

## How to Obtain Minnesota Experience and Merit Rating Information

Products	Who Can Use	How to Access	What Information is Available	For More Information
<b>Employer Lookup</b>	<ul style="list-style-type: none"> <li>Anyone</li> </ul>	Access Employer Lookup product on MWCIA website.	<ul style="list-style-type: none"> <li>Search for employer by name, street, zip, combo ID.</li> <li>View all experience rating history, including Minnesota Contractors Premium Adjustment Program (MCPAP) factor, primary insured name and any additional names, primary insured address and any additional addresses.</li> </ul>	<a href="https://www.mwcia.org/Exp-Rating">https://www.mwcia.org/Exp-Rating</a> <a href="https://www.mwcia.org/ExpMod/Employer/Search.aspx">https://www.mwcia.org/ExpMod/Employer/Search.aspx</a>
<b>Merit Rating History</b>	<ul style="list-style-type: none"> <li>Anyone</li> </ul>	Access Merit Rating History on MWCIA website.	<ul style="list-style-type: none"> <li>Search for employer by name, zip, coverage ID.</li> <li>View all merit rating history, including primary insured name and address.</li> </ul>	<a href="https://www.mwcia.org/OnlineServices/ARMeritEmployerLookup.aspx">https://www.mwcia.org/OnlineServices/ARMeritEmployerLookup.aspx</a>
<b>Experience Mod History</b>	<ul style="list-style-type: none"> <li>MWCIA Member Carriers with a Web Membership account</li> <li>Agents with a Web Membership account</li> </ul>	Log in to Web Membership and select Experience Mod History.	<ul style="list-style-type: none"> <li>Search for employer by name, combo ID, coverage ID, zip or effective date. Carriers can also search by carrier, policy number, policy effective date, notification date or new/revised ratings.</li> <li>View all experience rating history (including MCPAP factor), primary insured name and additional names, primary insured address and additional addresses.</li> <li>Download up to five years of ratesheet PDFs including MCPAP factor. Carriers can also download in Workers Compensation Insurance Organization (WCIO) WCRATING format.</li> <li>Carriers can choose to receive email notifications when new or revised ratings are available.</li> </ul>	<a href="https://www.mwcia.org/Exp-Rating">https://www.mwcia.org/Exp-Rating</a> <a href="https://www.mwcia.org/ExpMod/Document/Experience_Mod_History_User_Guide.pdf">https://www.mwcia.org/ExpMod/Document/Experience_Mod_History_User_Guide.pdf</a>
<b>WCUNDERWRITING Web Service</b>	<ul style="list-style-type: none"> <li>MWCIA Member Carriers with a Web Membership account</li> </ul>	Carrier developed system-to-system connection with MWCIA web service.	<ul style="list-style-type: none"> <li>Provides up to five years of rating history for a coverage ID/FEIN, including merit ratings and MCPAP, current insured name(s), current insured address(es).</li> <li>Response is returned in WCIO WCUNDERWRITING XML format.</li> </ul>	<a href="https://www.mwcia.org/WebMembership/Files/WCUNDERWRITING_Web_Service_Implementation_Guide.pdf">https://www.mwcia.org/WebMembership/Files/WCUNDERWRITING_Web_Service_Implementation_Guide.pdf</a>
<b>CDX (Compensation Data Exchange) Experience Rating Worksheets (EXR)</b>	<ul style="list-style-type: none"> <li>Carriers with a CDX account and appropriate permissions</li> </ul>	Log in to CDX and access EXR product.	<ul style="list-style-type: none"> <li>Search for worksheets by DCO, rating issue date, rating effective date, policy effective date, carrier, file number, policy number, employer name or rating type.</li> <li>View, print and/or save one or multiple rating worksheets.</li> </ul>	<a href="https://www.cdxworkcomp.org/">https://www.cdxworkcomp.org/</a> <a href="https://www.cdxworkcomp.org/CDX/Home/CBT">https://www.cdxworkcomp.org/CDX/Home/CBT</a>
<b>WCRATING Files Via CDX</b>	<ul style="list-style-type: none"> <li>Carriers with a CDX account and appropriate permissions</li> </ul>	Log in to CDX and set up WCRATING product and file locations as needed. Contact MWCIA to begin.	<ul style="list-style-type: none"> <li>Receive WCRATING files with all ratings (including MCPAP factors and merit ratings) calculated on a given day for the carrier. File creation depends on carrier rating activity.</li> <li>MWCIA sends WCRATING files to CDX two days after ratings are calculated.</li> </ul>	<a href="https://www.cdxworkcomp.org/">https://www.cdxworkcomp.org/</a> <a href="https://www.cdxworkcomp.org/CDX/Home/CBT">https://www.cdxworkcomp.org/CDX/Home/CBT</a>

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<b>Hardcopy Experience Ratesheets via US Mail</b>	<ul style="list-style-type: none"> <li>▪ Carriers (who have not opted out of receiving hardcopy ratesheets)</li> <li>▪ Employers</li> </ul>	Hardcopy ratesheets are mailed via US Mail.	<ul style="list-style-type: none"> <li>▪ Hardcopy ratesheets are mailed upon calculation to employers and carriers. Carriers may opt out of receiving hardcopy ratesheets.</li> <li>▪ A \$5 fee per ratesheet is charged to carriers who have not opted out.</li> </ul>	<a href="https://www.mwcia.org/Exp-Rating">https://www.mwcia.org/Exp-Rating</a>
<b>ARROW Average Experience Modification</b>	<ul style="list-style-type: none"> <li>▪ Anyone (Statewide data only)</li> <li>▪ MWCIA Member Carriers with a Web Membership account (Statewide and carrier specific data)</li> </ul>	Access ARROW on MWCIA website or log in to Web Membership and select ARROW.	<ul style="list-style-type: none"> <li>▪ Query average experience modification data for the three most recent completed experience rating years.</li> <li>▪ Data can be further grouped by industry group, premium range and region within the state of Minnesota.</li> <li>▪ Query results are available in two downloadable forms of output: PDF and CSV (Comma Separated Value).</li> </ul>	<a href="https://www.mwcia.org/Pages/ARROW">https://www.mwcia.org/Pages/ARROW</a>