



Minnesota Workers' Compensation
Insurers Association, Inc.

7701 France Avenue South
Suite 450
Minneapolis, MN 55435-3203

952-897-1737 general
952-897-6495 fax

www.mwcia.org

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ALL ASSOCIATION MEMBERS

Circular No. 24-1853

RE: Decimal Extension of Pure Premium Base Rates & Expected Loss Rates

As previously announced in [Circular No. 24-1836](#), the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) will be expanding the pure premium base rates (PPBRs) and expected loss rates (ELRs) to three decimal places effective January 1, 2026 in conjunction with the 2026 Minnesota Ratemaking Report.

To accommodate the decimal extension of ELRs, MWCIA will adopt the updated Workers Compensation Insurance Organization (WCIO) WCRATING standard record layout for experience rating files issued or distributed on or after July 1, 2025.

Action Required:

If your company extracts the ELR field from the WCRATING file delivered via CDX, please be aware that you may need to adjust your systems to accommodate the following change:

Record Type 02 – Expected Loss Rate (ELR) – Positions 189-195

- There is an assumed decimal point between positions 193 and 194 for experience rating modification files that are issued and distributed prior to July 1, 2025
- There is an assumed decimal point between positions 192 and 193 for experience rating modification files that are issued and distributed as of July 1, 2025, and later

Examples:

1. The ELR for Classification Code 2735 is 1.24, effective January 1, 2025
 - Experience rating modification files that are issued and distributed with Classification Code 2735 prior to July 1, 2025, will include the ELR as 0000124
 - Experience rating modification files that are issued and distributed with Classification Code 2735 on July 1, 2025, through December 31, 2025, will include the ELR as 0001240. The zero is a placeholder until January 1, 2026.

2. The ELR for Classification Code 2735 is 1.242, effective January 1, 2026

- Experience rating modification files that are issued and distributed with Classification Code 2735 with a rating effective date of January 1, 2026, or later will include the ELR as 0001242

Note: All WCRATING files that are issued and distributed as of July 1, 2025, will include the ELR third-decimal place position. However, the experience modification factor will continue to be maintained at two decimal places.

If you have questions, please contact our Unit Statistical Team at 952-897-1737, Option 4 or email unitstat@mwcia.org.