

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

MWCIA advances our vision of healthy and safe work in Minnesota by serving the workers' compensation community in a trustworthy and transparent manner. Our actions are guided by objectivity and equity, especially in ratemaking, where transparency and accuracy are crucial.

We recognize that MWCIA's ratemaking report impacts policyholders and carriers across the state. As such, it is important that stakeholders have confidence in our practices. We ensure stakeholders have confidence in our practices by maintaining high standards, seeking feedback, correcting errors, and continuously improving quality.

Maintaining a culture of trust and transparency is foundational to our success and strive to meet those in service to policyholders and employees across the state.

WHAT'S IN OUR LATEST ISSUE:

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UNDERSTANDING CONTINUOUS COVERAGE IN MINNESOTA

Newsletter Editor

Minnesota operates as a Continuous Coverage State, which means that any insurance policy remains in effect until the Minnesota Workers' Compensation Insurers Association (MWCIA) receives a cancellation or non-renewal notice. This is in accordance with Minnesota Statute 176.185, which outlines the requirements for cancellation, non-renewal, and notification. It's important for carriers and agents to be aware of this regulation to ensure compliance with the state's insurance laws.



AUDITORS CORNER: REVISIONS TO PAYROLL INCLUSIONS AND EXCLUSIONS

Terra Jordahl -

*Sr. Field Operations Specialist/
Test Auditor*

Hello Auditors! Did you know that the MWCIA released Circular No. 23-1832 in December and it contained revisions to Payroll Inclusions and Payroll Exclusions? You can find the full update in the current Minnesota Basic Manual, but one item to highlight is the change to flat expense allowances.

As noted in a previous Auditor's Corner article, the Minnesota Basic Manual was revised in 2018 to allow the exclusion of flat rate expense allowances if certain criteria were met. With that revision there was no cap put in place, however with the latest revision the maximum allowable expense allowance to be excluded is \$75. This change, along with the others noted in Circular No. 23-1832 was effective January 1st, 2024.

To see all of the revisions you can [access the circular by using this link](#). Or use the following links [to access the Newsfeed to see all circulars and newsletters](#), as well as accessing the most current [Minnesota Basic Manual](#).

CHANGE TO THE MINNESOTA WORKERS' COMPENSATION ASSIGNED RISK PLAN APPLICATION PROCESS EFFECTIVE OCTOBER 1, 2024

Assigned Risk Plan Administrator

MWCIA released [circular 24-1840](#) on behalf of the MN Assigned Risk Plan Administrator on March 26, 2024. Please note that this article contains only highlights of this circular and you should review the circular in its entirety.

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NOTICE

RE: CHANGES TO THE APPLICATION PROCESS

“Current Written Notice of Refusal to Insure”
(Minn. Stat. 79.252, Subd. 2a)

Effective on **October 1, 2024** and thereafter, the MWCARP will no longer allow applications to be submitted without a valid written notice of refusal to insure attached to the application.

The requirement that any applicant to the MWCARP provide a current written notice of refusal to insure is not new, however, providing this information will now be required at the time of application for coverage. The written refusal to insure needs to show that an insurance company writing workers' compensation insurance in Minnesota has refused to offer insurance coverage.

Failure to comply with this requirement will suspend the application process and **may cause a delay** in obtaining timely workers compensation insurance coverage through the MWCARP.

Please see below for Minn. Stat. 79.252, Subd. 2a:

Subd. 2a. Minimum qualifications. Any employer that (1) is required to carry workers' compensation insurance pursuant to chapter 176 and (2) has a current written notice of refusal to insure pursuant to subdivision 2, is entitled to coverage upon making written application to the assigned risk plan, and paying the applicable premium.

If you have any questions regarding this change in procedure, please contact the MWCARP Plan Administrator at 612-202-7192 or via email at mwcarpadministrator@aon.com.

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MWCIA STAFF OUT AND ABOUT

Newsletter Editor

Big I Convention 2024 Kim LaHoud and Pat Riley Retirements



Earth Day Ronald McDonald House Staff Shenanigans

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](#),

[Per Claim Accident Limitations](#),

[Min/Max Payrolls](#)

[Online Training:](#)

[Experience Mods](#),

[ERM-14](#),

[& More](#)

Phone: [952-897-1737](tel:952-897-1737)

[Underwriting: Option 1](#)

[Assigned Risk: Option 2](#)

[Actuarial: Option 3](#)

[Unit Statistical Reporting: Option 4](#)

[Policy Reporting: Option 5](#)

[Assistance/General: Option 0](#)

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