

# 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*



## PRESIDENT'S MESSAGE

***Brandon Miller - President MWCIA***

Welcome to our 4th quarter newsletter. We are beginning to wind down our Centennial year celebration. We have enjoyed sharing a number of postings and throwback photos from our earlier days on our LinkedIn and other social media accounts. If you haven't yet, follow us on LinkedIn and other platforms to stay up to date with our latest news.

The Actuarial team did a great job getting our 2022 rates approved in time for carriers to file and use their rate revisions for January 1, 2022 policies. Check out the [ratemaking report](#) to see where advisory rates are going in 2022. There was a lot of consideration given to the treatment of experience from the pandemic years as well.

Watch the Circulars and Newsfeed sections on our website to stay apprised of rule changes from the MN Department of Commerce which will allow MWCIA to consider trend and LAE. Minnesota statutes have prevented the inclusion of trend, expense, and development of rates to ultimate since open rating was approved back in 1982.

### WHAT'S IN OUR LATEST ISSUE:

**PG 2 - President's  
Message Continued**

**PG 2 - Agents, have  
your clients completed  
their MCPAP?**

**PG 3 - Reminder -  
Elimination of Hard  
Copy ERM-14 Effective  
January 1, 2022**

**PG 3 - Increased  
charge to agents web  
membership - Platinum  
Accounts**

*Continued on Page 2*

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## PRESIDENT'S MESSAGE CONTINUED

*Brandon Miller - President MWCIA*

With the MN workers' compensation market extremely competitive, member carriers worked through numerous legislative hearings to support the passage of a bill allowing for additional factors to be considered in our ratemaking process. With better analytics and more information, we believe we will provide even more clarity to the industry for Minnesota ratemaking into the future.

Finally, I am thrilled to share that our Board of Directors has chosen Jennifer Wolf to be the next President and CEO of the MWCIA. Jennifer has been the Executive Director of IAIABC for more than 10 years. She will join MWCIA on February 7, 2022 and take over as President in April. I look forward to watching Jennifer lead the MWCIA to new heights and levels in the future.

## AGENTS, HAVE YOUR CLIENTS COMPLETED THEIR MCPAP?

*Editor*

Hello agents, it's that time of year again! Your contracting clients should be going out to [mwcia.org](http://mwcia.org) and filling out their Minnesota Contractors Premium Adjustment Program (MCPAP) application. They may have been sent one in the mail, but they can still go online and fill it out. This is actually the preferred method for receiving the application as it will immediately notify the employer if they qualify for the credit.

Your insured didn't get a hard copy application mailed to them? No problem! Your insured can go out to the website and fill out the application online. Once they have completed the application, if they qualify, the credit will be applied to their policy during the 2023 effective year and won't be released until the 4th quarter of 2022.

If you have questions or need assistance filling out the MCPAP application, please contact our Assigned Risk Department at 952-897-1737 option 2, or you can email them at [assignedrisk@mwcia.org](mailto:assignedrisk@mwcia.org).



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# REMINDER – ELIMINATION OF HARD COPY ERM-14 EFFECTIVE JANUARY 1, 2022

## Underwriting Department

On November 16, 2020 the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) issued Circular Letter 20-1775 announcing that effective January 1, 2022 MWCIA will discontinue the acceptance of "hard copy" ERM-14s, which is used for the reporting of ownership changes. Instead, ownership changes will be reported through the ERM-14 web application. For further details, refer to Circular Letter 20-1775 located on the MWCIA website at [www.mwcia.org](http://www.mwcia.org).

## INCREASED CHARGE TO AGENTS PLATINUM WEB MEMBERSHIP

### Underwriting Department

The Minnesota Workers' Compensation Insurers Association Inc. (MWCIA) will be increasing the annual Platinum web account charge to insurance agents from \$1,000 to \$1,500 effective January 1, 2022.

The Platinum level web account allows insurance agents to have unlimited access to MWCIA's experience modification worksheets, MCPAP worksheets and the pure premium base rates for one year. The Silver web account charge of \$150 will remain the same.

The Silver level is limited to 20 experience modification worksheets with a charge of \$150 for each additional set of 20.

Please direct any questions concerning this item to MWCIA's Underwriting Department at 952-897-1737, Option 1, or email to [underwriting@mwcia.org](mailto:underwriting@mwcia.org)



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](#)

# 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

[www.mwcia.org](http://www.mwcia.org)

