

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: 08/01/26 to 08/01/27
Carrid: 27669
Policy: WC01000069172025A

WE HAVE CALCULATED AN EXPERIENCE MODIFICATION FACTOR OF .62 TO BE APPLIED TO WORKERS' COMPENSATION PREMIUMS EFFECTIVE 08/01/26 TO 08/01/27. 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: 03/19/26

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/26 to 08/01/27

COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709

CARRIER: 27669 Dakota Truck Underwriters

POLICY: WC01000069172025A

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
08/01/22	WC01000069172022A	53,054	35,935	175,832	80,313
08/01/23	WC01000069172023A	67,343	45,743	200,105	91,378
08/01/24	WC01000069172024A	53,796	52,248	214,753	98,048
EXPERIENCE TOTALS: A =		174,193	B= 133,926	C= 590,690	D= 269,739

Experience Mod Formula

Actual Calculation

Weight Factor

E = .39

$$1 + \frac{(A - C)(E) + (B - D)(1 - E)}{C + F} = 1 + \frac{(-416,497)(.39) + (-135,813)(.61)}{646,070}$$

Ballast Factor

F = 55,380

MEDICAL-ONLY ACTUAL LOSSES HAVE BEEN REDUCED BY 70%

Experience Modification

.62

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088 RATING DATE: 08/01/26 to 08/01/27
 COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709
 CARRIER: 27669 Dakota Truck Underwriters POLICY: WC01000069172025A

Carrier 27669 Policy # WC01000069172022A Effective 08/01/22 to 08/01/23

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 \$18501						7382	1,065,238	1.278	13,614	.42	5,718
352926	9101	06	1	1,460	1,460	8385	87,538	.733	642	.42	270
347923	8868	06	1	71	71	8868	72,687,500	.162	117,754	.46	54,167
345714	8868	06	1	74	74	9101	4,130,243	1.061	43,822	.46	20,158
344844	8868	06	1	201	201						
344814	7382	06	1	49	49						
344627	8868	06	1	51	51						
344526	9101	06	1	34	34						
344357	8868	06	1	87	87						
344057	8868	06	1	114	114						
343741	8868	06	1	70	70						
342737	9101	06	1	216	216						
342190	8868	06	1	71	71						
341989	8868	06	1	196	196						
341942	8868	06	1	322	322						
341412	8868	06	1	44	44						
340791	8868	06	1	783	783						
340517	8385	06	1	116	116						
340441	8868	06	1	61	61						
340440	9101	06	1	58	58						
339589	8868	06	1	1,018	1,018						
339500	8868	06	1	1,547	1,547						
339401	9101	06	1	431	431						
339039	9101	05	1	7,793	7,793						
338806	9101	06	1	70	70						
338647	9101	06	1	318	318						
338177	9101	06	1	43	43						
337460	9101	06	1	228	228						
336709	9101	06	1	196	196						
336526	9101	06	1	53	53						
335910	9101	06	1	47	47						
333606	9101	06	1	117	117						
333479	8868	06	1	74	74						
333344	9101	06	1	53	53						
332838	9101	06	1	47	47						
331813	8868	06	1	217	217						
330971	8868	06	1	29	29						
330736	8868	06	1	782	782						
330716	9101	06	1	44	44						
330202	9101	06	1	136	136						
328832	9101	06	1	114	114						
\$18501 and Over											
336612	9101	09	1	35,619	18,500						
POLICY TOTALS:				53,054	35,935		77,970,519		175,832		80,313

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 \$18501						7382	1,312,977	1.278	16,780	.42	7,048
368937	8868	06	1	47	47						

Printed Date: 03/19/26

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088 RATING DATE: 08/01/26 to 08/01/27
 COVERAGE GROUP ID: 3229088 INDEPENDENT SCHOOL DISTRICT 709
 CARRIER: 27669 Dakota Truck Underwriters POLICY: WC01000069172025A

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	.162	130,862	.46	60,197
366121	8868	06	1	153	153	9101	4,944,704	1.061	52,463	.46	24,133
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	2	240	240						
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						
359904	9101	09	1	18,331	18,331						
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						
\$18501 and Over											
365743	7382	05	2	40,100	18,500						
POLICY TOTALS:				67,343	45,743		87,036,660		200,105		91,378

Carrier 27669 Policy # WC01000069172024A Effective 08/01/24 to 08/01/25

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 \$18501						7380	13,453	1.744	235	.39	92
390068	9101	06	1			7382	1,330,821	1.278	17,008	.42	7,143
390024	8868	06	1	287	287	8385	142,237	.733	1,043	.42	438
388099	8868	06	1			8868	90,152,197	.162	146,047	.46	67,182
387589	9101	06	1	67	67	9101	4,752,094	1.061	50,420	.46	23,193
387462	8868	06	1	222	222						
387263	7382	06	1	65	65						
386416	8868	06	1	315	315						
386050	8868	06	1								

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MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088
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 CARRIER: 27669 Dakota Truck Underwriters

RATING DATE: 08/01/26 to 08/01/27

POLICY: WC01000069172025A

Carrier 27669 Policy # WC01000069172024A Effective 08/01/24 to 08/01/25

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
385074	8868	05	1	4,136	4,136						
384923	8868	06	1	92	92						
384853	8868	06	1	68	68						
384841	8868	06	1								
384816	8868	06	1	45	45						
384798	9101	06	1	53	53						
384493	8868	06	1	48	48						
384447	8868	05	1	13,573	13,573						
384380	8868	06	1	786	786						
383651	8868	06	1	539	539						
383636	8868	06	1	84	84						
383586	8868	06	1	146	146						
383471	8868	06	1	48	48						
383323	8868	06	1	277	277						
383182	8868	06	1	138	138						
382885	8868	06	1	66	66						
382612	8868	06	1	69	69						
382609	8868	06	1	91	91						
382518	8868	06	1	58	58						
382111	8385	06	1	87	87						
381683	8868	06	1	116	116						
381152	8868	06	1	486	486						
381055	9101	05	1	1,748	1,748						
380433	8868	06	1	98	98						
380132	8868	06	1	73	73						
379213	7382	06	1								
379196	8868	06	1	68	68						
379096	8868	06	1	367	367						
378677	8868	06	1	118	118						
377570	8868	06	1	1,203	1,203						
377533	8868	06	1	251	251						
377323	8868	06	1	104	104						
377103	8868	06	1	48	48						
376802	8868	06	1								
376687	8868	06	1	50	50						
376631	8868	06	1	301	301						
375531	9101	06	1	63	63						
374815	8868	06	1	104	104						
374275	9101	06	1	94	94						
373240	8868	06	1	69	69						
373112	8868	06	1	53	53						
372790	8868	06	1								
372340	9101	01	1	6,147	6,147						
371228	8868	06	1	47	47						
370030	8868	06	1	79	79						
369389	8868	06	1	701	701						
\$18501 and Over											
380714	8868	05	1	20,048	18,500						
POLICY TOTALS:				53,796	52,248		96,390,802		214,753		98,048

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: 003229088

RATING DATE: 08/01/26 to 08/01/27

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
HOMECROFT 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
LAKWOOD 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