

ASSIGNED RISK PLAN APPLICATION



Minnesota Workers' Compensation Insurers Association, Inc.

MWCIA
7701 France Ave S
Suite 450
Minneapolis, MN 55435 - 3203

Tel: 952-897-1737

Fax: 952-897-6495

www.mwcia.org

Copyright© 2018

Minnesota Workers' Compensation Insurers Association Inc

TABLE OF CONTENTS

Contents

What is the Assigned Risk Plan?	1
Who is Eligible?	1
Help is Just a Click Away!	1
Available Online:	2
Application Completion Tips:	2
Application Completion Tips Continued:	3
Certificates of Insurance:	4
Note:	4
Special Compensation Fund (SCF):	4
Terrorism:	4
Acceptable Forms of Payment:	5
Reasons ONLINE Applications are not Accepted or are Returned:	5
Reasons HARDCOPY Applications are not Accepted or are Returned:	6
What if I Still Have Questions about how to fill out an application?	6
Contact Information specifically for Minnesota Assigned Risk Plan:	7
Who We Are: _____	8
Company Information: _____	8

WHAT IS THE ASSIGNED RISK PLAN?

The Minnesota Workers Compensation Assigned Risk Plan (MWCARP) or “Pool” provides workers’ compensation insurance to employers who are unable to obtain coverage in the voluntary market. The MWCARP was created by the State Legislature to ensure that all Minnesota employers are able to obtain workers’ compensation coverage as required by law.

WHO IS ELIGIBLE?

The Minnesota Assigned Risk Plan is only available to employers who have already been declined coverage in the voluntary market from a licensed Minnesota workers’ compensation insurance company. The notice of refusal must be provided in writing.

HELP IS JUST A CLICK AWAY!

We highly recommend that the Assigned Risk application be completed and submitted online. Some of the advantages of electronic submission include electronic payment by electronic check or credit card, application validation and premium calculation, a registration process which allows pre-filling of data wherever possible, email confirmation at each stage of the application process and the electronic payment occurs only after the application has been reviewed and the exact amount owed has been determined.

AVAILABLE ONLINE:

- Hover your mouse over Agents
- Then the Assigned Risk Drop Down on the Left of the Navigation Menu

From that Navigation menu you will have access to the all of the following:

- [Application](#)
- [Premium Calculator](#)
- [Rates](#)
- [Merit Rating History](#)
- [Depop](#)
- [AR Contacts](#)
- [Audited Financial Statement \(PDF\)](#)
- [Premium Guidelines \(PDF\)](#)
- [MWCARP Agent Guide \(PDF\)](#)
- [MWCARP – Construction Contractor Registration Program – Warning Notice \(PDF\)](#)

APPLICATION COMPLETION TIPS:

- Attach a copy of the Premium Finance Agreement as well as the proper premium deposit payment with the Application.
- Attach a copy of the written notice of refusal from a licensed Minnesota workers' compensation insurance company.
- Always include the Special Compensation Fund (SCF) Surcharge in the premium calculation (if done online this will be automatically included).
- Always include the Terrorism Charge in the premium calculation (if done online this will be automatically included).
- You may attach a Certificate of Insurance request to an online or a hard copy application. MWCIA does not issue the Certificate. The request is forwarded to the servicing contractor along with the assignment. If the Application is submitted without the request for a Certificate, contact the servicing contractor.

APPLICATION COMPLETION TIPS CONTINUED:

Insurance agencies are not authorized to issue a Certificate on behalf of the MWCARP in MN. **This activity is not in compliance with the operation of the MWCARP.** On page 4 of the Application for Workers' Compensation Insurance, number 5, under Application Rules and Procedures states: **"Agents are not agents of the Assigned Risk Plan and cannot issue certificates of insurance or bind coverage"**. Your agency should request any Certificate that is needed for policies written through the MWCARP from the servicing carrier to whom the coverage has been assigned. These Certificates must be issued by the servicing carrier.

- Send all correspondence directly to the servicing contractor after coverage is bound.
- Always calculate the full annual premium including the expense constant to determine the proper deposit premium amount (Note: ARP Minimum Premiums include the Expense Constant). The class code rate is per \$100 of annual payroll.
- If the Application indicates a payroll decrease, you must attach proper documentation clarifying the reason for the decrease.
- Read & follow Section V. Declination Statement rules carefully.
- Always include the employer's original signature on any hardcopy Application.
- Read Section VI. Elections Available Under the Law carefully and include payroll for the sole proprietor, partners, executive officers or family members, who are electing coverage.
 - [Minnesota Statute 176.041](#), Subdivision 1. outlines certain employments and individuals who are automatically **excluded** from workers' compensation coverage in Minnesota. If the employment or individual does not meet the qualifications outlined in the statute, they are automatically **included**. The employments and individuals who are automatically excluded from coverage have the option, if they so choose, to **elect** coverage. Refer to [Minnesota Statute 176.041](#), Subdivision 1. for details.
- Attach a copy of the Agent's Non-Resident License, if applicable.
- Deductibles are subject to prior approval granted by the MWCARP. If a deductible is applicable, a MWCARP letter of acceptance must accompany the Application. Application and guidelines are located at www.mwcarp.org.

CERTIFICATES OF INSURANCE:

- Insurance agencies are not authorized to issue a Certificate on behalf of the MWCARP in MN.
 - **This activity is not in compliance with the operation of the MWCARP.**
- In section VIII of the Application for Workers' Compensation Insurance, number 5, under Application Rules and Procedures states:
 - **"Agents are not agents of the Assigned Risk Plan and cannot issue certificates of insurance or bind coverage".**
- Your agency should request any Certificate that is needed for policies written through the MWCARP from the servicing carrier to whom the coverage has been assigned. These **certificates must be issued by the servicing carrier.**

NOTE:

For additional tips and information, go to the [MWCIA website](#) and hover your mouse over "Agent" then review the section under Agent - FAQ, or, call our office at 952-897-1737 opt 2. (Assigned Risk)

SPECIAL COMPENSATION FUND (SCF):

Effective January 1, 2003, all insurers, including the Assigned Risk Plan, must identify the effect of the assessment as a SURCHARGE on each policy.

- Assigned Risk Calculation =
 - The standard premium multiplied by the SCF factor. For a minimum premium policy - multiply the MINIMUM PREMIUM by the SCF factor.

TERRORISM:

The Act establishes a mandatory federal program to provide Property & Casualty insurance coverage for losses resulting from certain acts of foreign-sponsored terrorism through 2020.

- Assigned Risk Calculation =
 - Terrorism factor multiplied per \$100 of annual payroll.
 - (Terrorism charge does not apply to "if any" policies or per capita policies).

ACCEPTABLE FORMS OF PAYMENT:

ONLINE APPLICATION	HARDCOPY APPLICATION
E-Check	Certified Check
Master Card	Employer's Check
Visa	Bank Draft
	Money Order
	Agency Check*
	Finance Check
	Cashier Check

* Agency Check – payment submitted with an Application should be made by the insured and payable to the Assigned Risk Plan. If payment is made by an agent, the agent understands that it will be solely responsible for reimbursement from the insured, and will have no right to cancel the policy for non-payment by the insured unless cancellation is agreed to by the insured. All premium refunds are issued to the insured.

REASONS ONLINE APPLICATIONS ARE NOT ACCEPTED OR ARE RETURNED:

- Employee Leasing Companies and Temporary Help Agencies must be registered with the Department of Commerce or provide an Exemption Certificate. A copy of the signed Leasing Agreement must accompany the Application.
- Non-Compliance of Audit or money is currently owed to the Minnesota Assigned Risk Plan.
- Declination Statement is incorrect or incomplete.
- Cancel/Rewrite of a policy is not allowed in the MN Assigned Risk Plan.
- Under Section VII. Statement & Agreements - the Employers name is listed in error. The Agent name should be listed.
- NOTE: The MWCIA on-line application is only accessible via an IE 7 or higher browser

REASONS HARDCOPY APPLICATIONS ARE NOT ACCEPTED OR ARE RETURNED:

- Employer's signature is missing.
- Employee Leasing Companies and Temporary Help Agencies must be registered with the Department of Commerce or provide an Exemption Certificate. A copy of the signed Leasing Agreement must accompany the Application.
- Non-Compliance of an Audit or money is currently owed to Minnesota Assigned Risk Plan.
- Declination Statement is incorrect or incomplete.
- Cancel/Rewrite of a policy is not allowed in the Minnesota Assigned Risk Plan.

WHAT IF I STILL HAVE QUESTIONS ABOUT HOW TO FILL OUT AN APPLICATION?

For additional tips and information:

Visit www.mwcia.org and view the FAQ under the Agents section.

Email MWCIA at oar@mwcia.org

Tel: 952-897-1737 – Option 2 (Assigned Risk)

CONTACT INFORMATION SPECIFICALLY FOR MINNESOTA ASSIGNED RISK PLAN:

- Specifically for Policy Assistance or Certificate Issuance:

CARRIER	CONTACT INFORMATION
<p>Berkley Administrators PO Box 59143 Minneapolis MN 55459-0143 www.berkleyassignedrisk.com</p>	<p>For Policy Questions Tel: (888) 548-7431 Fax: (866) 215-8118 Email: polycyservices@berkleyrisk.com</p>
<p>RTW PO Box 390901 Minneapolis MN 55439-0901</p>	<p>For Policy Questions Tel: (952) 897-5566 Tel: (888) 273-9709 Fax: (952) 893-3707 Fax: (888) 811-0379 Email: arp@rtwi.com</p>
<p>Superior Point PO Box 9403 Minneapolis MN 55440-9403 www.superiorpoint.com</p>	<p>For Policy Questions Tel: (952) 838-4430 Tel: (877) 256-1411 Fax: (952) 838-2000 Fax: (800) 944-1169 Email: arp@superiorpoint.com</p>

- Other Contact Information:

ADDITIONAL CONTACT INFORMATION	
<p>MWCARP Deductible Plan</p>	<p>www.mwcarp.org</p>
<p>For FEIN</p>	<p>Call IRS: (800) 829-3676</p>
<p>For Minnesota UI Number</p>	<p>MN Dept. of Employment & Economic Development: Tel: (651) 296-6141 www.uimn.org</p>
<p>ASSIGNED RISK PLAN ADMINISTRATOR</p>	<p>Affinity Insurance Services, Inc.(Aon) 5600 West 83rd Street 8200 Tower, Suite 1100 Minneapolis MN 55437 Tel: (800) 471-6767 Affinity Insurance Services, Inc (AON)</p>

Who We Are:

The mission of the Minnesota Workers Compensation Insurers Association (MWCIA) is to collect, process, and analyze workers' compensation data so that we can provide high quality, consistent information to our insurer members and regulators. We will develop and deliver useful services and products to the workers' compensation community.

Company Information:

Address:

MWCIA

7701 France Ave S

Suite 450

Minneapolis, MN 55435 - 3203

Tel: 952-897-1737

Fax: 952-897-6495

Email: info@mwcia.org

Website: www.mwcia.org

