challenging the boundaries
our mission

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.
PRESIDENT'S MESSAGE

Six years ago, when I moved from the Board to President of the MWCIA, I became ever more aware of the talents of our staff. I knew they were experienced, but what I discovered was a wealth of skills and knowledge attained from serving our members and the workers' compensation marketplace on a daily basis for many years. What's more, those talents are bolstered by a solid understanding of future opportunities and a strong desire to make those opportunities a reality.

Ask any of our staff what the future holds for MWCIA and you’ll get an assessment that is timely and perceptive. It is upon these assessments that we have strived over these past six years to clearly define what we believed our members wanted and needed us to become.
The following pages of this report will provide you with additional information concerning these and other important developments within Minnesota and on the national level. As proud of these accomplishments as we are, we have a world of opportunities yet to be harvested.

Central to all of these is our ability to communicate in the most effective and efficient manner to our members and customers. We are constantly seeking better ways to provide information and services and to do so in ways that are not only user friendly, but that give our audiences unprecedented access to all of MWCIA’s many offerings.

This Annual Report marks the beginning of our building a comprehensive, multi-faceted communications tool from the ground up, one that parallels technologies existing in many corporations, but something that is unique to the workers’ compensation industry.

- **Web-site Enhancements** – We have upgraded our capacity to provide information to our members 24 hours a day through increased use of web-based technology.
- **WCIO** – Minnesota actively participates in the development and implementation of data reporting standards. This past year, the WCIO has been working with the IAIABC in using the WCIO’s Part/Nature/Cause tables as a basis for some of its data reporting needs.
- **ACCCT** – Minnesota was an early leader in the development of a “data super highway” (CDX) for the secure, electronic transmission of data between member insurers and Data Collection Organizations.
- **Spectrum™ Partners** – Minnesota is one of the original developers of and was the first to implement Spectrum™, a state-of-the-art data management system. The New York Compensation Insurance Rating Board became the most recent organization to adopt that system this July.
We no longer print our annual report in the traditional manner. We now “publish” our annual report via our website. For those that would like to print our annual report, we provide a downloadable version.

Over the next few years, we will provide additional ways to access meaningful information. More workers’ compensation information than ever before will be available at the click of a mouse. And what is not included in the report itself will be readily at hand through links to other areas of our website and those of our various strategic partners and governing agencies.

You can probably sense the enthusiasm over the strides we will be making in the next few years. We are now at a place where MWCI’s information and technology capabilities meet, where we are capable of meeting your needs in a number of workers’ compensation product aspects.

Yes, we have a multitude of technological advances to thank, but the real thanks belong to our staff whose vision inspired our becoming an ever better organization. In the future, it is my belief that it will be that same vision that will produce a number of new and exciting achievements that provide real value to you – our member insurers and customers. In that spirit, we look again to our mission statement.

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, President
BREAKING AWAY

In many ways, 2003 was a turning point for MWCIA in how we were able to best serve our audiences. On virtually every front, we were able to become a better association, a better data services organization and a better partner with other organizations in the collection, assembly and dissemination of information critical to the success of our industry and our members.

Following are several areas in which we were able to surpass our goals:
WWW.MWCIA.ORG

One of the most important, if not the most important, of our duties is communication with our audiences. Central to that role is the effectiveness of our web page and its usefulness to our audiences.

For calendar year 2003, we experienced over 199,777 user sessions of which 37,211 were unique - an increase of over 22% percent since last year at this time. Several improvements contributed to this increase including the introduction of an Experience Mod Calculator and a Rate Filing Tool. The latter of these was developed by our Actuarial staff in cooperation with the Minnesota Department of Commerce and allows users to complete rate filings electronically and email the results to the DOC.

Other website improvements allow users unprecedented access to everything from details about our Ratemaking Report to Circular Letters to Manuals – virtually every product and many of the services we provide.

We are expanding the capabilities of our website by moving toward a totally web-based annual report that will enable users to drill down to detailed information across the span of years that MWCIA has been in operation. Soon, our annual reports will contain the most comprehensive array of resources and information in our industry – all of it available at the click of a mouse.

The following graph indicates the frequency of our web activity in 2003 by respective product/service inquiry:

<table>
<thead>
<tr>
<th>Product/Service</th>
<th>2003 Web File Requests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Circulars</td>
<td>60,000</td>
</tr>
<tr>
<td>MN Basic Manual</td>
<td>50,000</td>
</tr>
<tr>
<td>Web Application</td>
<td>40,000</td>
</tr>
<tr>
<td>MN Forms Manual</td>
<td>30,000</td>
</tr>
<tr>
<td>Unit Stat Plan</td>
<td>20,000</td>
</tr>
<tr>
<td>Newsletter</td>
<td>10,000</td>
</tr>
<tr>
<td>Assigned Risk Brochure</td>
<td>7,000</td>
</tr>
<tr>
<td>MN Filing Procedures</td>
<td>6,000</td>
</tr>
<tr>
<td>Self Insurers</td>
<td>5,000</td>
</tr>
<tr>
<td>MCPAP 2004</td>
<td>4,000</td>
</tr>
</tbody>
</table>
RATEMAKING REPORT

Through a combination of smart work, improved systems and historical know-how, we were able to release this year’s Ratemaking Report on August 20, our earliest release date ever. What’s more, our report is now 100 percent accessible over the web, providing the ultimate in convenience and depth of information to all users.

As you can see by the chart below, the pure premium base rate level decreased by 0.3 percent this year – the first decrease in the past three years. By specific industry, this breaks down as follows:

Manufacturing: 4.4%
Contracting: -3.0%
Office & Clerical: -4.0%
Goods & Services: -1.7%
Miscellaneous: 2.9%
OVERALL: -0.3%

Again, as indicated by the chart below, the pure premium level has decreased in each of the seven years spanning 1995 to 2001, dropping almost 50 percent, rising approximately 7 percent in 2002 and 2003, then dropping again this year. Overall, the rate level is 8.8 percent lower than its corresponding level prior to competitive rating (1983).
COMMUNICATION

While the Ratemaking Report remains one of our most visible products, we are proud of the fact that our members know us also for our communications capabilities and informational products.

This year, we realigned all our departments (except for Information Technology) under the umbrella of Operational Services to better reflect and facilitate our transition from a task-oriented to a results-oriented organization. This has enabled us to take advantage of a number of automation changes that we have introduced while positioning us to incorporate future automation.

FORMS MANUAL

This year saw the publication of the Minnesota Forms Manual. The product of a task force comprised of stakeholders from insurance companies, government and MWCI, the Manual is the first compendium of standard policy forms and endorsements approved for use in the State. As such, we anticipate it will become a template for anyone writing workers’ compensation in Minnesota.

SELF-INSURERS NEWSLETTER

Another successful result of our seeking input from various audiences was the introduction of our Self-Insurers Newsletter. With input from private self-insurers, self-insured groups and TPAs, we were able to produce this quarterly piece to update all parties on data filing obligations as well as introduce tools to aid entry, editing and electronic filing of data with MWCI.
ONGOING COMMUNICATION

Each year for the past several, we have made improvements in our ongoing communication with members. We have heard from many of you that our Circular Letters, Manuals, Newsletters and Brochures keep getting better, but to maintain this trend, we need your continued feedback. Please call us or email us with your comments, ideas for needed products or ways of doing things that will improve your productivity and help keep us a relevant part of your industry.

REACHING OUT

We continually seek opportunities to reach out to our members, customers and the business community at large to provide educational and informational presentations on virtually any aspect of workers’ compensation. Among the more popular of these is a monthly forum in which our Member and Customer Service staff participates to share ideas, offer solutions to challenges and generally seek to improve the knowledge level of all parties involved. Finally, we remain an active participant in industry trade shows and other events at which our presence can enhance our accessibility to our audiences while allowing us to learn more about the specific needs and desires of our members.

WEB ACCESS

Today, all of our products can easily be accessed through www.mwcia.org. Within the wide range of information available are several of our brochures, proven helpful in explaining processes and answering FAQs. These include “Understanding Experience Rating,” “How To Complete Minnesota’s Workers Compensation Assigned Risk Plan Application,” and “Minnesota Contractors Premium Adjustment Program.” Of course, these are available in print version and we are always available to answer any questions you may have over the phone or in person.
great strides
with information technology

PRODUCTS

ACCEDE™

This year has seen a number of improvements to our existing products which have resulted in increased use across the board. ACCEDE™ (Automated Carrier Call Entry and Data Edit) is now the preferred financial data reporting tool of over 95 percent of the industry’s carriers. What’s more, our advances have reduced processing time by fully one third.

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 MWSCA in one location comprising an intranet interface and a complete set of outputs, including the bulk e-mail system.
MINNESOTA FORMS MANUAL

Establishing a task force with stakeholders representing insurance companies, government and the MWCIA 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.

OTHER MWCIA 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
- SI-MWCIA: (Self-Insured MWCIA) 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
OUR TECHNOLOGY

Perhaps nowhere in our organization have we made greater strides than in Information Technology. In addition to overall improvements in our website and our processing techniques, the following IT achievements warrant special mention:

IMAGING
Completing a multi-year effort, we have now moved from a legacy imaging product to a web-based system called Indicium. This system has an advanced interface and capabilities and is continually being upgraded in response to users’ needs.

FTP INSTALLATIONS
Over the past year, we have installed two FTP servers, one for the Minnesota Department of Labor and Industry and the other for the CDX project (see section on Collaborations). Both of these represent significant steps forward in data transmission capabilities.

SECURE WIRELESS / SECURITY AUDIT
We have now completed the installation of our wireless network system allowing laptop computers to stay connected to the MWCIA network as they are moved throughout our offices. A comprehensive Security Audit confirmed that our system is among the most secure (not just in our industry, but among all industries) with an ‘A’ rating and very low penetration vulnerability. We continue to monitor its security with random tests and other challenges to the system.

RADAR
Information Technology department was involved in a variety of Actuarial projects this past year, including RADAR (Resource for Actuarial Data Analysis and Research). Designed to mine knowledge from our huge data bases, RADAR holds the promise of presenting financial calls data in a more intuitive manner than was ever available to us, thus allowing more precise analysis and reporting while significantly de-mystifying exception handling. With some projects of the series still in the development stages, RADAR has already proven effective in assisting the considerable activities of our Actuarial Department.
Collaborations

MWClA fulfills many roles to many needs. We are able to achieve this not only through our own products and services, but because we have joined hands with a number of other associations and organizations in our industry. Indeed, it is in this spirit of collaboration that we have realized some of our greatest breakthroughs and have played a role in the advancement of our industry overall.

ACCCT

The American Cooperative Council on Compensation Technology (ACCCT) is comprised of the state workers’ compensation data collection organizations in California, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania/Delaware, Wisconsin and the Insurance Services Office. Any data collection organization (DCO) can benefit from ACCCT research and products provided they share in the cost of that research and product development.

ACCCT’s products include:

- ASIDE™ (ACCCT Self-Insured Data Entry) facilitates the collection of data from the self insured market.

- BEEP™ (Bureau Entry and Edit Package) allows carriers and reporting organizations to transmit unit statistical information between any state insurance advisory and/or rating organization that is a BEEP™ member. This year, BEEP™ began beta testing of a web-enabled capability to allow the electronic storage and transmission of unit statistical data.
- **PEEP™ (Policy Entry and Edit Package)** allows policy reporting organizations to electronically enter, edit and transmit policy information to a DCO. In development since 2002, PEEP™ became fully operational this year.

- **EDI**, a single source electronic delivery vehicle for information flowing between carriers and data collection organizations, likewise became fully operational in 2003.

- **CDX** (Compensation Data Exchange), a new product this year, is a data super highway designed to accelerate the secure, electronic transmission of data between member insurers and Data Collections Organizations.

- **SPECTRUM™ Partners, LLC**

  The SPECTRUM™ suite of products has become so successful that it is now owned and managed by SPECTRUM™ Partners, LLC, comprised of ACCCT’s founding partners as well as the state associations of Massachusetts and New York. (This year, New York became the fifth DCO to use SPECTRUM™.)

  In 2002, the partnership introduced SPECTRUM™ Version 14 and its most recent breakthrough product, ABACUS™ (Algorithm to Build, Aggregate and Compile Unit Statistical data). Today, ABACUS™ is fully functional and at work compiling collected payroll and claim data into a variety of summarized tables and reports for use in the ratemaking process of ACCCT members.
ADDITIONAL RELATIONSHIPS

MWCIA is an active participant in such national organizations as:

WCIO (Workers’ Compensation Insurers’ Organization) chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmission, filings and other tools and systems necessary to the industry;

IAIABC (International Association of Industrial Accident Boards and Commissions); and the IDMA (Insurance Data Management Association).

Our extended relationships and audiences also include the Minnesota Department of Commerce, the Minnesota Department of Labor and Industry as well as the Minnesota Workers’ Compensation Reinsurance Association (WCRA) – 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 audiences.

Indeed, it is through this cooperation and overlap among our fellow state associations, government and regulatory bodies, our members and our internal departments that our capabilities have continued to evolve in leaps and bounds. What’s more, in the process, we truly further the core of our mission to be the quality provider of information and services.
Our 2003 Annual Meeting was called to order at 1:30 p.m., Tuesday, April 22, 2003, at the MWCIA 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. Joy Carr of Liberty Mutual Insurance Company

During 2003, we held four board meetings during which we focused our discussions on the 2003 Ratemaking Report, web-based delivery of MWCLA products and services, industry-wide collaborative efforts, MWCLA manuals and communications.

As of December 31, 2003, the members of our Board were:

Director: Representing:
Mr. Keith Krueger American Compensation Insurance Companies
Mr. Howard Hammel Federated Insurance Companies
Mr. Brandon Miller Hays Companies *
Ms. Joy Carr Liberty Mutual Insurance Company
Mr. John Hill Lumbermen’s Underwriting Alliance
Mr. Gary Thaden MN Mechanical Contractors Association *
Mr. Bruce Kaufenberg St. Paul Companies
Ms. Fran Kaitala State Fund Mutual Insurance Company
Mr. Eugene Miller Western National Mutual Insurance Company
Mr. Will Ribbens Zurich N.A. Insurance Company

* Public members of the Board, appointed.
finding your best solution
2003 STATISTICS

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>1,265</td>
<td>26,005</td>
<td>27,270</td>
</tr>
<tr>
<td>Policies (electronic)</td>
<td>41,801</td>
<td>53,000</td>
<td>94,801</td>
</tr>
<tr>
<td>Endorsements (paper)</td>
<td>8,613</td>
<td>168,671</td>
<td>177,284</td>
</tr>
<tr>
<td>Endorsements (electronic)</td>
<td>305,412</td>
<td>335,801</td>
<td>641,213</td>
</tr>
<tr>
<td>Cancellations (paper)</td>
<td>1,467</td>
<td>15,222</td>
<td>16,689</td>
</tr>
<tr>
<td>Cancellations (electronic)</td>
<td>41,223</td>
<td>25,143</td>
<td>66,366</td>
</tr>
<tr>
<td>Subtotals</td>
<td>399,781</td>
<td>623,842</td>
<td>1,023,623</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>1-1-98 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>
<tr>
<td>1-1-01 to 12-31-01</td>
<td>2003</td>
<td>124,070</td>
</tr>
</tbody>
</table>
EXPERIENCE RATING

During 2003, we continued our activities in connection with the experience rating of employers. 37,571 Minnesota intrastate experience ratings were published, including revision. The 2003 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

<table>
<thead>
<tr>
<th>Total Ratings between</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 &amp; 0.49</td>
<td>4</td>
</tr>
<tr>
<td>0.50 &amp; 0.59</td>
<td>16</td>
</tr>
<tr>
<td>0.60 &amp; 0.69</td>
<td>106</td>
</tr>
<tr>
<td>0.70 &amp; 0.79</td>
<td>1,607</td>
</tr>
<tr>
<td>0.80 &amp; 0.89</td>
<td>9,342</td>
</tr>
<tr>
<td>0.90 &amp; 0.99</td>
<td>12,372</td>
</tr>
<tr>
<td>1.00 &amp; 1.09</td>
<td>2,456</td>
</tr>
<tr>
<td>1.10 &amp; 1.19</td>
<td>2,078</td>
</tr>
<tr>
<td>1.20 &amp; 1.29</td>
<td>2,043</td>
</tr>
<tr>
<td>1.30 &amp; 1.39</td>
<td>1,304</td>
</tr>
<tr>
<td>1.40 &amp; 1.49</td>
<td>701</td>
</tr>
<tr>
<td>1.50 &amp; 1.59</td>
<td>439</td>
</tr>
<tr>
<td>1.60 &amp; 1.69</td>
<td>249</td>
</tr>
<tr>
<td>1.70 &amp; 1.79</td>
<td>146</td>
</tr>
<tr>
<td>1.80 &amp; 1.89</td>
<td>92</td>
</tr>
<tr>
<td>1.90 &amp; 1.99</td>
<td>42</td>
</tr>
<tr>
<td>greater than 1.99</td>
<td>103</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 32,021 Assigned Risk files were published for Merit Rating in 2003. The 2003 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>27,794</td>
</tr>
<tr>
<td>0.90</td>
<td>3,226</td>
</tr>
<tr>
<td>1.00</td>
<td>865</td>
</tr>
<tr>
<td>1.10</td>
<td>136</td>
</tr>
</tbody>
</table>
REVENUE AND EXPENSES

Revenues
- Assessments 4,447,765 74.7%
- Contract Services 887,481 14.9%
- USP Fines 254,750 4.3%
- Paper Processing 268,549 4.5%
- Other 95,363 1.6%
Total 5,953,908 100%

Expenses
- Compensation 3,369,063 62.3%
- Management, General and Other 772,817 14.3%
- Management Information Systems 815,774 15.1%
- Rent & Utilities 449,356 8.3%
Total 5,407,010 100%

Above figures are unaudited.
**INSOLVENT FUND ACCOUNT**

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2003.

**FINES**

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated $254,750 in 2003. 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, 2003 are noted on the chart below. MWGIA audited financial statements are available at the Association’s offices.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<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>2008</td>
<td>–</td>
</tr>
<tr>
<td>Thereafter</td>
<td>–</td>
</tr>
<tr>
<td>Total</td>
<td><strong>855,031</strong></td>
</tr>
</tbody>
</table>

Above figures are unaudited.
sharing the vision
MEMBER COMPANIES

ACCEPTANCE INSURANCE HOLDINGS GROUP
  Acceptance Casualty Insurance Company
  Acceptance Indemnity Company

ACIDENT 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 Company
  Bankers Standard Insurance Company
  Century Indemnity Company
  Indemnity Insurance Company of North America
  Insurance Company of North America
  Pacific Employers Insurance Company
  Westchester Fire Insurance Company

ACUITY, A MUTUAL INSURANCE COMPANY

ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY

AETNA INSURANCE COMPANY OF CONNECTICUT

AFFILIATED FM INSURANCE

ALASKA NATIONAL INSURANCE COMPANY

ALEA HOLDINGS US COMPANY
  Alea North America Insurance Company

ALL NATION INSURANCE COMPANY

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY

ALLMERICA 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 EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

AMERICAN FUJI FIRE & MARINE INSURANCE COMPANY

AMERICAN INTERNATIONAL GROUP
  AIU Insurance Company
  American Home Assurance Company
  American International Insurance Company
  Birmingham Fire Insurance Company of Pennsylvania
  Commerce & Industry Insurance Company
  Granite State Insurance Company
  Illinois National Insurance Company
  Insurance Company of the 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

AON CORPORATION
  Atlanta International Insurance Company

APCAPITAL INCORPORATED
  American Physicians Assurance Corporation
  AP Specialty Insurance Corporation
  Insurance Corporation of America

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
  Owners Insurance Company

AXA CORPORATE SOLUTIONS INSURANCE COMPANY

AXA CORPORATE SOLUTIONS REINSURANCE COMPANY

BALDWIN AND LYNCH 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

CHURCH MUTUAL INSURANCE COMPANY

CINCINNATI INSURANCE COMPANY
  Cincinnati Casualty Company
  Cincinnati Indemnity Company
  Cincinnati Insurance Company

CLARENDON INSURANCE COMPANY

CNA INSURANCE GROUP
  American Casualty Company of Reading, PA
  Commercial Insurance Company of Newark, NJ
  Continental Casualty 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

COREGIS INSURANCE COMPANY

CRUM & FORSTER INSURANCE GROUP
  North River Insurance Company
  United States Fire Insurance Company

CUMIS INSURANCE SOCIETY INCORPORATED

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**ONE BEACON INSURANCE GROUP**
- American Employers Insurance Company
- 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 Company
- Pennsylvania General Insurance Company

**OVERSEAS PARTNERS US REINSURANCE COMPANY**
- Partner Re U.S.
- Partner Reinsurance Company of New York

**PENN MILLERS INSURANCE COMPANY**
- PENN NATIONAL INSURANCE GROUP
- Pennsylvania National Mutual Casualty Insurance Company

**PENN NATIONAL INSURANCE GROUP**
- PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

**PETROLEUM CASUALTY COMPANY**
- PHARMACISTS MUTUAL COMPANIES
- Pharmacists Mutual Insurance Company

**PHICO GROUP**
- Pennsylvania Casualty Company
- Phico Insurance Company

**PHILADELPHIA REINSURANCE CORPORATION**
- PLATE RIVER INSURANCE 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

**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 & Sunalliance 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 Indemnity 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, 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**
- SENTRY INSURANCE GROUP
- Middlesex Insurance Company
- Patriot General Insurance Company
- Sentry Insurance A Mutual Company
- Sentry Select Insurance Company

**SIRIUS AMERICA INSURANCE COMPANY**
- SOMPO JAPAN INSURANCE COMPANY OF AMERICA

**ST. PAUL COMPANIES, INCORPORATED**
- AIG Assurance Corporation
- Discover Property & Casualty Insurance Company
- Economy Fire & Casualty Company
- Economy Preferred Insurance Company
- Fidelity & Guaranty Insurance Company
- Fidelity & Guaranty Insurance Underwriters, Inc. Company
- Northbrook Indemnity Company
- St. Paul Fire & Marine Insurance Company
- St. Paul Guardian Insurance Company
- St. Paul Medical Liability Insurance Company
- St. Paul Mercury Insurance Company
- St. Paul Protective Insurance Company
- United States Fidelity & Guaranty Company

**STATE AUTOMOBILE MUTUAL INSURANCE GROUP**
- Meridian Citizens Mutual Insurance Company
- Meridian Citizens Security Insurance Company
- Meridian Security Insurance Company
- Milbank Insurance Company
- State Auto Property & Casualty Insurance Company
- State Automobile Mutual Insurance Company

**STATE FARM FIRE & CASUALTY GROUP**
- State Farm Fire & Casualty Company
- State Farm General Insurance Company

**STATE FUND MUTUAL INSURANCE COMPANY**
- State Farm General Insurance Company

**STATEWIDE INSURANCE COMPANY**

**STONINGTON INSURANCE COMPANY**
- SWISS REINSURANCE GROUP
- North American Elite Insurance Company
- North American Specialty Insurance Company
- Swiss Reinsurance America Corporation

**T.H. INSURANCE COMPANY**