



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

December 28, 2011

ALL ASSOCIATION MEMBERS

Circular Letter No. 11-1605

RE: 4-1-2012 Assigned Risk Rates

Commerce Commissioner Rothman issued a rate order on December 20, 2011 approving a 1.6% increase in the overall level of the Assigned Risk rates effective April 1, 2012. The following is an excerpt from the Commissioner's Order:

"ORDERED

1. That effective April 1, 2012, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.60 to be applied uniformly to the pure premium base rates of the 2012 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant on each policy will be \$180.
3. That the policyholder surcharge for the Special Compensation Fund (SCF) assessments shall be 3.5% of premium.
4. That the policyholder surcharge for the Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment shall be 0.6% of premium.
5. That the policyholder surcharge for foreign and domestic terrorism coverage provided by the Terrorism Risk Insurance Program Reauthorization Act of \$0.01 per \$100 of payroll is included in the multiplier.
6. That the average premium level, including surcharges, will increase by 1.6%."

These rates have also been adjusted by the application of the Minnesota Contractors' Premium Adjustment Program.

The intent of this circular is to highlight only the items in the Assigned Risk Rate Schedule and Miscellaneous Values Pages that will change due to the Commissioner's Order. A schedule of the approved rates and miscellaneous values for the Assigned Risk Plan is attached for your convenience.

Please direct any questions you may have regarding this item by email to kathleen.peterson@mwcia.org.

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

| <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> |
|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|
| 0005 | 7.98 | 380 | 2021 | 13.57 | 519 | 2702 | 16.77 | 599 |
| 0006 | 8.19 | 385 | 2039 | 8.09 | 382 | 2710 | 22.85 | 645 |
| 0008 | 5.46 | 317 | 2041 | 4.81 | 300 | 2714 | 8.35 | 389 |
| 0016 | 8.19 | 385 | 2065 | 8.09 | 382 | 2729 | 8.14 | 384 |
| 0034 | 9.28 | 412 | 2070 | 8.09 | 382 | 2731 | 12.71 | 498 |
| 0035 | 3.82 | 276 | 2081 | 9.91 | 428 | 2735 | 10.87 | 452 |
| 0042 | 9.10 | 408 | 2089 | 7.44 | 366 | 2759 | 11.18 | 460 |
| 0050 | 24.36 | 645 | 2095 | 7.72 | 373 | 2790 | 3.15 | 259 |
| 0079 | 5.46 | 317 | 2105 | 6.19 | 335 | 2802 | 5.90 | 328 |
| 0106 | 23.19 | 645 | 2111 | 6.63 | 346 | 2881 | 4.84 | 301 |
| 0113 | 9.28 | 412 | 2121 | 6.45 | 341 | 2883 | 6.76 | 349 |
| 0170 | 3.80 | 275 | 2130 | 5.17 | 309 | 2915 | 5.59 | 320 |
| 0251 | 9.36 | 414 | 2131 | 5.23 | 311 | 2916 | 6.37 | 339 |
| 0400 | 12.95 | 504 | 2157 | 13.62 | 521 | 2923 | 4.39 | 290 |
| 0401 | 20.77 | 645 | 2172 | 3.12 | 258 | 2960 | 13.57 | 519 |
| 0908 | 255.16 | 435 | 2174 | 4.99 | 305 | 3004 | 9.78 | 425 |
| 0913 | 817.08 | 997 | 2211 | 12.43 | 491 | 3018 | 4.97 | 304 |
| 0917 | 6.34 | 339 | 2220 | 4.03 | 281 | 3022 | 6.86 | 352 |
| 1164 | 10.30 | 438 | 2286 | 5.80 | 325 | 3027 | 4.50 | 293 |
| 1165 | 3.74 | 274 | 2288 | 6.60 | 345 | 3028 | 7.51 | 368 |
| 1320 | 4.03 | 281 | 2302 | 2.68 | 247 | 3030 | 12.25 | 486 |
| 1322 | 40.22 | 645 | 2305 | 5.43 | 316 | 3040 | 6.53 | 343 |
| 1430 | 12.17 | 484 | 2361 | 4.42 | 291 | 3042 | 17.03 | 606 |
| 1438 | 5.38 | 315 | 2362 | 4.42 | 291 | 3064 | 9.57 | 419 |
| 1452 | 7.70 | 373 | 2380 | 4.42 | 291 | 3066 | 10.82 | 451 |
| 1463 | 29.07 | 645 | 2388 | 4.42 | 291 | 3076 | 8.74 | 399 |
| 1472 | 6.76 | 349 | 2402 | 4.97 | 304 | 3081 | 12.71 | 498 |
| 1624 | 5.54 | 319 | 2413 | 4.39 | 290 | 3082 | 15.11 | 558 |
| 1642 | 5.28 | 312 | 2416 | 3.17 | 259 | 3085 | 6.55 | 344 |
| 1654 | 5.54 | 319 | 2417 | 4.39 | 290 | 3110 | 4.08 | 282 |
| 1655 | 5.54 | 319 | 2501 | 4.08 | 282 | 3111 | 7.28 | 362 |
| 1699 | 5.28 | 312 | 2503 | 4.42 | 291 | 3113 | 4.45 | 291 |
| 1701 | 5.28 | 312 | 2534 | 4.42 | 291 | 3114 | 6.14 | 334 |
| 1710 | 7.62 | 371 | 2570 | 5.49 | 317 | 3126 | 6.66 | 347 |
| 1747 | 4.99 | 305 | 2585 | 6.06 | 332 | 3131 | 6.08 | 332 |
| 1803 | 9.85 | 426 | 2586 | 6.06 | 332 | 3132 | 9.15 | 409 |
| 1852 | 5.33 | 313 | 2587 | 11.88 | 477 | 3145 | 3.12 | 258 |
| 1853 | 5.15 | 309 | 2623 | 7.77 | 374 | 3146 | 5.12 | 308 |
| 1860 | 7.77 | 374 | 2640 | 8.74 | 399 | 3169 | 3.90 | 278 |
| 1924 | 13.81 | 525 | 2651 | 6.21 | 335 | 3175 | 3.90 | 278 |
| 1925 | 14.01 | 530 | 2660 | 6.21 | 335 | 3179 | 4.08 | 282 |
| 2002 | 8.24 | 386 | 2670 | 6.21 | 335 | 3180 | 4.50 | 293 |
| 2003 | 6.45 | 341 | 2683 | 6.21 | 335 | 3188 | 14.09 | 532 |
| 2014 | 12.06 | 482 | 2686 | 6.21 | 335 | 3220 | 6.92 | 353 |
| 2016 | 7.10 | 358 | 2688 | 6.21 | 335 | 3223 | 8.74 | 399 |

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

| <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> |
|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|
| 3224 | 6.66 | 347 | 3824 | 7.77 | 374 | 4459 | 5.82 | 326 |
| 3227 | 8.74 | 399 | 3826 | 4.11 | 283 | 4470 | 2.68 | 247 |
| 3241 | 5.12 | 308 | 3827 | 2.91 | 253 | 4484 | 6.19 | 335 |
| 3255 | 38.12 | 645 | 3830 | 4.03 | 281 | 4493 | 3.02 | 256 |
| 3257 | 8.71 | 398 | 3851 | 6.21 | 335 | 4511 | 1.01 | 205 |
| 3300 | 28.94 | 645 | 3881 | 5.41 | 315 | 4557 | 3.67 | 272 |
| 3303 | 7.25 | 361 | 4000 | 13.36 | 514 | 4558 | 3.48 | 267 |
| 3307 | 7.25 | 361 | 4021 | 8.89 | 402 | 4568 | 4.55 | 294 |
| 3315 | 8.32 | 388 | 4024 | 8.06 | 382 | 4581 | 3.30 | 263 |
| 3334 | 5.17 | 309 | 4034 | 13.62 | 521 | 4583 | 10.71 | 448 |
| 3341 | 5.20 | 310 | 4036 | 11.70 | 473 | 4611 | 2.76 | 249 |
| 3365 | 8.16 | 384 | 4038 | 4.34 | 289 | 4635 | 5.20 | 310 |
| 3372 | 6.84 | 351 | 4053 | 4.26 | 287 | 4653 | 2.29 | 237 |
| 3373 | 10.82 | 451 | 4061 | 4.26 | 287 | 4665 | 9.78 | 425 |
| 3382 | 2.11 | 233 | 4062 | 4.26 | 287 | 4670 | 8.32 | 388 |
| 3383 | 2.11 | 233 | 4101 | 3.61 | 270 | 4683 | 7.80 | 375 |
| 3385 | 2.11 | 233 | 4112 | 1.35 | 214 | 4686 | 8.94 | 404 |
| 3400 | 8.74 | 399 | 4114 | 3.15 | 259 | 4692 | 1.48 | 217 |
| 3507 | 6.50 | 343 | 4130 | 6.73 | 348 | 4693 | 2.44 | 241 |
| 3515 | 4.08 | 282 | 4131 | 6.08 | 332 | 4703 | 4.34 | 289 |
| 3548 | 1.09 | 207 | 4133 | 4.76 | 299 | 4720 | 1.90 | 228 |
| 3559 | 3.54 | 269 | 4150 | 2.11 | 233 | 4740 | 1.51 | 218 |
| 3571 | 1.92 | 228 | 4206 | 17.94 | 629 | 4741 | 1.87 | 227 |
| 3574 | 0.96 | 204 | 4207 | 1.92 | 228 | 4751 | 6.60 | 345 |
| 3612 | 3.46 | 267 | 4239 | 4.78 | 300 | 4767 | 1.98 | 230 |
| 3620 | 9.59 | 420 | 4240 | 1.92 | 228 | 4771 | 3.80 | 275 |
| 3629 | 4.13 | 283 | 4243 | 4.94 | 304 | 4777 | 7.96 | 379 |
| 3632 | 6.32 | 338 | 4244 | 7.51 | 368 | 4825 | 1.46 | 217 |
| 3634 | 4.89 | 302 | 4250 | 1.92 | 228 | 4828 | 1.59 | 220 |
| 3635 | 4.55 | 294 | 4251 | 10.30 | 438 | 4829 | 1.56 | 219 |
| 3638 | 2.60 | 245 | 4263 | 1.92 | 228 | 4902 | 3.04 | 256 |
| 3642 | 2.47 | 242 | 4273 | 5.69 | 322 | 4923 | 3.38 | 265 |
| 3643 | 4.08 | 282 | 4279 | 5.88 | 327 | 5000 | 79.82 | 645 |
| 3647 | 5.56 | 319 | 4283 | 6.71 | 348 | 5020 | 12.19 | 485 |
| 3648 | 3.95 | 279 | 4299 | 5.85 | 326 | 5022 | 14.01 | 530 |
| 3681 | 2.37 | 239 | 4304 | 5.85 | 326 | 5037 | 39.52 | 645 |
| 3685 | 2.11 | 233 | 4307 | 5.28 | 312 | 5040 | 125.84 | 645 |
| 3719 | 6.79 | 350 | 4314 | 8.71 | 398 | 5057 | 6.99 | 355 |
| 3724 | 12.35 | 489 | 4351 | 3.51 | 268 | 5059 | 99.71 | 645 |
| 3726 | 13.39 | 515 | 4352 | 3.51 | 268 | 5102 | 9.02 | 406 |
| 3803 | 4.50 | 293 | 4361 | 1.90 | 228 | 5146 | 9.36 | 414 |
| 3807 | 2.78 | 250 | 4410 | 5.12 | 308 | 5160 | 5.54 | 319 |
| 3808 | 6.55 | 344 | 4420 | 6.84 | 351 | 5183 | 7.70 | 373 |
| 3821 | 23.32 | 645 | 4432 | 8.63 | 396 | 5188 | 6.81 | 350 |
| 3822 | 8.19 | 385 | 4452 | 5.98 | 330 | 5190 | 5.59 | 320 |

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

| <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> |
|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|
| 5191 | 2.26 | 237 | 6260 | 73.14 | 645 | 7705 | 8.22 | 386 |
| 5192 | 8.11 | 383 | 6306 | 15.73 | 573 | 7706 | 4.11 | 283 |
| 5213 | 10.69 | 447 | 6319 | 7.07 | 357 | 7708 | 79.64 | 260 |
| 5215 | 12.12 | 483 | 6325 | 16.85 | 601 | 7720 | 4.21 | 285 |
| 5221 | 13.05 | 506 | 6400 | 12.58 | 495 | 7855 | 13.73 | 523 |
| 5222 | 33.83 | 645 | 6504 | 5.95 | 329 | 8001 | 3.93 | 278 |
| 5348 | 13.08 | 507 | 6811 | 6.68 | 347 | 8002 | 3.43 | 266 |
| 5403 | 32.94 | 645 | 6834 | 6.73 | 348 | 8006 | 4.08 | 282 |
| 5437 | 19.63 | 645 | 6836 | 6.73 | 348 | 8008 | 1.69 | 222 |
| 5445 | 11.21 | 460 | 6854 | 7.77 | 374 | 8013 | 0.62 | 196 |
| 5462 | 35.70 | 645 | 6882 | 13.00 | 505 | 8015 | 1.07 | 207 |
| 5472 | 22.67 | 645 | 6884 | 55.35 | 645 | 8017 | 3.43 | 266 |
| 5473 | 10.19 | 435 | 7201 | 13.52 | 518 | 8018 | 6.42 | 341 |
| 5474 | 15.96 | 579 | 7207 | 13.52 | 518 | 8021 | 3.85 | 276 |
| 5478 | 21.58 | 645 | 7222 | 9.59 | 420 | 8029 | 4.32 | 288 |
| 5479 | 23.79 | 645 | 7228 | 10.32 | 438 | 8031 | 3.61 | 270 |
| 5480 | 9.93 | 428 | 7229 | 19.29 | 645 | 8032 | 3.54 | 269 |
| 5491 | 5.10 | 308 | 7230 | 12.53 | 493 | 8033 | 3.15 | 259 |
| 5506 | 13.47 | 517 | 7231 | 12.53 | 493 | 8034 | 4.60 | 295 |
| 5507 | 13.88 | 527 | 7232 | 10.61 | 445 | 8036 | 3.54 | 269 |
| 5508 | 31.41 | 645 | 7360 | 11.44 | 466 | 8039 | 3.02 | 256 |
| 5537 | 10.14 | 434 | 7370 | 10.48 | 442 | 8044 | 6.60 | 345 |
| 5538 | 18.46 | 642 | 7380 | 9.18 | 410 | 8045 | 1.20 | 210 |
| 5551 | 68.07 | 645 | 7382 | 7.77 | 374 | 8047 | 7.88 | 377 |
| 5606 | 4.00 | 280 | 7390 | 14.14 | 534 | 8048 | 4.60 | 295 |
| 5645 | 18.80 | 645 | 7403 | 9.59 | 420 | 8052 | 4.55 | 294 |
| 5649 | 10.45 | 441 | 7405 | 1.79 | 225 | 8058 | 5.10 | 308 |
| 5651 | 19.08 | 645 | 7420 | 14.79 | 550 | 8072 | 0.83 | 201 |
| 5703 | 34.92 | 645 | 7421 | 1.43 | 216 | 8102 | 4.03 | 281 |
| 5705 | 27.82 | 645 | 7422 | 3.22 | 261 | 8103 | 5.38 | 315 |
| 5951 | 2.81 | 250 | 7425 | 5.15 | 309 | 8106 | 8.32 | 388 |
| 6003 | 34.92 | 645 | 7431 | 3.22 | 261 | 8107 | 7.28 | 362 |
| 6017 | 24.91 | 645 | 7502 | 4.89 | 302 | 8111 | 4.55 | 294 |
| 6204 | 41.31 | 645 | 7515 | 2.81 | 250 | 8116 | 3.59 | 270 |
| 6213 | 16.85 | 601 | 7520 | 8.37 | 389 | 8203 | 20.62 | 645 |
| 6216 | 14.17 | 534 | 7529 | 20.64 | 645 | 8204 | 7.41 | 365 |
| 6217 | 10.82 | 451 | 7538 | 15.91 | 578 | 8209 | 6.42 | 341 |
| 6229 | 11.15 | 459 | 7539 | 2.57 | 244 | 8215 | 5.93 | 328 |
| 6233 | 10.30 | 438 | 7540 | 9.18 | 410 | 8227 | 8.66 | 397 |
| 6235 | 25.17 | 645 | 7580 | 6.34 | 339 | 8232 | 8.66 | 397 |
| 6236 | 62.17 | 645 | 7590 | 6.58 | 345 | 8233 | 11.73 | 473 |
| 6237 | 7.38 | 365 | 7600 | 7.36 | 364 | 8235 | 6.53 | 343 |
| 6248 | 21.84 | 645 | 7601 | 25.56 | 645 | 8263 | 10.97 | 454 |
| 6251 | 25.12 | 645 | 7605 | 2.26 | 237 | 8264 | 10.22 | 436 |
| 6252 | 21.19 | 645 | 7610 | 0.75 | 199 | 8265 | 27.40 | 645 |

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

| <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> |
|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|-------------------|------------------------------------|------------------------|
| 8279 | 13.52 | 518 | 8856 | 0.34 | 189 | 9554 | 18.46 | 642 |
| 8280 | 8.97 | 404 | 8864 | 3.93 | 278 | 9586 | 1.59 | 220 |
| 8284 | 7.51 | 368 | 8868 | 0.81 | 200 | 9600 | 15.57 | 569 |
| 8285 | 13.94 | 529 | 8869 | 1.92 | 228 | 9620 | 1.56 | 219 |
| 8286 | 9.23 | 411 | 8901 | 0.36 | 189 | | | |
| 8291 | 8.76 | 399 | 9012 | 4.00 | 280 | | | |
| 8292 | 7.64 | 371 | 9014 | 7.38 | 365 | | | |
| 8293 | 19.63 | 645 | 9015 | 7.38 | 365 | | | |
| 8304 | 10.63 | 446 | 9016 | 8.92 | 403 | | | |
| 8350 | 5.77 | 324 | 9033 | 4.19 | 285 | | | |
| 8353 | 8.58 | 395 | 9040 | 6.34 | 339 | | | |
| 8380 | 5.98 | 330 | 9044 | 3.46 | 267 | | | |
| 8381 | 3.74 | 274 | 9052 | 4.42 | 291 | | | |
| 8385 | 4.63 | 296 | 9054 | 8.76 | 399 | | | |
| 8392 | 4.81 | 300 | 9058 | 4.42 | 291 | | | |
| 8393 | 5.98 | 330 | 9060 | 2.73 | 248 | | | |
| 8395 | 5.98 | 330 | 9061 | 2.29 | 237 | | | |
| 8500 | 11.52 | 468 | 9062 | 6.79 | 350 | | | |
| 8601 | 1.61 | 220 | 9063 | 1.92 | 228 | | | |
| 8606 | 3.77 | 274 | 9082 | 2.65 | 246 | | | |
| 8719 | 4.78 | 300 | 9083 | 2.83 | 251 | | | |
| 8720 | 1.79 | 225 | 9084 | 3.51 | 268 | | | |
| 8721 | 1.25 | 211 | 9088 | 60.09 | 645 | | | |
| 8723 | 0.34 | 189 | 9093 | 2.29 | 237 | | | |
| 8742 | 0.75 | 199 | 9101 | 7.18 | 360 | | | |
| 8745 | 6.86 | 352 | 9102 | 5.62 | 321 | | | |
| 8748 | 1.25 | 211 | 9149 | 2.89 | 252 | | | |
| 8800 | 4.11 | 283 | 9154 | 3.20 | 260 | | | |
| 8803 | 0.10 | 183 | 9156 | 6.16 | 334 | | | |
| 8810 | 0.34 | 189 | 9178 | 8.74 | 399 | | | |
| 8820 | 0.34 | 189 | 9179 | 25.92 | 645 | | | |
| 8824 | 6.55 | 344 | 9180 | 9.05 | 406 | | | |
| 8825 | 3.12 | 258 | 9182 | 5.46 | 317 | | | |
| 8826 | 3.98 | 280 | 9186 | 107.17 | 645 | | | |
| 8828 | 6.24 | 336 | 9220 | 8.81 | 400 | | | |
| 8829 | 5.62 | 321 | 9402 | 11.88 | 477 | | | |
| 8830 | 8.14 | 384 | 9403 | 11.88 | 477 | | | |
| 8831 | 3.85 | 276 | 9410 | 1.35 | 214 | | | |
| 8832 | 0.78 | 200 | 9501 | 5.04 | 306 | | | |
| 8833 | 2.47 | 242 | 9516 | 10.40 | 440 | | | |
| 8835 | 5.33 | 313 | 9519 | 8.06 | 382 | | | |
| 8842 | 3.61 | 270 | 9521 | 15.83 | 576 | | | |
| 8844 | 2.26 | 237 | 9522 | 15.57 | 569 | | | |
| 8845 | 3.09 | 257 | 9534 | 9.78 | 425 | | | |
| 8855 | 0.34 | 189 | 9539 | 30.34 | 645 | | | |

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

| <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> | <u>Class Code</u> | <u>4/1/2012 Assigned Risk Rate</u> | <u>Minimum Premium</u> |
|-------------------|--|------------------------|----------------------------|--|------------------------|-------------------|--|------------------------|
| "S" Codes | | | Maritime and Federal Codes | | | | | |
| 6801 | 6.68 | 347 | 6702 | 16.77 | 599 | | | |
| 6824 | 13.16 | 509 | 6703 | 27.27 | 645 | | | |
| 6826 | 12.56 | 494 | 6704 | 18.54 | 644 | | | |
| 6843 | 37.36 | 645 | 7016 | 14.53 | 543 | | | |
| 6845 | 23.40 | 645 | 7024 | 16.15 | 584 | | | |
| 6872 | 11.73 | 473 | 7038 | 10.50 | 443 | | | |
| 6874 | 64.74 | 645 | 7046 | 16.95 | 604 | | | |
| | | | 7047 | 17.71 | 623 | | | |
| | | | 7050 | 12.82 | 501 | | | |
| | | | 7090 | 11.67 | 472 | | | |
| | | | 7098 | 18.82 | 645 | | | |
| | | | 7099 | 20.51 | 645 | | | |
| | | | 7151 | 9.49 | 417 | | | |
| | | | 7152 | 15.44 | 566 | | | |
| | | | 7153 | 10.50 | 443 | | | |
| | | | 7333 | 19.79 | 645 | | | |
| | | | 7335 | 22.00 | 645 | | | |
| | | | 7337 | 23.95 | 645 | | | |
| | | | 7394 | 16.38 | 590 | | | |
| | | | 7395 | 18.20 | 635 | | | |
| | | | 7398 | 19.97 | 645 | | | |
| | | | 8734 | 1.04 | 206 | | | |
| | | | 8737 | 0.94 | 204 | | | |
| | | | 8738 | 1.51 | 218 | | | |
| | | | 8805 | 0.44 | 191 | | | |
| | | | 8814 | 0.39 | 190 | | | |
| | | | 8815 | 0.65 | 196 | | | |
| "F" Codes | | | | | | | | |
| 7309 | 20.98 | 645 | | | | | | |
| 7313 | 43.24 | 645 | | | | | | |
| 7317 | 22.33 | 645 | | | | | | |
| 7327 | 64.48 | 645 | | | | | | |
| 7350 | 10.71 | 448 | | | | | | |
| 8709 | 12.66 | 497 | | | | | | |
| 8726 | 25.69 | 645 | | | | | | |
| 9077 | 4.94 | 304 | | | | | | |
| 6845 | 11.05 | 456 | | | | | | |
| 7309 | 13.86 | 527 | | | | | | |
| 7313 | 4.76 | 299 | | | | | | |
| 7317 | 9.36 | 414 | | | | | | |
| 7327 | 25.79 | 645 | | | | | | |
| 8726 | 3.09 | 257 | | | | | | |
| 9077 | 1.40 | 215 | | | | | | |

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2012

Miscellaneous Values

| | | |
|---|---------------------------|-----------------------|
| Expense Constant applicable to all policies | \$180.00 | |
| Maximum Individual Remuneration applicable to: | | |
| <ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with Minnesota Basic Manual Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with Minnesota Basic Manual Rule 2-e-2-b • Code 9178—"Athletic Sports or Park: Non-Contact Sports" • Code 9179—"Athletic Sports or Park: Contact Sports" | \$1,792.00 | |
| Minimum Individual Remuneration applicable to: | | |
| <ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with Minnesota Basic Manual Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with Minnesota Basic Manual Rule 2-E-2-b | \$448.00 | |
| 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> | | |
| | \$269.00 | |
| 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 1.48) | | |
| | 48% | |
| Terrorism per \$100 of payroll – included in multiplier | \$0.01 | |
| Minnesota Special Compensation Fund Assessment | 3.5% | |
| Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment | 0.6% | |
| 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 |
| Bodily Injury by Disease: | \$500,000 Policy Limit | premium or \$50, |
| Bodily Injury by Disease: | \$500,000 Each Employee | whichever is greater |
| Increased Limits to: | | |
| Bodily Injury by Accident | \$1,000,000 Each Accident | 5% of the total |
| Bodily Injury by Disease: | \$1,000,000 Policy Limit | premium or \$150, |
| Bodily Injury by Disease: | \$1,000,000 Each Employee | which ever is greater |

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 \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. Page R5 of the **Minnesota Experience Rating Plan Manual** 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.

Safety Program Rating Plan — Rule

The total net debit or credit produced by this rating plan is added to unity then applied multiplicatively to the risk's standard (i.e., after the application of experience rating) premium. The result is the risk's net premium.

Each individual debit or credit shall be based on relevant evidence that is contained in the file of the inspecting underwriter. Rate modifications will not be made effective until supporting evidence is received by the underwriter.

The basis for determining a risk's overall rate factor shall be made available to the employer so that corrective measures may be taken by the employer to improve safety and reduce premium.

Each employer shall maintain the right of appeal with respect to its assigned rating modification factor. A written response detailing the basis for its rebuttal shall be provided by the employer to the Assigned Risk Plan Administrative office. An admissible basis for appealing a rate is an employer's claim that financial constraints make required improvements infeasible.

| <u>RATING ITEM</u> | <u>RANGE OF ALLOWABLE MODIFICATION</u> |
|---|--|
| 1. <u>AWAIR/OSHA Compliance</u> | -5% to 5% |
| Evaluation of general level of compliance with Minnesota OSHA standard, "AWAIR" which defines essential elements of a formal program, and management and employee commitment to safety. | |
| <ul style="list-style-type: none">• written accident and injury reduction plan• management participation, established,• measured and maintained• implementation of plan, how and by who• communication of plan to all employees• enforcement of safe work practices and rules• copy of OSHA 300 log, accident summary – 3 years | |

2. Other Operational Methods

-5% to 5%

Employee selection and training procedures, internal inspection, and organizational directives toward safety (e.g., safety incentive programs). Also includes employee interviews, drivers training, ergonomic awareness and established emergency procedures.

- employee selection
- employee training
- employee supervision
- safety committees
- internal inspections
- driver training
- ergonomic awareness
- safety incentives
- emergency incentives

3. Premises

-2% to 2%

Includes cleanliness of work site, density of people relative to capacity, noise levels, number of exits, lighting, electrical lockout, chemical and various physical hazards unique to work site.

- age of building
- lighting
- placement of emergency equipment
- number of emergency exits
- unique physical hazards
- hazards of entrance and exit area
- electrical lockout/tagout
- other emergency controls
- unique chemical hazards

4. Equipment, Machinery, Devises

-2% to 2%

Includes machine safeguards, state-of-the-art conformity of equipment, warnings, machine electrical and chemical hazards.

- age of machinery
- care, maintenance and replacement practices
- hazard warnings
- posted usage instructions
- personal protective items
- inherent hazards of machinery including physical, electrical, chemical, radioactivity
- condition and type of motor vehicles
- quality of office furniture

5. Medical Facilities

-3% to 3%

Includes first aid stations, eye wash facilities, presence of medical personnel, CPR awareness, etc.

- availability of medical professionals
- CPR training and posting
- quality of first aid facilities
- designated clinics
- bloodborne prevention
- emergency medical procedures
- return to work program

6. Accident Reporting and Investigation

-4% to 4%

Level of reporting, record keeping, investigation and researching accidents. Also includes related follow-up procedures.

- record keeping
- reporting procedures
- near miss evaluation
- studies of underlying causes
- investigation of work place accidents and illness
- inquiries directed to injured and fellow employees
- level of follow-up procedures
- corrective action implementation

Maximum Debit or Credit for this rating Plan is plus or minus 15%.

Participation in Assigned Risk's Safety Plan requires prior approval and a physical inspection. Requests for an inspection should be directed to MWCARP by writing MWCARP – Attn: Safety Plan; 8300 Norman Center Drive, 4th Floor; Minneapolis, MN 55437, by phone at 800-471-6767 or by email kim_zersen@ars.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.
