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J.P. Hildebrandt, President

MWCIA

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ALL ASSOCIATION MEMBERS

Circular Letter No. 96-1262

RE: NCCI Item E-1315 - Graduated Experience Rating Tables

The Minnesota Department of Commerce has approved the above filing effective January 1, 1997.

The attached pages explain the purpose, background, proposal, impact, and implementation of NCCI Item E-1315 - Graduated Experience Rating Tables.

Very truly yours,

JOHN P. HILDEBRANDT

President