#### How to complete an Exposure Adjustment Report for an Insurer Member



1 Navigate to https://www.wcra.biz/ 2 Click "Portal Login" ar (October 24 11am-12pm) R Portal Login Q **WCRA** Contact Us WORKERS' COMPENSATION REINSURANCE ASSOCIATION ut Us V Minnesota's **Trusted Reinsurer** EXPERIENCED | RESPONSIVE | COLLABORATIVE Portal Access 12 Calculators

**3** Enter your email address and password, then click send authentication.

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Send A	uthentication
Request Access	Forgot your passwi

**4** Enter the authentication code sent to you via email, then click Login.

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Email *	
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Enter the authentication code	from your email *
3 5	
	Login
	Forset your parswer

From the home screen, click "Policy Data Reporting" then "Exposure Adjustment".

WCRA Portal		<u>Calculators</u> PowerUser ~
Home Claims ~ Policy Data Reporting ^ Reports ~	User Management 🗸	
Hello, Pow Exposure Adjustment Welcome to the WCRA Portal. Your trusted site for claim management and WC This portal allows you to submit and manage claims,	CRA data reporting. run reports, and complete required data requests.	
ଡ	<b>2</b>	$\bigcirc$
Training	User Management	Contact Us
Resources are available to help guide you through using the portal.	You can request new user access or changes for existing users.	If you need assistance, please contact us.
View Training Materials	View User Management	Contact Us
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Home Claims	Policy Data Reporting      Reports	User Management 🗸	
-	A 11		
Exposure	Adjustment		
Member			
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**7** You can reassign a report to another registered user by clicking the reassign link.

WCRA Portal				<u>Calculators</u> PowerUser V
Home Claims V Policy	Data Reporting V Reports V User	Management 🗸		
Exposure Adju	istment			
Member				
		* ~		
Policy Year	Status	Assigned To	Filter	Reset
Member Name 🗢	Policy Year 🗘 Due Date 🗘	Status \$ Assigned To \$	Submitted Date / Time 🗘	
Company	2023 08/15/2024 Past Due	Not Started Reassign		Start Report
1 to 1 of 1 items				
© WCRA 2024   All Rights Reser	ved   Legal Disclaimer   Privacy	Terms of Use FAQs	Contact Us	

4

8 Use the dropdown in the reassignment pop-up to select the user to assign to, the click "Assign Task" to complete the reassignment. If the user is not in the list, Go to User Management in the header to invite a new user.

Assign lask	
Assign a user who will be responsible for completing this task	
Assign To:	
Power User	~
Oon't see the person you are looking for?	
o invite additional users go to User Management and select	Add New User.
Cancel	Assign Task



10 On the first screen, you can download the instructions and access reference materials. Click "Get Started" to begin reporting.

Exposure Adjustment >	
Exposure Adjustment Reporting	Company 2023
Annually the WCRA estimates each member's exposure for the coming year and calculates an annual premium based on the member's historical premium data. Once the policy year has expired (12/31), the WCRA obtains actual earned premium data for the most recent year and adjusts each member's premium to reflect actual exposure. The WCRA electronic reporting site has been designed to assist members with reporting calendar year earned premium information to the WCRA. The WCRA financial Call is used to verify the exposure data reported to the WCRA by reconciling the reported premium from a member's NAIC annual statement and the premium reported by the member on their Minnesota Workers' Compensation Insurer Association (MWCIA) annual financial call. The reconciled data is then used to calculate the member stual reinsurance premium. Please note premium for the Minnesota Special Compensation Fund Assessment should not be included in this call. For additional information please review the Minnesota Department of Commerce Administrative Bulletin 2015-1.	Resources Overview & Instructions Data Definitions Reference Links Minnesota Department of Commerce Administrative Bulletin 2015-1 Still have questions?
If you do not perform Exposure Adjustment reporting for this Member, click here.	For additional questions about Exposure Adjustment Reporting <u>contact WCRA</u> .

11 On the Reporting Questions step, answer the first question. Based on your response, either additional questions will display or you can select continue.

WCRA Portal			<u>Calculators</u> PowerUser ~
<u>Home</u> Claims × Policy Data Reporting × Repor	rts ∨ User Managemen	t∽	
Exposure Adjustment >			
Reporting Questions Poli	cy Data Reporting	Excess Workers Comp	Review
<b>Reporting Questions</b>			2024
Did this company write Workers' Compensatio Compensation premium written in prior years'	n Insurance in Minne ?	sota in 2024 or make adjustme	nts to Minnesota Workers'
← Back to Instructions Save and Exit			Continue
© WCRA 2025   All Rights Reserved   Legal Disclaimer	Privacy Terms o	f Use   FAQs   Contact Us	
© WCRA 2025   All Rights Reserved   <u>Legal Disclaimer</u>	<u>Privacy</u>   Terms o	<u>FUse   FAQs   Contact Us</u>	

# **12** If you answered yes to the first question, you are required to answer the second and third questions

Year       Year Year Year Year Year Year Year Year				<u>Calculators</u>	PowerUser 🗸
Reporting Questions       Policy Data Reporting       Excess Workers Comp       Review         Apporting Questions       Review       Review       Review         Apporting Questions       Review       Review       Review       Review         Apporting Questions       Review       Review </td <td><u>Home</u> Claims ∨ Policy Data Reporting ∨</td> <td>Reports 🗸 User Managemen</td> <td>t v</td> <td></td> <td></td>	<u>Home</u> Claims ∨ Policy Data Reporting ∨	Reports 🗸 User Managemen	t v		
Reporting Questions Review <b>Construction Construction Construction</b> <	Exposure Adjustment >				
Reporting Questions       202         Id this company write Workers' Compensation Insurance in Minnesota in 2024 or make adjustments to Minnesota Workers' Compensation premium written in prior years?       100         Image: Image	Reporting Questions	Policy Data Reporting	Excess Workers Comp	Review	
Did this company write Workers' Compensation Insurance in Minnesota in 2024 or make adjustments to Minnesota Workers' Compensation premium written in prior years?   Image: Imam	Reporting Questions				2024
During calendar year 2024, did this company write large deductible business in Minnesota?         Ves       No         Did this company write large deductible policies on Minnesota exposure having a deductible amount greater than this member's 2024 WCRA retention of \$500,000?         Ves       No	Did this company write Workers' Compen Compensation premium written in prior y Yes No	sation Insurance in Minne ears?	isota in 2024 or make adjustme	nts to Minnesota Workers'	
Did this company write large deductible policies on Minnesota exposure having a deductible amount greater than this member's 2024 WCRA retention of \$500,000?	During calendar year 2024, did this comp	bany write large deductib	le business in Minnesota?		
	Did this company write large deductible p 2024 WCRA retention of \$500,000?	policies on Minnesota expo	osure having a deductible amou	nt greater than this memb	er's
← Back to Instructions Save and Exit Continue	← Back to Instructions Save and Exit				Continue

**13** If you answer yes to question 3 you are required to provide documentation. Documents can be uploaded by dragging the document into the "Attach additional Supporting Documents" box or selecting a file using the "browse to upload" link.

Yes No			
uring calendar year 2023, did Yes No	this company write large deductible business in Minnesota?		
id this company write large de 023 WCRA retention of \$500	ductible policies on Minnesota exposure having a deductible ar 000?	nount greater than this member's	
Yes No			
Yes No Upload the endorsement page(s) for all poli here. File Name	cles having a deductible amount greater than this member's 2023 WCRA retention of \$500,000. Uploaded By	If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time	
Yes         No           Upload the endorsement page(s) for all polithere.         File Name           File Name         Attach additional Supporting Documents           Orop a file here or browse to upload         Drop a file here or browse to upload	cles having a deductible amount greater than this member's 2023 WCRA retention of \$500,000. Uploaded By	If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time	
Yes         No           Upload the endorsement page(s) for all polithere.         Display the second s	cles having a deductible amount greater than this member's 2023 WCRA retention of \$500,000. Uploaded By	If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time Continue	

## **14** After you have answered the qualification questions, and uploaded the documentation if required, click "Continue" to proceed to Policy Data Reporting

During calendar year 2023, did this comp	ny write large deductible business in Minnesota?		
Yes No			
Did this company write large deductible p	licies on Minnesota exposure having a deductible	amount greater than this member's	
2022 WCDA retention of \$500 0002	and a second exposure naving a deductible	and an area area and an	
LUES WERA retention of \$500,000?			
EUES WCRA retention or \$500,000?			
Yes No			
Yes No			
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Yes         No           Upload the endorsement page(s) for all policies having a dei here.	uctible amount greater than this member's 2023 WCRA retention of \$500,	000. If you do not have the endorsement page(s), <u>click</u>	
Yes         No           Upload the endorsement page(s) for all policies having a der here.           File Name	uctible amount greater than this member's 2023 WCRA retention of \$500, Uploaded By	000. If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time	
Ves     No       Upload the endorsement page(s) for all policies having a deplace.       File Name	uctible amount greater than this member's 2023 WCRA retention of 5500, Uploaded By PowerUser	000. If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time 17 Oct 2024 12:03 ×	
Yes     No       Upload the endorsement page(s) for all policies having a der here.       File Name       Attach additional Supporting Documents	uctible amount greater than this member's 2023 WCRA retention of \$500, Uploaded By PowerUser	000. If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time 17 Oct 2024 12:03 ×	
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Yes       No         Upload the endorsement page(s) for all policies having a departer.         File Name         Attach additional Supporting Documents         Orop a file here or browse to upload	uctible amount greater than this member's 2023 WCRA retention of \$500, Uploaded By PowerUser	000. If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time 17 Oct 2024 12:03	
Yes       No         Upload the endorsement page(s) for all policies having a departer.         File Name         Attach additional Supporting Documents         Drop a file here or browse to upload	uctible amount greater than this member's 2023 WCRA retention of \$500, Uploaded By PowerUser	000. If you do not have the endorsement page(s), <u>click</u> Uploaded Date/Time 17 Oct 2024 12:03 ×	

**15 IMPORTANT**: On the Policy Data Reporting step, read the instructions. Additional instructions for each line can be displayed by hovering over the tooltip icon.

Reporting Questions       Policy Data Reporting       Excess Workers Comp       Review         POLICY Data Reporting       2024         Provide the same as they appear in your financials (if your system or financials show a value as a credit, DO NOT reverse the sign on the Call), the system calculated values on line item numbers are required to report both regular and large deductible financial call data in the fields below.         A, and 6 will calculate the reporting values based on the reversal adjustments that are needed. Members are required to report both regular and large deductible financial call data in the fields below.         remium reported in Minnesota for Foreign Voluntary Compensation should be included in all premium types, Net Earned Premium. Standard Earned Premium and DSR Level Premium.         remium generated from the Audit Noncompliance charge should be included in Direct Written Premium and Net Earned Premium. The premium should be removed prior to Standard Earned Premium under line.         • Other Adjustments.         additional instructions for each line item are located in the tool tip after each numbered item.         • Direct written premium at company rate level per the NAIC 2024 Annual Statement.         • Luearned premium reserve as reported on NAIC 2024 Annual Statement.         • Di. Unearned premium reserve as reported on NAIC 2024 Annual Statement.         • Larned premium for federal workers' comp coverages.         • Larned premium endered tom Unblied (EBUB).       50	Excess Workers Comp	Review
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e. Other Adjustments.         ukditional instructions for each line item are located in the tool tip after each numbered item.         1 - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses.         1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement.         1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.         1c. Earned premium for federal workers' comp coverages.         1d. Earned premium earned but unbilled (EBUB).	nium and Net Earned Premium. The premium should be ren	noved prior to Standard Earned Premium under line
dditional instructions for each line item are located in the tool tip after each numbered item.  1 - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses.  1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement.  1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.  1c. Earned premium for federal workers' comp coverages.  1d. Earned premium earned but unbilled (EBUB).  50  50  50  50  50  50  50  50  50  5		
1 - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses.       Lines 1., 1a., and 1b., values found on the NAIC Annual Statement, Exhibit of premium and losses.         1 - Direct written premium reserve as reported on the NAIC 2023 Annual Statement.       So         1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement.       So         1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.       So         1c. Earned premium for federal workers' comp coverages.       So         1d. Earned premium earned but unbilled (EBUB).       So		
1 - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses.       the NAIC Annual Statement, Exhibit of premium and losses.         1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement.       \$0         1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.       \$0         1c. Earned premium for federal workers' comp coverages.       \$0         1d. Earned premium earned but unbilled (EBUB).       \$0	Lines 1., 1a., and 1b., values f	ound on
1 - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses.       14). The values are typically presented as a positive annual and about be entered as a positive annual statement.       50         1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.       \$0       \$0         1c. Earned premium for federal workers' comp coverages.       \$0       \$0         1d. Earned premium earned but unbilled (EBUB).       \$0	the NAIC Annual Statement, I Premiums and Losses (Statute	Exhibit of ory Page
1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement.     \$0       1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.     \$0       1c. Earned premium for federal workers' comp coverages.     \$0       1d. Earned premium earned but unbilled (EBUB).     \$0	14). The values are typically p	presented as \$0
14. Onearned premium reserve as reported on NAIC 2023 Annual Statement.       50         1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.       50         1c. Earned premium for federal workers' comp coverages.       50         1d. Earned premium earned but unbilled (EBUB).       50	as a positive on the financial	call.
1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement.       \$0         1c. Earned premium for federal workers' comp coverages.       \$0         1d. Earned premium earned but unbilled (EBUB).       \$0		\$0
1c. Earned premium for federal workers' comp coverages.     \$0       1d. Earned premium earned but unbilled (EBUB).     \$0		\$0
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1d. Earned premium earned but unbilled (EBUB). Ø \$0		
1d. Earned premium earned but unbilled (EBUB). $^{igodoldoldoldoldoldoldoldoldoldoldoldoldol$		ow a value as a credit, DO NOT reverse the sign on the Cali), Wembers are required to report both regular and large ded um types, Net Earned Premium, Standard Earned Premium nium and Net Earned Premium. The premium should be ren the NAIC Annual Statement, Premiums and Losses (Statu of premium and losses. of premium and losses.

10

16	Fill in the data for all items in section 1 through 6.		
	WCRA Portal	Calculators PowerUser	Î
	<u>Home</u> Claims v Policy Data Reporting v Reports v User Management v		
	Exposure Adjustment >		
	Reporting Questions Policy Data Reporting Excess Workers Comp	Review	
	Policy Data Reporting	20	24
	Please review the instructions before inputting data for the Call. Values should be reported the same as they appear in your financials (if your system or financials show a value as a credit, DO NOT reverse the sign on th 2, 3, 4, and 6 will calculate the reporting values based on the reversal adjustments that are needed. Members are required to report both regular and la Premium reported in Minnesota for Foreign Voluntary Compensation should be included in all premium types, Net Earned Premium, Standard Earned Pr Premium generated from the Audit Noncompliance charge should be included in Direct Written Premium and Net Earned Premium. The premium should 2e. Other Adjustments. Additional instructions for each line item are located in the tool tip after each numbered item.	re Call), the system calculated values on line item numl rge deductible financial call data in the fields below. emium and DSR Level Premium. d be removed prior to Standard Earned Premium under	bers
	$1$ - Direct written premium at company rate level per the NAIC 2024 Annual Statement, exhibit of premium and losses. $ar{\mathbb{O}}$	\$0	
	1a. Unearned premium reserve as reported on the NAIC 2023 Annual Statement. ${ar O}$	\$0	
	1b. Unearned premium reserve as reported on NAIC 2024 Annual Statement. ${m \odot}$	\$0	ĵ
	1c. Earned premium for federal workers' comp coverages. $\odot$	\$0	
	1d. Earned premium earned but unbilled (EBUB). $ar{\Im}$	\$0	Ĵ
	1e. Earned premium for excess policies. ${f O}$	\$0	
	1f. Earned premium for TRIA and/or DTEC. $\textcircled{0}$	\$0	
	1g. Earned premium for other adjustments. ${ar O}$	\$0	

### **17** Some questions may require and explanation to be entered into the comment box.

emium reported in Minnesota for Foreign Voluntary Compensation should be included in all premium types, Net Earned Premium, Standard Earned I	Premium and DSR Level Premium.					
nium generated from the Audit Noncompliance charge should be included in Direct Written Premium and Net Earned Premium. The premium should be removed prior to Standard Earned Premium unde Other Adjustments.						
ditional instructions for each line item are located in the tool tip after each numbered item.						
$1$ - Direct written premium at company rate level per the NAIC 2023 Annual Statement, exhibit of premium and losses. $^{ m O}$						
1a. Add unearned premium reserve as reported on the NAIC 2022 Annual Statement. $^{\textcircled{0}}$						
1b. Less unearned premium reserve as reported on NAIC 2023 Annual Statement. $\textcircled{O}$						
1c. Less earned premium for federal workers' comp coverages. $\odot$						
1d. Less earned premium earned but unbilled (EBUB). $\overline{\mathbb{O}}$						
1e. Less earned premium for excess policies, $\ensuremath{\mathfrak{O}}$						
1f. Less earned premium for TRIA and/or DTEC. $^{\odot}$						

1g. Less earned premium for other adjustments. 0

Please provide an explanation (required) \*

Enter an description of earned premium for other adjustments

20,000

### **18** After all section are complete, click the "Continue" button to proceed to the Excess Work Comp step.

*Note: If the "Continue" button is disabled, not all required information has been completed.* 

2e. Other adjustments (audit non-compliance premium, waiver of subrogation, short rate penalty, workplace related credits, etc.) $\odot$	\$0	
3. The system calculated sum of the data provided above, it should equal standard earned premium at company level per the 2024 MWCIA policy year financial call (Line Z Calendar 2024). $^{\odot}$	\$10,000,000	
3a. Value of company loss cost multiplier. ${f O}$	\$0	
3b. Value of expense constants.	\$0	
3c. Value of minimum premium. <sup>(1)</sup>	\$0	
3d. Sum of the MCPAP credit (Value is typically negative).	\$0	
Be. Insurer Lost Cost Multiplier for calendar year 2024. $m arphi$	3.33	
4. Equals standard earned at MWCIA designated statistical reporting (DSR) level per the 2024 MWCIA policy year financial call (Column 1, line Z).	\$10,000,000	
5. Less the Employer's Liability Increased Limits coverage premium value (if included in line 4). $^{\odot}$	\$0	
6 Equiple 2024 W/DA Standard Execute Security ()		
	\$10,000,000	
← Back to Reporting Questions Save and Exit	Continue	

**19** On the Excess Work Comp step, answer the question.



**20** If you answered yes to the question, click "Add Policy" to enter the policy data.

Note: If you have more the 15 excess policies to report, contact Policy Service.

	Policy Data Reporting	Excess Workers Comp	Review
Excess Workers Cor	np		202
During calendar year 2024, did this lines 17.3 or 34.1 on Statutory page :	company write or assume excess 14 of the NAIC Annual Statement	workers' compensation insurar )?	ce in Minnesota (reported under
Yes No			
You have not added any excess workers' compensation	policies		
If you have more than 15 excess policies to	report, please contact our Policy Servic	es team at <u>PolicyServices@wcra.biz</u> .	
Add Policy			

21 After clicking "Add Policy" you will see a pop-up. Complete all required policy data fields. If you want add supporting documents, click the toggle, and upload files using the Attach additional documents upload box. Additionally, you can provide comments.

After all required policy data is entered, click the "Save Policy" button.

Repeat "Add Policy" until all excess policies have been entered.

	Policyholder Name *	Policy Number *	
.~			
	Effective Date *	Expiration Date *	
an	Ē	ē	
	Excess Policy Retention Limit *	Self Insurance Termination Date	ł
m		mm/dd/yyyy	i
n pc	Attach additional documents	ie to upload	
o re	rile Name		<u>a.</u>
	Comment	PowerUser ^	11

**22** Excess policy data that has been entered can be edited or deleted using the edit and delete links.

xcess Workers C	omp	Company
		2023
During calendar year 2023, did ines 17.3 or 34.1 on Statutory pa	this company write or assume excess workers' compensation insu age 14 of the NAIC Annual Statement)?	urance in Minnesota (reported under
volicyholder Name volicyholder Number	Company WC123456	Edit Delete
olicy Effective Date	01/01/2023 at 12:00 AM	
Policy End Date	12/31/2023 at 12:00 AM	
xcess Policy Retention Limit	······································	
ermination Date	N/A	
omments		
upporting documents	<u></u>	
f you have more than 15 excess polici Add Policy	es to report, please contact our Policy Services team at <u>PolicyServices@wcra</u>	.biz.
tack to Policy Data Reporting <u>Save and Exit</u>		Continue
	Land Dischimer I Drivery I Terms of Lice I EAOs I Contact Us	
The second secon	I I ANTACT I I ANTACTIC	

**23** After all excess policies have been entered, click "Continue" to proceed to the review step.

ines 17.3 or 34.1 on Statutory p	age 14 of the NAIC Annual Statement)?	
olicyholder Name olicyHolder Number olicy Effective Date olicy End Date xcess Policy Retention Limit ermination Date omments upporting documents	npany WC123456 01/01/2023 at 12:00 AM 12/31/2023 at 12:00 AM 30:00 N/A	Edit Delete
f you have more than 15 excess polic	ies to report, please contact our Policy Services team at <u>PolicyServices@wcra</u>	a.biz.

#### In the review step, on the comments screen, you can add comments or upload supporting documents that will assist with the review.

Exposure Adjustment			_		_
Reporting Qu	lestions	Policy Data Reporting	Excess Workers Comp	Review	
Deview					
Review					2024
Comments & Supporting	Common		Designation		
Documents	Commer	its a Supporting	Documents		
Review & Submit	Would you like to inclu		to this submission? (optional)		
Review & Submit	Would you like to inclu	nts & Supporting Ide any additonal notes or comments related	to this submission? (optional)		
<u>koxuments</u> Review & Submit	Would you like to inclu	Its & Supporting	to this submission? (optional)		
Accounters	Would you like to inclu Comments (option		to this submission? (optional)		
Accountents Review & Submit	Would you like to inclu	It's a Supporting de any additonal notes or comments related hal) add any supporting documents to this submi	to this submission? (optional)		h
kosumens Review & Submit	Would you like to inclu Comments (option	It's a Supporting ide any additonal notes or comments related hal) add any supporting documents to this submit to here or browse to upload	to this submission? (optional)		6
kosumens Review & Submit	Would you like to inclu	It's a Supporting ide any additional notes or comments related hal) add any supporting documents to this submit there or browse to upload	to this submission? (optional)		6

25 On the Review screen, use the "Download Report" link to download a copy of the report.

If changes to any of the data is needed, use the "Change Responses" links. This will return you to the associated step where you can correct the data.

Exposure Adjustment >					
Reporting	Questions	Policy Data Reporting	Excess Workers Comp	Review	
Poviow					
Review					2024
Comments & Supporting Documents	Review 8	Submit			
Review & Submit	Please review the summ	nary below. Click submit to complete the repor	t.		Download Report
		Workers' C Exposu	Compensation Reinsurance Association (WCRA) re Adjustment for Insurers Summary Report		
	Policy Year: 2024 Member: Policy Number: Coverage Dates: 01,	-2024 /01/2024 to 01/01/2025			
		Premium Audit Contact		Submitted By Contact	
		Name: Job Title Compan		Not Submitted	

After you have reviewed the summary report and corrected any errors, click "Submit" to finalize the report.

	5 - If premiums for Employer's Liabili value.	ity Increased Limits coverage are included in line 4., please provide the premium	
	6 - WCRA standard earned premium	exposure for 2023.	
		Excess Workers Comp	Change Responses
	During calendar year 2023 did this comp Statutory page 14 of the NAIC Annual Sta	any write or assume excess workers' compensation insurance in Minnesota (reported under lines 17.3 or 3 atement)?	4.1 on Yes
	Policyholder Name Policyholder Number Policy Entotwe Date Policy End Date Excess Policy Retention Limit Termination Date	any W(2123456 01/01/2023 at 12:00 AM 12/31/2023 at 12:00 AM 0,000 00 N/A	
	Supporting documents	X	
		Comments & Supporting Documents	Change Responses
	Comments (optional)		
	← Back to Comments & Supporting Docume	ents <u>Save and Exit</u>	Submit
© WCRA 2024	All Rights Reserved Legal Disclaimer	Privacy   Terms of Use   FAQs   Contact Us	

**27** After the report has been successfully submitted, you will see a confirmation pop-up. Click "Continue" to return to the list screen.



**28** The report you submitted will be processed. While processing, you will see a status of "Processing"

		× ×			
olicy Year	Status		Assigned To		
All	✓ All (6)	~	All	~	Filter <u>Reset</u>
Member Name 🗘	Policy Year 🗘	Due Date 🗘	Status ‡	Assigned To 🗘	Submitted Date / Time 🗘
≥ Company	2023	08/15/2024 Past Due	Processing	Power User	
to 1 of 1 items					

**29** When processing is complete, the status will change to "Submitted", and you can download a copy of the submitted report.

<u>Home</u> Claims > Poircy Data	керогаng ~ кер	orts ∨ User Ma	nagement ~			
	two out					
Exposure Adjus	tment					
Member						
		×	~			
Policy Year	Status		Assigne	ed To		
All	All (6)		~ All		∽ Filter	Reset
Member Name 🗘	Policy Year 🗘	Due Date 🗘	Status ‡	Assigned To ♀	Submitted Date / Time 🗘	
Company	2023	08/15/2024 Reported Late	Submitted	Power User	10/17/24 12:06 PM	Download Report
1 to 1 of 1 itoms			_			

**30** Occasionally WCRA requests revisions from it's members. When revisions are requested members are notified via email and the report is listed in the portal with a status of Revisions Requested.

From the Exposure Adjustment list screen, click "Start Revision".

/lember								
			ж ∨					
olicy Year	Status			Assigned	То			
All 🗸	All (6)		~	All		~	Filter	Reset
		D D A					17	
Member Name 👻	Policy fear =	Due Date 🜩	Status 👻		Assigned to -	Submitted Date	e/lime ∓	
. Company	2023	08/15/2024 Past Due	Revisions Requ	uested	Power User Reassign	10/17/24 12:06 PM		Start Revision
. Company	2023	Past Due	Revisions Requ	uested	Reassign	12:06 PM		Start Revision

**31 IMPORTANT**: On the instructions screen, read the Reviewer comments. Reviewer comments describe what revisions or clarifications are being requested.

Click "Get Started" to begin the revision process.

Exposure Adjustment Reporting	2023
Initially the WCRA estimates each member's exposure for the coming year and calculates an annual premium based on the member's historical premium	Resources
tat. Once the policy year has expired (12/31), the WCRA obtains actual earned premium data for the most recent year and adjusts each member's	Overview & Instructions
emium to reflect actual exposure.	Data Definitions
In WCRA electronic reporting site has been designed to assist members with reporting calendar year earned premium information to the WCRA. The	Reference Links
CRA Financial Call is used to verify the exposure data reported to the WCRA by reconciling the reported premium from a member's NAIC annual statement	Minnesota Department of Commerce
do the premium reported by the member on their Minnesota Workers' Compensation Insurer Association (MWCIA) annual financial call. The reconciled	Administrative Bulletin 2015-1
tat is then used to calculate the member's actual reinsurance premium.	Still have questions?
ease note premium for the Minnesota Special Compensation Fund Assessment should not be included in this call. For additional information please review	For additional questions about Exposure
e Minnesota Department of Commerce Administrative Bulletin 2015-1.	Adjustment Reporting <u>contact WCRA</u> .

**32** Proceed through the steps, update data as needed, and click "Continue" to proceed to the next step.

When you get to the Comments & Supporting Documents screen in the review step. Read the Reviewer comments and enter your response in the "Revision Request Comment" box.

WCRA Porto	ıl			<u>Calculators</u> PowerUser	~
<u>Home</u> Claims ∨	Policy Data Reportin	ng 🗸 Reports 🗸 User Managemen	t∽		
Exposure Adjustment >					
Reporting	Questions	Policy Data Reporting	Excess Workers Comp	Review	
Review				20	024
Documents Review & Submit	Comme Would you like to int Reviewer comm Please review lin Revision Reques Enter a comm	Ints & Supporting I clude any additional notes or comments related to ents: he 1e. Also, please clarify your comment on line 1 t Comments hent	Documents this submission? (optional) g.		ħ
	🖎 Drop a 1	file here or browse to upload			
	File Name		Uploaded By PowerUser	Uploaded Date/Time	
	← Back to Excess V	Vorkers Comp Save and Exit		Contin	ue

You can also upload additional supporting documentation if necessary.

**33** After Revision Request Comments have been entered and any additional supporting documentation has been uploaded, click "Continue" to proceed to the Review screen to finalize your submission.

Reporting	Questions	Policy Data Reporting	Excess Workers Comp	Review	
eview				20	24
mments & Supporting	~			20	-4
riew & Submit	Commen	ts & Supporting L	ocuments		
	would you like to include	any additional notes or comments related to t	nis submissionr (optional)		
	Reviewer comments Please review line 1e	Also, please clarify your comment on line 1g			
	Revision Request Co	mments			
				1	le la
	Westerney Distance	d any supporting documents to this submissio	n? (optional)		
	would you like to ad				
	Drop a file h	ere or browse to upload			
	Drop a file h	ere or browse to upload			

**34** On the Review screen, click "Download Report" to download a copy of the report and review your data.

If changes are needed, use the "Change Responses" links. This will return you to the associated step where you can make the needed changes.

WCRA Port	al			<u>Calculators</u> Po	werUser 🗸
<u>Home</u> Claims ~	Policy Data Reporting	✓ Reports ✓ User Managem	ent ∨		
Exposure Adjustment					
Reportin	g Questions	Policy Data Reporting	Excess Workers Comp	Review	
Review					2024
Comments & Supporting Documents	Review 8	& Submit			
Review & Submit	Please review the sum	mary below. Click submit to complete the reg	port.		ownload Report
		Workers Expo	s' Compensation Reinsurance Association (WCRA) sure Adjustment for Insurers Summary Report		
	Policy Year: 20 Member: Policy Number: Coverage Dates: 0	-2024 1/01/2025			
		Premium Audit Contact		Submitted By Contact	
		Name: I Job Title: Company Email: I Phone: I		Not Submitted	
			Reporting Questions	Change	Responses
	Did this company written in prior ye	write Workers' Compensation Insurance in M ars?	innesota in 2024 or make adjustments to Minneso	ota Workers' Compensation premium	Yes
	During calendar ye	ear 2024, did this company write large deduc	tible business in Minnesota?		No
	Did this company of \$5,000,000?	write large deductible policies on Minnesota	exposure having a deductible amount greater that	n this member's 2024 WCRA retention	No

25

**35** After you have reviewed the report and made any necessary changes, click "Submit" to finalize the revision.

6 - WCRA standard earned premium	n exposure for 2023.	\$80,000
	Excess Workers Comp	Change Responses
During calendar year 2023 did this comp Statutory page 14 of the NAIC Annual St	pany write or assume excess workers' compensation insurance in Minnesota (reported under lin tatement)?	es 17.3 or 34.1 on Yes
Policyholder Name Policyholder Number Policy Effective Date Policy End Date Excess Policy Retention Limit Termination Date	γ WC123456 01/01/2023 at 12:00 AM 12/31/2023 at 12:00 AM 000.00 N/A	
Comments Supporting documents	lax	
	Comments & Supporting Documents	Change Responses
Reviewer comments: Please review line 1e. Also, please o Revision Request Comments	clarify your comment on line 1g.	
← Back to Comments & Supporting Docum	nents <u>Save and Exit</u>	Submit
	Show I Townships I 1995 I Sockastin	

**36** When the report has been successfully submitted you will see a pop-up confirmation. Click "Continue" to return to the list screen.

