

MWCARP PAPER APPLICATION ASSISTANCE

What is the MN Workers' Compensation Assigned Risk Plan?

The Minnesota Assigned Risk Plan (MWCARP) provides workers' compensation insurance to employers who are unable to obtain coverage in the voluntary market.

Who is eligible?

Only employers who have been declined workers' compensation coverage in the voluntary market from a carrier licensed to write workers' compensation insurance in Minnesota are eligible to obtain coverage through MWCARP. Employers, who have had coverage within the past 90 days, must be declined by their last insurance company. Employers who have current coverage in the voluntary market are ineligible for coverage in the Plan.

How do I apply for coverage using the paper application?

Download, complete and mail the application with proper payment to:

MWCIA

7701 France Ave South; Suite 450
Minneapolis MN 55435

Acceptable payment options:

Employers Check
Bank Draft
Money Order
Agency Check
Premium Finance Check
Cashiers Check

Why are applications returned?

1. No Employer's Signature
2. Employee Leasing Company Not Registered
3. Money Owed to the MWCARP
4. Inadequate or No Deposit Premium
5. Current Coverage in Voluntary Market
6. Incorrect or Incomplete Declination Statement
7. Cancel/Rewrite Not Allowed in Plan

Helpful information available at www.mwcia.org

Minnesota Basic Manual
Minnesota Forms Manual
Classification Code Search
Current Assigned Risk Rates
Experience Modification Histories
MWCARP Premium Calculator

To Avoid Costly Mistakes:

Call or email the MWCIA for application assistance
Tel: 952.897.1737 or Email: info@mwcia.org

Application Tips - To Prevent Processing Delays

1. Attach copy of Premium Finance Agreement with the proper Premium if financing.
2. Include Special Compensation Fund Surcharge
3. Include Foreign Terrorism in premium calculation
4. Always calculate the full annual premium including the expense constant to determine the proper deposit premium - MWCARP Minimum Premiums include the Expense Constant
5. Read & follow Declination rules carefully
6. Always include Employer's original signature
7. Read the Election Section carefully & include payroll for everyone electing coverage
8. Attach a copy of the Agent's Non-Resident License, if applicable
9. Send all Certificate of Insurance requests directly to Servicing Contractor after the coverage is bound