



Minnesota Workers' Compensation  
Insurers Association, Inc.  
7701 France Avenue South ▪ Suite 450  
Minneapolis, MN 55435-3200

February 9, 2011

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 11-1589

**RE: Minnesota Assigned Risk Plan Administrator Communication**

Attached please find a communication from the Minnesota Assigned Risk Plan Administrator regarding Certificates of Insurance and agent checks.

Please direct any questions you may have regarding these items to the following:

Ms. Kim Zersen- [kim.zersen@aon.com](mailto:kim.zersen@aon.com)  
Affinity Insurance Services, Inc. (Aon) – Plan Administrator  
8300 Norman Center Drive, Suite 1000  
Minneapolis, MN 55437  
Tel: (800) 471-6767



*Kim Zersen, ARM  
Assistant Vice President*

## **RE: Certificates of Insurance and Agents Checks**

It has been brought to our attention that agents are issuing certificates of insurance for policies written through the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP). It has also been brought to our attention that agents have been requesting insured's policies to be cancelled due to nonsufficient funds being provided by the insured to the agent.

The following warnings have been posted on the MWCIA ([www.mwcia.org](http://www.mwcia.org)) as well as the MWCARP ([www.mwcarp.com](http://www.mwcarp.com)) websites:

### **Certificates of Insurance**

Insurance agencies are not authorized to issue a Certificate of Insurance on behalf of the MWCARP in Minnesota. **This activity is not in compliance with the operation of the MWCARP.** On page 4 of the Application for Workers' Compensation Insurance, number 7, 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.

### **Agent Checks**

Payment submitted with an application should be made by the insured 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 nonpayment by the insured**, unless cancellation is agreed to by the insured. **All premium refunds are issued to the insured.**

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