



NORTH RISK PARTNERS®

**CONSTRUCTION
EMPLOYERS:
UNDERSTAND YOUR
E-MOD & WORKERS'
COMP CREDITS**

JANUARY 2024

NORTH RISK WEBINARS | 2024

PRESENTERS



**Lindsay
Henningsgaard**

Marketing Underwriter
Specialist
SFM



Sandy Stoddard

Program Director
Union Construction Workers'
Compensation Program



Jon Launstein

Risk Advisor & Partner
North Risk Partners

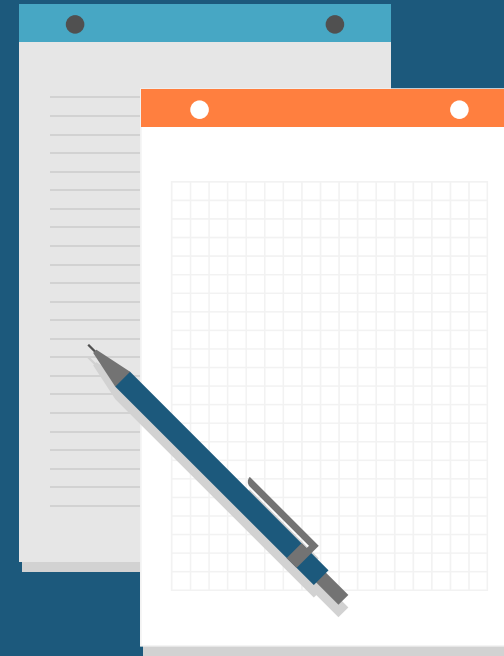


Charlie Raeker

Risk Advisor
North Risk Partners

AGENDA

- Experience Modification Factor (e-mod)
- Minnesota Contractors Premium Adjustment Program (MSCPAP) Credit
- Union Construction Workers' Compensation Program (UCWCP)





NORTH RISK PARTNERS®

EXPERIENCE MODIFICATION FACTOR (E-MOD)

LINDSAY HENNINGSGAARD
SFM

NORTH RISK WEBINARS | 2024

WHAT ARE WE GOING TO COVER?

- What is an experience mod?
- What impacts an experience mod?
- The importance of bringing injured workers back to work
- Other factors that can impact an experience mod

COMMON TERMS

- Experience mod
- Experience modification factor
- Experience rating
- EMR
- E-mod
- Mod

WHAT IS EXPERIENCE RATING?

- A credit or debit factor based on a business' loss and payroll history
- Developed by Data Collection Organizations (DCOs); MWCIA, NCCI, WCRB

WHO QUALIFIES FOR AN EXPERIENCE RATING

Insured must be in business at least 2 years and meet one of the following premium criteria:

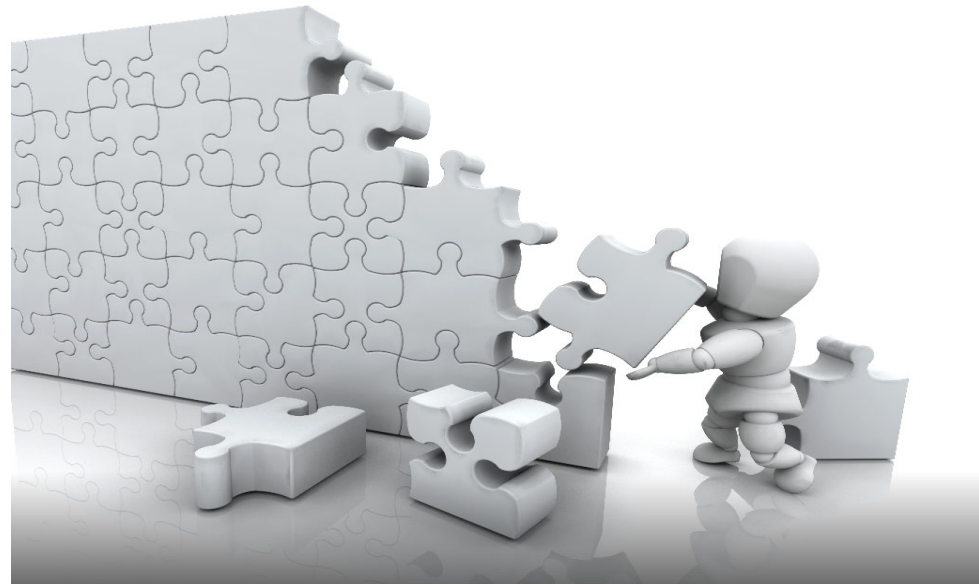
1. \$14,000 unmodified premium in the first year of the experience rating period, or
2. An average of \$14,000 unmodified premium in the first 2 years of the experience rating period, or
3. If an insured has more than 2 years of experience, they must develop an average annual unmodified premium of \$7,000 in the experience rating period.

WHY IS IT IMPORTANT?

- An e-mod **under 1.00** applies a **credit factor** to your premium
- An e-mod **over 1.00** applies a **debit factor** to your premium

ELEMENTS OF AN E-MOD

- Actual loss
- Primary loss
- Expected loss
- Expected loss rate
- D ratio
- Weight factor
- Ballast factor



WHAT IMPACTS AN E-MOD?

- Losses
 - Medical and indemnity
 - \$17,500 split point
- Class codes
 - Misclassification
- Payroll
 - Increases or decreases

IMPORTANCE OF RETURN TO WORK

Through early return-to-work, you can:

- Keep workers' compensation costs down
- Avoid overtime, hiring and retraining costs
- Lessen your chances for litigation

MEDICAL ONLY CLAIMS VS. LOST TIME CLAIMS

- Medical only claims are discounted 70%
- Lost time claims are not discounted until they reach the split point
- Very large losses are capped
- Multiple claim incidents are capped

E-MOD EXAMPLE SCENARIO

- Very Good Building Company
- Residential contractor
- Manual premium of \$56,000
- Minimum e-mod of .78
- Employee John Smith slipped and fell on ice while working at a job site

MEDICAL ONLY CLAIM

- John goes to the doctor a couple of times but doesn't miss any time from work over the 3-day waiting period because his employer offers him light duty work within his restrictions
- Claim closes for only \$1,500 in medical paid



RETURN TO WORK WITH SOME LOST TIME

- John goes to the doctor a couple of time and ends up being off work for a few weeks because his employer isn't able to offer him light duty work until he can lift more than 50 pounds
- Claim closes for \$10,000 in medical and indemnity paid



NO RETURN TO WORK

- John has prolonged healing and doesn't return to work because his employer isn't able to accommodate his restrictions. John ends up getting an attorney because he is worried about not being able to work. Claim settles with an employment release.
- Claim closes for \$125,000 in medical and indemnity paid



EXAMPLE COMPARISONS

Scenario	E-mod impact	3-year premium
No Claims	.78	\$0
1: Medical Only	.79	\$1,176
2: Some Lost Time	.93	\$26,124
3: No Return to Work	1.26	\$81,346

IMPORTANCE OF REPORTING CLAIMS

- Allows for proper investigation
- Follow worker's compensation law
- Avoid penalties
- Medical only and incident only claim frequency



OTHER FACTORS THAT CAN IMPACT E-MODS

- Ownership changes
- Effective date changes
- Claims closing

2024 MINIMUM & MAXIMUM PAYROLLS

- Officer minimum
 - \$69,524
- Officer maximum
 - \$278,096

CONCLUSION

Bringing an employee back to work as soon as medically appropriate is not only the right thing to do, but also a good business decision.

QUESTIONS?





NORTH RISK PARTNERS®

**MINNESOTA
CONTRACTORS
PREMIUM
ADJUSTMENT
PROGRAM (MCPAP)**

JON LAUNSTEIN & CHARLIE RAEKER
NORTH RISK PARTNERS

NORTH RISK WEBINARS | 2024

MCPAP APPLICATION



7701 France Avenue South
Suite 450
Minneapolis, MN 55435-3203

2025 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 \$29.50 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: _____ 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, 2023 and ending December 31, 2023.

(1) WC CODE NUMBERS	(2) MINNESOTA WAGES PAID DURING 2023	(3) MINNESOTA HOURS WORKED DURING 2023
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signature _____ Phone No. _____
Print Name _____
Position _____ Date _____
Email address _____

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. Applications should be submitted online at <https://www.mwcia.org/Pages/MCPAP>.

Applications received later than April 1, 2024 will be subject to a two-point (.02) late penalty adjustment in their 2025 MCPAP credit.

Print Date: 12/14/23 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 \$29.50 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 non-contracting.
- Data must be submitted for all commonly owned businesses.
- 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, 2024 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, 2025 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, 2023 and ending December 31, 2023.

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. **If you cannot locate this information, contact your insurance agent or insurance company. List each code only once.**

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 \$66,924 and a maximum of \$267,696. Wages of the spouse, parent, or child (children) of a covered owner are included at their actual wages subject to a minimum of \$20,072 (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.

MCPAP APPLICATION

2025 MCPAP

Contracting Class Codes

0042	5160	5474	5705	6319
0050	5183	5478	6003	6325
1322	5188	5479	6204	6400
3365	5190	5480	6213	7538
3719	5213	5491	6216	7600
3724	5215	5506	6217	7601
3726	5221	5507	6229	7855
5020	5222	5537	6233	8227
5022	5348	5538	6235	9521
5037	5403	5551	6236	9534
5040	5437	5606	6237	9539
5057	5445	5645	6248	9554
5059	5462	5649	6251	
5102	5472	5651	6252	
5146	5473	5703	6306	

MOD WITH MCPAP



Mod with .94 MCPAP credit

Mod Analysis

Effective Date - 5/1/2022

Prepared by North Risk Partners
 Tammy Collins
 622 Roosevelt Rd. Ste. 240
 St. Cloud, MN 56301
 tammy.collins@northriskpartners.com

Mod Analysis

		(D) - (E)			(H) - (I)			
0.19	"W" VALUE	158,929	226,376	67,447	164,084	45,849	234,221	70,137
A	B	EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
		C	D	E	F	G	H	I

# Limited loss. s Subrogation or other special loss.	11 Experience Modification Calculation	12 PRIMARY LOSSES	12 STABILIZING VALUE	13 RATABLE EXCESS	14 ADJUSTED TOTALS	15 EXP MOD (J) / (K)
	(I)	(C) X (1 - A) + (G)	(A) X (F)			
ARAP 1.01 if applicable	70,137	174,581	31,176	275,894		1.01
	EXPECTED	(E)	(C) X (1 - A) + (G)	(A) X (C)		
		67,447	174,581	30,197	272,225	

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).
 The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.
This calculation applied a premium adjustment program. Expected losses have been reduced based on a policy credit factor of .94%.

MOD WITHOUT MCPAP



Mod without MCPAP credit

Mod Analysis

Effective Date - 5/1/2022

Prepared by North Risk Partners
 Tammy Collins
 622 Roosevelt Rd. Ste. 240
 St. Cloud, MN 56301
 tammy.collins@northriskpartners.com

Mod Analysis for [REDACTED]

		(D) - (E)			(H) - (I)			
0.19	"W" VALUE	167,745	238,925	71,180	164,084	46,256	234,221	70,137
A	B	EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP. PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.

# Limited loss, Subrogation or other special loss.	Experience Modification Calculation	11 PRIMARY LOSSES	12 STABILIZING VALUE	13 RATABLE EXCESS	14 ADJUSTED TOTALS	15 EXP MOD (J) / (K)
ARAP 1.00 if applicable	ACTUAL	(I)	(C) X (I - A) + (G)	(A) X (F)	283,442	
	EXPECTED	(E)	(C) X (I - A) + (G)	(A) X (C)	285,161	0.99

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

COMPARISON

WITH MCPAP

		(D) - (E)			(H) - (I)				
0.19	"W" VALUE	EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.	
A	B	C	D	E	F	G	H	I	
		158,929	226,376	67,447	164,084	45,849	234,221	70,137	
# Limited loss.	Experience Modification Calculation	11	12	13	14				15
s Subrogation or other special loss.	PRIMARY LOSSES	STABILIZING VALUE	RATABLE EXCESS	ADJUSTED TOTALS	EXP MOD (J) / (K)				1.01
	ACTUAL	(I)	(C) X (I - A) + (G)	(A) X (F)	275,894				1.01
	EXPECTED	(E)	(C) X (I - A) + (G)	(A) X (C)	272,225				1.01

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

This calculation applied a premium adjustment program. Expected losses have been reduced based on a policy credit factor of: 94%.

WITHOUT MCPAP

		(D) - (E)			(H) - (I)				
0.19	"W" VALUE	EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.	
A	B	C	D	E	F	G	H	I	
		167,745	238,925	71,180	164,084	46,256	234,221	70,137	
# Limited loss.	Experience Modification Calculation	11	12	13	14				15
s Subrogation or other special loss.	PRIMARY LOSSES	STABILIZING VALUE	RATABLE EXCESS	ADJUSTED TOTALS	EXP MOD (J) / (K)				0.99
	ACTUAL	(I)	(C) X (I - A) + (G)	(A) X (F)	283,442				0.99
	EXPECTED	(E)	(C) X (I - A) + (G)	(A) X (C)	285,181				0.99

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

QUESTIONS?





NORTH RISK PARTNERS®

**UNION
CONSTRUCTION
WORKERS'
COMPENSATION
PROGRAM (UCWCP)**

SANDY STODDARD
UCWCP

NORTH RISK WEBINARS | 2024

UCWCP HISTORY & MISSION

- Eliminate the adversarial culture of workers' compensation
- Resource for 'best in class' medical and rehabilitation providers
- Ensure payment of appropriate benefits
- Create a prompt and safe return to work
- Reduce the costs of workers' compensation insurance

WHAT ARE THE BENEFITS OF MEMBERSHIP

- Trusted workers' compensation resource for everyone
- Faster return to pre-injury job and wage
- Claim cost savings of an average of 30%
- Reduction in Experience Modification Rating (EMR)

360 Wall Systems, Inc.
3D Mechanical, Inc.
A.E. Conrad Company
A.G. O'Brien Plumbing & Heating Co.
A.W. Kuettel & Sons, Inc.
Able Fence, Inc.
Ace Electrical Contractors, Inc.
ACI Asphalt & Concrete, Inc.
Acme Tuckpointing & Restoration Company
Advanced Masonry Restoration, Inc.
Advancements in Flooring, LLC
Aid Electric Corporation
Air Conditioning Associates, Inc.
Albers Mechanical Contractors, Inc.
Aldo, Inc.
All Phase Contracting, Inc.
Allan Mechanical, Inc.
Alliance Mechanical Services, Inc.
Allied Blacktop Company
Allstates Pavement Recycling & Stabilization, Inc.
Alltech Engineering Corp.
Amerect, Inc.
American Masonry, Inc.
Anderson Drywall, Inc.
Anderson Glass Co., Inc.
Architectural Sales of MN
Armstrong Crane and Rigging Corp.
Arnt Construction Company, Inc.
Arrowhead Concrete Works, Inc.
Associated Mechanical Contractors, Inc.
Austin's Painting & Decorating, LLC
Axel H. Ohman, Inc.
Bald Eagle Erectors, Inc.
BCM Construction, Inc.
Beckers, Inc.
Belair Sitework Services
Benike Construction
Benson-Claugherty Contracting, Inc.
Berg Group, LLC
Billman Construction, Inc.
Binder Heating & Air Conditioning, Inc.
Bituminous Roadways, Inc.
Bloomington Electric Company
Boiler Services, Inc.
Bollig & Sons, Inc.
Braxton & Sons, Inc.
Braxton Hancock & Sons, Inc.
Bredahl Plumbing, Inc.
Brin Glass Company
Budget Plumbing Corp.
Burschville Construction
C and S Management Company, Inc.
C&L Excavating, Inc.
C.R. Fischer & Sons, Inc.
C.W. Houle, Inc.
Capital City Glass, Inc.
Cardiofini Company
Castrejon, Inc.
CD Tile & Stone, Inc.
Central Roofing Company
Chappell Central, Inc.
Climate Makers, Inc.
CM Construction Company, Inc.
Commercial Drywall, Inc.

Commercial Flooring Services, LLC
Commercial Plumbing & Heating
Commercial Refrigeration Systems, Inc.
Commercial Roofing, Inc.
Construction Results Corporation
Contract Tile & Carpet, LLC
Cool Air Mechanical, Inc.
Corporate Mechanical, Inc.
Crawford Merz, LLC
Crossroad Construction, Inc.
Crosstown Masonry, Inc.
Crosstown Mechanical, Inc.
Custom Drywall, Inc.
D.J. Kranz Co., Inc.
Danny's Construction Co., LLC
Davids Hydro Vac, Inc.
DayCo Concrete Company, Inc.
Décor Tec, Inc.
Del's Construction, Inc.
Designing Earth Contracting, Inc.
DirtworX, LLC
Division V Sheet Metal, Inc.
DLR Construction, Inc.
Doboszinski & Sons, Inc.
Donald Holm Construction Co., Inc.
Donald R. Frantz Concrete Construction
Donlar Construction Company
Dresel Contracting, Inc.
DSM Excavating Co., Inc.
Duluth Ready Mix Concrete, Inc.
Dziedzic Caulking, Inc.
E&J Rebar, Inc.
Electro Mechanical Contracting, Inc.
El-Jay Plumbing & Heating, Inc.
Emerald Builders, Inc.
Empirehouse, Inc.
Enebak Construction Company
Enervation, Inc.
Engelsma Construction, Inc.
Engineered Concrete Placer of MN, Inc.
EnviroBate, Inc.
Everest Steel, Inc.
Fehn Companies, Inc.
Flannery Construction
Forced Air, Inc. dba Wenzel Heat & AC
Forest Lake Contracting, Inc.
Fowler & Hammer, Inc.
FPI Paving Contractors, Inc.
Fraser-Morris Electric Company
Frattono Companies, Inc.
Frerichs Construction Company
Frida Drywall Systems, LLC
G.L. Contracting, Inc.
Gage Brothers Caulking, Inc.
Gagnon, Inc.
Gartner Refrigeration and Manufacturing, Inc.
Geislinger & Sons, Inc.
General Office Products Co.
General Sheet Metal Company, LLC
George Siegfried Construction Co.
Gilbert Mechanical Contractors, LLC
Global Specialty Contractors, Inc.
GR Mechanical Plumbing & Heating, Inc.

Grazzini Brothers and Company
Greiner Construction, Inc.
Gresser Companies, Inc.
Gunnar Electric, Inc.
Gustafson Excavating, Inc.
Gustafson Mechanical, Inc.
HanSon Custom Crushing, Inc.
Hardscape Construction, Inc.
Harris
Heartland Glass Company
Hennepin Drywall I, LLC
High Five Erectors II
Hoffman Concrete, Inc.
Hollenback & Nelson, Inc.
Homeco Insulation, Inc.
Hoover Construction Company
Horwitz, Inc.
Hovland, Inc.
Icon, LLC
Imperial Wall, Inc.
Incor Installation, LLC
Infinity Access, Inc.
Install Eight, Inc.
Insulation Midwest, Inc.
Intex Corporation
J Becher & Associates, Inc.
J&K Builders, Inc.
J&K Masonry, Inc.
J&L Steel Erectors, LLC
Jacon, LLC
Jayhawk Mechanical, Inc.
John Foley Masonry, Inc.
Johnson-Nelson Masonry, Inc.
Johnson-Wilson Constructors, Inc.
Jorgenson Construction, Inc.
Julian M Johnson Construction Corp
Julius B. Nelson & Son, Inc.
K&H Exteriors, Inc.
K. Pearson Mechanical, LLC
K.B. Service Company
Kelleher Construction, Inc.
Kern & Tabery, Inc.
Kevitt Excavating, LLC
KGM Contractors, Inc.
Kiffmeyer, Inc.
Killmer Electric Co., Inc.
KMH Erectors, Inc.
Knutson Construction Services, Inc.
Kraus Anderson Companies, Inc.
Kuechle Underground, Inc.
Kunz Construction Co.
Kusske Construction Company, Inc.
Lake Area Roofing and Construction, Inc.
Lakehead Constructors, Inc.
LaTour Construction, Inc.
LBP Mechanical, Inc.
Legacy Companies
Legend Mechanical, Inc.
Legends Concrete, Inc.
Lend Enterprises, Inc.
Linco Fab, Inc.
Lloyd's Construction Services, Inc.
LS Black Constructors, Inc.

360 Wall Systems, Inc.
3D Mechanical, Inc.
A.E. Conrad Company
A.G. O'Brien Plumbing & Heating Co.
A.W. Kuettel & Sons, Inc.
Able Fence, Inc.
Ace Electrical Contractors, Inc.
ACI Asphalt & Concrete, Inc.
Acme Tuckpointing & Restoration Company
Advanced Masonry Restoration, Inc.
Advancements in Flooring, LLC
Aid Electric Corporation
Air Conditioning Associates, Inc.
Albers Mechanical Contractors, Inc.
Aldo, Inc.
All Phase Contracting, Inc.
Allan Mechanical, Inc.
Alliance Mechanical Services, Inc.
Allied Blacktop Company
Allstates Pavement Recycling & Stabilization, Inc.
Alltech Engineering Corp.
Amerect, Inc.
American Masonry, Inc.
Anderson Drywall, Inc.
Anderson Glass Co., Inc.
Architectural Sales of MN
Armstrong Crane and Rigging Corp.
Arnt Construction Company, Inc.
Arrowhead Concrete Works, Inc.
Associated Mechanical Contractors, Inc.
Austin's Painting & Decorating, LLC
Axel H. Ohman, Inc.
Bald Eagle Erectors, Inc.
BCM Construction, Inc.
Beckers, Inc.
Belair Sitework Services
Benike Construction
Benson-Claugherty Contracting, Inc.
Berg Group, LLC
Billman Construction, Inc.
Binder Heating & Air Conditioning, Inc.
Bituminous Roadways, Inc.
Bloomington Electric Company
Boiler Services, Inc.
Bollig & Sons, Inc.
Braxton & Sons, Inc.
Braxton Hancock & Sons, Inc.
Bredahl Plumbing, Inc.
Brin Glass Company
Budget Plumbing Corp.
Burschville Construction
C and S Management Company, Inc.
C&L Excavating, Inc.
C.R. Fischer & Sons, Inc.
C.W. Houle, Inc.
Capital City Glass, Inc.
Cardiofini Company
Castrejon, Inc.
CD Tile & Stone, Inc.
Central Roofing Company
Chappell Central, Inc.
Climate Makers, Inc.
CM Construction Company, Inc.
Commercial Drywall, Inc.

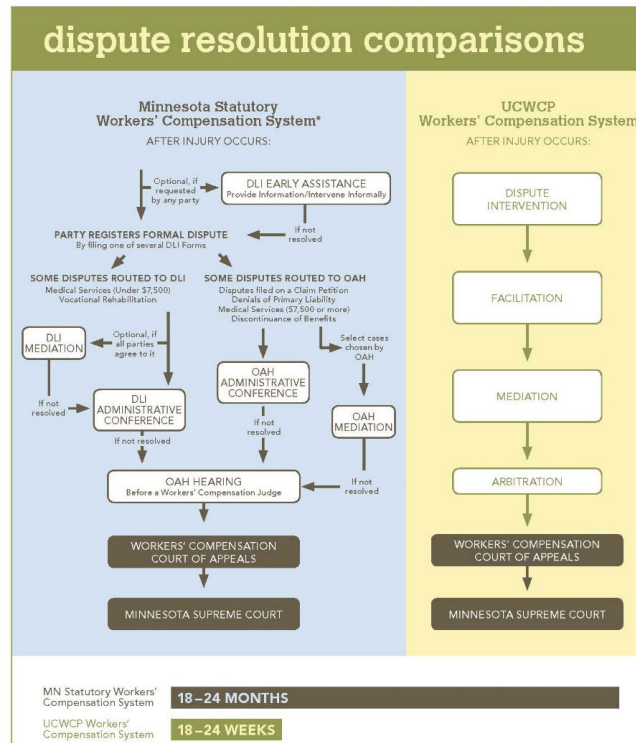
Commercial Flooring Services, LLC
Commercial Plumbing & Heating
Commercial Refrigeration Systems, Inc.
Commercial Roofing, Inc.
Construction Results Corporation
Contract Tile & Carpet, LLC
Cool Air Mechanical, Inc.
Corporate Mechanical, Inc.
Crawford Merz, LLC
Crossroad Construction, Inc.
Crosstown Masonry, Inc.
Crosstown Mechanical, Inc.
Custom Drywall, Inc.
D.J. Kranz Co., Inc.
Danny's Construction Co., LLC
Davids Hydro Vac, Inc.
DayCo Concrete Company, Inc.
Décor Tec, Inc.
Del's Construction, Inc.
Designing Earth Contracting, Inc.
DirtworX, LLC
Division V Sheet Metal, Inc.
DLR Construction, Inc.
Doboszinski & Sons, Inc.
Donald Holm Construction Co., Inc.
Donald R. Frantz Concrete Construction
Donlar Construction Company
Dresel Contracting, Inc.
DSM Excavating Co., Inc.
Duluth Ready Mix Concrete, Inc.
Dziedzic Caulking, Inc.
E&J Rebar, Inc.
Electro Mechanical Contracting, Inc.
El-Jay Plumbing & Heating, Inc.
Emerald Builders, Inc.
Empirehouse, Inc.
Enebak Construction Company
Enervation, Inc.
Engelsma Construction, Inc.
Engineered Concrete Placer of MN, Inc.
EnviroBate, Inc.
Everest Steel, Inc.
Fehn Companies, Inc.
Flannery Construction
Forced Air, Inc. dba Wenzel Heat & AC
Forest Lake Contracting, Inc.
Fowler & Hammer, Inc.
FPI Paving Contractors, Inc.
Fraser-Morris Electric Company
Frattono Companies, Inc.
Frerichs Construction Company
Frida Drywall Systems, LLC
G.L. Contracting, Inc.
Gage Brothers Caulking, Inc.
Gagnon, Inc.
Gartner Refrigeration and Manufacturing, Inc.
Geislinger & Sons, Inc.
General Office Products Co.
General Sheet Metal Company, LLC
George Siegfried Construction Co.
Gilbert Mechanical Contractors, LLC
Global Specialty Contractors, Inc.
GR Mechanical Plumbing & Heating, Inc.

Grazzini Brothers and Company
Greiner Construction, Inc.
Gresser Companies, Inc.
Gunnar Electric, Inc.
Gustafson Excavating, Inc.
Gustafson Mechanical, Inc.
HanSon Custom Crushing, Inc.
Hardscape Construction, Inc.
Harris
Heartland Glass Company
Hennepin Drywall I, LLC
High Five Erectors II
Hoffman Concrete, Inc.
Hollenback & Nelson, Inc.
Homeco Insulation, Inc.
Hoover Construction Company
Horwitz, Inc.
Hovland, Inc.
Icon, LLC
Imperial Wall, Inc.
Incor Installation, LLC
Infinity Access, Inc.
Install Eight, Inc.
Insulation Midwest, Inc.
Intex Corporation
J Becher & Associates, Inc.
J&K Builders, Inc.
J&K Masonry, Inc.
J&L Steel Erectors, LLC
Jacon, LLC
Jayhawk Mechanical, Inc.
John Foley Masonry, Inc.
Johnson-Nelson Masonry, Inc.
Johnson-Wilson Constructors, Inc.
Jorgenson Construction, Inc.
Julian M Johnson Construction Corp
Julius B. Nelson & Son, Inc.
K&H Exteriors, Inc.
K. Pearson Mechanical, LLC
K.B. Service Company
Kelleher Construction, Inc.
Kern & Tabery, Inc.
Kevitt Excavating, LLC
KGM Contractors, Inc.
Kiffmeyer, Inc.
Killmer Electric Co., Inc.
KMH Erectors, Inc.
Knutson Construction Services, Inc.
Kraus Anderson Companies, Inc.
Kuechle Underground, Inc.
Kunz Construction Co.
Kusske Construction Company, Inc.
Lake Area Roofing and Construction, Inc.
Lakehead Constructors, Inc.
LaTour Construction, Inc.
LBP Mechanical, Inc.
Legacy Companies
Legend Mechanical, Inc.
Legends Concrete, Inc.
Lend Enterprises, Inc.
Linco Fab, Inc.
Lloyd's Construction Services, Inc.
LS Black Constructors, Inc.

KEY PROGRAM COMPONENTS

- Exclusive Provider Organization (EPO)
- Neutral Medical Examiner Panel
- Exclusive Rehabilitation Consultant Network
- Alternative Dispute Resolution (ADR) System

ALTERNATIVE DISPUTE RESOLUTION (ADR) SYSTEM



MEMBERSHIP ELIGIBILITY

- Union Contractor
- Insured by a Sponsoring Insurance Carrier
- Signatory to a Sponsoring Organization
- MN Union Payroll

SPONSORING INSURANCE PROVIDERS

Insurance Carriers

Accident Fund Insurance – 5%

AIG Insurance – 3%

Amerisafe Risk Services

Amerisure Insurance – 5%

AmTrust North America – 5%

Arch Insurance Group – 5%

BITCO Insurance – 5%

Cincinnati Insurance – 3%

CNA Insurance – 5%

Continental Western – 3%

EMC Insurance – 5%

Federated Insurance – 5%

Hanover Insurance Group – 5%

Hartford Insurance – 5%

Liberty Mutual Insurance – 3%

Nationwide – 5%

QBE – 3%

Secura Insurance – 5%

Sentry Insurance – 5%

Selective Insurance – 3%

SFM Insurance – 5%

Third Coast Underwriters – 5%

Travelers Insurance – 5%

United Fire Group Insurance – 5%

West Bend Mutual – 5%

Western National Insurance – 5%

Westfield Insurance – 5%

Zurich N.A. Insurance – 5%

Self-Insured and Captive Groups

Affinity Captive

Builders & Contractors Work
Comp Fund

Columbus Captive

Delta Indemnity Group

Foundation Captive

Four Corners Captive

General Contractors Captive

Heartland Captive

Premier Partners Group

Presidio Captive

The Builders Group – 5%

Titan Group

Third-Party Administrators

Broadspire, a Crawford Company

Creative Risk Solutions

ESIS

Gallagher Basset Services

Mackinaw Administrators LLC

Sedgwick

TBG Claim Services

SPONSORING UNIONS

Labor Organizations

Bricklayers & Allied Craftworkers' Local Union #1	www.baclocals.org/bac-local-1-minnesotanorth-dakota
Cement Masons, Plasterers & Shophands Local #633	www.local633.org
Glaziers & Glassworkers Local #1324	www.iupat82.org
Heat & Frost Insulators & Allied Workers Local #34	www.insulators34.org
Heat & Frost Insulators & Allied Workers Local #49	www.insulatorslocal49.org
International Brotherhood of Electrical Workers – IBEW #110	www.ibew110.org
International Brotherhood of Electrical Workers – IBEW #292	www.ibew292.org
International Brotherhood of Electrical Workers – IBEW #343	www.ibewlocal343.org
International Union of Operating Engineers Local #49	www.local49.org
International Union of Painters & Allied Trades D.C. #82 (all crafts)	www.iupat82.org
Ironworkers Local #512	www.ironworkers512.com
Laborers District Council of MN & ND	www.minnesotalaborers.org
North Central States Regional Council of Carpenters (all crafts)	www.northcountrycarpenter.org
Pipefitters Local #455	www.local455.com
Pipefitters Local #539	www.pipefitters539.com
Plasterers Local #265	www.plasterers265.org
Plumbers & Pipefitters Local #589	www.pandplocal589.org/
Plumbers & Steamfitters Local #11	www.ualocal11.com
Plumbers Local #15	www.plumberslocal15.com
Plumbers & Gasfitters Local #34	www.plumberslocal34.org
Roofers & Waterproofers Local #96	www.rooferslocal96.com
Sheet Metal Workers' Local #10	www.smw10.org
Teamsters (Highway/Heavy)	

ENROLLMENT

- Enrollment Application
- Prior year payroll and MN WC Premium Audit
- Certificate of Insurance
- Insurance carrier applies the premium credit

QUESTIONS?

