



Minnesota Workers' Compensation  
Insurers Association, Inc.  
7701 France Avenue South • Suite 450  
Minneapolis, MN 55435-3200

January 17, 2007

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 07-1500

**RE: 4-1-2007 Assigned Risk Rates**

Commerce Commissioner Wilson issued a rate order on December 29, 2006 approving a 4.8% decrease in the overall level of the Assigned Risk rates effective April 1, 2007. The following is an excerpt from the Commissioner's Order:

**"ORDERED**

1. That effective April 1, 2007, 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 2007 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant will increase on each policy from \$165 to \$170.
3. That to provide for expected assessments of the Special Compensation Fund, the Plan will apply a policyholder surcharge of 2.9% of premium.
4. That the surcharge for foreign terrorism will be \$0.02 per \$100 of payroll.
5. That the average premium level, including surcharges, will decrease by 4.8%."

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 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 to one of our Underwriters at 952.897.1737 (Option 1) or by email at [info@mwcia.org](mailto:info@mwcia.org).

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2007

4/1/2007			4/1/2007			4/1/2007		
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	10.03	421	1860	7.28	352	2534	2.90	243
0006	10.38	430	1924	4.55	284	2570	12.15	474
0008	7.78	365	1925	9.53	408	2585	7.83	366
0016	10.38	430	2001	4.70	288	2586	7.83	366
0034	9.15	399	2002	17.28	602	2587	4.65	286
0035	5.18	300	2003	6.10	323	2623	6.30	328
0042	14.33	528	2014	10.38	430	2640	9.10	398
0050	11.50	458	2016	5.13	298	2651	7.95	369
0079	7.78	365	2021	6.88	342	2660	7.95	369
0106	21.58	635	2039	6.20	325	2670	7.95	369
0113	9.15	399	2041	7.28	352	2683	7.95	369
0170	2.78	240	2065	6.20	325	2686	7.95	369
0251	17.58	610	2070	6.20	325	2688	7.95	369
0400	16.00	570	2081	4.35	279	2702	11.83	466
0401	32.15	635	2089	6.55	334	2710	34.48	635
0908	172.50	343	2095	4.28	277	2714	5.25	301
0909	237.58	408	2105	4.85	291	2729	10.03	421
0912	3062.35	3232	2111	6.70	338	2731	6.83	341
0913	1156.00	1326	2121	11.75	464	2735	5.25	301
0917	6.65	336	2130	6.55	334	2759	9.18	400
1164	14.40	530	2131	7.55	359	2790	3.60	260
1165	10.28	427	2157	28.50	635	2802	7.58	360
1320	4.50	283	2172	1.53	208	2812	6.88	342
1322	57.55	635	2174	4.95	294	2881	4.55	284
1430	15.03	546	2211	7.33	353	2883	10.25	426
1438	13.90	518	2220	4.85	291	2915	5.38	305
1452	15.15	549	2286	14.50	533	2916	9.50	408
1463	49.83	635	2288	9.13	398	2923	2.65	236
1472	10.95	444	2302	2.63	236	2960	12.13	473
1624	6.65	336	2305	8.10	373	3004	4.20	275
1642	2.73	238	2361	2.90	243	3018	4.18	275
1654	6.65	336	2362	2.90	243	3022	4.35	279
1655	6.65	336	2380	2.90	243	3027	4.35	279
1699	2.73	238	2388	2.90	243	3028	3.55	259
1701	2.73	238	2402	5.68	312	3030	16.68	587
1710	12.08	472	2413	6.48	332	3040	15.55	559
1747	5.80	315	2416	4.15	274	3042	5.38	305
1803	11.63	461	2417	6.48	332	3064	8.13	373
1852	5.38	305	2501	5.10	298	3066	9.90	418
1853	7.28	352	2503	2.90	243	3076	7.25	351

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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>
3081	7.63	361	3559	2.70	238	4112	0.93	193
3082	22.60	635	3571	1.58	210	4114	1.20	200
3085	8.35	379	3574	1.08	197	4130	4.23	276
3110	7.50	358	3612	3.25	251	4131	5.38	305
3111	6.85	341	3620	8.05	371	4133	5.10	298
3113	5.53	308	3629	4.35	279	4150	1.98	220
3114	5.43	306	3632	6.23	326	4206	10.75	439
3126	5.38	305	3634	3.00	245	4207	1.40	205
3131	3.65	261	3635	4.85	291	4239	2.85	241
3132	7.08	347	3638	1.68	212	4240	1.40	205
3145	3.68	262	3642	4.75	289	4243	5.65	311
3146	5.28	302	3643	3.53	258	4244	5.88	317
3169	2.43	231	3647	3.28	252	4250	1.40	205
3175	2.43	231	3648	4.98	295	4251	5.35	304
3179	3.53	258	3681	2.90	243	4263	1.40	205
3180	3.13	248	3685	1.98	220	4273	5.55	309
3188	6.05	321	3719	4.90	293	4279	10.50	433
3220	6.15	324	3724	17.88	617	4283	10.23	426
3223	9.10	398	3726	19.40	635	4299	4.58	285
3224	9.23	401	3803	5.25	301	4304	4.58	285
3227	9.10	398	3807	3.38	255	4307	5.38	305
3241	5.93	318	3808	8.10	373	4314	2.80	240
3255	16.55	584	3821	18.05	621	4351	2.05	221
3257	9.03	396	3822	4.50	283	4352	2.05	221
3300	12.28	477	3824	5.00	295	4361	1.93	218
3303	6.15	324	3826	1.75	214	4410	7.70	363
3307	6.15	324	3827	3.78	265	4420	4.85	291
3315	7.33	353	3830	5.65	311	4432	17.73	613
3334	2.90	243	3851	6.28	327	4452	2.60	235
3341	4.08	272	3881	8.08	372	4459	4.10	273
3365	8.15	374	4000	22.60	635	4470	1.83	216
3372	6.90	343	4021	12.10	473	4484	5.90	318
3373	6.25	326	4024	11.05	446	4493	2.10	223
3382	1.98	220	4034	9.33	403	4511	0.73	188
3383	1.98	220	4036	9.20	400	4557	4.50	283
3385	1.98	220	4038	6.60	335	4558	1.90	218
3400	9.10	398	4053	3.25	251	4568	11.80	465
3507	6.00	320	4061	3.25	251	4581	2.05	221
3515	4.30	278	4062	3.25	251	4583	9.33	403
3548	0.98	195	4101	4.55	284	4611	2.53	233

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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>
4635	5.38	305	5348	13.68	512	6306	12.05	471
4653	4.93	293	5403	43.35	635	6319	9.05	396
4665	11.38	455	5437	21.55	635	6325	17.28	602
4670	10.08	422	5445	14.03	521	6400	41.05	635
4683	5.95	319	5462	17.63	611	6504	5.98	320
4686	3.98	270	5472	13.10	498	6811	6.80	340
4692	1.58	210	5473	9.15	399	6834	6.63	336
4693	2.68	237	5474	16.83	591	6836	6.63	336
4703	4.45	281	5478	17.55	609	6854	9.35	404
4720	1.73	213	5479	12.90	493	6882	24.18	635
4740	1.18	200	5480	20.70	635	6884	75.80	635
4741	1.33	203	5491	4.50	283	7201	15.35	554
4751	14.10	523	5506	15.58	560	7207	15.35	554
4767	1.83	216	5507	16.03	571	7222	19.38	635
4771	3.70	263	5508	21.53	635	7228	14.20	525
4777	14.90	543	5537	9.90	418	7229	21.03	635
4825	2.15	224	5538	15.60	560	7230	13.73	513
4828	1.13	198	5551	56.05	635	7231	13.73	513
4829	1.85	216	5606	3.88	267	7232	6.90	343
4902	1.85	216	5645	20.25	635	7360	7.08	347
4923	2.18	225	5649	12.00	470	7370	9.05	396
5000	141.10	635	5651	21.30	635	7380	9.63	411
5020	15.88	567	5703	37.50	635	7382	7.78	365
5022	20.50	635	5705	13.85	516	7390	11.15	449
5037	33.30	635	5951	6.73	338	7403	5.63	311
5040	141.85	635	6003	19.00	635	7405	1.15	199
5057	23.45	635	6017	18.35	629	7420	16.33	578
5059	151.40	635	6204	54.95	635	7421	3.38	255
5102	10.80	440	6213	19.00	635	7422	4.35	279
5146	12.00	470	6216	11.48	457	7425	5.45	306
5160	7.95	369	6217	11.78	465	7431	4.35	279
5183	10.83	441	6229	9.90	418	7502	3.73	263
5188	7.63	361	6233	22.00	635	7515	3.48	257
5190	8.23	376	6235	36.78	635	7520	18.75	635
5191	1.95	219	6236	92.08	635	7529	35.10	635
5192	8.30	378	6237	10.68	437	7538	26.95	635
5213	11.33	453	6248	21.08	635	7539	3.85	266
5215	13.60	510	6251	14.80	540	7540	4.20	275
5221	14.53	533	6252	27.88	635	7580	3.45	256
5222	26.78	635	6260	54.68	635	7590	10.30	428

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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>
7600	6.60	335	8215	7.08	347	8826	3.38	255
7601	25.30	635	8227	10.25	426	8828	7.90	368
7605	1.95	219	8232	7.75	364	8829	5.58	310
7610	0.68	187	8233	20.45	635	8830	6.38	330
7706	4.50	283	8235	11.50	458	8831	4.98	295
7708	75.10	245	8263	7.10	348	8832	0.78	190
7720	4.63	286	8264	5.58	310	8833	2.83	241
7855	48.98	635	8265	14.65	536	8835	5.90	318
8001	3.43	256	8279	15.35	554	8844	1.38	205
8002	2.23	226	8280	9.80	415	8845	2.63	236
8006	2.98	245	8284	10.08	422	8861	3.15	249
8008	1.78	215	8285	8.75	389	8868	0.98	195
8013	0.60	185	8286	11.10	448	8869	1.48	207
8015	1.60	210	8291	9.55	409	8901	0.30	178
8017	2.23	226	8292	8.83	391	9012	1.83	216
8018	8.25	376	8293	12.63	486	9014	6.25	326
8021	4.45	281	8304	10.03	421	9015	6.25	326
8029	3.93	268	8350	7.90	368	9016	7.20	350
8031	5.03	296	8353	8.08	372	9033	4.33	278
8032	2.45	231	8380	6.48	332	9040	6.33	328
8033	4.63	286	8381	1.68	212	9044	4.50	283
8034	6.83	341	8385	8.20	375	9052	4.25	276
8036	2.85	241	8392	4.23	276	9054	6.55	334
8039	3.68	262	8393	6.48	332	9058	4.25	276
8044	7.40	355	8395	6.48	332	9059	2.70	238
8045	0.68	187	8500	13.70	513	9060	1.65	211
8047	6.73	338	8601	1.63	211	9061	1.70	213
8048	6.83	341	8606	2.48	232	9062	3.28	252
8052	3.25	251	8719	4.65	286	9063	1.95	219
8058	4.15	274	8720	1.95	219	9082	2.60	235
8072	0.93	193	8721	3.35	254	9083	2.98	245
8102	9.80	415	8742	1.05	196	9084	3.75	264
8103	7.30	353	8745	4.60	285	9088	94.88	635
8106	9.28	402	8748	1.20	200	9093	2.18	225
8107	6.43	331	8800	5.83	316	9101	5.43	306
8111	7.90	368	8803	0.15	174	9102	4.88	292
8116	4.10	273	8810	0.38	180	9110	9.80	415
8203	6.60	335	8820	0.38	180	9149	3.75	264
8204	24.60	635	8824	5.13	298	9154	3.20	250
8209	14.13	523	8825	2.68	237	9156	7.55	359

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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>
9178	18.78	635	"S" Codes			Maritime and Federal Codes		
9179	24.53	635				6702	(A)	(A)
9180	4.35	279	6845	11.48	457	6703	(A)	(A)
9182	2.80	240	7309	15.63	561	6704	(A)	(A)
9186	54.03	635	7313	8.00	370	7016	25.13	50
			7317	10.43	431	7024	27.93	100
9220	7.88	367	7327	26.48	635	7038	12.78	50
9402	11.33	453	8726	4.43	281	7046	10.48	50
9403	11.33	453	9077	1.48	207	7047	31.23	100
9410	0.75	189				7050	15.90	100
9501	3.23	251				7090	14.20	100
			"F" Codes			7098	11.65	100
9516	5.58	310				7099	13.08	100
9519	7.58	360				7151	(A)	(A)
9521	21.20	635	6801	6.83	341	7152	(A)	(A)
9522	19.95	635	6824	14.20	525	7153	(A)	(A)
9534	21.20	635	6826	13.53	508	7333	33.50	50
			6843	35.73	635	7335	37.23	100
9539	17.90	618	6845	22.38	635	7337	41.78	100
9554	24.85	635	6872	25.40	635	7394	25.25	50
9586	2.15	224	6874	61.90	635	7395	28.05	100
9600	19.95	635	7309	26.05	635	7398	31.38	100
9620	1.93	218	7313	40.13	635	8734	(A)	(A)
			7317	25.35	635	8737	(A)	(A)
			7327	61.65	635	8738	(A)	(A)
			7350	16.13	573	8805	(A)	(A)
			8709	13.90	518	8814	(A)	(A)
			8726	15.18	550	8815	(A)	(A)
			9077	4.73	288			

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2007

## Miscellaneous Values

<b>Expense Constant applicable to all policies</b>	\$170.00	
<b>Maximum Individual Remuneration applicable to:</b>		
<ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <b>Minnesota Basic Manual</b> Rule 2-E-1-b and Rule 2-E-3-a</li> <li>• members/owners of a Limited Liability Company in connection with <b>Minnesota Basic Manual</b> Rule 2-e-2-b</li> <li>• Code 9178—"Athletic Teams: Non-Contact Sports"</li> <li>• Code 9179—"Athletic Teams: Contact Sports"</li> </ul>	\$1,565.00	
<b>Minimum Individual Remuneration applicable to:</b>		
<ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <b>Minnesota Basic Manual</b> Rule 2-E-1-b and Rule 2-E-3-a</li> <li>• members/owners of a Limited Liability Company in connection with <b>Minnesota Basic Manual</b> Rule 2-E-2-b</li> </ul>	\$280.00	
<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>	\$235.00	
<b>United States Longshore and Harbor Workers' Compensation Coverage</b>		
<b>Percentage</b> applicable only in connection with <b>Minnesota Basic Manual Rule 3-A-4-b</b> (Multiply a Non-F classification rate by a factor of 1.51)	51%	
<b>Foreign Terrorism per \$100 of payroll</b>	\$0.02	
<b>Minnesota Special Compensation Fund Assessment</b>	2.9%	
<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
Bodily Injury by Disease:	\$500,000 Policy Limit	premium or \$50,
Bodily Injury by Disease:	\$500,000 Each Employee	whichever is greater
<b>Increased Limits to:</b>		
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	which ever is greater

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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 \$10,000. If more than two years, an average annual premium of at least \$5,000 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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**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 Minnesota Page E-1 in the **Experience Rating Plan Manual** for information on the Minnesota Assigned Risk Plan Merit Rating Program.

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**Safety Program Rating Plan — Rule**

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

Each individual debit or credit shall be based on relevant evidence that is contained in the file of the inspecting underwriter. Rate modifications will not be made effective until supporting evidence is received by the underwriter.

The basis for determining a risk's overall rate factor shall be made available to the employer so that corrective measures may be taken by the employer to improve safety and reduce premium.

Each employer shall maintain the right of appeal with respect to its assigned rating modification factor. A written response detailing the basis for its rebuttal shall be provided by the employer to the Assigned Risk Plan Administrative office. An admissible basis for appealing a rate is an employer's claim that financial constraints make required improvements infeasible.

<u>RATING ITEM</u>	<u>RANGE OF ALLOWABLE MODIFICATION</u>
1. <u>AWAIR/OSHA Compliance</u>	-5% to 5%
Evaluation of general level of compliance with Minnesota OSHA standard, "AWAIR" which defines essential elements of a formal program, and management and employee commitment to safety.	
<ul style="list-style-type: none"><li>• written accident and injury reduction plan</li><li>• management participation, established,</li><li>• measured and maintained</li><li>• implementation of plan, how and by who</li><li>• communication of plan to all employees</li><li>• enforcement of safe work practices and rules</li><li>• copy of OSHA 300 log, accident summary – 3 years</li></ul>	

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## 2. Other Operational Methods

-5% to 5%

Employee selection and training procedures, internal inspection, and organizational directives toward safety (e.g., safety incentive programs). Also includes employee interviews, drivers training, ergonomic awareness and established emergency procedures.

- employee selection
- employee training
- employee supervision
- safety committees
- internal inspections
- driver training
- ergonomic awareness
- safety incentives
- emergency incentives

## 3. Premises

-2% to 2%

Includes cleanliness of work site, density of people relative to capacity, noise levels, number of exits, lighting, electrical lockout, chemical and various physical hazards unique to work site.

- age of building
- lighting
- placement of emergency equipment
- number of emergency exits
- unique physical hazards
- hazards of entrance and exit area
- electrical lockout/tagout
- other emergency controls
- unique chemical hazards

## 4. Equipment, Machinery, Devises

-2% to 2%

Includes machine safeguards, state-of-the-art conformity of equipment, warnings, machine electrical and chemical hazards.

- age of machinery
- care, maintenance and replacement practices
- hazard warnings
- posted usage instructions
- personal protective items
- inherent hazards of machinery including physical, electrical, chemical, radioactivity
- condition and type of motor vehicles
- quality of office furniture

## 5. Medical Facilities

-3% to 3%

Includes first aid stations, eye wash facilities, presence of medical personnel, CPR awareness, etc.

- availability of medical professionals
- CPR training and posting
- quality of first aid facilities
- designated clinics
- bloodborne prevention
- emergency medical procedures
- return to work program

## 6. Accident Reporting and Investigation

-4% to 4%

Level of reporting, record keeping, investigation and researching accidents. Also includes related follow-up procedures.

- record keeping
- reporting procedures
- near miss evaluation
- studies of underlying causes
- investigation of work place accidents and illness
- inquiries directed to injured and fellow employees
- level of follow-up procedures
- corrective action implementation

Maximum Debit or Credit for this rating Plan is plus or minus 15%.

Participation in Assigned Risk's Safety Plan requires prior approval and a physical inspection. Requests for an inspection should be directed to MWCARP by writing MWCARP – Attn: Safety Plan; 4500 Park Glen Road, Suite 410; Minneapolis, MN 55416, by phone at 952-924-6972 or by email [info@mwcarp.org](mailto:info@mwcarp.org).

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**Deductible Plan — Rule**

The Minnesota Workers' Compensation Assigned Risk Plan will use the following deductible credits:

<b><u>Per Claim Medical Loss Deductible</u></b>	<b><u>Deductible</u></b>	<b><u>Premium Credit</u></b>
\$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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