

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: STRENGTH AND STABILITY

Jennifer Wolf - President MWCIA

As we look to the end of 2024, I am pleased to share positive updates that demonstrate the continued strength and sustainability of Minnesota's workers' compensation insurance market. Our analysis reveals a market that remains both stable and resilient.

The workers' compensation market in Minnesota continues to generate steady gains with direct earned premium volume above \$1 billion in 2023. This achievement, combined with Minnesota's consistently stable lost-time claim frequency – showing an annual average rate decrease of 0.4% over the past decade – reflects the effectiveness of safety and prevention practices across the state. These key indicators, along with moderated cost increases for medical and indemnity benefits, point to a well-balanced system that effectively serves both employers and employees.

MWCIA takes pride in our role as a trusted source of market intelligence, leveraging our data resources to provide insights and analysis on important trends in Minnesota's insurance market. Through these efforts, we continue to advance our vision of healthy and safe work in Minnesota, supporting a strong workers' compensation system that benefits all stakeholders.

WHAT'S IN OUR LATEST ISSUE:

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2024 STATE OF THE MARKET HIGHLIGHTS

Actuarial Services

2024 State of the Market Highlights

- Minnesota's earned premium volume increased by 2.8% in 2023, exhibiting strong yet dampened growth compared to the prior two years.
- Minnesota's average cost of claims is increasing at a faster rate, largely due to higher wages. Statewide average weekly wage increased by an annual average rate of 4.6% over 2019–2023.
- As employment is steadily climbing, annual lost-time claim frequency changes are moderating since the COVID-19 pandemic.



Click the image above to be taken to the full 2024 State of the Market Report

IMPORTANT UPDATES

Newsletter Editor

- Effective 7/1/25, Carrier Hard Copy MCPAP (Minnesota Contractors Premium Adjustment Program) Rate sheets will be eliminated. Please see [Circular 24-1844](#) for details.
- Effective 7/1/25, the Expected Loss Rate will expand to three decimal places. This reporting change may require carriers to change their systems. Please see [Circular 24-1853](#) for details.

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ELIMINATION OF CARRIER HARD COPY EXPERIENCE RATE SHEETS EFFECTIVE 1/1/25

Newsletter Editor

Effective January 1, 2025, the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) will no longer provide hard copy experience rate sheets to carriers.

For several years, MWCIA has provided member carriers with various means of obtaining electronic experience rate sheets. Carriers can download experience rate sheets in bulk in PDF, WCRATING text, and WCRATING XML formats from the MWCIA website. Carriers can also arrange to receive experience rate sheets via secure FTP from CDX. For more information, please visit: [How to Obtain Minnesota Experience and Merit Rating Information \(mwcia.org\)](#).

For further details, refer to [Circular Letter No. 24-1838](#).

Please distribute this circular letter to the appropriate staff to ensure that your personnel are aware of the change.

Please direct any questions you may have to MWCIA's Unit Statistical Department at 952-897-1737, Option 4, or email unitstat@mwcia.org.

2026 MCPAP CREDIT FACTOR APPLICATION

Newsletter Editor

The 2026 MCPAP *Minnesota Contractors Premium Adjustment Program* application is now on our website for contractors to submit their information. Please remind your contractors that any application received after April 1, 2025 will have a .02 penalty applied.



THE 2025 ANNUAL NUMBERS UPDATE

Newsletter Editor

Every year MWCIA works in conjunction with other state agencies to publish the most current information with regard to the State of Market, and annual eligibility amounts as well as other items like owner officer minimum and maximum payrolls.

All of these items are available on our website but I wanted to take a quick moment of your time to add them here as well, to hopefully save you some extra time during your already busy day. After all, quoting renewals doesn't happen all by itself!



Experience Modification Eligibility

Less than 2 years of experience

\$14,500



Experience Modification Eligibility

More than 2 years of experience

\$7,250



Split Point

\$18,000



Minimum Payroll for an

Owner or Officer

\$71,344



Maximum Payroll for an

Owner or Officer

\$285,376



Minimum Payroll for a Family Member

\$21,424

No Maximum Limit

EMBRACE REAL-TIME UPDATES: SAY GOODBYE TO HARD COPY CIRCULARS!

Newsletter Editor

We're excited to announce a significant change aimed at enhancing our service and keeping you informed! Starting February 1, 2025, all circulars will be available exclusively in digital format. For many of you, this will be a smooth and easy change, as only a handful of our members currently do not subscribe digitally. This shift is not just about being modern—it's part of our commitment to reducing costs while providing you with faster and more accessible information.

Accessing circulars will be easier than ever! You can find the most up-to-date information on our MWCIA website without the need for a log-in. This ensures you have immediate access to all the latest updates and resources.

Here's how you can subscribe to receive circulars electronically:

- Visit www.mwcia.org.
- Click "View All" next to the Newsfeed section.
- Scroll to the bottom right of the page and enter your contact information under "Subscribe."
- Hit the "Subscribe" button.

Don't miss out on important updates! Subscribe today and stay informed with all the latest circulars directly in your inbox. Thank you for your continued support as we transition to this new digital platform!



WELCOME JUSTIN BLAKE!

Newsletter Editor

Please help us welcome Justin Blake to MWCIA. Justin has joined our Information Technology Services Department. He brings a wealth of experience as a developer, systems engineer, programmer, and project management, along with a BBA in Information Systems. We are very excited to have Justin on our team as we continue our mission of promoting a healthy and safe work environment in Minnesota, with a strong focus on quality.



WELCOME RION ELLIS

Newsletter Editor

We are excited to announce that Rion Ellis is joining the Information Technology Services Department! Rion comes to us with an amazing amount of practical knowledge in cloud strategy, networks, migration and implementation. He has a degree in Computer and Information Technology Administration and Management. His experience in leading teams and insights will be a valuable addition to our team as we continue to enhance and maintain our IT infrastructure. Please help us welcome Rion to MWCIA.



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](#)