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

January 3, 2002

ALL ASSOCIATION MEMBERS

Circular Letter No: 02-1376

RE: 4-1-2002 Assigned Risk Rates

Commerce Commissioner Bernstein issued a rate order on December 13, 2001 approving a 2.5% increase in the overall level of the Assigned Risk rates effective April 1, 2002. The following is an excerpt of the Commissioner's order:

"ORDERED

1. That the Minnesota Workers' Compensation Assigned Risk Plan will adopt effective April 1, 2002, the relativities of the pure premium base rates of the 2002 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.

2. That the expense constant will increase on each policy from $110 to $140.

3. That the average rate level will increase by 2.5%.

4. That the new schedule of Plan rates will be produced by applying a uniform multiplier of 2.40 to the pure premium base rates of the 2002 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association."

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 feel free to call with any questions or comments.

Sincerely,

CRAIG A. ANDERSON

Actuary

CAA/sb
Enc.

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2002

Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
0005	9.26	372	1860	3.55	229	2503	4.06	242
0006	10.82	411	1924	5.69	282	2534	4.06	242
0008	5.98	290	1925	7.78	335	2570	11.54	429
0016	10.82	411	2001	6.79	310	2576	10.49	402
0034	10.68	407	2002	9.67	382	2578	3.07	217
0035	5.38	275	2003	7.08	317	2585	6.53	303
0042	14.86	512	2014	9.82	386	2586	6.53	303
0050	14.76	509	2016	4.73	258	2587	5.02	266
0079	5.98	290	2021	5.74	284	2623	11.81	435
0106	34.22	605	2039	6.55	304	2640	6.24	296
0113	10.68	407	2041	6.74	309	2651	4.32	248
0170	3.50	228	2065	6.55	304	2660	4.32	248
0251	12.55	454	2070	6.55	304	2670	4.32	248
0400	17.86	587	2081	6.46	302	2683	4.32	248
0401	33.91	605	2089	8.06	342	2686	4.32	248
0908	275.98	416	2095	6.48	302	2688	4.32	248
0909	117.67	258	2105	6.86	312	2702	36.36	605
0912	1929.67	2070	2111	5.40	275	2710	30.70	605
0913	587.81	728	2121	10.94	414	2714	6.41	300
0917	9.89	387	2130	7.61	330	2729	10.30	398
1164	15.43	526	2131	18.05	591	2731	12.00	440
1165	10.34	399	2150	12.77	459	2735	6.89	312
1320	6.19	295	2157	11.59	430	2759	8.47	352
1322	48.60	605	2172	1.80	185	2790	3.24	221
1430	20.18	605	2174	5.54	279	2802	5.83	286
1438	17.02	566	2211	9.60	380	2812	6.55	304
1452	5.74	284	2220	8.47	352	2881	5.40	275
1463	28.30	605	2286	12.24	446	2883	6.17	294
1472	12.91	463	2288	7.73	333	2915	7.44	326
1624	18.36	599	2302	3.14	219	2916	5.23	271
1642	1.92	188	2305	13.46	477	2923	3.05	216
1654	18.36	599	2361	4.06	242	2960	19.44	605
1655	18.36	599	2362	4.06	242	3004	5.23	271
1699	1.92	188	2380	4.06	242	3018	5.81	285
1701	1.92	188	2388	4.06	242	3022	6.67	307
1710	16.25	546	2402	7.32	323	3027	3.67	232
1747	5.86	287	2413	3.67	232	3028	6.60	305
1803	6.70	308	2416	4.66	257	3030	15.29	522
1852	6.60	305	2417	3.67	232	3040	10.54	404
1853	8.16	344	2501	6.24	296	3042	4.68	257

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3064	14.69	507	3507	6.91	313	4061	5.64	281
3066	9.17	369	3515	5.33	273	4062	5.64	281
3076	5.74	284	3548	2.78	210	4101	8.93	363
3081	8.95	364	3559	4.70	258	4112	1.66	182
3082	16.61	555	3571	1.37	174	4114	1.15	169
3085	8.30	348	3574	1.13	168	4130	5.42	276
3110	13.87	487	3612	4.85	261	4131	6.41	300
3111	6.77	309	3620	18.10	593	4133	4.39	250
3113	3.89	237	3629	4.44	251	4150	2.04	191
3114	4.27	247	3632	6.12	293	4206	9.86	387
3126	5.14	269	3634	4.20	245	4207	2.26	197
3131	3.43	226	3635	4.01	240	4239	6.19	295
3132	6.94	314	3638	2.33	198	4240	2.26	197
3145	4.20	245	3642	2.30	198	4243	6.22	296
3146	5.04	266	3643	3.46	227	4244	6.07	292
3169	4.87	262	3647	2.11	193	4250	2.26	197
3175	4.87	262	3648	3.05	216	4251	7.13	318
3179	3.46	227	3681	2.83	211	4263	2.26	197
3180	5.88	287	3685	2.04	191	4273	6.07	292
3188	5.52	278	3719	5.81	285	4279	4.18	245
3220	9.19	370	3724	15.00	515	4283	5.66	282
3223	6.24	296	3726	14.90	513	4299	5.09	267
3224	10.49	402	3803	5.28	272	4304	5.09	267
3227	6.24	296	3807	6.46	302	4307	3.65	231
3241	6.70	308	3808	5.47	277	4308	1.08	167
3255	8.06	342	3821	16.08	542	4314	1.20	170
3257	5.52	278	3822	7.15	319	4351	2.54	204
3300	27.38	605	3824	9.00	365	4352	2.54	204
3303	5.52	278	3826	2.09	192	4361	2.11	193
3307	5.52	278	3827	5.81	285	4410	8.47	352
3315	3.50	228	3830	1.82	186	4420	7.56	329
3334	4.03	241	3851	7.32	323	4432	23.42	605
3341	4.97	264	3881	10.34	399	4452	5.64	281
3365	15.84	536	4000	21.34	605	4459	6.62	306
3372	9.26	372	4021	5.62	281	4470	3.02	216
3373	19.22	605	4024	13.42	476	4484	6.67	307
3382	2.04	191	4034	12.74	459	4493	3.91	238
3383	2.04	191	4036	5.57	279	4511	0.50	153
3385	2.04	191	4038	8.35	349	4557	10.85	411
3400	6.24	296	4053	5.64	281	4558	4.61	255

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Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
4568	28.22	605	5213	18.96	605	6248	10.34	399
4581	2.33	198	5215	16.87	562	6251	26.69	605
4583	8.98	365	5221	14.78	510	6252	25.22	605
4611	2.95	214	5222	27.14	605	6260	53.45	605
4635	3.53	228	5348	13.80	485	6306	17.38	575
4653	3.77	234	5403	37.03	605	6319	10.34	399
4665	9.86	387	5437	21.43	605	6325	12.12	443
4670	11.38	425	5445	16.51	553	6400	25.08	605
4683	1.92	188	5462	17.69	582	6504	6.22	296
4686	2.02	191	5472	26.81	605	6811	10.56	404
4692	1.37	174	5473	13.58	480	6834	9.74	384
4693	3.38	225	5474	18.31	598	6836	9.74	384
4703	2.38	200	5478	14.21	495	6854	11.57	429
4720	3.22	221	5479	18.29	597	6882	29.45	605
4740	3.60	230	5480	23.30	605	6884	81.77	605
4741	2.62	206	5491	6.82	311	7201	14.09	492
4751	20.50	605	5506	16.08	542	7207	14.09	492
4767	1.10	168	5507	16.25	546	7222	17.50	578
4771	7.01	315	5508	21.70	605	7228	13.75	484
4777	20.62	605	5536	13.13	468	7229	15.17	519
4825	1.44	176	5538	10.66	407	7230	15.84	536
4828	1.20	170	5551	74.11	605	7231	15.84	536
4829	1.27	172	5606	3.48	227	7232	13.03	466
4902	7.63	331	5645	19.87	605	7360	24.89	605
4923	0.94	164	5649	14.09	492	7370	9.62	381
5000	110.09	605	5651	20.88	605	7380	7.73	333
5020	16.42	551	5703	49.03	605	7382	7.13	318
5022	18.94	605	5705	14.30	498	7390	16.51	553
5037	46.75	605	5951	7.10	318	7403	3.79	235
5040	106.13	605	6003	27.58	605	7405	0.98	165
5057	33.67	605	6017	22.78	605	7409	274.68	605
5059	195.53	605	6204	76.80	605	7420	26.93	605
5102	14.28	497	6213	19.85	605	7421	1.70	183
5146	16.32	548	6216	12.48	452	7422	4.85	261
5160	9.19	370	6217	14.50	503	7423	8.78	360
5183	11.23	421	6229	8.42	351	7425	34.39	605
5188	8.88	362	6233	25.56	605	7431	4.85	261
5190	6.70	308	6235	38.28	605	7502	2.06	192
5191	1.97	189	6236	70.08	605	7515	6.77	309
5192	6.55	304	6237	8.83	361	7520	5.90	288

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Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium	Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
7529	40.92	605	8106	9.43	376	8748	0.72	158
7538	23.14	605	8107	6.96	314	8800	6.60	305
7539	7.51	328	8111	5.33	273	8803	0.19	145
7540	5.02	266	8116	6.26	297	8810	0.34	149
7580	10.20	395	8203	7.80	335	8820	0.34	149
7590	10.15	394	8204	41.04	605	8824	6.89	312
7600	3.89	237	8209	9.94	389	8825	4.08	242
7601	18.29	597	8215	8.02	341	8826	3.62	231
7605	1.97	189	8227	9.84	386	8828	11.09	417
7610	0.86	162	8232	9.34	374	8829	4.61	255
7706	5.74	284	8233	23.14	605	8830	7.20	320
7708	114.50	255	8235	14.23	496	8831	9.24	371
7720	2.83	211	8263	10.56	404	8832	0.70	158
7855	48.86	605	8264	8.52	353	8833	2.26	197
8001	3.22	221	8265	20.45	605	8835	4.97	264
8002	1.92	188	8279	14.09	492	8844	1.25	171
8006	2.45	201	8280	6.58	305	8845	4.25	246
8008	1.42	176	8284	11.30	423	8861	1.58	180
8013	1.10	168	8285	9.36	374	8868	0.91	163
8015	0.91	163	8286	15.12	518	8869	1.44	176
8017	1.92	188	8291	9.94	389	8901	0.29	147
8018	6.74	309	8292	7.61	330	9012	0.84	161
8021	9.50	378	8293	21.94	605	9014	7.15	319
8029	4.49	252	8304	9.72	383	9015	7.15	319
8031	6.38	300	8350	8.88	362	9016	5.57	279
8032	5.21	270	8353	6.41	300	9033	3.60	230
8033	3.31	223	8380	5.71	283	9040	5.26	272
8034	6.60	305	8381	2.50	203	9044	4.56	254
8036	2.38	200	8385	5.26	272	9052	4.56	254
8039	2.54	204	8392	9.74	384	9054	5.26	272
8044	5.28	272	8393	5.71	283	9058	4.56	254
8045	1.75	184	8395	5.71	283	9059	4.42	251
8047	5.02	266	8500	8.04	341	9060	2.33	198
8048	6.60	305	8601	1.51	178	9061	3.05	216
8050	4.61	255	8606	4.32	248	9062	3.86	237
8052	3.94	239	8719	8.21	345	9063	2.04	191
8058	3.00	215	8720	1.87	187	9082	2.42	201
8072	2.02	191	8721	0.98	165	9083	2.09	192
8102	7.25	321	8742	0.91	163	9084	3.55	229
8103	8.81	360	8745	5.71	283	9088	29.88	605

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Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
9093	2.18	195
9101	4.94	264
9102	6.10	293
9110	5.38	275
9149	6.31	298
9154	2.81	210
9156	6.70	308
9178	18.07	592
9179	37.20	605
9180	7.34	324
9182	3.43	226
9186	33.12	605
9220	9.07	367
9402	12.29	447
9403	12.29	447
9410	1.61	180
9501	5.28	272
9516	3.34	224
9519	5.11	268
9521	12.86	462
9522	12.31	448
9534	19.82	605
9539	13.34	474
9554	33.98	605
9586	2.33	198
9600	12.31	448
9620	1.46	177

Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
"S" Codes		
6845S	10.22	396
7309S	16.25	546
7313S	13.22	471
7317S	9.96	389
7327S	23.81	605
8726S	4.51	253
9077S	1.32	173
"F" Codes		
6801F	6.77	309
6824F	12.43	451
6826F	13.85	486
6843F	31.37	605
6845F	18.98	605
6872F	36.48	605
6874F	52.51	605
7309F	38.62	605
7313F	23.62	605
7317F	21.79	605
7327F	52.30	605
7350F	22.58	605
8709F	14.02	491
8726F	10.61	405
9077F	4.01	240

Class Code	4/1/02 Assigned Risk Rate	Minimum Premium
Maritime and Federal Codes		
6702	(A)	(A)
6703	(A)	(A)
6704	(A)	(A)
7016	36.46	50
7024	40.49	100
7038	18.96	50
7046	40.08	50
7047	45.29	100
7050	23.57	100
7090	21.07	100
7098	44.54	100
7099	49.97	100
7151	(A)	(A)
7152	(A)	(A)
7153	(A)	(A)
7333	31.63	50
7335	35.14	100
7337	39.43	100
7394	36.86	50
7395	40.97	100
7398	45.82	100
8734	(A)	(A)
8737	(A)	(A)
8738	(A)	(A)
8805	(A)	(A)
8814	(A)	(A)
8815	(A)	(A)

MINNESOTA WORKERS' COMPENSATION

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Miscellaneous Values

Expense Constant applicable to all policies	$140.00
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-A-1 Code 9178--"Athletic Teams: Non-Contact Sports" Code 9179--"Athletic Team: Contact Sports"	$1,360.00
Minimum Individual Remuneration applicable to executive officers, partners and sole proprietors, in connection with Rule IX-A-4 and Rule IX-B-5	$180.00
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.	$204.00

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.

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%

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.