



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South • Suite 450
Minneapolis, MN 55435-3203

December 12, 2014

ALL ASSOCIATION MEMBERS

Circular Letter No. 14-1664

RE: 4-1-2015 Assigned Risk Rates

Deputy Commerce Commissioner Vande Hey issued a rate order on December 3, 2014 approving a 2.9% decrease in the average Assigned Risk premium level effective April 1, 2015. The following is an excerpt from the Deputy Commissioner's Order:

"ORDERED

1. That effective April 1, 2015, the Minnesota Workers' Compensation Assigned Risk Plan will use a pure premium multiplier of 2.75 to be applied uniformly to the pure premium base rates of the 2015 Minnesota Ratemaking Report of the Minnesota Workers' Compensation Insurers Association.
2. That the expense constant on each policy will be \$190.
3. That the policyholder surcharge for the Special Compensation Fund (SCF) assessments shall be 2.8% of premium.
4. That the policyholder surcharge for the Workers' Compensation Reinsurance Association (WCRA) Deficiency Assessment is no longer applicable.
5. That the policyholder surcharge for foreign and domestic terrorism coverage provided by the Terrorism Risk Insurance Program Reauthorization Act will be continued at \$0.01 per \$100 of payroll, until the reauthorization of the federal terrorism program is resolved. Once a decision is made on the federal terrorism program, this terrorism component will be adjusted appropriately.
6. That the average premium level, including surcharges, will decrease by 2.9%."

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.

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2015

<u>Class Code</u>	<u>4/1/2015 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2015 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2015 Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	11.58	480	2021	12.32	498	2702	20.24	655
0006	9.10	418	2039	7.40	375	2710	21.59	655
0008	6.41	350	2041	6.88	362	2714	7.70	383
0016	9.10	418	2065	7.40	375	2729	8.80	410
0034	10.29	447	2070	7.40	375	2731	6.13	343
0035	6.24	346	2081	7.59	380	2735	8.58	405
0042	13.31	523	2089	9.74	434	2759	10.67	457
0050	23.27	655	2095	8.11	393	2790	4.57	304
0079	6.41	350	2105	8.36	399	2802	4.95	314
0106	17.63	631	2111	5.23	321	2881	7.67	382
0113	10.29	447	2121	6.33	348	2883	6.71	358
0170	7.73	383	2130	5.45	326	2915	4.81	310
0251	7.34	374	2131	5.23	321	2916	7.87	387
0400	12.29	497	2157	11.85	486	2923	4.43	301
0401	17.41	625	2172	3.99	290	2960	8.33	398
0908	240.46	430	2174	6.22	346	3004	7.40	375
0913	724.63	915	2211	12.65	506	3018	7.04	366
0917	9.24	421	2220	4.32	298	3022	7.54	379
1164	9.98	440	2286	4.54	304	3027	7.10	368
1165	4.26	297	2288	7.04	366	3028	9.60	430
1320	3.71	283	2302	3.19	270	3030	15.13	568
1322	21.78	655	2305	8.11	393	3040	9.96	439
1430	12.87	512	2361	5.34	324	3042	13.31	523
1438	8.61	405	2362	5.34	324	3064	10.37	449
1452	5.01	315	2380	5.34	324	3066	10.29	447
1463	23.90	655	2388	5.34	324	3076	8.09	392
1472	8.03	391	2402	4.54	304	3081	14.93	563
1624	5.97	339	2413	3.30	273	3082	7.07	367
1642	5.14	319	2416	3.69	282	3085	7.87	387
1654	5.97	339	2417	3.30	273	3110	6.38	350
1655	5.97	339	2501	4.90	313	3111	4.62	306
1699	5.14	319	2503	5.34	324	3113	4.46	302
1701	5.14	319	2534	5.34	324	3114	5.47	327
1710	7.18	370	2570	8.61	405	3126	5.61	330
1747	4.51	303	2585	8.69	407	3131	3.77	284
1803	10.73	458	2586	8.69	407	3132	6.24	346
1852	5.17	319	2587	8.66	407	3145	3.49	277
1853	4.48	302	2623	13.56	529	3146	6.82	361
1860	3.99	290	2640	7.95	389	3169	4.92	313
1924	8.69	407	2651	6.19	345	3175	4.92	313
1925	9.76	434	2660	6.19	345	3179	3.85	286
2002	6.93	363	2670	6.19	345	3180	6.90	363
2003	8.53	403	2683	6.19	345	3188	7.78	385
2014	8.69	407	2686	6.19	345	3220	6.41	350
2016	7.21	370	2688	6.19	345	3223	7.95	389

MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates
Effective New and Renewal April 1, 2015

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3224	6.55	354	3824	10.84	461	4459	5.01	315
3227	7.95	389	3826	2.67	257	4470	3.33	273
3241	7.23	371	3827	3.74	284	4484	5.47	327
3255	14.91	563	3830	2.37	249	4493	3.19	270
3257	6.41	350	3851	5.69	332	4511	0.85	211
3300	11.30	473	3881	7.21	370	4557	3.99	290
3303	6.41	350	4000	12.68	507	4558	3.99	290
3307	6.41	350	4021	7.67	382	4568	4.65	306
3315	10.53	453	4024	7.73	383	4581	2.67	257
3334	6.90	363	4034	12.43	501	4583	9.08	417
3341	6.02	341	4036	4.70	308	4611	2.72	258
3365	13.28	522	4038	5.23	321	4635	4.76	309
3372	7.29	372	4053	5.12	318	4653	2.89	262
3373	13.06	517	4061	5.12	318	4665	13.15	519
3382	1.65	231	4062	5.12	318	4670	12.35	499
3383	1.65	231	4101	5.61	330	4683	6.16	344
3385	1.65	231	4112	1.54	229	4686	5.01	315
3400	7.95	389	4114	4.04	291	4692	1.54	229
3507	6.24	346	4130	5.67	332	4693	2.67	257
3515	4.07	292	4131	7.32	373	4703	3.60	280
3548	2.09	242	4133	3.99	290	4720	3.60	280
3559	4.65	306	4150	1.65	231	4740	1.38	225
3571	1.95	239	4206	34.35	655	4741	2.23	246
3574	1.05	216	4207	3.14	269	4751	5.39	325
3612	3.66	282	4239	4.02	291	4767	3.80	285
3620	9.30	423	4240	3.14	269	4771	4.76	309
3629	3.77	284	4243	4.59	305	4777	8.31	398
3632	7.01	365	4244	5.75	334	4825	1.79	235
3634	5.80	335	4250	3.14	269	4828	2.50	253
3635	4.37	299	4251	7.45	376	4829	2.06	242
3638	3.33	273	4263	3.14	269	4902	4.24	296
3642	2.56	254	4273	5.31	323	4923	2.17	244
3643	3.85	286	4279	4.73	308	5020	14.08	542
3647	5.06	317	4283	7.34	374	5022	18.76	655
3648	3.69	282	4299	4.68	307	5037	52.03	655
3681	2.26	247	4304	4.68	307	5040	95.78	655
3685	1.65	231	4307	3.93	288	5057	9.21	420
3719	4.10	293	4314	9.30	423	5059	170.47	655
3724	11.91	488	4351	4.59	305	5102	13.81	535
3726	9.46	427	4352	4.59	305	5146	12.73	508
3803	6.71	358	4361	2.59	255	5160	5.58	330
3807	3.36	274	4410	6.85	361	5183	8.47	402
3808	5.47	327	4420	10.73	458	5188	8.44	401
3821	12.02	491	4432	5.31	323	5190	6.02	341
3822	8.44	401	4452	7.29	372	5191	2.17	244

MINNESOTA WORKERS' COMPENSATION

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5192	5.58	330	6306	14.22	546	7706	6.99	365
5213	11.66	482	6319	6.44	351	7708	43.67	234
5215	10.95	464	6325	12.10	493	7720	3.93	288
5221	14.93	563	6400	14.14	544	7855	17.55	629
5222	31.71	655	6504	5.50	328	8001	5.39	325
5348	14.77	559	6811	10.56	454	8002	3.08	267
5403	25.85	655	6834	6.19	345	8006	4.57	304
5437	23.27	655	6836	6.19	345	8008	2.34	249
5445	12.38	500	6854	6.82	361	8013	0.74	209
5462	24.81	655	6882	9.71	433	8015	1.54	229
5472	24.04	655	6884	27.25	655	8017	3.08	267
5473	19.36	655	7201	18.18	645	8018	7.95	389
5474	17.05	616	7207	18.18	645	8021	4.90	313
5478	21.75	655	7222	11.30	473	8029	3.96	289
5479	13.37	524	7228	11.77	484	8031	3.85	286
5480	14.63	556	7229	14.96	564	8032	5.20	320
5491	5.61	330	7230	13.48	527	8033	3.55	279
5506	11.85	486	7231	13.48	527	8034	4.87	312
5507	12.27	497	7232	11.88	487	8036	4.24	296
5508	32.70	655	7360	10.15	444	8039	2.61	255
5537	8.14	394	7370	9.60	430	8044	5.17	319
5538	16.58	605	7380	10.84	461	8045	0.94	214
5551	69.91	655	7382	6.90	363	8047	3.71	283
5606	3.11	268	7390	12.16	494	8048	4.87	312
5645	22.03	655	7403	10.62	456	8052	6.33	348
5649	12.02	491	7405	1.82	236	8058	4.87	312
5651	22.96	655	7420	10.12	443	8072	1.24	221
5703	29.07	655	7421	1.57	229	8102	5.36	324
5705	25.66	655	7422	2.12	243	8103	5.28	322
5951	2.23	246	7425	4.76	309	8106	8.91	413
6003	14.08	542	7431	2.12	243	8107	7.29	372
6017	20.65	655	7502	4.84	311	8111	5.56	329
6204	25.00	655	7515	2.06	242	8116	4.57	304
6213	7.51	378	7520	5.83	336	8203	16.50	603
6216	14.03	541	7529	19.61	655	8204	7.59	380
6217	12.24	496	7538	13.75	534	8209	6.38	350
6229	9.96	439	7539	2.12	243	8215	7.01	365
6233	7.67	382	7540	5.91	338	8227	9.30	423
6235	17.05	616	7580	5.50	328	8232	8.14	394
6236	27.03	655	7590	6.38	350	8233	7.10	368
6237	3.22	271	7600	7.40	375	8235	13.23	521
6248	23.21	655	7601	20.43	655	8263	15.92	588
6251	22.19	655	7605	2.17	244	8264	12.46	502
6252	14.85	561	7610	0.74	209	8265	19.47	655
6260	53.49	655	7705	9.13	418	8279	18.18	645

MINNESOTA WORKERS' COMPENSATION

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8280	14.44	551	8864	4.46	302	9586	1.82	236
8284	10.89	462	8868	0.94	214	9600	9.05	416
8285	18.65	655	8869	1.95	239	9620	1.84	236
8286	12.51	503	8901	0.50	203			
8291	8.11	393	9012	3.47	277			
8292	7.81	385	9014	7.48	377			
8293	21.15	655	9015	7.48	377			
8304	11.11	468	9016	10.09	442			
8350	7.37	374	9033	3.74	284			
8353	8.66	407	9040	6.41	350			
8380	5.75	334	9044	3.08	267			
8381	3.88	287	9052	5.03	316			
8385	5.64	331	9054	7.48	377			
8392	4.40	300	9058	5.03	316			
8393	5.75	334	9060	3.14	269			
8395	5.75	334	9061	2.81	260			
8500	11.03	466	9062	3.82	286			
8601	1.16	219	9063	2.15	244			
8606	4.84	311	9082	3.03	266			
8719	7.84	386	9083	3.05	266			
8720	2.97	264	9084	4.24	296			
8721	1.40	225	9088	28.27	655			
8723	0.30	198	9093	2.92	263			
8742	0.77	209	9101	7.84	386			
8745	9.16	419	9102	7.15	369			
8748	1.46	227	9149	3.14	269			
8800	2.97	264	9154	3.93	288			
8803	0.17	194	9156	7.37	374			
8810	0.30	198	9178	9.49	427			
8820	0.30	198	9179	18.56	654			
8824	6.85	361	9180	14.27	547			
8825	3.91	288	9182	4.18	295			
8826	5.53	328	9186	54.95	655			
8828	4.59	305	9220	10.81	460			
8829	5.06	317	9402	9.82	436			
8830	8.33	398	9403	9.82	436			
8831	4.02	291	9410	2.72	258			
8832	0.85	211	9501	5.42	326			
8833	2.70	258	9516	9.46	427			
8835	4.54	304	9519	6.90	363			
8842	3.77	284	9521	8.83	411			
8844	2.17	244	9522	9.05	416			
8845	3.77	284	9534	12.13	493			
8855	0.30	198	9539	20.32	655			
8856	0.30	198	9554	20.52	655			

MINNESOTA WORKERS' COMPENSATION

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"S" Codes			Maritime and Federal Codes					
6845	11.14	469	6702	21.37	655			
7309	10.86	462	6703	34.79	655			
7313	3.85	286	6704	23.65	655			
7317	6.66	357	7016	14.11	543			
7327	26.24	655	7024	15.68	582			
8726	2.72	258	7038	8.39	400			
9077	1.40	225	7046	13.20	520			
			7047	17.08	617			
			7050	10.15	444			
			7090	9.32	423			
			7098	14.66	557			
			7099	15.98	590			
			7151	8.42	401			
			7152	13.70	533			
			7153	9.30	423			
			7333	16.50	603			
			7335	18.32	648			
			7337	19.97	655			
			7394	14.88	562			
			7395	16.53	603			
			7398	18.01	640			
			8734	1.05	216			
			8737	0.94	214			
			8738	1.51	228			
			8805	0.39	200			
			8814	0.36	199			
			8815	0.58	205			
"F" Codes								
6801	7.23	371						
6824	13.26	522						
6826	12.35	499						
6843	40.48	655						
6845	25.33	655						
6872	14.66	557						
6874	70.13	655						
7309	19.00	655						
7313	36.99	655						
7317	19.64	655						
7327	69.82	655						
7350	9.46	427						
8709	12.90	513						
8726	23.93	655						
9077	5.36	324						

MINNESOTA WORKERS' COMPENSATION

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Miscellaneous Values

Expense Constant applicable to all policies	\$190.00	
Maximum Individual Remuneration applicable to:		
<ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-e-2-b • Code 9178—"Athletic Sports or Park: Non-Contact Sports" • Code 9179—"Athletic Sports or Park: Contact Sports" 	\$3,844.00	
Minimum Individual Remuneration applicable to:		
<ul style="list-style-type: none"> • executive officers, partners and sole proprietors in connection with <i>Minnesota Basic Manual</i> Rule 2-E-1-b and Rule 2-E-3-a • members/owners of a Limited Liability Company in connection with <i>Minnesota Basic Manual</i> Rule 2-E-2-b 	\$961.00	
Minimum Remuneration for Spouse, Parent or Child Elections		
<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>	\$288.00	
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Minnesota Basic Manual Rule 3-A-4-b</i> (Multiply a Non-F classification rate by a factor of 1.47)		
	47%	
Terrorism per \$100 of payroll – included in multiplier	\$0.01	
Minnesota Special Compensation Fund Assessment	2.8%	
Limits of Employers Liability		
Standard:		
Bodily Injury by Accident	\$100,000 Each Accident	
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$100,000 Each Employee	
Increased Limits to:		
Bodily Injury by Accident	\$500,000 Each Accident	1% of the total premium or \$50, whichever is greater
Bodily Injury by Disease:	\$500,000 Policy Limit	
Bodily Injury by Disease:	\$500,000 Each Employee	
Increased Limits to:		
Bodily Injury by Accident	\$1,000,000 Each Accident	5% of the total premium or \$150, which ever is greater
Bodily Injury by Disease:	\$1,000,000 Policy Limit	
Bodily Injury by Disease:	\$1,000,000 Each Employee	

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.

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.

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.

Waiver of Subrogation

A risk may be eligible to request that the Waiver of Our Right To Recover Endorsement - WC 00 03 13 (waiver of subrogation) be applied to a specific job only. The risk must provide the Servicing Carrier with the following information: job location; a copy of the construction contract; duration of the job (including beginning date and ending date); a description of the work to be performed; the estimated payroll dollars expended on the job; the class code(s) of the employees on the job; and the number of employees on the job.

The inclusion of this endorsement will generate an additional premium charge of 5% of the payroll for the specific job times the appropriate classification rate(s), divided by 100; subject to a minimum premium charge of \$100.

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">• written accident and injury reduction plan• management participation, established,• measured and maintained	

- implementation of plan, how and by who
- communication of plan to all employees
- enforcement of safe work practices and rules
- copy of OSHA 300 log, accident summary – 3 years

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, Devices -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; 5600 West 83rd Street, 8200 Tower, Suite 1100; Minneapolis, MN 55437, by phone at 800-471-6767 or by email kim.zersen@aon.com.

Deductible Plan — Rule

The Minnesota Workers' Compensation Assigned Risk Plan will use the following deductible credits:

<u>Per Claim Medical Loss Deductible</u>	<u>Deductible</u>	<u>Premium Credit</u>
	\$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.
