



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

June 19, 2014

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 14-1655

**RE: NCCI Item B-1426 – Update Federal Mine Safety and Health Act References; Discontinue Per Passenger Seat Surcharge; Exclude Fraudulent and/or Noncompensable Losses from Incurred Losses**

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., January 1, 2015, for new and renewal business.

This item revises references to the Federal Coal Mine Safety and Health Act; discontinues the per passenger seat surcharge and statistical code 9108; and removes endorsement number references contained in the ***Minnesota Experience Rating Plan Manual***.

**Federal Mine Safety and Health Act**

The ***Minnesota Basic Manual***, ***NCCI Retrospective Rating Plan Manual***, and the ***Minnesota Statistical Plan Manual*** contain several rules that reference the Federal Coal Mine Safety and Health Act. These references must be updated to conform with the current name, which is the Federal Mine Safety and Health Act. The name of the current Act became effective with the enactment of the Federal Mine Safety and Health Act of 1977, which amended the Federal Coal Mine Health and Safety Act of 1969.

Additionally, Rule 1-B in the ***Minnesota Experience Rating Plan Manual*** contains the specific number reference to the Workers Compensation and Employers Liability Insurance Policy and the Policy Period Endorsement.

To avoid the need for a national filing to update the ***Minnesota Experience Rating Plan Manual*** each time the Policy and/or endorsement number is revised, MWCIA is removing the number reference from the rule content.

## **Per Passenger Seat Surcharge**

The per passenger seat surcharge was established in 1947, concurrent with the introduction of Classification Code 7421—Aircraft or Helicopter Operation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew. The purpose of the per passenger seat surcharge was to provide a catastrophe load for the exposure of an insured's employees (other than flight crew) who may be injured while passengers on the insured's noncommercial, nonscheduled aircraft. The surcharge was to be applied to policies with Classification Code 7421 and charged in addition to the premium otherwise determined under Classification Code 7421.

The per passenger seat charge is being discontinued for the following reasons:

- In recent years, a minimal amount of premium has been reported under Statistical Code 9108
- Aircraft loss events are rare and the outcomes are uncertain
- Aircraft losses should be included in ratemaking since a large loss procedure and catastrophe provisions are now in place
- The per passenger seat surcharge does not address situations in which the insured has a separate legal entity solely for the aircraft exposure

## **Exclude Fraudulent and/or Noncompensable Losses from Incurred Losses**

MWCIA did not adopt to exclude fraudulent and/ or noncompensable losses from incurred losses, as fully fraudulent and/or noncompensable claims are currently excluded and will continue to be excluded from experience rating when reported in accordance with the ***Minnesota Statistical Plan Manual***.

Exhibits 1, 2, 5, 6, 10, 12, 13, 14, 16 & 17 illustrate all necessary changes to the Minnesota Manuals. As with past filings, strikethroughs indicate deleted text and underlining indicates new or added text. A copy of National Council's original filing memorandum is also included.

Please direct any questions you may have concerning this item to MWCIA's Underwriting staff at 952.897,1737 (Option 1) or via email at [underwriting@mwcia.org](mailto:underwriting@mwcia.org).

## **A NOTICE TO MEMBERSHIP:**

MWCIA would like to remind our membership who have filed a Limited Power of Attorney with the Minnesota Department of Commerce that no materials referenced in this Circular Letter are required to be independently filed with the Department.

**Exhibit I**

***Minnesota Basic Manual***

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p><b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b></p> <p><b>A. EXPLANATION AND APPLICATION</b></p>	<p><b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b></p> <p><b>A. EXPLANATION AND APPLICATION</b></p>	
<p><b>12. Federal <del>Coal</del>-Mine Health and Safety Act</b></p> <ul style="list-style-type: none"> <li>• This rule does not apply in the State of Minnesota.</li> </ul>	<p><b>12. Federal Mine Health and Safety Act</b></p> <ul style="list-style-type: none"> <li>• This rule does not apply in the State of Minnesota.</li> </ul>	<p><b>AMENDS NAME OF FEDERAL ACT</b></p>

**Exhibit II**

**Minnesota Basic Manual**

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p><b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b></p> <p><b>A. EXPLANATION AND APPLICATION</b></p>	<p><b>RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</b></p> <p><b>A. EXPLANATION AND APPLICATION</b></p>	
<p>20. Standard Premium</p> <p>Standard Premium, for the purpose of this rule, is the premium before the application of the premium discount.</p> <p>It is the state premium determined on the basis of:</p> <ul style="list-style-type: none"> <li>• Carrier rates filed and approved for use by the Minnesota Department of Commerce</li> <li>• <del>Aircraft seat surcharges</del></li> <li>• Premium for increased limits of liability</li> <li>• Experience rating modification</li> <li>• Applicable schedule rating modification</li> <li>• Minimum premiums</li> </ul> <p>Total Standard Premium is the total premium for all states covered by the policy excluding expense constant, Special Compensation Fund Surcharge, and additional charges for Terrorism and before the application of the premium discount. Premium charges for disease loading and non-ratable elements do not apply in the State of Minnesota.</p> <p>Note: The Annual Financial Calls for experience, which are used for ratemaking, contain a different definition of standard premium.</p>	<p>20. Standard Premium</p> <p>Standard Premium, for the purpose of this rule, is the premium before the application of the premium discount.</p> <p>It is the state premium determined on the basis of:</p> <ul style="list-style-type: none"> <li>• Carrier rates filed and approved for use by the Minnesota Department of Commerce</li> <li>• Premium for increased limits of liability</li> <li>• Experience rating modification</li> <li>• Applicable schedule rating modification</li> <li>• Minimum premiums</li> </ul> <p>Total Standard Premium is the total premium for all states covered by the policy excluding expense constant, Special Compensation Fund Surcharge, and additional charges for Terrorism and before the application of the premium discount. Premium charges for disease loading and non-ratable elements do not apply in the State of Minnesota.</p> <p>Note: The Annual Financial Calls for experience, which are used for ratemaking, contain a different definition of standard premium.</p>	<p style="text-align: center;"><b>DELETES AIRCRAFT SEAT SURCHARGE FROM DEFINITION OF STANDARD PREMIUM</b></p>

**Exhibit V**

**Minnesota Basic Manual**

CLASSIFICATIONS

**Effective January 1, 2015**

CURRENT PHRASEOLOGY		PROPOSED PHRASEOLOGY		NOTE
<b>AVIATION</b>				
	<b>TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER’S BUSINESS:</b>		<b>TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER’S BUSINESS:</b>	
<b>7421</b>	<p><b>FLYING CREW.</b> Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer’s business. If the records of the employer clearly indicate the weeks in which such employees perform flying: (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification, unless the classification applicable to the employee’s non-flying operations carries a higher rate, in which case that classification shall apply; and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee’s non-flying operations carries a higher rate, in which case that classification shall apply.</p> <p><del>A per passenger seat surcharge, subject to a maximum surcharge per aircraft, shall be charged in addition to the premium otherwise determined under this classification.</del></p>	<b>SAME</b>	<p><b>FLYING CREW.</b> Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer’s business. If the records of the employer clearly indicate the weeks in which such employees perform flying: (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification, unless the classification applicable to the employee’s non-flying operations carries a higher rate, in which case that classification shall apply; and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee’s non-flying operations carries a higher rate, in which case that classification shall apply.</p>	<b>AMENDS DESCRIPTION OF CODE 7421</b>

**Exhibit V**

**Minnesota Basic Manual**

CLASSIFICATIONS

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p><del>These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period, but these surcharges shall be cumulative in the event that more than one aircraft is owned or operated during the same policy period. The premium for these surcharges shall not be subject to any experience rating modification. These surcharges shall not be subject to pro rata or short-rate adjustment except in the event of cancellation of the policy. These surcharges and losses incurred under the policy, other than to members of flying crew, arising out of the operation of an aircraft, are to be reported under Code 9108. The per passenger seat surcharge and the maximum surcharge per aircraft are shown under "Miscellaneous Values" on each carrier's filed rate pages. Attach Aircraft Premium Endorsement (WC 00 04 01 A).</del></p> <p><del>Commercial aircraft operation to be separately rated.</del></p>	<p><u>Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification</u></p>	

**Exhibit VI**

**Minnesota Experience Rating Plan Manual**

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p><b>B. MANDATORY PLAN</b></p> <p>1. The <i>Minnesota Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance</i> (the <i>Manual</i>) applies on a mandatory basis for employers that meet the premium eligibility requirements in Rule 2-A. Refer to this Manual for all rules pertaining to the Minnesota Experience Rating Plan (the Plan).</p> <p>A policy cannot be cancelled, rewritten or extended for purposes of enabling an employer to qualify for, or avoid application of, this Plan.</p> <p>2. Any action taken in any form to evade the application of an experience rating modification determined in accordance with this Plan is prohibited.</p> <p>3. The effective date of a change in any rule or rating value is 12:01 a.m. on the date approved for use by the Minnesota Department of Commerce.</p> <p>Unless otherwise specified, each change applies only from the anniversary rating date, which occurs on or after the effective date of the change. Minnesota Statute §60A.351 restricts any carrier’s ability to impose less favorable policy terms without notice given at least 30 days prior to a policy’s renewal. Refer to Rule 2-B of this Manual and Part One—Rules.Intro.5 of the <i>Minnesota Basic Manual</i> for more information about anniversary rating dates and</p>	<p><b>B. MANDATORY PLAN</b></p> <p>1. The <i>Minnesota Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance</i> (the <i>Manual</i>) applies on a mandatory basis for employers that meet the premium eligibility requirements in Rule 2-A. Refer to this Manual for all rules pertaining to the Minnesota Experience Rating Plan (the Plan).</p> <p>A policy cannot be cancelled, rewritten or extended for purposes of enabling an employer to qualify for, or avoid application of, this Plan.</p> <p>2. Any action taken in any form to evade the application of an experience rating modification determined in accordance with this Plan is prohibited.</p> <p>3. The effective date of a change in any rule or rating value is 12:01 a.m. on the date approved for use by the Minnesota Department of Commerce.</p> <p>Unless otherwise specified, each change applies only from the anniversary rating date, which occurs on or after the effective date of the change. Minnesota Statute §60A.351 restricts any carrier’s ability to impose less favorable policy terms without notice given at</p>	<p><b>DELETES REFERENCES TO POLICY FORMS</b></p>

**Exhibit VI**

**Minnesota Experience Rating Plan Manual**

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p>rating effective dates.</p> <p>4. The Standard Workers Compensation and Employers Liability Insurance Policy (<del>WC 00-00-00-A</del>) provides MWCIA with the authority to examine and audit all records that relate to the policy.</p> <p>5. The rules of this Plan are based on policy periods not longer than one year.</p> <p>a. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.</p> <p>b. A policy issued for a period longer than one year and 16 days is treated as follows:</p> <ul style="list-style-type: none"> <li>• The policy period is divided into consecutive 12-month units.</li> <li>• The Policy Period Endorsement (<del>WC 00-04 05</del>) specifies the first or last unit of less than 12 months as a short-term policy.</li> <li>• All Manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.</li> </ul>	<p>least 30 days prior to a policy's renewal. Refer to Rule 2-B of this Manual and Part One—Rules.Intro.5 of the <b>Minnesota Basic Manual</b> for more information about anniversary rating dates and rating effective dates.</p> <p>4. The Standard Workers Compensation and Employers Liability Insurance Policy provides MWCIA with the authority to examine and audit all records that relate to the policy.</p> <p>5. The rules of this Plan are based on policy periods not longer than one year.</p> <p>a. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.</p> <p>b. A policy issued for a period longer than one year and 16 days is treated as follows:</p> <ul style="list-style-type: none"> <li>• The policy period is divided into consecutive 12-month units.</li> <li>• The Policy Period Endorsement specifies the first or last unit of less than 12 months as a short-term policy.</li> <li>• All Manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.</li> </ul>	



**EXHIBIT X**

*Minnesota Statistical Plan Manual*

**Part III—Reporting Instructions—Exposure and Premium  
4. Exposure Amount**

**Effective January 1, 2015**

Current Phraseology	Proposed Phraseology
<p>B. Aircraft Operation - Passenger Seat Surcharge. <del>Passenger seat surcharge premiums shall be reported separately on the basis of each aircraft owned or operated by the employer during the policy period and shall be assigned to Code 9108. The number of seats shall be reported as 1.0 per seat. The exposure and premium shall be entered on lines D, E or F. Exposure shall <b>NOT</b> be included in the exposure totals.</del></p>	<p>B. Aircraft Operation - Passenger Seat Surcharge. <u>For Policies Effective January 1, 2015, and Subsequent: Aircraft Operations—Passenger Seat Exposure no longer applies because the separate surcharge and Statistical Code 9108 for nonflying crew employees were discontinued.</u></p> <p><u>For policies that include Classification Code 7421—Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew, report all exposure and any losses for members of the flying crew to Classification Code 7421.</u></p> <p><u>For all other employees covered on the policy, all exposure and any losses are reported to the classification code to which the injured worker’s payroll is assigned.</u></p> <p><u>For policies Effective prior to January 1, 2015: Report the number of seats as 1.0 per seat.</u></p>

**EXHIBIT XII**

*Minnesota Statistical Plan Manual*

**Part III—Reporting Instructions—Exposure and Premium**

**Effective January 1, 2015**

Current Phraseology	Proposed Phraseology
<p><b>2. Exposure Coverage Code (Act)</b></p>	<p><b>2. Exposure Coverage Code (Act)</b></p>
<p>Report the code that identifies the type of exposure coverage.</p>	<p>Report the code that identifies the type of exposure coverage.</p>
<p>Code Description</p>	<p>Code Description</p>
<p>01 State or Federal Act excluding USL&amp;H and Federal <del>Coal</del> Mine Health <del>and Safety</del> Act</p>	<p>01 State or Federal Act excluding USL&amp;H and Federal Mine <u>Safety and</u> Health Act</p>
<p>02 USL&amp;H "F" or USL&amp;H on Non "F" classes</p>	<p>02 USL&amp;H "F" or USL&amp;H on Non "F" classes</p>
<p>03 Federal <del>Coal</del> Mine Health <del>and Safety</del> Act Only. <b>NOT APPLICABLE IN MINNESOTA</b></p>	<p>03 Federal Mine <u>Safety and</u> Health Act Only. <b>NOT APPLICABLE IN MINNESOTA</b></p>
<p>04 Federal <del>Coal</del> Mine Health <del>and Safety</del> Act and the State Act. <b>NOT APPLICABLE IN MINNESOTA</b></p>	<p>04 Federal Mine <u>Safety and</u> Health Act and the State Act. <b>NOT APPLICABLE IN MINNESOTA</b></p>
<p>06 Coverage Under State Act excluding Medical Coverage. <b>NOT APPLICABLE IN MINNESOTA</b></p>	<p>06 Coverage Under State Act excluding Medical Coverage. <b>NOT APPLICABLE IN MINNESOTA</b></p>

**EXHIBIT XII**

**Minnesota Statistical Plan Manual**

**Part IV—Reporting Instructions—Losses**

**Effective January 1, 2015**

Current Phraseology				Proposed Phraseology			
<b>9. Loss Conditions</b>				<b>9. Loss Conditions</b>			
Report the 2-digit code for each loss condition.				Report the 2-digit code for each loss condition.			
<u>Part</u>	<u>Description</u>	<u>Code</u>	<u>Definition</u>	<u>Part</u>	<u>Description</u>	<u>Code</u>	<u>Definition</u>
Act	State or Federal Act excluding USL&H and Federal Coal Mine Health and Safety Act	01	A claim for which benefits are determined in accordance with the state Workers' Compensation Law, or Federal Compensation Laws excluding United State Longshore and Harbor Workers' Compensation Act and excluding coverage under Federal Coal Mine Health and Safety Act.	Act	State or Federal Act excluding USL&H and Federal Mine Safety and Health Act	01	A claim for which benefits are determined in accordance with the state Workers' Compensation Law, or Federal Compensation Laws excluding United State Longshore and Harbor Workers' Compensation Act and excluding coverage under Federal Mine Safety and Health Act.
	USL&H "F" or USL&H on Non "F" classes	02	A claim for which benefits are determined in accordance with the United States Longshore and Harbor Workers' Compensation Act		USL&H "F" or USL&H on Non "F" classes	02	A claim for which benefits are determined in accordance with the United States Longshore and Harbor Workers' Compensation Act
	Federal Coal Mine Health and Safety Only	03	A claim for which benefits are determined under the Federal Coal Mine Health and Safety Act. <b>NOT APPLICABLE IN MINNESOTA.</b>		Federal Mine Safety and Health Only	03	A claim for which benefits are determined under the Federal Mine Safety and Health Act. <b>NOT APPLICABLE IN MINNESOTA.</b>

**EXHIBIT XII**

Federal <del>Coal</del> Mine Health <del>and Safety</del> Act and the State Act	04	A claim for which benefits are determined under the Federal <del>Coal</del> Mine Health <del>and Safety</del> Act and State Workers' Compensation Law. <b>NOT APPLICABLE IN MINNESOTA.</b>	Federal Mine <del>and</del> <del>Health</del> <del>Act</del> <del>and</del> <del>Health</del> <del>Act</del> and the State Act	04	A claim for which benefits are determined under the Federal Mine <del>and</del> <del>Health</del> <del>Act</del> <del>and</del> <del>Health</del> <del>Act</del> and State Workers' Compensation Law. <b>NOT APPLICABLE IN MINNESOTA.</b>
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## EXHIBIT XIII

### *Minnesota Statistical Plan Manual*

#### Part VII—Data Values and Statistical Codes

##### 3. Premium Codes

#### B. Premium Not Subject to Experience Modification (Reported on lines D, E or F)

**Effective January 1, 2015**

Current Phraseology	Proposed Phraseology
2. Aircraft Operation - Passenger Seat Surcharge — Code 9108	NONE

**EXHIBIT XIV**

*Minnesota Statistical Plan Manual*

Part VII—Data Values and Statistical Codes

3. Premium Codes

B. Premium Not Subject to Experience Modification (Reported on lines D, E or F)

**Effective January 1, 2015**

Current Phraseology	Proposed Phraseology
<p><b>5. Disease Experience—Coal Mining NOT APPLICABLE IN MINNESOTA.</b>            In Connection with Code 1005-Surface Code 0156            In Connection with Code 1009-Surface Auger Code 0157            In Connection with Code 1016-NOC Code 0158            In Connection with any class other than Coal Mining            where there is liability under Federal <b>Coal</b> Mine            Health <b>and Safety</b> Act Code 0164</p>	<p><b>5. Disease Experience—Coal Mining NOT APPLICABLE IN MINNESOTA.</b>            In Connection with Code 1005-Surface Code 0156            In Connection with Code 1009-Surface Auger Code 0157            In Connection with Code 1016-NOC Code 0158            In Connection with any class other than Coal Mining            where there is liability under Federal Mine <b>Safety</b>  <b>and</b> Health Act Code 0164</p>

**Exhibit XVI**

*Retrospective Rating Plan Manual*

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p>RULE 1- GENERAL EXPLANATION B. DEFINITIONS 1. GENERAL DEFINITIONS (APPLIES ONLY TO VOLUNTARY POLICIES IN MN)</p>	<p>RULE 1- GENERAL EXPLANATION B. DEFINITIONS 1. GENERAL DEFINITIONS (APPLIES ONLY TO VOLUNTARY POLICIES IN MN)</p>	
<p style="text-align: center;"><b>NONE</b></p>	<p>c. <b><u>Incurred Losses</u></b> Change Rule 1-B-1-c as follows: <u>Incurred losses for workers compensation and employers liability insurance are defined in the Minnesota Statistical Plan Manual. Incurred losses include paid and outstanding losses. If the ALAE option is elected, then incurred losses will include ALAE.</u></p> <p><u>Refer to Rule 1-B-1-a of this manual for the definition of Allocated Loss Adjustment Expense (ALAE) when including ALAE as part of incurred losses.</u></p> <p><b><u>Note:</u></b> <u>The rating formula for incurred losses will not include a loss:</u></p> <ul style="list-style-type: none"> <li>• <u>Resulting from the nonratable element codes</u></li> <li>• <u>For the disease-related portion of losses under the Federal Mine Safety and Health Act</u></li> <li>• <u>Resulting from Terrorism as outlined in the Minnesota Basic Manual</u></li> <li>• <u>Reported as noncompensable according to the Minnesota Statistical Plan Manual and Minnesota Experience Rating Plan Manual</u></li> </ul>	<p style="text-align: center;"><b>ADDS DEFINITION FOR INCURRED LOSSES</b></p>

**Exhibit XVII**

***Retrospective Rating Plan Manual***

Rules

**Effective January 1, 2015**

CURRENT PHRASEOLOGY	PROPOSED PHRASEOLOGY	NOTE
<p>RULE 1- GENERAL EXPLANATION B. DEFINITIONS 1. GENERAL DEFINITIONS (APPLIES ONLY TO VOLUNTARY POLICIES IN MN)</p>	<p>RULE 1- GENERAL EXPLANATION B. DEFINITIONS 1. GENERAL DEFINITIONS (APPLIES ONLY TO VOLUNTARY POLICIES IN MN)</p>	
<p style="text-align: center;"><b>NONE</b></p>	<p>f. <b><u>Standard Premium (SP)</u></b>  <u>For purposes of the retrospective rating plan, standard premium is determined on the basis of authorized rates, any experience rating modification, and minimum premiums. Determination of standard premium excludes:</u></p> <ol style="list-style-type: none"> <li>1) <u>Premium discount</u></li> <li>2) <u>Expense constant</u></li> <li>3) <u>Premium resulting from the nonratable element codes</u></li> <li>4) <u>Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act</u></li> <li>5) <u>Premium developed by Terrorism coverage as outlined in the <i>Minnesota Basic Manual</i></u></li> </ol>	<p style="text-align: center;"><b>ADDS DEFINITION FOR STANDARD PREMIUM</b></p>