

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	6.36	349	2081	5.96	339	2881	6.84	361
0006	7.92	388	2089	7.31	373	2883	6.49	352
0008	4.93	313	2095	6.94	364	2915	5.43	326
0016	7.92	388	2105	7.23	371	2916	6.36	349
0034	8.80	410	2111	5.14	319	2923	3.15	269
0035	5.22	321	2121	2.94	264	2960	7.05	366
0042	12.30	498	2130	3.42	276	3004	2.92	263
0050	13.25	521	2131	3.79	285	3018	6.28	347
0079	4.93	313	2157	9.17	419	3022	5.46	327
0106	13.73	533	2172	2.86	262	3027	5.09	317
0113	8.80	410	2174	4.85	311	3028	4.56	304
0170	4.93	313	2211	13.36	524	3030	10.63	456
0251	6.25	346	2220	3.95	289	3040	8.69	407
0401	18.39	650	2288	6.55	354	3042	8.67	407
0908	254.98	445	2302	3.50	278	3064	6.36	349
0913	272.34	462	2305	4.69	307	3066	7.26	372
0917	8.32	398	2361	3.84	286	3076	5.38	325
1164	7.53	378	2362	3.84	286	3081	8.51	403
1165	3.07	267	2380	3.84	286	3082	6.17	344
1320	2.86	262	2388	3.84	286	3085	7.92	388
1322	14.52	553	2402	4.80	310	3110	7.61	380
1430	7.98	390	2413	3.74	284	3111	3.74	284
1438	9.73	433	2416	3.45	276	3113	3.37	274
1452	3.74	284	2417	3.74	284	3114	5.01	315
1463	13.33	523	2501	4.45	301	3126	2.78	260
1472	5.11	318	2503	3.84	286	3131	4.96	314
1624	5.04	316	2570	7.45	376	3132	4.51	303
1642	3.50	278	2585	6.17	344	3145	3.23	271
1654	5.04	316	2586	6.17	344	3146	6.20	345
1699	3.50	278	2587	5.38	325	3169	3.92	288
1701	3.50	278	2623	10.18	445	3179	3.47	277
1710	6.57	354	2651	3.84	286	3180	4.08	292
1747	5.38	325	2660	3.84	286	3188	3.92	288
1803	11.98	490	2683	3.84	286	3220	3.68	282
1924	4.03	291	2686	3.84	286	3224	4.93	313
1925	7.55	379	2688	3.84	286	3227	6.39	350
2002	5.30	323	2702	20.70	655	3241	5.11	318
2003	8.53	403	2710	15.95	589	3255	3.45	276
2014	7.42	376	2714	6.02	341	3257	4.51	303
2016	4.00	290	2729	9.78	435	3300	6.63	356
2021	11.05	466	2731	7.84	386	3303	6.57	354
2039	6.49	352	2735	8.45	401	3307	6.57	354
2041	5.96	339	2759	10.04	441	3315	5.96	339
2065	6.49	352	2790	2.89	262	3334	4.27	297
2070	6.49	352	2802	6.97	364	3341	4.48	302

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>
3365	10.49	452	4112	0.85	211	4692	1.88	237
3372	6.70	358	4114	4.16	294	4693	1.80	235
3373	6.12	343	4130	5.30	323	4703	3.55	279
3383	1.75	234	4131	5.99	340	4720	3.63	281
3385	1.75	234	4133	4.48	302	4740	1.22	221
3400	6.39	350	4150	1.75	234	4741	2.81	260
3507	6.23	346	4206	17.83	636	4751	3.21	270
3515	3.74	284	4207	3.10	268	4771	3.29	272
3548	2.12	243	4239	3.84	286	4777	5.70	333
3559	3.84	286	4240	3.10	268	4825	1.64	231
3574	1.51	228	4243	3.37	274	4828	3.10	268
3612	3.76	284	4244	4.13	293	4829	1.80	235
3620	5.72	333	4250	3.10	268	4902	3.71	283
3629	3.10	268	4251	5.99	340	4923	1.54	229
3632	6.25	346	4263	3.10	268	5020	11.10	468
3634	3.60	280	4273	4.13	293	5022	14.60	555
3635	4.03	291	4279	4.08	292	5037	30.18	655
3638	2.65	256	4283	2.60	255	5040	19.82	655
3642	2.23	246	4299	4.64	306	5057	5.62	331
3643	3.47	277	4304	4.64	306	5059	46.56	655
3647	4.19	295	4307	3.37	274	5102	9.62	431
3648	2.68	257	4314	8.19	395	5146	9.78	435
3681	1.75	234	4351	5.54	329	5160	4.88	312
3685	1.75	234	4352	5.54	329	5183	5.75	334
3719	3.29	272	4361	2.99	265	5188	6.94	364
3724	8.29	397	4410	6.12	343	5190	4.88	312
3726	7.02	366	4420	7.39	375	5191	1.91	238
3803	4.37	299	4432	2.49	252	5192	5.14	319
3807	3.98	290	4452	4.40	300	5213	11.05	466
3808	6.60	355	4459	4.85	311	5215	10.92	463
3821	12.27	497	4470	3.47	277	5221	9.62	431
3822	6.33	348	4484	5.11	318	5222	15.48	577
3824	10.18	445	4493	3.98	290	5348	9.83	436
3826	1.54	229	4511	0.69	207	5403	12.91	513
3827	3.71	283	4557	3.37	274	5437	15.24	571
3830	1.93	238	4558	3.05	266	5445	9.70	433
3851	4.16	294	4568	3.10	268	5462	12.35	499
3881	7.26	372	4581	1.54	229	5472	12.64	506
4000	8.53	403	4583	11.71	483	5473	16.03	591
4021	7.66	382	4611	2.04	241	5474	11.37	474
4024	6.68	357	4635	5.01	315	5478	11.29	472
4034	9.17	419	4653	1.86	237	5479	12.69	507
4036	5.11	318	4665	12.06	492	5480	11.24	471
4038	5.41	325	4683	7.79	385	5491	3.15	269
4062	4.88	312	4686	3.60	280	5506	10.10	443

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>
5507	10.28	447	7390	9.86	437	8052	4.93	313
5537	6.73	358	7403	7.90	388	8058	4.21	295
5538	10.73	458	7405	2.28	247	8072	1.22	221
5551	37.84	655	7420	7.50	378	8102	4.80	310
5606	2.12	243	7421	1.11	218	8103	4.19	295
5645	14.68	557	7422	2.12	243	8106	8.72	408
5649	9.06	417	7425	6.28	347	8107	4.80	310
5651	14.68	557	7431	2.12	243	8111	4.27	297
5703	38.90	655	7502	2.86	262	8116	4.61	305
5705	26.21	655	7515	1.59	230	8203	10.47	452
5951	3.02	266	7520	4.93	313	8204	6.28	347
6003	16.93	613	7538	9.73	433	8209	6.89	362
6204	16.35	599	7539	2.25	246	8215	6.47	352
6213	3.15	269	7540	4.88	312	8227	7.08	367
6216	9.94	439	7580	4.05	291	8232	7.31	373
6217	9.43	426	7590	7.13	368	8233	5.27	322
6229	10.47	452	7600	7.71	383	8235	13.62	531
6233	4.82	311	7601	18.97	655	8263	9.99	440
6235	9.46	427	7605	1.91	238	8264	8.53	403
6236	8.16	394	7610	0.77	209	8265	13.22	521
6237	0.61	205	7705	7.90	388	8279	12.24	496
6248	14.44	551	7706	6.02	341	8280	11.18	470
6251	11.16	469	7708	48.89	239	8284	15.93	588
6252	8.19	395	7720	4.13	293	8285	18.74	655
6306	11.71	483	7855	14.42	551	8286	16.06	592
6319	4.93	313	8001	4.27	297	8291	6.97	364
6325	9.88	437	8002	2.62	256	8292	7.53	378
6400	13.12	518	8006	3.10	268	8293	15.11	568
6504	5.80	335	8008	1.88	237	8304	6.92	363
6811	6.68	357	8013	0.72	208	8350	8.59	405
6834	5.78	335	8015	1.40	225	8353	8.40	400
6836	5.78	335	8017	2.62	256	8380	5.46	327
6854	6.25	346	8018	5.72	333	8381	2.84	261
6882	6.94	364	8021	4.82	311	8385	5.33	323
6884	11.10	468	8029	3.47	277	8392	4.58	305
7219	12.88	512	8031	3.98	290	8393	5.46	327
7222	7.55	379	8032	3.92	288	8395	5.46	327
7225	12.75	509	8033	3.63	281	8500	11.05	466
7230	13.59	530	8034	3.71	283	8601	0.61	205
7231	13.59	530	8036	3.23	271	8606	3.92	288
7232	11.13	468	8039	2.76	259	8719	4.82	311
7360	7.45	376	8044	4.82	311	8720	1.91	238
7370	7.98	390	8045	1.17	219	8721	0.58	205
7380	9.46	427	8047	2.01	240	8723	0.24	196
7382	7.13	368	8048	3.71	283	8742	0.50	203

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>
8745	10.57	454	9154	3.15	269			
8748	1.01	215	9156	4.64	306			
8800	3.07	267	9178	9.41	425			
8803	0.08	192	9179	13.25	521			
8810	0.19	195	9180	8.61	405			
8820	0.19	195	9182	3.87	287			
8824	5.51	328	9186	56.52	655			
8825	3.15	269	9220	8.43	401			
8826	4.64	306	9402	11.13	468			
8829	3.55	279	9403	11.13	468			
8830	9.59	430	9410	4.43	301			
8831	2.39	250	9501	5.49	327			
8832	0.58	205	9516	8.75	409			
8833	1.70	233	9519	6.78	360			
8835	2.78	260	9521	6.65	356			
8842	3.21	270	9522	6.63	356			
8844	2.04	241	9534	8.08	392			
8845	2.73	258	9539	12.22	496			
8855	0.19	195	9554	16.83	611			
8856	0.66	207	9586	1.06	217			
8864	3.34	274	9600	6.63	356			
8868	0.74	209	9620	1.72	233			
8869	1.78	235						
8901	0.24	196						
9012	1.78	235						
9014	5.67	332						
9015	5.67	332						
9016	5.49	327						
9033	4.00	290						
9040	5.75	334						
9044	2.33	248						
9052	3.76	284						
9054	4.56	304						
9058	3.76	284						
9060	2.68	257						
9061	2.28	247						
9062	2.52	253						
9063	1.78	235						
9082	2.33	248						
9083	2.28	247						
9084	2.73	258						
9088	8.61	405						
9093	2.36	249						
9101	6.81	360						
9102	5.57	329						

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2020 Assigned Risk Rate</u>	<u>Minimum Premium</u>
"S" Codes			Maritime and Federal Codes					
6845	9.73	433	6702	17.57	629			
7309	8.61	405	6703	28.59	655			
7313	3.02	266	6704	19.45	655			
7317	4.16	294	7016	11.74	484			
7327	23.19	655	7024	13.04	516			
8726	2.41	250	7038	5.91	338			
9077	1.19	220	7046	9.06	417			
			7047	14.20	545			
			7050	7.16	369			
			7090	6.57	354			
			7098	10.04	441			
			7099	10.94	464			
			7151	8.72	408			
			7152	14.18	545			
			7153	9.65	431			
			7333	10.36	449			
			7335	11.53	478			
			7337	12.56	504			
			7394	11.77	484			
			7395	13.09	517			
			7398	14.23	546			
			8734	0.66	207			
			8737	0.61	205			
			8738	0.98	215			
			8805	0.27	197			
			8814	0.24	196			
			8815	0.37	199			
"F" Codes								
6801	7.05	366						
6824	12.11	493						
6826	11.21	470						
6843	39.46	655						
6845	24.70	655						
6872	14.18	545						
6874	68.37	655						
7309	14.31	548						
7313	20.01	655						
7317	13.94	539						
7327	68.08	655						
7350	7.42	376						
8709	12.32	498						
8726	20.64	655						
9077	5.22	321						

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2020

Miscellaneous Values

Expense Constant applicable to all policies	\$190	
Maximum Individual Remuneration applicable to:		
<ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-e-2-b • Code 9178—"Athletic Sports or Park: Non-Contact Sports" • Code 9179—"Athletic Sports or Park: Contact Sports" 	\$4,448	
Minimum Individual Remuneration applicable to:		
<ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-E-2-b 	\$1,112	
Minimum Remuneration for Spouse, Parent or Child Elections		
<p>If a parent, spouse or child of an individual sole proprietor or a partner of a partnership or an executive officer of a closely held corporation, who is eligible for coverage under 176.041, is employed by such entity to perform work in connection with the operations of the employer and for whom coverage has been elected in writing, the actual payroll of such spouse, parent or child as indicated in the insured's records shall be included in the basis of premium computation subject to a minimum amount per each week actually worked (a part of a week shall be considered a full week). There is no maximum.</p>		
	\$334	
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Minnesota Basic Manual Rule 3-A-4-b</i> (Multiply a Non-F classification rate by a factor of 1.47)		
	47%	
Terrorism per \$100 of payroll – included in multiplier	\$0.01	
Minnesota Special Compensation Fund Assessment	2.4%	
Limits of Employers Liability		
Standard:		
Bodily Injury by Accident	\$100,000 Each Accident	
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$100,000 Each Employee	
Increased Limits to:		
Bodily Injury by Accident	\$500,000 Each Accident	1% of the total premium or \$50, whichever is greater
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$500,000 Each Employee	
Increased Limits to:		
Bodily Injury by Accident	\$1,000,000 Each Accident	5% of the total premium or \$150, whichever is greater
Bodily Injury by Disease:	\$1,000,000 Policy Limit	
Bodily Injury by Disease:	\$1,000,000 Each Employee	

Taxicab Driver Payroll

When the payroll of taxicab drivers is not verifiable in the payroll records of the insured, the payroll of such drivers shall be established as 150% of the statewide average weekly wage extended for the period of employment during the policy term.

If the owner also rents or leases the vehicle, an additional premium will be charged for each leased or rented vehicle per policy year based on 100% of the statewide average weekly wage extended to an annual basis.

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,500. If more than two years, an average annual premium of at least \$5,750 is required. The **Minnesota Ratemaking Report** should be referenced for the latest approved eligibility amounts.

Merit Rating Eligibility

A risk is eligible for Minnesota merit rating when payrolls or other exposures developed within the rating period do not qualify an employer in the Minnesota Assigned Risk Plan for an experience modification factor. Refer to the **Minnesota Experience Rating Plan Manual** for information on the Minnesota Assigned Risk Plan Merit Rating Program.

Waiver of Subrogation

A risk may be eligible to request that the Waiver of Our Right To Recover Endorsement - WC 00 03 13 (waiver of subrogation) be applied to a specific job only. The risk must provide the Servicing Carrier with the following information: job location; a copy of the construction contract; duration of the job (including beginning date and ending date); a description of the work to be performed; the estimated payroll dollars expended on the job; the class code(s) of the employees on the job; and the number of employees on the job.

The inclusion of this endorsement will generate an additional premium charge of 5% of the payroll for the specific job times the appropriate classification rate(s), divided by 100; subject to a minimum premium charge of \$100.

Safety Program Rating Plan - Rule

The Safety Program Rating Plan is established pursuant to MN Statute 79.253. This plan is applicable to small employers insured in the Assigned Risk Plan. Assigned Risk policyholders meeting the following criteria are eligible for this program, as follows:

- Total estimated annual premium is less than \$15,000; AND
 - The premium rate for their governing classification code is in the top 25% of premium rates for all classification codes; OR
 - The Experience Modification Factor is 1.25 or higher.

The total net debit or credit produced by this rating plan is added to unity then applied multiplicatively to the risk's standard premium (i.e. after the application of the experience rating factor). The result is the risk's net premium.

Assigned Risk Plan policyholders subject to this plan shall receive an on-site safety inspection, provided by the Assigned Risk Plan, at no cost to the policyholder. The applicable credit or debit shall be based on the results of the on-site safety inspection, the recommendation(s) level for safety improvement and the employer's compliance with the recommendation(s).

Employers receiving Critical or Important Recommendations will receive a follow-up on-site safety inspection not less than sixty (60) days nor more than ninety (90) days following the issuance of the Recommendation Letter in order to confirm compliance with the recommendation(s). The credit or debit shall be applied at the time of the final payroll audit as follows:

<u>Recommendation Level</u>	<u>Disposition</u>	<u>Result</u>
Critical Recommendation(s)	Uncorrected	Cancellation
Critical Recommendation(s)	Corrected	10% Credit
Important Recommendation(s)	Uncorrected	5% Debit
Important Recommendation(s)	Corrected	5% Credit
Advisory Recommendation(s)	N/A	No Credit or Debit

The Recommendation levels are defined as follows:

- **Critical Recommendations** – These are recommendations related to a condition or practice creating a high potential for loss of life and/or severe bodily injury.
- **Important Recommendations** – These are recommendations related to conditions or practices that need improvement to make the risk more desirable from an insurance perspective, but do not create a high potential for loss of life and/or severe bodily injury.
- **Advisory Recommendations** – These are recommendations related to improvement to administrative functions and oversight, including the establishment of written safety programs and protocols.

Participation in the Safety Program Rating Plan is automatic for employers meeting the eligibility criteria. For additional information regarding this plan, inquiries should be directed to Cheryl Perkins at the MWCARP by writing MWCARP – Attn: Safety Program Rating Plan; 5600 West 83rd Street, 8200 Tower, Suite 1100; Minneapolis, MN 55437, by phone at 612-202-7192 or by email at cheryl.l.perkins@aon.com.

Deductible Plan — Rule

The Minnesota Workers' Compensation Assigned Risk Plan will use the following deductible credits:

<u>Per Claim Medical Loss Deductible</u>	
<u>Deductible</u>	<u>Premium Credit</u>
\$250	1.2%
\$500	2.1%
\$1,000	3.6%
\$2,500	6.2%
\$5,000	9.0%
\$10,000	13.2%

Participation in MWCARP's Deductible Plan requires prior approval. For copies of the applications and complete rules, refer to MWCARP's website at www.mwcarp.org.
