

Quarterly

Newsletter

Q1 2026 | January - March



Minnesota Workers'
Compensation
Insurers Association

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Welcome to this Quarters Update

We're excited to share that we've refreshed the look and feel of several of our publications, starting with this updated newsletter. We hope you enjoy the new format and find the information useful, and we'd love your thoughts on the layout or ideas for future topics at newsletter@mwcia.org.

Our in-house communications team is also modernizing the design and presentation of our Annual Report to make key information easier to visualize and understand, so stay tuned for its release later in 2026.

Zero Estimated Payroll Attestation Requirement

Electronic Signatures Valid if using virtual signature with tracking.

Minnesota's 2025 law changes (H.F. 3228) added an attestation requirement tied to zero estimated exposure ("if-any") workers' compensation policies, along with new disclosure and record-retention requirements for building construction or improvement services. A "zero estimated exposure policy" is a workers' comp policy where the employer reports total estimated exposure/payroll is \$0.

For Assigned Risk (MWCARP) applications, a signed Attestation Form is required with the application prior to binding/issuing coverage and must be completed annually at each renewal as long as the policy remains zero estimated payroll.

This Attestation may be signed by electronic signature, which is treated as an original signature for all purposes, including scanned and transmitted copies (for example, PDF) and secure electronic-signature platforms and applications.

Key Updates

Legislation

Minnesota's workers' compensation wrap-up programs have been significantly updated to modernize and clarify how large construction and project-based risks are insured under OCIP and CCIP structures. The changes reorganize and align terminology, coverage treatment, and rating rules across impacted manuals so carriers, agents, and policyholders can more consistently determine how wrap-up business should be classified, reported, and priced. These revisions are intended to reduce confusion between traditional policies and OCIP and CCIP arrangements and to promote a more uniform application of the rules. [Please see circular 26-1874 for details.](#)

Please see the Spotlight section of the newsletter for a separate synopsis of the Executive Officer changes. For full details, [please see circular 26-1873.](#)



Tom Goodrich -
January 30, 2026

Melodie LaChapelle -
May 31, 2026

Kim Eckhart -
June 26, 2026

Congratulations on your Retirement!

Happy Retirement, Tom Goodrich!

We would like to extend our thanks and congratulations to Tom Goodrich who retired at the end of January 2026 after 25 years. Tom was an invaluable member of our organization, serving in multiple roles across IT and, most recently, as a Business Analyst in Data Services. We are excited for Tom as he begins this next chapter. He is looking forward to spending more time with family and traveling.

Happy Retirement, Melodie LaChapelle!

After an incredible 49 years of dedication and excellence, we are thrilled to announce that Melodie LaChapelle will be retiring from MWCIA on May 31, 2026.

Starting as a file clerk, Melodie's dedication and skill led her through many roles across the organization. Her career grew and evolved with MWCIA, eventually leading her to the role of Senior Underwriting Specialist in our Underwriting Department. Her professionalism has helped shape our organization, and her contributions will have a lasting impact for years to come.

While we will deeply miss her presence and expertise, we couldn't be happier for Melodie as she begins this exciting new chapter—one filled with gardening, hiking, camping, and plenty of well-earned relaxation.

Please join us in celebrating Tom and Melodie's remarkable careers and wishing both of them all the best in their retirement!

Happy Retirement, Kim Eckhart!

We would like to announce that after nearly 29 years of dedicated service, Kim Eckhart will be retiring from the MWCIA effective June 26, 2026. During Kim's time with us, she has made significant contributions to our company and built lasting relationships with many of you. She has been an essential part of our Assigned Risk department, bringing not only expertise and professionalism but also kindness, humor, and a collaborative spirit that will be deeply missed.

Kim joined our team as a receptionist in 1997 and then 1 year later moved to the Assigned Risk department processing hard copy applications. Over the years, Kim saw many changes. She helped transform many processes including going from hard copy applications to electronic submissions.

Kim has dreams of a relaxing retirement, spending time with family and friends and some traveling.

Please join us in celebrating Tom, Melodie, and Kim's remarkable careers and wishing them all the best in their retirement!

Spotlight: Executive Officer Legislative Change

Historically, the insurance industry commonly referred to executive officers using titles such as "President, Vice President, Secretary, and Treasurer." These specific terms no longer appear in the Minnesota Basic Manual, and the statutory definition has been broadened to include individuals who may not have been formally elected to those traditional offices.

You should carefully review [MWCIA Circular 26-1873](#) and advise your insureds and their auditors to review their charters and bylaws to determine whether these changes will affect which individuals are treated as executive officers for workers' compensation purposes.



Performance at a Glance



Online Chats

Resource Center staff continue to shine—earning a 98% positivity rating from online chat users! Thank you for your outstanding dedication and service.



Podcast Success

Dani Main our Communications and Training Specialist was recently featured on an episode of “[Straight Outta Workers’ Comp Ep. 21](#)” with Mark Pew and Bob Wilson from Work Comp College.



Industry Insights & Circulars

Industry Insights

When entering an Assigned Risk application in the "description of operations"; Section IV, please make sure to fully describe in great detail what the employer/insured does.

If this section does not have enough detail, your classification code may be changed without notification when reviewed by underwriting, or we may ask for a better business description. The servicing carrier might also cancel the policy if a more detailed description is not received.

Circulars

[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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