

# MWCIA QUARTERLY

The Official Quarterly Newsletter of  
The Minnesota Workers' Compensation Insurers Association.

*MWCIA News is a periodic publication of the Minnesota Workers' Compensation Insurers Association as a service to its members and the workers' compensation industry. Please direct any questions, comments or suggestions for articles you may have concerning this publication to: Dani Main-editor of MWCIA News via e-mail: newsletter@mwcia.org*



## CELEBRATING OUR PROGRESS AND COMMITMENT

***Jennifer Wolf - President MWCIA***

As we conclude 2023, it is valuable to reflect on the achievements and look forward to the future with excitement.

MWCIA announced its new vision and mission, reinforcing our purpose and commitment to serving Minnesota's workers' compensation community with quality and trust. MWCIA's vision is healthy and safe work. Our mission is to advance Minnesota's public welfare and economic security by supporting a sustainable workers' compensation system.

In order to fulfill this mission, MWCIA is exploring ways to enhance its service to stakeholders. This includes digital transformation to increase data reporting efficiency, a focus on communication and education, and an investment in organizational talent.

MWCIA appreciates the support and trust of our member carriers, agents, employers, regulators, and the public. We look forward to continued partnership with our stakeholders to maintain a healthy and balanced workers' compensation system.

Together, we can support healthy and safe work for Minnesota's businesses and workers. This will provide a strong foundation for economic growth in the years to come.

Thank you for being part of the MWCIA community. Cheers to a promising year ahead!

### WHAT'S IN OUR LATEST ISSUE:

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## AUDITORS CORNER: SMALL CLOSELY HELD RULE

*Terra Jordahl -  
Sr. Field Operations Specialist/  
Test Auditor*

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Attention auditors! As the new year approaches, it is a great time to think about reviewing the total hours worked in the calendar year preceding the policy period for the Small Closely Held Corporation Rule to determine the treatment of officers and immediate family members. The threshold is still 22,880 hours for the employer. If no hours are tracked for active officers or salaried employees, the auditor should use the standard 40-hour work week multiplied by the number of weeks the person was employed and add it to the hours that are tracked. This is especially important to check when auditing smaller businesses that have fluctuations, as the treatment of the officers can change from policy period to policy period. Also, it is important to note that if more than one entity is insured on the same policy, the hours are combinable to determine small closely held status.

Remember immediate family includes parents, spouses, children, or stepchildren of the officers. Do you have any other questions? Please visit us @ [www.mwcia.org](http://www.mwcia.org).

## HAPPY RETIREMENT SCOTT GATZKE!

*From all of us at MWCIA whom you have assisted over the years.*

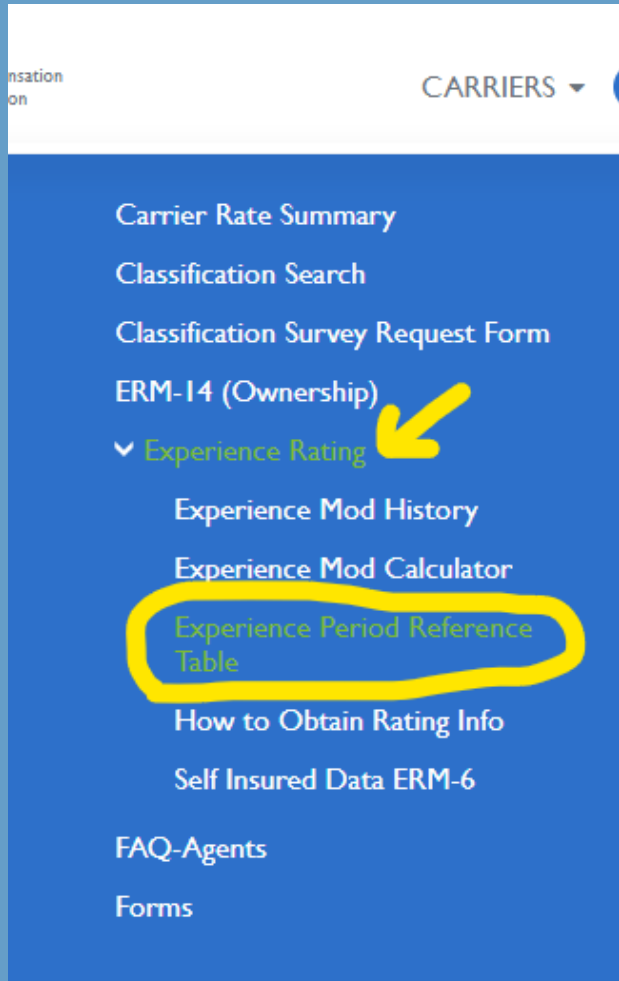
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“ Retirement is not the end of the road. It is the beginning of the open highway. –Unknown

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After 24 years of dedicated service, Scott Gatzke will be retiring from MWCIA. Scott has been an integral part of MWCIA's technology team, ensuring teams are connected and available to serve customers. Scott's technical expertise and problem-solving skills have been invaluable to the Association. Scott's commitment to his colleagues meant he answered support calls at all hours and on any day. While Scott may be retiring, his legacy will endure in the friendships he has built and the technology infrastructure he has built. We celebrate Scott's long tenure with MWCIA and wish him a retirement filled with relaxation and new adventures!



# EXPERIENCE PERIOD REFERENCE TABLE

## *Experience Modification Department*

Changing a policy's effective date can cause a "tail" to be placed on that employer's experience mod for the year that the change occurred.

By using the experience period reference table, you will be able to see policy data that would be included in an experience rating across different effective dates and years.

MWCIA continues to release helpful infographics each week. This past #WisdomWednesday, a new training video was released in our Learning Center under "Underwriting and then Experience Modification Factor." The title of the latest video is "Experience Period Reference Table."

## WELCOME DOUG KOCH!

*Jennifer Wolf - President MWCIA*

MWCIA is excited to welcome Doug Koch as the Chief Technology Officer (CTO)! In this role, Doug will provide leadership and operational planning to advance the Association's technology strategy, including a roadmap of the Association's people, processes, and tools.

Mr. Koch was formerly the CIO of Edina Realty and brings extensive technology leadership to the team. Doug enjoys sailing, Ham radio, storm spotting, biking, and hiking in his spare time.



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# WELCOME ALEX BARDZILAUSKAS!

*Gregg Lutz - Vice President of Data Services*



MWCIA is excited to introduce Alex Bardzilauskas, who joins the Data Services team as a Business Solutions Architect. In this role, Mr. Bardzilauskas will bridge the gap between business objectives and technological solutions by designing and delivering innovative, cost-effective, and scalable technology solutions that align with MWCIA's digital north star.

Serving as MWCIA's Product Owner for the Spectrum 5.0 project, Mr. Bardzilauskas will collaborate with internal stakeholders, MWCIA members, solution providers, and the other partners to understand business needs, assess technology options, and develop comprehensive solutions that drive efficiency, improve processes, and support future growth. He will also support the modernization of the ACCEDE system by introducing the Agile project methodology to the team. Mr. Bardzilauskas is eager to apply his experience to these projects as well as other MWCIA strategic initiatives to advance our mission and serve the needs of Minnesota's workers and businesses.

## FRIENDLY REMINDER MCPAPS

*Newsletter Editor*

This is a quick and friendly reminder that MCPAP season is upon us and that MCPAPs were sent the first week of January. Your contractor employers must apply by 4/1 if they do not want to have a .02 penalty. If they use the online application, the computer will do all the calculations for the employer, and they will know immediately if they qualify for credit. If you have additional questions, don't hesitate to get in touch with us via our online chat feature or phone.

Important Information  
you **Need To Know** links:

[Circulars: Changes to MN Workers Compensation](#)

[Helpful Industry Links:](#)

[MN DLI, MN Dept of Commerce, MN Dept of Employment & Economic Development](#)

[Yearly Changes:](#)

[Split Point,](#)

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