

Quarterly Newsletter

Q2 2026 | April - June



Minnesota Workers'
Compensation
Insurers Association

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Welcome to this Quarters Update

Inside, you'll find key industry developments, including new efforts around worker misclassification, highlights from recent events, and updates on our cloud migration and MCPAP activity. We're also excited to introduce new team members and share tools designed to better support you. As always, we're focused on providing timely insights, practical resources, and responsive service to help you navigate the evolving workers' compensation landscape.

Worker Misclassification

Increased enforcement in Minnesota: could your clients be at risk?

The Minnesota Department of Labor and Industry has created a dedicated unit to focus on worker misclassification, and its efforts apply to all workers in Minnesota, not just contractors.

As a general rule of thumb, businesses should treat workers as employees unless they can satisfy the applicable element tests under Minnesota rules and statutes. Such as MN Rules [chapter 5224](#), [5224.0330](#), [5224.0340](#), and MN Statutes [181.723](#), [176.043](#). If a business cannot meet even one of these elements for a particular role, the worker may be considered an employee rather than an independent contractor.

For additional information, you can review Minnesota DLI's FAQs and presentations at www.dli.mn.gov/misclassification. If specific questions remain, Minnesota DLI invites employers and workers to contact its Labor Standards Division [via email](#) or 651-284-5075, and businesses should also consult their own legal or tax advisors.

Key Updates

Cloud Migration

MWCIA has officially moved to the cloud, giving our online products a nice boost in speed and flexibility. Thanks so much for your patience during the disruptions. We really appreciate it and are excited to keep improving your experience from here.

Big I InsureCon

Thank you to everyone who stopped by our booth at the Big I's 2026 InsureCon. It was so great to reconnect, hear your feedback, and answer your questions. Even though the convention has wrapped up, the conversations definitely haven't, so please reach out via chat or email anytime you need us!



MWCIA's Culture Is:

Customer First

Quality Focused

Always Learning

With Empathy

Objective Decision Making

Welcome to the Team!

You might have already met some of our newest team members without even realizing they're "new." Over the past several months, eight talented professionals have joined MWCIA in a variety of roles, and many of you have already connected with them by phone, email, or at meetings.

They're helping us do what we do best: support healthy and safe work in Minnesota while maintaining a sustainable workers' compensation system. Each person brings a customer-first mindset, a focus on quality and objective decision-making, and a genuine sense of empathy to their work with you.

As you continue to interact with MWCIA, you may notice some new names and voices alongside familiar ones. We hope you'll see our culture reflected in how they listen, respond, and partner with you—whether you've known them for months already or are just meeting them for the first time. Please join us in welcoming our newest team members:

- Christopher Duszynski - Chief Technology Officer
- Janna Berge - Actuarial Services
- Drake Bryant - Information Technology Services
- Kathryn Ledin - Information Technology Services
- Olga Llamas - Resource Center Specialist

Spotlight: Excellence in Action

This quarter, we're proud to spotlight our online chat feature as Excellence in Action. It connects stakeholders instantly with Resource Team Members for fast, reliable answers. Stakeholders have shared how it helps them respond in real time during client calls with no delays and no callbacks, creating seamless and confident support.

Performance at a Glance

MCPAP

Please note that the deadline to submit MCPAP applications without penalty has passed. Applications submitted after April 1 are subject to a .02 penalty. Applications will continue to be accepted after April 1, provided they are submitted within 90 days of the policy effective date; however, the .02 penalty will still apply

Panel-rific

Terra Jordahl, Senior Field Services Auditor, recently shared her expertise on a panel at NCIPA's annual seminar, held May 13–15 in New Orleans. The discussion offered practical insights into current bureau priorities and the real-world challenges auditors face today, especially as the industry balances remote processes with accuracy, clarity, and strong foundational practices.

Auditors' Corner

Welcome to the Auditors Corner! With the implementation of the Minnesota Paid Leave Law at the beginning of the year, we have been receiving many questions about the inclusion or exclusion of these payments in regard to determination of premium. It is our opinion that payments made to an employee by the State of Minnesota or another third-party administrator should be excluded from the determination of premium per Minnesota Basic Manual Rule 2.B.2.I. For any questions related to the Minnesota Paid Leave program, please direct your emails to: paidleave@state.mn.us



In other news, the Minnesota Insurance Auditors Association (MIAA) is now on summer break, but they have set their schedule for the 2026-2027 session. If you are interested in networking, reviewing industry trends and thoughtful discussion on challenging issues, please consider joining the association. For more information about MIAA please reach out to terra.jordahl@mwcia.org. The 2026-2027 meeting dates will be:

September 14, 2026	November 9, 2026
January 11, 2027	May 17, 2027



Industry Insights & Circulars

Changes to Classification Phraseology with Circular 26-1877

Circular 26-1877 was released on 7/23/26 and has important phraseology changes that may impact your insureds. Please make sure that as an agent, underwriter, or auditor you carefully review this circular.

Payroll may be transferred among Codes 5472, 5473, and 5474, from remediation classifications to applicable construction classifications, or from janitorial classifications to the governing classification of the construction business depending on the facts of the work performed and the employer's records.

Circulars

[26-1877 - NCCI Item B-1450 – Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation Construction - Iron or Steel Erection - Not Over Two Stories in Height](#)

[26-1876 - 2025 Annual Report](#)

[26-1875- 2027 Assessment Basis](#)

[26-1874 - Minnesota Wrap-up Program Revisions](#)

[26-1873 - MWCIA HF3228 – Executive Officers Minnesota Basic Manual](#)

[26-1872: 2025 Test Audit Summary Report](#)

[26-1871: FYI - 2025 Legislative Update](#)

[26-1870: 2025 Financial Data Calls - ACCEDE Upgrade](#)

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Questions or feedback? We're here to help.

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