

**Minnesota Workers' Compensation Insurers Association, Inc.**

7760 France Avenue South, Suite 640, Minneapolis MN 55435 * 612/897-1737 (Voice) * 612/897-6495 (Fax)

J.P. Hildebrandt, President

MWCIA

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ALL ASSOCIATION MEMBERS

Circular Letter No. 97-1275

RE: Aluminum & Vinyl Siding Installation

The Minnesota Department of Commerce has approved to be effective for new and renewal policies on or after May 1, 1997, the amending of the Basic Manual to address an inconsistency between the way Minnesota and Wisconsin classify the siding industry.

In Minnesota, we have an exception to the Basic Manual which assigns the installation of all aluminum siding to Code 5538 and the installation of all vinyl siding to Code 5645 regardless of whether it is on commercial or residential property. Wisconsin assigns both aluminum and vinyl siding installation to Code 5538. It has been increasingly difficult to justify the difference between the treatment of this industry between Minnesota and Wisconsin. Often the same employees do installation work on both sides of the border which makes auditing difficult for both the insurance company and employer who must separate these employee's payrolls differently for each state. By analogy, Wisconsin has found very similar exposures exist between the installation of either aluminum or vinyl siding and reports no difficulties with the classifying of both under a single classification in their state. Minnesota, therefore has approved amending its exception pages to include vinyl siding under Code 5538.

Exhibit I demonstrates the approved changes to the Minnesota Exception pages.

Very truly yours,

JOHN P. HILDEBRANDT

President