



Minnesota Workers' Compensation
Insurers Association, Inc.

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September 19, 2024

ALL ASSOCIATION MEMBERS

Circular Letter No. 24-1849

RE: 1-1-2025 Assigned Risk Rates

Deputy Commerce Commissioner Dreier issued a rate order on September 10, 2024 approving an increase of the Assigned Risk Plan's total premium by 1.6% effective January 1, 2025. The following is an excerpt from the Deputy Commissioner's Order:

"ORDERED

1. That effective January 1, 2025, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.15 to be applied uniformly to the pure premium base rates of the 2025 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 1.9% 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 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 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.

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2025

1/1/2025			1/1/2025			1/1/2025		
<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	3.68	282	2081	4.06	292	2883	4.17	294
0006	4.88	312	2089	5.68	332	2915	3.78	285
0008	3.96	289	2095	4.56	304	2916	4.04	291
0016	4.88	312	2105	4.56	304	2923	2.19	245
0034	5.31	323	2111	3.35	274	2960	5.29	322
0035	2.86	262	2121	2.11	243	3004	2.32	248
0042	6.45	351	2130	2.49	252	3018	5.25	321
0050	9.09	417	2131	2.88	262	3022	4.02	291
0079	3.96	289	2157	8.56	404	3027	3.05	266
0106	11.65	481	2172	2.21	245	3028	4.34	299
0113	5.31	323	2174	3.93	288	3030	5.85	336
0170	2.86	262	2211	11.89	487	3040	7.53	378
0251	4.64	306	2220	3.53	278	3042	5.83	336
0401	12.81	510	2288	5.18	320	3064	4.79	310
0908	257.96	448	2302	2.49	252	3066	4.17	294
0913	111.35	301	2305	6.02	341	3076	4.62	306
0917	4.43	301	2361	2.58	255	3081	5.83	336
1164	3.96	289	2362	2.58	255	3082	5.31	323
1165	2.30	248	2380	2.58	255	3085	4.34	299
1320	2.15	244	2388	2.58	255	3110	4.88	312
1322	13.33	523	2402	5.07	317	3111	3.44	276
1430	5.01	315	2413	2.34	249	3113	2.75	259
1438	5.18	320	2416	3.20	270	3114	4.39	300
1452	3.81	285	2417	2.34	249	3126	2.24	246
1463	10.41	450	2501	3.18	270	3131	3.57	279
1472	3.81	285	2503	2.58	255	3132	3.03	266
1624	3.93	288	2570	5.35	324	3145	2.54	254
1642	2.86	262	2585	5.07	317	3146	4.11	293
1654	3.93	288	2586	5.07	317	3169	2.67	257
1699	2.86	262	2587	3.25	271	3179	2.45	251
1701	2.86	262	2623	5.76	334	3180	3.20	270
1710	4.77	309	2651	2.97	264	3188	2.75	259
1747	3.85	286	2660	2.97	264	3220	2.15	244
1803	7.44	376	2686	2.97	264	3224	4.13	293
1924	3.20	270	2688	2.97	264	3227	4.67	307
1925	4.54	304	2702	14.47	552	3241	3.66	282
2002	4.64	306	2710	7.93	388	3255	2.88	262
2003	5.40	325	2714	4.64	306	3257	3.44	276
2014	6.84	361	2729	6.36	349	3300	5.25	321
2016	2.49	252	2731	4.09	292	3303	3.27	272
2021	7.07	367	2735	5.27	322	3307	3.27	272
2039	4.32	298	2759	7.35	374	3315	4.11	293
2041	4.36	299	2790	2.67	257	3334	3.07	267
2065	4.32	298	2802	6.08	342	3341	2.69	257
2070	4.32	298	2881	4.30	298	3365	6.13	343

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2025

<u>Class Code</u>	<u>1/1/2025 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2025 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>1/1/2025 Assigned Risk Rate</u>	<u>Minimum Premium</u>
3372	3.85	286	4114	3.29	272	4693	1.20	220
3373	5.18	320	4130	4.15	294	4703	2.19	245
3383	0.86	212	4131	4.06	292	4720	2.60	255
3385	0.86	212	4133	3.91	288	4740	1.16	219
3400	4.67	307	4150	0.86	212	4741	2.82	261
3507	3.57	279	4206	7.18	370	4751	3.35	274
3515	2.39	250	4207	3.50	278	4771	2.58	255
3548	1.20	220	4239	2.64	256	4777	4.11	293
3559	3.03	266	4240	3.50	278	4825	1.10	218
3574	1.01	215	4243	2.92	263	4828	3.20	270
3612	2.49	252	4244	3.31	273	4829	1.72	233
3620	3.42	276	4250	3.50	278	4902	2.54	254
3629	1.74	234	4251	5.27	322	4923	1.46	227
3632	3.98	290	4263	3.50	278	5020	7.96	389
3634	2.28	247	4273	2.73	258	5022	9.91	438
3635	1.94	239	4279	2.88	262	5037	15.70	583
3638	2.21	245	4283	2.15	244	5040	10.54	454
3642	1.87	237	4299	2.69	257	5057	6.11	343
3643	2.45	251	4304	2.69	257	5059	25.24	655
3647	3.70	283	4307	2.17	244	5102	8.71	408
3648	1.70	233	4314	6.90	363	5146	6.75	359
3681	1.16	219	4351	1.98	240	5160	2.99	265
3685	0.86	212	4352	1.98	240	5183	4.32	298
3719	2.00	240	4361	1.18	220	5188	5.98	340
3724	5.65	331	4410	3.87	287	5190	3.40	275
3726	5.44	326	4420	4.17	294	5191	1.44	226
3803	4.54	304	4432	2.64	256	5192	3.66	282
3807	2.56	254	4452	3.40	275	5213	9.52	428
3808	4.99	315	4459	3.72	283	5215	7.05	366
3821	8.56	404	4470	2.56	254	5221	7.83	386
3822	4.97	314	4484	3.16	269	5222	10.62	456
3824	5.33	323	4493	2.67	257	5348	6.82	361
3826	1.05	216	4511	0.60	205	5403	8.19	395
3827	2.28	247	4557	2.88	262	5437	12.41	500
3830	1.51	228	4558	2.49	252	5445	7.18	370
3851	2.15	244	4568	3.16	269	5462	9.78	435
3881	4.71	308	4581	1.23	221	5472	13.39	525
4000	10.86	462	4583	5.22	321	5473	12.13	493
4021	4.73	308	4611	1.66	232	5474	8.51	403
4024	5.22	321	4635	3.68	282	5478	6.45	351
4034	7.35	374	4653	2.06	242	5479	9.61	430
4036	3.31	273	4665	12.79	510	5480	10.75	459
4038	3.33	273	4683	6.28	347	5491	4.17	294
4062	2.82	261	4686	2.77	259	5506	7.10	368
4112	0.45	201	4692	1.05	216	5507	7.12	368

MINNESOTA WORKERS' COMPENSATION

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1/1/2025			1/1/2025			1/1/2025		
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5537	5.35	324	7403	5.14	319	8058	3.23	271
5538	11.20	470	7405	1.46	227	8072	0.77	209
5551	46.12	655	7420	5.35	324	8102	2.52	253
5606	1.63	231	7421	0.88	212	8103	3.53	278
5645	12.06	492	7422	2.54	254	8106	5.81	335
5649	5.05	316	7425	2.34	249	8107	3.40	275
5651	11.87	487	7431	2.54	254	8111	2.88	262
5703	28.81	655	7502	2.64	256	8116	3.25	271
5705	19.41	655	7515	1.08	217	8203	7.74	384
5951	1.46	227	7520	3.01	265	8204	6.34	349
6003	9.18	420	7538	5.03	316	8209	4.15	294
6204	10.11	443	7539	1.76	234	8215	4.67	307
6213	3.12	268	7540	3.44	276	8227	5.55	329
6216	7.46	377	7580	3.25	271	8232	4.73	308
6217	5.27	322	7590	4.86	312	8233	4.79	310
6229	4.90	313	7600	6.28	347	8235	7.96	389
6233	3.57	279	7601	10.41	450	8263	6.92	363
6235	5.63	331	7605	1.44	226	8264	7.98	390
6236	5.48	327	7610	0.56	204	8265	6.77	359
6237	0.45	201	7705	5.35	324	8279	9.33	423
6248	10.02	441	7706	5.29	322	8280	8.39	400
6251	8.58	405	7708	36.51	227	8285	11.52	478
6252	6.45	351	7720	2.80	260	8291	4.34	299
6306	7.35	374	7855	8.88	412	8292	4.88	312
6319	3.40	275	8001	2.75	259	8293	9.78	435
6325	5.55	329	8002	1.96	239	8304	7.46	377
6400	8.21	395	8006	2.49	252	8350	7.57	379
6504	4.04	291	8008	1.46	227	8353	7.70	383
6811	4.82	311	8013	0.47	202	8380	3.29	272
6834	3.50	278	8015	0.90	213	8381	1.98	240
6836	3.50	278	8017	1.96	239	8385	3.05	266
6854	4.79	310	8018	4.67	307	8392	2.80	260
6882	3.98	290	8021	5.03	316	8393	3.29	272
6884	8.15	394	8029	2.30	248	8395	3.29	272
7219	8.41	400	8031	2.56	254	8500	7.61	380
7222	6.34	349	8032	2.43	251	8601	0.45	201
7225	9.63	431	8033	2.56	254	8606	2.13	243
7230	10.51	453	8034	3.87	287	8719	2.75	259
7231	10.51	453	8036	2.30	248	8720	1.23	221
7232	10.47	452	8039	2.99	265	8721	0.39	200
7360	6.90	363	8044	3.66	282	8723	0.13	193
7370	5.96	339	8045	0.92	213	8742	0.32	198
7380	8.15	394	8047	1.29	222	8745	4.77	309
7382	5.74	334	8048	3.87	287	8748	0.69	207
7390	7.57	379	8052	3.42	276	8800	1.98	240

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8803	0.06	192	9179	8.62	406			
8810	0.15	194	9180	5.98	340			
8820	0.15	194	9182	3.25	271			
8824	3.66	282	9186	16.34	599			
8825	2.43	251	9220	6.00	340			
8826	3.03	266	9402	8.51	403			
8829	2.06	242	9403	8.51	403			
8830	3.66	282	9410	3.01	265			
8831	1.76	234	9501	3.31	273			
8832	0.39	200	9516	2.90	263			
8833	1.53	228	9519	4.24	296			
8835	1.63	231	9521	4.97	314			
8842	2.32	248	9522	4.95	314			
8844	1.42	226	9534	6.71	358			
8845	1.46	227	9539	9.31	423			
8855	0.11	193	9554	11.80	485			
8856	0.69	207	9586	0.77	209			
8864	1.61	230	9600	4.95	314			
8868	0.60	205	9620	1.51	228			
8869	1.05	216						
8901	0.19	195						
9012	0.99	215						
9014	3.70	283						
9015	3.70	283						
9016	2.99	265						
9033	2.82	261						
9040	3.70	283						
9044	1.66	232						
9052	2.47	252						
9054	3.03	266						
9058	2.47	252						
9060	1.94	239						
9061	1.40	225						
9062	2.00	240						
9063	1.14	219						
9082	1.46	227						
9083	1.57	229						
9084	1.72	233						
9088	5.98	340						
9093	1.57	229						
9101	5.16	319						
9102	3.81	285						
9154	2.00	240						
9156	2.99	265						
9178	6.06	342						

MINNESOTA WORKERS' COMPENSATION

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1/1/2025			1/1/2025			1/1/2025		
<u>Class</u>	<u>Assigned</u>	<u>Minimum</u>	<u>Class</u>	<u>Assigned</u>	<u>Minimum</u>	<u>Class</u>	<u>Assigned</u>	<u>Minimum</u>
<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>	<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>	<u>Code</u>	<u>Risk Rate</u>	<u>Premium</u>
"S" Codes			Maritime and Federal Codes					
6845S	7.07	367	6702	10.60	455			
7309S	5.33	323	6703	17.26	622			
7313S	2.19	245	6704	11.74	484			
7317S	2.86	262	7016	7.29	372			
7327S	17.07	617	7024	8.11	393			
8726S	1.76	234	7038	3.63	281			
9077S	0.86	212	7046	8.39	400			
			7047	8.82	411			
			7050	4.41	300			
			7090	4.04	291			
			7098	9.31	423			
			7099	10.13	443			
			7151	6.99	365			
			7152	11.40	475			
			7153	7.74	384			
			7333	13.18	520			
			7335	14.64	556			
			7337	15.95	589			
			7394	7.29	372			
			7395	8.11	393			
			7398	8.82	411			
			8734	0.45	201			
			8737	0.41	200			
			8738	0.65	206			
			8805	0.19	195			
			8814	0.17	194			
			8815	0.28	197			
"F" Codes								
6801F	6.60	355						
6824F	7.14	369						
6826F	3.87	287						
6843F	13.52	528						
6845F	8.45	401						
6872F	8.82	411						
6874F	23.39	655						
7309F	8.82	411						
7313F	6.36	349						
7317F	5.93	338						
7327F	23.31	655						
7350F	7.57	379						
8709F	4.24	296						
8726F	6.94	364						
9077F	6.67	357						

MINNESOTA WORKERS' COMPENSATION

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Miscellaneous Values

Expense Constant applicable to all policies	\$190	
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" 	\$5,488	
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 	\$1,372	
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>		
	\$412	
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 1.47)		
	47%	
Terrorism per \$100 of payroll	\$0.01	
Minnesota Special Compensation Fund Assessment	1.9%	
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	whichever 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 \$14,500. If more than two years, an average annual premium of at least \$7,250 is required. The **Minnesota Ratemaking Report** 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.

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.

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:

<u>Recommendation Level</u>	<u>Disposition</u>	<u>Result</u>
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

The Recommendation levels are defined as follows:

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- **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.

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.
