

2705.1100 MANUALS.

A. The rating association or any other licensed data service organization must file and maintain the following manuals:

- (1) a basic manual containing a uniform classification system for risks and other general standards related to the identification and underwriting of risks;
- (2) a unit statistical plan manual;
- (3) an experience rating manual; and
- (4) a policy forms manual.

B. The commissioner shall approve a uniform classification system and a uniform statistical plan and manual rules related to the classification system and the statistical plan.

C. The commissioner shall disapprove changes in the manuals which would substantially lessen competition or which would lead to premiums which are unfairly discriminatory.

D. Every workers' compensation insurer shall report its data in accordance with the uniform classification system, the unit statistical plan manual, and the related rules in the basic manual.

E. Insurers may use the premium factors, the experience rating plan, the retrospective rating plans, and other filed manual rules developed by the rating association. They may also develop and use their own factors and plans.

Statutory Authority: *MS s 45.023; 79.51*

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