

COMBINABLE GROUP ID vs COVERAGE GROUP ID

Combinable (Combo) Group ID numbers and Coverage Group ID (*sometimes referred to as Coverage ID or AFN: Association File Number or Intrastate Number or Independent DCO Risk ID Number¹*) numbers are a frequent source of confusion.

The need for these “ID” numbers emanates from MWCIA’s responsibility to not only collect, identify, and process policy data for each individual MN employer, but also calculate experience modification ratings for those MN employers who qualify.

To carry out these duties, MWCIA assigns a Coverage Group ID and a Combinable Group ID 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 catalogued 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 must be 7-digits.

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

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

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.](#)

¹ In regards to 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.