

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



MWCIA: SERVING YOU

Jennifer Wolf - President MWCIA

MWCIA's work – from data collection to ratemaking to community outreach – advances our mission to support a healthy and sustainable workers' compensation system in Minnesota. Our team feels a deep responsibility to deliver quality products and provide responsive service to carriers, agents, and other stakeholders.

Each year, MWCIA's ratemaking process reflects an ongoing commitment to delivering accurate and relevant data, ensuring workers' compensation rates are both competitive and sustainable. The release of the 2025 Ratemaking report in early August demonstrated an overall average pure premium level change of -0.5%.

The release of next year's rates begins a series of other important activities. Fall is the time when experience ratings are released, MCPAP applications are sent, and assigned risk rates for the coming year calculated. MWCIA's Workers' Comp Resource Center is prepared to answer questions and assist with these and other inquiries.

WHAT'S IN OUR LATEST ISSUE:

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Building**

WELCOME TO THE TEAM:

Newsletter Editor & MWCIA Staff



We are absolutely thrilled to share the fantastic news that Shannon Rethke joined our team on August 26th as a Work Comp Resource Center Specialist!

Shannon brings an impressive 20 years of experience in the workers' compensation industry. Her wealth of knowledge has been honed through her valuable contributions at GuideOne Insurance and State Auto, where she worked in the underwriting area. Her expertise spans both the Voluntary and Assigned Risk workers' compensation markets.

Let's all come together to extend a warm and joyous welcome to Shannon as she becomes an integral part of our MWCIA team. Cheers to new beginnings and continued success!



AUDITORS CORNER: MN RULES FOR FIREFIGHTERS

Terra Jordahl -

*Sr. Field Operations Specialist/
Test Auditor*

Happy Fall fellow Auditors! A hot topic question for us lately has been firefighters. In Minnesota, we use two different classifications for firefighters. 7708 is used for volunteer firefighters and is based off the population served by the fire department according to the most recent national census. 7706 is used for full-time firefighters and the exposure is based off payroll. A policy can have both codes.

Often volunteers may receive a monthly stipend, per call stipend and/or pension benefits. These items do not disqualify the use of the volunteer classification. When a firefighter receives a salary or is paid an hourly rate, then they are no longer eligible as a volunteer firefighter and those wages would be included in classification code 7706.

Also, please remember that when there are both full-time firefighters and volunteer firefighters, the population served can be reduced by 1500 per full-time firefighter.

To discuss other interesting topics or to share things you have come across, please join local auditors and myself at the Minnesota Insurance Auditors' Association meetings. All meetings start at 11:30 am. Meetings for the 2024-2025 session will be held in person at the MWCIA's office along with a virtual option the following dates:

- Monday September 23rd, 2024
- Monday February 10th, 2025
- Monday November 4th, 2024
- Monday May 19th, 2025

For more information about the MIAA please contact Terra at terra.jordahl@mwcia.org.

ARE YOU STILL SENDING CHECKS TO THE MWCIA OFFICE AND NOT OUR LOCKBOX?

IF SO, YOU WILL HAVE A DELAY IN PAYMENT.

Newsletter Editor

Attention MWCIA Members!

We want to remind you about our payment address, as announced in [Circular 23-1819 on May 9th, 2023](#).

Minnesota Workers' Compensation Insurers Association, Inc.
PO Box 88266
Carol Stream, IL 60188-8266

To ensure that your payments are processed promptly and to assist with this, we kindly urge you to use our designated lockbox for all hard-copy check payments except Assigned Risk Applications. For Assigned Risk Applications, we encourage you to apply online and enter payment information online to ensure seamless processing and no coverage gaps for your insured.

Using the lockbox will help streamline the payment process and prevent unnecessary delays. We have encountered instances where payments sent to our office address took longer to reach us, resulting in late payments and causing significant delays in processing.

Thank you for your attention to this matter, and we appreciate your cooperation in adhering to the updated payment procedures.

Should you have any questions regarding [Circular 23-1819](#) and the lockbox, please contact accounting@mwcia.org. You can also visit our website at www.mwcia.org and chat with one of our available representatives.

**Chat with us:
MWCIA.org**

FOLLOW US



IMPORTANCE OF DATA QUALITY

Newsletter Editor

In 2025, MWCIA will provide carriers with two new reports. The first report measures the percentage of total policies received before the effective date, and the second report measures the percentage of unit statistical reports available for use by the due date.



This information contributes to the overall performance of the workers' compensation system in several ways:

- It ensures compliance with regulatory requirements and the MN Dept of Labor and Industry, specifically with proof of coverage reporting.
- It also ensures credible data for maintaining class rates and establishing overall rate indications for annual filings.
- Additionally, it reduces operating costs and expenses associated with USR fining mechanisms due to late reporting.
- It also reduces the administrative burden on carrier operations resulting from DCO inquiries related to duplicate or missing data.
- Moreover, it improves timing and accuracy for promulgating experience rating modifications and promotes efficient and accurate claims handling.

These valuable reports will be distributed to the manager responsible for unit reporting and policy reporting. If you are unsure if your contact information is on file with MWCIA, or if you would like to add a contact, please get in touch with our data quality department at dataquality@mwcia.org.

THE 2025 RATEMAKING REPORT IS AVAILABLE

Actuarial Services

The Minnesota Department of Commerce has approved the 2025 Minnesota Ratemaking Report for carrier use effective January 1, 2025.

The combined impact of the indicated financial data experience change, benefit changes, and the change in the LAE result in an overall pure premium level change of -0.5%.

The 2025 Minnesota Ratemaking Report can be accessed several ways from mwcia.org:


- Carrier members with [Web Membership](#) accounts can download Volumes 1-3 in pdf format.
 - Login to Web Membership
 - From the top left below the Home icon, select "Reports"
 - Find Ratemaking Report and click on the button that looks like this



THE 2025 RATEMAKING REPORT IS AVAILABLE

Continued

Actuarial Services

- Carrier members with [Web Membership](#) accounts can download Pure Premium Base Rates (PPBRs) and the WCRATE file.
 - Login to Web Membership
 - From the top left below the Home icon, select “Reports”
 - Find Pure Premium Base Rates and click on the button that looks like this 
- Other users may obtain the Report, including the PPBRs, by submitting our [Rate-making Report Request Form](#).

Please direct questions to the Actuarial Services Department at 952-897-1737, Option 3, or email ratemakingreport@mwcia.org.

2025 ASSIGNED RISK RATES

Newsletter Editor

Circular 24-1849 Assigned Risk Rates

Deputy Commerce Commissioner Dreier issued a rate order on September 10, 2024, approving an increase of the Assigned Risk Plan’s total premium by 1.6% effective January 1, 2025.

Please click on this image to access the circular and read it in its entirety.



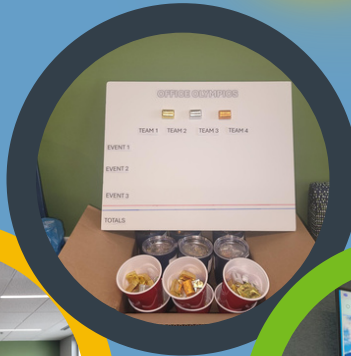
4.90%
4.80%
4.90%
4.65%
4.60%
4.55%
4.45%
4.30%

MWCIA TEAM BUILDING:

Newsletter Editor

this is pure GOLD

MWCIA Olympics Event



ANNUAL

POKER WALK



CONTACT US



Phone: 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](#)

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](#)