



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

January 3, 2013

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 13-1629

**RE: 4-1-2013 Assigned Risk Rates**

Assistant Commerce Commissioner Vande Hey issued a rate order on January 1, 2013 approving a 4.9% increase in the overall level of the Assigned Risk rates effective April 1, 2013. The following is an excerpt from the Commissioner's Order:

**"ORDERED**

1. That effective April 1, 2013, 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 2013 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 3.0% 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 \$0.01 per \$100 of payroll.
6. That the average premium level, including surcharges, will increase by 4.9%."

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](mailto:kathleen.peterson@mwcia.org).

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>
0005	9.35	424	2021	16.56	604	2702	19.06	655
0006	9.27	422	2039	8.47	402	2710	21.95	655
0008	6.57	354	2041	5.72	333	2714	9.38	425
0016	9.27	422	2065	8.47	402	2729	9.30	423
0034	8.47	402	2070	8.47	402	2731	10.23	446
0035	4.79	310	2081	10.89	462	2735	10.70	458
0042	11.63	481	2089	9.93	438	2759	11.52	478
0050	22.06	655	2095	10.29	447	2790	3.96	289
0079	6.57	354	2105	8.22	396	2802	5.61	330
0106	18.92	655	2111	6.33	348	2881	6.44	351
0113	8.47	402	2121	8.03	391	2883	7.81	385
0170	5.03	316	2130	5.64	331	2915	6.08	342
0251	8.80	410	2131	5.83	336	2916	8.22	396
0400	13.28	522	2157	14.49	552	2923	5.06	317
0401	19.33	655	2172	3.71	283	2960	12.71	508
0908	267.55	458	2174	5.58	330	3004	11.30	473
0913	833.75	1024	2211	12.76	509	3018	5.80	335
0917	8.14	394	2220	4.65	306	3022	8.00	390
1164	10.45	451	2286	5.36	324	3027	5.01	315
1165	4.59	305	2288	6.57	354	3028	10.01	440
1320	4.40	300	2302	3.14	269	3030	16.34	599
1322	31.57	655	2305	6.49	352	3040	7.78	385
1430	13.31	523	2361	5.83	336	3042	15.87	587
1438	6.66	357	2362	5.83	336	3064	11.17	469
1452	7.54	379	2380	5.83	336	3066	10.70	458
1463	26.92	655	2388	5.83	336	3076	8.97	414
1472	7.45	376	2402	5.34	324	3081	13.86	537
1624	5.69	332	2413	3.66	282	3082	12.16	494
1642	5.58	330	2416	3.36	274	3085	7.54	379
1654	5.69	332	2417	3.66	282	3110	5.01	315
1655	5.69	332	2501	5.09	317	3111	5.83	336
1699	5.58	330	2503	5.83	336	3113	5.67	332
1701	5.58	330	2534	5.83	336	3114	6.22	346
1710	7.81	385	2570	6.00	340	3126	7.45	376
1747	5.09	317	2585	6.77	359	3131	5.14	319
1803	9.74	434	2586	6.77	359	3132	8.11	393
1852	5.53	328	2587	11.94	489	3145	3.49	277
1853	5.03	316	2623	10.37	449	3146	6.27	347
1860	8.20	395	2640	9.85	436	3169	4.29	297
1924	13.15	519	2651	6.49	352	3175	4.29	297
1925	13.86	537	2660	6.49	352	3179	4.24	296
2002	9.79	435	2670	6.49	352	3180	6.00	340
2003	7.26	372	2683	6.49	352	3188	13.48	527
2014	12.07	492	2686	6.49	352	3220	7.37	374
2016	8.80	410	2688	6.49	352	3223	9.85	436

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>
3224	6.90	363	3824	10.34	449	4459	6.24	346
3227	9.85	436	3826	4.59	305	4470	3.25	271
3241	5.83	336	3827	3.16	269	4484	6.49	352
3255	30.64	655	3830	4.73	308	4493	3.55	279
3257	9.30	423	3851	5.01	315	4511	0.99	215
3300	23.27	655	3881	6.88	362	4557	4.02	291
3303	7.12	368	4000	13.56	529	4558	3.66	282
3307	7.12	368	4021	8.80	410	4568	4.70	308
3315	10.15	444	4024	9.02	416	4581	3.44	276
3334	6.30	348	4034	14.66	557	4583	11.39	475
3341	6.33	348	4036	9.41	425	4611	3.49	277
3365	10.04	441	4038	4.92	313	4635	5.45	326
3372	7.67	382	4053	5.20	320	4653	2.72	258
3373	14.08	542	4061	5.20	320	4665	10.86	462
3382	2.12	243	4062	5.20	320	4670	9.02	416
3383	2.12	243	4101	4.32	298	4683	6.68	357
3385	2.12	243	4112	1.71	233	4686	7.18	370
3400	9.85	436	4114	3.71	283	4692	1.65	231
3507	6.96	364	4130	6.46	352	4693	3.03	266
3515	4.46	302	4131	6.96	364	4703	3.58	280
3548	1.46	227	4133	4.35	299	4720	2.53	253
3559	4.48	302	4150	2.12	243	4740	1.60	230
3571	2.06	242	4206	23.90	655	4741	2.01	240
3574	0.99	215	4207	2.56	254	4751	6.52	353
3612	3.33	273	4239	4.59	305	4767	2.64	256
3620	9.93	438	4240	2.56	254	4771	4.15	294
3629	4.43	301	4243	5.42	326	4777	8.83	411
3632	7.26	372	4244	6.93	363	4825	1.87	237
3634	6.52	353	4250	2.56	254	4828	2.09	242
3635	4.57	304	4251	9.52	428	4829	1.93	238
3638	3.47	277	4263	2.56	254	4902	3.63	281
3642	2.39	250	4273	6.22	346	4923	2.81	260
3643	4.24	296	4279	5.28	322	5000	60.80	655
3647	5.89	337	4283	7.23	371	5020	12.27	497
3648	4.13	293	4299	5.36	324	5022	15.59	580
3681	2.42	251	4304	5.36	324	5037	36.60	655
3685	2.12	243	4307	4.26	297	5040	108.16	655
3719	5.86	337	4314	11.52	478	5057	7.70	383
3724	12.24	496	4351	4.35	299	5059	125.07	655
3726	10.92	463	4352	4.35	299	5102	9.82	436
3803	6.00	340	4361	2.20	245	5146	11.96	489
3807	3.52	278	4410	6.44	351	5160	6.41	350
3808	7.12	368	4420	9.10	418	5183	8.09	392
3821	18.51	653	4432	6.96	364	5188	7.62	381
3822	8.42	401	4452	7.34	374	5190	5.83	336

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>
5191	2.31	248	6260	78.95	655	7705	8.77	409
5192	7.10	368	6306	14.60	555	7706	5.42	326
5213	11.58	480	6319	7.12	368	7708	63.58	254
5215	13.67	532	6325	15.43	576	7720	4.35	299
5221	13.15	519	6400	12.65	506	7855	13.81	535
5222	37.21	655	6504	6.46	352	8001	5.17	319
5348	14.69	557	6811	8.83	411	8002	3.69	282
5403	34.13	655	6834	7.54	379	8006	4.59	305
5437	20.82	655	6836	7.54	379	8008	2.09	242
5445	10.84	461	6854	8.11	393	8013	0.72	208
5462	36.85	655	6882	11.96	489	8015	1.43	226
5472	28.60	655	6884	53.30	655	8017	3.69	282
5473	13.31	523	7201	15.35	574	8018	7.56	379
5474	17.55	629	7207	15.35	574	8021	4.62	306
5478	22.36	655	7222	9.79	435	8029	4.46	302
5479	18.37	649	7228	11.39	475	8031	3.41	275
5480	11.55	479	7229	18.95	655	8032	4.26	297
5491	6.30	348	7230	13.50	528	8033	3.44	276
5506	13.97	539	7231	13.50	528	8034	5.50	328
5507	14.44	551	7232	14.03	541	8036	3.77	284
5508	35.12	655	7360	13.15	519	8039	3.27	272
5537	9.82	436	7370	12.21	495	8044	6.27	347
5538	17.30	623	7380	9.79	435	8045	1.24	221
5551	67.71	655	7382	8.31	398	8047	6.79	360
5606	4.07	292	7390	12.24	496	8048	5.50	328
5645	19.99	655	7403	11.17	469	8052	5.45	326
5649	10.70	458	7405	1.95	239	8058	5.56	329
5651	20.27	655	7420	13.56	529	8072	0.91	213
5703	36.14	655	7421	1.84	236	8102	4.98	315
5705	28.30	655	7422	3.14	269	8103	5.53	328
5951	2.67	257	7425	5.06	317	8106	8.44	401
6003	27.58	655	7431	3.14	269	8107	7.32	373
6017	25.36	655	7502	5.28	322	8111	5.64	331
6204	38.36	655	7515	2.89	262	8116	4.59	305
6213	13.34	524	7520	9.19	420	8203	25.74	655
6216	14.60	555	7529	21.18	655	8204	7.21	370
6217	11.00	465	7538	14.00	540	8209	6.90	363
6229	11.58	480	7539	2.61	255	8215	7.29	372
6233	8.17	394	7540	8.36	399	8227	8.72	408
6235	22.33	655	7580	8.42	401	8232	8.77	409
6236	48.07	655	7590	7.21	370	8233	11.06	467
6237	5.72	333	7600	7.89	387	8235	8.61	405
6248	22.33	655	7601	25.27	655	8263	14.52	553
6251	31.76	655	7605	2.31	248	8264	13.06	517
6252	19.61	655	7610	0.83	211	8265	26.40	655

## MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>
8279	15.35	574	8856	0.30	198	9554	17.35	624
8280	11.17	469	8864	4.37	299	9586	1.87	237
8284	9.32	423	8868	0.85	211	9600	12.98	515
8285	18.56	654	8869	2.01	240	9620	1.71	233
8286	11.06	467	8901	0.39	200			
8291	9.38	425	9012	3.63	281			
8292	6.85	361	9014	7.95	389			
8293	19.61	655	9015	7.95	389			
8304	9.90	438	9016	9.49	427			
8350	6.46	352	9033	4.18	295			
8353	9.21	420	9040	6.82	361			
8380	6.22	346	9044	3.41	275			
8381	3.93	288	9052	4.65	306			
8385	5.45	326	9054	9.52	428			
8392	5.28	322	9058	4.65	306			
8393	6.22	346	9060	2.89	262			
8395	6.22	346	9061	2.23	246			
8500	13.01	515	9062	5.78	335			
8601	1.65	231	9063	1.90	238			
8606	4.65	306	9082	2.89	262			
8719	6.33	348	9083	3.33	273			
8720	2.37	249	9084	4.21	295			
8721	1.60	230	9088	55.28	655			
8723	0.30	198	9093	2.61	255			
8742	0.85	211	9101	7.98	390			
8745	8.33	398	9102	6.55	354			
8748	1.51	228	9149	3.16	269			
8800	3.74	284	9154	3.58	280			
8803	0.14	194	9156	5.75	334			
8810	0.30	198	9178	9.65	431			
8820	0.30	198	9179	23.35	655			
8824	6.46	352	9180	11.96	489			
8825	3.49	277	9182	4.90	313			
8826	4.26	297	9186	107.50	655			
8828	5.94	339	9220	9.43	426			
8829	5.50	328	9402	11.96	489			
8830	7.84	386	9403	11.96	489			
8831	4.32	298	9410	1.79	235			
8832	0.85	211	9501	5.56	329			
8833	2.45	251	9516	10.92	463			
8835	4.79	310	9519	8.00	390			
8842	3.93	288	9521	13.37	524			
8844	2.01	240	9522	12.98	515			
8845	3.82	286	9534	10.70	458			
8855	0.30	198	9539	36.14	655			

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>	<u>Class Code</u>	<u>4/1/2013 Assigned Risk Rate</u>	<u>Minimum Premium</u>
<b>"S" Codes</b>			<b>Maritime and Federal Codes</b>					
6845	11.66	482	6702	16.83	611			
7309	13.45	526	6703	27.39	655			
7313	4.51	303	6704	18.62	655			
7317	8.75	409	7016	16.45	601			
7327	27.28	655	7024	18.26	647			
8726	3.03	266	7038	10.97	464			
9077	1.46	227	7046	19.47	655			
			7047	20.02	655			
			7050	13.37	524			
			7090	12.18	495			
			7098	21.64	655			
			7099	23.57	655			
			7151	10.12	443			
			7152	16.47	602			
			7153	11.19	470			
			7333	20.10	655			
			7335	22.33	655			
			7337	24.31	655			
			7394	18.01	640			
			7395	20.02	655			
			7398	21.95	655			
			8734	1.13	218			
			8737	1.02	216			
			8738	1.68	232			
			8805	0.41	200			
			8814	0.39	200			
			8815	0.61	205			
<b>"F" Codes</b>								
6801	7.40	375						
6824	14.22	546						
6826	13.48	527						
6843	41.28	655						
6845	25.85	655						
6872	14.08	542						
6874	71.50	655						
7309	21.92	655						
7313	43.34	655						
7317	23.02	655						
7327	71.20	655						
7350	11.06	467						
8709	13.70	533						
8726	26.95	655						
9077	5.45	326						

# MINNESOTA WORKERS' COMPENSATION

Assigned Risk Plan Rates  
Effective New and Renewal April 1, 2013

## Miscellaneous Values

<b>Expense Constant applicable to all policies</b>	\$190.00	
<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>	\$3,664.00	
<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>	\$611.00	
<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>	\$275.00	
<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> – included in multiplier	\$0.01	
<b>Minnesota Special Compensation Fund Assessment</b>	3.0%	
<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

---

**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.

---

**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, 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>	

---



---

## 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 83<sup>rd</sup> Street, 8200 Tower, Suite 1100; Minneapolis, MN 55437, by phone at 800-471-6767 or by email [kim.zersen@aon.com](mailto:kim.zersen@aon.com).

---

**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).

---