



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

October 17, 2002

ALL ASSOCIATION MEMBERS

Circular Letter No. 02-1394

RE: 1-1-2003 Assigned Risk Rates

Commerce Commissioner Bernstein issued a rate order on October 2, 2002 approving a 3.0% decrease in the overall level of the Assigned Risk rates effective January 1, 2003. The following is an excerpt of the Commissioner's order:

"ORDERED

1. That effective January 1, 2003, the Minnesota Workers' Compensation Assigned Risk Plan will reduce its pure premium multiplier from 2.40 to 2.20 to be applied uniformly to the pure premium base rates of the 2002 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That to provide for expected assessments of the Special Compensation Fund, the Plan will apply a policyholder surcharge of 5.8% of premium on policies written on or after January 1, 2003.
3. That the average premium level will decrease by 3.0%."

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 January 1, 2003

1/1/2003			1/1/2003			1/1/2003		
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	8.49	352	1860	3.26	222	2503	3.72	233
0006	9.92	388	1924	5.21	270	2534	3.72	233
0008	5.48	277	1925	7.13	318	2570	10.58	405
0016	9.92	388	2001	6.23	296	2576	9.61	380
0034	9.79	385	2002	8.87	362	2578	2.82	211
0035	4.93	263	2003	6.49	302	2585	5.98	290
0042	13.62	481	2014	9.00	365	2586	5.98	290
0050	13.53	478	2016	4.33	248	2587	4.60	255
0079	5.48	277	2021	5.26	272	2623	10.82	411
0106	31.37	605	2039	6.01	290	2640	5.72	283
0113	9.79	385	2041	6.18	295	2651	3.96	239
0170	3.21	220	2065	6.01	290	2660	3.96	239
0251	11.51	428	2070	6.01	290	2670	3.96	239
0400	16.37	549	2081	5.92	288	2683	3.96	239
0401	31.09	605	2089	7.39	325	2686	3.96	239
0908	252.98	393	2095	5.94	289	2688	3.96	239
0909	107.87	248	2105	6.29	297	2702	33.33	605
0912	1768.87	1909	2111	4.95	264	2710	28.14	605
0913	538.82	679	2121	10.03	391	2714	5.87	287
0917	9.06	367	2130	6.97	314	2729	9.44	376
1164	14.15	494	2131	16.54	554	2731	11.00	415
1165	9.48	377	2150	11.70	433	2735	6.31	298
1320	5.68	282	2157	10.63	406	2759	7.77	334
1322	44.55	605	2172	1.65	181	2790	2.97	214
1430	18.50	603	2174	5.08	267	2802	5.35	274
1438	15.60	530	2211	8.80	360	2812	6.01	290
1452	5.26	272	2220	7.77	334	2881	4.95	264
1463	25.94	605	2286	11.22	421	2883	5.65	281
1472	11.84	436	2288	7.08	317	2915	6.82	311
1624	16.83	561	2302	2.88	212	2916	4.80	260
1642	1.76	184	2305	12.34	449	2923	2.79	210
1654	16.83	561	2361	3.72	233	2960	17.82	586
1655	16.83	561	2362	3.72	233	3004	4.80	260
1699	1.76	184	2380	3.72	233	3018	5.32	273
1701	1.76	184	2388	3.72	233	3022	6.12	293
1710	14.89	512	2402	6.71	308	3027	3.37	224
1747	5.37	274	2413	3.37	224	3028	6.05	291
1803	6.14	294	2416	4.27	247	3030	14.01	490
1852	6.05	291	2417	3.37	224	3040	9.66	382
1853	7.48	327	2501	5.72	283	3042	4.29	247

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3064	13.46	477	3507	6.34	299	4061	5.17	269
3066	8.40	350	3515	4.88	262	4062	5.17	269
3076	5.26	272	3548	2.55	204	4101	8.18	345
3081	8.21	345	3559	4.31	248	4112	1.52	178
3082	15.22	521	3571	1.25	171	4114	1.06	167
3085	7.61	330	3574	1.03	166	4130	4.97	264
3110	12.72	458	3612	4.44	251	4131	5.87	287
3111	6.20	295	3620	16.59	555	4133	4.03	241
3113	3.56	229	3629	4.07	242	4150	1.87	187
3114	3.92	238	3632	5.61	280	4206	9.04	366
3126	4.71	258	3634	3.85	236	4207	2.07	192
3131	3.15	219	3635	3.67	232	4239	5.68	282
3132	6.36	299	3638	2.13	193	4240	2.07	192
3145	3.85	236	3642	2.11	193	4243	5.70	283
3146	4.62	256	3643	3.17	219	4244	5.57	279
3169	4.47	252	3647	1.94	189	4250	2.07	192
3175	4.47	252	3648	2.79	210	4251	6.53	303
3179	3.17	219	3681	2.60	205	4263	2.07	192
3180	5.39	275	3685	1.87	187	4273	5.57	279
3188	5.06	267	3719	5.32	273	4279	3.83	236
3220	8.43	351	3724	13.75	484	4283	5.19	270
3223	5.72	283	3726	13.66	482	4299	4.66	257
3224	9.61	380	3803	4.84	261	4304	4.66	257
3227	5.72	283	3807	5.92	288	4307	3.34	224
3241	6.14	294	3808	5.02	266	4308	0.99	165
3255	7.39	325	3821	14.74	509	4314	1.10	168
3257	5.06	267	3822	6.56	304	4351	2.33	198
3300	25.10	605	3824	8.25	346	4352	2.33	198
3303	5.06	267	3826	1.91	188	4361	1.94	189
3307	5.06	267	3827	5.32	273	4410	7.77	334
3315	3.21	220	3830	1.67	182	4420	6.93	313
3334	3.70	233	3851	6.71	308	4432	21.47	605
3341	4.55	254	3881	9.48	377	4452	5.17	269
3365	14.52	503	4000	19.56	605	4459	6.07	292
3372	8.49	352	4021	5.15	269	4470	2.77	209
3373	17.62	581	4024	12.30	448	4484	6.12	293
3382	1.87	187	4034	11.68	432	4493	3.59	230
3383	1.87	187	4036	5.10	268	4511	0.46	152
3385	1.87	187	4038	7.66	332	4557	9.94	389
3400	5.72	283	4053	5.17	269	4558	4.22	246

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4568	25.87	605	5213	17.38	575	6248	9.48	377
4581	2.13	193	5215	15.47	527	6251	24.46	605
4583	8.23	346	5221	13.55	479	6252	23.12	605
4611	2.71	208	5222	24.88	605	6260	48.99	605
4635	3.23	221	5348	12.65	456	6306	15.93	538
4653	3.45	226	5403	33.95	605	6319	9.48	377
4665	9.04	366	5437	19.65	605	6325	11.11	418
4670	10.43	401	5445	15.14	519	6400	22.99	605
4683	1.76	184	5462	16.21	545	6504	5.70	283
4686	1.85	186	5472	24.57	605	6811	9.68	382
4692	1.25	171	5473	12.45	451	6834	8.93	363
4693	3.10	218	5474	16.79	560	6836	8.93	363
4703	2.18	195	5478	13.02	466	6854	10.60	405
4720	2.95	214	5479	16.76	559	6882	26.99	605
4740	3.30	223	5480	21.36	605	6884	74.95	605
4741	2.40	200	5491	6.25	296	7201	12.91	463
4751	18.79	605	5506	14.74	509	7207	12.91	463
4767	1.01	165	5507	14.89	512	7222	16.04	541
4771	6.42	301	5508	19.89	605	7228	12.61	455
4777	18.90	605	5536	12.03	441	7229	13.90	488
4825	1.32	173	5538	9.77	384	7230	14.52	503
4828	1.10	168	5551	67.94	605	7231	14.52	503
4829	1.17	169	5606	3.19	220	7232	11.95	439
4902	7.00	315	5645	18.22	596	7360	22.81	605
4923	0.86	162	5649	12.91	463	7370	8.82	361
5000	100.91	605	5651	19.14	605	7380	7.08	317
5020	15.05	516	5703	44.95	605	7382	6.53	303
5022	17.36	574	5705	13.11	468	7390	15.14	519
5037	42.86	605	5951	6.51	303	7403	3.48	227
5040	97.28	605	6003	25.28	605	7405	0.90	163
5057	30.87	605	6017	20.88	605	7409	251.79	605
5059	179.23	605	6204	70.40	605	7420	24.68	605
5102	13.09	467	6213	18.19	595	7421	1.56	179
5146	14.96	514	6216	11.44	426	7422	4.44	251
5160	8.43	351	6217	13.29	472	7423	8.05	341
5183	10.30	398	6229	7.72	333	7425	31.53	605
5188	8.14	344	6233	23.43	605	7431	4.44	251
5190	6.14	294	6235	35.09	605	7502	1.89	187
5191	1.80	185	6236	64.24	605	7515	6.20	295
5192	6.01	290	6237	8.10	343	7520	5.41	275

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7529	37.51	605	8106	8.65	356	8748	0.66	157
7538	21.21	605	8107	6.38	300	8800	6.05	291
7539	6.89	312	8111	4.88	262	8803	0.18	145
7540	4.60	255	8116	5.74	284	8810	0.31	148
7580	9.35	374	8203	7.15	319	8820	0.31	148
7590	9.31	373	8204	37.62	605	8824	6.31	298
7600	3.56	229	8209	9.11	368	8825	3.74	234
7601	16.76	559	8215	7.35	324	8826	3.32	223
7605	1.80	185	8227	9.02	366	8828	10.16	394
7610	0.79	160	8232	8.56	354	8829	4.22	246
7706	5.26	272	8233	21.21	605	8830	6.60	305
7708	104.96	245	8235	13.05	466	8831	8.47	352
7720	2.60	205	8263	9.68	382	8832	0.64	156
7855	44.79	605	8264	7.81	335	8833	2.07	192
8001	2.95	214	8265	18.74	605	8835	4.55	254
8002	1.76	184	8279	12.91	463	8844	1.14	169
8006	2.24	196	8280	6.03	291	8845	3.89	237
8008	1.30	173	8284	10.36	399	8861	1.45	176
8013	1.01	165	8285	8.58	355	8868	0.84	161
8015	0.84	161	8286	13.86	487	8869	1.32	173
8017	1.76	184	8291	9.11	368	8901	0.26	147
8018	6.18	295	8292	6.97	314	9012	0.77	159
8021	8.71	358	8293	20.11	605	9014	6.56	304
8029	4.11	243	8304	8.91	363	9015	6.56	304
8031	5.85	286	8350	8.14	344	9016	5.10	268
8032	4.77	259	8353	5.87	287	9033	3.30	223
8033	3.04	216	8380	5.24	271	9040	4.82	261
8034	6.05	291	8381	2.29	197	9044	4.18	245
8036	2.18	195	8385	4.82	261	9052	4.18	245
8039	2.33	198	8392	8.93	363	9054	4.82	261
8044	4.84	261	8393	5.24	271	9058	4.18	245
8045	1.61	180	8395	5.24	271	9059	4.05	241
8047	4.60	255	8500	7.37	324	9060	2.13	193
8048	6.05	291	8601	1.39	175	9061	2.79	210
8050	4.22	246	8606	3.96	239	9062	3.54	229
8052	3.61	230	8719	7.52	328	9063	1.87	187
8058	2.75	209	8720	1.72	183	9082	2.22	196
8072	1.85	186	8721	0.90	163	9083	1.91	188
8102	6.64	306	8742	0.84	161	9084	3.26	222
8103	8.07	342	8745	5.24	271	9088	27.39	605

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9093	2.00	190	"S" Codes			Maritime and Federal Codes		
9101	4.53	253						
9102	5.59	280	6845	9.37	374	6702	(A)	(A)
9110	4.93	263	7309	14.89	512	6703	(A)	(A)
9149	5.79	285	7313	12.12	443	6704	(A)	(A)
			7317	9.13	368	7016	33.42	50
9154	2.57	204	7327	21.82	605	7024	37.11	100
9156	6.14	294	8726	4.14	244	7038	17.38	50
9178	16.57	554	9077	1.21	170	7046	36.74	50
9179	34.10	605				7047	41.51	100
9180	6.73	308				7050	21.60	100
						7090	19.32	100
9182	3.15	219	"F" Codes			7098	40.83	100
9186	30.36	605				7099	45.80	100
9220	8.32	348	6801	6.20	295	7151	(A)	(A)
9402	11.26	422	6824	11.40	425	7152	(A)	(A)
9403	11.26	422	6826	12.69	457	7153	(A)	(A)
			6843	28.75	605	7333	29.00	50
9410	1.47	177	6845	17.40	575	7335	32.21	100
9501	4.84	261	6872	33.44	605	7337	36.15	100
9516	3.06	217	6874	48.14	605	7394	33.79	50
9519	4.69	257	7309	35.40	605	7395	37.55	100
9521	11.79	435	7313	21.65	605	7398	42.00	100
			7317	19.98	605	8734	(A)	(A)
9522	11.29	422	7327	47.94	605	8737	(A)	(A)
9534	18.17	594	7350	20.70	605	8738	(A)	(A)
9539	12.23	446	8709	12.85	461	8805	(A)	(A)
9554	31.15	605	8726	9.72	383	8814	(A)	(A)
9586	2.13	193	9077	3.67	232	8815	(A)	(A)
9600	11.29	422						
9620	1.34	174						

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-G-2

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, and electing members/owners of a Limited Liability Company, in connection with Minnesota Rule IX-G-2

\$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.