

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.



NAVIGATING CHANGE

Jennifer Wolf - President MWCIA

As we navigate through this quarter, the winds of change have once again swept through our landscape, bringing both challenges and opportunities that echo the resilience of a seasoned runner braving the elements. The significant legislative changes we've encountered, much like strong gusts, demand our unwavering focus. Updates to wrap-ups, adjustments to executive officer regulations, and the introduction of zero attestation requirements have compelled us to lean into the winds, pushing us to simplify our processes and enhance our systems for increased clarity and efficiency.

In this spirit, we are excited to announce the release of the 2025 State of the Market Report. This document serves as a guiding compass, offering valuable insights into the industry's trajectory and providing a roadmap for successfully navigating the evolving landscape ahead.

I also want to take a moment to express my heartfelt gratitude to everyone who participated in the MN Work Comp Forum. Your engagement is a vital force that helps us steer through turbulent waters, and together we can adapt and thrive in the face of constant change. Together, we will continue to navigate the winds by focusing on what matters most and ensuring that we maintain our course toward success.

Thank you for your ongoing support on this journey. Let us embrace the winds ahead and chart our path with confidence.

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ACCEDE UPGRADE

Enhancing User Experience

Andrea E - Vice President Actuarial Services

Happy New Year! A new year means a new financial call season. This season, I'm happy to announce that our financial data collection tool, ACCEDE (Automated Carrier Call Entry and Data Edit), has been redesigned. User feedback played a central role in shaping the design and functionality of the new system. From improved navigation to a better look and feel, enhancements were guided by insights gathered directly from those who use the application most.

This project was completed entirely by MWCIA team members, demonstrating the strength of our internal capabilities and our commitment to continuous improvement. This initiative reflects our ongoing dedication to innovation and customer satisfaction. The launch not only improves user experience but also reinforces our ability to deliver impactful solutions built from within.

Specific updates we're excited about:

- 👉 Ease of viewing and responding to edits and Calls
- 👉 Redesigned look, improving user experience
- 👉 Improved navigation throughout the application
- 👉 Better training, resources, and help features

We look forward to receiving your financial calls and hearing your feedback on the upgrade. Please note that reporting requirements did not change as part of this upgrade. Please contact actuarial@mwcia.org with questions and comments.

**Chat with us:
MWCIA.org**

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THE 2026 ANNUAL NUMBERS UPDATE

Newsletter Editor

Each year, MWCIA partners with state agencies to deliver the latest information on the State of the Market, annual eligibility amounts, and key figures such as owner/officer minimum and maximum payrolls.

You can always find these details on our website, but we wanted to include them here to save you a little extra time as you're quoting new and renewal business. After all, those quotes don't prepare themselves!

For more information, visit the General section of our [FAQs at mwcia.org](https://mwcia.org) to explore helpful resources and answers to common questions.

Experience Modification Eligibility

Less than 2 years of experience

\$15,000

Experience Modification Eligibility

More than 2 years of experience

\$7,500

Split Point

\$18,500

Minimum Payroll for an

Owner or Officer

\$73,996

Maximum Payroll for an

Owner or Officer

\$295,984

Minimum Payroll for a Family Member

\$22,204

No Maximum Limit

AGGRAVATED INEQUITY

Newsletter Editor

The Aggravated Inequity rule is a mechanism in Minnesota workers' compensation that allows for an adjustment to an employer's experience rating modification factor when a claim closes after its normal valuation date but before the next effective rating period. Because a late-closing claim can materially change the data used in the experience rating calculation, the aggravated inequity rule allows an employer to request an adjustment that reflects the updated claim outcome provided certain conditions are met.

How Does It Work?

To use aggravated inequity, three four main things must happen:

1. The claim closed after the valuation date but before the next rating calculation.
2. The employer or insurer must request in writing to MWCIA they want to have a review of their experience modification factor and provide the information they believe is applicable and relevant to the change.
3. Including this change would make the employer's experience rating modification factor change by five percentage points or more.
4. MWCIA (the insurance rating organization) informs the submitter and provides direction to submit an updated statistical report reflecting the revised claim information.

MWCIA will process the revision and issue a revised experience rating modification factor.

For More Information:

Please see the [MN Experience Rating Plan Manual, Rule 4, B, 2, h](#).

DLI LOOKUP TOOL

Jim S - Data Services

The [Minnesota Department of Labor and Industry look-up tool](#) offers a user-friendly, mobile-compatible platform for the public to verify the current status of workers' compensation policies.

In response to recent legislative changes, the tool will be enhanced on 1/1/26 to identify policies that include construction class codes with a reported total estimated exposure amount of zero.

More information can be found in [Circular 25-1862](#).

2025 STATE OF THE MARKET REPORT

Actuarial Services



Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) has released the 2025 State of the Market Report, featuring new metrics alongside traditional benchmarks.

2025 State of the Market Highlights

Premium Volume ↓ 2% - Slower job growth & lower rates

Indemnity Cost per Claim ↑ 10% - Wage growth & permanent partial disability schedule changes

Reserves Releases → net case reserves ↓ since 2020

You can view the full 2025 State of the Market Report online: [2025 State of the Market Report](#).

If you have any questions or feedback about the 2025 State of the Market Report, please contact the actuarial department at: actuarial@mwcia.org or, 952-897-1737 (Opt 3)