- Double-check your contact information, update as needed.
- Once all updates are finished, click "update profile."

If you need assistance beyond what the user guide can provide, or if you are a user that does NOT have a web membership account, please contact us at newsletter@mwcia.org and let us know that you need to update your contact information.

ASSIGNED RISK APPLICATION HINTS- Description of Business Operations

Editor

When entering an Assigned Risk application in the "description of operations"; Section IV, please make sure to fully describe in great detail what the employer/insured does.

If this section does not have enough detail, your classification code may be changed without notification when reviewed by underwriting, or we may ask for a better business description. The servicing carrier might also cancel the policy if a more detailed description is not received.

To assist with your classification questions, you can either visit our classification search on our website or call us.

Important Information
your **Need To Know** links:

[Circulars: Changes to MN Workers Compensation](#)

[Helpful Industry Links:](#)

[MN DLI, MN Dept of Commerce, MN Dept of Employment & Economic Development](#)

[Yearly Changes:](#)

[Split Point, Per Claim Accident Limitations, Min/Max Payrolls](#)

[Online Training: Experience Mods, ERM-14, & More](#)

CONTACT US

Phone: 952-897-1737

Underwriting: Option 1

Assigned Risk: Option 2

Actuarial: Option 3

Unit Statistical Reporting: Option 4

Policy Reporting: Option 5

Assistance/General: Option 0

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