

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: newsletter@mwcia.org



PARTNERING FOR PROGRESS

Jennifer Wolf - President MWCIA

The Minnesota Workers' Compensation Insurers Association continues its dedicated service to our state's workers' compensation community. This year has brought significant changes from the 2025 legislative session, and we continue to adapt our services to help members navigate these evolving requirements. We are working with our partners to implement solutions aimed at combatting fraud in the system and creating transparency with zero estimated exposure policies.

We continue to invest in technology, with a focus on improving policy and unit stat reporting and editing processes—upgrades that will streamline operations and reduce administrative burden for our members. We're also pleased to announce that our new ACCEDE financial data collection system is on track for early 2026 implementation.

We're expanding our outreach efforts in new ways to better serve our community. Watch for a fresh look to our annual report that better reflects our ongoing commitment to transparency and modern engagement.

Thank you for your continued partnership as we work together to keep Minnesota's workers' compensation system strong.

WHAT'S IN OUR LATEST ISSUE:

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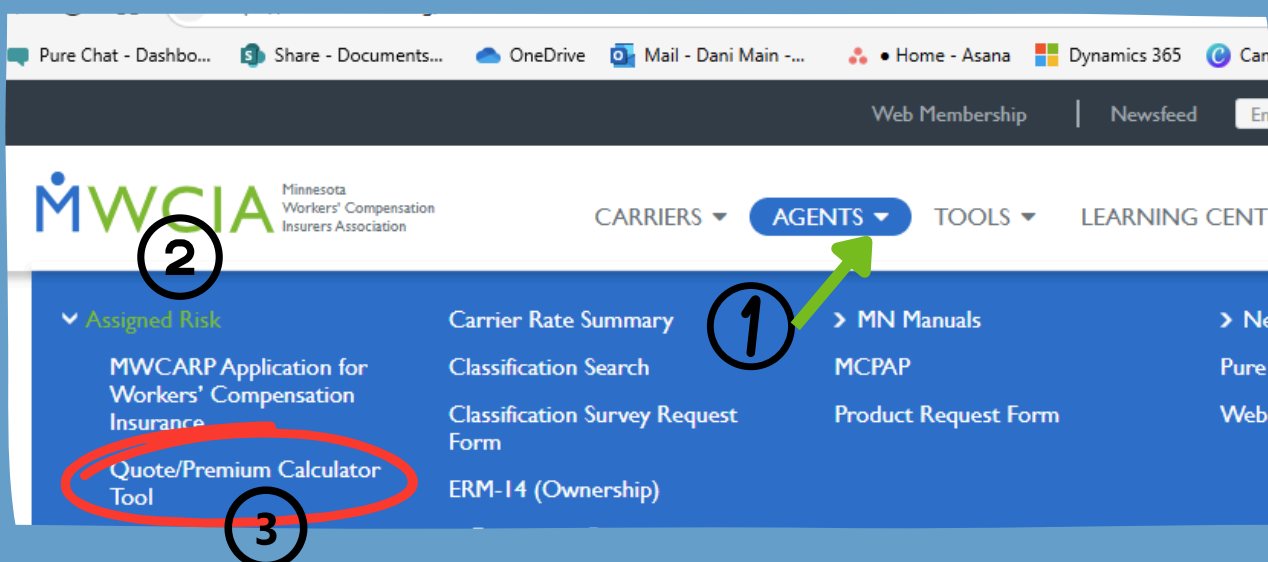
PREMIUM CALCULATOR TOOL SPOTLIGHT

Assigned Risk Department

The Assigned Risk Premium Calculator from MWCIA is an easy-to-use online tool for quickly estimating workers' compensation premiums for assigned risk policies. Users just enter coverage dates, class codes, and payroll, and the calculator provides real-time premium results—no account required.

Why Use It?

- Convenient: Fast estimates without registration.
- Accurate: Uses current rates and updates totals instantly.
- Efficient: Helps agents and employers make informed, timely decisions. It saves time and reduces errors in premium quoting, making it essential for anyone handling assigned risk workers' compensation insurance.



UPDATES FOR ASSESSMENTS

Actuarial Department

MWCIA updated our financial procedures for collecting assessments. These modifications have been carefully considered and approved by MWCIA's Board of Directors with the objective of simplifying procedures for carriers while maintaining our commitment to quality and transparency. Whereas there used to be multiple invoices per year and per carrier group, moving forward there will be one invoice sent per carrier group. Additionally, reapportionment elements are incorporated into the assessment bill instead of a separate procedure. These updates streamline the process to increase efficiency, reduce system costs, and improve customer experience. Contact accounting@mwcia.org with any questions.



7 Days!

Until the MN Work Comp Forum

Very few spots remain!

CE Credits, Networking, Industry Experts,
and Exhibitor Hall, Lunch is included!

<https://www.mnworkcompforum.com/>

Sign up now for one of the last three free
business seminars this year—covering:

**Minnesota Withholding Tax,
Minnesota UI Taxes,
Workers' Comp Insurance,
New Hire Reporting, and
Contractor vs. Employee rules!**

**FREE SEMINAR -
CLICK HERE TO
REGISTER**

LEGISLATIVE CHANGES IMPACTING WORKERS' COMPENSATION: KEY UPDATES

Newsletter Editor

In light of recent legislative changes through House File 3228, the Minnesota Workers' Compensation Insurers Association (MWCIA) is outlining important new provisions that affect home care services workers, executive officers, wrap-up construction projects, and zero estimated exposure policies.

- **Home Care Services Workers:** The definition of employee now explicitly includes home care support workers, ensuring they receive workers' compensation coverage. Fiscal agents are mandated to verify that support workers maintain active policies.
- **Executive Officers:** Clarifications have been made regarding executive officer roles, including a new stipulation that only formally appointed CEOs and CFOs have authority over the principal executive office's location.
- **Wrap-Up Construction Projects:** New eligibility criteria for wrap-up insurance projects have been established. Key definitions and a detailed application process require approval from the Commissioner, with specific conditions for project qualification.
- **Zero Estimated Exposure Policies:** For policies in the construction and improvement industry, insurers must now collect signed attestations confirming zero estimated exposure. Additionally, employers must notify contracting entities about their zero-exposure policies, which are classified as public data.

For further details, please refer to Circular 25-1862, which outlines these changes and MWCIA's response. [Sign up for MWCIA newsletters and circulars](#) to stay informed and ensure compliance with future updates!



**Chat with us:
MWCIA.org**

FOLLOW US



MWCIA ANNOUNCES TRANSITION TO PAPERLESS OWNERSHIP RULINGS PROCESS

Newsletter Editor

In 2026, MWCIA will transition to a fully paperless process for distributing Ownership Rulings (ERM-14), reflecting our commitment to sustainability and streamlining operations for all stakeholders.

With this change, all Ownership Rulings will be sent exclusively via email to the ERM-14 submitter and the relevant carrier. This shift ensures faster delivery and enhances accessibility, making vital information readily available.

Key Benefits of Our Electronic Communications:

- **Improved Timeliness:** Instant digital delivery means documents are accessible immediately for quicker decision-making.
- **Enhanced Organization:** Digital sharing simplifies workflows, making it easier to access, track, and manage information without paper clutter.
- **Environmental Gains:** Reducing paper usage reinforces our dedication to sustainability.

We encourage all stakeholders to embrace this change for a more efficient, eco-friendly process. Updates will be communicated as we approach implementation.

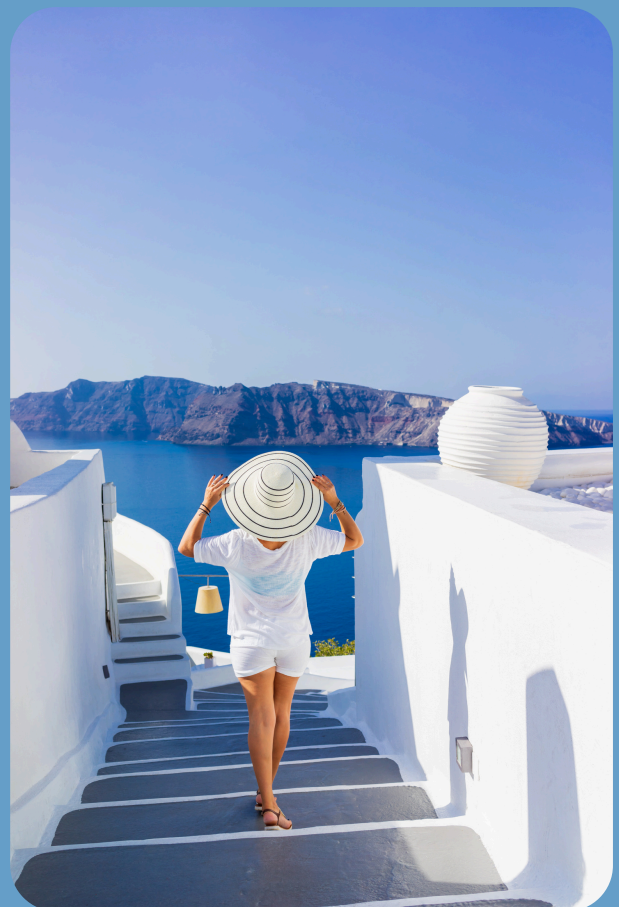
CONGRATULATIONS GRETCHEN!

Newsletter Editor

Our colleague and friend, Gretchen Steinwall, retired at the end of July 2025. Throughout her thirteen years here, Gretchen has played a key role in supporting our operations — from serving as a trusted governance liaison to ensuring our annual meetings ran smoothly, to providing steady assistance with our assigned risk program. Her work has touched nearly every part of the organization, and her presence will be missed.

Please join us in celebrating Gretchen's retirement and recognizing her many contributions to MWCIA.

We wish her all the best in this next chapter — and thank her sincerely for everything she's done for MWCIA and our community.



MINI-GOLF SHENANIGANS!

Newsletter Editor

This past summer, our annual staff party turned into a whirlwind of laughter and a little friendly competition! Picture this: air guitars strumming to the beat while golf balls soared as if they were headed for the moon! 🌕

Our mini golf tournament had everyone buzzing, with some unbelievable holes-in-one that caused celebratory shouts that echoed down the street. The fun we had reminded us that while we work hard to keep the Workers' Compensation Industry running smoothly, playing just as hard is essential too!

Check out some of our favorite moments captured in photos below! We hope these snapshots bring a smile to your face just as they did for us! Here's to more fun times ahead!

