

December 22, 2004

ALL ASSOCIATION MEMBERS

Circular Letter No. 04-1441

RE: 4-1-2005 Assigned Risk Rates

Commerce Commissioner Wilson issued a rate order on December 15, 2004 approving a 2.1% increase in the overall level of the Assigned Risk rates effective April 1, 2005. The following is an excerpt of the Commissioner's order:

"ORDERED

1. That effective April 1, 2005, 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 2005 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant will increase on each policy from \$150 to \$160.
3. That to provide for expected assessments of the Special Compensation Fund, the Plan will apply a policyholder surcharge of 4.1% of premium.
4. That the average premium level, including surcharge, will increase by 2.1%."

These rates have also been adjusted by the application of the Minnesota Contractors Premium Adjustment Program.

A listing of approved rates is attached for your review. Please direct any questions to one of our Underwriters at 952.897.1737 or by e-mailing our office at info@mwcia.org.

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2005

4/1/2005			4/1/2005			4/1/2005		
Class	Assigned	Minimum	Class	Assigned	Minimum	Class	Assigned	Minimum
<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>
0005	7.80	355	1860	5.75	304	2503	3.80	255
0006	9.85	406	1924	5.35	294	2534	3.80	255
0008	8.25	366	1925	10.13	413	2570	17.65	601
0016	9.85	406	2001	7.43	346	2576	7.00	335
0034	9.25	391	2002	20.60	625	2578	2.90	233
0035	5.75	304	2003	7.48	347	2585	8.63	376
0042	14.40	520	2014	12.00	460	2586	8.63	376
0050	9.45	396	2016	5.48	297	2587	3.28	242
0079	8.25	366	2021	4.78	280	2623	7.80	355
0106	23.08	625	2039	7.10	338	2640	9.25	391
0113	9.25	391	2041	8.65	376	2651	5.88	307
0170	3.05	236	2065	7.10	338	2660	5.88	307
0251	15.68	552	2070	7.10	338	2670	5.88	307
0400	17.73	603	2081	6.10	313	2683	5.88	307
0401	36.60	625	2089	7.35	344	2686	5.88	307
0908	312.65	473	2095	5.58	300	2688	5.88	307
0909	157.05	317	2105	6.08	312	2702	20.38	625
0912	2024.30	2184	2111	6.50	323	2710	29.08	625
0913	904.03	1064	2121	19.18	625	2714	5.60	300
0917	8.30	368	2130	8.40	370	2729	10.53	423
1164	16.55	574	2131	12.55	474	2731	10.45	421
1165	11.93	458	2150	12.05	461	2735	7.08	337
1320	5.70	303	2157	19.93	625	2759	9.03	386
1322	58.48	625	2172	1.73	203	2790	4.08	262
1430	17.78	605	2174	5.50	298	2802	6.60	325
1438	15.40	545	2211	8.73	378	2812	7.30	343
1452	12.30	468	2220	6.73	328	2881	5.30	293
1463	60.80	625	2286	17.43	596	2883	9.13	388
1472	12.50	473	2288	7.60	350	2915	6.53	323
1624	9.63	401	2302	2.95	234	2916	7.63	351
1642	2.03	211	2305	10.88	432	2923	2.98	235
1654	9.63	401	2361	3.80	255	2960	14.40	520
1655	9.63	401	2362	3.80	255	3004	4.80	280
1699	2.03	211	2380	3.80	255	3018	5.10	288
1701	2.03	211	2388	3.80	255	3022	5.68	302
1710	13.95	509	2402	6.80	330	3027	4.45	271
1747	6.50	323	2413	4.50	273	3028	4.73	278
1803	8.98	385	2416	4.60	275	3030	22.70	625
1852	6.50	323	2417	4.50	273	3040	12.80	480
1853	8.08	362	2501	6.85	331	3042	4.35	269

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3064	12.50	473	3507	7.55	349	4061	3.63	251
3066	10.65	426	3515	5.03	286	4062	3.63	251
3076	6.88	332	3548	1.95	209	4101	7.23	341
3081	10.38	420	3559	3.60	250	4112	1.65	201
3082	20.98	625	3571	1.43	196	4114	1.35	194
3085	11.78	455	3574	1.30	193	4130	5.08	287
3110	10.25	416	3612	4.28	267	4131	5.98	310
3111	9.40	395	3620	14.30	518	4133	4.73	278
3113	6.15	314	3629	4.68	277	4150	2.30	218
3114	3.78	255	3632	6.75	329	4206	14.13	513
3126	4.83	281	3634	4.25	266	4207	1.90	208
3131	3.38	245	3635	4.80	280	4239	3.98	260
3132	6.23	316	3638	2.03	211	4240	1.90	208
3145	4.38	270	3642	3.30	243	4243	6.63	326
3146	5.58	300	3643	3.40	245	4244	7.25	341
3169	3.23	241	3647	2.28	217	4250	1.90	208
3175	3.23	241	3648	4.80	280	4251	6.13	313
3179	3.40	245	3681	3.05	236	4263	1.90	208
3180	4.13	263	3685	2.30	218	4273	6.85	331
3188	8.03	361	3719	3.45	246	4279	8.48	372
3220	10.23	416	3724	13.53	498	4283	8.40	370
3223	9.25	391	3726	17.43	596	4299	5.73	303
3224	10.30	418	3803	5.15	289	4304	5.73	303
3227	9.25	391	3807	5.08	287	4307	4.83	281
3241	6.58	325	3808	8.60	375	4308	0.83	181
3255	13.18	490	3821	11.93	458	4314	1.85	206
3257	7.60	350	3822	6.73	328	4351	2.90	233
3300	16.78	580	3824	7.60	350	4352	2.90	233
3303	6.08	312	3826	2.38	220	4361	1.60	200
3307	6.08	312	3827	5.13	288	4410	8.88	382
3315	7.53	348	3830	3.93	258	4420	6.53	323
3334	3.45	246	3851	4.38	270	4432	20.75	625
3341	4.70	278	3881	11.05	436	4452	3.75	254
3365	10.43	421	4000	23.53	625	4459	5.93	308
3372	7.83	356	4021	12.08	462	4470	2.48	222
3373	12.65	476	4024	12.68	477	4484	7.43	346
3382	2.30	218	4034	10.95	434	4493	3.20	240
3383	2.30	218	4036	8.08	362	4511	0.48	172
3385	2.30	218	4038	8.83	381	4557	8.15	364
3400	9.25	391	4053	3.63	251	4558	2.70	228

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4568	19.18	625	5213	14.65	526	6248	13.45	496
4581	2.28	217	5215	16.73	578	6251	18.50	623
4583	7.28	342	5221	15.73	553	6252	29.28	625
4611	2.98	235	5222	34.35	625	6260	56.33	625
4635	5.10	288	5348	14.55	524	6306	16.78	580
4653	6.18	315	5403	41.48	625	6319	7.75	354
4665	10.83	431	5437	19.80	625	6325	15.18	540
4670	11.23	441	5445	15.55	549	6400	36.98	625
4683	4.15	264	5462	15.68	552	6504	7.45	346
4686	2.78	230	5472	16.25	566	6811	8.63	376
4692	1.95	209	5473	10.73	428	6834	8.90	383
4693	3.20	240	5474	16.95	584	6836	8.90	383
4703	3.60	250	5478	15.85	556	6854	10.75	429
4720	3.35	244	5479	11.90	458	6882	28.35	625
4740	2.40	220	5480	22.05	625	6884	87.43	625
4741	1.75	204	5491	5.85	306	7201	13.03	486
4751	18.05	611	5506	16.18	565	7207	13.03	486
4767	2.10	213	5507	16.50	573	7222	16.80	580
4771	5.28	292	5508	23.18	625	7228	14.18	515
4777	14.55	524	5536	10.83	431	7229	20.48	625
4825	1.88	207	5538	14.23	516	7230	13.95	509
4828	1.05	186	5551	70.18	625	7231	13.95	509
4829	1.60	200	5606	4.08	262	7232	11.30	443
4902	3.68	252	5645	18.83	625	7360	11.20	440
4923	1.50	198	5649	14.98	535	7370	10.90	433
5000	136.23	625	5651	19.53	625	7380	9.83	406
5020	15.95	559	5703	36.03	625	7382	7.68	352
5022	19.18	625	5705	13.23	491	7390	15.05	536
5037	43.80	625	5951	10.18	415	7403	5.13	288
5040	104.13	625	6003	24.63	625	7405	1.03	186
5057	33.30	625	6017	20.60	625	7409	366.78	625
5059	167.18	625	6204	81.15	625	7420	24.53	625
5102	10.58	425	6213	18.25	616	7421	2.90	233
5146	14.08	512	6216	12.48	472	7422	4.43	271
5160	9.53	398	6217	14.95	534	7423	7.23	341
5183	10.88	432	6229	8.15	364	7425	34.53	625
5188	8.15	364	6233	27.13	625	7431	4.43	271
5190	7.53	348	6235	37.83	625	7502	2.43	221
5191	1.88	207	6236	87.65	625	7515	4.10	263
5192	7.28	342	6237	10.40	420	7520	12.20	465

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7529	47.98	625	8106	10.78	430	8748	1.05	186
7538	20.53	625	8107	8.08	362	8800	5.28	292
7539	5.88	307	8111	6.55	324	8803	0.18	165
7540	5.55	299	8116	5.60	300	8810	0.40	170
7580	6.28	317	8203	6.15	314	8820	0.40	170
7590	12.80	480	8204	46.18	625	8824	5.20	290
7600	5.13	288	8209	12.65	476	8825	2.85	231
7601	20.63	625	8215	8.48	372	8826	2.55	224
7605	1.88	207	8227	13.68	502	8828	8.50	373
7610	0.70	178	8232	9.48	397	8829	5.18	290
7706	6.25	316	8233	22.85	625	8830	8.30	368
7708	126.08	286	8235	17.83	606	8831	6.40	320
7720	3.63	251	8263	9.75	404	8832	0.80	180
7855	52.25	625	8264	4.65	276	8833	2.33	218
8001	4.35	269	8265	14.40	520	8835	6.85	331
8002	2.38	220	8279	13.03	486	8844	1.45	196
8006	3.25	241	8280	6.48	322	8845	3.90	258
8008	1.70	203	8284	11.10	438	8861	2.80	230
8013	0.78	180	8285	11.18	440	8868	0.88	182
8015	1.30	193	8286	13.28	492	8869	1.98	210
8017	2.38	220	8291	10.88	432	8901	0.20	165
8018	9.33	393	8292	7.93	358	9012	1.20	190
8021	5.68	302	8293	17.60	600	9014	6.68	327
8029	4.38	270	8304	11.48	447	9015	6.68	327
8031	6.25	316	8350	7.63	351	9016	6.28	317
8032	3.88	257	8353	7.98	360	9033	3.80	255
8033	4.08	262	8380	6.73	328	9040	6.98	335
8034	6.85	331	8381	1.88	207	9044	5.08	287
8036	2.53	223	8385	7.35	344	9052	4.63	276
8039	3.98	260	8392	6.95	334	9054	6.20	315
8044	7.13	338	8393	6.73	328	9058	4.63	276
8045	0.83	181	8395	6.73	328	9059	3.43	246
8047	6.48	322	8500	11.40	445	9060	1.78	205
8048	6.85	331	8601	1.38	195	9061	2.15	214
8050	4.15	264	8606	3.28	242	9062	4.45	271
8052	5.00	285	8719	6.13	313	9063	2.10	213
8058	3.55	249	8720	1.78	205	9082	2.85	231
8072	1.43	196	8721	2.18	215	9083	2.98	235
8102	12.40	470	8742	1.23	191	9084	3.35	244
8103	7.03	336	8745	4.90	283	9088	61.70	625

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<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>
9093	2.45	221		"S" Codes			Maritime and Federal Codes	
9101	5.63	301						
9102	5.28	292	6845	11.55	449	6702	(A)	(A)
9110	7.05	336	7309	16.13	563	6703	(A)	(A)
9149	5.10	288	7313	10.73	428	6704	(A)	(A)
			7317	10.55	424	7016	31.80	50
9154	3.78	255	7327	26.80	625	7024	35.35	100
9156	8.20	365	8726	4.70	278	7038	14.38	50
9178	17.20	590	9077	1.42	196	7046	17.63	50
9179	23.65	625				7047	39.53	100
9180	6.35	319				7050	17.88	100
						7090	15.98	100
9182	2.95	234		"F" Codes		7098	19.58	100
9186	35.15	625				7099	21.98	100
9220	9.25	391	6801	6.53	323	7151	(A)	(A)
9402	11.73	453	6824	12.88	482	7152	(A)	(A)
9403	11.73	453	6826	13.20	490	7153	(A)	(A)
			6843	32.28	625	7333	34.88	50
9410	1.03	186	6845	20.20	625	7335	38.75	100
9501	4.38	270	6872	33.73	625	7337	43.48	100
9516	4.00	260	6874	55.93	625	7394	30.95	50
9519	6.25	316	7309	29.30	625	7395	34.38	100
9521	18.53	623	7313	26.45	625	7398	38.45	100
			7317	22.90	625	8734	(A)	(A)
9522	17.23	591	7327	55.70	625	8737	(A)	(A)
9534	18.08	612	7350	17.90	608	8738	(A)	(A)
9539	21.78	625	8709	13.03	486	8805	(A)	(A)
9554	26.65	625	8726	10.00	410	8814	(A)	(A)
9586	2.55	224	9077	4.28	267	8815	(A)	(A)
9600	17.23	591						
9620	1.45	196						

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2005

Miscellaneous Values

Expense Constant applicable to all policies	\$160.00
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Maximum Individual Remuneration applicable to: executive officers, partners and sole proprietors, in connection with Rule IX-A-4 and Rule IX-B-5 electing members/owners of a Limited Liability Company, in connection with Minnesota Rule IX-G-2 Code 9178--"Athletic Teams: Non-Contact Sports" Code 9179--"Athletic Team: Contact Sports"	\$1,480.00
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Minimum Individual Remuneration applicable to executive officers, partners and sole proprietors, in connection with Rule IX-A-4 and Rule IX-B-5, and electing members/owners of a Limited Liability Company, in connection with Minnesota Rule IX-G-2	\$180.00
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Minimum Remuneration for Spouse, Parent or Child Elections If a parent, spouse or child of an individual proprietor or a partner of a partnership or of 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.	\$222.00
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United States Longshoremen's and Harbor Workers' Compensation Coverage Percentage applicable only connection with Rule XII-D-3 (Multiply a Non-"F" in classification rate by a factor of 1.51)	51%
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Terrorism Risk Insurance Act per \$100 of payroll	\$0.02
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Minnesota Special Compensation Fund Assessment	4.1%
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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, which ever 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.	
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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 \$6,000. If more than two years, an average annual premium of at least \$3,000 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.	
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