



Minnesota Workers' Compensation  
Insurers Association, Inc.

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[www.mwcia.org](http://www.mwcia.org)

September 23, 2021

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 21-1794

**RE: 1-1-2022 Assigned Risk Rates**

Deputy Commerce Commissioner Dreier issued a rate order on September 9, 2021 approving a 7.8% decrease in the average Assigned Risk premium level effective January 1, 2022. The following is an excerpt from the Deputy Commissioner's Order:

"ORDERED

1. That effective January 1, 2022, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.50 to be applied uniformly to the pure premium base rates of the 2022 Minnesota Ratemaking Report of the MWCIA.
2. That the expense constant on each policy will be \$190.
3. That the policyholder surcharge for the Special Compensation Fund (SCF) assessments shall be 2.1% of premium.
4. That the policyholder surcharge for foreign and domestic terrorism coverage provided by the Terrorism Risk Insurance Program Reauthorization Act will be \$0.01 per \$100 of payroll.
5. That the average premium level, including surcharges, will decrease by 7.8%."

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 Deputy 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](mailto:kathleen.peterson@mwcia.org).

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates  
Effective New and Renewal January 1, 2022

<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	5.20	320	2081	4.60	305	2883	5.65	331
0006	6.13	343	2089	6.63	356	2915	5.00	315
0008	4.18	295	2095	6.18	345	2916	5.23	321
0016	6.13	343	2105	6.73	358	2923	2.50	253
0034	6.53	353	2111	4.40	300	2960	6.38	350
0035	4.15	294	2121	2.65	256	3004	2.35	249
0042	10.65	456	2130	2.95	264	3018	4.98	315
0050	12.73	508	2131	3.13	268	3022	4.88	312
0079	4.18	295	2157	9.45	426	3027	3.95	289
0106	12.95	514	2172	2.43	251	3028	4.10	293
0113	6.53	353	2174	4.28	297	3030	8.58	405
0170	3.98	290	2211	11.25	471	3040	7.90	388
0251	5.75	334	2220	3.85	286	3042	6.73	358
0401	16.48	602	2288	5.68	332	3064	5.35	324
0908	289.55	480	2302	2.68	257	3066	6.03	341
0913	222.08	412	2305	5.25	321	3076	5.20	320
0917	5.93	338	2361	3.13	268	3081	7.13	368
1164	5.65	331	2362	3.13	268	3082	6.15	344
1165	3.05	266	2380	3.13	268	3085	6.35	349
1320	2.53	253	2388	3.13	268	3110	6.90	363
1322	13.95	539	2402	5.30	323	3111	3.95	289
1430	6.60	355	2413	2.98	265	3113	3.28	272
1438	8.53	403	2416	3.23	271	3114	4.63	306
1452	4.05	291	2417	2.98	265	3126	2.30	248
1463	11.00	465	2501	3.95	289	3131	3.88	287
1472	4.43	301	2503	3.13	268	3132	3.78	285
1624	4.65	306	2570	6.65	356	3145	3.18	270
1642	3.03	266	2585	5.88	337	3146	6.23	346
1654	4.65	306	2586	5.88	337	3169	3.33	273
1699	3.03	266	2587	3.88	287	3179	2.80	260
1701	3.03	266	2623	8.15	394	3180	3.25	271
1710	6.38	350	2651	4.00	290	3188	3.45	276
1747	4.35	299	2660	4.00	290	3220	2.53	253
1803	10.15	444	2686	4.00	290	3224	4.68	307
1924	3.58	280	2688	4.00	290	3227	5.70	333
1925	6.68	357	2702	17.35	624	3241	4.43	301
2002	5.08	317	2710	13.40	525	3255	3.18	270
2003	7.10	368	2714	5.13	318	3257	3.65	281
2014	7.88	387	2729	8.78	410	3300	6.48	352
2016	3.10	268	2731	6.10	343	3303	5.18	320
2021	7.35	374	2735	6.80	360	3307	5.18	320
2039	5.45	326	2759	8.53	403	3315	4.65	306
2041	4.65	306	2790	2.75	259	3334	3.60	280
2065	5.45	326	2802	6.23	346	3341	3.50	278
2070	5.45	326	2881	5.33	323	3365	7.83	386

**MINNESOTA WORKERS' COMPENSATION**

Assigned Risk Plan Rates  
Effective New and Renewal January 1, 2022

<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2022 Assigned Risk Rate</u>	<u>Minimum Premium</u>
3372	4.45	301	4114	3.73	283	4693	1.63	231
3373	5.48	327	4130	4.75	309	4703	3.20	270
3383	1.23	221	4131	5.13	318	4720	3.28	272
3385	1.23	221	4133	4.63	306	4740	1.25	221
3400	5.70	333	4150	1.23	221	4741	2.75	259
3507	5.03	316	4206	11.90	488	4751	3.13	268
3515	3.18	270	4207	3.65	281	4771	3.18	270
3548	1.48	227	4239	3.28	272	4777	5.03	316
3559	3.93	288	4240	3.65	281	4825	1.33	223
3574	1.38	225	4243	3.15	269	4828	2.80	260
3612	3.33	273	4244	3.83	286	4829	1.65	231
3620	4.90	313	4250	3.65	281	4902	3.13	268
3629	2.38	250	4251	5.90	338	4923	1.45	226
3632	4.95	314	4263	3.65	281	5020	9.45	426
3634	2.53	253	4273	3.58	280	5022	12.78	510
3635	3.08	267	4279	3.33	273	5037	23.05	655
3638	2.68	257	4283	2.25	246	5040	14.88	562
3642	2.00	240	4299	3.90	288	5057	6.33	348
3643	2.80	260	4304	3.90	288	5059	36.18	655
3647	4.20	295	4307	2.88	262	5102	8.85	411
3648	2.40	250	4314	7.58	380	5146	8.98	415
3681	1.35	224	4351	3.23	271	5160	3.53	278
3685	1.23	221	4352	3.23	271	5183	4.73	308
3719	2.28	247	4361	1.83	236	5188	6.63	356
3724	7.98	390	4410	4.98	315	5190	5.00	315
3726	5.98	340	4420	6.60	355	5191	1.78	235
3803	4.38	300	4432	2.00	240	5192	4.50	303
3807	3.83	286	4452	4.03	291	5213	9.73	433
3808	6.13	343	4459	4.13	293	5215	9.00	415
3821	11.25	471	4470	2.85	261	5221	9.40	425
3822	5.45	326	4484	4.05	291	5222	13.90	538
3824	8.63	406	4493	3.15	269	5348	8.50	403
3826	1.30	223	4511	0.63	206	5403	11.60	480
3827	3.10	268	4557	3.23	271	5437	14.98	565
3830	1.80	235	4558	2.65	256	5445	8.18	395
3851	2.83	261	4568	2.90	263	5462	13.08	517
3881	5.83	336	4581	1.45	226	5472	14.70	558
4000	8.75	409	4583	8.08	392	5473	16.15	594
4021	6.88	362	4611	2.20	245	5474	10.03	441
4024	6.45	351	4635	4.58	305	5478	9.40	425
4034	8.30	398	4653	1.90	238	5479	12.70	508
4036	4.88	312	4665	12.80	510	5480	10.65	456
4038	4.73	308	4683	7.50	378	5491	3.43	276
4062	4.25	296	4686	3.40	275	5506	8.78	410
4112	0.78	210	4692	1.35	224	5507	8.70	408

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5537	6.10	343	7403	6.73	358	8058	4.23	296
5538	11.23	471	7405	2.10	243	8072	1.00	215
5551	40.93	655	7420	6.23	346	8102	3.35	274
5606	1.95	239	7421	1.23	221	8103	4.10	293
5645	14.58	555	7422	2.83	261	8106	7.35	374
5649	6.93	363	7425	3.70	283	8107	4.20	295
5651	14.58	555	7431	2.83	261	8111	3.73	283
5703	36.23	655	7502	2.53	253	8116	4.18	295
5705	22.38	655	7515	1.30	223	8203	8.95	414
5951	2.08	242	7520	4.23	296	8204	6.40	350
6003	11.23	471	7538	7.03	366	8209	6.08	342
6204	13.58	530	7539	1.90	238	8215	5.73	333
6213	2.85	261	7540	4.30	298	8227	5.43	326
6216	9.05	416	7580	3.85	286	8232	5.73	333
6217	7.20	370	7590	6.20	345	8233	4.50	303
6229	8.00	390	7600	7.88	387	8235	8.60	405
6233	4.68	307	7601	16.73	608	8263	8.95	414
6235	8.95	414	7605	1.78	235	8264	7.08	367
6236	7.88	387	7610	0.70	208	8265	8.13	393
6237	0.58	205	7705	6.78	360	8279	11.20	470
6248	10.90	463	7706	5.58	330	8280	10.18	445
6251	10.38	450	7708	37.53	228	8285	15.95	589
6252	6.98	365	7720	3.58	280	8291	5.93	338
6306	9.83	436	7855	12.08	492	8292	6.13	343
6319	4.35	299	8001	3.60	280	8293	13.25	521
6325	7.30	373	8002	2.30	248	8304	7.05	366
6400	10.10	443	8006	2.78	260	8350	8.70	408
6504	4.78	310	8008	1.90	238	8353	7.38	375
6811	6.03	341	8013	0.68	207	8380	4.35	299
6834	5.28	322	8015	1.23	221	8381	2.53	253
6836	5.28	322	8017	2.30	248	8385	3.80	285
6854	5.65	331	8018	4.85	311	8392	3.70	283
6882	5.63	331	8021	4.95	314	8393	4.35	299
6884	9.65	431	8029	2.38	250	8395	4.35	299
7219	10.68	457	8031	3.38	275	8500	10.18	445
7222	7.05	366	8032	3.38	275	8601	0.58	205
7225	10.25	446	8033	3.03	266	8606	3.18	270
7230	10.88	462	8034	3.80	285	8719	3.88	287
7231	10.88	462	8036	2.70	258	8720	1.68	232
7232	11.60	480	8039	3.13	268	8721	0.43	201
7360	6.65	356	8044	3.95	289	8723	0.20	195
7370	7.38	375	8045	1.10	218	8742	0.43	201
7380	9.30	423	8047	1.63	231	8745	8.50	403
7382	6.33	348	8048	3.80	285	8748	0.85	211
7390	8.38	400	8052	4.28	297	8800	2.55	254

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8803	0.08	192	9179	11.13	468			
8810	0.18	195	9180	7.73	383			
8820	0.18	195	9182	3.25	271			
8824	4.53	303	9186	31.35	655			
8825	3.03	266	9220	7.48	377			
8826	3.80	285	9402	9.45	426			
8829	2.63	256	9403	9.45	426			
8830	7.63	381	9410	3.60	280			
8831	2.10	243	9501	4.80	310			
8832	0.50	203	9516	5.20	320			
8833	1.58	230	9519	5.10	318			
8835	2.05	241	9521	5.73	333			
8842	2.68	257	9522	5.68	332			
8844	1.78	235	9534	7.28	372			
8845	2.18	245	9539	11.95	489			
8855	0.15	194	9554	16.18	595			
8856	0.85	211	9586	0.95	214			
8864	2.80	260	9600	5.68	332			
8868	0.73	208	9620	1.70	233			
8869	1.55	229						
8901	0.20	195						
9012	1.35	224						
9014	4.60	305						
9015	4.60	305						
9016	4.43	301						
9033	3.68	282						
9040	5.03	316						
9044	1.95	239						
9052	2.88	262						
9054	3.95	289						
9058	2.88	262						
9060	2.55	254						
9061	1.83	236						
9062	2.10	243						
9063	1.53	228						
9082	1.93	238						
9083	1.68	232						
9084	2.23	246						
9088	7.73	383						
9093	2.05	241						
9101	6.85	361						
9102	4.73	308						
9154	2.80	260						
9156	4.08	292						
9178	7.75	384						

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<b>"S" Codes</b>			<b>Maritime and Federal Codes</b>					
6845S	8.40	400	6702	14.73	558			
7309S	7.20	370	6703	23.95	655			
7313S	2.60	255	6704	16.30	598			
7317S	3.45	276	7016	11.05	466			
7327S	20.05	655	7024	12.30	498			
8726S	2.08	242	7038	5.55	329			
9077S	1.03	216	7046	8.08	392			
			7047	13.38	525			
			7050	6.73	358			
			7090	6.18	345			
			7098	8.98	415			
			7099	9.78	435			
			7151	7.73	383			
			7152	12.55	504			
			7153	8.55	404			
			7333	10.63	456			
			7335	11.80	485			
			7337	12.85	511			
			7394	11.08	467			
			7395	12.30	498			
			7398	13.40	525			
			8734	0.58	205			
			8737	0.50	203			
			8738	0.83	211			
			8805	0.25	196			
			8814	0.23	196			
			8815	0.38	200			
<b>"F" Codes</b>								
6801F	6.65	356						
6824F	11.43	476						
6826F	10.65	456						
6843F	37.23	655						
6845F	23.30	655						
6872F	13.38	525						
6874F	64.48	655						
7309F	13.43	526						
7313F	17.53	628						
7317F	12.23	496						
7327F	64.23	655						
7350F	6.70	358						
8709F	11.63	481						
8726F	19.18	655						
9077F	4.93	313						

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
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## Miscellaneous Values

<b>Expense Constant applicable to all policies</b>	\$190	
<b>Maximum Individual Remuneration applicable to:</b>		
<ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a</li> <li>• members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-e-2-b</li> <li>• Code 9178—"Athletic Sports or Park: Non-Contact Sports"</li> <li>• Code 9179—"Athletic Sports or Park: Contact Sports"</li> </ul>	\$4,928	
<b>Minimum Individual Remuneration applicable to:</b>		
<ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a</li> <li>• members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-E-2-b</li> </ul>	\$1,232	
<b>Minimum Remuneration for Spouse, Parent or Child Elections</b>		
<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>	\$370	
<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with <i>Minnesota Basic Manual Rule 3-A-4-b</i> (Multiply a Non-F classification rate by a factor of 1.47)		
	47%	
<b>Terrorism per \$100 of payroll</b> – included in multiplier	\$0.01	
<b>Minnesota Special Compensation Fund Assessment</b>	2.1%	
<b>Limits of Employers Liability</b>		
<b>Standard:</b>		
Bodily Injury by Accident	\$100,000 Each Accident	
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$100,000 Each Employee	
<b>Increased Limits to:</b>		
Bodily Injury by Accident	\$500,000 Each Accident	1% of the total premium or \$50, whichever is greater
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$500,000 Each Employee	
<b>Increased Limits to:</b>		
Bodily Injury by Accident	\$1,000,000 Each Accident	5% of the total premium or \$150, whichever is greater
Bodily Injury by Disease:	\$1,000,000 Policy Limit	
Bodily Injury by Disease:	\$1,000,000 Each Employee	

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**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.

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**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 \$12,500. If more than two years, an average annual premium of at least \$6,250 is required. The **Minnesota Ratemaking Report** should be referenced for the latest approved eligibility amounts.

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**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.

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**Waiver of Subrogation**

A risk may be eligible to request that the Waiver of Our Right To Recover Endorsement - WC 00 03 13 (waiver of subrogation) be applied to a specific job only. The risk must provide the Servicing Carrier with the following information: job location; a copy of the construction contract; duration of the job (including beginning date and ending date); a description of the work to be performed; the estimated payroll dollars expended on the job; the class code(s) of the employees on the job; and the number of employees on the job.

The inclusion of this endorsement will generate an additional premium charge of 5% of the payroll for the specific job times the appropriate classification rate(s), divided by 100; subject to a minimum premium charge of \$100.

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**Safety Program Rating Plan - Rule**

The Safety Program Rating Plan is established pursuant to MN Statute 79.253. This plan is applicable to small employers insured in the Assigned Risk Plan. Assigned Risk policyholders meeting the following criteria are eligible for this program, as follows:

- Total estimated annual premium is less than \$15,000; AND
  - The premium rate for their governing classification code is in the top 25% of premium rates for all classification codes; OR
  - The Experience Modification Factor is 1.25 or higher.

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

Assigned Risk Plan policyholders subject to this plan shall receive an on-site safety inspection, provided by the Assigned Risk Plan, at no cost to the policyholder. The applicable credit or debit shall be based on the results of the on-site safety inspection, the recommendation(s) level for safety improvement and the employer's compliance with the recommendation(s).

Employers receiving Critical or Important Recommendations will receive a follow-up on-site safety inspection not less than sixty (60) days nor more than ninety (90) days following the issuance of the Recommendation Letter in order to confirm compliance with the recommendation(s). The credit or debit shall be applied at the time of the final payroll audit as follows:

<b>Recommendation Level</b>	<b>Disposition</b>	<b>Result</b>
Critical Recommendation(s)	Uncorrected	Cancellation
Critical Recommendation(s)	Corrected	10% Credit
Important Recommendation(s)	Uncorrected	5% Debit
Important Recommendation(s)	Corrected	5% Credit
Advisory Recommendation(s)	N/A	No Credit or Debit



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The Recommendation levels are defined as follows:

- **Critical Recommendations** – These are recommendations related to a condition or practice creating a high potential for loss of life and/or severe bodily injury.
- **Important Recommendations** – These are recommendations related to conditions or practices that need improvement to make the risk more desirable from an insurance perspective, but do not create a high potential for loss of life and/or severe bodily injury.
- **Advisory Recommendations** – These are recommendations related to improvement to administrative functions and oversight, including the establishment of written safety programs and protocols.

Participation in the Safety Program Rating Plan is automatic for employers meeting the eligibility criteria. For additional information regarding this plan, inquiries should be directed to Sarah Woodward at the MWCARP by writing MWCARP – Attn: Safety Program Rating Plan; 5600 West 83rd Street, 8200 Tower, Suite 1100; Minneapolis, Minnesota 55437, by phone at 612-202-7192 or by email at [mwcarpadministrator@aon.com](mailto:mwcarpadministrator@aon.com).

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#### **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](http://www.mwcarp.org).

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