



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

December 23, 2002

ALL ASSOCIATION MEMBERS

Circular Letter No. 02-1395

RE: 4-1-2003 Assigned Risk Rates

Commerce Commissioner Bernstein issued a rate order on December 16, 2002 approving a 7.2% increase in the overall level of the Assigned Risk rates effective April 1, 2003. The following is an excerpt of the Commissioner's order:

"ORDERED

1. That effective April 1, 2003, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.20 to be applied uniformly to the pure premium base rates of the 2003 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant will increase on each policy from \$140 to \$145.
3. That to provide for expected assessments of the Special Compensation Fund, the Plan will continue to apply a policyholder surcharge of 5.8% of premium.
4. That the average premium level will increase by 7.2%. (The combined effect of this change and the reduction on January 1, 2003, will put total policyholder costs, including the Special Compensation Fund surcharge, 4.0% above the level of April 1, 2002.)"

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, 2003

4/1/2003			4/1/2003			4/1/2003		
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	6.95	319	1860	3.12	223	2503	3.78	240
0006	10.10	398	1924	5.06	272	2534	3.78	240
0008	6.14	299	1925	9.13	373	2570	12.80	465
0016	10.10	398	2001	7.46	332	2576	7.52	333
0034	9.90	393	2002	11.33	428	2578	2.66	212
0035	4.20	250	2003	5.94	294	2585	5.70	288
0042	13.97	494	2014	9.55	384	2586	5.70	288
0050	13.00	470	2016	4.36	254	2587	3.76	239
0079	6.14	299	2021	5.30	278	2623	9.75	389
0106	24.35	610	2039	6.58	310	2640	6.53	308
0113	9.90	393	2041	6.25	301	2651	3.89	242
0170	2.88	217	2065	6.58	310	2660	3.89	242
0251	14.34	504	2070	6.58	310	2670	3.89	242
0400	16.52	558	2081	5.81	290	2683	3.89	242
0401	35.38	610	2089	5.76	289	2686	3.89	242
0908	273.57	419	2095	6.25	301	2688	3.89	242
0909	106.33	251	2105	5.94	294	2702	29.26	610
0912	2334.90	2480	2111	6.05	296	2710	24.51	610
0913	600.38	745	2121	12.85	466	2714	5.81	290
0917	7.55	334	2130	6.71	313	2729	10.85	416
1164	16.08	547	2131	14.78	515	2731	12.03	446
1165	10.63	411	2150	11.37	429	2735	8.07	347
1320	6.14	299	2157	11.42	431	2759	7.66	337
1322	51.70	610	2172	1.61	185	2790	2.93	218
1430	18.35	604	2174	5.02	271	2802	5.50	283
1438	13.64	486	2211	8.69	362	2812	6.78	315
1452	6.71	313	2220	7.13	323	2881	5.72	288
1463	33.20	610	2286	12.03	446	2883	6.36	304
1472	11.62	436	2288	6.97	319	2915	6.47	307
1624	14.72	513	2302	2.77	214	2916	4.47	257
1642	1.54	184	2305	13.95	494	2923	3.01	220
1654	14.72	513	2361	3.78	240	2960	19.95	610
1655	14.72	513	2362	3.78	240	3004	4.55	259
1699	1.54	184	2380	3.78	240	3018	5.08	272
1701	1.54	184	2388	3.78	240	3022	5.46	282
1710	16.50	558	2402	6.56	309	3027	3.63	236
1747	5.46	282	2413	3.34	229	3028	5.43	281
1803	7.26	327	2416	4.20	250	3030	15.36	529
1852	5.96	294	2417	3.34	229	3040	10.89	417
1853	7.37	329	2501	6.05	296	3042	3.81	240

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3064	12.83	466	3507	6.01	295	4061	4.20	250
3066	8.03	346	3515	4.75	264	4062	4.20	250
3076	5.54	284	3548	2.49	207	4101	7.55	334
3081	8.05	346	3559	3.92	243	4112	1.50	183
3082	15.40	530	3571	1.30	178	4114	1.23	176
3085	9.06	372	3574	1.23	176	4130	4.55	259
3110	11.35	429	3612	4.69	262	4131	5.68	287
3111	7.15	324	3620	17.47	582	4133	3.59	235
3113	4.25	251	3629	4.07	247	4150	1.96	194
3114	3.23	226	3632	5.57	284	4206	10.91	418
3126	4.49	257	3634	3.70	238	4207	2.42	206
3131	3.10	223	3635	3.76	239	4239	5.59	285
3132	6.03	296	3638	2.02	196	4240	2.42	206
3145	4.09	247	3642	2.09	197	4243	6.47	307
3146	5.59	285	3643	3.17	224	4244	6.64	311
3169	4.36	254	3647	1.72	188	4250	2.42	206
3175	4.36	254	3648	3.06	222	4251	6.64	311
3179	3.17	224	3681	2.71	213	4263	2.42	206
3180	4.71	263	3685	1.96	194	4273	6.60	310
3188	6.03	296	3719	4.64	261	4279	4.62	261
3220	8.91	368	3724	13.82	491	4283	5.90	293
3223	6.53	308	3726	14.01	495	4299	5.08	272
3224	9.46	382	3803	4.55	259	4304	5.08	272
3227	6.53	308	3807	6.34	304	4307	3.85	241
3241	6.01	295	3808	5.46	282	4308	0.88	167
3255	7.19	325	3821	15.31	528	4314	1.32	178
3257	4.60	260	3822	5.96	294	4351	2.35	204
3300	20.11	610	3824	7.37	329	4352	2.35	204
3303	4.91	268	3826	2.24	201	4361	1.80	190
3307	4.91	268	3827	5.43	281	4410	7.94	344
3315	4.11	248	3830	2.13	198	4420	6.47	307
3334	3.45	231	3851	6.47	307	4432	20.39	610
3341	4.38	255	3881	11.55	434	4452	4.22	251
3365	12.32	453	4000	18.99	610	4459	5.96	294
3372	7.28	327	4021	6.58	310	4470	2.46	207
3373	17.95	594	4024	11.95	444	4484	5.85	291
3382	1.96	194	4034	9.97	394	4493	3.28	227
3383	1.96	194	4036	5.35	279	4511	0.42	156
3385	1.96	194	4038	8.87	367	4557	10.47	407
3400	6.53	308	4053	4.20	250	4558	3.30	228

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4568	28.45	610	5213	16.39	555	6248	10.10	398
4581	2.09	197	5215	18.35	604	6251	25.15	610
4583	7.22	326	5221	13.64	486	6252	22.40	610
4611	2.82	216	5222	25.78	610	6260	54.80	610
4635	3.67	237	5348	13.11	473	6306	17.53	583
4653	3.63	236	5403	36.74	610	6319	9.22	376
4665	8.76	364	5437	21.58	610	6325	14.34	504
4670	10.27	402	5445	16.70	563	6400	30.47	610
4683	2.27	202	5462	16.21	550	6504	5.70	288
4686	1.83	191	5472	23.36	610	6811	10.03	396
4692	1.47	182	5473	10.34	404	6834	8.87	367
4693	3.26	227	5474	18.79	610	6836	8.87	367
4703	2.29	202	5478	15.53	533	6854	11.35	429
4720	3.28	227	5479	15.05	521	6882	30.56	610
4740	2.73	213	5480	19.56	610	6884	85.12	610
4741	2.02	196	5491	7.22	326	7201	11.75	439
4751	18.02	596	5506	15.55	534	7207	11.75	439
4767	1.28	177	5507	16.52	558	7222	14.81	515
4771	6.20	300	5508	22.09	610	7228	12.58	460
4777	20.06	610	5536	13.55	484	7229	14.45	506
4825	1.34	179	5538	11.66	437	7230	12.98	470
4828	1.12	173	5551	75.28	610	7231	12.98	470
4829	1.30	178	5606	3.59	235	7232	12.63	461
4902	5.46	282	5645	19.93	610	7360	17.56	584
4923	0.81	165	5649	13.77	489	7370	9.50	383
5000	117.28	610	5651	20.92	610	7380	7.68	337
5020	16.61	560	5703	39.53	610	7382	7.13	323
5022	19.58	610	5705	13.62	486	7390	15.49	532
5037	43.01	610	5951	8.34	354	7403	4.03	246
5040	103.84	610	6003	26.80	610	7405	0.92	168
5057	37.47	610	6017	22.26	610	7409	319.79	610
5059	184.67	610	6204	73.48	610	7420	27.21	610
5102	13.16	474	6213	18.08	597	7421	1.85	191
5146	15.03	521	6216	12.41	455	7422	4.29	252
5160	9.77	389	6217	14.37	504	7423	9.20	375
5183	11.07	422	6229	8.36	354	7425	35.07	610
5188	9.44	381	6233	28.64	610	7431	4.29	252
5190	5.72	288	6235	38.24	610	7502	1.98	195
5191	1.89	192	6236	74.84	610	7515	5.41	280
5192	5.08	272	6237	9.20	375	7520	6.86	317

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7529	43.78	610	8106	7.50	333	8748	0.88	167
7538	22.15	610	8107	7.83	341	8800	5.21	275
7539	8.23	351	8111	5.24	276	8803	0.18	150
7540	5.39	280	8116	5.02	271	8810	0.35	154
7580	9.15	374	8203	6.58	310	8820	0.35	154
7590	11.81	440	8204	49.65	610	8824	6.38	305
7600	4.71	263	8209	8.87	367	8825	3.34	229
7601	17.36	579	8215	7.79	340	8826	3.37	229
7605	1.89	192	8227	11.73	438	8828	9.53	383
7610	0.88	167	8232	9.44	381	8829	4.40	255
7706	6.01	295	8233	21.41	610	8830	6.82	316
7708	126.52	272	8235	16.96	569	8831	9.15	374
7720	2.95	219	8263	9.33	378	8832	0.70	163
7855	52.03	610	8264	6.40	305	8833	2.13	198
8001	3.89	242	8265	17.86	592	8835	5.24	276
8002	1.85	191	8279	11.75	439	8844	1.14	174
8006	2.27	202	8280	5.68	287	8845	3.96	244
8008	1.32	178	8284	9.26	377	8861	1.98	195
8013	0.90	168	8285	8.43	356	8868	0.88	167
8015	0.92	168	8286	13.46	482	8869	1.76	189
8017	1.85	191	8291	9.33	378	8901	0.26	152
8018	7.26	327	8292	7.61	335	9012	0.81	165
8021	7.15	324	8293	19.07	610	9014	6.69	312
8029	4.07	247	8304	10.14	399	9015	6.69	312
8031	5.74	289	8350	8.29	352	9016	5.98	295
8032	4.36	254	8353	5.92	293	9033	3.15	224
8033	3.26	227	8380	5.92	293	9040	5.21	275
8034	7.13	323	8381	1.98	195	9044	4.36	254
8036	2.24	201	8385	4.51	258	9052	4.36	254
8039	2.73	213	8392	8.54	359	9054	5.28	277
8044	5.41	280	8393	5.92	293	9058	4.36	254
8045	1.32	178	8395	5.92	293	9059	3.76	239
8047	5.21	275	8500	9.72	388	9060	1.91	193
8048	7.13	323	8601	1.43	181	9061	2.57	209
8050	4.38	255	8606	3.67	237	9062	3.87	242
8052	4.71	263	8719	6.89	317	9063	1.63	186
8058	2.95	219	8720	1.50	183	9082	2.51	208
8072	1.78	190	8721	1.23	176	9083	2.51	208
8102	7.59	335	8742	0.95	169	9084	3.30	228
8103	7.59	335	8745	5.59	285	9088	34.78	610

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9093	2.18	200		"S" Codes			Maritime and Federal Codes	
9101	5.35	279						
9102	6.49	307	6845	10.25	401	6702	(A)	(A)
9110	5.13	273	7309	15.25	526	6703	(A)	(A)
9149	5.98	295	7313	13.24	476	6704	(A)	(A)
			7317	9.72	388	7016	31.92	50
9154	3.28	227	7327	23.83	610	7024	35.46	100
9156	6.78	315	8726	4.40	255	7038	15.97	50
9178	18.79	610	9077	1.32	178	7046	27.57	50
9179	31.81	610				7047	39.67	100
9180	7.70	338				7050	19.87	100
						7090	17.75	100
9182	3.30	228		"F" Codes		7098	30.62	100
9186	34.28	610				7099	34.36	100
9220	8.43	356	6801	6.12	298	7151	(A)	(A)
9402	11.62	436	6824	11.26	427	7152	(A)	(A)
9403	11.62	436	6826	12.91	468	7153	(A)	(A)
			6843	29.24	610	7333	28.14	50
9410	1.30	178	6845	17.69	587	7335	31.26	100
9501	4.77	264	6872	32.49	610	7337	35.09	100
9516	2.73	213	6874	48.97	610	7394	31.94	50
9519	4.75	264	7309	32.56	610	7395	35.49	100
9521	12.78	465	7313	23.08	610	7398	39.69	100
			7317	20.04	610	8734	(A)	(A)
9522	11.86	442	7327	48.75	610	8737	(A)	(A)
9534	17.95	594	7350	19.34	610	8738	(A)	(A)
9539	13.20	475	8709	12.47	457	8805	(A)	(A)
9554	31.64	610	8726	9.53	383	8814	(A)	(A)
9586	2.24	201	9077	3.74	239	8815	(A)	(A)
9600	11.86	442						
9620	1.28	177						

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2003

Miscellaneous Values

Expense Constant applicable to all policies \$145.00

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" \$1,405.00

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.

\$211.00

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.