

November 4, 2004

To: ALL ASSOCIATION MEMBERS

Circular Letter No. 04-1434

**RE: New Minnesota Endorsements — Minnesota Compliance With Applicable Trade
Sanction Laws (WC 22 03 01); Minnesota
Independent Contractors Coverage
Endorsement (WC 22 03 02); and Minnesota
Entity Address Schedule (WC 22 06 20)**

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., January 1, 2005.

Periodically member carriers submit requests for additional coverage forms in Minnesota. With the help of the Minnesota Forms Task Force, MWCIA staff reviews submitted documents for possible inclusion in the **Minnesota Forms Manual** and adoption for use in the State of Minnesota. The purpose of this circular is to introduce three new Minnesota endorsements that were created as a result of these Task Force meetings and have been approved for use in the State of Minnesota: the Minnesota Compliance With Applicable Trade Sanction Laws (WC 22 03 01); the Minnesota Independent Contractors Coverage Endorsement (WC 22 03 02); and the Minnesota Entity Address Schedule (WC 22 06 20).

Minnesota Compliance With Applicable Trade Sanction Laws (WC 22 03 01)

This explanatory endorsement is now available in Minnesota to stipulate that coverage will not apply in cases where trade or economic sanctions, or other laws or regulations have been violated.

Minnesota Independent Contractors Coverage Endorsement (WC 22 03 02)

This endorsement applies only to Part One of the Workers' Compensation policy and is used to satisfy the requirements of Minnesota Statute 176.041 Subd. 1a(f) – Election of Coverage in cases where the policyholder elects to provide coverage for their independent contractor(s). This statute requires carriers to list the name of the independent contractor(s) to be covered and to notify the policyholder of the terms of coverage, the fee, and how the fee is to be calculated before charging additional insurance premium for the independent contractor(s) they elected to cover on the policy.

Minnesota Entity Address Schedule (WC 22 06 20)

This endorsement is now available to add a schedule of all entities listed on the policy with their respective workplace location addresses. Please note that this endorsement's purpose is different than Minnesota Policy Information Page Endorsement - Change in Workplace of Insured (WC 22 06 09) and is not intended as a replacement.

Exhibit I, Exhibit II and Exhibit III illustrate Minnesota Compliance With Applicable Trade Sanction Laws (WC 22 03 01); Minnesota Entity Address Schedule (WC 22 06 20); and Minnesota Independent Contractors Coverage (WC 22 03 02); respectively. The purpose of Exhibit IV is to update the index in the **Minnesota Forms Manual** to include these three new Minnesota endorsements.

To view copies of all currently approved forms and endorsements for Minnesota visit our website at www.mwcia.org and select the dropdown menu for “Minnesota Manuals” on the left-hand margin of our homepage.

Should you have any questions concerning this filing, please contact one of our Member & Customer Services staff at 952.897.1737 or email us at info@mwcia.org.



EXHIBIT I

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

WC 22 03 01

Original

January 1, 2005

Standard

MINNESOTA COMPLIANCE WITH APPLICABLE TRADE SANCTION LAWS

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

This endorsement, effective on _____ at 12:01 A.M. standard time, forms a part of
(Date)

Policy No. _____ of the _____
(Name of Insurance Company)

Issued to: _____

Endorsement No. _____

Authorized Representative

Under Part Six – Conditions, the following condition is added:

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

All other terms and conditions remain unchanged.

EXHIBIT II

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

WC 22 06 20

Original

January 1, 2005

Standard

MINNESOTA ENTITY ADDRESS SCHEDULE

POLICY NUMBER: _____

The following workplaces are covered on the policy:

EXHIBIT III

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

Original

January 1, 2005

WC 22 03 02

Standard

MINNESOTA INDEPENDENT CONTRACTORS
COVERAGE ENDORSEMENT

The following spaces preceded by an asterisk (*) need not be completed if this endorsement and the policy have same inception date and this endorsement is issued at time of policy preparation.

ATTACHED TO AND FORMING
PART OF POLICY NO.

*EFFECTIVE DATE
OF ENDORSEMENT

*ISSUED TO

This endorsement applies only to PART ONE (Workers Compensation) of this policy because Minnesota is shown in Item 3.A. of the Information Page and if the accident or illness is covered by the Minnesota Workers Compensation Law.

Each independent contractor described in the Schedule below has elected to be subject to the Workers Compensation Law of the State of Minnesota.

Additional premium is charged for each independent contractor shown in the Schedule. Additional premium is subject to PART FIVE (Premium) of this policy.

SCHEDULE

Independent Contractor	Class	Description	Premium Basis	Rate	Minimum Premium	Estimated Annual Premium
------------------------	-------	-------------	---------------	------	-----------------	--------------------------

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy, other than as above stated.

Agency Name and Address

In Witness Whereof, the Company has caused this endorsement to be signed by a duly authorized representative of the Company.

Authorized Representative

EXHIBIT IV

INDEX MINNESOTA FORMS MANUAL

The following forms and endorsements in this Minnesota Forms Manual have been approved by the Minnesota Commerce Department and are available for use in Minnesota.

- Introduction
- Workers' Compensation and Employers Liability Insurance Policy Rules
- WC 00 00 00 A Workers Compensation and Employers Liability Insurance Policy
- WC 00 01 01 A Defense Base Act Coverage Endorsement
- WC 00 01 04 A Federal Employers' Liability Act Coverage Endorsement
- WC 00 01 06 A Longshore and Harbor Workers' Compensation Act Coverage Endorsement
- WC 00 01 08 A Nonappropriated Fund Instrumentalities Act Coverage Endorsement
- WC 00 01 09 A Outer Continental Shelf Lands Act Coverage Endorsement
- WC 00 01 11 Migrant and Seasonal Agricultural Worker Protection Act Coverage Endorsement
- WC 00 02 01 A Maritime Coverage Endorsement
- WC 00 02 03 Voluntary Compensation Maritime Coverage Endorsement
- WC 00 02 04 Limited Maritime Coverage Endorsement
- WC 00 03 01 A Alternate Employer Endorsement
- WC 00 03 02 Designated Workplaces Exclusion Endorsement
- WC 00 03 03 C Employers Liability Coverage Endorsement
- WC 00 03 04 Insurance Company as Insured Endorsement
- WC 00 03 05 Joint Venture as Insured Endorsement
- WC 00 03 09 A Rural Electrification Administration Endorsement
- WC 00 03 10 Sole Proprietors, Partners, Officers and Others Coverage Endorsement
- WC 00 03 11 A Voluntary Compensation and Employers Liability Coverage Endorsement
- WC 00 03 13 Waiver of Our Right to Recover from Others Endorsement
- WC 00 04 01 A Aircraft Premium Endorsement

- WC 00 04 03 Experience Rating Modification Factor Endorsement
- WC 00 04 05 Policy Period Endorsement
- WC 00 04 06 A Premium Discount Endorsement
- WC 00 04 09 Premium Determination Endorsement – Former Self-Insurers 1
- WC 00 04 10 Premium Determination Endorsement – Former Self-Insurers 2
- WC 00 04 12 Contingent Experience Rating Modification Factor Endorsement
- WC 00 04 14 Notification of Change in Ownership Endorsement
- WC 00 04 19 Premium Due Date Endorsement
- WC 00 04 20 Terrorism Risk Insurance Act Endorsement
- Policyholder Disclosure Notice of Terrorism Insurance Coverage
- Policyholder Disclosure Notice of Terrorism Insurance Coverage
- WC 00 05 03 A Retrospective Premium Endorsement One Year Plan
- WC 00 05 04 A Retrospective Premium Endorsement Three Year Plan
- WC 00 05 05 A Retrospective Premium Endorsement Long-Term Construction Project
- WC 00 05 08 Retrospective Premium Endorsement Aviation Exclusion
- WC 00 05 09 A Retrospective Premium Endorsement Changes
- WC 00 05 10 Retrospective Premium Endorsement Non-Ratable Catastrophe Element or Surcharge
- WC 00 05 11 Retrospective Premium Endorsement Short Form
- WC 00 05 12 A Retrospective Premium Endorsement One Year Plan – Multiple Lines
- WC 00 05 13 A Retrospective Premium Endorsement Three Year Plan - Multiple Lines
- WC 00 05 14 A Retrospective Premium Endorsement Long Term Construction Project - Multiple Lines
- WC 00 05 15 Retrospective Premium Endorsement Flexibility Options
- WC 00 06 03 Benefits Deductible Endorsement
- WC 89 06 09 B Policy Termination/Cancellation/Reinstatement Notice

- WC 22 00 00 A Minnesota Amendatory Endorsement
- WC 22 00 01 Information Page
- WC 22 03 01 Minnesota Compliance with Applicable Trade Sanction Laws
- WC 22 03 02 Minnesota Independent Contractors Coverage Endorsement
- WC 22 04 01 Minnesota Contracting Premium Adjustment Program Endorsement
- WC 22 04 02 Minnesota Anniversary Rating Date Endorsement
- WC 22 06 00 Minnesota Policy Change Endorsement
- WC 22 06 01 B Minnesota Cancellation and Nonrenewal Endorsement
- WC 22 06 02 Minnesota Policy Information Page Endorsement Insured's Name
- WC 22 06 03 Minnesota Policy Information Page Endorsement Policy Number
- WC 22 06 04 Minnesota Policy Information Page Endorsement Effective Date
- WC 22 06 05 Minnesota Policy Information Page Endorsement Expiration Date
- WC 22 06 06 Minnesota Policy Information Page Endorsement Insured's Mailing Address
- WC 22 06 07 Minnesota Policy Information Page Endorsement Experience Modification
- WC 22 06 08 Minnesota Policy Information Page Endorsement Producer's Name
- WC 22 06 09 Minnesota Policy Information Page Endorsement Change in Workplace of Insured
- WC 22 06 10 Minnesota Policy Information Page Endorsement Insured's Legal Status
- WC 22 06 11 Minnesota Policy Information Page Endorsement Add States
- WC 22 06 12 Minnesota Policy Information Page Endorsement Employer Limits
- WC 22 06 13 Minnesota Policy Information Page Endorsement Change in State
- WC 22 06 14 Minnesota Policy Information Page Endorsement Endorsement Numbers
- WC 22 06 15 Minnesota Policy Information Page Endorsement Class, Rate, Other Change
- WC 22 06 16 Minnesota Policy Information Page Endorsement Interim Adjustment of Premium
- WC 22 06 17 Minnesota Policy Information Page Endorsement Carrier Servicing Office
- WC 22 06 18 Minnesota Policy Information Page Endorsement Interstate/Intrastate Risk ID Number

- WC 22 06 19 Minnesota Policy Information Page Endorsement Carrier Number
- WC 22 06 20 Minnesota Entity Address Schedule