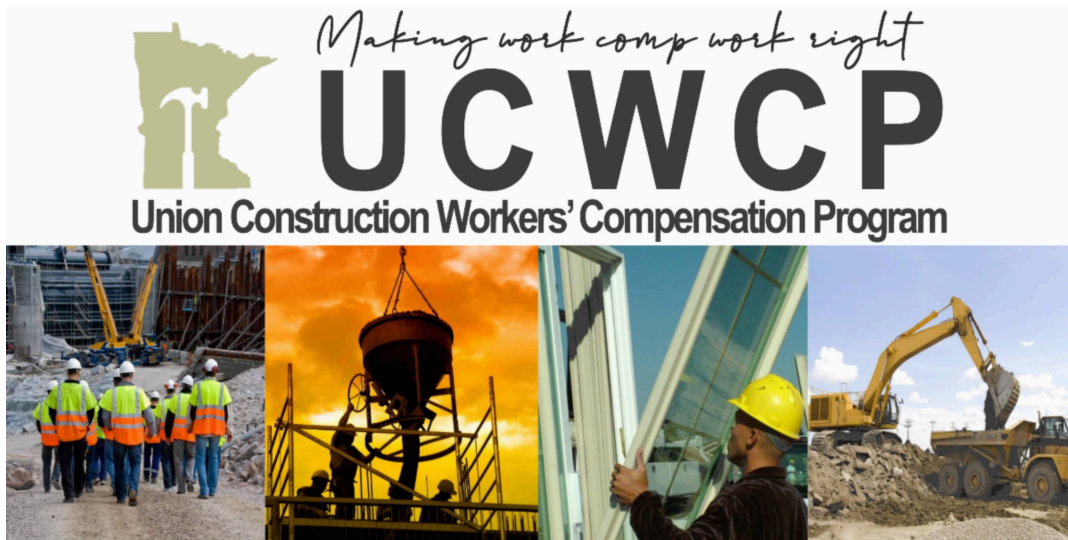


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Summer 2025 Newsletter



Great News: We've Lowered Your Subscription Fee!

We're excited to share that **UCWCP subscription fees have been reduced starting July 1, 2025!**

The new rate is:

Union Payroll x 0.00115 (previously 0.0012)

That means **more savings** for our members—while still receiving the same trusted services and support.

Minimum fee remains \$960

Maximum fee remains \$9,950

This change reflects our ongoing commitment to providing exceptional value and keeping costs down. Thank you for being a valued part of the UCWCP!

Contractor Member Classroom Training- August 21, 2025

New to the UCWCP or interested in learning more? Come to our next contractor training and learn more about membership benefits and steps to improve workers' compensation injury outcomes for your company and its union employees.

This training session will include an overview of the UCWCP, Program updates and workers' compensation resources.



Register Now



Satisfaction Survey Reminder

The UCWCP is committed to delivering the highest quality services to injured Union members, employer members, and claim administrators. To ensure we meet this goal, we regularly assess satisfaction through post-service surveys.

Surveys are sent after the following activities:

Dispute Resolution Services

After a Mediation, Arbitration, or Dispute Resolution Exam, surveys are sent to the injured Union member, employer, and claim administrator. These surveys gather feedback on the overall process and the performance of the Mediator, Arbitrator, or Neutral Physician.

Statutory Vocational Rehabilitation Services

When statutory rehabilitation services are completed, surveys are sent to the injured Union member, employer, claim administrator, and Qualified Rehabilitation Consultant. The feedback focuses on the quality of services provided throughout the rehabilitation plan.

Survey results are reviewed by the Program's labor-management Board of Trustees to ensure service outcomes align with our mission.

Your feedback is essential in helping us continuously improve and deliver the best possible service. Thank you for your participation!

NEW MN LAWS THAT IMPACT THE CONSTRUCTION INDUSTRY

As the Minnesota Legislative session wound down for 2025, there are a few new laws and requirements you should know about. Here is a recap as to what has happened:

ZERO EXPOSURE INSURANCE POLICIES

- **Minnesota Statutes § 79.101**

A new section added to chapter 79 defining a zero estimated exposure workers' compensation policy and requiring a specific attestation for building construction or improvement services employers upon application for a zero estimated exposure policy. This statute directs to 176.011 as mentioned below for the definition and adds an attestation requirement as follows:

Each insurer shall require with or as part of each completed application for a zero estimated exposure policy a statement signed by the applicant attesting to the accuracy of the information on the application, including the applicant's absence of employees and estimated exposure of zero. The attestation shall include the following: "I attest that all information provided on this application is current, true, correct, accurate, and complete to the best of my knowledge and belief. I further attest that I have no employees and an estimated exposure of zero. If I employ any employees during the policy period, I must provide within 60 days of the employment written notification to my workers' compensation insurer of the employment, including estimated payroll and classification codes of my employees. I understand that omissions or misrepresentations with intent to defraud on this application are a crime under Minnesota Statutes, section 609.611."

Effective date: This section is effective for policies issued or renewed on or after Jan. 1, 2026.

- **Minnesota Statutes § 176.011, subdivision 19a**

As mentioned above, 176.011 adds a definition defining a zero estimated exposure policy under the Workers' Compensation Act. Under this amendment a zero estimated exposure policy is defined as:

"Zero estimated exposure policy" means a policy of insurance that an employer obtains to cover the employer's liability to pay compensation under this chapter after reporting the employer's total estimated exposure is zero."

Effective date: This section is effective the day following final enactment.

- **Minnesota Statutes § 176.185, subdivision 11**

Requires an insurer to report the total estimated exposure amount for a zero estimated exposure policy and the employer's reported construction classification codes for a zero estimated exposure policy.

Effective date: This section is effective for policies issued or renewed on or after Jan. 1, 2026.

- **Minnesota Statutes § 176.185, subdivision 12**

Adds a subdivision to chapter 176.185 requiring notice and a copy of the policy be provided by building construction or improvement services employers with zero estimated exposure policies and requiring retention for those contracting with building construction and improvement services employers with those policies. The language reads as follows:

If an employer providing or performing building construction or improvement services obtains a zero estimated exposure policy, the employer must provide written notification to all entities the employer directly contracts with to provide or perform building construction or improvement services of the employer's total estimated exposure of zero and provide a copy of the policy. When an entity receives the notification under this subdivision, the entity must maintain the written notification and policy provided for three years from the date the notification and policy were received.

Effective date: This section is effective for policies issued or renewed on or after Jan. 1, 2026.

OWNER AND CONTRACTOR CONTROLLED INSURANCE PROGRAMS

• Minnesota Statutes § 79.102

This statute adds a new section to chapter 79 related to owner- and contractor-controlled insurance programs that define such programs. The statute requirements are substantial. If you use them in your business, I recommend familiarizing yourself with the statute. Here are the highlights:

- The statute adds a specific definition section defining what constitutes an OCIP and a CCIP.
- There is now an approval requirement requiring approval of the program by the commissioner of the Department of Commerce.
- The statute sets out application requirements that include specific program criteria to include:
 - o Eligibility requirements
 - o Project, contractor, and subcontractor information requirements
 - o Continuous project update requirements
 - o Licensed data service organization information sharing information
 - o Insurance cancellation and replacement requirements
 - o A non-refundable application fee.
- Establishes a zero estimated policy exclusion provision (not allowed under these types of programs).
- Requirements for policy forms, rates, payroll records and notice to contractors, subcontractors and their employees; and
- The statute authorizes the Department of Commerce to audit and investigate the programs under section 45.027.

This section is effective Jan. 1, 2026.

OTHER CHANGES OF INTEREST:

• Minnesota Statutes § 176.011, subdivision 11

Amends the definition of executive officer of a corporation to include officers elected or appointed pursuant to section 302A.011, subd. 18.

Effective the day following final enactment.

• Minnesota Statutes § 176.041, subdivision 1, paragraphs (6) and (7)

Amends the exclusion from workers' compensation coverage for certain executive officers to the executive officers defined in section 176.011, subdivision 11.

Effective the day following final enactment.

- **Minnesota Statutes § 176.151(a)**

Clarifies that the limit on actions or proceedings by an injured employee to determine or recover compensation is three years after a written report of injury has been made to the commissioner of the Department of Labor and Industry (removes the language that said: "after the employer has made" and changes it to "a written report has been made."

Effective the day following final enactment.

As always, make sure you understand the statutory requirements and consult your legal representative as necessary.

Looking for Personalized for Your Team?



The UCWCP offers both virtual and in-person training tailored to meet the needs of contractors, unions, insurance providers, management associations, and their members. We provide valuable resources to help enhance the skills and knowledge of your staff, field employees and team members.

Contact us today to schedule a customized training session, either in-person or virtual, to fit your needs!



Union Employee's Guide



www.ucwcp.com

Making Workers' Compensation Work
Right for Minnesota's Union
Construction Industry Since 1997

Are You Distributing the "Union Employee Guide" at the Time an Injury is Reported?

The "Union Employee Guide" should be distributed annually to all Union employees **and to the injured party at the time an injury is reported** to ensure important information about the UCWCP is acknowledged.

Brochures are available in both [English](#) or [Spanish](#) and can be accessed electronically from the UCWCP website or through request by emailing ucwcphelp@wilson-mcshane.com.



Need to contact the UCWCP?

Twin Cities 952-851-5943 | Duluth 218-298-6010

General Assistance Email: ucwcphelp@wilson-mcshane.com

Certificates of Insurance: ucwcpcerts@wilson-mcshane.com

For appointments:

Wilson-McShane Corporation
3001 Metro Drive, Suite 500
Bloomington MN 55425

Wilson-McShane Corporation
2002 London Road, Suite 300
Duluth MN 55182

Mailing address:

Union Construction Workers Compensation Program
3001 Metro Drive, Suite 500
Bloomington MN 55425

Program Quick Links

Looking for additional Program information, training or resources? Utilize the following links for assistance:

Program
Website

Sponsoring
Insurance Providers

Sponsoring
Organizations



Union Construction Workers' Compensation Program | Administered by Wilson-McShane
3001 Metro Drive, Suite 500 | Bloomington, MN 55425 US

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