

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

Jennifer Wolf - President MWCIA

It has been a busy start to 2023 at MWCIA!

We continue to serve the Minnesota workers' compensation community by maintaining resources and applications, data analysis, and ratemaking. In addition, we are making organizational changes to ensure MWCIA is positioned for quality, accurate, consistent, and timely service in the future.

We are proud to recognize the growth and talents of existing staff with promotions in several areas. In Operations, Tina Bender is now a Senior Underwriting Specialist, and Alex Zollar is an Underwriting Associate. Deanne Reese is now the Business Analyst Manager, and Tom Goodrich is a Business Analyst/Database Administrator in Information Technology. Additionally, we are excited to welcome Thomas Mueller as an Actuarial Data Analyst in the Actuarial Department.

Today's businesses and organizations are asked to respond and adapt more rapidly than ever before. To successfully navigate these changes, MWCIA is developing an always-learning culture. Staff have expanded access to learning programs to acquire and strengthen technical and soft skills. Investing in our people is important to our future success. We look forward to applying new skills and knowledge to our work with carriers, agents, and other stakeholders. Collectively, our efforts will advance MWCIA's vision of healthy and safe work in Minnesota.

WHAT'S IN OUR LATEST ISSUE:

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Retirement Sharon

PG 2 - Expanded Chat
Feature

PG 3 - Welcome to the
Team

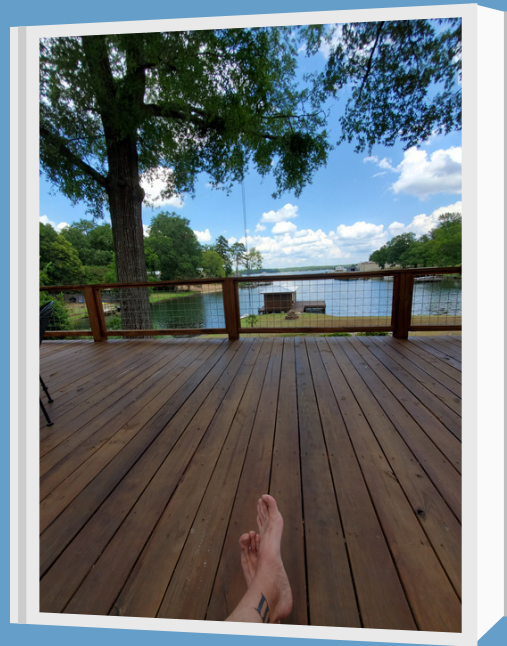
PG 3 - Coming Soon:
New look and feel to
circular letters

PG 4 - Combinable
Group ID vs. Coverage
Group ID

HAPPY RETIREMENT SHARON!

Andrea Everling - Vice President Actuarial Services

At the beginning of January, Sharon Bye retired from her Senior Actuarial/Statistical Specialist role. Sharon started her career with the Workers' Compensation Insurers Rating Association of Minnesota (WCIRAM) as a typist before joining Craig Anderson in the Actuarial Services department and becoming a financial data expert. Sharon helped the organization through many changes including the transition from WCIRAM to MWCIA, creation of the MCPAP, changes to the experience rating plan, and the recent pure premium base rate definition change. Sharon's contributions to MWCIA and her colleagues over her 41-year career are numerous. Join us in wishing Sharon a happy retirement filled with many quilting patterns, quality time with family, and no alarm clocks.



EXPANDED CHAT FEATURE

Newsletter Editor

The Minnesota Workers' Compensation Insurers Association (MWCIA) is excited to better serve carriers, agents, and the general public through an expanded chat feature available at www.mwcia.org. The online chat allows customers the ability to easily ask a question and receive a prompt response.

The MWCIA deployed the online chat feature during the third quarter of 2021 to respond to Underwriting inquiries. MWCIA is pleased to announce that we have now expanded our ability to respond to a variety of work comp related inquiries when utilizing the chat feature.

Worried that your question might be too involved for us to answer via a chat feature? No worries! We will confirm your contact information, and someone from our office will get back to you via phone or email.

If you prefer to give us a call, go ahead! Give us a ring at 952-897-1737, and we will gladly assist you via telephone. Prefer to write an email? No problem! Send an email to info@mwcia.org, underwriting@mwcia.org, or assignedrisk@mwcia.org, and we will respond via email.

As the end-user of MWCIA's products and services, we hope you will give it a try and that you will find it as useful as we do!

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Together
Everyone
Achieves
More

WELCOME TO THE TEAM!

Andrea Everling - Vice President Actuarial Services

At the beginning of March, MWCIA welcomed Thomas Mueller as the Actuarial Data Analyst in the Actuarial Services department. Thomas' experience in workers' compensation and growth mindset makes him a great fit for the position and MWCIA. Thomas is a former lacrosse player and coach. He's also a big hockey and football fan, cheering on the Wild and the Vikings!

Welcome Thomas! We are happy to have you with us.

ON APRIL 6TH: NEW LOOK AND FEEL TO CIRCULAR LETTERS

Newsletter Editor

The Minnesota Workers' Compensation Insurers Association (MWCIA) is excited to announce that as part of our continued efforts to serve our community better, we will be rolling out a new circular letter that will offer ease of use to our readers and members.

The new circular letter will have an updated look, including a button to click to view the circular.

It will also offer the ability for us to add videos and images if they pertain to the circular or for training purposes.

We will also be sending out a survey for our members to better understand your changing work environment and what we can do to better assist you.



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COMBINABLE GROUP ID VS. COVERAGE GROUP ID

Policy Reporting Department

Combinable (Combo) Group ID numbers and Coverage Group ID (*sometimes referred to as Coverage ID or AFN: Association File Number or Independent DCO Risk ID Number*) numbers are a frequent source of confusion.

The need for two "IDs" emanates from MWCIA's responsibility to collect, identify, and process policy data for each individual MN employer and calculate experience modification ratings for those MN employers who qualify.

To carry out these duties, MWCIA assigns two separate numbers to each individual employer in the state of MN, as directed by state law.

1-Coverage Group ID: This is the unique 7-digit number MWCIA assigns to an individual Employer's Workers' Compensation policy.

All of an employer's Workers' Compensation policies and policy transactions, including renewal policies, are cataloged by their Coverage Group ID. Consequently, there can be many Workers' Compensation policies within (under) the same employer's Coverage Group ID. This number may or may not have leading zeroes, but it must be seven digits.

2-Combinable (Combo) Group ID: This is the unique 9-digit number MWCIA assigns to the Coverage Group(s) with common majority ownership. This number may or may not be the same as the Coverage ID / Coverage Group ID number (with an added two leading zeroes) assigned to the employer. This number must have nine digits.

In the case of experience rating, the rules of experience rating state that MN employers (more than one) who share a common majority (more than 50%) ownership are combinable for experience rating purposes.

For examples of combinability, please use the links below to review the following sections in the two manuals:

[Minnesota Experience Rating Plan Manual: Users Guide Section F.](#)

[Minnesota Basic Manual: Rule 3 A. 5.](#)

Regarding Policy or USR reporting, if you don't know the Coverage Group ID number then, leave it blank, MWCIA will identify or assign the correct Coverage Group ID number.

Important Information
you **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

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[Underwriting: Option 1](#)

[Assigned Risk: Option 2](#)

[Actuarial: Option 3](#)

[Unit Statistical Reporting: Option 4](#)

[Policy Reporting: Option 5](#)

[Assistance/General: Option 0](#)

www.mwcia.org - Now with an expanded chat feature!