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.
You have probably noticed, as I have, that the most effective organizations are those that never take the quality of their work or the relationship with their customers for granted. On the contrary, they do everything they can to assure that they are at least meeting, if not exceeding, their customers’ expectations on a consistent basis.

The first step in making this a reality is reaching out to customers, understanding their business and scrutinizing the challenges that continue to cause them problems, with an eye toward making their lives easier.

At MWCIA, we have many years of experience working with members of the workers’ compensation industry. What’s more, we have nearly a century of historical data to bolster that experience with real knowledge. Finally, we are continually improving our skills and developing new and better industry tools to most effectively apply that experience and knowledge.

But the single most powerful tool we have at our fingertips is you, our members, who have given us ideas, challenges and insights into your specific needs in an ever-changing marketplace which data and know-how alone cannot provide. Still, if there’s anything we need to keep working on, it’s reaching out to you in ways both large and small.
methods to better serve you. I truly believe we have excellent plans, processes, equipment and systems. However, in the end, we must be focused on delivering real value to you if we are to meet our goal of being the “quality provider of information and services.”

In 2003, the MWCIA plans to emphasize becoming a better communicator with you. Our goal is to ask about your needs, to actively listen to your concerns, and to focus on helping you meet the challenges of an increasingly complex marketplace. Meeting that goal means we can exceed your expectations whenever and wherever possible.

Bruce Tollefson, President
“AS A BROKER AND EMPLOYEE REPRESENTATIVE, I APPRECIATE THE EASILY ACCESSIBLE TOOLS MWCIA PROVIDES ON ITS WEBSITE TO MEMBERS, EMPLOYERS AND OTHER INDUSTRY PARTICIPANTS.”
Brandon Miller

If it were not for the products and services that we have been able to develop since our founding in the early 1920s, MWCIA would not be the organization it is today. Yet, it is not merely our products and services that have kept us relevant to our members and various audiences, but the way in which we designed and developed them and constantly monitor and improve their performance to assure that relevance.

True, we are a key provider of information, but through our members, we are also a receiver of information – a sounding board, if you will, and in many cases, a touchstone for our industry.
We are proud of this position, but we are also keenly aware of the fact that we would not be here if we didn’t genuinely listen to your needs and take them to heart. Nowhere is this more evident than in our product line and service offerings, for each was born through a remark or suggestion you made, a study you asked us to conduct, or feedback you gave us on a situation or trend you saw emerging.

Your reaching out to us has made it possible for us to reach out to you in ways that truly matter to your business, your staff and your audience. Today, thanks to you, MWCIA has one of the most comprehensive and useful product and service mixes in the industry.

WWW.MWCIA.ORG

We work hard to make our website the best one-stop tool available to our audience. To maintain the integrity of the information we provide and to assure that the flow of that information is occurring in the most user friendly processes, we rigorously test and re-test enhancements on a development website and a documented workflow employing an intuitive user interface with rapid access to content.

That means that our members can access a vast majority of our services (from Member and Subscriber Services to Assigned Risk and Experience Modification History) and products (from publications to manuals to forms) over the web.

Work continues to further expand these offerings while adding new ones in anticipation of your needs – today and in the future.
Ratemaking Report

In this, our twentieth year of producing the MWCIA Ratemaking Report, we realized our earliest release date: August 23. In addition to our hardcopy release, our website release was reported to be the best ever based on ease of locating and accessing specific information. What's more, users reported that it was also the most enjoyable to browse — feedback we especially like hearing because that means more of our users were able to discover more aspects of the Report.

We continue to strive to improve not only the overall quality of the Report, but also its ease of access and its interactive capabilities.

Following are some key factors from this year’s report. We saw a 5.9 percent overall average increase over the 2002 level. By specific industry:

- Manufacturing: +3.4 %
- Contracting: +7.3 %
- Office & Clerical: +11.1 %
- Goods & Services: +6.9 %
- Miscellaneous: +2.0 %

As evidenced by the below chart, we have seen the pure premium level decrease in each of the seven years spanning 1995 to 2002, dropping almost 50 percent, but it has increased in each of the last two years. However, even with the last two increases, the overall pure premium rate level is still about 8.5 percent lower than its corresponding level prior to competitive rating (1983).
**ACCEDÊ™**

Developed internally by MWCIA’s Actuarial Services and IT departments, ACCEDÊ™ (Automated Carrier Call Entry and Data Edit) allows carriers to electronically submit their financial data, resulting in a significant reduction in errors, which allows us to produce the Ratemaking Report more quickly and efficiently. Today, over 75 percent of the market uses ACCEDÊ™ to report financial data to the MWCIA.

ACCEDÊ™ is a trademark of the MWCIA.

**WEB ACCOUNT MANAGEMENT**

In order to best manage our web user accounts, IT staff has designed an intranet system that not only tracks account information, but measures usage of fee-based reports and alerts users to various account related events by bulk e-mail.

**MAP PROJECT**

These services, the intranet system and the bulk e-mail, are part of an overall customer management project now being tested to facilitate the identification of and communication with our members, associates and partners. When fully operational, MAP (Members, Associates, and Partners) will assemble all of the contact lists used by MWCIA in one location comprising an intranet interface and a complete set of outputs, including the bulk e-mail system.
Perhaps our most important service is keeping our audiences informed on a variety of issues in a timely manner. To achieve this, our Member and Customer Service staff produce a variety of materials, most of which are available on our website, including:

Circular Letters
These are our primary communication tools and provide a forum for disseminating official notification to our audiences on such matters as filings that have been approved or orders given by the Department of Commerce. The goal is to provide timely information on important changes that may have a direct impact on member company operations.

Newsletters
In 2002, we formed a cross-functional Editorial Committee to determine what to publish in our quarterly newsletter (input for topics is also sought during the bi-weekly managers’ meeting). These ongoing queries insure that the information we publish is timely and pertinent. In addition, our website archives our newsletters back to 1998, providing a wealth of historical as well as interesting information for our members.

“GOOD STEWARDSHIP OF FUNDS ASSESSED TO MEMBER COMPANIES. MWCIA HAS A BALANCED BUDGET AND IS LOOKING FOR WAYS TO CONTROL COSTS ON A REGULAR BASIS.”
Keith Krueger
Brochures
An important compliment to our Newsletter and our Circular Letters, our brochures feature such topics as “Understanding Experience Rating,” “How To Complete Minnesota’s Workers’ Compensation Assigned Risk Plan Application” and “Minnesota Contractors Premium Adjustment Program.”

Education and Informational Presentations
The most direct means of reaching our audience is the live presentations we offer to our members and the business community at large. In the past year, for example, we provided a range of seminar topics from a broad overview of MWCLA services to tailored presentations addressing specific subjects of interest.

Each month, we also participate in a forum in which we provide an informational presentation on workers’ compensation insurance for Minnesota employers.

Finally, we participate in several industry trade shows each year. Our booth is staffed with knowledgeable MWCLA personnel to answer questions and distribute information to members of our industry at large.

Task Force
Establishing a task force with stakeholders representing insurance companies, government and the MWCLA proved to be a valuable tool this past year as we worked on compiling the Minnesota Forms Manual. This forum allowed us to obtain information and insight directly from our members, greatly improving the quality and relevance of the information provided in the finished manual.

Methods of Communications
We are continually developing new, more efficient ways to solicit, gather and disseminate information. In this effort, we are learning the best methods of communicating through email, our website and established methods such as the telephone and face-to-face meetings.

Regardless of the method, we are constantly exploring ways to improve our ability to reach out to you. Wherever technology will lead us, you can be assured that we’ll be close behind with viable options in easy to access formats and simple to use tools.

Other MWCLA Products and Services
Over the years, we have developed – and continue to develop – products and services that really are the workhorses of what we do for our members. These include:

- Manuals (from the basic manual to experience rating)
- Brochures (how-to’s on everything from completing the application for the Assigned Risk plan to how mods affect your premium dollars)
- Member/Customer Database
- Self-Insured software to facilitate electronic reporting of self-insured data
- E-forms for online completion and submission
- Test Audit Program
- MCPAP
- Task Force Development
- Test Audit Task Force
- Employee Leasing Task Force
- Self-Insured Ad Hoc Reporting Group
- Experience Ratings for Eligible Employees
- Merit Factors for Assigned Risk Employers
With a degree in business management (College of St. Catherine), Linda has served the workers’ compensation industry in a wide range of areas including data collection, industry relations, management, human resources and finance.

In addition to her serving as liaison between the Minnesota Department of Labor and Industry and the MWCLA, Linda serves on a number of joint MWCLA and industry task force groups, including the Test Audit Task Force, the Employee Leasing Task Force and the Self-Insured Ad Hoc Reporting Group. She is a past president of the Twin Cities Insurance Club.

On the national level, Linda holds prominent positions in such organizations as the IDMA (member, executive committee), the IAIABC (member, EDI Steering Committee), the WCIO, ACCCT (co-founder, managing partner) and Spectrum Partners, LLC (chief manager).

She is involved in numerous volunteer activities and enjoys reading, gardening and refinishing furniture.

L i n d a  M .  H a n s o n
V i c e  P r e s i d e n t ,  D a t a  C o l l e c t i o n  S e r v i c e s
In the early 1990s, through conversation with several other state associations, we realized that we all faced a number of common challenges. If we could somehow pool our experience and technical expertise, perhaps we could better meet these challenges and even save some time, energy and money in the process. The following products and services are a result of these early conversations.

**ACCCT**

Formed out of a mutual need to collect, analyze and disseminate policy and unit statistical data, the American Cooperative Council on Compensation Technology (ACCCT) is comprised of the state workers’ data collection organizations in California, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania/Delaware, Wisconsin and Insurance Service Office. Today, any data collection organization (DCO) can benefit from ACCCT research and products provided they share in the cost of that research and product development.

**ASIDE™**

A software program allowing the entry and edit of self-insured payroll and loss data reporting, ASIDE™ (ACCCT Self Insured Data Entry) facilitates the efficient, quality collection of data from the self-insured market.
**BEEP™**

BEEP™ (Bureau Entry and Edit Package), another ACCCT product, allows carriers and reporting organizations to transmit statistical information between any state insurance advisory and/or rating organization that is a member of the BEEP™ Project. Premiered in 1997, BEEP™ has gone through several generations of improvements, even spawning a related product, PEEP™.

**PEEP™**

The Policy Entry and Edit Package (PEEP™) will allow policy-reporting organizations such as carriers to enter, edit and transmit workers’ compensation policy information electronically to a data collection organization (bureaus). ACCCT has been developing this effective data-reporting tool in 2002, with an anticipated release date of early 2003.

*BEEP™ and PEEP™ are trademarks of the American Cooperative Council on Compensation Technology.

**EDI**

The EDI project is a single source electronic delivery vehicle for information flowing between carriers and data collection organizations. The BEEP™ and PEEP™ products are used along with other standard formats (including WCRATING and WCESTAT) to facilitate the flow of information through single source, editing functions, a database of transmitted information and standard transmission formats. EDI strives to eliminate paper flow while providing timely, accurate and quality data flows. ACCCT has been developing this effective data-reporting tool in 2002, with an anticipated release date of early 2003.

**SPECTRUM™**

A comprehensive system of programs addressing a wide range of technological challenges, the SPECTRUM™ suite of products, developed by ACCCT, has become so successful that this year its founding partners along with the state associations of Massachusetts and New York formed SPECTRUM™ Partners, LLC to own and distribute the products. Among its many breakthrough products is ABACUS™,* (Algorithm to Build, Aggregate and Compile Unit Statistical data), introduced this year, which effectively and efficiently compiles the collected payroll and claim data into a variety of summarized tables and reports.

*ABACUS™ is a trademark of Spectrum Partners, LLC.

**WCIO**

Comprised of all licensed workers’ compensation statistical or rating agencies and data collection organizations, the Workers’ Compensation Insurers Organization was chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmission, filings and other tools and systems necessary to the industry.

*ABACUS™ is a trademark of Spectrum Partners, LLC.
When Craig joined the MWCIA in 1977, it was known as the Minnesota Compensation Rating Bureau – a far cry from the organization he has since helped to build, first as director of Actuarial and Statistical Services, then as vice president of Actuarial Services.

After earning his Masters in Business Administration from the University of Minnesota in 1977, Craig managed the nation’s first statewide study and implementation of the explicit inclusion of investment income in workers’ compensation pricing (1979), created the MWCIA’s nationally respected Ratemaking Report (1983), and participated in the development of the ACCCT (American Cooperative Council on Compensation Technology) consortium. He testified on and continues to provide exclusive cost evaluations for Minnesota workers’ compensation statutory benefit change alternatives (1978-present).

Craig serves on the Special Compensation Fund Advisory Committee and the Workers’ Compensation Reinsurance Association’s (WCRA) actuarial committee, of which he’s been a member since its inception in 1979.

As head of Actuarial Services, Craig is responsible for serving as MWCIA’s corporate actuary in all the Association’s actuarial, statistical, financial data collection, and statistical production functions. He is also responsible for the annual production of the Minnesota Ratemaking Report.

Craig is a music and worship leader at Calvary Lutheran Church in Golden Valley, an avid reader and a serious baseball fan.
A former honors student, Chuck holds undergraduate and masters degrees in economics from the University of Iowa (1970) and from Iowa State University, respectively (1977).

Before joining MWCIA for the second time in 2000, Chuck was a senior systems analyst at Retek Corporation. Over the years, he has been employed as an economics consultant for the Midwest Agricultural Research Association, a research fellow at the University of Minnesota and chief financial officer and consultant at International Species Information Systems.

He served IGF Insurance as a programmer/analyst, the same role he played in his first position at MWCIA from 1997 to 1998. Chuck is expert in Oracle and several development languages. He has completed numerous graduate level courses in MIS, Managerial Accounting, Financial Accounting, database management, and linear programming.

As head of Information Technology, Chuck is responsible for IT administrative functions, project management, several internal committees, and manages a staff of ten.

He enjoys sailing, skiing, racquetball and biking.
**OUTSIDE RELATIONSHIPS**

Our audience includes not only our members, but also the Department of Commerce, the Department of Labor and Industry, and the Workers Compensation Reinsurance Association. The WCRA was founded in 1979 to provide low-cost reinsurance for Minnesota insurers and self-insurers. MWCIA actuary, Craig Anderson, has served on the WCRA’s actuarial committee since its inception.

Whenever we are able to provide assistance, technical or otherwise, to any organization in the workers’ compensation arena, we strive to assist that organization’s ability to better serve its audience.

Indeed, it is through this cooperation and overlap among our departments that MWCIA’s abilities grow in leaps and bounds. In the process, we truly realize the core of our mission to be the quality provider of information and services.
Our 2002 Annual Meeting was called to order at 1:30 p.m., Tuesday, April 23, 2002, at the MWCLA offices, 7701 France Avenue South, Suite 450, Edina, Minnesota.

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

Ms. Paivi Blanchard, Safeco Insurance Company (stock)
Mr. Keith Krueger, American Compensation Insurance Company (stock)
Mr. Eugene Miller, Western National Mutual Insurance Company (non-stock)
Ms. Fran Kaitala, State Fund Mutual Insurance Company (non-stock)

“WE HAVE WITNESSED IMPROVED OPERATIONS AND INCREASED EFFICIENCIES WHILE THIS ORGANIZATION HAS BECOME EVEN MORE RESPONSIVE AND CLOSER TO ALL OF THEIR CONSTITUENTS ADDING VALUE ACROSS THE INDUSTRY.”
Bruce Kaufenberg
During 2002, we held four board meetings during which we focused our discussions on the 2002 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals and communications.

As of December 31, 2002, the members of our Board were:

**Director**  
Mr. Keith Krueger  
Mr. Stu Thompson  
Mr. Howard Hammel  
Mr. Brandon Miller  
Mr. David Young  
Mr. John Hill  
Mr. Gary Thaden  
Mr. Ed Gath  
Mr. Bruce Kaufenberg  
Ms. Fran Kaitala  
Mr. Eugene Miller  
Ms. Diane Young  

**Representing**  
American Compensation Insurance Companies  
AP Capital  
Federated Insurance Companies  
Hays Companies*  
Liberty Mutual Insurance Company  
Lumbermen’s Underwriting Alliance  ‎MN Mechanical Contractors Association*  
Safeco Insurance Company  
St. Paul Companies  
State Fund Mutual Insurance Company  
Western National Mutual Insurance Company  
Zurich N.A. Insurance Company

* Public members of the Board, appointed.
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 online information on workers’ compensation insurance coverage and eliminates the carriers’ obligations to file notifications of coverage and cancellation with the Department.

<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>1,493</td>
<td>38,594</td>
<td>40,087</td>
</tr>
<tr>
<td>Policies (electronic)</td>
<td>39,487</td>
<td>43,295</td>
<td>82,782</td>
</tr>
<tr>
<td>Endorsements (paper)</td>
<td>9,278</td>
<td>240,183</td>
<td>249,461</td>
</tr>
<tr>
<td>Endorsements (electronic)</td>
<td>254,017</td>
<td>225,738</td>
<td>479,755</td>
</tr>
<tr>
<td>Cancellations (paper)</td>
<td>1,236</td>
<td>23,835</td>
<td>25,071</td>
</tr>
<tr>
<td>Cancellations (electronic)</td>
<td>38,353</td>
<td>14,902</td>
<td>53,255</td>
</tr>
<tr>
<td>Subtotals</td>
<td>343,864</td>
<td>586,547</td>
<td>930,411</td>
</tr>
</tbody>
</table>

UNIT STATISTICAL PLAN

Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data with 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 Reports</th>
</tr>
</thead>
<tbody>
<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>
<tr>
<td>1-1-99 to 12-31-99</td>
<td>2001</td>
<td>116,317</td>
</tr>
<tr>
<td>1-1-00 to 12-31-00</td>
<td>2002</td>
<td>121,840</td>
</tr>
</tbody>
</table>
EXPERIENCE RATING

During 2002, we continued our activities in connection with the experience rating of employers. 36,092 Minnesota intrastate experience ratings were published, including revision. The 2002 breakdown of current Minnesota intrastate ratings by modification factor follows:

<table>
<thead>
<tr>
<th>Total Ratings Range</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 &amp; 0.49</td>
<td>1</td>
</tr>
<tr>
<td>0.50 &amp; 0.59</td>
<td>12</td>
</tr>
<tr>
<td>0.60 &amp; 0.69</td>
<td>129</td>
</tr>
<tr>
<td>0.70 &amp; 0.79</td>
<td>2,075</td>
</tr>
<tr>
<td>0.80 &amp; 0.89</td>
<td>9,834</td>
</tr>
<tr>
<td>0.90 &amp; 0.99</td>
<td>10,124</td>
</tr>
<tr>
<td>1.00 &amp; 1.09</td>
<td>2,259</td>
</tr>
<tr>
<td>1.10 &amp; 1.19</td>
<td>1,949</td>
</tr>
<tr>
<td>1.20 &amp; 1.29</td>
<td>2,062</td>
</tr>
<tr>
<td>1.30 &amp; 1.39</td>
<td>1,308</td>
</tr>
<tr>
<td>1.40 &amp; 1.49</td>
<td>740</td>
</tr>
<tr>
<td>1.50 &amp; 1.59</td>
<td>458</td>
</tr>
<tr>
<td>1.60 &amp; 1.69</td>
<td>264</td>
</tr>
<tr>
<td>1.70 &amp; 1.79</td>
<td>157</td>
</tr>
<tr>
<td>1.80 &amp; 1.89</td>
<td>105</td>
</tr>
<tr>
<td>1.90 &amp; 1.99</td>
<td>57</td>
</tr>
<tr>
<td>Greater than 1.99</td>
<td>101</td>
</tr>
</tbody>
</table>

MERIT RATING

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 30,313 Assigned Risk files were published for Merit Rating in 2002. The 2002 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>25,530</td>
</tr>
<tr>
<td>0.90</td>
<td>2,707</td>
</tr>
<tr>
<td>1.00</td>
<td>839</td>
</tr>
<tr>
<td>1.10</td>
<td>121</td>
</tr>
</tbody>
</table>

IN SolVEnt FUND ACCOUNT

The Association continues to make payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2002.

FINES

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated $212,700 in 2002. A summary on the status of the fine system is reported to the Commerce Department each month.
The MWCIA’s recent work with the Commerce Department in response to the Federal Terrorism Risk Insurance Act of 2002, is an example of a quick response to keep the industry moving forward in these trying times.”

Dave Young

Revenue and Expenses

<table>
<thead>
<tr>
<th>Revenues</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessments</td>
<td>4,049,316</td>
<td>73%</td>
</tr>
<tr>
<td>Contract Services</td>
<td>848,062</td>
<td>15%</td>
</tr>
<tr>
<td>USP Fines</td>
<td>213,792</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>289,178</td>
<td>5%</td>
</tr>
<tr>
<td>Paper Processing</td>
<td>155,790</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,556,138</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation</td>
<td>3,021,855</td>
<td>59%</td>
</tr>
<tr>
<td>Management, General and Other</td>
<td>847,679</td>
<td>16%</td>
</tr>
<tr>
<td>Management Information Systems</td>
<td>813,133</td>
<td>16%</td>
</tr>
<tr>
<td>Rent &amp; Utilities</td>
<td>454,579</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,137,246</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Commitments and Contingencies

Future lease commitments as of December 31, 2002 are noted on the chart below. MWCIA audited financial statements are available at the Association’s offices.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>290,921</td>
</tr>
<tr>
<td>2004</td>
<td>262,860</td>
</tr>
<tr>
<td>2005</td>
<td>228,676</td>
</tr>
<tr>
<td>2006</td>
<td>198,270</td>
</tr>
<tr>
<td>2007</td>
<td>165,225</td>
</tr>
<tr>
<td>Thereafter</td>
<td>–</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,145,952</td>
</tr>
</tbody>
</table>
A 1981 graduate in business administration and marketing from St. Mary-of-the-Woods College in Indiana, Kathleen spent 15 years in the property and casualty industry. In addition to managing operations for claim departments, she has directed the operations of customer service and member processing centers in both the finance and insurance areas.

In 1996, she co-founded and served as vice president of operations for Vis’n, Inc., Redwing, MN – a company that provided support services to the insurance industry.

In 2002, Kathleen joined MWCLA as director of operations, overseeing the day-to-day management of the Association.

An avid boater and outdoor enthusiast, Kathleen is a native of Downers Grove, IL who now makes her home in Lino Lakes, MN with her husband and their two children.
A & A UNDERWRITING SERVICES
Atlanta International Insurance Company

ACCEPTANCE INSURANCE HOLDINGS GROUP
Acceptance Casualty Insurance Company
Acceptance Indemnity Company

ACCIDENT FUND COMPANY
ACE LIMITED
Ace American Insurance Company
Ace Fire Underwriters Insurance Company
Ace Indemnity Insurance Company
Ace Property & Casualty Insurance Company
Bankers Standard Fire & Marine Insurance Company
Century Indemnity Company
Indemnity Insurance Company of North America
Pacific Employers Insurance Company
Westchester Fire Insurance Company

ACUITY, A MUTUAL INSURANCE COMPANY

ADVANTAGE WORKERS COMPENSATION INSURANCE CO

AETNA INSURANCE COMPANY OF CONNECTICUT

AFFILIATED FM INSURANCE COMPANY

ALASKA NATIONAL INSURANCE COMPANY

ALEA HOLDINGS US COMPANY
Alea North America Insurance Company

ALL NATION INSURANCE COMPANY

ALLIANCE INSURANCE COMPANY

ALLAMERICA PROPERTY & CASUALTY COMPANIES, INC.
Hanover Insurance Company
Massachusetts Bay Insurance Company

ALLSTATE INSURANCE GROUP
Allstate Indemnity Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company

AMERCO
Republic Western Insurance Company

AMERICAN CENTENNIAL INSURANCE COMPANY

AMERICAN COMPENSATION INSURANCE COMPANY

AMERICAN CONTRACTORS INSURANCE GROUP
ACIG Insurance Company

AMERICAN COUNTRY INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP

AMERICAN FUTU FIRE & MARINE INSURANCE COMPANY

AMERICAN INTERNATIONAL GROUP
AIU Insurance Company
American Home Assurance Company
American International Insurance Company
Birmingham Fire Insurance Company of Pennsylvania
Commercial & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company of State of Pennsylvania
Minnesota Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
New Hampshire Insurance Company
Nichido Fire & Marine Insurance Company Limited

AMERICAN RE CORPORATION GROUP
American Alternative Insurance Corporation
American Reinsurance Company

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD INSURANCE COMPANY

AMERICAN SAFETY INSURANCE GROUP
American Safety Casualty Insurance Company

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED
American Interstate Insurance Company

AMERISURE COMPANIES
Amerisure Mutual Insurance Company

APCAPITAL INCORPORATED
American Physicians Assurance Corporation
AP Specialty Insurance Corporation

ARCH INSURANCE COMPANY

ARGONAUT INSURANCE GROUP
Argonaut Great Central Insurance Company
Argonaut Insurance Company
Argonaut-Midwest Insurance Company

ATLANTIC MUTUAL INSURANCE GROUP
Atlantic Mutual Insurance Company
Centennial Insurance Company

ATLAS ASSURANCE COMPANY OF AMERICA

AUTO-OWNERS INSURANCE GROUP
Auto-Owners Insurance Company

AXA CORPORATE SOLUTIONS INSURANCE COMPANY

AXA CORPORATE SOLUTIONS REINSURANCE COMPANY

BALDWIN AND LYONS INCORPORATED
Protective Insurance Company
Sagamore Insurance Company

BANCINSURE INCORPORATED

BANKERS MULTIPLE LINES INSURANCE COMPANY

BENCHMARK INSURANCE COMPANY

BITUMINOUS CASUALTY CORPORATION
Bituminous Casualty Corporation
Bituminous Fire & Marine Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

BURLINGTON INSURANCE GROUP
First Financial Insurance Company

CATERPILLAR INSURANCE COMPANY

CENTURION INSURANCE COMPANY

CHUBB GROUP OF INSURANCE COMPANIES
Chubb Indemnity Insurance Company
Chubb National Insurance Company
Executive Risk Indemnity Incorporated
Federal Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company

CHURCH MUTUAL INSURANCE COMPANY

CINCINNATI FINANCIAL CORPORATION
Cincinnati Casualty Company
Cincinnati Indemnity Company
Cincinnati Insurance Company

CLARENDON INSURANCE COMPANY

CNA INSURANCE GROUP
American Casualty Company of Reading, PA
Boston Old Colony Insurance Company
Commercial Insurance Company of Newark, NJ
Continental Casualty Company
Continental Insurance Company
Fidelity & Casualty Company of New York
Firemen’s Insurance Company of Newark, NJ
Glens Falls Insurance Company
Kansas City Fire & Marine Insurance Company
Mayflower Insurance Company, Limited
National Ben Franklin Insurance Company of IL
National Fire Insurance Company of Hartford
Niagara Fire Insurance Company
Transcontinental Insurance Company
Transportation Insurance Company
Valley Forge Insurance Company

COMBINED SPECIALTY INSURANCE COMPANY

“I LIKE THE ELECTRONIC DISTRIBUTION OF NEWSLETTERS, CIRCULARS AND OTHER IMPORTANT INFORMATION THE MWCIA PROVIDES TO STAKEHOLDERS.”
Brandon Miller
NATIONAL AMERICAN INSURANCE COMPANY
NATIONAL FARMERS UNION STANDARD INSURANCE GROUP
National Farmers Union Property & Casualty
National Farmers Union Standard Insurance Company
NATIONAL INDEMNITY GROUP
National Indemnity Company
National Liability & Fire Insurance Company
NATIONWIDE INSURANCE GROUP
Allied Property & Casualty Insurance Company
Amco Insurance Company
Farmland Mutual Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
NAU GROUP
NAU Country Insurance Company
NIPPONKOA INSURANCE COMPANY OF AMERICA
NONPROFITS INSURANCE ASSOCIATION
NORTHLAND GROUP INSURANCE COMPANY
Mendakota Insurance Company
Mendota Insurance Company
Northland Insurance Company
NORTHWESTERN NATIONAL INSURANCE GROUP
Compass Insurance Company
OHIO CASUALTY GROUP
American Fire & Casualty Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company
OLD REPUBLIC INTERNATIONAL GROUP
Great West Casualty
International Business & Mercantile Reinsurance Company
Old Republic Insurance Company
OMAHA INDEMNITY COMPANY
ONE BEACON INSURANCE GROUP
American Employers Insurance
Camden Fire Insurance Association
Employers Fire Insurance Company
Homeland Central Insurance Company
Houston General Insurance Company
Northern Assurance Company of America
One Beacon American Insurance Company
ONE BEACON INSURANCE GROUP (continued)
One Beacon Insurance Company
Pennsylvania General Insurance Company
OVERSEAS PARTNERS US REINSURANCE COMPANY
PARTNER RE U.S.
Partner Reinsurance Company of New York
PEERLESS INSURANCE COMPANY
PENN NATIONAL INSURANCE GROUP
Pennsylvania National Mutual Casualty Insurance Company
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY
PETROLEUM CASUALTY COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY
PHICO GROUP
Pennsylvania Casualty Company
Phico Insurance Company
PHILADELPHIA REINSURANCE CORPORATION
PMA INSURANCE GROUP
Pennsylvania Manufacturers’ Association Insurance
PMA Capital Insurance Company
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER ALLIANCE INSURANCE COMPANY
PRO ASSURANCE GROUP
Medical Assurance Company Incorporated
Meemic Insurance Company
PROVIDENCE WASHINGTON INSURANCE COMPANY
PRUDENTIAL PROPERTY & CASUALTY INSURANCE GROUP
Prudential General Insurance Company
Prudential Property & Casualty Insurance Company
PUBLIC SERVICE MUTUAL INSURANCE COMPANY
PUTNAM REINSURANCE COMPANY
PXRE REINSURANCE COMPANY
QBE INSURANCE COMPANY
QBE REINSURANCE COMPANY
RAM MUTUAL INSURANCE COMPANY
RAMPART INSURANCE COMPANY
RELIANCE INSURANCE COMPANY
ROYAL & SUNALLIANCE
American & Foreign Insurance Company
Connecticut Indemnity Company
Design Professional Insurance Company
Fire & Casualty Insurance Company of Connecticut
Globe Indemnity Company
Grocers Insurance Company
Phoenix Assurance Company of New York
Royal & Sun Alliance Personal Insurance Company
Royal Indemnity Company
Royal Insurance Company of America
Safeguard Insurance Company
Security Insurance Company of Hartford
SAFECO INSURANCE COMPANY OF AMERICA
American Economy Insurance Company
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
SAFECO Insurance Company of America
SAFETY NATIONAL CASUALTY CORPORATION
Safety First Insurance Company
Safety National Casualty Corporation
SCOR U S GROUP
General Security Insurance Company
General Security National Insurance Company
SCOR Reinsurance Company
SEATON INSURANCE COMPANY
SECURA INSURANCE COMPANIES
SECURA Insurance, A Mutual Company
SECURA Supreme Insurance Company
SECURIAN CASUALTY COMPANY
SELECTIVE INSURANCE GROUP
Selective Insurance Company of America
Selective Insurance Company of South Carolina
Selective Insurance Company of the Southeast
SENeca INSURANCE COMPANY, INCORPORATED
SENeca INSURANCE COMPANY
SENeca Medical Insurance Company
SENeca Mutual Insurance Company
SENeca Mutual Liability Insurance Company
SENeca Property & Casualty Insurance Company
SENeca Surety Insurance Company
SENeca Underwriters Insurance Company
SIRIUS AMERICA INSURANCE COMPANY
SOMPO JAPAN INSURANCE COMPANY OF AMERICA
ST. PAUL COMPANIES, INCORPORATED
Athena Assurance Company
Discover Property & Casualty Insurance Company
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
Northbrook Indemnity Company
Northbrook Property & Casualty Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company
United States Fidelity & Guaranty Company
"MWCIA IS VERY FOCUSED ON HOW THEY CAN HELP, EVIDENT IN THE FORM REVIEW PROJECT EARLIER IN THE YEAR. THEIR FACILITATION HELPED GET THE PROJECT DONE WITH A GOOD OUTCOME FOR ALL."

Diane Young