**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|---|---|---|---|---|---|
| 0005 | 3.274 | 272 | 2081 | 3.825 | 286 | 2883 | 3.993 | 290 |
| 0006 | 4.668 | 307 | 2089 | 5.070 | 317 | 2915 | 3.763 | 284 |
| 0008 | 4.756 | 309 | 2095 | 4.435 | 301 | 2916 | 4.109 | 293 |
| 0016 | 4.668 | 307 | 2105 | 4.382 | 300 | 2923 | 2.141 | 244 |
| 0034 | 4.990 | 315 | 2111 | 3.393 | 275 | 2960 | 5.390 | 325 |
| 0035 | 2.793 | 260 | 2121 | 2.049 | 241 | 3004 | 2.382 | 250 |
| 0042 | 6.220 | 346 | 2130 | 2.389 | 250 | 3018 | 5.553 | 329 |
| 0050 | 7.759 | 384 | 2131 | 2.746 | 259 | 3022 | 3.973 | 289 |
| 0079 | 4.756 | 309 | 2157 | 8.716 | 408 | 3027 | 3.139 | 268 |
| 0106 | 10.000 | 440 | 2172 | 2.227 | 246 | 3028 | 4.414 | 300 |
| 0113 | 4.990 | 315 | 2174 | 3.876 | 287 | 3030 | 6.095 | 342 |
| 0170 | 2.649 | 256 | 2211 | 14.508 | 553 | 3040 | 7.714 | 383 |
| 0251 | 4.193 | 295 | 2220 | 3.560 | 279 | 3042 | 5.427 | 326 |
| 0401 | 11.229 | 471 | 2288 | 5.304 | 323 | 3064 | 4.732 | 308 |
| 0908 | 231.409 | 421 | 2302 | 2.653 | 256 | 3066 | 3.797 | 285 |
| 0913 | 114.404 | 304 | 2305 | 4.797 | 310 | 3076 | 4.345 | 299 |
| 0917 | 4.300 | 298 | 2361 | 2.647 | 256 | 3081 | 5.655 | 331 |
| 1164 | 3.573 | 279 | 2362 | 2.647 | 256 | 3082 | 5.734 | 333 |
| 1165 | 2.096 | 242 | 2380 | 2.647 | 256 | 3085 | 4.468 | 302 |
| 1320 | 1.969 | 239 | 2388 | 2.647 | 256 | 3110 | 4.949 | 314 |
| 1322 | 13.081 | 517 | 2402 | 5.833 | 336 | 3111 | 3.449 | 276 |
| 1430 | 4.734 | 308 | 2413 | 2.120 | 243 | 3113 | 2.554 | 254 |
| 1438 | 4.807 | 310 | 2416 | 3.184 | 270 | 3114 | 4.248 | 296 |
| 1452 | 3.462 | 277 | 2417 | 2.120 | 243 | 3126 | 2.281 | 247 |
| 1463 | 10.997 | 465 | 2501 | 2.950 | 264 | 3131 | 4.023 | 291 |
| 1472 | 3.872 | 287 | 2503 | 2.647 | 256 | 3132 | 2.950 | 264 |
| 1624 | 3.571 | 279 | 2570 | 5.037 | 316 | 3145 | 2.249 | 246 |
| 1642 | 3.161 | 269 | 2585 | 4.805 | 310 | 3146 | 3.330 | 273 |
| 1654 | 3.571 | 279 | 2586 | 4.805 | 310 | 3169 | 2.722 | 258 |
| 1699 | 3.161 | 269 | 2587 | 3.186 | 270 | 3179 | 2.324 | 248 |
| 1701 | 3.161 | 269 | 2623 | 5.171 | 319 | 3180 | 3.118 | 268 |
| 1710 | 4.025 | 291 | 2651 | 2.774 | 259 | 3188 | 2.741 | 259 |
| 1747 | 3.823 | 286 | 2660 | 2.774 | 259 | 3220 | 2.184 | 245 |
| 1803 | 6.684 | 357 | 2686 | 2.774 | 259 | 3224 | 4.023 | 291 |
| 1924 | 3.184 | 270 | 2688 | 2.774 | 259 | 3227 | 4.711 | 308 |
| 1925 | 4.184 | 295 | 2702 | 13.567 | 529 | 3241 | 4.165 | 294 |
| 2002 | 4.399 | 300 | 2710 | 7.568 | 379 | 3255 | 2.995 | 265 |
| 2003 | 5.164 | 319 | 2714 | 4.646 | 306 | 3257 | 3.795 | 285 |
| 2014 | 6.519 | 353 | 2729 | 6.347 | 349 | 3300 | 5.044 | 316 |
| 2016 | 2.576 | 254 | 2731 | 4.300 | 298 | 3303 | 3.019 | 265 |
| 2021 | 6.826 | 361 | 2735 | 5.203 | 320 | 3307 | 3.019 | 265 |
| 2039 | 4.423 | 301 | 2759 | 7.495 | 377 | 3315 | 4.399 | 300 |
| 2041 | 4.584 | 305 | 2790 | 2.722 | 258 | 3334 | 3.096 | 267 |
| 2065 | 4.423 | 301 | 2802 | 5.983 | 340 | 3341 | 2.513 | 253 |
| 2070 | 4.423 | 301 | 2881 | 3.990 | 290 | 3365 | 6.203 | 345 |

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|
| 3372 | 3.874 | 287 |
| 3373 | 5.076 | 317 |
| 3383 | .808 | 210 |
| 3385 | .808 | 210 |
| 3400 | 4.711 | 308 |
| 3507 | 3.487 | 277 |
| 3515 | 2.268 | 247 |
| 3548 | 1.161 | 219 |
| 3559 | 2.806 | 260 |
| 3574 | .955 | 214 |
| 3612 | 2.619 | 255 |
| 3620 | 3.139 | 268 |
| 3629 | 1.774 | 234 |
| 3632 | 3.715 | 283 |
| 3634 | 2.234 | 246 |
| 3635 | 1.853 | 236 |
| 3638 | 2.083 | 242 |
| 3642 | 1.896 | 237 |
| 3643 | 2.324 | 248 |
| 3647 | 3.586 | 280 |
| 3648 | 1.636 | 231 |
| 3681 | 1.170 | 219 |
| 3685 | .808 | 210 |
| 3719 | 1.810 | 235 |
| 3724 | 5.345 | 324 |
| 3726 | 4.506 | 303 |
| 3803 | 4.799 | 310 |
| 3807 | 2.361 | 249 |
| 3808 | 4.874 | 312 |
| 3821 | 7.445 | 376 |
| 3822 | 5.134 | 318 |
| 3824 | 4.846 | 311 |
| 3826 | .950 | 214 |
| 3827 | 2.507 | 253 |
| 3830 | 1.514 | 228 |
| 3851 | 2.305 | 248 |
| 3881 | 4.539 | 303 |
| 4000 | 10.541 | 454 |
| 4021 | 4.921 | 313 |
| 4024 | 5.050 | 316 |
| 4034 | 7.160 | 369 |
| 4036 | 3.197 | 270 |
| 4038 | 3.102 | 268 |
| 4062 | 2.619 | 255 |
| 4112 | .389 | 200 |
| 4114 | 3.414 | 275 |
| 4130 | 4.119 | 293 |
| 4131 | 3.806 | 285 |
| 4133 | 3.664 | 282 |
| 4150 | .808 | 210 |
| 4206 | 6.241 | 346 |
| 4207 | 3.290 | 272 |
| 4239 | 2.763 | 259 |
| 4240 | 3.290 | 272 |
| 4243 | 2.855 | 261 |
| 4244 | 3.169 | 269 |
| 4250 | 3.290 | 272 |
| 4251 | 4.328 | 298 |
| 4263 | 3.290 | 272 |
| 4273 | 2.681 | 257 |
| 4279 | 2.928 | 263 |
| 4283 | 2.172 | 244 |
| 4299 | 2.552 | 254 |
| 4304 | 2.552 | 254 |
| 4307 | 1.957 | 239 |
| 4314 | 6.747 | 359 |
| 4351 | 1.804 | 235 |
| 4352 | 1.804 | 235 |
| 4361 | 1.084 | 217 |
| 4410 | 4.208 | 295 |
| 4420 | 4.122 | 293 |
| 4432 | 3.234 | 271 |
| 4452 | 3.339 | 273 |
| 4459 | 3.638 | 281 |
| 4470 | 2.718 | 258 |
| 4484 | 3.272 | 272 |
| 4493 | 2.496 | 252 |
| 4511 | .611 | 205 |
| 4557 | 2.918 | 263 |
| 4558 | 2.657 | 256 |
| 4568 | 3.161 | 269 |
| 4581 | 1.176 | 219 |
| 4583 | 5.394 | 325 |
| 4611 | 1.608 | 230 |
| 4635 | 3.440 | 276 |
| 4653 | 2.105 | 243 |
| 4665 | 13.567 | 529 |
| 4683 | 6.029 | 341 |
| 4686 | 2.782 | 260 |
| 4692 | 1.032 | 216 |
| 4693 | 1.264 | 222 |
| 4703 | 2.161 | 244 |
| 4720 | 2.612 | 255 |
| 4740 | 1.064 | 217 |
| 4741 | 2.810 | 260 |
| 4751 | 3.270 | 272 |
| 4771 | 2.933 | 263 |
| 4777 | 4.229 | 296 |
| 4825 | 1.140 | 219 |
| 4828 | 3.296 | 272 |
| 4829 | 1.735 | 233 |
| 4902 | 2.632 | 256 |
| 4923 | 1.632 | 231 |
| 5020 | 7.826 | 386 |
| 5022 | 9.202 | 420 |
| 5037 | 13.825 | 536 |
| 5040 | 10.019 | 440 |
| 5057 | 5.194 | 320 |
| 5059 | 24.108 | 655 |
| 5102 | 8.553 | 404 |
| 5146 | 6.413 | 350 |
| 5160 | 2.778 | 259 |
| 5183 | 4.003 | 290 |
| 5188 | 5.633 | 331 |
| 5190 | 3.105 | 268 |
| 5191 | 1.417 | 225 |
| 5192 | 3.683 | 282 |
| 5213 | 9.288 | 422 |
| 5215 | 6.856 | 361 |
| 5221 | 6.777 | 359 |
| 5222 | 9.574 | 429 |
| 5348 | 5.971 | 339 |
| 5403 | 7.441 | 376 |
| 5437 | 10.544 | 454 |
| 5445 | 6.633 | 356 |
| 5462 | 8.439 | 401 |
| 5472 | 12.300 | 498 |
| 5473 | 9.722 | 433 |
| 5474 | 7.727 | 383 |
| 5478 | 5.773 | 334 |
| 5479 | 9.187 | 420 |
| 5480 | 9.737 | 433 |
| 5491 | 3.993 | 290 |
| 5506 | 6.306 | 348 |
| 5507 | 6.592 | 355 |

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|---|---|---|---|---|---|
| 5537 | 5.227 | 321 | 7403 | 4.977 | 314 | 8058 | 3.012 | 265 |
| 5538 | 10.490 | 452 | 7405 | 1.380 | 225 | 8072 | .746 | 209 |
| 5551 | 44.006 | 655 | 7420 | 5.719 | 333 | 8102 | 2.356 | 249 |
| 5606 | 1.600 | 230 | 7421 | .742 | 209 | 8103 | 3.249 | 271 |
| 5645 | 10.210 | 445 | 7422 | 2.086 | 242 | 8106 | 5.689 | 332 |
| 5649 | 4.827 | 311 | 7425 | 2.109 | 243 | 8107 | 3.453 | 276 |
| 5651 | 10.202 | 445 | 7431 | 2.086 | 242 | 8111 | 2.769 | 259 |
| 5703 | 25.854 | 655 | 7502 | 2.550 | 254 | 8116 | 2.786 | 260 |
| 5705 | 18.453 | 651 | 7515 | .922 | 213 | 8203 | 7.332 | 373 |
| 5951 | 1.331 | 223 | 7520 | 2.791 | 260 | 8204 | 6.065 | 342 |
| 6003 | 9.170 | 419 | 7538 | 4.911 | 313 | 8209 | 3.881 | 287 |
| 6204 | 9.531 | 428 | 7539 | 1.539 | 228 | 8215 | 4.388 | 300 |
| 6213 | 3.062 | 267 | 7540 | 3.343 | 274 | 8227 | 5.265 | 322 |
| 6216 | 6.852 | 361 | 7580 | 2.771 | 259 | 8232 | 4.509 | 303 |
| 6217 | 4.872 | 312 | 7590 | 4.713 | 308 | 8233 | 5.437 | 326 |
| 6229 | 4.326 | 298 | 7600 | 5.988 | 340 | 8235 | 7.895 | 387 |
| 6233 | 3.079 | 267 | 7601 | 9.271 | 422 | 8263 | 6.497 | 352 |
| 6235 | 5.177 | 319 | 7605 | 1.417 | 225 | 8264 | 7.299 | 372 |
| 6236 | 5.194 | 320 | 7610 | .570 | 204 | 8265 | 6.444 | 351 |
| 6237 | .421 | 201 | 7705 | 5.160 | 319 | 8279 | 8.809 | 410 |
| 6248 | 9.135 | 418 | 7706 | 5.080 | 317 | 8280 | 7.901 | 388 |
| 6251 | 8.925 | 413 | 7708 | 34.000 | 224 | 8285 | 10.219 | 445 |
| 6252 | 5.947 | 339 | 7720 | 2.494 | 252 | 8291 | 4.517 | 303 |
| 6306 | 6.422 | 351 | 7855 | 8.108 | 393 | 8292 | 4.758 | 309 |
| 6319 | 2.984 | 265 | 8001 | 2.619 | 255 | 8293 | 9.019 | 415 |
| 6325 | 4.904 | 313 | 8002 | 1.929 | 238 | 8304 | 7.013 | 365 |
| 6400 | 7.028 | 366 | 8006 | 2.404 | 250 | 8350 | 6.179 | 344 |
| 6504 | 3.786 | 285 | 8008 | 1.423 | 226 | 8353 | 7.977 | 389 |
| 6811 | 4.076 | 292 | 8013 | .467 | 202 | 8380 | 3.064 | 267 |
| 6834 | 3.197 | 270 | 8015 | .905 | 213 | 8381 | 1.924 | 238 |
| 6836 | 3.197 | 270 | 8017 | 1.929 | 238 | 8385 | 3.279 | 272 |
| 6854 | 4.418 | 300 | 8018 | 4.601 | 305 | 8392 | 2.707 | 258 |
| 6882 | 3.414 | 275 | 8021 | 4.605 | 305 | 8393 | 3.064 | 267 |
| 6884 | 7.510 | 378 | 8029 | 2.215 | 245 | 8395 | 3.064 | 267 |
| 7219 | 8.641 | 406 | 8031 | 2.328 | 248 | 8500 | 7.312 | 373 |
| 7222 | 5.958 | 339 | 8032 | 2.232 | 246 | 8601 | .421 | 201 |
| 7225 | 8.903 | 413 | 8033 | 2.331 | 248 | 8606 | 2.012 | 240 |
| 7230 | 9.587 | 430 | 8034 | 4.023 | 291 | 8719 | 2.462 | 252 |
| 7231 | 9.587 | 430 | 8036 | 2.389 | 250 | 8720 | 1.131 | 218 |
| 7232 | 9.559 | 429 | 8039 | 2.860 | 262 | 8721 | .350 | 199 |
| 7360 | 6.291 | 347 | 8044 | 3.646 | 281 | 8723 | .110 | 193 |
| 7370 | 5.523 | 328 | 8045 | .916 | 213 | 8742 | .299 | 197 |
| 7380 | 8.204 | 395 | 8047 | 1.226 | 221 | 8745 | 4.620 | 306 |
| 7382 | 5.667 | 332 | 8048 | 4.023 | 291 | 8748 | .578 | 204 |
| 7390 | 7.605 | 380 | 8052 | 3.300 | 273 | 8800 | 1.896 | 237 |

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|
| 8803 | .049 | 191 |
| 8810 | .135 | 193 |
| 8820 | .135 | 193 |
| 8824 | 3.438 | 276 |
| 8825 | 2.146 | 244 |
| 8826 | 2.989 | 265 |
| 8829 | 2.064 | 242 |
| 8830 | 3.124 | 268 |
| 8831 | 1.692 | 232 |
| 8832 | .350 | 199 |
| 8833 | 1.389 | 225 |
| 8835 | 1.600 | 230 |
| 8842 | 2.242 | 246 |
| 8844 | 1.307 | 223 |
| 8845 | 1.367 | 224 |
| 8855 | .090 | 192 |
| 8856 | .613 | 205 |
| 8864 | 1.518 | 228 |
| 8868 | .615 | 205 |
| 8869 | 1.049 | 216 |
| 8901 | .185 | 195 |
| 9012 | .970 | 214 |
| 9014 | 3.520 | 278 |
| 9015 | 3.520 | 278 |
| 9016 | 2.623 | 256 |
| 9033 | 2.606 | 255 |
| 9040 | 3.543 | 279 |
| 9044 | 1.617 | 230 |
| 9052 | 2.404 | 250 |
| 9054 | 2.907 | 263 |
| 9058 | 2.404 | 250 |
| 9060 | 1.918 | 238 |
| 9061 | 1.337 | 223 |
| 9062 | 1.978 | 239 |
| 9063 | 1.094 | 217 |
| 9082 | 1.333 | 223 |
| 9083 | 1.550 | 229 |
| 9084 | 1.606 | 230 |
| 9088 | 5.242 | 321 |
| 9093 | 1.561 | 229 |
| 9101 | 4.337 | 298 |
| 9102 | 3.560 | 279 |
| 9154 | 1.896 | 237 |
| 9156 | 2.930 | 263 |
| 9178 | 5.523 | 328 |

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|
| 9179 | 7.931 | 388 |
| 9180 | 5.242 | 321 |
| 9182 | 2.965 | 264 |
| 9186 | 13.777 | 534 |
| 9220 | 5.820 | 336 |
| 9402 | 7.394 | 375 |
| 9403 | 7.394 | 375 |
| 9410 | 3.025 | 266 |
| 9501 | 3.395 | 275 |
| 9516 | 2.857 | 261 |
| 9519 | 4.554 | 304 |
| 9521 | 4.257 | 296 |
| 9522 | 4.214 | 295 |
| 9534 | 6.274 | 347 |
| 9539 | 8.422 | 401 |
| 9554 | 11.199 | 470 |
| 9586 | .712 | 208 |
| 9600 | 4.214 | 295 |
| 9620 | 1.563 | 229 |

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

| Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium | Class Code | 1/1/2026 Assigned Risk Rate | Minimum Premium |
|---|---|---|---|---|---|---|---|---|
| | "S" Codes | | Maritime and Federal Codes | | | | | |
| 6845S | 6.712 | 358 | 6702 | 9.793 | 435 | | | |
| 7309S | 4.874 | 312 | 6703 | 15.938 | 588 | | | |
| 7313S | 2.079 | 242 | 6704 | 10.838 | 461 | | | |
| 7317S | 2.724 | 258 | 7016 | 6.551 | 354 | | | |
| 7327S | 16.226 | 596 | 7024 | 7.280 | 372 | | | |
| 8726S | 1.677 | 232 | 7038 | 3.277 | 272 | | | |
| 9077S | .815 | 210 | 7046 | 7.643 | 381 | | | |
| | | | 7047 | 7.873 | 387 | | | |
| | | | 7050 | 3.937 | 288 | | | |
| | | | 7090 | 3.640 | 281 | | | |
| | "F" Codes | | 7098 | 8.493 | 402 | | | |
| | | | 7099 | 9.251 | 421 | | | |
| 6801F | 5.897 | 337 | 7151 | 6.914 | 363 | | | |
| 6824F | 6.375 | 349 | 7152 | 11.251 | 471 | | | |
| 6826F | 3.268 | 272 | 7153 | 7.652 | 381 | | | |
| 6843F | 10.144 | 444 | 7333 | 12.808 | 510 | | | |
| 6845F | 7.007 | 365 | 7335 | 14.231 | 546 | | | |
| 6872F | 7.873 | 387 | 7337 | 15.502 | 578 | | | |
| 6874F | 17.544 | 629 | 7394 | 6.551 | 354 | | | |
| 7309F | 7.873 | 387 | 7395 | 7.280 | 372 | | | |
| 7313F | 4.773 | 309 | 7398 | 7.873 | 387 | | | |
| 7317F | 5.308 | 323 | 8734 | .404 | 200 | | | |
| 7327F | 17.480 | 627 | 8737 | .366 | 199 | | | |
| 7350F | 6.760 | 359 | 8738 | .593 | 205 | | | |
| 8709F | 3.178 | 269 | 8805 | .183 | 195 | | | |
| 8726F | 5.209 | 320 | 8814 | .166 | 194 | | | |
| 9077F | 5.943 | 339 | 8815 | .269 | 197 | | | |

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2026

### Miscellaneous Values

| | |
|---|---|
| **Expense Constant applicable to all policies** | $190 |
| **Maximum Individual Remuneration applicable to:**<br>• executive officers, partners and sole proprietors in connection with ***Minnesota Basic Manual*** Rule 2-E-1-b and Rule 2-E-3-a<br>• members/owners of a Limited Liability Company in connection with ***Minnesota Basic Manual*** Rule 2-e-2-b<br>• Code 9178—"Athletic Sports or Park: Non-Contact Sports"<br>• Code 9179—"Athletic Sports or Park: Contact Sports" | $5,692 |
| **Minimum Individual Remuneration applicable to:**<br>• executive officers, partners and sole proprietors in connection with ***Minnesota Basic Manual*** Rule 2-E-1-b and Rule 2-E-3-a<br>• members/owners of a Limited Liability Company in connection with ***Minnesota Basic Manual*** Rule 2-E-2-b | $1,423 |
| **Minimum Remuneration for Spouse, Parent or Child Elections**<br>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. | $427 |
| **United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with ***Minnesota Basic Manual*** *Rule 3-A-4-b* (Multiply a Non-F classification rate by a factor of 1.46) | 46% |
| **Terrorism per $100 of payroll** | $0.010 |
| **Minnesota Special Compensation Fund Assessment** | 1.9% |

**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.

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**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 $15,000. If more than two years, an average annual premium of at least $7,500 is required. The ***Minnesota Ratemaking Report*** should be referenced for the latest approved eligibility amounts.

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**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.

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**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.

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**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:

| Recommendation Level | Disposition | Result |
|---|---|---|
| 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:

**Per Claim Medical Loss Deductible**

| Deductible | Premium Credit |
|---|---|
| $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.