



Minnesota Workers' Compensation  
Insurers Association, Inc.  
7701 France Avenue South ▪ Suite 450  
Minneapolis, MN 55435-3203

November 12, 2015

**ALL ASSOCIATION MEMBERS**

Circular Letter 15-1675

**RE: Implementation of a Carrier Hard Copy Experience Rate Sheet Handling Fee  
Effective July 1, 2016**

For several years, MWCIA has provided member carriers with various means of obtaining electronic experience rate sheets. Carriers can download experience rate sheets in bulk in PDF, WCRATING text, and WCRATING XML formats from the MWCIA website. Carriers can also arrange to receive experience rate sheets via secure FTP from CDX.

Electronic transmission is a more cost-effective and efficient option for MWCIA, and for most carriers, than hard copy transmission. In fact, many carriers have already elected to discontinue receiving hardcopy rate sheets in favor of receiving experience rate sheets electronically.

MWCIA will continue to support sending hard copy experience rate sheets to carriers who make a business decision to receive information in this manner. However, since a substantial number of Minnesota's carriers are now receiving experience rate sheets electronically, MWCIA will be implementing a fee for the handling of hard copy experience rate sheets for carriers commensurate with the costs and effort involved with that service.

At the October 15, 2015, Board of Directors' meeting, MWCIA's Board approved the implementation of a handling fee of \$5 per hard copy experience rate sheet sent to carriers. This fee will be billed quarterly and will apply to all hard copy experience rate sheets sent to carriers on or after July 1, 2016. To allow carriers to gauge the potential impact of this change, MWCIA will send carriers a sample bill and a listing of the hard copy rate sheets they received during the first quarter of 2016. This listing will be sent during the first week of April, 2016.

If your company would like to learn more about receiving experience rate sheets electronically, or if you have any questions regarding this circular letter, please contact our Data Quality Department staff at 952.897.1737 (Option 4) or via email at [unitstat@mwcia.org](mailto:unitstat@mwcia.org).

## **MWCIA**

### **Electronic Experience Modifications (Rate Sheets) For Carriers**

If your company is interested in receiving experience modifications (rate sheets) electronically, first contact our Data Quality Department staff at 952.897.1737 (Option 4), or, via email at [unitstat@mwcia.org](mailto:unitstat@mwcia.org).

There are several ways for carriers to obtain electronic experience rate sheets through the MWCIA. This information is available both in PDF format and WCIO Experience Modification/Merit Adjustment Electronic Rating Specifications (WCRATING) format. The WCRATING record layout specifications are available on the WCIO website at [www.wcio.org](http://www.wcio.org).

#### **1. MWCIA Experience Mod History Product**

Experience rate sheets can be viewed and downloaded in several formats via the MWCIA Experience Mod History product, available on the MWCIA website, [www.mwcia.org](http://www.mwcia.org).

Using Experience Mod History, carriers can search, view and download multiple rate sheets in PDF format, WCIO WCRATING Text, or XML file formats.

Access to Experience Mod History is provided through MWCIA's Web Membership system. To learn more about Web Membership or the Experience Mod History product, please see the User Guides, which are available at <http://www.mwcia.org/WebMembership/Login.aspx>.

#### **2. Compensation Data Exchange (CDX) – WCRATING Files**

The MWCIA is able to send electronic WCRATING text files to the carrier via CDX. The electronic WCRATING files sent to CDX contain all ratings that MWCIA would have printed and mailed to the carrier, including revised, contingent, and withdrawn ratings. WCRATING files will also include employers who do not qualify for experience ratings (DNQ) and employers with no current coverage (NCC).

Experience ratings are calculated each business day, and sent approximately 2 business days after calculation, so carriers may receive a WCRATING file each business day. All ratings for a given day for a carrier group will be included in a single daily file for the carrier group. Files are not transferred on holidays and weekends, so multiple files may be transferred following those days. The files are named using a standard file-naming convention.

For example, R22\_XXXXX.D14232V01 represents the following:

- **R**(rating)
- **22** (bureau state code -22 for MN)
- **\_** (underscore)
- **XXXXX** (group code)
- **.** (period)

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**Electronic Experience Modifications (Rate Sheets) For Carriers**

- **D**(date)
- **14232** (Julian file created date)
- **V**(version)
- **01** (sequence number - starts with 01 and will be incremented with each additional file created on the same date.)

To receive these WCRATING files via CDX, the carrier is required to have a CDX account. To register for a CDX account, go to [www.accct.org](http://www.accct.org) for an application.

Once registered, the carrier's primary administrator for CDX will have to set up the WCRATING product and file locations accordingly in CDX. For more information, please see the CDX User Guide, which is available (along with CDX training and support) at [www.accct.org](http://www.accct.org).

When the CDX account setup is complete, and ready to receive electronic WCRATING files, contact the MWCIA as noted below.

Debbie Peterson  
952-897-6439

[Debbie.peterson@mwcia.org](mailto:Debbie.peterson@mwcia.org)

Once a carrier is set up and successfully receiving electronic files via CDX, hard copy rate sheets may be discontinued.

**3. Compensation Data Exchange (CDX) – Experience Rating Worksheet Lookup**

CDX also offers a product which provides access to rate sheets– Experience Rating Worksheet Lookup (EXR). Using EXR, carriers have the ability to search for, view, save and print their own rate sheets. The carrier can also export their entire search results (which display basic rating information) to a CSV file.

For additional information, please see the CDX User Guide, available at [www.accct.org](http://www.accct.org).