

HOW TO
COMPLETE
MINNESOTA'S
WORKERS'
COMPENSATION
ASSIGNED
RISK PLAN
APPLICATION



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WHAT IS THE ASSIGNED RISK PLAN?

The Minnesota Assigned Risk Plan or “Pool” provides workers’ compensation insurance to employers who are unable to obtain coverage in the voluntary market.

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. Employers who have had coverage within the past 90 days must be declined by their last insurance company to be eligible for the Plan. Employers who have current coverage in the voluntary market are ineligible for coverage in the Minnesota Assigned Risk Plan.

Why applications are not accepted or
are returned???

- **No Employer's Signature**
- **Employee Leasing Companies Not Registered**
- **Temporary Help Agencies Not Registered**
- **Non-Compliance of Audit or Money Owed to Minnesota Assigned Risk Plan**
- **Inadequate or No Deposit Premium**
- **Current Coverage in Voluntary Market**
- **Incorrect or Incomplete Declination Statement**
- **Cancel/Rewrite Not Allowed in Plan**

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
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 2014.

ASSIGNED RISK CALCULATION:

TERRORISM FACTOR MULTIPLIED PER \$100 OF ANNUAL PAYROLL
TERRORISM CHARGE DOES NOT APPLY TO "IF ANY" POLICIES OR PER CAPITA POLICIES.

HELP IS JUST A CLICK AWAY!



[NOW AVAILABLE AT WWW.MWCIA.ORG](http://WWW.MWCIA.ORG)

- Assigned Risk Application
- Online Assigned Risk Application
- Assigned Risk Premium Calculator
- Classification Code Search
- Current Assigned Risk Rates
- Experience Modification Histories

APPLICATION TIPS

Acceptable Check

Certified Check
Employer's Check
Bank Draft
Money Order
Agency Check
Finance Check
Cashier Check

Online Application

Echeck
Master Card
Visa

To Prevent Processing Delays Remember:

- **Attach copy of Premium Finance Agreement with the proper Premium Deposit.**
- **Include Special Compensation Fund Surcharge**
- **Include WCRA Deficiency Assessment**
- **Include Terrorism Charge**
- **Send all Certificate of Insurance requests 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 - ARP Minimum Premiums include the Expense Constant. The class code rate is per \$100. of annual payroll**
- **Read & follow Declination rules carefully**
- **Always include Employer's original signature**
- **Read the Election Section carefully & include payroll for the sole proprietor, partners, executive officers or family members, who are electing coverage**
- **Attach a copy of the Agent's Non-Resident License, if applicable**
- **Pre-Approved Deductible Plan Application**

WHO DO I CALL FOR HELP?

FOR APPLICATION ASSISTANCE –

MWCIA

7701 France Ave South; Suite 450
Minneapolis MN 55435
www.mwcia.org
Tel: 952.897.1737 Option (2)
Email: oar@mwcia.org

FOR POLICY ASSISTANCE -

BERKLEY ADMINISTRATORS

PO Box 59143
Minneapolis MN 55459-0143
Email: brac_mwcarp_policies@berkleyrisk.com
Tel: 612.766.3000
Fax: 612.766.3099

RTW

PO Box 390901
Minneapolis MN 55439-0901
Email: arp@rtw.com
Tel: 952.897.5566
Tel: 888.273.9709
Fax: 952.893.3707
Fax: 888.811.0379

SFM Risk Solutions

PO Box 9403
Minneapolis MN 55440-9403
Email: arp_phs@sfmic.com
Tel: 952.838.4430
Tel: 800.944.1169
Fax: 952.838.2000

MWCARP Deductible Plan - www.mwcarp.org

OTHER CONTACT INFORMATION –

ASSIGNED RISK PLAN ADMINISTRATOR

8300 Norman Center Drive; 4th Floor
Minneapolis MN 55437
Tel: (800) 471-6767
www.mwcarp.org

For FEIN:

Call IRS: 800.829.3676

For UI Number:

Call MDES: 651.296.6141