

MINNESOTA ASSIGNED RISK PLAN SPECIAL RULES

MERIT RATING PLAN

A. NON-EXPERIENCE RATED EMPLOYERS

1. Non-experience rated employers will receive a credit or debit depending on:

- a. the number of years they have been insured with the Assigned Risk Plan, and
- b. the number of lost time claims they have had within the applicable rating period.

2. Depending on the above criteria, the following credits/debits will apply:

a. Non-experience rated employers who have been insured with the Assigned Risk Plan for the last three consecutive years will be subject to the following schedule based on lost time claims during the applicable rating period:

0 lost time claims	— 33% credit
1 lost time claim	— no credit or debit
2 or more lost time claims	— 10% debit

b. Non-experience rated employers who have **not** been insured with the Assigned Risk Plan for the last three consecutive years will be subject to the following schedule based on lost time claims during the applicable rating period:

0 lost time claims	— 10% credit
1 lost time claim	— no credit or debit
2 or more lost time claims	— 10% debit

**Exception:** All claims reported with Catastrophe Number 48 shall be excluded from merit rating calculations.

B. EXPERIENCE RATED EMPLOYERS

Will not be subject to Merit Rating.