

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC
7701 FRANCE AVENUE SOUTH, SUITE 450
MINNEAPOLIS, MINNESOTA 55435
(952) 897-1737 (Voice) (952) 897-6495 (Fax)

Dakota Truck Underwriters
PO Box 89310
Sioux Falls, SD 57109-9310

Name: INDEPENDENT SCHOOL DISTRICT 709
Combo Group ID: 003229088
Coverage Group ID: 3229088
Rating Date: 08/01/25 to 08/01/26
Carrid: 27669
Policy: WC01000069172024A

WE HAVE CALCULATED AN EXPERIENCE MODIFICATION FACTOR OF .67 TO BE APPLIED TO WORKERS' COMPENSATION PREMIUMS EFFECTIVE 08/01/25 TO 08/01/26. THIS MODIFICATION FACTOR WAS BASED ON INFORMATION SUPPLIED TO US BY THE INSURANCE CARRIER(S) LISTED ON THE ATTACHED SHEETS.

PLEASE CONTACT THE APPROPRIATE INSURANCE CARRIER FOR SPECIFIC INFORMATION ON CLAIMS DETAIL, OR CALL OUR OFFICE IF YOU HAVE QUESTIONS CONCERNING THE CALCULATION OF THE EXPERIENCE MODIFICATION. THE INFORMATION CONTAINED WITHIN THIS FORM WILL BE PROVIDED TO ANY INQUIRING PARTY UNLESS THE EMPLOYER SPECIFICALLY DIRECTS US IN WRITING NOT TO DO SO.

THIS MODIFICATION IS SUBMITTED FOR INFORMATIONAL PURPOSES. THE PREMIUM CHARGED ON YOUR POLICY MAY BE AFFECTED BY FACTORS OTHER THAN THE EXPERIENCE MODIFICATION FACTOR. THE MODIFICATION USED IN THE FINAL PREMIUM CALCULATION WILL BE IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE INSURANCE POLICY AND APPLICABLE STATE LAWS AND REGULATIONS.

YOU ARE URGED TO RETAIN THE ATTACHED DOCUMENT AS A PART OF YOUR WORKERS' COMPENSATION INSURANCE RECORDS AS IT CONTAINS IMPORTANT INFORMATION WHICH MAY BE USEFUL IN OBTAINING COMPETING BIDS ON YOUR INSURANCE COVERAGE.

EMPLOYER

INDEPENDENT SCHOOL DISTRICT 709
ATTN CFO/BUSINESS SERVICES 709 PORT
DULUTH, MN 55811

DATE PRINTED: 03/24/25

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/25 to 08/01/26

COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709

CARRIER: 27669 Dakota Truck Underwriters

POLICY: WC01000069172024A

Risk Name	Address	City	ST	Zip
ACADEMIC EXCELLENCE ONLINE HIGH SCHOO	ATTN CFO/BUSINESS SERVICES 709 PORTIA JOHNSON DR	DULUTH	MN	55811
ADULT EDUCATIONGED	ATTN CFO/BUSINESS SERVICES 709 PORTIA JOHNSON DR	DULUTH	MN	55811
ARROWHEAD ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PORTIA JOHNSON DR	DULUTH	MN	55811
CHESTER CREEK ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PORTIA JOHNSON DR	DULUTH	MN	55811
CONGDON PARK ES	ATTN CFO/BUSINESS SERVICES 709 PORTIA JOHNSON DR	DULUTH	MN	55811

* SEE ADDITIONAL EMPLOYER NAMES ON LAST PAGE *

Policy Effective Date	Policy Number	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses
08/01/21	WC01000069172021A	103,344	67,863	171,645	83,489
08/01/22	WC01000069172022A	53,054	35,435	171,630	83,426
08/01/23	WC01000069172023A	59,319	44,888	195,897	95,195
EXPERIENCE TOTALS: A =		215,717	B= 148,186	C= 539,172	D= 262,110

Experience Mod Formula

Actual Calculation

Weight Factor

E = .39

$$1 + \frac{(A - C)(E) + (B - D)(1 - E)}{C + F} = 1 + \frac{(-323,455)(.39) + (-113,924)(.61)}{589,227}$$

Ballast Factor

F = 50,055

MEDICAL-ONLY ACTUAL LOSSES
HAVE BEEN REDUCED BY 70%

Experience
Modification

.67

Printed Date: 03/24/25

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/25 to 08/01/26

COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709

CARRIER: 27669 Dakota Truck Underwriters

POLICY: WC01000069172024A

Carrier 27669

Policy # WC01000069172021A

Effective 08/01/21 to 08/01/22

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
UNDER \$18001						7382	957,940	1.21	11,591	.44	5,100
336610	9101	06	1			8385	115,080	.64	737	.44	324
325582	9101	06	1	228	228	8868	67,087,599	.15	100,631	.49	49,309
317079	8868	05	1	4,035	4,035	9101	4,931,628	1.19	58,686	.49	28,756
315955	8868	06	1	176	176						
315946	9101	06	1	52	52						
314208	9101	06	1	161	161						
314175	9101	09	1	7,250	7,250						
313854	9101	06	1	95	95						
313779	8868	06	1	87	87						
311795	8868	06	1	573	573						
311244	8868	05	1	2,162	2,162						
311014	8868	06	1	59	59						
310857	9101	06	1	165	165						
310843	9101	05	1	1,761	1,761						
310432	9101	06	1	65	65						
308724	9101	05	1	407	407						
308558	8868	06	1	65	65						
308519	8868	06	1	58	58						
308468	9101	06	1								
306117	9101	06	1								
305890	8868	06	1	459	459						
305684	9101	06	1	442	442						
305598	9101	06	1								
304928	9101	05	1	4,815	4,815						
304830	9101	06	1	58	58						
304776	9101	06	1	286	286						
303706	8868	06	1	408	408						
303588	8868	06	1								
303565	9101	06	1	294	294						
303441	8868	06	1	23	23						
301729	9101	06	1	273	273						
300972	8868	06	1	693	693						
300929	9101	06	1	380	380						
300893	8868	06	1	58	58						
299786	9101	06	1								
298023	9101	05	1	537	537						
295938	8868	06	1	266	266						
295861	9101	06	1	118	118						
295443	8868	06	1	77	77						
292624	7382	06	1	44	44						
292341	8868	06	1	72	72						
292340	7382	05	1	3,100	3,100						
292050	7382	05	1	468	468						
290113	7382	05	1	1,593	1,593						
\$18001 and Over											
308555	8868	09	1	53,241	18,000						
303344	9101	09	1	18,240	18,000						
POLICY TOTALS:				103,344	67,863		73,092,247		171,645		83,489

Printed Date: 03/24/25

RATING DATE: 08/01/25 to 08/01/26

CARRIER: 27669 Dakota Truck Underwriters

POLICY: WC01000069172024A

Policy # WC01000069172022A

Effective 08/01/22 to 08/01/23

Carrier 27669

Policy # WC01000069172023A

Effective 08/01/23 to 08/01/24

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
UNDER \$18001						7382	1,312,977	1.21	15,887	.44	6,990
368937	8868	06	1	47	47						

Printed Date: 03/24/25

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/25 to 08/01/26

COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709

CARRIER: 27669 Dakota Truck Underwriters

POLICY: WC01000069172024A

Carrier 27669

Policy # WC01000069172023A

Effective 08/01/23 to 08/01/24

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
367258	8868	06	1	76	76	8868	80,778,979	.15	121,168	.49	59,372
366121	8868	06	1	153	153	9101	4,944,704	1.19	58,842	.49	28,833
365846	8868	06	1	58	58						
365810	7382	06	1	72	72						
364875	9101	06	1	67	67						
364443	9101	06	1	71	71						
363841	9101	06	1	236	236						
363582	8868	06	1	92	92						
363443	8868	06	1	71	71						
363348	8868	06	1	45	45						
363128	8868	06	1	58	58						
362275	8868	06	1	216	216						
362078	8868	06	1	310	310						
362064	9101	05	1	3,231	3,231						
361812	8868	06	1	608	608						
361082	8868	06	1	53	53						
360414	8868	06	1	360	360						
360203	8868	06	1	755	755						
358858	8868	06	1	257	257						
358350	8868	06	1								
357084	8868	06	1	121	121						
356099	8868	06	1	19	19						
354245	8868	06	1	65	65						
353599	7382	06	1	87	87						
353247	8868	06	1	202	202						
352846	8868	06	1	65	65						
352501	8868	06	1	28	28						
352280	8868	06	1	47	47						
351538	8868	06	1	96	96						
350807	8868	06	1	859	859						
350040	9101	06	1	227	227						
348586	9101	06	1	106	106						
348541	9101	06	1	130	130						
\$18001 and Over											
365743	7382	05	2	32,100	18,000						
359904	9101	09	1	18,331	18,000						
POLICY TOTALS:				59,319	44,888		87,036,660		195,897		95,195

Printed Date:

03/24/25

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/25 to 08/01/26

Risk Name	Address	City	ST	Zip
ACADEMIC EXCELLENCE ONLINE HIGH SCHOOLAREA LEARN	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
ADULT EDUCATIONGED	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
ARROWHEAD ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
CHESTER CREEK ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
CONGDON PARK ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
DENFELD HS	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
DSC	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
DULUTH PUBLIC SCHOOLS	215 N 1ST AVE E ATTN CFO/BUSINESS	DULUTH	MN	55802
DULUTH PUBLIC SCHOOLS	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
EARLY CHILDHOOD SCREENINGHELP ME GROWCHILD FIND	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
EAST HS	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
FACILITIES ANNEXPRINT SHOP	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
HEMECROFT ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
INDEPENDENT SCHOOL DISTRICT 709	215 N 1ST AVE E ATTN CFO/BUSINESS	DULUTH	MN	55802
INDEPENDENT SCHOOL DISTRICT 709	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
LAKEWOOD ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
LAURA MACARTHUR ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
LESTER PARK ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
LINCOLN PARK MS	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
LOWELL ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
MERRITT CREEK ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
MYERS WILKINS ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
ORDEAN EAST MS	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
PIEDMONT ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
ROCKRIDGE ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
STOWE ES	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
SUPERIOR ACADEMY	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
T 12 PROGRAMDULUTH PRESCHOOL HEAD START SCHOOL R	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811
TRANSPORTATION BLDG	ATTN CFO/BUSINESS SERVICES 709 PO	DULUTH	MN	55811