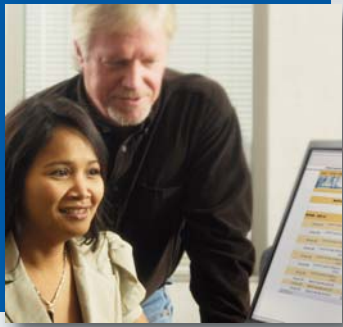


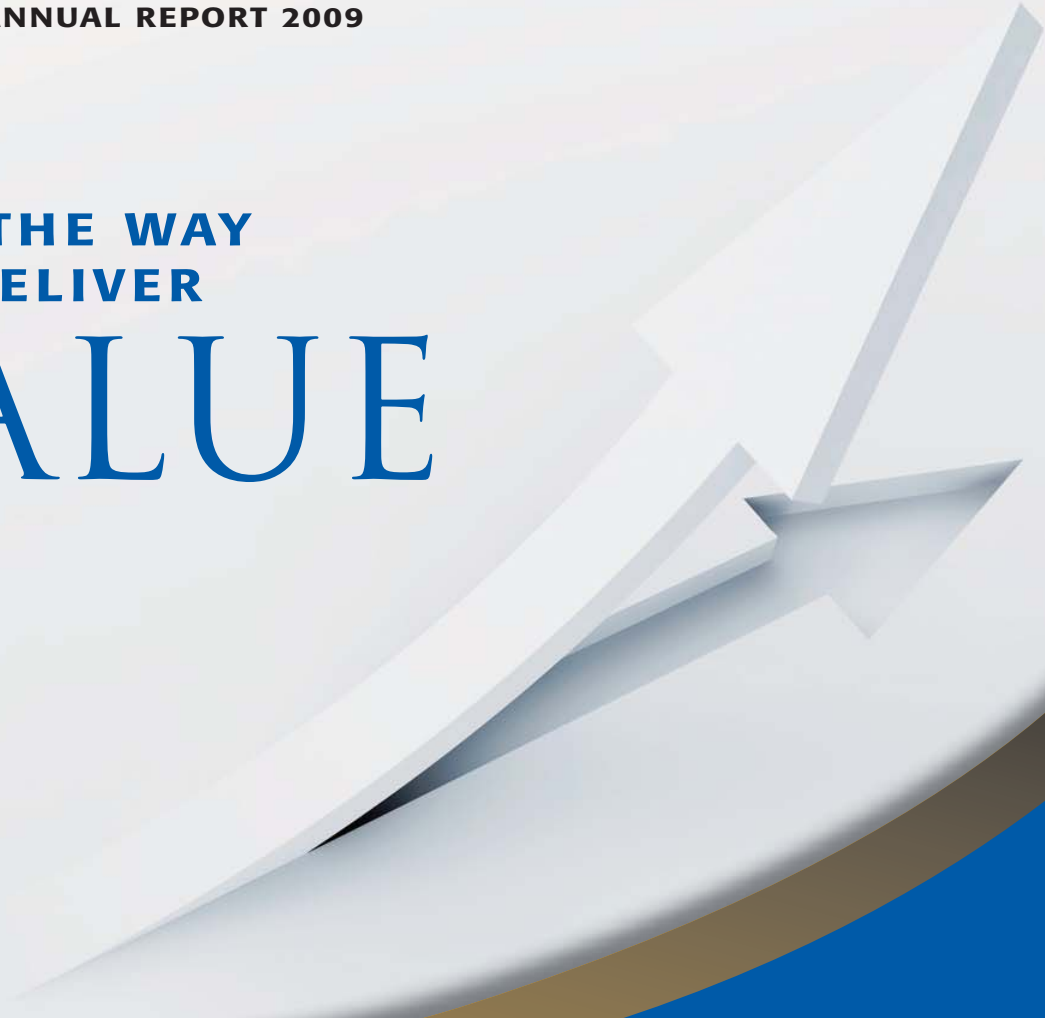


ANNUAL REPORT 2009



**LEADING THE WAY
TO DELIVER**

VALUE



CREATING LOYALTY

Any customer of any business instinctively understands that without real value being created between the customer and that business, there can be no expectation of loyalty. Eventually, the customer will go elsewhere for the value they seek and the business will close.

Rarely has this played out more frequently and harshly than it has over the past year and a half.

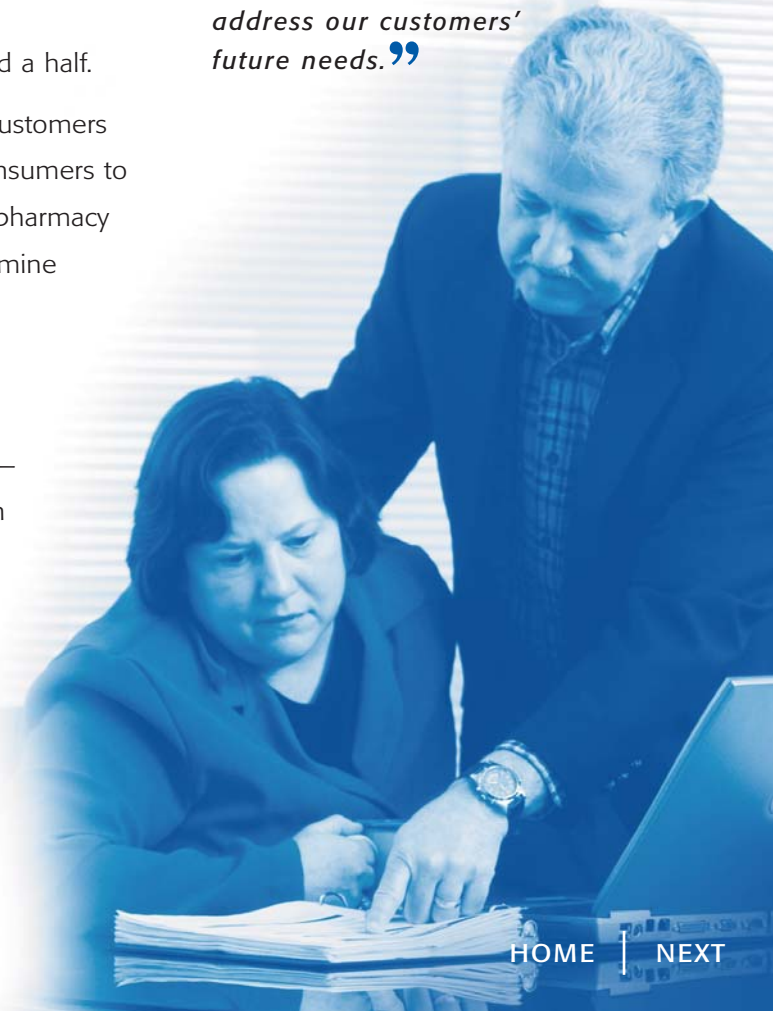
We have seen many businesses struggle to find ways to deliver new levels of value to customers who have become ever more discerning in parting with their money. This has driven consumers to seek out values, not just monetary values, but real reasons to remain loyal to that local pharmacy or grocery store or auto dealership. At the same time, it has forced businesses to re-examine what they had long perceived to be the values they were delivering and consider how they might re-focus their capabilities to deliver even deeper value.

Of course, this period of re-examination is not without its benefits for businesses – as they become stronger sellers – and for consumers – as they become keener buyers – of products and services. All have been forced to take a hard look at their own definition of what real value means for them.

So, too, have we at MWCIA.

Yes, we serve the insurers and the working people of Minnesota under state statute, but to continue to provide real value and to remain not only relevant but essential to the workers' compensation system overall, we must constantly be on the lookout for better ways to meet the demands of our audiences.

“Meeting ongoing needs is good, but to deliver real value, we must anticipate and address our customers' future needs.”



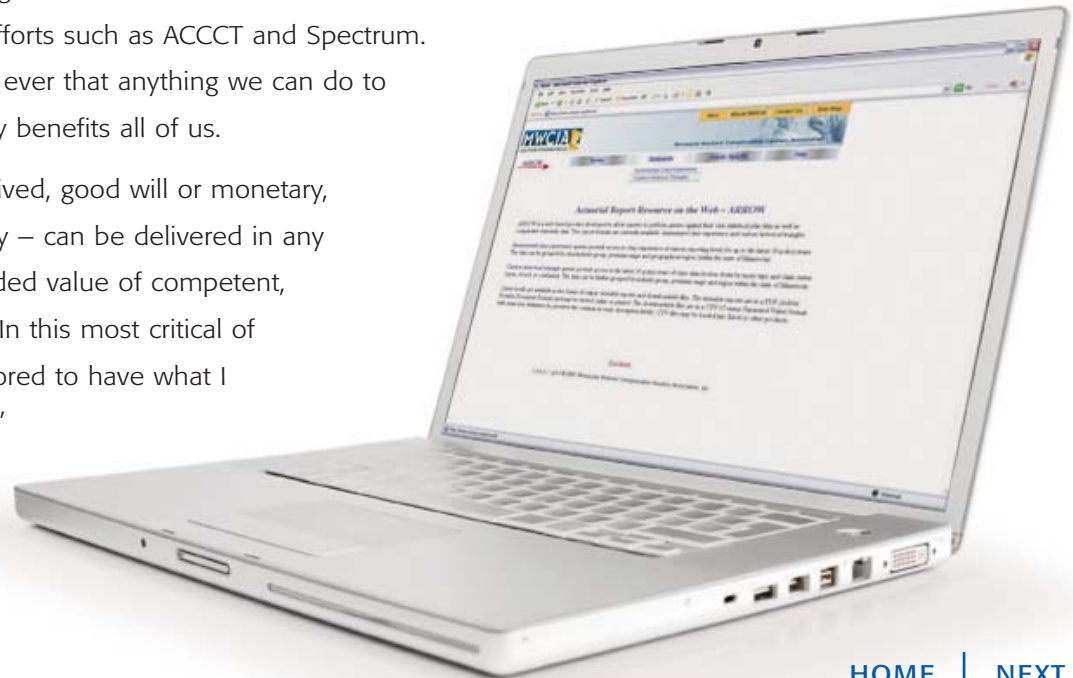


When we were founded in 1921, this was a relatively easy task. By upholding the statutes, we virtually guaranteed our future existence. But as times changed and as the Industrial Age moved into the Age of Technology, how we gathered information, packaged it and delivered it to our members changed as well. It had to. We simply could not meet the demands, much less conform to stricter laws, without making major changes in how we worked.

In recent years, those changes have had to occur more frequently and more deeply. By embracing them, rather than hoping we could maintain status quo, MWICA has emerged as a leader in our industry when it comes to spotting opportunities to enhance value to our audiences and then developing real solutions not only to today's challenges, but the challenges we will face in years to come.

In other words, our period of re-examination has not occurred in starts and fits, nor has it been reactive, but is now the basis of our business model. And its effects can be seen on virtually every front from products and services we have created right here at MWICA to the incubation and nurturing of collaborative efforts such as ACCCT and Spectrum. We understand now more than ever that anything we can do to bring consistency to the industry benefits all of us.

Finally, no value – real or perceived, good will or monetary, positive attitude or simple civility – can be delivered in any meaningful way without the added value of competent, courteous and creative people. In this most critical of value components, we are honored to have what I consider to be the best workers' compensation association team in the industry.





At the core of that team is the value of superior communication – not just between ourselves internally or with our regulators or fellow state associations, but with you, our members. You are, after all, the inspiration for every product and service we have created over the years, so please, keep your suggestions and ideas coming in to us. They are the key to our continuing to develop and deliver true and lasting value – to you!

In that spirit, I am again drawn 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.

A handwritten signature in black ink that reads "Bruce Tollefson".

Bruce A. Tollefson

President

STATE OF THE MARKET

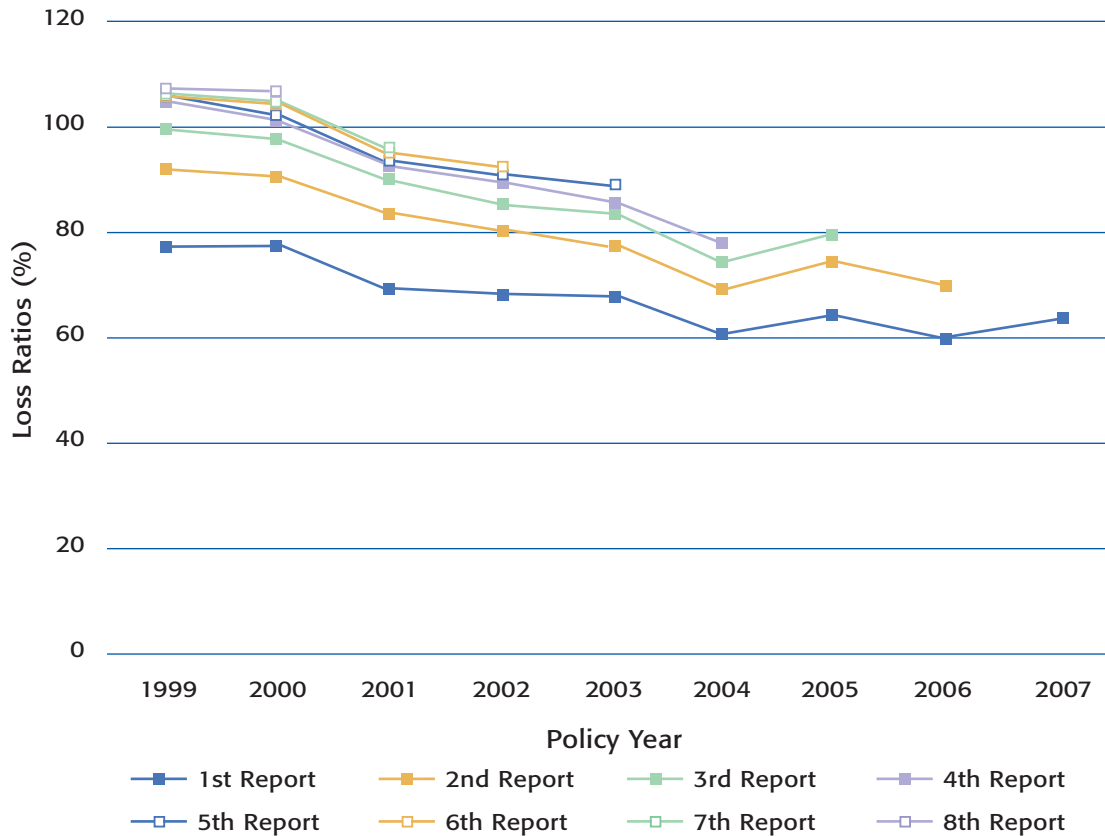
The Minnesota workers' compensation insurance market continues to be relatively healthy. Loss ratios are declining modestly, and assigned risk volume is at its lowest level in recent history. Persistent medical cost increases are causing significant reserve strengthening, but lost-time case counts continue to drop. This combination of factors tends to keep loss levels fairly stable and predictable.

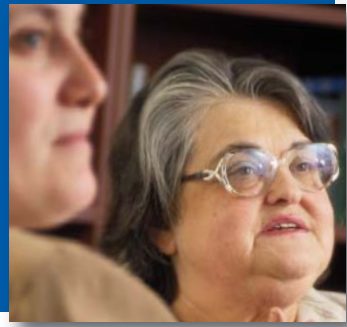




PAID+CASE TO DSR PREMIUM LOSS RATIOS

On-level loss ratios continue to demonstrate steady, downward movement, regardless of report maturity. The rate of decline has slowed recently, but on average, paid+case-to-DSR ratios are dropping about 2.5% per year.





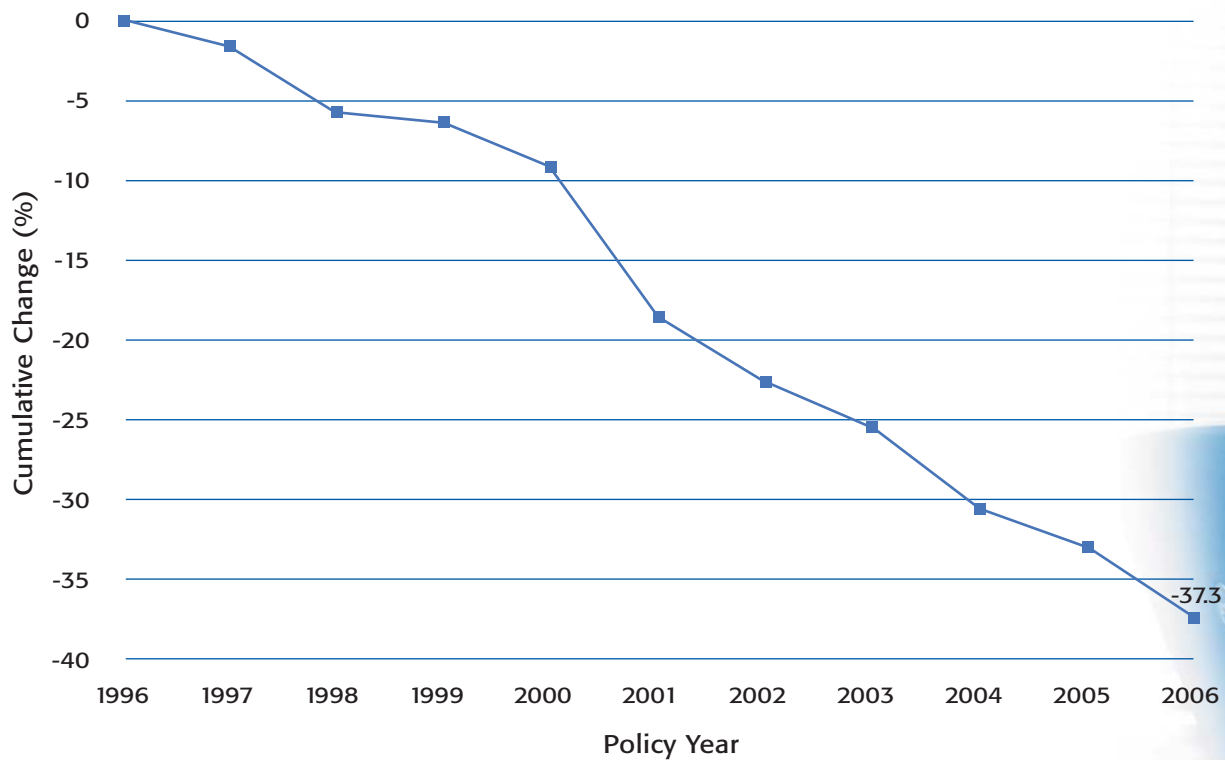
AVERAGE LOSS COST MULTIPLIERS

Average voluntary and assigned risk loss cost multiplier differences have remained fairly consistent over the decade. Currently, the assigned risk LCM is about 37.5% higher than its average voluntary counterpart. This is a driving force in depopulating the pool, which now represents only about 5% of the insured market.



LOST-TIME FREQUENCY CHANGES

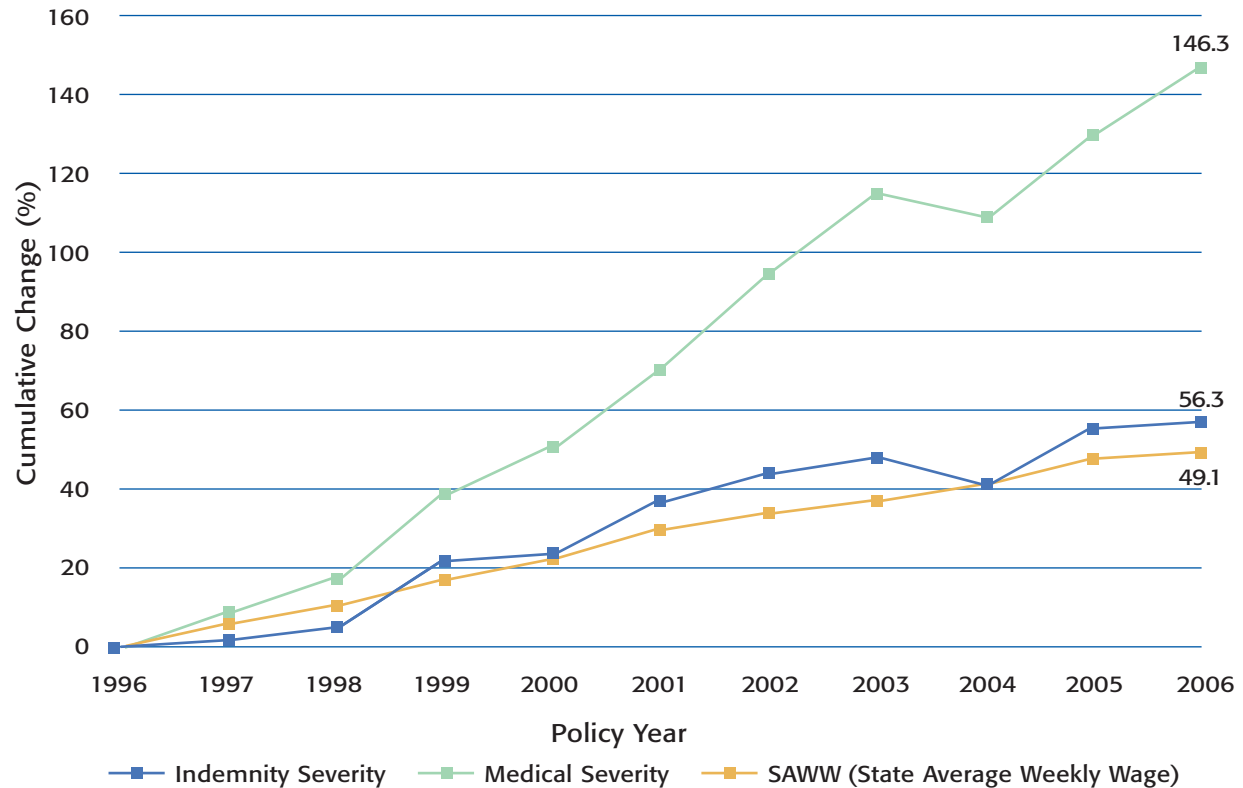
Case frequency has maintained its consistent downward trend. Claim counts per ten million dollars of adjusted payroll have dropped about 4.5% annually. This continues to be the major factor in stabilizing underwriting results.





LOST-TIME SEVERITY CHANGES

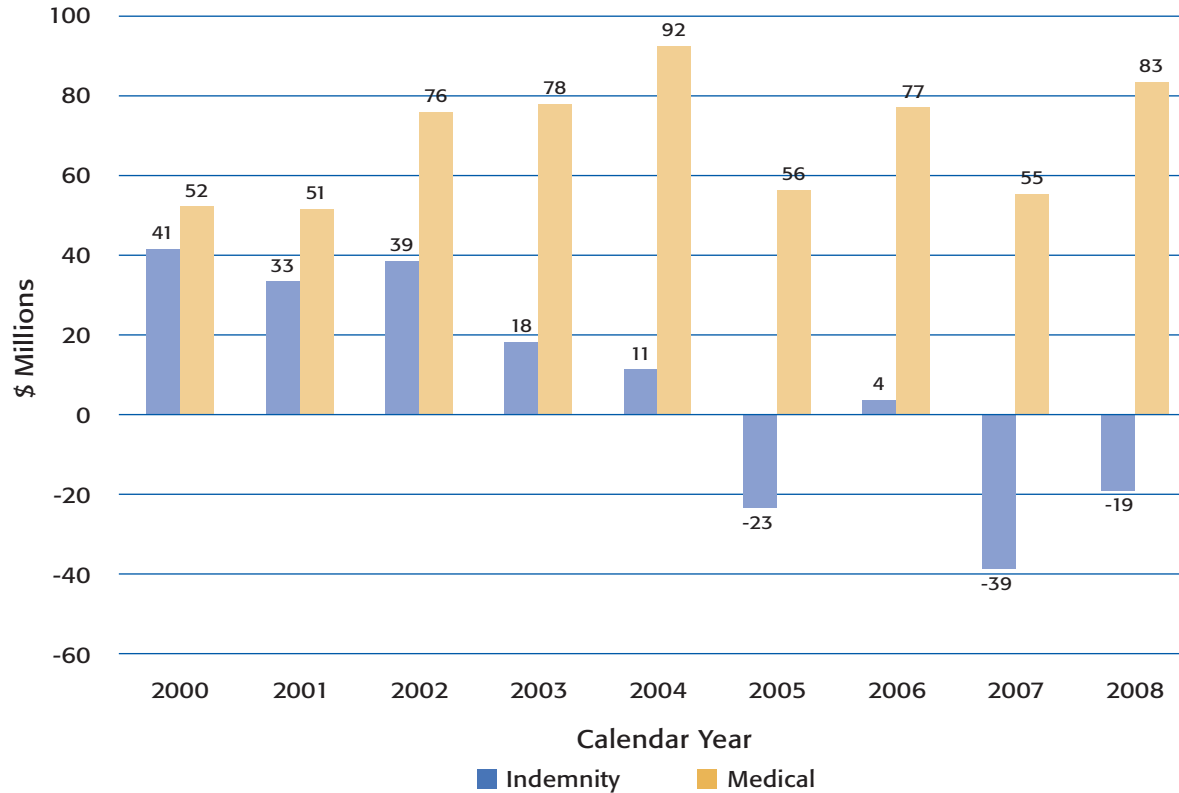
Although indemnity cost-per-case changes have mirrored movement in the statewide average weekly wage, medical severity increases continue to outstrip this index. Average lost-time medical costs are increasing at an annual rate over 5% faster than wages.





CASE RESERVE CHANGES

Carriers continue to strengthen medical reserves. Even as case indemnity has dropped significantly in recent years, medical case reserves have increased close to 125% since the beginning of the decade. As of year-end 2008, total medical reserves – case, bulk, IBNR combined – stood at close to \$1.7 billion.



PRODUCTS AND SERVICES

OPERATIONS SERVICES

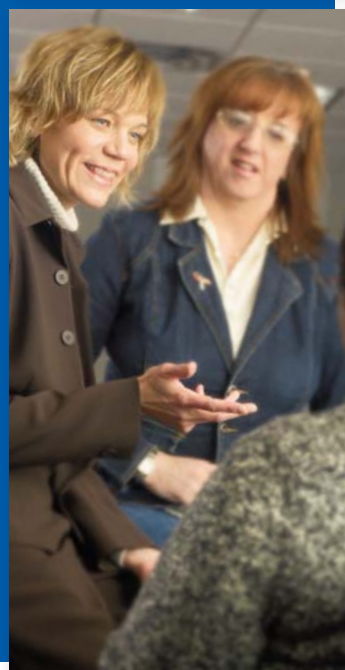
In 2009, MWCIA Operations Services focused on opportunities to foster value-added services and products for our member carriers. Our ongoing efforts include enhancing software tools, augmenting communications with carriers related to data reporting, and seeking opportunities to provide information on topics of interest to members.

MANAGE USR: In April 2007, we made enhancements to the Manage USR application. These enhancements involved making reports including the Late USR Report, Carrier Fines Unpaid Report, Policy Verification Report, Expected Cards Report and the Statistical Cards Overdue Report available online so that member carriers can view the status of their unit statistical report submissions to MWCIA. In 2009, we further defined the business requirements and testing of Manage USR Phase II which will allow carriers to make online corrections to unit statistical reports.

MANAGE POLICY SYSTEM: This past year, we identified the business requirements for Manage Policy System toward our development of software for future implementation. This web application will allow member companies to manage the Workers' Compensation policy information they send to the MWCIA. Among other things, carriers will be able to search, view, import, enter, edit, export and validate policy transactions. Members will also be able to submit policy transactions from the Manage Policy System to MWCIA for review and acceptance. What's more, the Manage Policy System will provide carriers with the results of all their policy submissions, even those submitted via other means, such as CDX or paper. Finally, it will provide carriers with extensive views of accepted coverage information.

“We use what we develop, so we know when we encounter an aspect that needs improvement and we fix it, before our members even knew it needed fixing.”





ELECTRONIC PROCESSING OF WCPOLS TRANSACTION CODES 08, 10 AND 14:

In November 2006, MWCIA began accepting member carriers for the testing phase of electronic processing of full replacement policies (Transaction codes 0, 10 and 14). In 2008, with the initial testing completed, we moved a number of carriers into production and received additional carriers to test for acceptance of electronically transmitted full replacement policies (Transaction Codes 08, 10 and 14). During 2009, we moved into full production of working with multiple carriers to electronically process full replacement policies (Transaction codes 0, 10 and 14). Additional operations services in 2009 have included:

ONLINE MINNESOTA ASSIGNED RISK PLAN APPLICATION (OAR):

OAR is software that allows for the online submission of Minnesota Assigned Risk Applications, enhancing the efficiency and accuracy of processing Minnesota Workers' Compensation Assigned Risk Plan Applications.

Features include:

- Electronic payment by check or credit card via a secure bank E-Payment system
- Online Assigned Risk application validation and premium calculation
- A registration process that allows pre-filling of data where possible
- Reception of email confirmation at each stage of the application process
- Posting of payment only after the application has been assigned and the exact amount owed has been determined and verified

MCPAP CREDIT FACTOR APPLICATIONS: The MCPAP Credit Factor Application is web- based allowing a contractor or agent to complete an electronic application.



ASSIGNED RISK PLAN DEPOP DOWNLOAD AND SEARCH FUNCTIONS:

These MWCIA web-based applications have been enhanced to include merit rating information, providing additional and useful information to member carriers and agents.

MWCIA CROSS INDEX: The MWCIA website includes a [Cross Index](#) for Minnesota Endorsement and the Workers' Compensation Insurance Organization (WCIO) WCPOLS Record Type Codes. This cross index allows a carrier to easily determine whether an endorsement contains information required to be reported via WCIO WCPOLS and if so, where the Record Type Code specifications are located in the WCIO WCPOLS manual.

We remained dedicated to providing timely communications that are both informative and educational to our members and customers. Moreover, we design these documents (Circular Letters, Manuals, Newsletters, Brochures) electronically so they can be viewed and obtained through the MWCIA website, assuring our members accuracy and convenience.

Following are several of the many ways in which we communicate with our members, customers and the public:

MWCIA NEWSLETTERS: The [quarterly newsletters](#) are written and published by MWCIA staff and are archived back to 1998 on our website.

MWCIA CIRCULAR LETTERS: The MWCIA [Circular Letters](#) provide a forum for providing official notification to our members and customers of such action 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 and customers' businesses. The Circular Letters are written by the MWCIA staff and posted on our website.



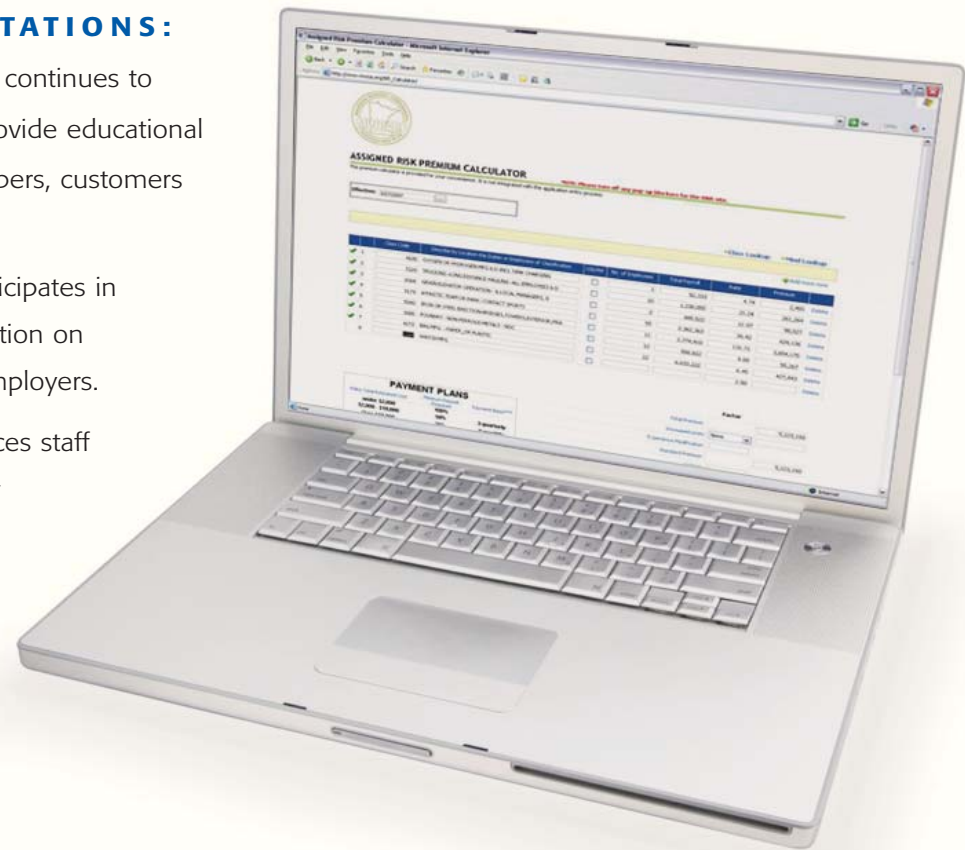
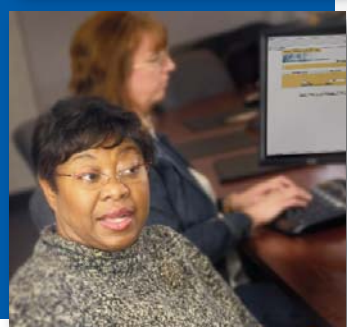
MWCIA BROCHURES: We continue to focus on publishing brochures to help educate and inform members and customers on specific topics. The brochures focus on explaining processes and answering frequently asked questions. Available on our website, our brochure subjects range from “Understanding Experience Rating” to “How To Complete Minnesota’s Workers Compensation Assigned Risk Plan Application” to “Minnesota Contractors Premium Adjustment Program.”

MWCIA EDUCATION AND INFORMATIONAL PRESENTATIONS:

The Member and Customer Service staff continues to seek opportunities to “reach out” and provide educational and informational presentations to members, customers and the business community at large.

Member and Customer Service staff participates in a monthly seminar that provides information on Workers’ Compensation to Minnesota employers.

Finally, our Member and Customer Services staff is involved in events throughout the year during which they respond to questions and distribute timely information regarding Workers’ Compensation.





ACTUARIAL SERVICES

RATEMAKING REPORT

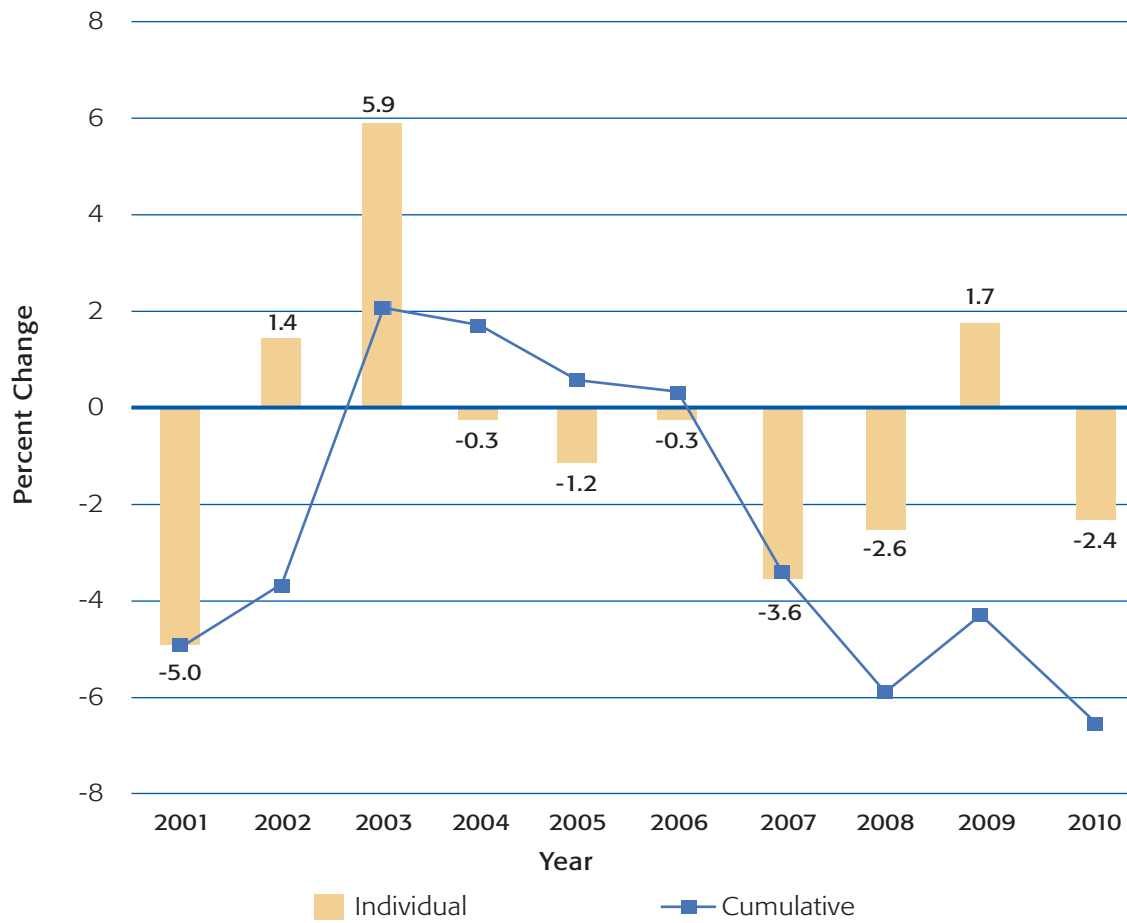
The 2010 Ratemaking Report was released on August 13. We are pleased to get the Ratemaking Report to our members as early as possible, allowing them time to review its findings and determine their own pricing for the coming 12-month cycle.

As displayed in the chart on the next page, the pure premium base rate level decreased 2.4 percent this year. By specific industry, this breaks down as follows:

Manufacturing	-3.3%
Contracting	-1.4%
Office & Clerical	-8.2%
Goods & Services	-1.1%
Miscellaneous	+0.2%

The pure premium base rate level continues to demonstrate strong stability. Since 2000, the level has experienced seven decreases and three increases. On average, 2010 base rates are 6.6 percent lower than their 2000 counterparts.

PURE PREMIUM BASE RATE CHANGES 2001-2010





ACTUARIAL

MWCIA's Actuarial and Information Technology departments continue to work hand-in-hand to develop and refine valuable resources for the industry. From internal research and production software such as TRACER and XRAY, to external tools like ARROW and ACCEDE™, actuarial staff continues to pursue more efficient methods to collect carrier data and more robust methods to analyze it.

ARROW

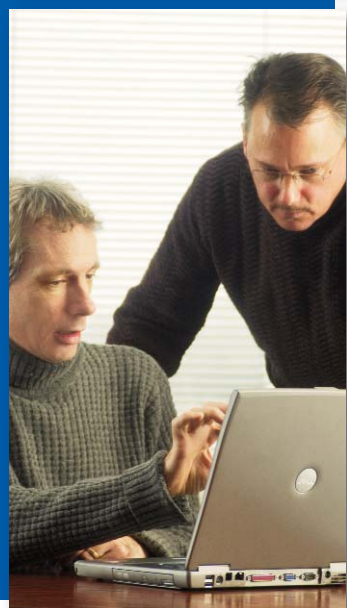
ARROW (Actuarial Report Resource on the Web) is a web-based product developed to allow carriers to perform queries against their own statistical plan data as well as comparative statewide data.

Two report formats are currently available:

Summarized class experience queries provide access to class experience at various report levels; and

Custom historical triangle queries provide access to detailed data by injury type and claim status (open, closed or combined).

Both data sets are available through the latest 10 policy years. Output from both report formats can be grouped by class/industry group, premium range and geographical region within the state of Minnesota. During 2007, ARROW was updated to include the display of the 6th to 10th reporting levels of data.





ACCEDE™

MWCIA's financial data reporting tool, ACCEDE™ (Automated Carrier Call Entry and Data Edit), continues to provide members a flexible tool to summarize, edit and submit aggregate data. ACCEDE™ Online is a web-based product that allows users to directly input their Excel data and upload the completed file, significantly simplifying the overall reporting process.

TRACER

The internal TRACER (Tool for Ratemaking, Analysis of Class Experience & Research) engine continues to provide staff with growing flexibility for all class ratemaking processes. TRACER is now being used to produce class rate relativities and affords staff comprehensive tools for the thorough class ratemaking research and sensitivity testing.

XRAY

XRAY (Experience Rating Analysis Yardstick) was designed to evaluate the effectiveness of the Minnesota Workers' Compensation experience rating plan. XRAY continues to be used to test the plan's parameters, forecast distributions of outcomes and perform sensitivity testing.



INFORMATION TECHNOLOGY

ASSIGNED RISK

OAR (ONLINE ASSIGNED RISK)

The Online Assigned Risk (OAR) application was developed for the Minnesota Workers' Compensation Assigned Risk Program (MWCARP) in 2007, allowing an agent or employer to complete and submit an electronic payment for an assigned risk application.

The processing of Assigned Risk applications through OAR continues to gain momentum (approximately 60% of all approved applications) as the table below indicates.

Description	OAR Count	Paper Count
Assigned	4452	3119
Nascent	6	0
Open	0	5
Payment Pending	15	0
Returned	1212	156





ASSIGNED RISK NEW CARRIER SUPPORT SYSTEM

The Assigned Risk servicing carrier pool expanded from two to three in 2009 and MWCIA created a “Block Policy Transfer” application and a “New Policy Assignment” application after gathering requirements from MWCARP, the three servicing carriers, and the Department of Commerce.

The Block Policy Transfer application will equitably distribute existing policies among the servicing carriers as they renew over a 12-month period.

The New Policy Assignment application will override the existing new application process for a 12-month period, distributing new applications on a straight one-third basis.



DEPARTMENT OF LABOR AND INDUSTRY (DLI) INSURANCE VERIFICATION APPLICATION

Completely redesigned by MWCIA, this application appears as part of the DLI website and is available to the public and facilitates workers’ compensation insurance coverage research. The new design features date range searching and both summary and detailed results.



CONTACT MANAGEMENT SYSTEM

MWCIA purchased the licenses for the Microsoft CRM (Customer Relations Management) software in 2008 and completed the customization of our implementation in 2009. The Microsoft CRM system is a key component in a broad strategy to integrate our website, independent contact repositories, Microsoft Outlook, our Active Directory, and our mobile devices.

IMAGING

MWCIA implemented a major migration from Indicum 2.3 to Indicum 3.0 early in 2009. The upgrade brought our Indicum product in line with current Windows Operating Systems and provided significant increases in performance and new features. Our image repository now stands at over a terabyte of data extending back to 1994.

ACCEDE™

ACCEDE™ is updated annually. The upgrades for 2009 were small by comparison to prior years, involving “under the hood” modifications and enhanced editing.

“Today, we put a level of efficiency and quality at your fingertips that we could only have dreamed of a few years ago.”



WORKING TOGETHER

COLLABORATIONS

MWCIA fulfills many roles to meet 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, New Jersey and the Insurance Service Office. ACCCT's products include:

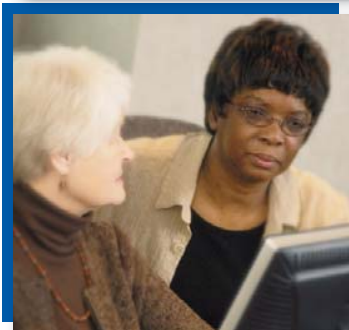
- **BEEP™ (Bureau Entry and Edit Package)** allows carriers and reporting organizations to transmit unit statistical information between any state insurance advisory and/or rating organization that is a BEEP™ member. A web-enabled BEEP™ product is available allowing the electronic storage and transmission of unit statistical data.
- **PEEP™ (Policy Entry and Edit Package)** allows policy reporting organizations to electronically enter, edit and transmit policy information to a Data Collection Organization. Fully operational in 2003, PEEP™, like BEEP™, is totally web-based.

“A good idea becomes a better idea when we listen and create with each other.”





*



* In Memory of Lericie McMillan

CDX (COMPENSATION DATA EXCHANGE)

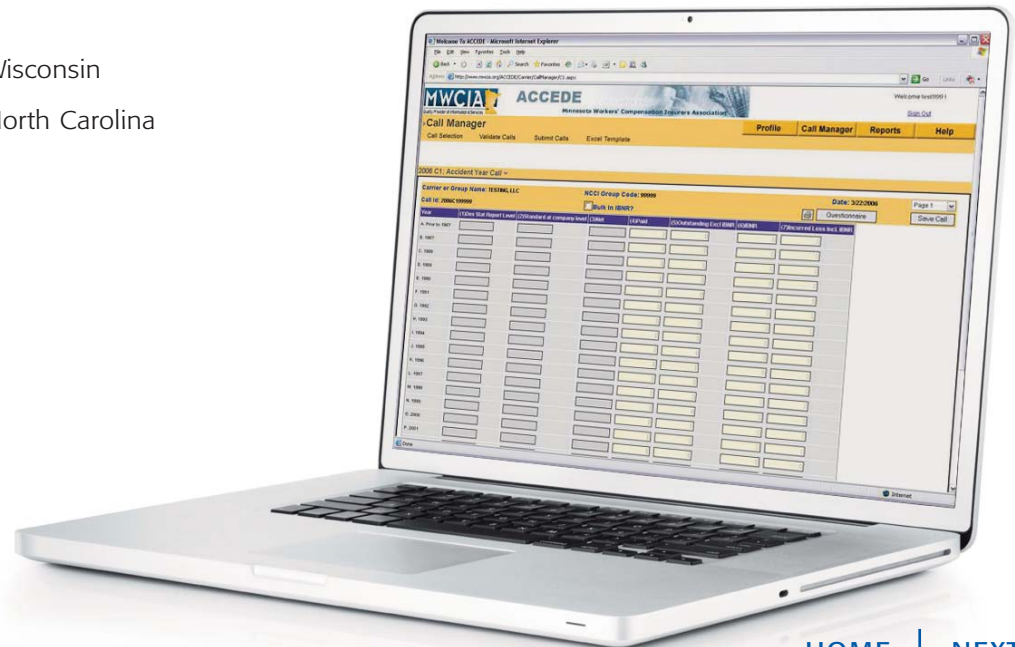
Developed in 2003, this data super highway accelerates the secure, electronic transmission of data between member insurers and Data Collection Organizations. A number of ACCCT Partners are also making use of the Experience Mod Work Sheet capability available through [CDX](#).

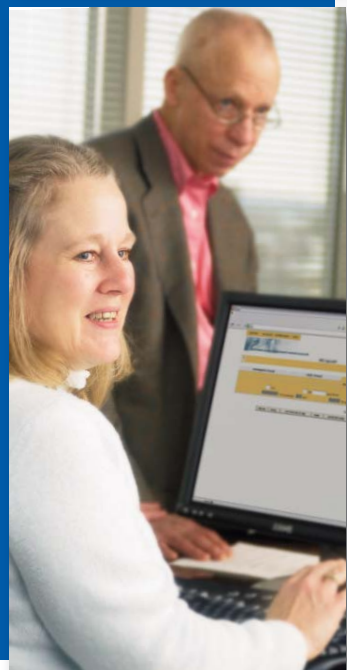
SPECTRUM™ PARTNERS, LLC

Spectrum Partners, LLC has developed an internal relational database operating system that serves as the foundation for many products and services.

The Spectrum suite of products continues to grow. The on-going success of Spectrum can be attributed to a strong partnership of the following state associations:

- Minnesota
- Wisconsin
- New York
- North Carolina
- Massachusetts





ADDITIONAL RELATIONSHIPS

MWCIA is an active participant in national organizations such as:

- **WCIO (Workers' Compensation Insurers' Organization)** chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmissions, filings and other tools and systems necessary to the industry.
- **IAIABC (International Association of Industrial Accident Boards and Commissions)**
- **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), which 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 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."

DOCUMENTING RESULTS

FINANCIALS & STATISTICALS

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' obligation to file notifications of coverage and cancellation with the Department. In 2009, a total of 130,998 policies were collected with 89% of those being collected electronically. [Click here](#) if you are interested in viewing additional information on the number of policies, endorsements and cancellations processed by MWCIA during 2009.

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. During 2009, a total of 163,007 reports were collected.

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 25,474 Assigned Risk files were published for Merit Rating in 2009. [Click here](#) to view the 2009 Merit Ratings that were distributed.

“Timely data collection and analysis allows us to predict trends, improve efficiencies and anticipate future needs.”





EXPERIENCE RATING

During 2009, we continued our activities in connection with the experience rating of employers. 26,040 Minnesota intrastate experience ratings were published, including revisions. [Click here](#) to view the 2009 breakdown of current Minnesota intrastate ratings by modification factor.

REVENUE AND EXPENSES

MWCIA had revenues of \$7,856,777 of which \$6,534,167 were collected through the assessment process. [Click here](#) to view the breakdown of revenues and expenses.

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2009.

FINES

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated \$163,850 in 2009.





COMMITMENTS AND CONTINGENCIES

Future lease and rent obligations have continued to drop, with a future lease obligation of \$239,984 for 2010. [Click here](#) to view the breakdown of future lease obligations.

POLICY REVIEW/POLICY ENTRY

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	Assigned Risk	Voluntary Market	Totals
Policies (paper)	152	14,127	14,279
Policies (electronic)	27,681	89,038	116,719
Endorsements (paper)	312	108,447	108,759
Endorsements (electronic)	224,603	653,646	878,249
Cancellations (paper)	55	10,620	10,675
Cancellations (electronic)	15,744	49,098	64,840
Subtotals	268,547	924,974	1,193,521



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 25,474 Assigned Risk files were published for Merit Rating in 2009. The 2009 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	23,643
0.90	1,251
1.00	508
1.10	72



EXPERIENCE RATING

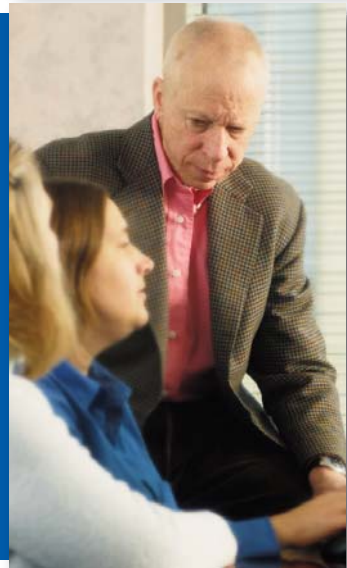
During 2009, we continued our activities in connection with the experience rating of employers.

26,040 Minnesota intrastate experience ratings were published, including revisions.

The 2009 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	0
Total Ratings between 0.50 & 0.59	0
Total Ratings between 0.60 & 0.69	5
Total Ratings between 0.70 & 0.79	137
Total Ratings between 0.80 & 0.89	3,014
Total Ratings between 0.90 & 0.99	14,561
Total Ratings between 1.00 & 1.09	2,402
Total Ratings between 1.10 & 1.19	2,149
Total Ratings between 1.20 & 1.29	1,683
Total Ratings between 1.30 & 1.39	872
Total Ratings between 1.40 & 1.49	530
Total Ratings between 1.50 & 1.59	292
Total Ratings between 1.60 & 1.69	167
Total Ratings between 1.70 & 1.79	94
Total Ratings between 1.80 & 1.89	42
Total Ratings between 1.90 & 1.99	38
Total Ratings greater than 1.99	54



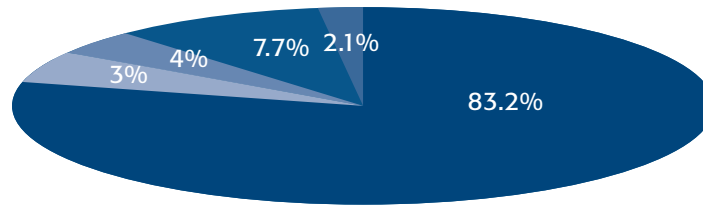


REVENUE AND EXPENSES

MWCIA had revenues of \$7,856,777 of which \$6,534,167 was collected through the assessment process.

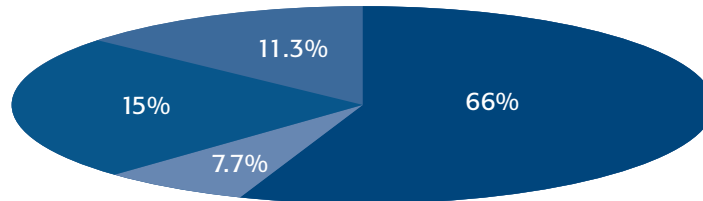
Revenues

Assessments	6,534,167	83.2%
Contract Services	602,301	7.7%
USP Fines	163,850	2.1%
Other	317,895	4%
Paper Processing	238,564	3%
	7,856,777	100%



Expenses

Compensation	4,488,467	66%
Management, General and Other	1,020,813	15%
Management Information Systems	771,830	11.3%
Rent & Utilities	521,604	7.7%
	6,802,714	100%





COMMITMENTS AND CONTINGENCIES

The total future lease obligation at 12-31-2009 is \$895,581, per all of the future yearly minimum amounts in the 2009 footnotes.

2005	211,770.00
2006	211,770.00
2007	211,770.00
2008	417,006.00
2009	431,010.00
Thereafter	—



PUTTING THE CUSTOMER FIRST

ACCIDENT FUND COMPANY OF AMERICA

Accident Fund General Insurance Company
Accident Fund Insurance Company of America
Accident Fund National Insurance Company
United Wisconsin Insurance 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 COMPANY

ALASKA NATIONAL INSURANCE COMPANY

ALEA NORTH AMERICA INSURANCE COMPANY

ALLEGHANY HOLDINGS

Capitol Indemnity Corporation
Platte River Insurance Company

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY

ALLIED WORLD REINSURANCE COMPANY

ALLSTATE INSURANCE GROUP

Allstate Indemnity Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company
Northbrook Indemnity Company

AMERCO

Republic Western Insurance Company

AMERICAN CENTENNIAL INSURANCE COMPANY

AMERICAN COMPENSATION INSURANCE COMPANY

American Compensation Insurance Company
Bloomington Compensation Insurance Company

AMERICAN CONTRACTORS INSURANCE GROUP

ACIG Insurance Company

AMERICAN COUNTRY INSURANCE COMPANY

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP

AMERICAN FUJI FIRE & MARINE INSURANCE COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD INSURANCE GROUP

AMERICAN SAFETY CASUALTY INSURANCE COMPANY

AMERICAN SENTINEL INSURANCE COMPANY

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED

American Interstate Insurance Company

AMERISURE COMPANIES

Amerisure Insurance Company
Amerisure Mutual Insurance Company

AMTRUST FINANCIAL COMPANY

Milwaukee Casualty Insurance Company
Security National Insurance Company, Inc.
Technology Insurance Company
Wesco Insurance Company



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

ARCH INSURANCE GROUP
Arch Indemnity Insurance Company
Arch Insurance Company
Arch Reinsurance Company

ARGONAUT INSURANCE GROUP
Argonaut Great Central Insurance Company
Argonaut Insurance Company
ArgonautMidwest Insurance Company
Rockwood Casualty Insurance Company

ARROWWOOD INDEMNITY COMPANY

ATLANTIC MUTUAL INSURANCE GROUP
Atlantic Mutual Insurance Company
Centennial Insurance Company

AUSTIN MUTUAL INSURANCE COMPANY

AUTO-OWNERS INSURANCE GROUP
Auto-Owners Insurance Company
Owners Insurance Company

AXA CORPORATE SOLUTIONS GROUP
AXA Insurance Company
Coliseum Reinsurance Company

AXIS U.S. INSURANCE
AXIS Insurance Company
AXIS Reinsurance Company

BALDWIN AND LYONS INCORPORATED
Protective Insurance Company
Sagamore Insurance Company

BANCINSURE, INCORPORATED

BENCHMARK INSURANCE COMPANY

BERKSHIRE HATHAWAY
Cornhusker Casualty Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

BURLINGTON INSURANCE GROUP
First Financial Insurance Company

CATERPILLAR INSURANCE COMPANY

CENTRE INSURANCE COMPANY

CENTURION CASUALTY COMPANY

CHARTIS INSURANCE GROUP
AIG Advantage Insurance Company
AIU Insurance Company
American Home Assurance Company
American International Insurance Company
Chartis Property Casualty Company
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company Of The State Of Pennsylvania
National Union Fire Insurance Company Pittsburg
New Hampshire Insurance Company

CHEROKEE INSURANCE COMPANY

CHRYSLER INSURANCE COMPANY

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

CHURCH MUTUAL INSURANCE COMPANY

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

CLARENDON NATIONAL INSURANCE COMPANY

CNA INSURANCE GROUP
American Casualty Company of Reading Pennsylvania
Continental Casualty Company
Continental Insurance Company
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company



COMPANION PROPERTY & CASUALTY INSURANCE GROUP
Companion Commercial Insurance Company
Companion Property & Casualty Insurance Company

COMPASS INSURANCE COMPANY

CONTINENTAL NATIONAL INDEMNITY COMPANY

COOPERATIVE MUTUAL INSURANCE COMPANY

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

CUMIS INSURANCE SOCIETY, INCORPORATED

DAKOTA TRUCK UNDERWRITERS
Dakota Truck Underwriters
First Dakota Indemnity Company

DALLAS NATIONAL INSURANCE COMPANY

DELOS INSURANCE COMPANY

DIAMOND INSURANCE COMPANY

ELECTRIC INSURANCE COMPANY

EMC INSURANCE COMPANIES
EMC Property & Casualty Company
EMCASCO Insurance Company
Employers Mutual Casualty Company
Hamilton Mutual Insurance Company
Union Insurance Company of Providence

EMPLOYERS PREFERRED INSURANCE COMPANY

ENDURANCE REINSURANCE CORPORATION OF AMERICA

ERIE INSURANCE GROUP
Erie Insurance Company
Erie Insurance Company of New York
Erie Insurance Exchange
Erie Insurance Property & Casualty Company
Flagship City Insurance Company

EVEREST REINSURANCE GROUP
Everest National Insurance Company
Everest Reinsurance Company

FAIRFAX FINANCIAL INCORPORATED
Clearwater Select Insurance Company
Hudson Insurance Company
Odyssey America Reinsurance Corporation

FARM BUREAU MUTUAL INSURANCE COMPANY
Farm Bureau Mutual Insurance Company
Western Agricultural Insurance Company

FARMERS INSURANCE GROUP
Farmers Insurance Exchange
MidCentury Insurance Company
Truck Insurance Exchange

FEDERATED MUTUAL INSURANCE GROUP
Federated Mutual Insurance Company
Federated Service Insurance Company

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FIREMAN'S FUND INSURANCE COMPANIES
American Automobile Insurance Company
American Insurance Company
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
San Francisco Reinsurance Company

FIRST MERCURY CASUALTY COMPANY

FIRST NONPROFIT COMPANIES

FIRSTCOMP INSURANCE COMPANY

FLORISTS MUTUAL INSURANCE COMPANY

FPIC INSURANCE GROUP INC.
First Professionals Insurance Company, Inc.

FRANKENMUTH MUTUAL INSURANCE COMPANY

GATEWAY INSURANCE COMPANY

GENERAL REINSURANCE GROUP
Fairfield Insurance Company
General Reinsurance Corporation
Genesis Insurance Company
National Reinsurance Corporation
North Star Reinsurance Corporation

GENERALI UNITED STATES BRANCH

GERLING GROUP

Global Reinsurance Corporation (US Branch)
Global Reinsurance Corporation Of America
HDI-Gerling America Insurance Company

GMAC GROUP HOLDINGS

Integon National Insurance Company

GRANGE MUTUAL CASUALTY GROUP

Grange Mutual Casualty Company
Integrity Mutual Insurance Company
Integrity Property & Casualty Insurance Company
Trustguard Insurance Company

GRAY INSURANCE GROUP

GREAT AMERICAN INSURANCE GROUP

Great American Alliance Insurance Company
Great American Assurance Company
Great American Insurance Company
Great American Insurance Company of New York
National Interstate Insurance Company

GREAT MIDWEST INSURANCE COMPANY

GREAT NORTHWEST INSURANCE COMPANY

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL REINSURANCE COMPANY

GUARD INSURANCE GROUP

Amguard Insurance Company
Eastguard Insurance Company
Norguard Insurance Company

GUIDEONE INSURANCE

Guideone Elite Insurance Company
Guideone Mutual Insurance Company

HANOVER INSURANCE GROUP

Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of America
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty Company

HARCO NATIONAL INSURANCE COMPANY

HARLEYSVILLE MUTUAL INSURANCE COMPANY

Harleysville Insurance Company
Harleysville Lake States Insurance Company
Harleysville Mutual Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company

HARTFORD INSURANCE GROUP

Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
New England Insurance Company
Property & Casualty Insurance Company of Hartford
Sentinel Insurance Company, Ltd
Twin City Fire Insurance Company

HEALTH CARE INSURANCE RECIPROCAL

HIGHLANDS INSURANCE COMPANY

HOME INSURANCE COMPANIES

HORACE MANN INSURANCE GROUP

Horace Mann Insurance Company
Teachers Insurance Company

ICW GROUP

Insurance Company of the West

ILLINOIS CASUALTY COMPANY

IMPERIAL CASUALTY AND INDEMNITY COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

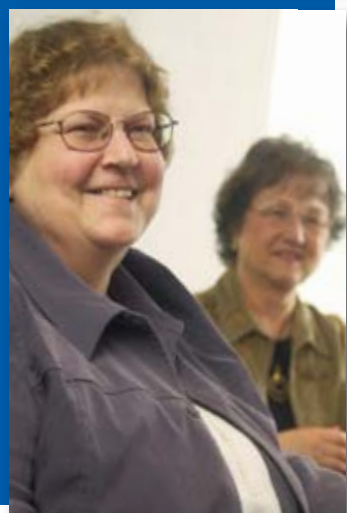
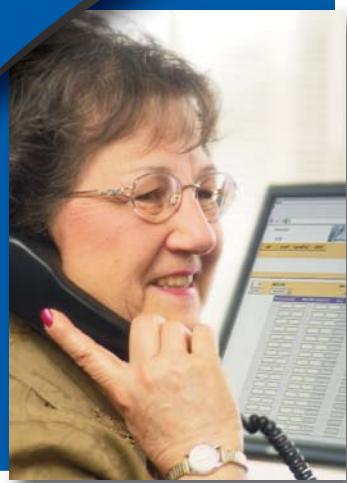
IRONSHORE INDEMNITY, INCORPORATED

KEMPER INSURANCE COMPANIES

American Manufacturers Mutual Insurance Company
American Motorists Insurance
Kemper Casualty Insurance Company
Lumbermens Mutual Casualty Company

KNIGHTBROOK INSURANCE COMPANY





LANCER INSURANCE COMPANY

LAURIER INDEMNITY COMPANY

LIBERTY MUTUAL INSURANCE GROUP

American Economy Insurance Company
American Fire and Casualty Company
American States Insurance Company
Consolidated Insurance Company
Employers Insurance Company of Wausau
First Liberty Insurance Corporation
First National Insurance Company of America
General Insurance Company of America
Hawkeye-Security Insurance Company
Indiana Insurance Company
Liberty Insurance Corporation
Liberty Insurance Underwriters, Inc.
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM General Insurance Company
LM Insurance Corporation
LM Property and Casualty Insurance Company
Midwestern Indemnity Company
Netherlands Insurance Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
Safeco Insurance Company of America
Wausau Business Insurance Company
Wausau Underwriters Insurance Company
West American Insurance Company

LINCOLN GENERAL INSURANCE COMPANY

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE

MARKEL CORPORATION GROUP

MCM CORPORATION GROUP

Acceptance Casualty Insurance Company
Acceptance Indemnity Insurance Company
Occidental Fire & Casualty Company of North Carolina

MEADOWBROOK INSURANCE GROUP

Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

METLIFE AUTO & HOME GROUP

Economy Fire & Casualty Company

MHA INSURANCE COMPANY

MIC PROPERTY CASUALTY INSURANCE CORPORATION

MICHIGAN MILLERS MUTUAL INSURANCE COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MIDWEST INSURANCE COMPANY

MILLERS FIRST INSURANCE COMPANY

MITSUI SUMITOMO INSURANCE GROUP

Mitsui Sumitomo Insurance Company of America
Mitsui Sumitomo Insurance USA Inc.

MOTORISTS INSURANCE GROUP

American Hardware Mutual Insurance Company
Endurance Risk Solutions Assurance Company
Wilson Mutual Insurance Company

MUNICH RE AMERICA CORPORATION GROUP

American Alternative Insurance Corporation
Munich Reinsurance America, Inc.

NATIONAL AMERICAN INSURANCE COMPANY

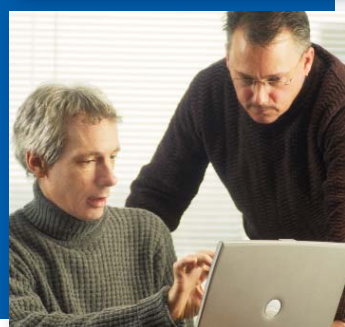
NATIONAL INDEMNITY GROUP

National Indemnity Company
National Liability & Fire Insurance Company
Philadelphia Reinsurance Corporation

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 COUNTRY INSURANCE COMPANY



OLD REPUBLIC INSURANCE GROUP
Binuminous Casualty Corporation
Bituminous Fire & Marine Insurance Company
Great West Casualty Company
Old Republic General Insurance Corporation
Old Republic Insurance Company

OMAHA INDEMNITY COMPANY

ONE BEACON INSURANCE GROUP
Atlantic Specialty Insurance Company
Camden Fire Insurance Association
Employers Fire Insurance Company
Esurance Insurance Company of New Jersey
Houston General Insurance Company
National Farmers Union Property & Casualty
Northern Assurance Company of America
OneBeacon America Insurance Company
OneBeacon Insurance Company
Pennsylvania General Insurance Company

PARTNERRE INSURANCE COMPANY OF NEW YORK

PENN MILLERS INSURANCE COMPANY

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

PENNSYLVANIA NATIONAL MUTUAL CASUALTY
INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PMA INSURANCE GROUP
Pennsylvania Manufacturers Association Insurance Company
PMA Capital Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP
Meemic Insurance Company
ProAssurance Indemnity Company, Inc.

PROVIDENCE WASHINGTON INSURANCE COMPANY

PUBLIC SERVICE MUTUAL INSURANCE COMPANY

PUTNAM REINSURANCE COMPANY

PXRE REINSURANCE COMPANY

QBE INSURANCE COMPANY
Praetorian Insurance Company
QBE Insurance Company
QBE Reinsurance Company

QBE REGIONAL INSURANCE GROUP
General Casualty Company of Wisconsin
General Casualty Insurance Company
Regent Insurance Company

QUANTA INDEMNITY COMPANY

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

REPUBLIC INSURANCE GROUP
Southern Insurance Company

RIVERPORT INSURANCE COMPANY

RURAL COMMUNITY INSURANCE COMPANY

SAFETY NATIONAL CASUALTY CORPORATION
Safety First Insurance Company
Safety National Casualty Corporation

SCOR U S GROUP
General Security National Insurance Company
SCOR Reinsurance Company

SEABRIGHT INSURANCE 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, INC.

SENTRY INSURANCE, A MUTUAL GROUP
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Casualty Company
Sentry Insurance, A Mutual Company
Sentry Select Insurance Company

SEQUOIA INSURANCE COMPANY

SFM MUTUAL INSURANCE GROUP
SFM Mutual Insurance Company
SFM Select Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

SPARTA INSURANCE COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE GROUP
Meridian Citizens Mutual 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

STONINGTON INSURANCE COMPANY

SUA INSURANCE COMPANY

SWISS REINSURANCE GROUP
North American Elite Insurance Company
North American Specialty Insurance Company
Swiss Reinsurance America Corporation
Washington International Insurance Company
Westport Insurance Corporation

T.H.E. INSURANCE COMPANY

TIG INSURANCE GROUP
Fairmont Insurance Company
Fairmont Premier Insurance Company
Fairmont Specialty Insurance Company
TIG Insurance Company

TOKIO MARINE NICHIDO GROUP
TNUS Insurance Company
Tokio Marine & Nichido Fire Insurance Company Ltd. (USB)
Trans Pacific Insurance Company

TOWER GROUP COMPANIES
Tower Insurance Company of New York
Tower National Insurance Company

TRANSATLANTIC REINSURANCE COMPANY

TRANSGUARD INSURANCE COMPANY OF AMERICA, INCORPORATED

TRANSPORT INSURANCE COMPANY

TRAVELERS INSURANCE GROUP
Athena Assurance Company
Atlantic Insurance Company
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
Mendakota Insurance Company
Mendota Insurance Company
Northland Insurance Company
Phoenix Insurance Company
Select Insurance 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
Standard Fire Insurance Company
Travelers Casualty & Surety Company
Travelers Casualty & Surety Company of America
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Commercial Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America
United States Fidelity & Guaranty Company

TRENWICK AMERICA GROUP, INCORPORATED
Insurance Corporation of New York
Trenwick America Reinsurance Corporation

ULICO CASUALTY COMPANY



UNITED FIRE & CASUALTY GROUP
Addison Insurance Company
United Fire & Casualty Company

UNITED NATIONAL GROUP
Diamond State Insurance Company
United National Specialty Insurance Company

UNITRIN AUTO & HOME INSURANCE COMPANY

UTICA MUTUAL INSURANCE COMPANY

VANLINER INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

W. R. BERKLEY CORPORATION GROUP
Acadia Insurance Company
Berkley Insurance Company
Berkley Regional Insurance Company
Carolina Casualty Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington DC
Great Divide Insurance Company
Midwest Employers Casualty Company
StarNet Insurance Company
TriState Insurance Company of Minnesota
Union Insurance Company
Union Standard Insurance Company

WEST BEND MUTUAL INSURANCE COMPANY

WESTERN NATIONAL MUTUAL INSURANCE GROUP
Pioneer Specialty Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company

WESTFIELD COMPANIES
Ohio Farmers Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

WORK FIRST CASUALTY COMPANY

XL AMERICA GROUP
Greenwich Insurance Company
XL Insurance America, Inc.
XL Reinsurance America Inc.
XL Specialty Insurance Company

ZENITH NATIONAL INSURANCE COMPANY

ZURICH INSURANCE GROUP U.S.
American Guarantee & Liability Insurance Company
American Zurich Insurance Company
Assurance Company of America
Colonial American Casualty & Surety Company
Empire Fire & Marine Insurance Company
Fidelity & Deposit Company of Maryland
Maryland Casualty Company
Northern Insurance Company of New York
Universal Underwriters Insurance Company
Universal Underwriters of Texas Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

PROGRESSIVE LEADERSHIP

Our 2009 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 21, 2009, 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:

Director:

Mr. Kevin Christy

Mr. Bill Dupont

Mr. Bruce Kaufenberg

Representing:

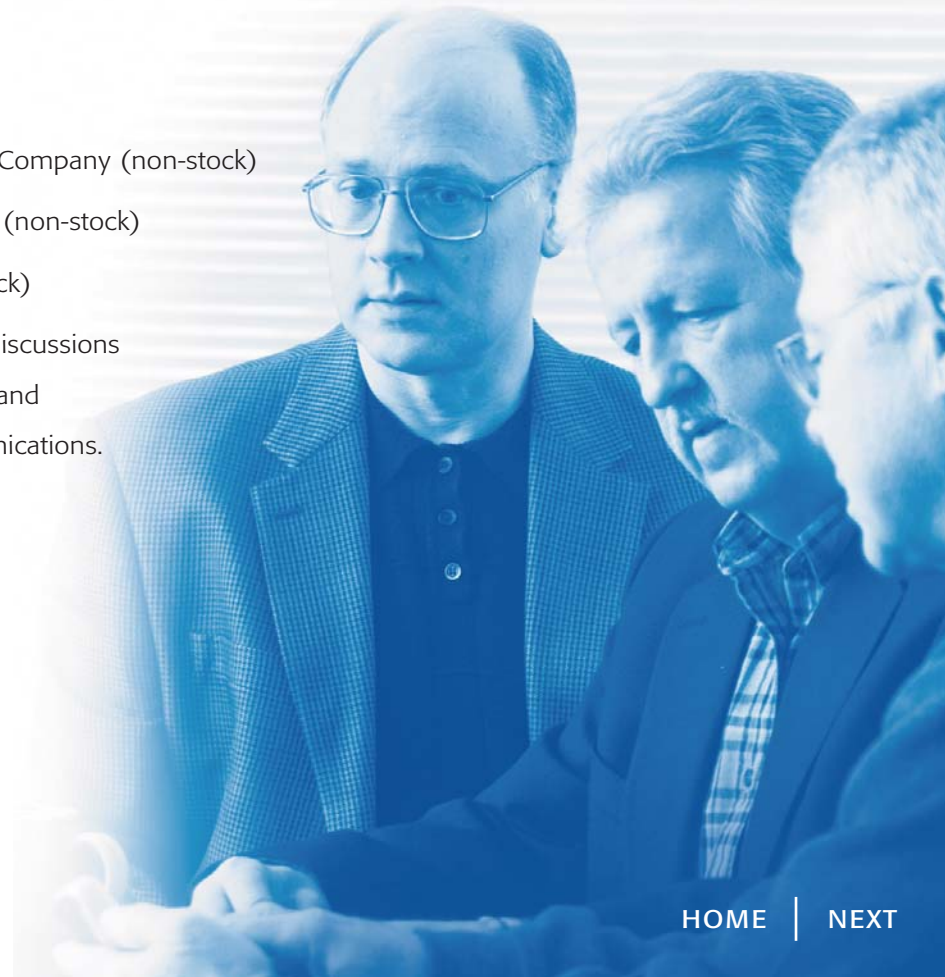
Western National Mutual Insurance Company (non-stock)

Lumbermen's Underwriting Alliance (non-stock)

Travelers Insurance Companies (stock)

During 2008-09, we held four Board Meetings at which we focused our discussions on the 2009 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.

“Our advisors comprise an experienced board that is available to us as needed for issues large and small.”





As of December 31, 2009, the members of our Board were as follows.

Please click on the respective name of any Director to see his or her resume and credentials.

Director:

[Mr. Keith Krueger](#)

[Mr. John DeSanto](#)

[Mr. Scott Holzerland](#)

[Mr. Brandon Miller*](#)

[Mr. Peter Caminiti](#)

[Mr. Bill Dupont](#)

[Mr. Gary Thaden*](#)

[Mr. Barry Preslaski](#)

[Ms. Fran Kaitala](#)

[Mr. Bruce Kaufenberg](#)

[Mr. Kevin Christy](#)

[Ms. Stacey Nichols](#)

Representing:

American Compensation Insurance Company

Chartis Insurance Group

Federated Insurance Companies

Ingenix

Liberty Mutual Insurance Company

Lumbermen's Underwriting Alliance

MN Mechanical Contractors Association

Owners Insurance Company

SFM Mutual Insurance Company

Travelers Insurance Companies

Western National Mutual Insurance Company

Zurich American Insurance Company

*Public member appointed by the Minnesota Department of Commerce.

BIOGRAPHY OF PETER CAMINITI
FINANCIAL MANAGER
LIBERTY MUTUAL INSURANCE COMPANY

A native of Roxbury, CT, Peter Caminiti holds a bachelor degree in accounting from the University of Connecticut. He began his career with Arthur Andersen LLP's Assurance and Business Advisory Services insurance practice in Hartford, CT.

After his time in public accounting, Mr. Caminiti joined Liberty Mutual in 2002 and served in a variety of financial capacities in Boston.

In 2005, he left his native New England for the Midwest, joining Liberty's Business Market Midwest Division in Schaumburg, IL where he served as Division Financial Manager and later as Division Underwriting Manager.

In 2009, he returned to Boston where he serves in his current capacity with Liberty's National Market, specializing in captive and other complex transactions.

After moving to the Midwest, Peter pursued his interest in flying and is an aspiring private pilot. He makes his home in Southborough, MA with his wife, Megan.



BIOGRAPHY OF JOHN G. DESANTO

BRANCH MANAGER

CHARTIS INSURANCE GROUP

A native of New Haven, CT, John G. DeSanto graduated from St. Anselm's College with a B.A. in history (1965) and from the University of Bridgeport with an M.A. in history (1971).

In 1976, he was transferred to Minneapolis as multi-peril supervisor with Aetna Insurance and became underwriting manager in 1980 in the merger that became known as Cigna.

In 1985, John joined J. H. Crowther (Swett Insurance Managers) as branch manager and went on to become regional vice president of New Hampshire Insurance Company by 1988. When AIG closed that office, he moved over to the company's Minneapolis office, accepting his current position as branch manager.

He holds both a property/casualty license and a surplus lines license. His industry designations are CPCU (he serves on the Board of the Minnesota Chapter) and AIM (Associate in Management).

Formerly president of the Branch Manager's Association (1995-98) as well as a past president of the Twin City Insurance Association (1998), Mr. DeSanto is a member of Calvary Lutheran Church in Golden Valley, MN, where he participates in a number of activities.

An avid sports enthusiast, John coaches both hockey and soccer and is a past recipient of the McNamara Coaching Award. He is an active member of Toastmasters, and enjoys reading, jogging and travel. He makes his home in Plymouth, MN, with his wife, Deborah, and her three daughters.



BIOGRAPHY OF WILLIAM R. DUPONT
REGIONAL MANAGER
LUMBERMEN'S UNDERWRITING ALLIANCE

A native of Minneapolis, MN, Bill DuPont earned his Bachelor of Science degree in marketing at St. Cloud State University (1982).

In 1986, Mr. DuPont joined Lumbermen's Underwriting Alliance as an insurance producer. After several successful years as a producer, Bill was promoted to District Manager in 2004 followed by a promotion to regional manager in 2010. Bill's office is responsible for production in the states of Minnesota, Wisconsin, North Dakota, South Dakota and Upper Michigan.

He holds the industry designation of CIC (certified insurance counselor).

An avid golfer, Bill also enjoys fishing, hiking and reading. He makes his home in Eden Prairie, MN, with his wife, Suzette, and their two children.



BIOGRAPHY OF SCOTT HOLZERLAND

UNDERWRITING PRODUCT MANAGER FEDERATED INSURANCE COMPANIES

A native of Owatonna, MN, Scott Holzerland holds a bachelor's degree in Business Administration from Gustavus Adolphus College (1985).

In 1985 Scott joined Federated Insurance and began a career in Underwriting. He has held numerous positions in the Underwriting department and is currently a home office underwriting product manager responsible for Workers Compensation. Scott earned his CPCU designation in 1994 and is also involved with the American Insurance Association's Workers Compensation Committee.

He and his wife, Katie, make their home in Owatonna with their four children. He enjoys reading, all sports, and participating in hockey and golf.



BIOGRAPHY OF FRANCES M. KAITALA

VICE PRESIDENT, STRATEGIC BUSINESS OPERATIONS SFM MUTUAL INSURANCE COMPANY

Fran Kaitala joined SFM, a workers' compensation insurer headquartered in Bloomington, MN, in 1984 as underwriting manager. In 1987, she was elected assistant vice president and underwriting manager, named vice president of underwriting in 1991 and vice president of insurance operations in 1995.

In 2005, she was elected to her current position as vice president of Strategic Business Operations in which she is responsible for the underwriting and claims operations of the company.

Fran has an extensive underwriting background, having worked for Crum & Forster Insurance Group, Bituminous Insurance Company, Argonaut Insurance Company, and Travelers Insurance Company before joining SFM.



BIOGRAPHY OF BRUCE KAUFENBERG

SECOND VICE PRESIDENT, WORKERS COMPENSATION PRODUCT MANAGEMENT TRAVELERS INSURANCE COMPANIES

A native of St. Paul, MN, Bruce Kaufenberg earned a degree in finance at St. Cloud State University before joining the St. Paul Companies as a commercial lines underwriter.

Advancing through the underwriting ranks, he currently serves as a second vice president for Workers Compensation Product Management. He holds the industry designations of ARM and CPCU.

Mr. Kaufenberg has been actively involved with the Wisconsin Compensation Rating Bureau, New Jersey Compensation Rating and Inspection Bureau, American Insurance Association Workers Compensation Committee and the National Workers Compensation Reinsurance Pool.

He enjoys fishing, fine woodworking and makes his home in Lake Elmo, Minnesota.



BIOGRAPHY OF KEITH D. KRUEGER

PRESIDENT

AMERICAN COMPENSATION INSURANCE COMPANY

A military dependent born in Guantanamo Bay, Cuba, Keith Krueger began his career with Sentry Insurance, a Mutual Company. He was named underwriting manager in 1985.

In 1995, he left Sentry to join American West Insurance Company as vice president of underwriting and marketing, then joined Citizens Security Mutual Insurance in 1997 as underwriting manager.

In 1998, he joined RTW as director of underwriting services, a position he held until 2002 when he was named vice president of insured products. Keith currently has the role of president of American Compensation Insurance Company.

Mr. Krueger holds the CPCU designation and is a member of its Twin Cities Chapter.

An avid golfer, he makes his home in Cottage Grove, MN, with his wife, Cece, and their three children.



BIOGRAPHY OF KEVIN J. CHRISTY

VICE PRESIDENT, CHIEF ACTUARY

WESTERN NATIONAL MUTUAL INSURANCE COMPANY

A native of Evanston, IL, Kevin Christy holds a 1995 degree in Actuarial Science from the University of Wisconsin, Madison.

Beginning his career in the insurance industry as an Actuarial Analyst with Capitol Indemnity Company in 1995, Kevin worked his way up through the ranks, becoming vice president and chief actuary of Western National Mutual Insurance Company in 2008.

Over the years, Mr. Christy has served his industry as a board member of the MJUA (Minnesota Joint Underwriters Association), 2005 – present; as a member of the ISO (Insurance Services Office) Personal Lines Actuarial Panel, 2007 – present; and as treasurer of the University of Wisconsin Actuarial Alumni Club, 2008 – present.

He is a Fellow of the Casualty Actuary Society (FCAS) and a member of the American Academy of Actuaries (MAAA).

An avid golfer and reader, Kevin enjoys traveling and remains active as devoted supporter of his alma mater's football, hockey and basketball teams.

He makes his home in Richfield, MN with his wife, Kerrie.



BIOGRAPHY OF BRANDON MILLER

VICE PRESIDENT – OPERATIONS

P&C MARKETS

INGENIX

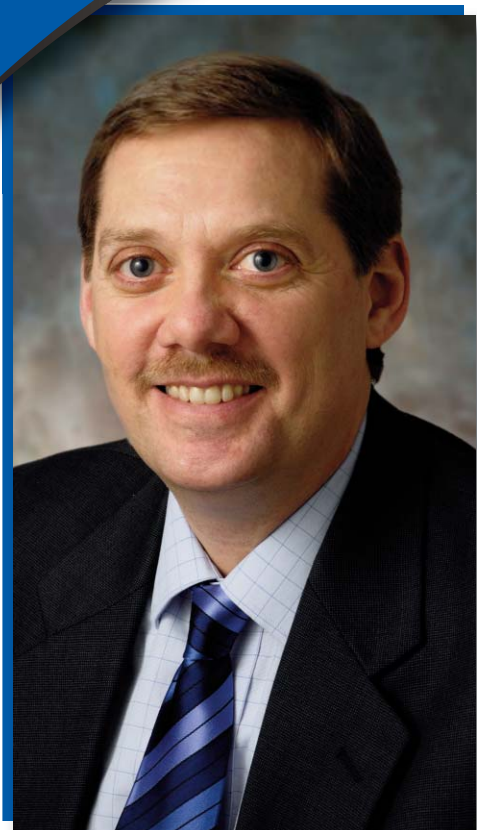
A native of St. Paul, MN, Brandon Miller earned his Bachelor of Arts degree from the University of Minnesota and his MBA in Finance and Risk Management from the Carlson School of Management (University of MN).

In 1990, Mr. Miller joined the Minnesota Department of Labor and Industry as a mediator and arbitrator. In 1994, he became the Director of the Special Compensation Fund, where he also oversaw the Rehabilitation and Medical Affairs and Research and Statistics Units.

In 2002, he left the public sector and joined Hays Companies and served as Vice President of Consulting.

In 2005, Brandon joined Ingenix, a United Health Group Company, as Vice President for P&C markets. During his time at Ingenix, he has brought e-billing, mandatory reporting services, on-line network directories, and CMS reporting solutions to the market.

An avid sports enthusiast, Brandon enjoys baseball, skiing, biking, golfing and camping, and reading. He makes his home in North St. Paul, MN, with his wife, Cathy, and three children.



BIOGRAPHY OF STACEY L. NICHOLS

NATIONAL DIRECTOR OF CONSTRUCTION UNDERWRITING ZURICH AMERICAN INSURANCE COMPANY

A native of Shakopee, MN, Stacey Nichols holds a bachelor degree in both math and economics (with a concentration in statistics) from St. Olaf College, Northfield, MN (1991).

She began her career in the insurance industry as a trainee with Chubb Insurance, working her way up through several positions before being named operations supervisor in the Operations Division.

In 2003, she left Chubb to join Zurich American Insurance as a senior account executive in the Casualty Construction Division.

In 2007, she moved from field underwriting to the home office as an underwriting consultant and then in 2008 to her current position as National Director of Construction Underwriting, assisting with underwriting strategies and profitability management.

Stacey holds the industry designations of CPCU and ARM. In addition, she is currently vice president of the Parent Teacher Organization of St. Hubert School and a cookie leader volunteer with the Girl Scouts.

A lover of travel, reading, photography and volunteerism, she makes her home in Chanhassen, MN, with her husband, Tim, and their two daughters.



BIOGRAPHY OF BARRY M. PRESLASKI

REGIONAL VICE PRESIDENT OWNERS INSURANCE COMPANY

A native of Green Bay, WI, Barry Preslaski earned his bachelor of science degree as well as his masters degree in business administration from Drake University (1987, 1988) before joining American Family Insurance (West Des Moines, IA office) in 1989.

In 1991, Mr. Preslaski joined Owners Insurance Company in Lansing, MI, as a personal lines underwriter. He remained with the company's Lansing office through 1995, working on to the positions of commercial lines underwriter and home office line underwriter before becoming marketing representative for the Lansing office.

Mr. Preslaski returned to West Des Moines, IA, as marketing representative in 1996. He was promoted to underwriting supervisor by 1999 and became underwriting manager in 2000. Deciding on a move in 2001, he accepted a position as underwriting manager in the company's White Bear Lake, MN, office and by 2002, was promoted to his current position of regional vice president.

He holds the industry designations of CPCU and CLU.

An avid sports enthusiast, Barry enjoys camping, boating and other outdoor activities.

He makes his home in Lino Lakes, MN, with his wife, Victoria, and their son, Kyle.



BIOGRAPHY OF GARY K. THADEN

GOVERNMENT AFFAIRS DIRECTOR, PETTERSEN & ASSOCIATES, INC.

A native of Minnesota, Gary Thaden earned a bachelor of elected studies degree in the college of liberal arts at the University of Minnesota before attending William Mitchell College of Law (St. Paul) where he earned his J.D. degree (1984).

The government affairs director for Pettersen & Associates, he is a member of both the Minnesota and American Bar Associations, the Minnesota Unemployment Insurance Advisory Council and the Minnesota Workers' Compensation Advisory Council. Mr. Thaden is a nationally recognized health care speaker and serves as the management co-chair of the Labor/Management Health Care Coalition of the Upper Midwest.

In addition, he serves on the board of directors for Friends of the Sherlock Holmes Collection (University of MN) and is president of Norwegian Explorers of Minnesota (a Sherlockian literary society). He is a former member of the board of trustees of the Minneapolis Public Library Board and many other civic organizations.

An avid reader, Gary also enjoys collecting books, especially those involving Sherlock Holmes and Arthur Conan Doyle. He makes his home in Minneapolis with his wife and their two daughters.



OUR STAFF

DEDICATION, EXCELLENCE

MWCIA MANAGEMENT TEAM

Bruce Tollefson, President

Kathleen Peterson, Vice President, Operations, Treasurer and Secretary

Chuck Eldridge, Vice President, Information Technology

Craig Anderson, Vice President, Actuarial Services

“Helping our colleagues and our members comes naturally in an environment that rewards accomplishments and nurtures careers.”





MWCIA DEPARTMENTS & STAFF

MEMBER & CUSTOMER SERVICES

Staff: Jeff Kvam, Marie Johnson, Melodie LaChapelle, Jodell Miller, Caroline Timmerman and Glenn Colby

Main Functions

- Member & Customer Services is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Staff answers questions related to such things as classifications, experience modification calculations and rules, basic manual rules, Assigned Risk rules, procedures and classifications, MCPAP application assistance, audit procedures, ownership, etc.
- Includes Field Service staff that performs Test Audits and Classification Surveys.
- Publishes Circular Letters and MWCIA's quarterly newsletters.
- Coordinates, researches and/or prepares filings of various manual rules, forms and classification changes with the Department of Commerce.
- Develops and publishes informational brochures on a variety of workers' compensation topics.
- Provides education and information to agents, employers and member carriers through outside speaking engagements and by attending industry trade shows.



DATA QUALITY

Staff: Pam Flaten

Main Functions

- Data quality assurance.
- Develops processes and procedures for operational workflow.
- Key representative for Data Quality Industry Groups, Forums, and Industry Committee Work Groups.

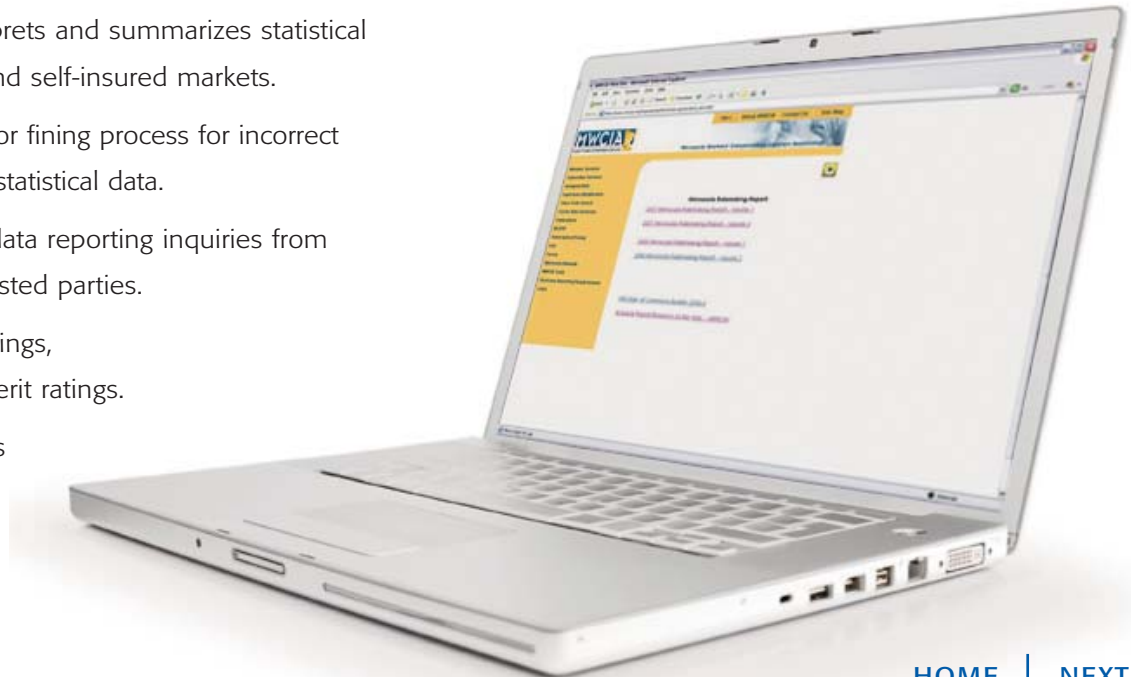


UNIT STATISTICAL/EXPERIENCE RATING

Staff: Penny Sjoquist, Ora Lowery, Cindy Westphal, Letha Kuehn and Christine Flaschberger

Main Functions

- Collects, analyzes, interprets and summarizes statistical data for the voluntary and self-insured markets.
- Administers notice and/or fining process for incorrect or late reporting of unit statistical data.
- Handles unit statistical data reporting inquiries from carriers and other interested parties.
- Oversees experience ratings, interstate ratings and merit ratings.
- Researches and resolves policy ownership change issues.





ACTUARIAL

Staff: Sharon Bye and Auntara De

Main Functions

- Coordinates the various actuarial, statistical, reporting and administrative aspects of the process for publishing the annual Ratemaking Report.
- Develops, maintains and provides actuarial, statistical and economic technical expertise for both internal and external sources.



POLICY DATA ENTRY

Staff: Jane Payne, Gayle Dussling, Lericc McMillan, Vicki Evenson, Penny Lord, Kim Eckhart and Phyllis Rence

Main Functions

- Data entry of policies, endorsements, cancellations and reinstatements.
- Initiates requests for additional or corrected policy information, when appropriate.
- Data entry of MCPAP applications.
- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk Application from employers, agents and other interested parties.





POLICY TAPE

Staff: Kim LaHoud, Jody Hetrick and Mary Munt

Main Functions

- Reviews, analyzes and validates policy data information submitted electronically by member carriers.
- Key liaison in communicating and resolving issues with member carriers related to the electronic submission of policy data to MWCIA.

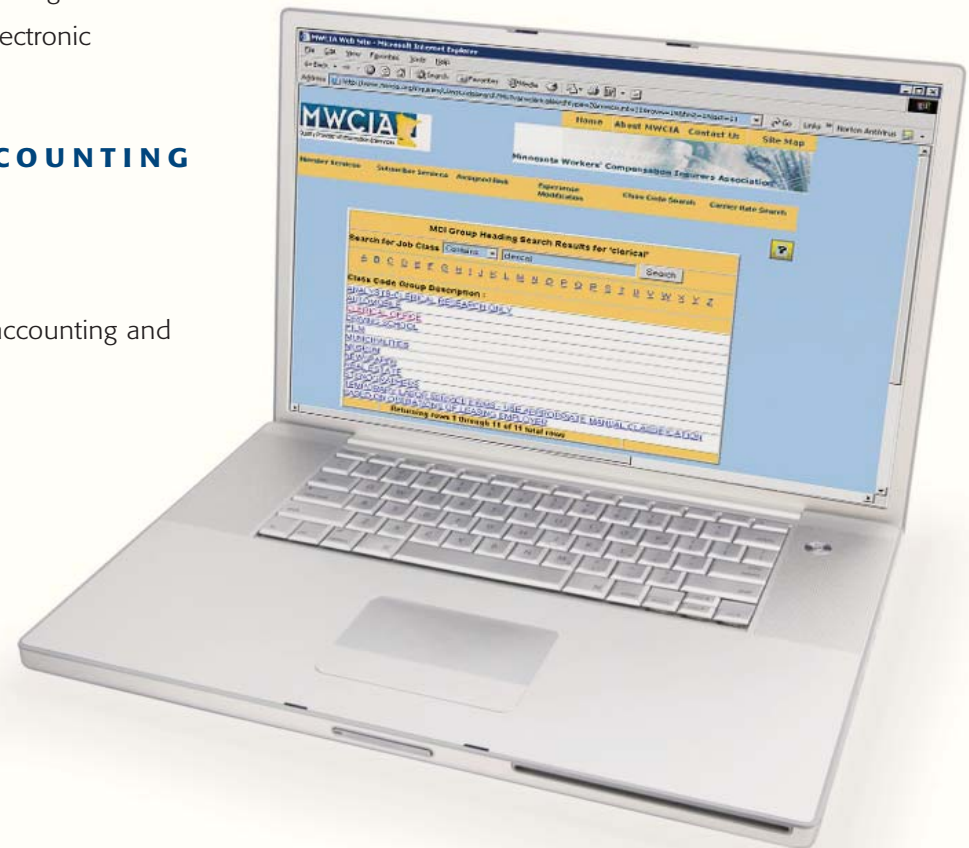


HUMAN RESOURCE & ACCOUNTING

Staff: Karen Ose and Sue Erickson

Main Functions

- Assists in planning and directing the accounting and budgeting activities for MWCIA.
- Administers the assessment and reapportionment of member carriers.
- Manages the Human Resource function for MWCIA personnel.

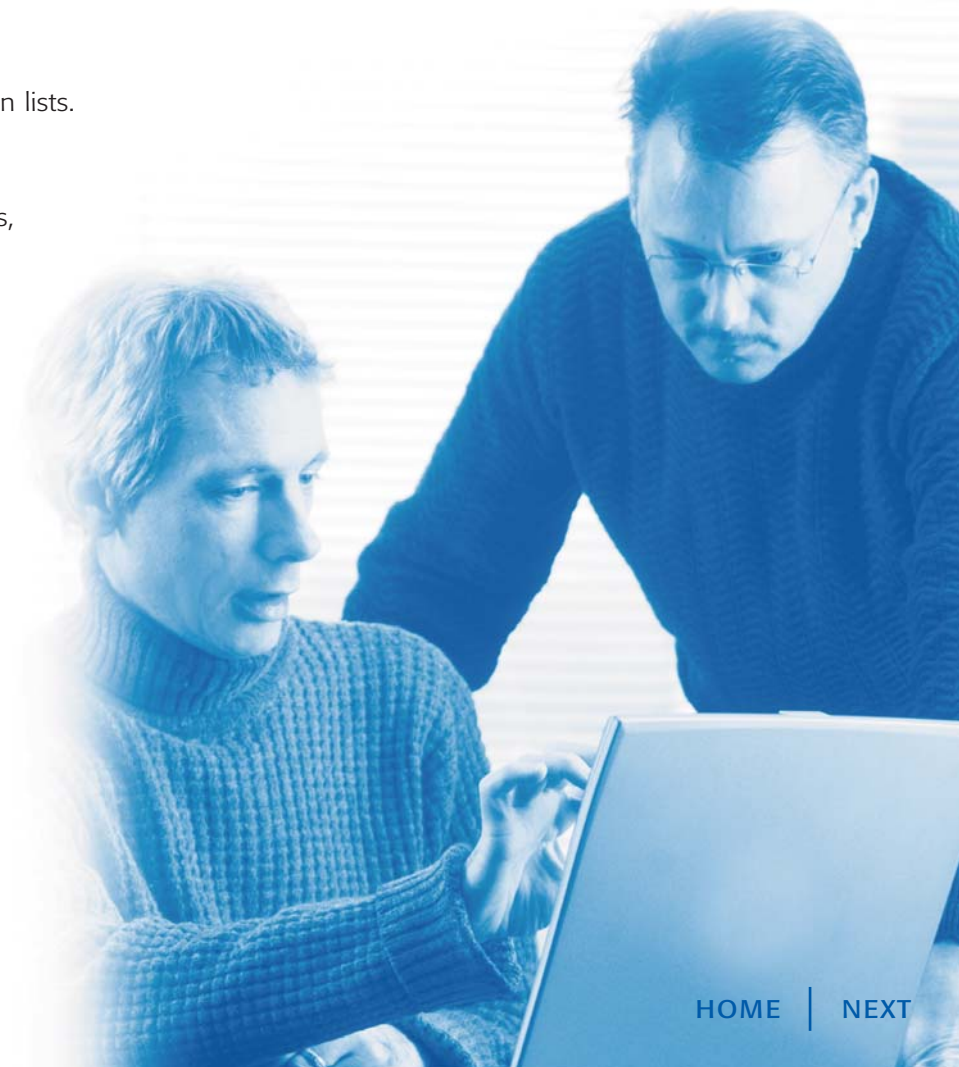


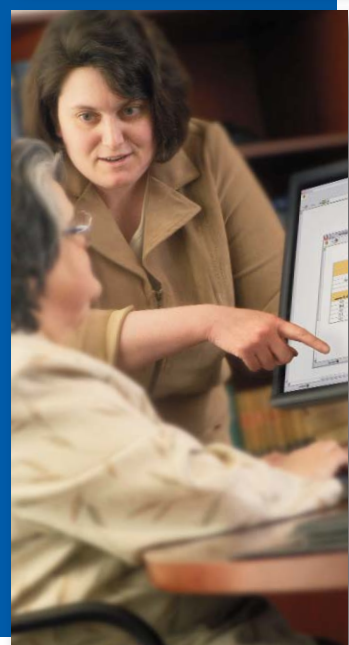
ADMINISTRATION/FACILITIES

Staff: Jan Olson, Margaret Clark, Carmen Day and Mary Loehrs

Main Functions

- Coordination of membership tracking and maintaining email distribution lists.
- Responsible for receptionist duties and mailroom activities.
- Provides administrative support to management and Board of Directors, including the planning of annual events for member carriers such as the Annual Meeting, Annual Lunch and Annual Golf Outing.
- Handles facilities including office space and telephone systems.





INFORMATION TECHNOLOGY

Staff: Muhammad Kashif, Tom Goodrich, Savitha Venkateshaiah, Ailyna Khath, Pat Riley, Scott Gatzke, Marc Coleman, Debbie Peterson, Sue Levey, Deb Ronald and Bill Kostur

Main Functions

- Responsible for database administration including software and web development.
- Provides technical help desk, batch job administration, system security, ensures networking capability, backup systems, connectivity and email capability.
- Responsible for imaging administration.
- Electronic data transmission (administration and loading).
- Provides user support documentation and training.
- Responsible for translating business needs (external and internal) into project designs by conducting requirement gathering and project documentation.
- Dual role of representing MWCIA and leading collaborative projects with other bureaus and state agencies.
- Represents MWCIA in industry standards discussions.
- Technical support of MWCIA website.
- Responsible for system testing.

MEMBERSHIP

EVENTS



















