



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

**NOTE:** Please review the exhibits contained in this circular carefully as Minnesota did not adopt all changes proposed by NCCI in their exhibits of the same number.

August 8, 2007

ALL ASSOCIATION MEMBERS

Circular Letter No. 07-1516

**RE: NCCI Item B-1397 – Revision to Basic Manual Classifications & Rules**

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., January 1, 2008, for new and renewal business.

The purpose of Item B-1397 is to eliminate, clarify, and/or modernize certain classification codes and references in the *Minnesota Basic Manual* to better reflect current business operations within particular industries. Here is a synopsis of changes to the *MN Basic Manual* as a result of Item B-1397:

INDUSTRY/EXHIBIT#	NEW CODES	DELETED CODES	COMMENTS
Ambulance & Emergency Medical Services (EMS) [Exhibit I]	ADD CODE 7705	DELETE MINNESOTA EXCEPTION FOR CODE 7380	RETAIN CODE 7380 ELSEWHERE IN MN CLASSIFICATION SYSTEM
Athletic Team Sports & Parks [Exhibit II]	-----	-----	CHANGES IN CODE PHRASEOLOGY ONLY
Cleaning Services & Pet Sitting; Building Maintenance by Contractors; Domestic Service Contractor [Exhibit III]	ADDS XREF FOR PET SITTING SERVICES; ADDS "& DRIVERS" TO CODES 0917, 9014, 9015; CHANGES MAIN HEADINGS FOR CODES 0917 & 9014.	-----	MN IS <b>ONLY</b> FILING THE PORTIONS OF NCCI'S B-1397 EXHIBIT III THAT PERTAIN TO PET SITTING; CHANGING THE MAIN CLASS HEADINGS FOR DOMESTIC SERVICE CONTRACTORS AND BUILDING MAINTENANCE BY CONTRACTORS; AND ADDING "& DRIVERS" TO XREF FOR CODES 0917, 9014, AND 9015.
Domestics [Exhibit IV]	-----	DELETE 0909/0912	SEE <i>MN BASIC MANUAL</i> RULE CHANGE [3-C]
Firefighting Including Volunteer Firefighters [Exhibit V]	-----	RETAIN MINNESOTA EXCEPTION CODES 7706/7708	SEE <i>CLASSIFICATION INTERPRETATION SECTION</i> CHANGES

<b>Logging [Exhibit VI]</b>	ADDS XREF FOR REFORESTATION & DRIVERS UNDER CODE 0005	RETAIN CODE 2702 IN MN FOR ALL TYPES OF LOGGING	ALSO ADD MN XREF FOR SHRUB GROWING UNDER CODE 0005
<b>Mailing Companies [Exhibit VII]</b>	-----	REMOVE CLERICAL FROM CODE 8800 <b><u>ONLY</u></b>	RETAIN CODE 8800 IN MN/ DO NOT FILE NEW NCCI CODES
<b>Sheetmetal [Exhibit VIII]</b>	<b><u>MN NOT FILING</u></b>	<b><u>MN NOT FILING</u></b>	RETAIN CODES 3066 /5538 IN MN CLASSIFICATION SYSTEM

As indicated above, please note that Exhibit IV also contains language changes for Rule 3-C of the **Minnesota Basic Manual** and Exhibit V also contains changes to the Classification Interpretation Section of this manual.

MWCIA's Actuarial staff has reviewed the rate impact for the recommended changes for Item B-1397 and has determined that the changes Minnesota is filing in connection with Item B-1397 should be negligible in most cases. Possible exceptions to this finding are Exhibits II, IV, and VII. While the impact to the pure premium base rates is not expected to be significant for these items, the impact to individual premium levels in these cases will depend on the amount of payroll being reassigned for a particular employer.

After reviewing the changes to the Sheetmetal industry proposed in NCCI's Exhibit 8, MWCIA staff concluded it would not be in Minnesota's best interest to adopt these changes. NCCI Exhibit 8 has, therefore, been omitted from Minnesota's filing exhibits for Item B-1397. Additionally, staff has determined that Minnesota will not be filing the portions of NCCI Exhibit 3 (MN Exhibit III) that pertain to window washing or separately classifying ground level versus above ground level for power spraying.. MWCIA staff has determined, however, that the portions of Exhibit III pertaining to Pet Sitting, Domestic Cleaning Contractors, and Building Maintenance by Contractors as well as adding driving exposures to Codes 0917, 9014, and 9015 is appropriate and should be filed in Minnesota.

Also, please note that Exhibit IX has been created to illustrate the deletion of hazard codes for the two domestic classifications being eliminated (Codes 0909 & 0912); as well as the assignment of hazard group labels under each program for the newly established Code 7705.

While preparing Minnesota's filing exhibits, it further came to staff's attention that additional cross-references and language amendments were necessary to comply with differences in Minnesota as well as manual language consistency. These changes have been incorporated into the filing materials for the pertinent exhibits.

As you review the exhibits for Item B-1397, please note that strikethroughs indicate deleted text while underlining indicates new or added text and Column 1 of MWCIA's exhibits represent the current language from the **Minnesota Basic Manual**. In cases where MWCIA staff is not able to recommend a particular NCCI exhibit in its entirety, only the portions that are acceptable in Minnesota are incorporated into the Minnesota exhibit.

Please direct any questions you may have regarding this filing item to MWCIA's Member & Customer Services' staff at 952.897.1737 (Option 1) or via email at [info@mwcia.org](mailto:info@mwcia.org).

**A NOTICE TO MEMBERSHIP:**

The Minnesota Department of Commerce requests that MWCIA remind its members that the above filing only applies automatically to insurance companies who have filed a Limited Power of Attorney agreement with our Commerce Department. A properly executed Limited Power of Attorney authorizes MWCIA to make filings on behalf of individual insurance companies. Any insurance company who has not filed a Limited Power of Attorney must independently submit the changes represented in each filing item to the Minnesota Department of Commerce for their approval.



MINNESOTA BASIC MANUAL  
PART TWO — CLASSIFICATIONS

Effective January 1, 2008

CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	<del>AMBULANCE SERVICE COMPANIES. (See Classification Interpretation Section)</del>		<b>AMBULANCE SERVICE, EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS &amp; DRIVERS</b>	ADDS PHRASEOLOGY TO CLARIFY THAT EMERGENCY MEDICAL SERVICES IS INCLUDED UNDER THE AMBULANCE SERVICE CODE AS WELL AS THE DRIVERS OF THE AMBULANCE. DELETES MN EXCEPTION CODE AND REPLACES WITH NEW NCCI CODE 7705. [NOTE: CODE 7380 IS STILL AN ACTIVE CODE.]
8385	GARAGE EMPLOYEES	8385	GARAGE EMPLOYEES. Includes the garage employees of volunteer ambulance service and EMS providers.	
7380	ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES & DRIVERS	<u>7705</u>	ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES & DRIVERS	ADDS CLARIFYING PARAGRAPH EXPLAINING DIFFERENCE BETWEEN EMERGENCY AMBULANCE SERVICE AND NON-EMERGENCY TRANSPORTS. ALSO ADDS PARAGRAPH REGARDING EMS WORKERS.
NONE	NONE		<u>Garage employees separately rated to Code 8385. Ambulance service also includes "door through door" non-emergency medical transportation of patients between medical facilities. "Door through Door" means the patient is taken inside the medical facility by ambulance, EMS, and/or rescue personnel and not merely dropped off in front of the location. All other non-certified, non-emergency transports to be separately rated as Code 7370 or Code 7382.</u>	
NONE	NONE		<u>Applies to volunteer ambulance or EMS personnel serving with or without payroll. Subject to the provisions of Minn. Stat. § 176.011, subd. 1 and Minn. Stat. § 176.041, subd. 1, premium for such volunteers must be determined on the basis of the payroll normally received by non-volunteer ambulance, EMS personnel, and/or rescue workers doing the same or similar work; however, in no case should the payroll of any such volunteer be less than \$300 per</u>	ADDS PARAGRAPH REGARDING VOLUNTEER WORKERS AND SPECIFIC MN STATUTE REFERENCES.

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PART TWO — CLASSIFICATIONS

Effective January 1, 2008

CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
			<u>volunteer per year.</u>	
NONE	NONE		<u>Staff “downtime” is to be classified as Code 8833. “Downtime” is defined as idle time.</u>	ADDS PARAGRAPH EXPLAINING THE SEPARATE CLASSIFYING OF IDLE TIME.
NONE	NONE		<u>Separately rate firefighters who also perform EMS to Code 7706 or 7708.</u>	ADDS PARAGRAPH TO CLARIFY CLASSIFYING OF EMS IN CONNECTION WITH FIREFIGHTING.
NONE	NONE		<b><u>EMS PROVIDERS &amp; AMBULANCE SERVICE &amp; DRIVERS</u></b>	ADDS XREF FOR EMERGENCY MEDICAL SERVICES.
NONE	NONE	<u>8385</u>	<u>GARAGE EMPLOYEES</u>	
NONE	NONE	<u>7705</u>	<u>ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES &amp; DRIVERS</u>	
NONE	NONE		<u>Garage employees separately rated to Code 8385. Ambulance service also includes “door through door” non-emergency medical transportation of patients between medical facilities. “Door through Door” means the patient is taken inside the medical facility by ambulance, EMS, and/or rescue personnel and not merely dropped off in front of the location. All other non-certified, non-emergency transports to be separately rated as Code 7370 or Code 7382.</u>	ADDS CLARIFYING PARAGRAPH EXPLAINING DIFFERENCE BETWEEN EMERGENCY AMBULANCE SERVICE AND NON-EMERGENCY TRANSPORTS. ALSO ADDS PARAGRAPH REGARDING EMS WORKERS.
NONE	NONE		<u>Applies to volunteer ambulance or EMS personnel serving with or without payroll. Subject to the provisions of Minn. Stat. § 176.011, subd. 1 and Minn. Stat. § 176.041, subd. 1, premium for such volunteers must be determined on the basis of the payroll normally received by non-volunteer</u>	ADDS PARAGRAPH REGARDING VOLUNTEER WORKERS AND SPECIFIC MN STATUTE REFERENCES.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
			<u>ambulance, EMS personnel, and/or rescue workers doing the same or similar work; however, in no case should the payroll of any such volunteer be less than \$300 per volunteer per year.</u>	
NONE	NONE		<u>Staff "downtime" is to be classified as Code 8833. "Downtime" is defined as idle time.</u>	ADDS PARAGRAPH EXPLAINING THE SEPARATE CLASSIFYING OF IDLE TIME.
NONE	NONE		<u>Separately rate firefighters who also perform EMS to Code 7706 or 7708.</u>	ADDS PARAGRAPH TO CLARIFY CLASSIFYING OF EMS IN CONNECTION WITH FIREFIGHTING.

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Effective January 1, 2008

CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	

PART TWO — CLASSIFICATIONS		PART TWO — CLASSIFICATIONS		
ATHLETIC TEAM OR PARK		ATHLETIC SPORTS OR PARK		
9179	<b>CONTACT SPORTS.</b> Applies to players, coaches, managers, or <del>umpires</del> and includes all players on the salary list of the <del>insured</del> , whether regularly played or not. Contact sports include football, hockey, and roller derbies. The entire payroll of all employees shall be included in <del>calculating</del> premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the <b>Minnesota Ratemaking Report</b> under Miscellaneous Values as “Maximum Remuneration.”	9179	<b>CONTACT SPORTS.</b> Applies to players, coaches, managers, <u>trainers, equipment managers, or sports officials</u> and includes all players on the salary list of the <u>employer</u> , whether regularly played or not. Contact sports include, <u>but are not limited to</u> , football, hockey, and roller derby. The entire payroll of all employees shall be included in <u>computing</u> premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the <b>Minnesota Ratemaking Report</b> under Miscellaneous Values as “Maximum Remuneration.”  <u>This classification is not applicable to amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these employers.</u>	AMENDED TO UPDATE AND CLARIFY LANGUAGE AND TO ADD A XREF. FOR AMATEUR SPORTS.
9178	<b>NON-CONTACT SPORTS.</b> Applies to players, coaches, managers, or <del>umpires</del> and includes all players on the salary list of the <del>insured</del> , whether regularly played or not. Non-contact sports include baseball <del>and</del> basketball. The entire payroll of all employees shall be included in <del>calculating</del> premium, subject, however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the <b>Minnesota</b>	9178	<b>NON-CONTACT SPORTS.</b> Applies to players, coaches, managers, <u>trainers, equipment managers, or sports officials</u> and includes all players on the salary list of the <u>employer</u> , whether regularly played or not. Non-contact sports include, <u>but are not limited to</u> , baseball, basketball, <u>and soccer</u> . The entire payroll of all employees shall be included in <u>computing</u> premium, subject,	AMENDED TO UPDATE AND CLARIFY LANGUAGE AND TO ADD A XREF. FOR AMATEUR SPORTS.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	<i>Ratemaking Report</i> under Miscellaneous Values as "Maximum Remuneration".		however, to a minimum of \$500 per employee per season and the maximum average weekly wage per employee shown in the <i>Minnesota Ratemaking Report</i> under Miscellaneous Values as "Maximum Remuneration".  <u>This classification is not applicable to amateur, youth, or recreational sports, in which the athletes are generally not paid. Refer to Code 9063 for these employers.</u>	
9182	OPERATIONS & DRIVERS. Applies to all employees other than players, coaches, managers, or umpires.	9182	OPERATIONS & DRIVERS. Applies to all employees other than players, coaches, managers, <u>trainers, equipment managers, or sports officials.</u>	AMENDED TO UPDATE AND CLARIFY LANGUAGE.
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION—ALL EMPLOYEES & CLERICAL. Includes teachers and instructors. Camp operation to be separately rated as Code 9015— <del>Buildings—operation by owner or lessee.</del>	9063	YMCA, YWCA, YMHA OR YWHA INSTITUTION—ALL EMPLOYEES & CLERICAL. Includes teachers and instructors. Camp operation to be separately rated as Code <u>9054—CAMP OPERATIONS — INCLUDING CLERICAL AT CAMP LOCATIONS.</u>  <u>This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. For professional and semi-professional sports, refer to Code 9178 or Code 9179.</u>	AMENDED TO UPDATE LANGUAGE AND TO CLARIFY CODE IS INTENDED TO INCLUDE AMATEUR SPORTS.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	

	ASSIGNED RISK PLAN RATES SCHEDULE		ASSIGNED RISK PLAN RATES SCHEDULE	
	Applicable to Assigned Risk Policies Only		Applicable to Assigned Risk Policies Only	
	Miscellaneous Values		Miscellaneous Values	
	<p><b>Maximum Individual Remuneration</b> applicable to:</p> <ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <b>Minnesota Basic Manual Rule 2-E-1-b and Rule 2-E-3-a</b></li> <li>• members/owners of a Limited Liability Company in connection with <b>Minnesota Basic Manual Rule 2-e-2-b</b></li> <li>• Code 9178--"Athletic Teams: Non-Contact Sports"</li> <li>• Code 9179--"Athletic Team: Contact Sports"</li> </ul>		<p><b>Maximum Individual Remuneration</b> applicable to:</p> <ul style="list-style-type: none"> <li>• executive officers, partners and sole proprietors in connection with <b>Minnesota Basic Manual Rule 2-E-1-b and Rule 2-E-3-a</b></li> <li>• members/owners of a Limited Liability Company in connection with <b>Minnesota Basic Manual Rule 2-e-2-b</b></li> <li>• Code 9178--"Athletic <u>Sports</u>: Non-Contact Sports"</li> <li>• Code 9179--"Athletic <u>Sports</u>: Contact Sports"</li> </ul>	<p>AMENDS LANGUAGE TO COINCIDE WITH CHANGES TO CLASSIFICATION SECTION.</p>



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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	<b>PART TWO — CLASSIFICATIONS</b>		<b>PART TWO — CLASSIFICATIONS</b>	
NONE	NONE	<u>8831</u>	<u>PET SITTING SERVICES &amp; DRIVERS</u>	ADDING XREF TO CLARIFY CLASSIFICATION OF PET SITTERS IN MINNESOTA.
	<del>BUILDINGS — OPERATION</del>		NONE	COMBINING MAIN HEADING WITH CODE 9015 SUBHEADING.
<del>9014</del>	<del>BY CONTRACTORS</del>	NONE	NONE	CODE 9014 NOW LISTED UNDER 'JANITORIAL SERVICES'.
	<del>Includes window cleaning, painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated.</del>		NONE	
9015	BY OWNER, LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES	9015	<b>BUILDINGS — OPERATION BY OWNER, LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES &amp; DRIVERS</b>	COMBINING MAIN HEADING WITH SUBHEADING AND ADDING DRIVER EXPOSURE.
	Not applicable to an owner or lessee of a building who occupies the entire or principal portion of the premises for mfg. or mercantile purposes. Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation, or maintenance of amusement devices to be separately rated.		SAME	
<del>0917</del>	<del>DOMESTIC SERVICE CONTRACTOR — INSIDE. Applicable to employers furnishing employees under contract for domestic service performed inside customer's residence and includes operation of training schools.</del>	NONE	NONE	CODE 0917 NOW LISTED UNDER 'RESIDENTIAL CLEANING SERVICES'.

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	<b>CAMP OPERATION</b>		<b>NONE</b>	
<b>9015</b>	<b>NOC</b>	<b>NONE</b>	<b>NONE</b>	REMOVING XREF WHICH IS INCONSISTENT WITH CURRENT CLASS PROCEDURES.
<b>9054</b>	<b>RECREATIONAL OR EDUCATIONAL</b>	<b>9054</b>	<b><u>CAMP OPERATION</u> — RECREATIONAL OR EDUCATIONAL</b>	CORRECTING HEADING INDENTATION DUE TO REMOVAL OF ADDITIONAL SUBHEADING.
	<b>CONDOMINIUMS OR COOPERATIVES</b>			
<b>9015</b>	<b>ALL OTHER EMPLOYEES.</b> Applies to care, custody and maintenance of premises or facilities.	<b>9015</b>	<b>ALL OTHER EMPLOYEES &amp; DRIVERS.</b> Applies to care, custody and maintenance of premises or facilities.	ADDING DRIVING EXPOSURE TO X-REF.
	<b>MOBILE HOME</b>		<b>MOBILE HOME</b>	
	<b>WINDSTORM TIE-DOWN INSTALLATION</b>		<b>WINDSTORM TIE-DOWN INSTALLATION</b>	
<b>9015</b>	<b>By MOBILE HOME PARK OPERATOR</b>	<b>9015</b>	<b>By MOBILE HOME PARK OPERATOR &amp; DRIVERS</b>	ADDING DRIVING EXPOSURE TO X-REF.
	<b>CHIMNEY</b>		<b>CHIMNEY</b>	
<b>9014</b>	<b>CLEANING-RESIDENTIAL.</b> Applies to the cleaning of chimneys by vacuum suction method.	<b>9014</b>	<b>CLEANING-RESIDENTIAL &amp; DRIVERS.</b> Applies to the cleaning of chimneys by vacuum suction method.	ADDING DRIVING EXPOSURE TO X-REF.
<b>9014</b>	<b>EXTERMINATOR.</b> Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.	<b>9014</b>	<b>EXTERMINATOR &amp; DRIVERS.</b> Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.	ADDING DRIVING EXPOSURE TO X-REF.
<b>9014</b>	<b>FURNACE CLEANING-VACUUM SUCTION METHOD</b>	<b>9014</b>	<b>FURNACE CLEANING-VACUUM SUCTION METHOD &amp; DRIVERS</b>	ADDING DRIVING EXPOSURE TO X-REF.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
NONE	NONE	<u>9014</u>	<b><u>MOBILE POWER OR PRESSURE CLEANING SERVICE &amp; DRIVERS</u></b>	ADDS CLASSIFICATION DESCRIPTION FOR MOBILE PRESSURE CLEANING.
NONE	NONE		<u>Applies to the cleaning of building exteriors, sidewalks, vehicles, and equipment using portable water or steam power cleaning systems. Includes ground level and above ground level operations. Power or pressure cleaning of roofs is separately rated as Code 5551.</u>	
NONE	NONE		<b><u>JANITORIAL SERVICES</u></b>	
NONE	NONE	<u>9014</u>	<b><u>BY CONTRACTORS &amp; DRIVERS</u></b>	CHANGING CLASS CODE REFERENCE FROM 'BUILDINGS—OPERATION BY CONTRACTORS' AND ADDING DRIVER EXPOSURE TO CODE.
NONE	NONE		<u>Includes window cleaning. Painting, maintenance, or repair at any location where such contractor does not also perform janitorial services to be separately rated.</u>	
9015	RECREATIONAL VEHICLE CAMPGROUNDS OR PARKS	9015	<b><u>RECREATIONAL VEHICLE CAMPGROUNDS OR PARKS &amp; DRIVERS</u></b>	ADDING DRIVING EXPOSURE TO X-REF.
9015	TRAILER PARKS OR TRAILER CAMPS	9015	<b><u>TRAILER PARKS OR TRAILER CAMPGROUNDS &amp; DRIVERS</u></b>	ADDING "DRIVERS" & CHANGING PHRASEOLOGY FOR CONSISTENCY.
NONE	NONE	<u>0917</u>	<b><u>RESIDENTIAL CLEANING SERVICES BY CONTRACTOR — INSIDE &amp; DRIVERS</u></b>	CHANGING CLASS CODE REFERENCE FROM 'DOMESTICS CLEANING SERVICES' AND ADDING DRIVER EXPOSURE TO CODE.
NONE	NONE		<u>Applicable to businesses engaged in providing residential services performed inside a customer's residence. Refer to Code 9014 for commercial cleaning services and cleaning service contractors who provide clean-up crews to prepare residential properties for future occupants. Domestic workers employed by a business, other than a business described by Code 0917, are classified to the appropriate domestic code.</u>	

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*Effective January 1, 2008*

CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	<b>PART TWO — CLASSIFICATIONS</b>		<b>PART TWO — CLASSIFICATIONS</b>	
	<b>DOMESTIC WORKERS—RESIDENCES.</b> See <i>Minnesota Basic Manual Rule 3-C</i> and the <i>Minnesota User's Guide</i> .		<b>DOMESTIC WORKERS—RESIDENCES.</b> See <i>Minnesota Basic Manual Rule 3-C</i> for additional information on the treatment of <u>domestic workers</u> .	AMENDED TO CLARIFY AND REMOVES ERRONEOUS REFERENCE TO USER'S GUIDE.
0913	<b>DOMESTIC WORKERS—INSIDE</b>	0913	<b>DOMESTIC WORKERS—<del>RESIDENCES—FULL-TIME</del></b>	
	<b>NONE</b>		<u>Applies to full-time domestic workers employed inside or outside a private residence who are employed directly by the resident owner, the estate of the owner, or family of the resident. Includes companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. "Full-time" applies to any domestic worker who is employed more than 20 hours per work week. Au pairs or domestic workers who are compensated by room and board are considered full-time. Not applicable to outside domestic workers at any location where commercial farm operations are conducted; refer to the appropriate farming classification. Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908 or Code 0913.</u>	PARAGRAPH ADDED TO CLARIFY COMBINATION OF INSIDE AND OUTSIDE FULL-TIME DOMESTIC WORKERS UNDER CODE 0913.  ALSO CLARIFIES THAT COMPANIONS AND PERSONAL ASSISTANTS THAT PROVIDE HELP WITH DAILY LIVING SKILLS AND/OR NURSING CARE ARE INCLUDED UNDER 0913 IN MINNESOTA.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
0908	<del>DOMESTIC WORKERS—INSIDE—OCCASIONAL</del>	0908	<del>DOMESTIC WORKERS—RESIDENCES—PART-TIME</del>	
	NONE		<u>Applies to part-time domestic workers employed inside or outside a private residence who are employed directly by the resident owner, the estate of the owner, or family of the resident. Includes companions or personal assistants who also provide physical and personal assistance in the activities of daily living and/or nursing care. "Part-time" applies to any domestic worker who is employed 20 hours or less per work week. Au pairs or domestic workers who are compensated by room and board are considered full-time; refer to Code 0913. Not applicable to outside domestic workers at any location where commercial farm operations are conducted; refer to the appropriate farming classification. Domestic workers employed by a business, other than a business described by Code 0917, are classified to Code 0908 or Code 0913.</u>	PARAGRAPH ADDED TO CLARIFY COMBINATION OF INSIDE AND OUTSIDE PART-TIME DOMESTIC WORKERS UNDER CODE 0908.  ALSO CLARIFIES THAT COMPANIONS AND PERSONAL ASSISTANTS THAT PROVIDE HELP WITH DAILY LIVING SKILLS AND/OR NURSING CARE ARE INCLUDED UNDER 0908 IN MINNESOTA.
0912	<del>DOMESTIC WORKERS—OUTSIDE—INCLUDING PRIVATE CHAUFFEURS. Not applicable to operations at any location where commercial farm operations are conducted.</del>	NONE	NONE	DELETES CODE AND COMBINES EXPOSURE WITH FULL-TIME INSIDE WORKERS UNDER CODE 0913.
0909	<del>DOMESTIC WORKERS—OUTSIDE—OCCASIONAL—INCLUDING OCCASIONAL PRIVATE CHAUFFEURS. Not applicable to operations at any location where commercial farm operations are conducted.</del>	NONE	NONE	DELETES CODE AND COMBINES EXPOSURE WITH PART-TIME INSIDE WORKERS UNDER CODE 0908.

MINNESOTA BASIC MANUAL

Effective January 1, 2008

CURRENT PHRASEOLOGY:	PROPOSED PHRASEOLOGY:	COMMENTS:
<b>PART ONE — RULES</b>	<b>PART ONE — RULES</b>	
<b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b>	<b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b>	
<b>C. DOMESTIC WORKERS—RESIDENCES</b>	<b>C. DOMESTIC WORKERS—RESIDENCES</b>	
<b>1. Explanation</b>	<b>1. Explanation</b>	
Domestic workers can be defined as either Outside, Inside, or Occasional depending on their duties and the number of hours worked.	Domestic workers are hired to perform duties inside or outside a private residence. The domestic worker must be employed directly by the resident owner, the estate of the owner, or the family of the resident.	PARAGRAPH AMENDED TO CLARIFY DEFINITION OF DOMESTIC WORKERS.
<ul style="list-style-type: none"> <li>Domestic Workers—Inside are full-time employees who are engaged exclusively in household or domestic work performed principally inside the residence.</li> </ul>	<ul style="list-style-type: none"> <li><u>Code 0913—Domestic Workers—Residences—Full-Time</u> are domestic workers, inside or outside, who are employed full-time. “Full-time” applies to any domestic worker who is employed more than 20 hours per work week. Au pairs or domestic workers who are compensated by room and board are considered to be full-time.</li> </ul>	AMENDED TO CORRESPOND WITH NEW CLASS CODE TITLE AND TO CLARIFY DEFINITION OF “FULL-TIME” AS RESPECTS DOMESTIC WORKERS.
This includes cook, housekeeper, laundry worker, maid, butler, companion, nurse and baby-sitter.	<b>NONE</b>	MOVES LIST OF JOB DUTIES CONSIDERED INCLUDED UNDER DOMESTIC WORKER.
Use Code 0913—Domestic Workers—Inside.	<b>NONE</b>	DELETES UNNECESSARY REFERENCE DUE TO CHANGE TO CODE 0913.
<ul style="list-style-type: none"> <li>Domestic Workers—Outside are full-time employees engaged exclusively in household or domestic work performed principally outside the residence.</li> </ul>	<b>NONE</b>	DELETES SEPARATE REFERENCE TO OUTSIDE WORKER CODE AS UNNECESSARY.
This includes private chauffeur and gardener.	<b>NONE</b>	
Use Code 0912—Domestic Workers—Outside—including private chauffeurs.	<b>NONE</b>	

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CURRENT PHRASEOLOGY:	PROPOSED PHRASEOLOGY:	COMMENTS:
<ul style="list-style-type: none"> <li><del>Domestic Workers—Occasional</del> are domestic workers, inside or outside, who are employed part-time.</li> </ul>	<ul style="list-style-type: none"> <li><del>Code 0908—Domestic Workers—Residences—Part-Time</del> are domestic workers, inside or outside, who are employed part-time.</li> </ul>	<p>AMENDED TO CORRESPOND WITH NEW CLASS CODE TITLE.</p>
<p>In this instance, “part-time” applies to any domestic worker who is employed <del>half or less than half of the customary full-time</del>.</p>	<p>In this instance, “part-time” applies to any domestic worker who is employed <u>20 hours or less per work week</u>.</p>	<p>AMENDED TO CLARIFY “PART-TIME” DOMESTIC WORKERS DEFINITION.</p>
<p><del>This includes persons engaged on certain days for gardening, cleaning, laundering, or babysitting.</del></p>	<p><u>These codes</u> include cooks, housekeepers, laundry workers, maids, butlers, companions, nannies, <u>nurses, babysitters,</u> private chauffeurs, and gardeners.</p>	<p>AMENDED TO CLARIFY TYPES OF EMPLOYEES INCLUDED UNDER THE DOMESTIC WORKER CODES WHEN HIRED BY THE RESIDENT, ETC.</p>
<p><del>Use Code 0908—Domestic Workers—Inside—Occasional or Code 0909—Domestic Workers—Outside—Occasional—including private chauffeurs.</del></p>	<p style="text-align: center;"><b>NONE</b></p>	<p>DELETES UNNECESSARY REFERENCE DUE TO CHANGE TO CODE 0908.</p>
<p><b>Exception:</b></p>	<p><b>Exception:</b></p>	
<p>If commercial farm operations are conducted, Codes <del>0909</del> and <del>0942</del> do not apply to any operations at the farm location. Any outside domestic workers at a commercial farm location are assigned to the appropriate farm classification.</p>	<p>If commercial farm operations are conducted, Codes <u>0908</u> and <u>0913</u> do not apply to any operations at the farm location. Any outside domestic workers at a commercial farm location are assigned to the appropriate farm classification.</p>	<p>AMENDED TO CORRESPOND WITH CHANGE FROM FOUR DOMESTIC CODES TO TWO CODES.</p>
<p><b>2. Other Classifications—Maintenance, Repair, or Construction Operations</b></p>	<p><b>2. Other Classifications—Maintenance, Repair, or Construction Operations</b></p>	
<p>Codes <del>0908, 0909, 0942</del> and 0913 include ordinary repair or maintenance of the insured’s premises or equipment by domestic workers.</p>	<p>Code 0908 and <u>Code</u> 0913 include ordinary repair or maintenance of the insured’s premises or equipment by domestic workers.</p>	<p>AMENDED TO CORRESPOND WITH CHANGE FROM FOUR DOMESTIC CODES TO TWO CODES.</p>
<p>Building maintenance or repair by employees hired for only that purpose must be assigned to Code 9015—Buildings—Operation by Owner or Lessee.</p>	<p style="text-align: center;"><b>SAME</b></p>	
<p>Extraordinary repairs, alterations, new construction, erection, or demolition of structures must be assigned to construction or erection classifications.</p>	<p style="text-align: center;"><b>SAME</b></p>	

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CURRENT PHRASEOLOGY:	PROPOSED PHRASEOLOGY:	COMMENTS:
<b>5. Carrier Rates and Premiums</b>	<b>5. Carrier Rates and Premiums</b>	
Carrier rates filed and approved for use in Minnesota by the Department of Commerce for Codes 0908, <del>0909, 0912</del> and 0913 are per capita premium charges.	Carrier rates filed and approved for use in Minnesota by the Department of Commerce for Codes 0908 and 0913 are per capita premium charges.	PARAGRAPH AMENDED TO CORRESPOND WITH CHANGE FROM FOUR DOMESTIC CODES TO TWO CODES.
A per capita classification is one that uses number of workers rather than payroll to measure exposure.	<b>SAME</b>	
<b>a. Requirements for Maintenance of Records</b>		
The insured must maintain a record of the names, duties, and period of service of each domestic worker.	<b>SAME</b>	
<b>b. Premium Determination</b>	<b>b. Premium Determination</b>	
<ul style="list-style-type: none"> <li>• <b>Full-Time Domestic Workers—Codes <del>0912</del> and 0913</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Full-Time Domestic Workers—Code 0913</b></li> </ul>	AMENDED TO CORRESPOND WITH COMBINATION OF FULL-TIME INSIDE AND OUTSIDE DOMESTIC CODES.
Estimated premium must be calculated based on the estimated number of such domestic workers during a policy period.	<b>SAME</b>	
If additional domestic workers under Codes <del>0912</del> and 0913 are employed during the policy period or if some domestic workers are no longer employed and are not replaced, then the per capita premium charges must be prorated.	If additional domestic workers under Code 0913 are employed during the policy period or if some domestic workers are no longer employed and are not replaced, then the per capita premium charges must be prorated.	PARAGRAPH AMENDED TO CORRESPOND WITH CHANGE FROM FOUR DOMESTIC CODES TO TWO CODES.
Each pro rata charge must be based on the period of employment but cannot be less than 25% of the per capita charge.	<b>SAME</b>	



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CURRENT PHRASEOLOGY:	PROPOSED PHRASEOLOGY:	COMMENTS:
<ul style="list-style-type: none"> <li><del>Occasional—Domestic Workers—Codes 0908 and 0909</del></li> </ul>	<ul style="list-style-type: none"> <li><u>Part Time Domestic Workers—Code 0908</u></li> </ul>	AMENDED TO CORRESPOND WITH COMBINATION OF PART-TIME INSIDE AND OUTSIDE DOMESTIC CODES.
Estimated premium must be calculated based on the estimated aggregate (total) time of all occasional domestic workers who are to be employed during the policy period.	SAME	
Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time <del>that is 1/2 of the customary full-time of each such domestic worker</del> . An additional per capita charge applies to any remainder less than <del>1/2 of the customary full-time hours</del> .	Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time <u>20 hours or less per work week</u> . An additional per capita charge applies to any remainder less than <u>20 hours or less per work week</u> .	ADDING LANGUAGE TO CLARIFY DEFINITION OF PART-TIME DOMESTIC WORKERS.
<b>c. Minimum Premium</b>	<b>c. Minimum Premium</b>	
For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest minimum premium for any classification on the policy.	SAME	
<b>d. Foreign Terrorism</b>	<b>d. Foreign Terrorism</b>	
Premium for Foreign Terrorism does not apply to per capita classifications.	SAME	

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PART TWO — CLASSIFICATIONS

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
7706	FIRE PATROL OR PROTECTIVE CORPS & DRIVERS. Not salvage operations.	7706	FIRE PATROL OR PROTECTIVE CORPS & DRIVERS. No salvage operations.	
	NONE		<p><u>Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Refer to Ambulance Service &amp; Drivers for additional information on classifying EMS employees.</u></p> <p><u>Separately rate volunteer firefighters &amp; drivers to Code 7708.</u></p>	ADDS CLARIFYING PARAGRAPH REGARDING FIRE PATROLS AND EMS WORKERS.
	<b>FIREFIGHTERS</b>		<b>FIREFIGHTERS &amp; DRIVERS</b>	
7706	<del>FULL-TIME &amp; DRIVERS.</del> See <i>Classification Interpretations Section.</i>	7706	FULL-TIME. See <i>Classification Interpretations Section.</i>	
7708	<del>VOLUNTEER &amp; DRIVERS.</del>	7708	VOLUNTEER	
	<p>Cities, towns and villages having volunteer fire departments shall be charged a flat premium, the flat premium to be based upon the rate for Code 7708 multiplied by the nearest hundred of population for the area served according to the latest national census. In areas where the last census figures are unrealistic, the population used in determining premium will be on a negotiable basis between the municipality and the carrier. Paid firefighters will be charged the rate for Code 7706 subject to an applicable minimum premium.</p> <p>For the purpose of determining the premium for Code 7708 in those cases where the fire department includes both paid &amp; volunteer firefighters, the population figure for the</p>		SAME	<p>RETAINING EXISTING SPECIAL MINNESOTA LANGUAGE.</p> <p><b>NOTE:</b> EXCLUDES NEWLY PROPOSED 1<sup>ST</sup> PARAGRAPH OF NCCI LANGUAGE.</p>

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	municipality shall be reduced fifteen (15) hundred for each full-time paid firefighter employed. If the fire department includes both paid & volunteer firefighters, the premium for the risk shall be the sum of the premiums computed separately for the volunteer & paid firefighters as indicated above. The minimum premium for the paid firefighters shall be charged in addition to the flat premium charged for the volunteer firefighters.			
	The minimum premium for paid firefighters or the flat premium for volunteer firefighters shall be in addition to the regular policy minimum.		<b>SAME</b>	
	<b>NONE</b>		<u>Includes volunteer firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Refer to Ambulance Service &amp; Drivers for additional information on classifying EMS employees.</u>	ADDS CLARIFYING PARAGRAPH REGARDING FIREFIGHTERS, VOLUNTEERS, AND ALSO EMS WORKERS.
	<b>NONE</b>		<u>Separately rate non-volunteer firefighters and drivers to Code 7706.</u>	
7706	<b>FOREST FIRE-FIGHTERS AND RANGERS &amp; DRIVERS</b>	7706	<b>FOREST OR WILDLAND FIREFIGHTING AND RANGERS &amp; DRIVERS</b>	
	Refer to <i>Classification Interpretations Section</i> under "FIREFIGHTERS" for additional information.		<b>SAME</b>	
	<b>NONE</b>		<u>Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting</u>	ADDS CLARIFYING PARAGRAPH REGARDING FOREST FIREFIGHTERS. ALSO ADDS CLARIFYING INFORMATION REGARDING EMS WORKERS.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
			to Code 7705. Separately rate volunteer firefighters & drivers to Code 7708.	
	NONE		Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.	
7706	PROTECTIVE CORPS OR FIRE PATROL & DRIVERS. Not salvage operations.	7706	PROTECTIVE CORPS OR FIRE PATROL & DRIVERS. No salvage operations.	ADDS CLARIFYING PARAGRAPH REGARDING FIRE PATROLS AND EMS WORKERS.
	NONE		Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Refer to Ambulance Service & Drivers for additional information on classifying EMS employees. Separately rate volunteer firefighters & drivers to Code 7708.	
7706	RANGERS—FOREST & DRIVERS	7706	RANGERS—FOREST OR WILDLAND FIREFIGHTING & DRIVERS	
	Refer to <i>Classification Interpretations Section</i> under “FIREFIGHTERS” for additional information.		SAME	
	NONE		Applies to organizations serving the public through firefighting and related fire protection services. Includes firefighters who also perform emergency medical services. Separately rate employees who perform only EMS duties and no firefighting to Code 7705. Refer to Ambulance Service & Drivers for additional information on classifying EMS employees.	ADDS CLARIFYING PARAGRAPH REGARDING FOREST FIREFIGHTERS. ALSO ADDS CLARIFYING INFORMATION REGARDING EMS WORKERS.

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
			<u>Separately rate volunteer firefighters &amp; drivers to Code 7708.</u>	
	<b>CLASSIFICATION INTERPRETATIONS</b>		<b>CLASSIFICATION INTERPRETATIONS</b>	
	<b>FIREFIGHTERS.</b> The minimum premium required by Classification Code 7706 shall not apply but the premium shall be computed by using a minimum payroll of \$100 per employee.		<b>SAME</b>	

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CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
	<b>FARM PRODUCTS</b>		<b>FARM PRODUCTS</b>	
	The following farm products are listed alphabetically with the appropriate classification for that product:		<b>SAME</b>	
<b>NONE</b>	<b>NONE</b>	<b>0005■</b>	<b><u>SHRUB OR TREE &amp; DRIVERS</u></b>	ADDS REVERSE XREF.
<b>NONE</b>	<b>NONE</b>	<b>0005■</b>	<b><u>TREE PLANTING—REFORESTATION—&amp; DRIVERS.</u></b> Applicable to contractors planting trees in forests. Often this operation is performed after a logging operation and under contract with the US Forest Service. This classification includes any site preparation necessary for tree planting operations, whether performed by hand or machine, as well as the actual planting of the seedlings, which is usually performed by hand. Refer to Code 2702 for tree harvesting (logging forests) and maintenance operations.	CLARIFIES THAT REFORESTATION IS AN AGRICULTURAL CODE AND PROVIDES A FULL EXPLANATION. ALSO EXPLAINS THAT PROCESS OF REMOVING TREES PRIOR TO REFORESTATION SHOULD BE CLASSIFIED UNDER CODE 2702.
<b>0005■</b>	<b>TREE OR SHRUB &amp; DRIVERS</b>	<b>SAME</b>	<b>SAME</b>	
<b>0106</b>	<b>TREE PRUNING, SPRAYING, REPAIRING &amp; DRIVERS</b>	<b>SAME</b>	<b>SAME</b>	

**\*\*PLEASE NOTE:**

The additional changes & codes proposed under NCCI's Exhibit 6 for Item B-1397 will not be filed for use in Minnesota.

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*Effective January 1, 2008*

CURRENT PHRASEOLOGY:		PROPOSED PHRASEOLOGY:		COMMENTS:
Code No.	Classification	Code No.	Classification	
8800	<b>ADDRESSING OR MAILING CO.—&amp; CLERICAL.</b>	8800	<b>ADDRESSING OR MAILING COMPANY OR LETTER SERVICE SHOP</b>	AMENDS CLASS CODE 8800 TO REMOVE CLERICAL EXPOSURE AND REASSIGN ALL ELIGIBLE CLERICAL EMPLOYEES TO CODE 8810.  <b>**PLEASE NOTE: The additional changes &amp; codes proposed under NCCI's Exhibit 7 for Item B-1397 will not be filed for use in Minnesota.</b>
	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. <u>Refer to Code 8810 to determine if employees meet the definition of clerical according to the <i>Minnesota Basic Manual</i>.</u>	
8800	<b>LETTER SERVICE SHOP &amp; CLERICAL</b>	8800	<b>LETTER SERVICE SHOP</b>	AMENDS CLASS CODE 8800 TO REMOVE CLERICAL EXPOSURE AND REASSIGN ALL ELIGIBLE CLERICAL EMPLOYEES TO CODE 8810.
	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. <u>Refer to Code 8810 to determine if employees meet the definition of clerical according to the <i>Minnesota Basic Manual</i>.</u>	
8800	<b>MAILING OR ADDRESSING COMPANY &amp; CLERICAL.</b>	8800	<b>MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP</b>	AMENDS CLASS CODE 8800 TO REMOVE CLERICAL EXPOSURE AND REASSIGN ALL ELIGIBLE CLERICAL EMPLOYEES TO CODE 8810.
	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.		Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business. <u>Refer to Code 8810 to determine if employees meet the definition of clerical according to the <i>Minnesota Basic Manual</i>.</u>	

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**REFERENCE TABLE OF CLASSIFICATIONS BY HAZARD GROUP  
Table of Classifications by Hazard Group**

Class Code	Hazard Group A-G	Hazard Group 1-4
0909	B	4
0912	B	4
7705	D	2