



Minnesota Workers' Compensation
Insurers Association, Inc.

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November 8, 2016

ALL ASSOCIATION MEMBERS

Circular Letter No. 16-1697

RE: MWCARP – Servicing Carrier Change

Attached is a notice from the Minnesota Workers Compensation Assigned Risk Plan (MWCARP) regarding a decision by Berkley Risk Administrator's Company to not renew its Servicing Carrier contract with the Plan.

Please refer to the attached for information regarding this notice.



TO: MWCARP Policyholders Serviced by *Berkley Risk Administrators Company*

FROM: Affinity Insurance Services, Inc. (Affinity) – Plan Administrator

DATE: November 1, 2016

SUBJECT: Policy Non-Renewal

As a result of a decision by Berkley Risk Administrators Company's (Berkley) to not renew its Servicing Carrier contract with the Minnesota Workers Compensation Assigned Risk Plan (MWCARP), the Berkley contract will expire on January 1, 2017. Any insurance policies that were (or will be) effective prior to January 1, 2017 that were issued by Berkley will continue to be serviced by Berkley. However, current policies that are serviced by Berkley, but are set to renew on January 1, 2017 or thereafter, will need to be serviced by one of the MWCARP's other Servicing Carriers.

The other two remaining MWCARP Servicing Carriers are as follows: **RTW, Inc. (RTW), and SFM Risk Solutions, Inc. (SFM)**. RTW and SFM have been Servicing Carriers for the MWCARP for the past several years. With the withdrawal of Berkley, it will be necessary to transition all of their policyholders to RTW and SFM. This transition will occur through the normal policy renewal process.

Instead of receiving a renewal quote on your current MWCARP policy from Berkley, you will receive that renewal quote from either RTW or SFM. The renewal quote from either RTW or SFM will be sent to you no less than sixty (60) days prior to the expiration of your current policy. In order to continue your workers compensation insurance coverage in the MWCARP, you will need to pay the premium required in the RTW or SFM renewal quote, prior to the expiration of your current policy.

Seeking Insurance Coverage in the Voluntary Market

We recommend that you and your insurance agent take advantage of this event by actively seeking your workers compensation insurance from an insurance carrier in the "regular" or voluntary insurance market. **In most cases, the premiums that you pay to an insurance carrier in the voluntary market will be less expensive than the premiums paid to the MWCARP.**

We apologize for any inconvenience that this non-renewal may cause you. Please feel free to contact us with any questions by dialing toll free at 1-800-471-6767, option #2. You may also access MWCARP information at our website – www.mwcarp.com.