Minnesota Workers' Compensation
Insurers Association, Inc.
952-897-1737 General
952-897-6495 Fax
www.mwcia.org

2028 MCPAP CREDIT FACTOR APPLICATION

If you do not currently have contracting operations or do not have at least one contracting code for which you paid $33.50 in average hourly wages, you are not eligible to apply. Please visit our website at https://www.mwcia.org/Pages/MCPAP to complete the application online.

Name of Business: _____ AFN: _____

Address: _____

The data period should be based on actual wages and hours worked, as reflected in your payroll records, for the 12-month period beginning January 1, 2026 and ending December 31, 2026 for all combined entities.

(1) WC CODE NUMBERS	(2) MINNESOTA WAGES PAID DURING 2026	(3) MINNESOTA HOURS WORKED DURING 2026
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signature _____ Print Name _____

Position _____ Phone No. _____

Email address _____ Date _____

This application may be rejected if it does not include all WC code numbers, all Minnesota wage data and all hours worked or if data is not submitted for all commonly owned businesses. Data submitted in any other form other than this application is not acceptable.

We recommend that the application be completed and submitted online at www.mwcia.org/Pages/MCPAP. Applications received later than April 1, 2027 will be subject to a two-point (.02) late penalty adjustment in their 2028 MCPAP credit.

Print Date: 11/10/2026 Please retain a copy of this form for auditing purposes.

INSTRUCTIONS FOR COMPLETION OF THE MCPAP CREDIT FACTOR APPLICATION

Note: If you do not currently have contracting operations, or do not have at least one contracting code for which you paid more than $33.50 in average hourly wages during the data period, you are not eligible and need not apply.

GENERAL INSTRUCTIONS

- **WE RECOMMEND THAT THE APPLICATION BE COMPLETED AND SUBMITTED ONLINE AT www.mwcia.org/Pages/MCPAP.** Since most validations are done as you complete the application online, there is a greater chance that the application will be accepted for processing.
- In order for MWCIA to calculate the proper MCPAP credit factor, the application must contain all the requested information and must include data for all of your operations, both contracting and noncontracting. *Please refer to the specific instructions below for Coumn 1 - WC Code Numbers.*
- **All data for commonly owned businesses must be submitted together on one application.**
- Data submitted in any form other than the MCPAP application is **not** acceptable and will be returned.
- The application of the credit factor is subject to audit. Please retain your payroll records upon which the credit factor application is based.
- Applications postmarked later than April 1, 2027 are subject to a two-point (.02) late penalty adjustment in the MCPAP credit calculation. The MCPAP credit factor will apply to policies with an effective date of January 1, 2028 or later.

SPECIFIC INSTRUCTIONS

DATA PERIOD – The data period should be based on actual wages and hours worked, as reflected in your payroll records, for the 12-month period beginning January 1, 2026 and ending December 31, 2026.

COLUMN 1 – WC CODE NUMBERS – A WC code number is a four-digit number. Refer to the Information Page of your WC Policy – Item 4 for these four digit numbers. **List each code only once.** *If you cannot locate this information, contact your insurance agent or insurance company.*

COLUMN 2 – MINNESOTA WAGES

- Show the total gross Minnesota wages paid for each code number for the entire year. This includes wages paid to personnel no longer employed. It includes salaries, wages, commissions and bonuses. Sick wages, vacation wages and holiday wages should be **included** and overtime premium wages should be **excluded**. Overtime wages are the extra monies paid for overtime in excess of the regular rate.
- Do not include subcontractors' payroll unless it was included in your workers' compensation audit.
- Covered officers', partners', or sole proprietors' wages are subject to a minimum of $73,996 and a maximum of $295,984. Wages of the spouse, parent, or child (children) of a covered owner are included at their actual wages subject to a minimum of $22,204 (no maximum).
- All dollar amounts should be rounded to the nearest dollar.

COLUMN 3 – HOURS WORKED DURING CALENDAR YEAR

- List the total number of hours worked for each WC code number. Salaried employees should be assumed to each work forty (40) hours per week.
- Include hours paid for sick-time, vacations and holidays.

Additional notes: All data submitted is subject to an audit prior to the application of a credit factor. If you are submitting revised information, you must report all data, including revised and previously reported data.
If you have any questions concerning MCPAP, please contact your agent or insurance carrier.