Minnesota Workers' Compensation
Insurers Association, Inc.

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www.mwcia.org

CIRCULAR NO. 26-1880

Date: September 17, 2026
To: All Association Members
Re: **Minnesota Assigned Risk Plan Rates Effective January 1, 2027**

Overview

This circular announces the approved 3.8% decrease in the Assigned Risk Plan's total premium effective January 1, 2027, prompted by Acting Deputy Commissioner of Insurance Slutsker's Order on August 25, 2026.

A schedule of the approved rates and miscellaneous values for the Assigned Risk Plan is attached for your convenience. These rates have been adjusted by the application of the Minnesota Contractors' Premium Adjustment Program.

The following is an excerpt from the Deputy Commissioner's Order:

"ORDERED

1. That effective January 1, 2027, 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 2027 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 2.4% 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 3.8%."

Contact Information

If you have questions about this publication, please contact us:

Phone: 952-897-1737 (Option 3)
Email: Actuarial@mwcia.org
Hours: Monday–Friday, 8:00 a.m. – 4:00 p.m. Central Time

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2027

Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium
0005	3.094	267
0006	4.481	302
0008	5.489	327
0016	4.481	302
0034	4.941	314
0035	2.834	261
0042	6.031	341
0050	6.957	364
0079	5.489	327
0106	9.015	415
0113	4.941	314
0170	2.453	251
0251	3.720	283
0401	9.808	435
0908	172.830	363
0913	117.179	307
0917	4.053	291
1164	3.326	273
1165	2.098	242
1320	1.828	236
1322	12.728	508
1430	4.537	303
1438	4.487	302
1452	3.253	271
1463	11.528	478
1472	3.844	286
1624	3.539	278
1642	3.438	276
1654	3.539	278
1699	3.438	276
1701	3.438	276
1710	3.535	278
1747	3.507	278
1803	6.590	355
1924	3.462	277
1925	4.242	296
2002	4.031	291
2003	4.801	310
2014	6.493	352
2016	2.677	257
2021	5.594	330
2039	4.827	311
2041	4.676	307
2065	4.827	311
2070	4.827	311
2081	3.851	286
2089	4.840	311
2095	4.302	298
2105	4.096	292
2111	3.685	282
2121	2.086	242
2130	2.378	249
2131	2.819	260
2157	7.925	388
2172	2.296	247
2174	3.833	286
2211	17.991	640
2220	3.530	278
2288	5.375	324
2302	2.679	257
2305	3.909	288
2361	2.664	257
2362	2.664	257
2380	2.664	257
2388	2.664	257
2402	4.317	298
2413	2.012	240
2416	3.206	270
2417	2.012	240
2501	2.703	258
2503	2.664	257
2570	4.885	312
2585	4.466	302
2586	4.466	302
2587	3.300	273
2623	4.732	308
2651	2.531	253
2660	2.531	253
2686	2.531	253
2688	2.531	253
2702	11.834	486
2710	6.988	365
2714	4.526	303
2729	6.379	349
2731	4.472	302
2735	5.106	318
2759	7.701	383
2790	2.958	264
2802	5.738	333
2881	3.851	286
2883	4.042	291
2915	3.846	286
2916	4.154	294
2923	2.126	243
2960	5.433	326
3004	2.146	244
3018	5.732	333
3022	3.868	287
3027	3.240	271
3028	4.433	301
3030	5.880	337
3040	7.084	367
3042	4.683	307
3064	4.517	303
3066	3.376	274
3076	4.244	296
3081	5.639	331
3082	5.940	339
3085	4.844	311
3110	4.489	302
3111	3.591	280
3113	2.614	255
3114	4.025	291
3126	2.292	247
3131	3.737	283
3132	2.898	262
3145	2.215	245
3146	2.696	257
3169	2.608	255
3179	2.245	246
3180	2.898	262
3188	2.849	261
3220	2.187	245
3224	3.859	286
3227	4.597	305
3241	4.455	301
3255	2.995	265
3257	4.117	293
3300	4.799	310
3303	3.143	269
3307	3.143	269
3315	4.410	300
3334	3.021	266
3341	2.500	253
3365	5.956	339

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal January 1, 2027

Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium
3372	3.855	286	4114	3.616	280	4693	1.288	222
3373	4.973	314	4130	4.156	294	4703	2.197	245
3383	.828	211	4131	3.537	278	4720	2.694	257
3385	.828	211	4133	3.674	282	4740	1.092	217
3400	4.597	305	4150	.828	211	4741	2.883	262
3507	3.625	281	4206	5.422	326	4751	3.279	272
3515	2.238	246	4207	3.247	271	4771	3.629	281
3548	1.187	220	4239	2.915	263	4777	4.470	302
3559	2.672	257	4240	3.247	271	4825	1.206	220
3574	.948	214	4243	2.986	265	4828	3.515	278
3612	2.662	257	4244	3.012	265	4829	1.737	233
3620	3.178	269	4250	3.247	271	4902	2.941	264
3629	1.851	236	4251	3.894	287	4923	1.737	233
3632	3.601	280	4263	3.247	271	5020	7.848	386
3634	2.303	248	4273	2.634	256	5022	9.054	416
3635	1.855	236	4279	2.926	263	5037	12.988	515
3638	2.075	242	4283	2.277	247	5040	10.741	459
3642	1.800	235	4299	2.440	251	5057	4.577	304
3643	2.245	246	4304	2.440	251	5059	20.365	655
3647	3.532	278	4307	1.920	238	5102	7.794	385
3648	1.582	230	4314	7.067	367	5146	6.452	351
3681	1.174	219	4351	1.636	231	5160	2.627	256
3685	.828	211	4352	1.636	231	5183	3.876	287
3719	1.959	239	4361	.927	213	5188	6.050	341
3724	4.889	312	4410	4.584	305	5190	2.808	260
3726	4.081	292	4420	4.012	290	5191	1.393	225
3803	4.670	307	4432	4.008	290	5192	3.670	282
3807	2.281	247	4452	3.403	275	5213	7.852	386
3808	4.900	313	4459	3.704	283	5215	6.725	358
3821	6.994	365	4470	2.872	262	5221	5.736	333
3822	5.139	318	4484	3.107	268	5222	9.402	425
3824	4.354	299	4493	2.574	254	5348	6.022	341
3826	.961	214	4511	.617	205	5403	7.254	371
3827	2.806	260	4557	3.124	268	5437	9.677	432
3830	1.432	226	4558	2.724	258	5445	6.732	358
3851	2.445	251	4568	3.206	270	5462	8.310	398
3881	4.913	313	4581	1.180	220	5472	11.197	470
4000	8.295	397	4583	5.261	322	5473	8.445	401
4021	4.941	314	4611	1.600	230	5474	7.185	370
4024	5.027	316	4635	3.582	280	5478	4.704	308
4034	7.418	375	4653	2.167	244	5479	9.454	426
4036	2.980	265	4665	12.313	498	5480	9.088	417
4038	2.993	265	4683	5.657	331	5491	4.003	290
4062	2.397	250	4686	2.756	259	5506	6.603	355
4112	.331	198	4692	1.017	215	5507	6.925	363

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Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium
5537	5.031	316	7403	4.388	300	8058	2.823	261
5538	10.686	457	7405	1.210	220	8072	.688	207
5551	44.976	655	7420	5.979	339	8102	2.275	247
5606	1.503	228	7421	.624	206	8103	2.950	264
5645	9.200	420	7422	1.468	227	8106	5.259	321
5649	4.418	300	7425	2.137	243	8107	3.326	273
5651	9.271	422	7431	1.468	227	8111	2.597	255
5703	23.970	655	7502	2.393	250	8116	2.872	262
5705	18.228	646	7515	.843	211	8203	6.837	361
5951	1.251	221	7520	2.548	254	8204	5.717	333
6003	8.770	409	7538	4.769	309	8209	3.874	287
6204	8.656	406	7539	1.329	223	8215	3.958	289
6213	3.133	268	7540	2.978	264	8227	5.076	317
6216	6.332	348	7580	2.485	252	8232	4.711	308
6217	4.693	307	7590	4.788	310	8233	5.536	328
6229	4.294	297	7600	5.429	326	8235	9.202	420
6233	2.984	265	7601	9.310	423	8263	6.168	344
6235	4.994	315	7605	1.393	225	8264	6.450	351
6236	4.816	310	7610	.522	203	8265	6.676	357
6237	.344	199	7705	5.102	318	8279	7.405	375
6248	8.527	403	7706	4.919	313	8280	8.030	391
6251	9.234	421	7708	33.600	224	8285	9.271	422
6252	6.631	356	7720	2.399	250	8291	4.732	308
6306	5.958	339	7855	7.645	381	8292	4.629	306
6319	2.797	260	8001	2.490	252	8293	7.944	389
6325	4.521	303	8002	1.914	238	8304	6.540	354
6400	6.347	349	8006	2.154	244	8350	5.665	332
6504	3.732	283	8008	1.337	223	8353	8.265	397
6811	3.541	279	8013	.464	202	8380	2.844	261
6834	2.989	265	8015	.944	214	8381	1.939	238
6836	2.989	265	8017	1.914	238	8385	3.599	280
6854	4.012	290	8018	4.754	309	8392	2.707	258
6882	2.909	263	8021	4.188	295	8393	2.844	261
6884	6.936	363	8029	2.180	245	8395	2.844	261
7219	8.348	399	8031	2.264	247	8500	7.108	368
7222	5.747	334	8032	2.101	243	8601	.344	199
7225	8.340	399	8033	2.230	246	8606	1.849	236
7230	8.591	405	8034	4.177	294	8719	2.208	245
7231	8.591	405	8036	2.490	252	8720	1.038	216
7232	8.411	400	8039	2.750	259	8721	.299	197
7360	5.614	330	8044	3.543	279	8723	.086	192
7370	5.209	320	8045	.927	213	8742	.269	197
7380	7.349	374	8047	1.133	218	8745	4.470	302
7382	4.831	311	8048	4.177	294	8748	.520	203
7390	7.454	376	8052	3.197	270	8800	1.557	229

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Assigned Risk Plan Rates
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Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium
8803	.039	191
8810	.131	193
8820	.131	193
8824	3.212	270
8825	1.972	239
8826	2.660	257
8829	1.997	240
8830	2.696	257
8831	1.604	230
8832	.333	198
8833	1.370	224
8835	1.514	228
8842	2.195	245
8844	1.256	221
8845	1.363	224
8855	.088	192
8856	.544	204
8864	1.479	227
8868	.593	205
8869	1.015	215
8901	.172	194
9012	.897	212
9014	3.451	276
9015	3.451	276
9016	2.473	252
9033	2.522	253
9040	3.464	277
9044	1.578	229
9052	2.176	244
9054	3.072	267
9058	2.176	244
9060	1.903	238
9061	1.271	222
9062	1.787	235
9063	1.045	216
9082	1.258	221
9083	1.453	226
9084	1.484	227
9088	4.567	304
9093	1.542	229
9101	3.913	288
9102	3.378	274
9154	1.802	235
9156	2.748	259
9178	4.818	310
9179	7.699	382
9180	4.567	304
9182	2.634	256
9186	11.006	465
9220	5.418	325
9402	6.938	363
9403	6.938	363
9410	2.531	253
9501	3.401	275
9516	2.743	259
9519	4.814	310
9521	3.849	286
9522	3.825	286
9534	6.029	341
9539	8.656	406
9554	10.658	456
9586	.651	206
9600	3.825	286
9620	1.550	229

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Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium	Class Code	1/1/2027 Assigned Risk Rate	Minimum Premium
	"S" Codes		Maritime and Federal Codes					
6845S	6.100	343	6702	9.316	423			
7309S	4.306	298	6703	15.162	569			
7313S	1.890	237	6704	10.309	448			
7317S	2.479	252	7016	5.478	327			
7327S	14.796	560	7024	6.087	342			
8726S	1.527	228	7038	2.735	258			
9077S	.737	208	7046	6.820	361			
			7047	6.583	355			
			7050	3.285	272			
			7090	3.038	266			
	"F" Codes		7098	7.579	379			
			7099	8.256	396			
6801F	5.255	321	7151	5.893	337			
6824F	5.485	327	7152	9.591	430			
6826F	4.085	292	7153	6.521	353			
6843F	7.609	380	7333	10.077	442			
6845F	6.048	341	7335	11.197	470			
6872F	6.590	355	7337	12.199	495			
6874F	13.158	519	7394	5.476	327			
7309F	6.568	354	7395	6.082	342			
7313F	4.231	296	7398	6.579	354			
7317F	4.575	304	8734	.363	199			
7327F	13.111	518	8737	.329	198			
7350F	5.388	325	8738	.533	203			
8709F	3.803	285	8805	.176	194			
8726F	3.907	288	8814	.159	194			
9077F	5.287	322	8815	.260	197			

MINNESOTA WORKERS' COMPENSATION

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Miscellaneous Values

Expense Constant applicable to all policies	$190
Maximum Individual Remuneration applicable to: • 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"	$5,904
Minimum Individual Remuneration applicable to: • 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	$1,476
Minimum Remuneration for Spouse, Parent or Child Elections 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.	$443
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 1.46)	46%
Terrorism per $100 of payroll	$0.010
Minnesota Special Compensation Fund Assessment	2.4%

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 premium or $50, whichever is greater
Bodily Injury by Disease:	$500,000 Policy Limit	
Bodily Injury by Disease:	$500,000 Each Employee	
Increased Limits to:		
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	

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 $15,500. If more than two years, an average annual premium of at least $7,750 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:

Recommendation Level	Disposition	Result
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:

- **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 Shelley Moen at the MWCARP by writing MWCARP – Attn: Compliance Management; PO Box 390570 Minneapolis, Minnesota 55439, 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:

Per Claim Medical Loss Deductible

Deductible	Premium Credit
$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.