

## CHAPTER 98—S. F. No. 64

*An act relating to workmen's compensation insurance rates; amending Minnesota Statutes 1945, Sections 70.07, 70.11, 70.17, 70.19 and 70.21.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1945, Section 70.07, is amended to read as follows:

**70.07. Duties; rates of insurance.** To provide for the solvency of insurers writing workmen's compensation insurance in this state and to secure reasonable rates, the board shall approve a minimum and adequate and reasonable rate for each classification under which such business is written. The board shall, in approving these rates, make use of the experience which from time to time may be available and of such other helpful information as may be obtainable. For the purpose of uniformity and equality, the board shall after consultation with insurers approve a system of merit and experience rating for use in writing of such business in this state. No system of merit or experience rating except the one so approved shall be used in this state.

Sec. 2. Minnesota Statutes 1945, Section 70.11, is amended to read as follows:

**70.11. Insurers shall be members of bureau.** Every insurer transacting the business of workmen's compensation insurance in this state shall be a member of the bureau organized under sections 70.01 to 70.23, to be maintained in this state for the following purposes:

(1) To separate the industries of this state that are subject to workmen's compensation insurance into proper classes for compensation insurance purposes; to make inspections of compensation risks and to apply thereto the merit and experience rating system approved for use in this state; to establish charges and credits under the system and make reports showing all facts affecting these risks as the subject of compensation insurance and for approving policies of compensation insurance as being written in conformity with classifications and rates previously promulgated by the bureau and approved by the board; and

(2) To assist the compensation insurance board and insurers in approving rates, determining hazards and other material facts in connection with compensation risks, and to assist in promoting safety in the industries.

Sec. 3. Minnesota Statutes 1945, Section 70.17, is amended to read as follows:

**70.17. Bureau shall make classification.** The bureau shall, on behalf of its members, assign each compensation risk and subdivision thereof in this state to its proper classification. The determination as to the proper classification by the bureau shall be subject to the approval of the board as herein provided. The bureau shall, on behalf of all members thereof, inspect and make a written survey of each risk to which the system of merit rating approved for use in this state is applicable. It shall, on behalf of all the members thereof, file with the board its classification of risks and keep on file at the office of the bureau the written surveys of all risks inspected by it, which survey shall show the location and description of all items producing charges and credits, if any, and such other facts as are material in the writing of insurance thereon. It shall file any subsequent proposed classification or later survey and all rules and regulations which do or may affect the writing of these risks. The bureau classification shall be binding upon all insurers. The board and the bureau and its representatives shall give all information as to classifications, rates, surveys, and other facts collected and intended for the common use of insurers subject to sections 70.01 to 70.23 to all these insurers at the same time. A copy of the complete survey, with the approved classification and rates based thereon and the effective date thereof, shall be furnished to the insurer of record as soon as approved. The approved classification and rates upon a specific risk shall be furnished upon request to any other insurer upon the payment of a reasonable charge for the service. Every insurer shall promptly file with the bureau a copy of each pay-roll audit, which shall be checked by the bureau for correctness of classification and rate. The board may require the bureau to file with it any such copy and may verify any pay-roll audit by a reaudit of the books of the employer or in such other manner as may to it appear most expedient. Upon written complaint stating facts sufficient to warrant action by it, the board shall verify any pay-roll audit reported to it.

Sec. 4. Minnesota Statutes 1945, Section 70.19, is amended to read as follows:

**70.19. Insurers shall not discriminate.** No insurer shall make or charge any rate for workmen's compensation insurance in this state which discriminates unfairly between risks or classes, or which discriminates unfairly between risks in the application of like charges and credits in the plan of merit

or experience rating in use; and no insurer shall discriminate by granting to any employer insurance against other hazards at less than its regular rates for such insurance or otherwise.

Sec. 5. Minnesota Statutes 1945, Section 70.21, is amended to read as follows:

**70.21. Rates to be uniform; exceptions.** No insurer shall write insurance at a rate other than that made and put into force by the bureau and approved as adequate and reasonable by the board. The bureau may reduce or increase a rate by the application to individual risks of the system of merit or experience rating which has been approved by the board. This reduction or increase shall be set forth in the policy or by indorsement thereon.

Approved March 20, 1947.

---

#### CHAPTER 99—S. F. No. 223

*An act relating to the duty of the inspector of mines and amending Minnesota Statutes 1945, Section 180.11.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1945, Section 180.11, is amended to read:

**180.11. Annual report.** It shall be the duty of the inspector of mines to make and file no later than March first each year with the auditor of the county for which he is appointed, and with the industrial commission, a full and complete report of all his acts, proceedings, and doings hereunder for each year ending December 31, stating therein among other things the number of visits and inspections made, the number of mines in operation, the number not in operation, the names of the mines, where located, the owners, lessees, or managers, the names of the officers, the quantity of ore shipped, the number of men employed, the average wages for different kinds of work, the number of accidents, fatal or otherwise, the cause of such accidents, and such other information in relation to the subject of mines and mining inspection as he may deem of proper interest and beneficial to the mining interests of the state.

Approved March 20, 1947.