AS THE PREFERRED PROVIDER OF QUALITY MINNESOTA WORKERS’ COMPENSATION INFORMATION, WE ARE COMMITTED TO DEVELOPING PRODUCTS, SERVICES AND MARKETS THAT MEET OUR CUSTOMERS’ EVOLVING NEEDS, AND TO PROVIDING A WORK ENVIRONMENT RICH IN OPPORTUNITIES FOR PERSONAL AND PROFESSIONAL GROWTH.
UPDATE

One book that received a lot of attention in 2000 was "Who Moved My Cheese?" by Spencer Johnson, M.D. The story deals with unexpected change and how the characters respond to a major alteration in their comfortable lifestyle. The author presented the story in many different ways. Mergers have continued to be a very real part of the business world. The recent dramatic climb of 'dot com' companies turned into the loud crashing of many failed dreams. Once promising stock options turned out to be just paper and not the financial windfall that seemed within the grasp of so many. People were quickly finding themselves out of jobs and apparently quickly back into the workplace because the nation's unemployment figures remained low.

2001 will mark the seventh year in a row that Minnesota pure premium base rates have decreased. This points to positive results for the system. However, this is only part of the picture, not the whole picture. The August and October MWCIA newsletters contained articles concerning the differentials between MWCIA pure premium base rates and Minnesota net premiums (final price) over the past 10 years. In 1990, net premiums were nearly 40 percent higher than pure premium base rates, but in 1999, net premiums had fallen to almost 20 percent below pure premium base rates. Both newsletter articles explained the reasons why there could be such differentials and how open competition works in Minnesota. For further information concerning this important topic, you can view the August and October 2000 MWCIA newsletters by logging on to our website at www.mwcia.org.

One important source of information that influences pure premium base rates is financial data. Early in 2000, MWCIA's Actuarial staff rolled out internally developed software created to assist members in electronically submitting their financial data. By the end of 2000, over 45 percent of MWCIA's members were using our Automated Carrier Call Entry and Data Edit (ACCEDE) software. Throughout the year, staff continued to enhance and improve the software. Our efforts to make the tasks of data submission more automated and less costly continue. You can find more information on ACCEDE in the April 2000 edition of MWCIA News available on our website at www.mwcia.org.

In workers' compensation, results from various parts of the country looked very bleak as loss ratios continued to grow with California leading the way. We saw some major price changes (increases) that would have some impact, but there will most likely be more to come before the picture starts to improve. Also, in a number of states, the assigned risk plans started to grow in size and number of accounts. So far, Minnesota pure premium base rates haven't tracked with the national numbers and results. We have recently witnessed the demise of a couple of insurance companies, but we've yet to see anything similar to the more dramatic results elsewhere.

While all of this was going on, MWCIA staff was working hard to make a number of things we have been planning over the past couple of years a reality. I referred to our website above. Besides our newsletters, circulars and other communication pieces, it now contains a number of additional MWCIA products and services that significantly improve delivery and distribution. Members and subscribers now make use of the following key on-line database services: Class Code Search, Assigned Risk Rate Search, Employer Experience Modification Search, Carrier Rate Search and Assigned Risk DEPOP Search. A significant enhancement to the Employer Experience Modification Search has been the added ability to enhance and improve the system. This has a positive impact for workers and for Minnesota business.
A key vision has been to make all MWCIA products and services available through our website. One of the primary things this does is put access to critical information into the hands of our members and subscribers in a very effective and efficient means. MWCIA staff will continue to work hard on delivering more key products and services via the web.

The base which enables us to effectively and efficiently distribute key products and services through our website is the new relational data base system we implemented towards the end of 1999... ACCCT Spectrum©. As we’ve stated before, Spectrum© was jointly developed by North Carolina Rate Bureau, Wisconsin Compensation Rating Bureau and MWCIA. We are very excited that the Workers’ Compensation Rating Bureau Sniff® and ACCCT have decided to implement Spectrum© in 2001. There are a number of advantages through the addition of another data collection organization. The cost sharing of ACCCT’s system development and maintenance is further enhanced, but even more importantly, it provides for increased continuity within the workers’ compensation system while allowing for important flexibility as needed. ACCCT also released BEEP 2.0 (Bureau Entry and Edit Package©), which included a number of significant enhancements. In 2001, ACCCT is working on a number of other key technological developments that will greatly enhance data exchange between carriers and data collection organizations. You can find more information about BEEP 2.0 in Circular Letter No. 00-1353 available on our website at www.mwcia.org.

You will notice perhaps my not so subtle efforts to promote your use of the MWCIA website. Hopefully you have visited or will soon visit our site to find out how it can help you. We believe that MWCIA’s website is becoming the tool we envisioned it to be two years ago...our primary means of distribution for communications, products and services.

Whether on the local scene or on the national level, MWCIA continues to search for, or I should say, “sniff” out, other key products and services to further support the Minnesota workers’ compensation marketplace. “Sniff” is the name of a character in Dr. Johnson’s book. Following his lead, we continue with the understanding that change can be good, especially when it is done with our members’ and customers’ needs in mind.

The following pages outline other significant steps taken by MWCIA in 2000 and other important information concerning the MWCIA. In closing, I want to leave you with a statement that portrays who we are and what we do:

As the preferred provider of quality Minnesota Workers’ Compensation information, we are committed to developing products, services and markets that meet our customers’ evolving needs, and to providing a work environment rich in opportunities for personal and professional growth.

We are the Minnesota Workers’ Compensation Insurers Association, a quality provider of information and services.

Bruce Tollefson

The following members were elected to fill the traditional four-year director terms of those terms that had expired:

Mr. Thomas Hutchison, Lumbermen’s Underwriting Alliance (non-stock)
Mr. Stu Thompson, MICOA (non-stock)

During 2000, we held four board meetings during which the MWCIA addressed and resolved a number of important issues related to the operations and management of the MWCIA including:

- Approval of an operating budget that held spending levels in line with current industry growth while assuring continued quality and timeliness of services
- Continued implementation of a multi-year plan for the scheduled upgrading of MWCIA computer and web based data processing and delivery services to assure that members can continue to access and file information with the MWCIA using efficient, cost saving technologies
- Approval and issuance of the MWCIA’s 2001 Annual Ratemaking Report
- Updating MWCIA’s various rating plans and manuals within the confines of applicable laws and regulations to assure consistency with changes considered in other jurisdictions
- Finalization of various assessment adjustments from prior years
- Continued work with regulators and members to assure a higher level of communication and service delivery in future years

Our 2000 Annual Meeting was called to order at 10:00 a.m., Tuesday, April 18 at the Decathlon Hotel & Athletic Club, 1700 East 79th Street, Bloomington, Minnesota.

As of December 31, 2000, the members of our Board were:
Mr. David LeBlanc
American Compensation Insurance Company
Mr. John Diehl, Esq.*
Larkin Hoffman Daly & Lindgren Ltd.
Mr. David Young
Liberty Mutual Insurance Company
Mr. John Hill
Lumbermen’s Underwriting Alliance
Mr. Stu Thompson
MICOA
Mr. David Kielsa
SAFECO Insurance Companies
Mr. Bruce Kaufenberg
St. Paul Companies
Ms. Patricia Johnson
State Fund Mutual Insurance Company
Mr. Calvin Hiraoka
TIG Insurance Company
Mr. Eugene Miller
Western National Mutual Insurance Company
Mr. Matthew Winkel
Wilson-McShane Corporation
Mr. Calvin Hiraoike
TIG Insurance Company
Mr. Eugene Miller
Western National Mutual Insurance Company
Mr. Matthew Winkel
Wilson-McShane Corporation
Mr. Thomas McCarty
Zurich U.S.

*Public Member appointed by the Minnesota Department of Commerce

SUCCESS

THE YEAR IN REVIEW

Mr. Bruce Tollefson
We released our 18th Annual Ratemaking Report to our members, and made it available to the public, on September 6, 2000.*

The Report, which includes a diskette containing complete, revised pure premium base rates and rating values, reflects an overall average decrease of 5.0 percent from the January 1, 2000 pure premium base rate level.

*The MWCIA Ratemaking Report is derived from Minnesota only experience and was prepared in compliance with Minnesota Statutes 79.55 and 79.61 and related regulations. We urge carriers to review Minnesota law to determine permitted use of this report.

The change is based on:

- A review of the latest insurance company financial experience – Policy Years 1997-98 and Accident Years 1998-99 – a decrease of 9.1 percent
- An analysis of the effects of the benefit changes as a result of the enactment of SF 3644 – an increase of 4.2 percent (see WCAC paragraph, below)
- An analysis of the effect of the automatic increase in part time benefits, effective October 1, 2000 – an increase of 0.3 percent

By industry, percentage changes are as follows:

- Manufacturing: (14 percent: carpentry, clothing, tool, computer, etc.) -2.6
- Contracting: (5 percent: electrician, plumbing, contractors, etc.) -6.7
- Office/Clerical: (58 percent: sales, attorneys, clerical, etc.) -5.4
- Goods/Services: (18 percent: hotels, auto service, retail, etc.) -6.9
- Miscellaneous: (3 percent: trucking, drivers, delivery, etc.) -2.1

Now reflecting a decrease for the seventh consecutive year, the 2001 Report indicates a drop of nearly 15 percent since the onset of competitive rating in 1984 and represents the lowest pure premium rate level in 25 years.

VOLUNTARY MARKET

In the Voluntary insured marketplace, while the average cost per case has increased 16 percent since 1992, lost time (indemnity) frequency per worker has decreased 50 percent during the same time period.

The insured market shares have also changed significantly with the Assigned Risk and the Self-Insured markets dropping 73 and 21 percent, respectively, while the Voluntary market increased 27 percent. With larger proportions of dollars impacting Voluntary market exposures over time, and precipitous decreases in indemnity frequency, pure premium base rate levels continued their downward slide.
ACCEDE®

We are proud to announce that the release of MWCIA’s first exclusive software product, ACCEDE® (Automated Carrier Call Entry & Data Edit), occurred on schedule in January 2000. The combined efforts of the Actuarial Services and IT departments now allow carriers to use ACCEDE® to electronically submit their financial data.

As more carriers choose to utilize ACCEDE®, we anticipate a significant reduction in the time it takes to produce our Annual Ratemaking Report.

Craig A. Anderson, Vice President

ACCEDE® includes powerful, built-in editing capabilities to target data problems and anomalies and to correct a wide range of errors. As more carriers choose to utilize ACCEDE®, we anticipate a significant reduction in the time it takes to produce our Annual Ratemaking Report.

WORKERS’ COMPENSATION ADVISORY COUNCIL

The MWCIA staff played an important role in assisting the Workers’ Compensation Advisory Council (WCAC), in the analysis of the effects of alternative legislative amendments during the 2000 session. Combined efforts on a number of fronts led to the unanimous passage by both houses of the Minnesota Legislature of SF 3644 resulting in:

- the transfer of the Assigned Risk Plan’s “excess surplus” to the Special Compensation Fund (SCF)
- a decrease in the SCF assessment
- an increase in the maximum weekly benefit
- an increase in the permanent partial schedule
- an increase in fatal dependency benefits

The overall effect of these changes resulted in a 4.2 percent increase in the pure premium base rate level, with an accompanying decrease from 30 to 20 percent in the SCF assessment.

MINNESOTA WORKERS COMPENSATION CUMULATIVE PURE PREMIUM BASE RATE LEVEL CHANGES SINCE 1983
We are pleased to announce a number of accomplishments during 2000.

We started several paper processing changes (effective April 1st) to encourage electronic reporting of policy information and unit statistical data and are pleased to report that these changes have been well received by our members. In addition, we instituted improved feedback reports to our member carriers and accepted additional carriers into production for electronic reporting of policy data.

On the financial side, we implemented an improved asset inventory system to better track and manage our physical assets such as furniture, equipment, and electronic devices. This system provides us a comprehensive listing for insurance purposes as well as an aging list to track replacement needs.

In addition to undergoing a department reorganization to provide greater growth opportunities for our employees, DCS implemented several training programs for those employees performing critical functions. Moreover, we reviewed and implemented a number of supplemental training and educational opportunities for staff at large.

Our commitment to external organizations continued to grow in 2000. With respect to the IAIABC (International Association of Industrial Accident Boards and Commissions), we represented MWClA as a member of the Implementation and Maintenance Proof of Coverage and Regulatory Compliance committees. We also represented MWClA and WCIO (Workers’ Compensation Insurance Organizations) on the EDI Steering Committee. We remained active as well through our membership on the executive board of the IDMA (Insurance Data Management Association) and in the WCIO as members of its EDI and ASWG committees and through our participation in the bi-annual WCIO managers’ meetings.

During 2000, we continued our activities in connection with the experience rating of employers. 42,847 Minnesota intrastate experience ratings were published, including revisions.

The 2000 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

<table>
<thead>
<tr>
<th>Total Ratings between</th>
<th>Number of Assigned Risk Files</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 &amp; 0.49</td>
<td>7</td>
</tr>
<tr>
<td>0.50 &amp; 0.59</td>
<td>22</td>
</tr>
<tr>
<td>0.60 &amp; 0.69</td>
<td>239</td>
</tr>
<tr>
<td>0.70 &amp; 0.79</td>
<td>3056</td>
</tr>
<tr>
<td>0.80 &amp; 0.89</td>
<td>11,356</td>
</tr>
<tr>
<td>0.90 &amp; 0.99</td>
<td>11,032</td>
</tr>
<tr>
<td>1.00 &amp; 1.09</td>
<td>2,536</td>
</tr>
<tr>
<td>1.10 &amp; 1.19</td>
<td>2,181</td>
</tr>
<tr>
<td>1.20 &amp; 1.29</td>
<td>2,141</td>
</tr>
<tr>
<td>1.30 &amp; 1.39</td>
<td>1,526</td>
</tr>
<tr>
<td>1.40 &amp; 1.49</td>
<td>734</td>
</tr>
<tr>
<td>1.50 &amp; 1.59</td>
<td>495</td>
</tr>
<tr>
<td>1.60 &amp; 1.69</td>
<td>254</td>
</tr>
<tr>
<td>1.70 &amp; 1.79</td>
<td>159</td>
</tr>
<tr>
<td>1.80 &amp; 1.89</td>
<td>101</td>
</tr>
<tr>
<td>1.90 &amp; 1.99</td>
<td>53</td>
</tr>
<tr>
<td>greater than 1.99</td>
<td>93</td>
</tr>
</tbody>
</table>

Minnesota statutes require that all Assigned Risks not eligible for experience rating must be subject to a Merit Rating Plan developed by the Department of Commerce. A total of 35,706 Assigned Risk files were eligible for Merit Rating in 2000. The 2000 Merit Ratings were distributed as indicated on the chart below.

<table>
<thead>
<tr>
<th>Merit Rating Factor</th>
<th>Number of Assigned Risk Files</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.67</td>
<td>33,053</td>
</tr>
<tr>
<td>0.90</td>
<td>1,695</td>
</tr>
<tr>
<td>1.00</td>
<td>840</td>
</tr>
<tr>
<td>1.10</td>
<td>118</td>
</tr>
</tbody>
</table>

Unit Statistical Plan data is collected, processed and tabulated for use in developing the classification data within the Association’s Annual Ratemaking Report. Listed below is a four-year summary of this activity.

<table>
<thead>
<tr>
<th>Policy Year</th>
<th>Year Tabulated &amp; Summarized</th>
<th>Number of First Reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-1-95 to 12-31-95</td>
<td>1997</td>
<td>101,659</td>
</tr>
<tr>
<td>1-1-96 to 12-31-96</td>
<td>1998</td>
<td>103,376</td>
</tr>
<tr>
<td>1-1-97 to 12-31-97</td>
<td>1999</td>
<td>105,053</td>
</tr>
<tr>
<td>1-1-98 to 12-31-98</td>
<td>2000</td>
<td>115,621</td>
</tr>
</tbody>
</table>
**Policy Review / Policy Entry**

An important activity of the Association is the capture of policy coverage information and the management of the Insurance Coverage Verification System (ICVS). The ICVS function provides the Department of Labor and Industry with computer-generated information on workers’ compensation insurance coverage and eliminates the carriers’ obligations to file notifications of coverage and cancellation with the Department.

Policy Review and Policy Entry items were distributed as follows:

<table>
<thead>
<tr>
<th></th>
<th>Assigned Risk</th>
<th>Voluntary Market</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies (paper)</td>
<td>6,736</td>
<td>62,108</td>
<td>68,844</td>
</tr>
<tr>
<td>Policies (electronic)</td>
<td>40,703</td>
<td>29,196</td>
<td>69,899</td>
</tr>
<tr>
<td>Endorsements (paper)</td>
<td>8,745</td>
<td>222,646</td>
<td>231,391</td>
</tr>
<tr>
<td>Endorsements (electronic)</td>
<td>169,277</td>
<td>83,927</td>
<td>253,204</td>
</tr>
<tr>
<td>Cancellations (paper)</td>
<td>1,281</td>
<td>24,434</td>
<td>25,715</td>
</tr>
<tr>
<td>Cancellations (electronic)</td>
<td>31,945</td>
<td>11,603</td>
<td>43,548</td>
</tr>
<tr>
<td>Subtotals</td>
<td>258,687</td>
<td>433,914</td>
<td>692,601</td>
</tr>
</tbody>
</table>

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**Revenues & Expenses**

*Includes 1998 and 1999 assessments.

**Revenues**

- Assessments: 420,216 (78.9%)
- Contract Services: 696,780 (13.4%)
- USP Fines: 240,950 (4.6%)
- Other: 5,197,858 (100.0%)

**Expenses**

- Compensation: 2,714,888 (56.7%)
- Management, General and Other: 640,342 (13.4%)
- Management Information Systems: 1,016,809 (21.2%)
- Rent & Utilities: 419,201 (8.7%)

**In Solvent Fund Account**

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2000.

**Fines**

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated $240,950 in 2000. A summary on the status of the fine system is reported to the Commerce Department each month.

**Commitments and Contingencies**

Future lease commitments as of December 31, 2000 are noted on the chart below. MWCIA audited financial statements are available at the Association’s offices.

<table>
<thead>
<tr>
<th>Year</th>
<th>Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>432,620</td>
</tr>
<tr>
<td>2002</td>
<td>324,085</td>
</tr>
<tr>
<td>2003</td>
<td>47,899</td>
</tr>
<tr>
<td>Total</td>
<td>804,614</td>
</tr>
</tbody>
</table>
**FIELD SERVICES**

This year, we reviewed the Test Audit Program to determine if it properly monitored the data filed with our office to assure its integrity and relevance for our membership. Thanks to the work of the Test Audit Program Rewrite Task Force, several revisions to the existing program were recommended. Implementation of the new Test Audit standards will be rolled out during the coming year. Additionally, the responsibility for classification inspections is now a part of the Test Audit function.

**WORLD WIDE WEB ACCESS**

Our electronic inquires continue to rise as the insurance industry and the business world in general embrace the Internet.

Among our responsibilities is the development and maintenance of our website (www.mwcia.org) which now offers an array of products, reports, findings, statistics and other valuable information services – online, 24 hours a day, seven days a week – that were previously only available in hard copy or on diskette.

In our constant effort to keep ahead of the curve, we will continue to find new and better ways of making sure that our website remains relevant to our diverse users.

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**MEMBER SERVICES**

Comprised of underwriting and field services staff with over 100 years combined experience, we are the primary link to the public, assisting agents, employers, carrier representatives, potential self-insured groups, state regulators, legislative representatives and other interested parties in both the voluntary and assigned risk markets. To better reflect the scope of our work, our department’s name was changed from Underwriting Services to Member Services.

**PRODUCTS AND SERVICES**

Demand remains high for our products (experience modification factors and worksheet requests, classification surveys, MCPAP factors, etc.) as well as our services (classification inquiries, modification calculation inquiries, Assigned Risk rules and classification assistance, MCPAP application assistance, audit procedure inquiries, classification surveys, test audits, etc.) As such, we continually strive to improve the quality of our products and services and, wherever possible, to anticipate the needs of our members and subscribers toward developing new methods to better serve them.

In addition, we work closely with other MWCIA departments, offering our input on a wide range of products and services.

Marie A. Johnson, Director

**SUBSCRIBER SERVICES**

To assure the industry that MWCIA’s products and services remain accessible to those organizations that have funded them, we continually monitor how our subscriber accounts are assigned and maintained. This involves our being available to answer members’ and subscribers’ questions about our website features and to provide access to MWCIA’s products and services throughout the application process.

**ASSIGNED RISK PLAN**

To enable agents and employers to fully understand the myriad of rules governing the Assigned Risk Plan, we assist the Assigned Risk staff in virtually every aspect of the application process to assure that appropriate classification codes have been established for each applicant’s clients and that adequate payroll data has been provided. During 2000, 9,215 Assigned Risk applications were processed bringing the total number of employers in the Minnesota Assigned Risk Plan to 32,220 with a total premium volume of $25,857,487.

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INNOVATIVE

MWCIA is dedicated to providing solid data to all parties within the Workers’ Compensation system. The MCPAP program is a great example of how the application of research and data leads to a solution that delivers savings and fairness to the employers of highly skilled workers.

MATT WINKEL
PUBLIC BOARD MEMBER
PRESIDENT – WILSON-MCSHANE CORPORATION

TASK FORCE DEVELOPMENT

We are often called on to review various manual rules, policy forms and filing procedures against Minnesota’s administrative rules and statutes. To help facilitate this process, our underwriting team has initiated the use of task forces comprised of member representatives and other interested parties. These have proved invaluable in the research and analysis of various manual change filing requests for the State of Minnesota while helping staff in their design of new products and services.

The success of our task force initiatives led to the creation of a consortium of state agencies for the purpose of reviewing and establishing standards for employee leasing and professional employee organizations. We strongly believe that working with member representatives and state agencies in this way bolsters confidence in our products and services while increasing our efficiency and effectiveness overall.

As new projects are identified, additional task forces will be established to assist staff and further serve the needs of our industry.

MCPAP

We also devote a good deal of our time and focus assisting employers in their application to the Minnesota Contractors Premium Adjustment Program (MCPAP), a program that offers a credit of as much as 25 percent to qualifying employers in the contracting industry. By continuing to take an active role in the review process, we not only help ensure the accuracy of each MCPAP application, but play a key role in the continued success of this vital program.
We are evaluating our document imaging requirements in the post-Spectrum era and continue to seek and develop new technology to maintain our pre-eminent role in this vital area.

**Strategic Plan**

Finished in August, our strategic plan effectively lays the groundwork for future budgeting and, as accurately as possible, projects our needs for hardware, software and staffing into the next year.

**Disaster Recovery (DRP)**

Phase II, the protection of all hardware and software throughout MWCIA, was completed in early 2000. Phase III will include the evaluation and inclusion of all MWCIA facilities.

**World Wide Web Access**

This is an ongoing project designed to allow carriers and agents to view and print Experience Mod Histories, Assigned Risk Depop Reports, Assigned Risk Rates, Carrier Names, Carrier Rates, Experience Rating Worksheets, Circular Letters, Newsletters, and other valuable information via the Internet. All pending project phases were completed in 2000.

One of the project’s most significant improvements is the posting of the availability of the Experience Rating Worksheets on the site. Since July 24, over 1,000 chargeable rating worksheets have been generated via our website while faxed requests requiring manual intervention have been reduced from over 50 to less than 5 per day.

In addition, subscribers are now able to access lost password information 24 hours a day, any day of the year. Enhancements scheduled for 2001 include:

- Web Site Re-Design (“look and feel”) and Content Review to improve site navigation and better manage the content provided on the site
- Expansion of downloadable Forms, Reports, and Manuals
- Expansion of our Downloadable File Capability
- Adding an Experience Mod Calculator feature

**Information Technology**

The year 2000 marked a change in management for IT with Chuck Eldridge installed as director and a change in the department’s name from Information Services to Information Technology to better reflect its focus. In addition to the IT staff, MWCIA also utilizes outside consultants on special projects as needs dictate.

Several major projects were begun and/or completed in 2000, including:

**Ratemaking**

We completed our compilation of information for the ratemaking process by September and immediately began work on our 2001 Annual Ratemaking Report.

During 2001, we will add a new server capable of storing five full years of ratemaking data thereby allowing multi-year processing and validation for the first time in our history.

**Progressive**

Chuck Eldridge, Director

MWCIA and their staff offer many valuable services to Minnesota agents and policyholders. This is not only done in a friendly and courteous manner, but efficiently as well using the Internet.
A C C E D E®
We released the original ACCEDE® version in January 2000 followed by ACCEDE® Version 2.0 in December 2000. This newest version provides a set of features requested by users including built-in transmittal forms and modifications to the call submission process.

S P E C T R U M® 1.2
We have streamlined our “fix” process for Spectrum® 1.2 and are currently applying changes to the test and production systems at the rate of two to three times per week.

A C C C T
The MWGIA is a founding member of the American Cooperative Council on Compensation Technology (ACCCT), a joint venture corporation founded as a venue for rating bureaus and statistical organizations to join together to develop common technological products. This joint development results in cost savings, development efficiencies and intellectual sharing thereby providing significant benefits to the insurance industry. In conjunction with our ACCCT partners, we held two management meetings during 2000. MWGIA’s vice president of Data Collection Services, Linda Hanson, is the managing partner of the venture.

ACCCT members in Minnesota, North Carolina and Wisconsin have jointly developed Spectrum®, a database for internal rating organization data collection and ongoing operations that provide all the necessary functionality for a rating bureau to operate. The success of ACCCT Spectrum® 1.2, launched in 1999 and refined throughout 2000, has exceeded our expectations. This Windows-based system which includes a relational database for the efficient collection, analysis and reporting of data, is now operational in three states and has attracted the interest of several others around the country.

ACCCT jointly developed BEEP (Bureau Entry and Edit Package®), a PC software product to assist insurance companies in the reporting of unit statistical information to bureaus. As ACCCT members, California, Delaware, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania and Wisconsin Bureaus along with Insurance Services Office have developed and refined this product, the third version of which, BEEP 2.0, was released in the third quarter of 2000.

ACCCT is also working on several other products related to Electronic Data Interchange (EDI) for the transfer of policy information from insurance carriers to the bureaus, error reporting or turnaround documents as communication tools, and electronic transfer of data such as experience rating information. ACCCT has contracted with a project manager to assist in the coordination and facilitation of the numerous projects anticipated during the upcoming year.