

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2023

1/1/2023			1/1/2023			1/1/2023		
<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	4.79	310	2081	4.24	296	2883	4.99	315
0006	5.81	335	2089	6.04	341	2915	4.49	302
0008	3.89	287	2095	5.50	328	2916	4.64	306
0016	5.81	335	2105	5.40	325	2923	2.24	246
0034	5.53	328	2111	3.89	287	2960	5.89	337
0035	3.44	276	2121	2.41	250	3004	2.47	252
0042	9.35	424	2130	2.86	262	3018	4.86	312
0050	11.83	486	2131	2.95	264	3022	4.60	305
0079	3.89	287	2157	8.99	415	3027	3.40	275
0106	12.17	494	2172	2.30	248	3028	4.04	291
0113	5.53	328	2174	4.17	294	3030	7.48	377
0170	3.46	277	2211	11.20	470	3040	8.04	391
0251	5.22	321	2220	3.72	283	3042	6.56	354
0401	14.99	565	2288	5.46	327	3064	5.07	317
0908	298.33	488	2302	2.49	252	3066	5.25	321
0913	203.86	394	2305	5.83	336	3076	4.95	314
0917	5.25	321	2361	2.73	258	3081	6.28	347
1164	4.73	308	2362	2.73	258	3082	5.68	332
1165	2.82	261	2380	2.73	258	3085	5.48	327
1320	2.41	250	2388	2.73	258	3110	6.08	342
1322	13.50	528	2402	4.92	313	3111	3.81	285
1430	5.89	337	2413	2.82	261	3113	3.07	267
1438	7.27	372	2416	3.31	273	3114	4.36	299
1452	4.24	296	2417	2.82	261	3126	2.21	245
1463	10.32	448	2501	3.70	283	3131	3.63	281
1472	4.13	293	2503	2.73	258	3132	3.46	277
1624	4.32	298	2570	6.06	342	3145	2.88	262
1642	2.88	262	2585	5.48	327	3146	5.61	330
1654	4.32	298	2586	5.48	327	3169	3.05	266
1699	2.88	262	2587	3.46	277	3179	2.69	257
1701	2.88	262	2623	7.18	370	3180	3.14	269
1710	5.89	337	2651	3.55	279	3188	3.10	268
1747	4.11	293	2660	3.55	279	3220	2.28	247
1803	8.99	415	2686	3.55	279	3224	4.49	302
1924	3.40	275	2688	3.55	279	3227	5.25	321
1925	5.78	335	2702	15.50	578	3241	3.89	287
2002	4.92	313	2710	10.45	451	3255	2.97	264
2003	5.91	338	2714	4.82	311	3257	3.50	278
2014	7.22	371	2729	7.40	375	3300	6.13	343
2016	2.73	258	2731	4.86	312	3303	4.49	302
2021	6.79	360	2735	6.19	345	3307	4.49	302
2039	4.71	308	2759	7.89	387	3315	4.21	295
2041	4.21	295	2790	2.67	257	3334	3.29	272
2065	4.71	308	2802	5.57	329	3341	3.10	268
2070	4.71	308	2881	4.54	304	3365	7.59	380

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3372	4.17	294	4114	3.40	275	4693	1.44	226
3373	5.55	329	4130	4.32	298	4703	2.60	255
3383	1.05	216	4131	4.73	308	4720	3.12	268
3385	1.05	216	4133	4.30	298	4740	1.18	220
3400	5.25	321	4150	1.05	216	4741	2.73	258
3507	4.15	294	4206	9.76	434	4751	3.31	273
3515	2.80	260	4207	3.50	278	4771	2.95	264
3548	1.35	224	4239	2.99	265	4777	4.45	301
3559	3.83	286	4240	3.50	278	4825	1.18	220
3574	1.23	221	4243	3.16	269	4828	2.88	262
3612	3.03	266	4244	3.57	279	4829	1.70	233
3620	4.47	302	4250	3.50	278	4902	2.71	258
3629	2.02	241	4251	5.89	337	4923	1.44	226
3632	4.28	297	4263	3.50	278	5020	8.77	409
3634	2.32	248	4273	3.03	266	5022	10.94	464
3635	2.52	253	4279	3.07	267	5037	19.93	655
3638	2.54	254	4283	2.21	245	5040	12.06	492
3642	2.00	240	4299	3.31	273	5057	7.18	370
3643	2.69	257	4304	3.31	273	5059	33.58	655
3647	3.93	288	4307	2.67	257	5102	8.75	409
3648	2.15	244	4314	7.40	375	5146	8.17	394
3681	1.23	221	4351	2.67	257	5160	3.20	270
3685	1.05	216	4352	2.67	257	5183	4.52	303
3719	2.04	241	4361	1.57	229	5188	6.34	349
3724	7.40	375	4410	4.39	300	5190	4.39	300
3726	5.89	337	4420	5.59	330	5191	1.68	232
3803	4.26	297	4432	1.98	240	5192	4.00	290
3807	3.27	272	4452	3.59	280	5213	9.76	434
3808	5.96	339	4459	4.04	291	5215	8.26	397
3821	10.43	451	4470	2.73	258	5221	9.31	423
3822	5.10	318	4484	3.76	284	5222	12.26	497
3824	6.82	361	4493	3.01	265	5348	8.02	391
3826	1.14	219	4511	0.62	206	5403	9.61	430
3827	2.71	258	4557	3.12	268	5437	13.91	538
3830	1.63	231	4558	2.47	252	5445	7.48	377
3851	2.54	254	4568	3.07	267	5462	11.67	482
3881	5.25	321	4581	1.38	225	5472	13.80	535
4000	9.20	420	4583	6.56	354	5473	15.11	568
4021	5.70	333	4611	1.94	239	5474	9.09	417
4024	6.04	341	4635	4.15	294	5478	8.54	404
4034	8.19	395	4653	1.98	240	5479	12.02	491
4036	3.91	288	4665	12.86	512	5480	11.87	487
4038	4.15	294	4683	6.79	360	5491	3.76	284
4062	3.59	280	4686	3.14	269	5506	7.65	381
4112	0.67	207	4692	1.23	221	5507	7.59	380

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5537	6.26	347	7403	6.32	348	8058	3.85	286
5538	12.69	507	7405	1.91	238	8072	0.88	212
5551	41.62	655	7420	5.61	330	8102	2.99	265
5606	1.74	234	7421	1.12	218	8103	3.85	286
5645	13.46	527	7422	3.20	270	8106	6.88	362
5649	6.30	348	7425	2.99	265	8107	3.53	278
5651	13.46	527	7431	3.20	270	8111	3.23	271
5703	31.18	655	7502	2.64	256	8116	3.91	288
5705	20.19	655	7515	1.14	219	8203	8.58	405
5951	1.81	235	7520	3.72	283	8204	6.06	342
6003	11.09	467	7538	5.65	331	8209	5.40	325
6204	11.16	469	7539	1.81	235	8215	5.25	321
6213	2.90	263	7540	4.02	291	8227	5.18	320
6216	8.32	398	7580	3.66	282	8232	4.97	314
6217	6.64	356	7590	5.59	330	8233	4.28	297
6229	6.67	357	7600	7.01	365	8235	8.45	401
6233	4.39	300	7601	13.24	521	8263	8.26	397
6235	6.49	352	7605	1.68	232	8264	7.98	390
6236	7.29	372	7610	0.65	206	8265	7.74	384
6237	0.54	204	7705	6.11	343	8279	10.71	458
6248	10.64	456	7706	5.29	322	8280	9.29	422
6251	8.88	412	7708	33.67	224	8285	13.37	524
6252	7.18	370	7720	3.14	269	8291	5.29	322
6306	9.25	421	7855	10.51	453	8292	5.57	329
6319	3.78	285	8001	3.25	271	8293	11.42	476
6325	6.54	354	8002	2.11	243	8304	7.35	374
6400	9.05	416	8006	2.64	256	8350	8.45	401
6504	4.13	293	8008	1.74	234	8353	6.94	364
6811	5.44	326	8013	0.65	206	8380	3.76	284
6834	4.45	301	8015	1.10	218	8381	2.34	249
6836	4.45	301	8017	2.11	243	8385	3.35	274
6854	5.29	322	8018	4.49	302	8392	3.18	270
6882	4.92	313	8021	5.18	320	8393	3.76	284
6884	8.82	411	8029	2.24	246	8395	3.76	284
7219	9.55	429	8031	3.14	269	8500	8.86	412
7222	6.19	345	8032	3.07	267	8601	0.54	204
7225	8.84	411	8033	2.82	261	8606	2.77	259
7230	9.76	434	8034	3.76	284	8719	3.40	275
7231	9.76	434	8036	2.64	256	8720	1.44	226
7232	11.16	469	8039	2.92	263	8721	0.41	200
7360	6.71	358	8044	3.96	289	8723	0.17	194
7370	6.82	361	8045	0.99	215	8742	0.39	200
7380	8.56	404	8047	1.46	227	8745	6.41	350
7382	6.02	341	8048	3.76	284	8748	0.75	209
7390	7.44	376	8052	4.00	290	8800	2.26	247

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8803	0.06	192	9179	10.11	443			
8810	0.17	194	9180	7.07	367			
8820	0.17	194	9182	3.48	277			
8824	4.32	298	9186	23.59	655			
8825	2.88	262	9220	6.75	359			
8826	3.53	278	9402	9.35	424			
8829	2.30	248	9403	9.35	424			
8830	6.21	345	9410	3.35	274			
8831	2.02	241	9501	3.89	287			
8832	0.45	201	9516	4.11	293			
8833	1.42	226	9519	4.54	304			
8835	1.72	233	9521	5.59	330			
8842	2.41	250	9522	5.55	329			
8844	1.63	231	9534	6.56	354			
8845	1.78	235	9539	10.64	456			
8855	0.13	193	9554	13.78	535			
8856	0.75	209	9586	0.90	213			
8864	2.41	250	9600	5.55	329			
8868	0.69	207	9620	1.61	230			
8869	1.33	223						
8901	0.19	195						
9012	1.18	220						
9014	4.36	299						
9015	4.36	299						
9016	4.09	292						
9033	3.14	269						
9040	4.41	300						
9044	1.76	234						
9052	2.75	259						
9054	3.57	279						
9058	2.75	259						
9060	2.11	243						
9061	1.68	232						
9062	2.00	240						
9063	1.40	225						
9082	1.66	232						
9083	1.57	229						
9084	1.96	239						
9088	7.07	367						
9093	1.89	237						
9101	6.13	343						
9102	4.11	293						
9154	2.47	252						
9156	3.53	278						
9178	6.86	362						

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<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>	<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>	<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>
"S" Codes			Maritime and Federal Codes					
6845S	7.63	381	6702	12.75	509			
7309S	6.32	348	6703	20.73	655			
7313S	2.37	249	6704	14.10	543			
7317S	3.12	268	7016	7.33	373			
7327S	18.28	647	7024	8.15	394			
8726S	1.89	237	7038	3.59	280			
9077S	0.95	214	7046	8.15	394			
			7047	8.88	412			
			7050	4.34	299			
			7090	3.98	290			
			7098	9.05	416			
			7099	9.85	436			
			7151	7.33	373			
			7152	11.93	488			
			7153	8.13	393			
			7333	11.20	470			
			7335	12.43	501			
			7337	13.55	529			
			7394	7.29	372			
			7395	8.11	393			
			7398	8.82	411			
			8734	0.52	203			
			8737	0.45	201			
			8738	0.75	209			
			8805	0.22	196			
			8814	0.19	195			
			8815	0.32	198			
"F" Codes								
6801F	7.03	366						
6824F	8.36	399						
6826F	6.88	362						
6843F	24.02	655						
6845F	15.03	566						
6872F	8.97	414						
6874F	41.58	655						
7309F	8.66	407						
7313F	11.31	473						
7317F	7.89	387						
7327F	41.43	655						
7350F	7.16	369						
8709F	7.50	378						
8726F	12.36	499						
9077F	5.29	322						

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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" 	\$5,148	
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 	\$1,287	
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>	\$386	
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	\$0.01	
Minnesota Special Compensation Fund Assessment	2.2%	
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 \$13,500. If more than two years, an average annual premium of at least \$6,750 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 Sarah Woodward at the MWCARP by writing MWCARP – Attn: Safety Program Rating Plan; 5600 West 83rd Street, 8200 Tower, Suite 1100; Minneapolis, Minnesota 55437, by phone at 612-202-7192 or by email at mwcarpadministrator@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.
