



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

January 11, 2010

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 10-1571

**RE: 4-1-2010 Assigned Risk Rates**

Commerce Commissioner Wilson issued a rate order on December 31, 2009 approving a 2.3% increase in the overall level of the Assigned Risk rates effective April 1, 2010. The following is an excerpt from the Commissioner's Order:

**"ORDERED**

1. That effective April 1, 2010, 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 2010 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant on each policy will be \$180.
3. That the policyholder surcharge for the Special Compensation Fund (SCF) shall be 3.2% of premium.
4. That the policyholder surcharge for the Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment shall be 0.6% of premium.
5. That the policyholder surcharge for foreign and domestic terrorism coverage provided by the Terrorism Risk Insurance Program Reauthorization Act will be continued at \$0.02 per \$100 of payroll.
6. That the average premium level, including surcharges, will increase by 2.3%."

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 by email to [kathleen.peterson@mwcia.org](mailto:kathleen.peterson@mwcia.org).

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2010

<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	9.85	426	2016	5.83	326	2688	6.43	341
0006	10.90	453	2021	13.00	505	2702	10.85	451
0008	5.08	307	2039	7.10	358	2710	19.43	645
0016	10.90	453	2041	5.30	313	2714	7.63	371
0034	9.60	420	2065	7.10	358	2729	6.88	352
0035	3.35	264	2070	7.10	358	2731	12.90	503
0042	11.08	457	2081	5.90	328	2735	6.48	342
0050	18.63	645	2089	4.68	297	2759	9.53	418
0079	5.08	307	2095	4.60	295	2790	2.65	246
0106	25.83	645	2105	3.68	272	2802	6.23	336
0113	9.60	420	2111	6.73	348	2812	7.08	357
0170	2.78	250	2121	6.08	332	2881	3.58	270
0251	12.03	481	2130	3.65	271	2883	8.43	391
0400	15.33	563	2131	6.18	335	2915	5.50	318
0401	25.53	645	2157	21.00	645	2916	6.05	331
0908	190.23	370	2172	1.85	226	2923	4.05	281
0913	648.38	828	2174	4.85	301	2960	14.40	540
0917	5.60	320	2211	9.18	410	3004	6.48	342
1164	11.78	475	2220	3.55	269	3018	3.93	278
1165	4.53	293	2286	9.35	414	3022	4.50	293
1320	3.85	276	2288	8.48	392	3027	3.93	278
1322	52.65	645	2302	2.58	245	3028	4.48	292
1430	12.80	500	2305	4.70	298	3030	10.83	451
1438	7.38	365	2361	2.80	250	3040	9.65	421
1452	9.70	423	2362	2.80	250	3042	10.15	434
1463	31.55	645	2380	2.80	250	3064	8.20	385
1472	8.40	390	2388	2.80	250	3066	10.35	439
1624	5.45	316	2402	5.03	306	3076	6.85	351
1642	4.25	286	2413	7.05	356	3081	8.90	403
1654	5.45	316	2416	3.58	270	3082	18.65	645
1655	5.45	316	2417	7.05	356	3085	7.23	361
1699	4.25	286	2501	4.68	297	3110	4.43	291
1701	4.25	286	2503	2.80	250	3111	7.78	375
1710	9.20	410	2534	2.80	250	3113	3.95	279
1747	5.18	310	2570	6.75	349	3114	7.55	369
1803	8.95	404	2585	6.60	345	3126	5.60	320
1852	5.15	309	2586	6.60	345	3131	6.90	353
1853	6.63	346	2587	7.43	366	3132	13.40	515
1860	6.10	333	2623	8.15	384	3145	3.38	265
1924	8.63	396	2640	7.78	375	3146	3.73	273
1925	9.93	428	2651	6.43	341	3169	3.10	258
2001	4.48	292	2660	6.43	341	3175	3.10	258
2002	10.35	439	2670	6.43	341	3179	3.85	276
2003	5.70	323	2683	6.43	341	3180	2.70	248
2014	10.45	441	2686	6.43	341	3188	8.40	390

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Assigned Risk Plan Rates  
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<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2010 Assigned Risk Rate</u>	<u>Minimum Premium</u>
3220	4.83	301	3821	35.23	645	4432	14.03	531
3223	7.78	375	3822	5.30	313	4452	4.38	290
3224	8.18	385	3824	4.63	296	4459	5.40	315
3227	7.78	375	3826	2.45	241	4470	1.73	223
3241	5.03	306	3827	2.53	243	4484	5.53	318
3255	27.33	645	3830	5.48	317	4493	2.38	240
3257	10.35	439	3851	10.10	433	4511	0.93	203
3300	23.20	645	3881	4.93	303	4557	3.33	263
3303	7.50	368	4000	18.65	645	4558	2.65	246
3307	7.50	368	4021	9.10	408	4568	6.60	345
3315	5.50	318	4024	9.68	422	4581	2.45	241
3334	3.30	263	4034	13.45	516	4583	10.35	439
3341	4.10	283	4036	11.95	479	4611	3.28	262
3365	7.73	373	4038	4.55	294	4635	5.60	320
3372	6.03	331	4053	3.85	276	4653	2.18	235
3373	6.90	353	4061	3.85	276	4665	7.95	379
3382	1.80	225	4062	3.85	276	4670	9.13	408
3383	1.80	225	4101	2.93	253	4683	7.60	370
3385	1.80	225	4112	0.93	203	4686	7.53	368
3400	7.78	375	4114	1.88	227	4692	1.50	218
3507	5.53	318	4130	4.88	302	4693	2.00	230
3515	4.00	280	4131	5.48	317	4703	4.13	283
3548	0.78	200	4133	5.98	330	4720	1.38	215
3559	2.65	246	4150	1.80	225	4740	1.18	210
3571	1.90	228	4206	10.70	448	4741	1.35	214
3574	1.20	210	4207	1.15	209	4751	9.25	411
3612	3.98	280	4239	4.23	286	4767	1.40	215
3620	8.83	401	4240	1.15	209	4771	4.35	289
3629	4.05	281	4243	4.98	305	4777	11.33	463
3632	5.65	321	4244	5.75	324	4825	1.30	213
3634	3.70	273	4250	1.15	209	4828	1.18	210
3635	4.63	296	4251	8.60	395	4829	1.25	211
3638	1.88	227	4263	1.15	209	4902	2.35	239
3642	4.00	280	4273	5.50	318	4923	4.10	283
3643	3.85	276	4279	7.73	373	5000	125.18	645
3647	6.18	335	4283	5.95	329	5020	14.68	547
3648	3.53	268	4299	5.20	310	5022	17.40	615
3681	2.50	243	4304	5.20	310	5037	24.88	645
3685	1.80	225	4307	6.28	337	5040	155.90	645
3719	6.73	348	4314	5.45	316	5057	9.80	425
3724	16.08	582	4351	2.38	240	5059	99.60	645
3726	23.05	645	4352	2.38	240	5102	11.58	470
3803	4.88	302	4361	2.28	237	5146	9.63	421
3807	1.90	228	4410	6.90	353	5160	4.90	303
3808	7.23	361	4420	4.08	282	5183	9.30	413

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5188	9.00	405	6251	17.18	610	7605	2.33	238
5190	5.25	311	6252	23.53	645	7610	0.60	195
5191	2.33	238	6260	68.13	645	7705	8.85	401
5192	7.58	370	6306	14.90	553	7706	3.10	258
5213	10.75	449	6319	8.08	382	7708	105.10	285
5215	14.70	548	6325	21.43	645	7720	4.88	302
5221	14.50	543	6400	19.30	645	7855	19.95	645
5222	21.05	645	6504	6.23	336	8001	2.80	250
5348	13.50	518	6811	5.63	321	8002	2.60	245
5403	31.55	645	6834	7.00	355	8006	3.73	273
5437	21.93	645	6836	7.00	355	8008	1.60	220
5445	12.68	497	6854	8.05	381	8013	0.73	198
5462	34.58	645	6882	18.80	645	8015	1.15	209
5472	15.48	567	6884	65.70	645	8017	2.60	245
5473	6.93	353	7201	16.98	605	8018	6.63	346
5474	14.38	540	7207	16.98	605	8021	3.40	265
5478	16.45	591	7222	17.80	625	8029	5.18	310
5479	20.50	645	7228	13.28	512	8031	4.10	283
5480	12.03	481	7229	18.18	635	8032	3.30	263
5491	3.78	275	7230	13.80	525	8033	3.60	270
5506	16.73	598	7231	13.80	525	8034	6.05	331
5507	17.05	606	7232	6.85	351	8036	3.43	266
5508	25.00	645	7360	7.38	365	8039	3.33	263
5537	11.05	456	7370	9.48	417	8044	7.28	362
5538	18.78	645	7380	8.85	401	8045	1.08	207
5551	59.58	645	7382	6.90	353	8047	8.30	388
5606	3.73	273	7390	12.43	491	8048	6.05	331
5645	20.83	645	7403	9.28	412	8052	2.85	251
5649	11.13	458	7405	1.80	225	8058	5.58	320
5651	21.58	645	7420	13.75	524	8072	0.75	199
5703	41.83	645	7421	1.93	228	8102	5.78	325
5705	19.00	645	7422	3.95	279	8103	7.48	367
5951	3.85	276	7425	4.95	304	8106	6.83	351
6003	28.68	645	7431	3.95	279	8107	6.80	350
6017	21.63	645	7502	4.25	286	8111	6.55	344
6204	49.03	645	7515	3.48	267	8116	3.05	256
6213	22.30	645	7520	15.53	568	8203	12.90	503
6216	13.03	506	7529	22.78	645	8204	11.23	461
6217	11.40	465	7538	22.53	645	8209	8.78	400
6229	15.08	557	7539	3.08	257	8215	5.65	321
6233	20.73	645	7540	7.68	372	8227	8.30	388
6235	28.28	645	7580	4.10	283	8232	8.33	388
6236	83.83	645	7590	6.58	345	8233	17.10	608
6237	9.60	420	7600	8.03	381	8235	6.28	337
6248	28.23	645	7601	29.55	645	8263	7.05	356

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8264	6.83	351	8864	3.70	273	9586	1.68	222
8265	28.63	645	8868	0.85	201	9600	21.80	645
8279	16.98	605	8869	1.48	217	9620	1.50	218
8280	15.70	573	8901	0.30	188			
8284	6.53	343	9012	3.18	260			
8285	10.30	438	9014	6.93	353			
8286	8.98	405	9015	6.93	353			
8291	8.60	395	9016	9.08	407			
8292	12.25	486	9033	4.20	285			
8293	21.03	645	9040	5.35	314			
8304	13.88	527	9044	4.05	281			
8350	8.48	392	9052	4.75	299			
8353	6.25	336	9054	6.55	344			
8380	6.25	336	9058	4.75	299			
8381	2.98	255	9060	2.35	239			
8385	5.43	316	9061	2.05	231			
8392	4.33	288	9062	4.63	296			
8393	6.25	336	9063	1.23	211			
8395	6.25	336	9082	2.48	242			
8500	12.45	491	9083	2.40	240			
8601	1.95	229	9084	4.10	283			
8606	2.78	250	9088	74.23	645			
8719	3.95	279	9093	2.13	233			
8720	1.60	220	9101	5.68	322			
8721	1.25	211	9102	4.95	304			
8742	0.90	203	9149	2.85	251			
8745	5.45	316	9154	3.08	257			
8748	1.18	210	9156	7.33	363			
8800	5.13	308	9178	11.90	478			
8803	0.10	183	9179	25.15	645			
8810	0.33	188	9180	5.85	326			
8820	0.33	188	9182	3.93	278			
8824	6.53	343	9186	106.35	645			
8825	2.45	241	9220	8.10	383			
8826	3.88	277	9402	13.10	508			
8828	9.78	425	9403	13.10	508			
8829	4.98	305	9410	0.85	201			
8830	6.83	351	9501	4.05	281			
8831	3.33	263	9516	10.90	453			
8832	0.83	201	9519	9.28	412			
8833	2.43	241	9521	22.60	645			
8835	5.30	313	9522	21.80	645			
8842	3.70	273	9534	18.35	639			
8844	1.65	221	9539	23.78	645			
8845	2.95	254	9554	19.75	645			

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"S" Codes			Maritime and Federal Codes					
6845	11.33	463	6702	24.50	645			
7309	15.53	568	6703	41.08	645			
7313	5.65	321	6704	27.13	645			
7317	10.38	440	7016	16.73	598			
7327	26.43	645	7024	18.58	645			
8726	3.75	274	7038	11.03	456			
9077	1.43	216	7046	10.93	453			
			7047	20.38	645			
			7050	13.43	516			
			7090	12.25	486			
			7098	12.15	484			
			7099	13.23	511			
			7151	8.43	391			
			7152	13.70	523			
			7153	9.30	413			
			7333	27.65	645			
			7335	30.73	645			
			7337	33.45	645			
			7394	18.25	636			
			7395	20.28	645			
			7398	22.23	645			
			8734	1.20	210			
			8737	1.10	208			
			8738	1.78	225			
			8805	0.45	191			
			8814	0.40	190			
			8815	0.65	196			
"F" Codes								
6801	6.40	340						
6824	13.13	508						
6826	12.60	495						
6843	35.80	645						
6845	22.40	645						
6872	14.45	541						
6874	62.03	645						
7309	21.98	645						
7313	48.75	645						
7317	25.08	645						
7327	61.75	645						
7350	11.93	478						
8709	12.80	500						
8726	25.00	645						
9077	4.73	298						

# MINNESOTA WORKERS' COMPENSATION

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## Miscellaneous Values

<b>Expense Constant applicable to all policies</b>	\$180.00	
<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 Sports or Park: Non-Contact Sports"</li> <li>• Code 9179—"Athletic Sports or Park: Contact Sports"</li> </ul>	\$1,755.00	
<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>	\$430.00	
<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>	\$263.00	
<b>United States Longshore and Harbor Workers' Compensation Coverage 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 1.48)		
	48%	
<b>Terrorism per \$100 of payroll</b>	\$0.02	
<b>Minnesota Special Compensation Fund Assessment</b>	3.2%	
<b>Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment</b>	0.6%	
<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 R5 of the **Minnesota Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts.

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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 the **Minnesota 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; 8300 Norman Center Drive, 4<sup>th</sup> Floor; Minneapolis, MN 55437, by phone at 800-471-6767 or by email [kim\\_zersen@ars.aon.com](mailto:kim_zersen@ars.aon.com).

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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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