



**PRESIDENT'S
LETTER**

**STATE OF
THE MARKET
& RATEMAKING**

**RESULTS &
INITIATIVES**

**PRODUCTS, SERVICES,
COMMUNICATION
& EDUCATION**

COLLABORATIONS

**MEMBER
CARRIERS**

**BOARD OF
DIRECTORS**

**MWCIA
STAFF**



**ANNUAL REPORT
2015**

Visualize:

INNOVATION



PRESIDENT'S Letter

Last year, I highlighted some significant changes at the MWCIA as we transitioned leadership during 2014. Throughout 2015, we continued a strong pace in planning and implementing initiatives and projects which we believe will continue to add value to our members and the industry.

During 2015, we continued to focus on increasing education and training by holding more on site in-service presentations for carriers and agents. We also partnered with other Minnesota workers' compensation organizations to hold the first ever Work Comp Tech Expo to highlight our tools and technology for a broader audience.



building a
**STRONGER
BASE**

In the actuarial arena, we focused on expanding the effectiveness of our ARROW product and created the first of what we plan to be many online instructional training modules. In addition, we have significantly expanded our state of the market report to provide more context around the results. You will see a sample of those expanded observations in this annual report.

We continue to have what I consider to be top notch presentations and attendance at our Annual Luncheon, which serves as a great place to network with colleagues throughout the industry, as well as providing an opportunity to hear thought provoking leaders in the industry.

In addition to having a new look for our newsletter, we will be rolling out a new website in 2016. Our website serves as the face of MWCIA for many of our customers and we are taking the redesign efforts very seriously. We believe you will be very happy with the enhancements we make later this year.



PRESIDENT'S Letter

For 2016, we are also rolling out an entirely redesigned Manage USR product allowing for improved ease of reporting for our members. Combined with a single signon capability for our members to access other DCOs through a single session, we are continually reducing the barriers to make your reporting and data submission efforts more seamless.

Once again on the financial front, our dedicated and knowledgeable staff continue to use our tools and solutions to support an ever increasing volume of policies and reporting, while holding our financial impact to our members flat. We are actually reducing our expense impact on membership, as a percentage of premiums as well as on a per policy basis.

Thanks again to our fantastic staff and supportive and engaged board of directors for an excellent 2015. I have great expectations for 2016.

Sincerely,

Brandon Miller

President



STATE OF THE Market & RATEMAKING

Visualize:

OPPORTUNITY



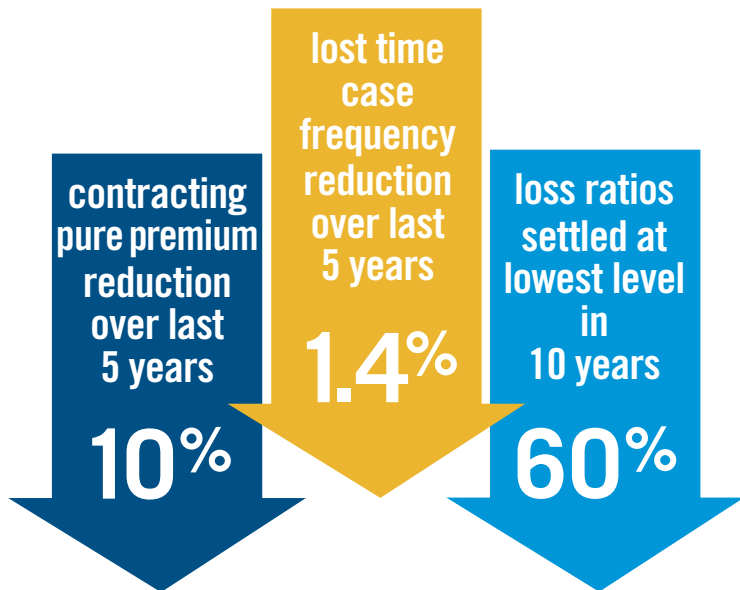
STATE OF THE Market & RATEMAKING

Minnesota continues to provide a healthy environment for workers' compensation insurers and employers. Written premium volume growth continues, but at a decelerating pace, and loss ratios have settled at their lowest level in over ten years: 60%.

The assigned risk market has grown along with voluntary market premium, but its share of the insured market now appears to have crested around 6%.

After six consecutive annual decreases, Minnesota's average pure premium level will increase by 2% in 2016. Eight decreases over the latest ten years have resulted in a cumulative reduction of 13.9%. Over the last five years, classes within the contracting industry group have experienced the largest change, with an overall average pure premium reduction of 10%. Similarly, contracting employer payroll reductions have persisted, but with only a marginal decline in the latest ratemaking cycle.

Minnesota's annual lost-time case frequency decreases per 1,000 workers have also steadied, exhibiting an average annual reduction of just 1.4% over the last five years. Further, the proportion of costs originating from permanent disabilities has decreased over the last five ratemaking cycles, with temporary and medical-only injuries increasing from 23.5% to nearly 32% of all medical costs.





STATE OF THE Market & RATEMAKING

Lost-time medical case incurred severity increases continue, but at a much slower pace. Workers Compensation Research Institute data suggests that hospital costs are driving most of the continued increases. While the share of medical payments collected by hospital providers has been only slightly greater than the share collected by non-hospital providers, the average payment per claim to inpatient hospital providers has increased over 45% over the last five years. The impact of moving inpatient hospital fees from a charge-based to Medicare DRG system effective in 2016 is yet to be realized.

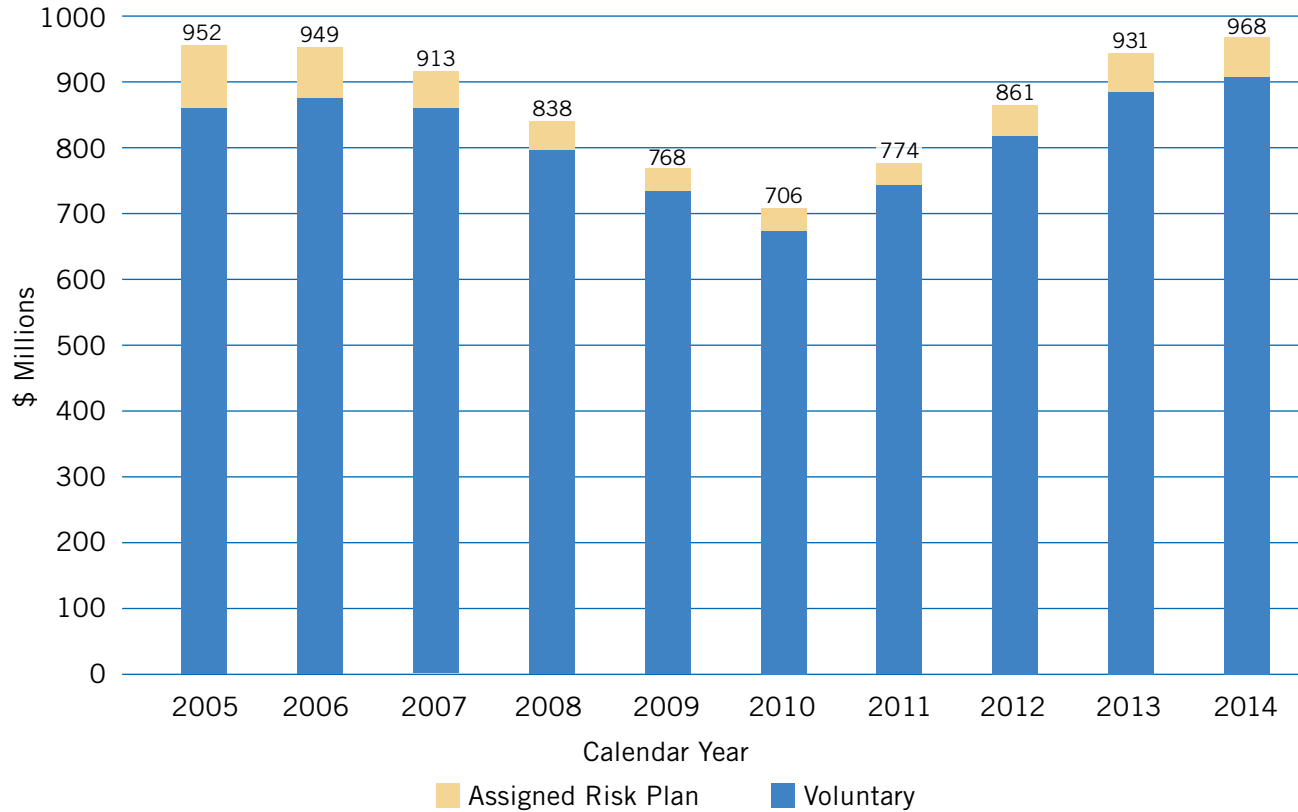
Recurring case reserve changes also provide a window to future cost expectations. Indemnity case reserve releases from previous accident years overtook the reserves booked for the latest accident year by at least \$20 million in each of the last eight year-end valuations. On the other hand, insurers have been booking medical case reserves in the latest accident years by amounts that exceed medical reserve releases for early accident years for more than ten valuations. The combination of the two provides a foundation for the escalating proportion of medical benefits to total workers' compensation costs in Minnesota.

In tandem with ongoing premium growth, Minnesota's workers' compensation market maintained recurring improvements in loss ratios, lost-time claim frequencies and their resulting impact on net case reserves. While medical costs should be monitored for further loss trends and emerging changes, especially in light of the ongoing hospital fee reforms, Minnesota continues to offer a robust insurance environment for both employers and insurers.



STATE OF THE Market & RATEMAKING

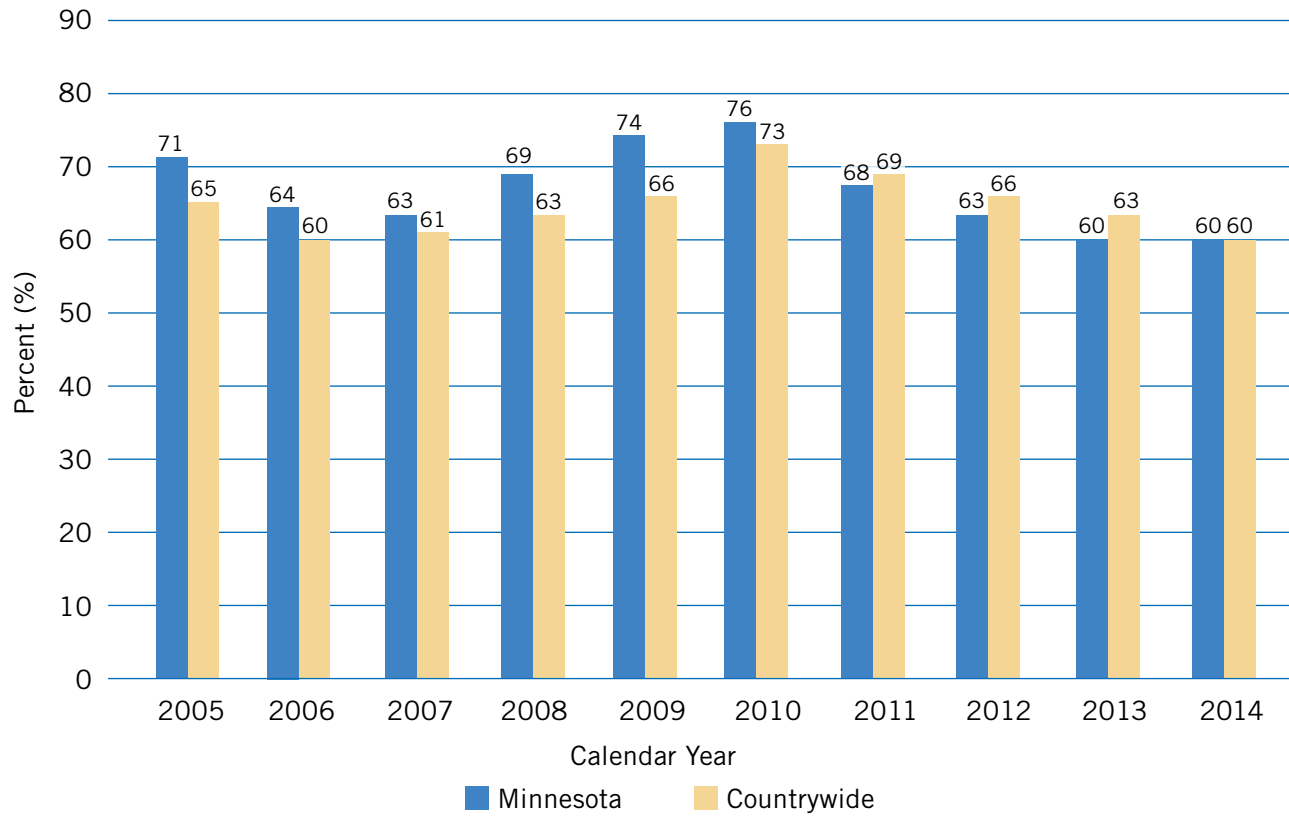
Following Five Years of Decreases, Premium Has Grown Over 35% Since 2010





STATE OF THE Market & RATEMAKING

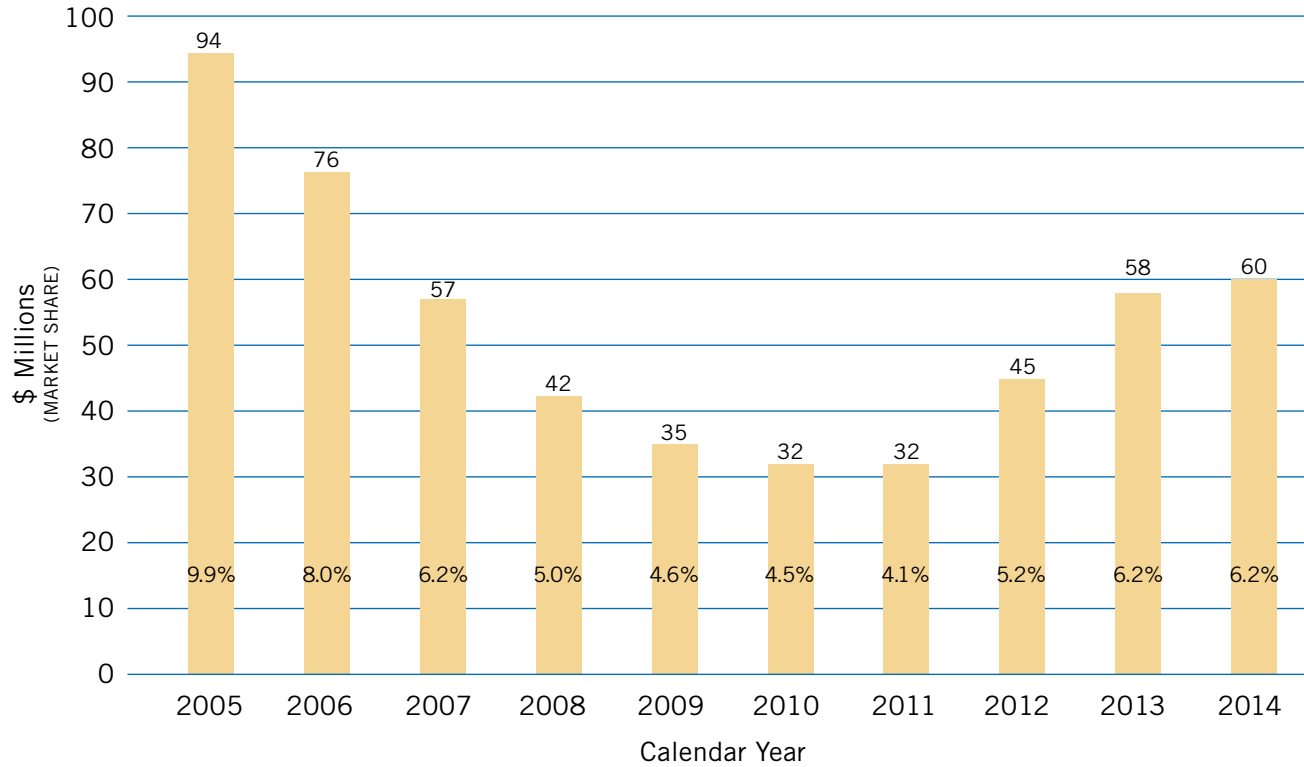
Loss Ratios Have Improved Faster Than Countrywide Averages Since 2010





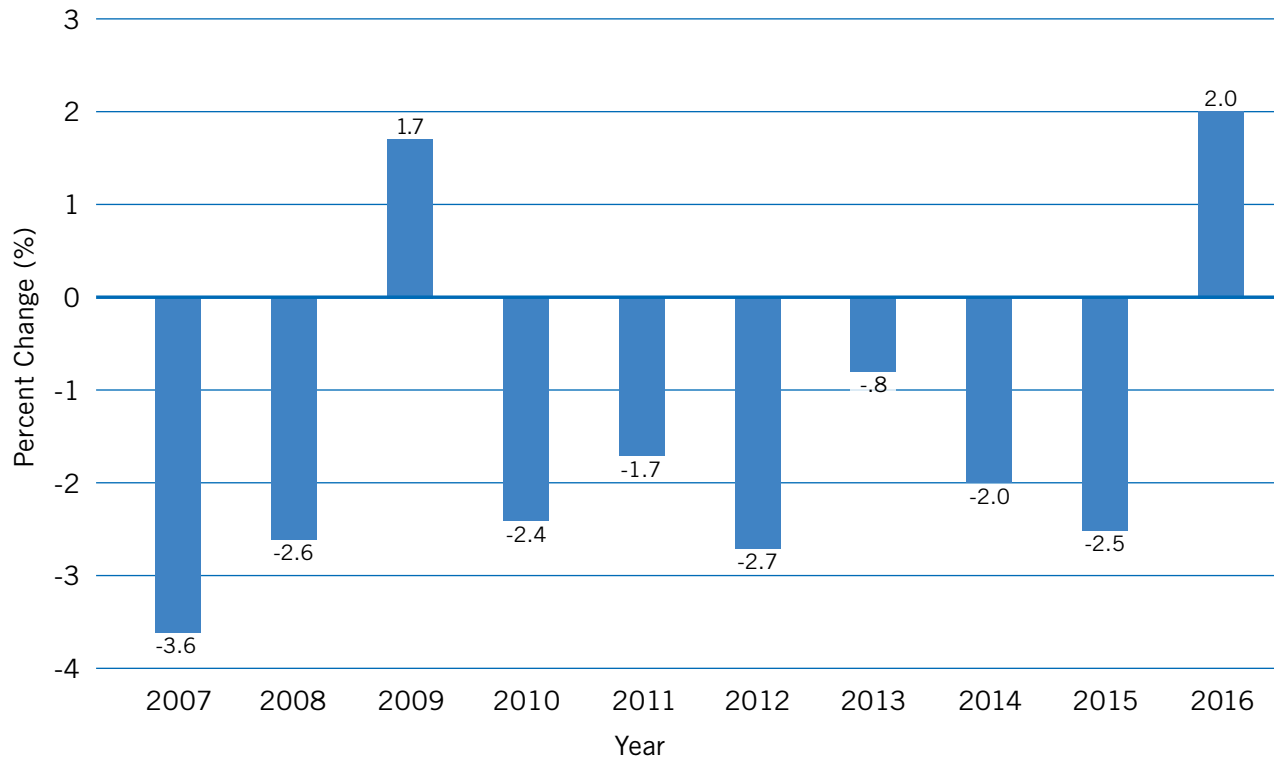
STATE OF THE Market & RATEMAKING

The Assigned Risk Market Share Has Been No More Than 6.2% Since 2007



STATE OF THE Market & RATEMAKING

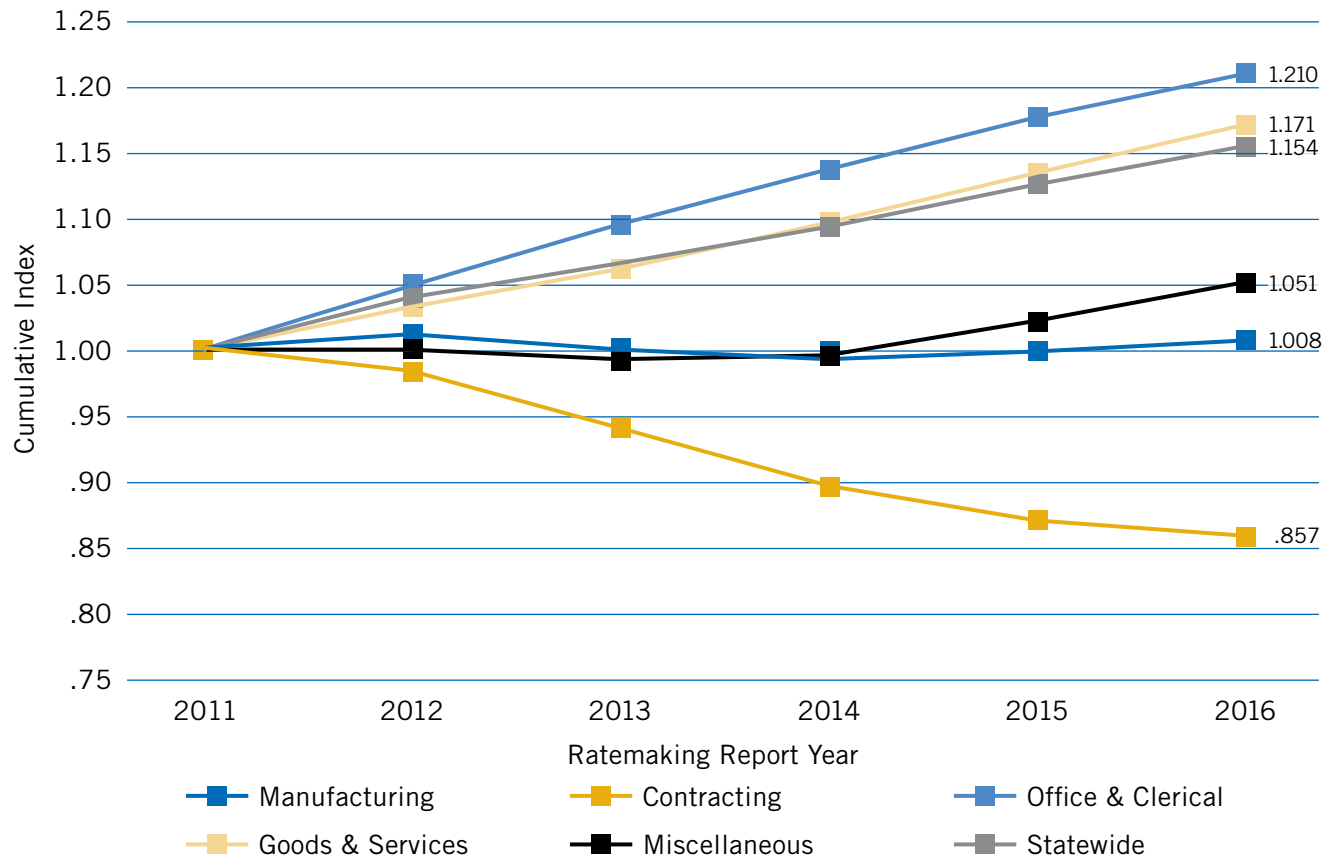
Average Pure Premium Rate Levels Have Decreased In Eight of the Last Ten Years





STATE OF THE Market & RATEMAKING

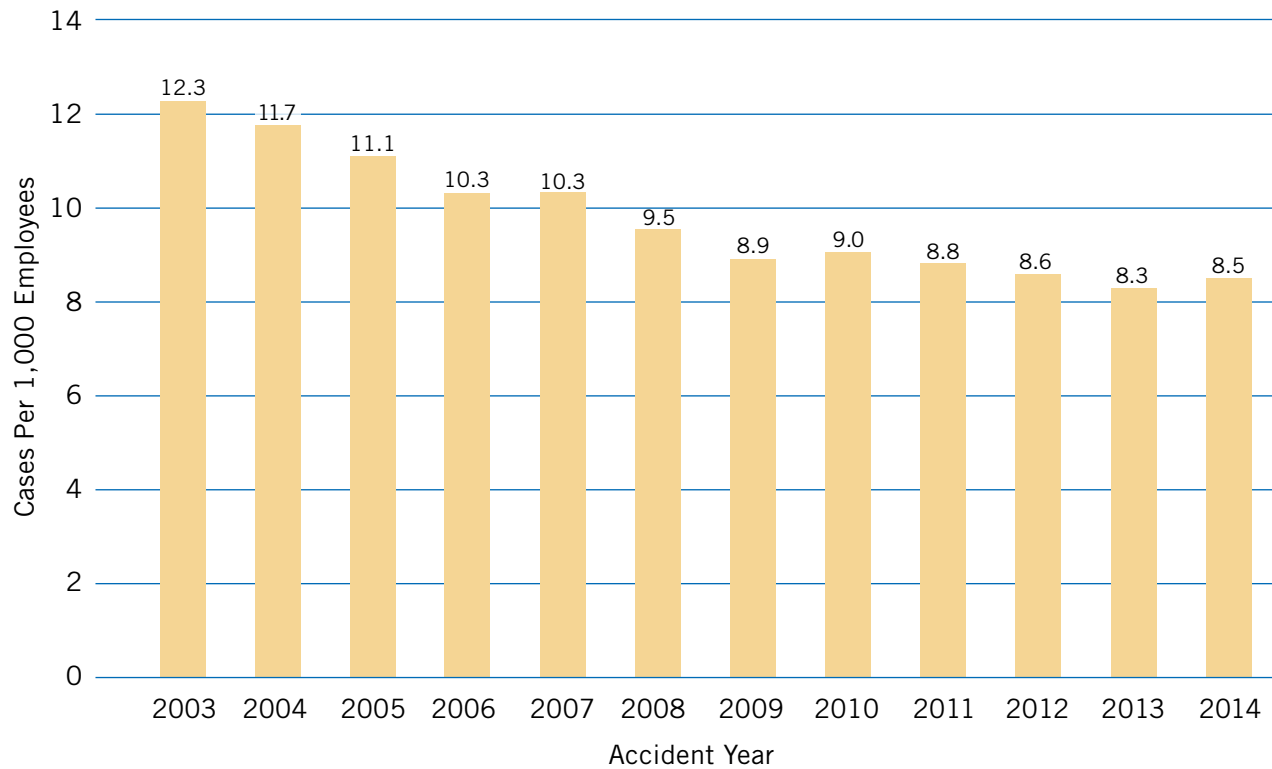
**As Statewide Payroll Has Grown Steadily,
Contracting Payroll Has Dropped 14% in the Last Five Years**





STATE OF THE Market & RATEMAKING

Annual Decreases in Lost-Time Claims Have Steadied Significantly Averaging 1.4% Since 2010

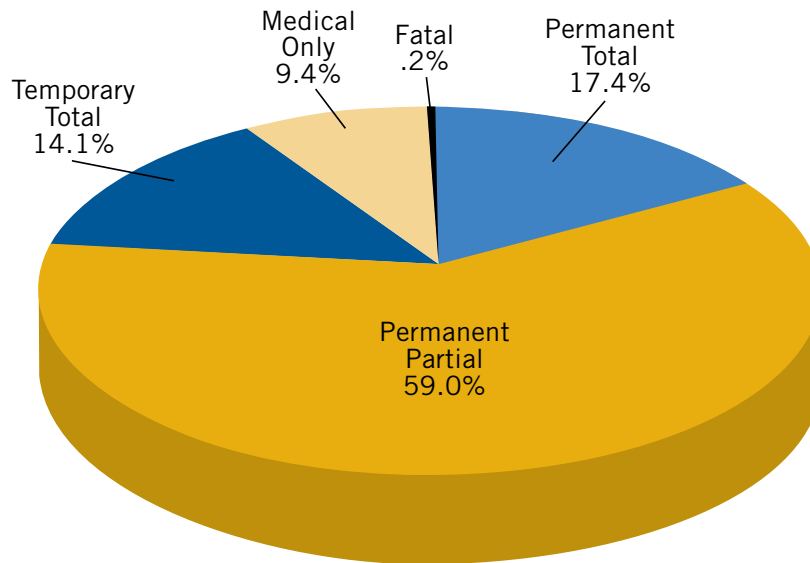




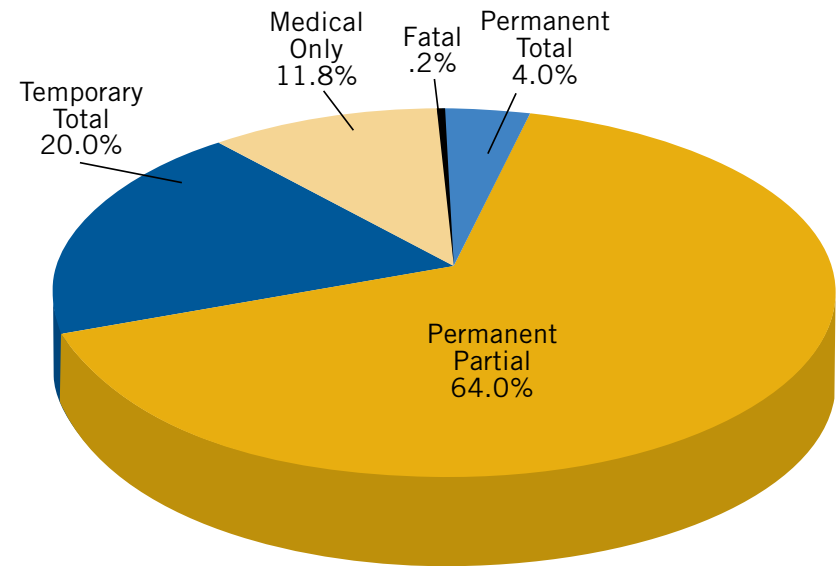
STATE OF THE Market & RATEMAKING

The Share of Medical Losses Has Shifted from Permanent to Less Severe Injuries by Over 8%

2011 RATEMAKING REPORT

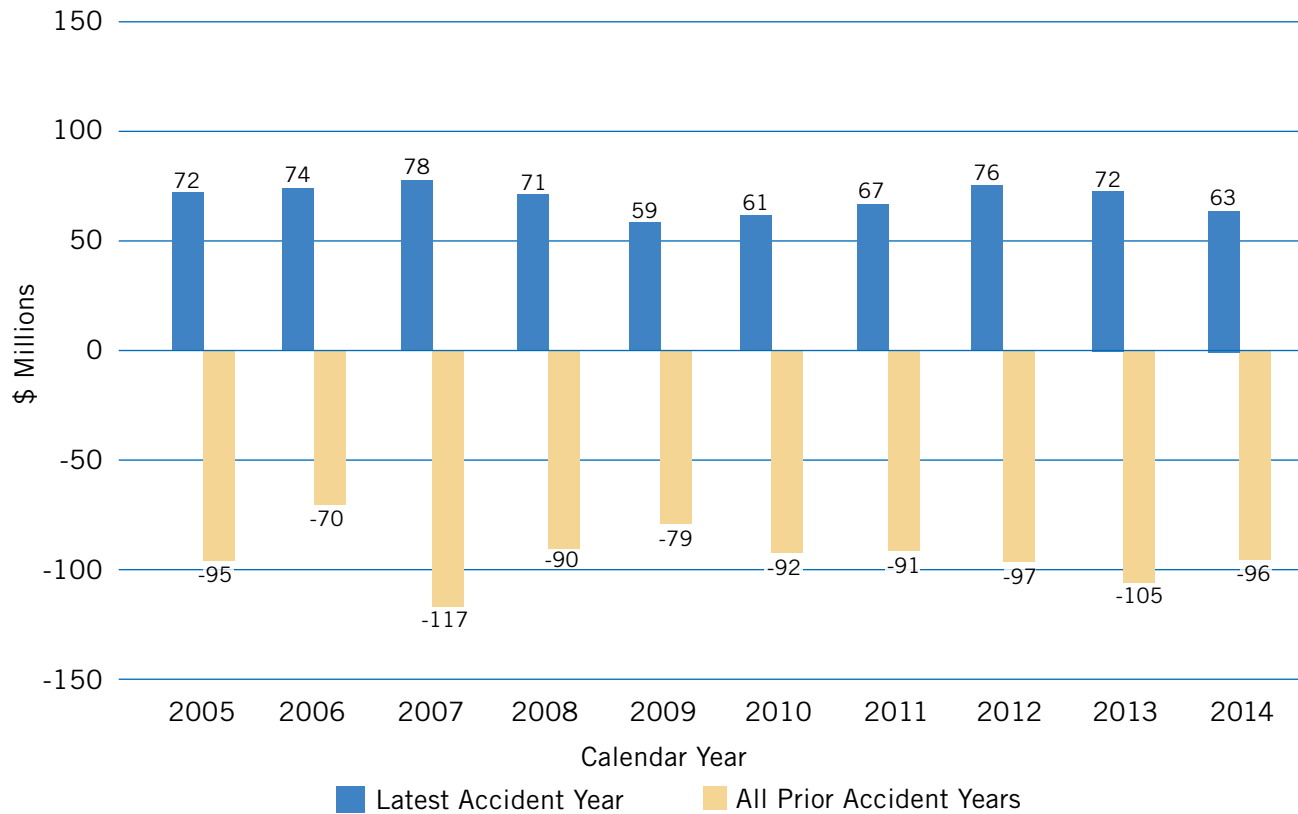


2016 RATEMAKING REPORT



STATE OF THE Market & RATEMAKING

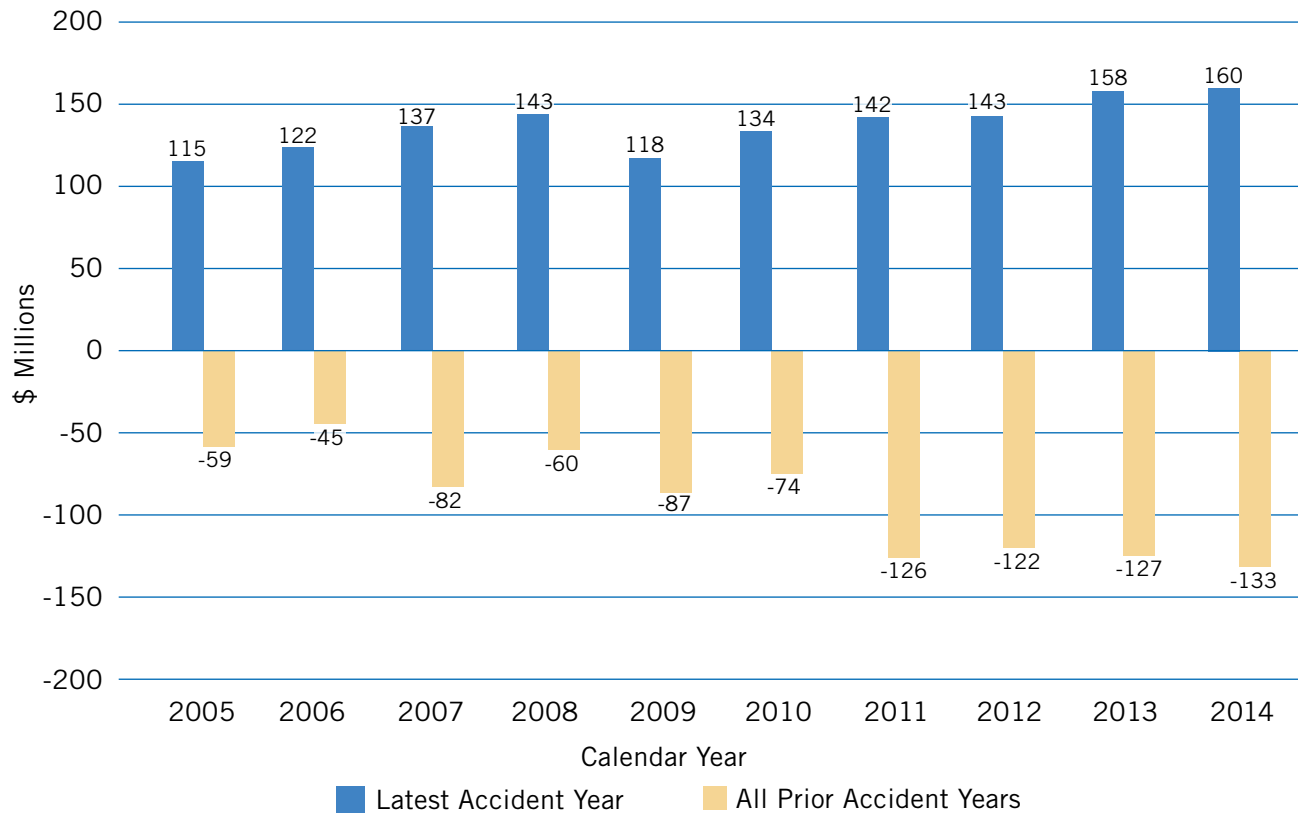
**Net Indemnity Case Reserve Releases from Prior Accident Years
Continue to Outstrip Establishment of Current Year Reserves**





STATE OF THE Market & RATEMAKING

Net Medical Case Reserve Releases from Prior Accident Years Continue to Be Offset by Establishment of Current Year Reserves





Results & INITIATIVES

Visualize:

RESOLUTION



Results & INITIATIVES

MWCIA 2015 INITIATIVES

2015 was a productive year for MWCIA with staff accomplishing a number of initiatives, including the following:

- > In collaboration with other participants MWCIA held the first ever 2015 Minnesota Work Comp Tech Expo. Over 100 attendees visited the Expo which showcased software products and website services for the Minnesota workers' compensation community.
- > The rewrite of the Unit Statistical Plan Manual was completed and approvals obtained. The Manual has an effective date of January 1, 2016.
 - > MWCIA designed a new website which is responsive (friendly to mobile devices) and features a fresh look and feel. Development will commence in 2016.
 - > MWCIA completed development of a new Manage USR Web Application. Testing will continue in 2016.
 - > The MWCIA Board established and/or redesigned the following oversight Committees:
 - Governance Committee
 - Audit and Finance Committee
 - Underwriting Committee
 - Actuarial Committee
 - IT Committee





Results & INITIATIVES

- > MWCIA launched its first web-based training presentation. This module describes how to use MWCIA's Analytic Report Resource on the Web (ARROW).
- > MWCIA established a LinkedIn account to further enhance our ability to communicate with member carriers and other interested parties in a timely manner.
- > ACCCT Single Sign-On was implemented by MWCIA, allowing member carriers to sign in to CDX and then access the web applications of participating Data Collection Organizations without having to log in again.



Results & INITIATIVES

FINANCIALS & 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 Minnesota Department of Labor and Industry with computer-generated online information on workers' compensation insurance coverage and eliminates the carrier's obligation to file notifications of coverage and cancellation with the Department.

	Assigned Risk	Voluntary Market	Totals
Policies Counts	27,443	110,514	137,957
Transaction Counts	79,230	345,723	424,953
Cancellations/Reinstatements Counts	15,273	57,284	72,557
Grand Totals	121,946	513,521	635,467

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 2015, a total of 162,606 reports were collected.



Results & INITIATIVES

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$66,250 in 2015.

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied to members for this ongoing liability in 2015.

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 20,975 files were published for Merit Rating in 2015. The 2015 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	18,369
0.90	2,117
1.00	428
1.10	61



Results & INITIATIVES

EXPERIENCE RATING

During 2015, we continued our activities in connection with the experience rating of employers. 26,037 Minnesota intrastate experience ratings were published, including revisions. The 2015 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	12
Total Ratings between 0.60 & 0.69	327
Total Ratings between 0.70 & 0.79	2,312
Total Ratings between 0.80 & 0.89	7,591
Total Ratings between 0.90 & 0.99	9,193
Total Ratings between 1.00 & 1.09	1,227
Total Ratings between 1.10 & 1.19	986
Total Ratings between 1.20 & 1.29	997
Total Ratings between 1.30 & 1.39	1,230
Total Ratings between 1.40 & 1.49	979
Total Ratings between 1.50 & 1.59	446
Total Ratings between 1.60 & 1.69	286
Total Ratings between 1.70 & 1.79	153
Total Ratings between 1.80 & 1.89	109
Total Ratings between 1.90 & 1.99	60
Total Ratings greater than 1.99	129



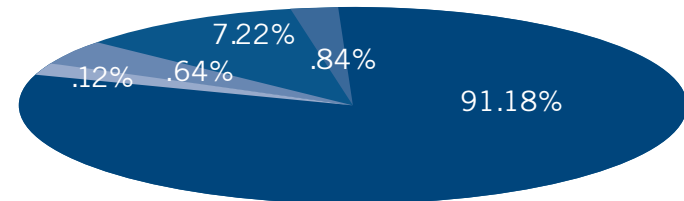
Results & INITIATIVES

REVENUE AND EXPENSES

MWCIA had revenues of \$7,873,525 of which \$7,178,887 was collected through the assessment process.

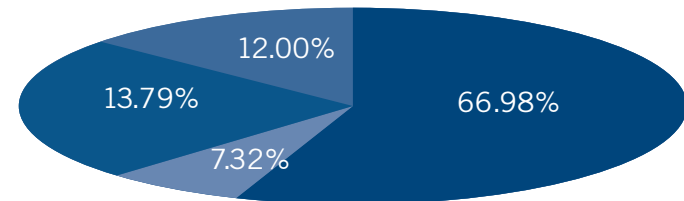
Revenues

Assessments	7,178,887	91.18%
Contract Services	568,491	7.22%
USP Fines	66,250	.84%
Other	50,309	.64%
Paper Processing	9,588	.12%
	7,873,525	100%



Expenses

Compensation	4,778,521	66.98%
Management, General and Other	856,368	12.00%
Management Information Systems	976,883	13.79%
Rent & Utilities	522,019	7.32%
	7,133,791	100%





Products, Services, **COMMUNICATION & EDUCATION**

Visualize:

ACHIEVEMENT



Products, Services, **COMMUNICATION & EDUCATION**

MWCIA is proud to offer a wide array of products and services to member carriers, agents and employers. During 2015, MWCIA staff redoubled our efforts to enhance communications and provide education to member carriers, agents and employers.

Some examples of MWCIA's products and services are as follows:

**ENHANCE
COMMUNICATION
PROVIDE
RESOURCES**

TO
*member
carriers*

TO
agents

TO
employers

ACCEDE

MWCIA's web-based financial data reporting resource, ACCEDE™ (Automated Carrier Call Entry and Data Edit) provides carriers with a flexible tool to summarize, edit and submit aggregate data. Carriers can input their statistics using an Excel interface, run validations, and then submit their data, significantly simplifying the overall reporting process.

ARROW

ARROW (Analytic Report Resource on the Web) is a web-based product developed to allow carriers to perform queries against their own statistical plan and experience rating data. Comparative statewide reporting options are available to the public as well. The user may select the precise type of query to be executed against the data, and receive results in a PDF or Excel-compatible file.

Classification Code Search

This application allows the user to search for class codes and descriptions within the Minnesota Classification Index. Searches can be performed by number or by word search.

Products, Services, **COMMUNICATION & EDUCATION**

Manage Policy System

This feature-rich system allows carriers to submit policy data electronically through our website. The Manage Policy System helps carriers manage their own policy data, allowing them to resolve coverage issues, address policy errors and verify records online.

Manage USR System

This web-based application enables carriers to manage their Unit Statistical Report (USR) data online. Carriers can create, update, validate, and submit USRs. They can also create correction and subsequent and replacement USRs.

MCPAP Credit Factor Applications

The Minnesota Contractors Premium Adjustment Program (MCPAP) is an electronic Credit Factor Application available for use by contractors and agents.

Minnesota Assigned Risk Tools

The MWCIA website provides several online tools to assist carriers and agents with Assigned Risk tasks. These include:

- [Assigned Risk Depopulation Search](#)
- [Assigned Risk Premium Calculator](#)
- [Assigned Risk Rates Search](#)
- [Assigned Risk Merit Rating Lookup](#)



Products, Services, **COMMUNICATION & EDUCATION**

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.

Online Assigned Risk Plan Application (OAR)

OAR is web-based software which allows agents and employers to submit and manage Minnesota Assigned Risk Plan applications electronically. This automated system benefits the marketplace by enhancing the efficiency and accuracy of the Assigned Risk Plan application process.

Ownership Rulings

When a change in ownership occurs for a business, an interested party can obtain an ownership ruling from MWCIA Underwriting staff by completing a Confidential Request for Ownership Information (ERM-14) Form. MWCIA staff will determine the type of change and/or combinability of the entities involved and will then amend the experience modification accordingly.

Web Experience Mod Calculator

The Experience Mod Calculator application allows interested parties to estimate Minnesota intrastate experience modifications. This program is not intended to cover all the rules and exceptions found in the Experience Rating Plan Manual and cannot create a final experience modification worksheet. It does, however, calculate experience modifications based on the payroll and loss information provided. This application also allows for the calculation of "what if" scenarios by giving the user the ability to adjust this information.



Products, Services, **COMMUNICATION & EDUCATION**

Web Experience Mod History

The Web Experience Mod History application allows carriers and agents to search for employers, review experience mod history, and download experience rate sheets. Carriers can download experience rates sheets in bulk in PDF, WCRATING text format, and WCRATING XML format.

Some examples of MWCIA's communications and educational efforts in 2015 are highlighted below:

2015 Minnesota Workers' Compensation Tech Expo

MWCIA and the Minnesota Workers' Compensation Reinsurance Association (WCRA) sponsored the inaugural MN WC Tech Expo in September 2015. Other exhibitors included the Minnesota Assigned Risk Plan, the Minnesota Department of Commerce and the Minnesota Department of Labor and Industry. The Expo was intended to educate and provide outreach to interested parties in the workers' compensation community by demonstrating software products and website services of interest.

Analytic Report Resource on the Web (ARROW) Online Training

In April 2015, MWCIA created our first online learning tool with the introduction of ARROW (Analytic Report Resource on the Web) Online Training. This resource provides carriers a foundational learning tool on how to access and utilize ARROW's robust query options, with the goal of benefiting underwriters, agents, actuaries and other insurance professionals interested in mining detailed Minnesota claim and experience rating statistics.



**NEW
MWCIA
TECH EXPO**

**UPDATED
REPORTS
& MANUALS**

**NEW
ONLINE
TRAINING
TOOL**



Products, Services, **COMMUNICATION & EDUCATION**

Carrier Data Quality Reports

In 2015, MWCIA distributed carrier data quality reports for data received or due in 2014. The objective of this report was to provide carriers with useful feedback regarding the quality and timeliness of the data they submitted to our organization during 2014.

CompAsk

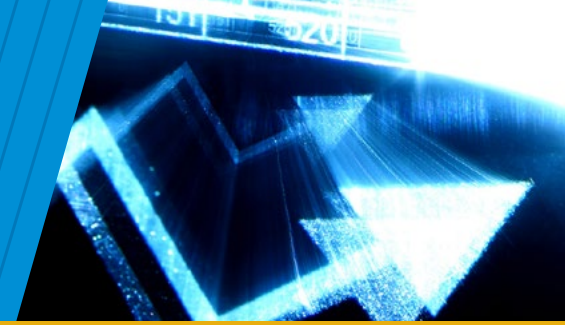
MWCIA's website CompAsk feature is another source of valuable and timely WC information. CompAsk's content is a by-product of inquiries MWCIA receives from the insurance community (employers, agents, and carriers). As the content changes with time, old information is archived in the Learning Center to make room for new content. This archiving feature allows us to bring back or recycle information that is time-sensitive or cyclical in nature.

Minnesota Workers' Compensation Manuals

MWCIA is charged with maintaining approved Minnesota Workers' Compensation Manuals in the State of Minnesota. Filings to revise these manuals require an initial review by the Underwriting Committee and then pre-approval by the MWCIA Board and the Minnesota Department of Commerce. As warranted, revisions were made to Minnesota Workers' Compensation Manuals during 2015.

MWCIA Circular Letters

MWCIA Circular Letters provide official notification to our members and customers of such things as approved filings, Department of Commerce orders, and changes in products and services. The goal is to provide timely information on important changes that may impact member and customer businesses. Circular Letters are written by MWCIA staff and posted on our website.



Products, Services, **COMMUNICATION & EDUCATION**

MWCIA Education and Informational Presentations

Member and Customer Services staff continued to reach out to members, agents and the business community at large to provide educational and informational presentations. During 2015, staff provided multiple external presentations to carriers, agents and business owners.

MWCIA Web Based Newsletters and LinkedIn

MWCIA publishes newsletters and provides updates on LinkedIn throughout the year. The objective of these communications, written by staff, is to educate and inform carriers, agents and other interested parties on important topics in a timely fashion.

MWCIA Website User Experience Analysis

In 2015, MWCIA designed a new website based on input from interviews conducted with internal and external users of the website. The new design is responsive (friendly to mobile devices) and features a fresh new look and feel. MWCIA will roll out the new website in 2016.



Collaborations

Visualize:

CONNECTION



Collaborations

Collaboration is fundamental to MWCIA's mission. We pursue collaboration as a means to share industry knowledge, promote shared interests, and jointly develop software and services. Collaboration has allowed MWCIA to realize some of its greatest goals while also serving the industry as a whole.

Some of the organizations with which we collaborate include:

ACCCT Partners

American Cooperative Council on Compensation Technology (**ACCCT**) is a consortium of state data collection organizations (DCOs) formed to develop products and resources for the workers' compensation industry. Historically, many ACCCT projects have resulted in new products managed by CDX Partners.

CDX Partners

Compensation Data Exchange (**CDX**) is an entity consisting of DCOs that is devoted to facilitating electronic data interchange between data providers and DCOs. CDX products include:

- **CDX** website: Allows participating organizations to exchange data files in industry-standard formats.
- **BEEP** web application: Allows data providers to create, modify, and submit unit statistical report transactions.
- **PEEP** web application: Allows data providers to create, modify, and submit policy transactions.
- **EXR** web application: Allows DCOs to distribute experience and merit rating information to data providers.



Collaborations

Minnesota Department of Labor and Industry

MWCIA collects proof of coverage information and manages the Workers' Compensation Insurance Verification website on behalf of the Minnesota Department of Labor and Industry.

Minnesota Workers' Compensation Assigned Risk Plan

On behalf of MWCARP, MWCIA processes applications for coverage through the Minnesota Assigned Risk Plan. The majority of such applications are submitted electronically and processed through the Online Assigned Risk (OAR) web application. MWCIA also assists the Minnesota Department of Commerce in calculating the MWCARP annual class rate changes.

Spectrum Partners

Spectrum Partners is a consortium of DCOs founded to develop and maintain Spectrum software. Spectrum software is used internally by participating DCOs to collect, validate, and process workers' compensation data. It is the foundation for most of our products and services and is fundamental to serving our customers effectively.

WCIO

Workers' Compensation Insurance Organizations (WCIO) is a voluntary association of licensed rating, advisory, and data service organizations that collect workers' compensation insurance information. The WCIO provides a forum for the exchange of information about workers' compensation insurance and has developed standards for the electronic transmission of information between insurers and rating/advisory organizations.



Collaborations

Additional Relationships

MWCIA also shares close relationships with:

- IAIABC: International Association of Industrial Accident Boards and Commissions
- IDMA: Insurance Data Management Association
- Minnesota Department of Commerce
- WCRA: Workers' Compensation Reinsurance Association
- IFM: Insurance Federation of Minnesota

In summary, whenever possible, we strive to assist other organizations in the workers' compensation arena to better serve their audiences. Through cooperation with other associations, government and regulatory bodies, and our members, we have expanded our own capabilities and those of our members.

We look forward to pursuing further collaboration opportunities in the years ahead.



Member **CARRIERS**

Visualize:

PARTNERSHIP



Member **CARRIERS**

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 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
Penn Millers Insurance Company
Westchester Fire Insurance Company

ACUITY, A MUTUAL INSURANCE COMPANY

ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY

AETNA INSURANCE COMPANY OF CONNECTICUT

AIG
AIU Insurance Company
AIG Property Casualty Company
American Home Assurance 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 Pittsburgh
New Hampshire 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 ASSURANCE GROUP
Allied World Insurance Company

ALLSTATE INSURANCE GROUP
Allstate Indemnity Company
Allstate Insurance Company
Allstate Northbrook Indemnity Company
Allstate Property & Casualty Insurance Company
Esurance Insurance Company of New Jersey

AMERCO
RepWest Insurance Company

AMERICAN CONTRACTORS INSURANCE GROUP
ACIG Insurance Company

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP
American Family Insurance Company
American Family Mutual Insurance Company
Midvale Indemnity Company

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD INSURANCE COMPANY

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
Amerisure Partners Insurance Company

AMTRUST FINANCIAL COMPANY
AmTrust Insurance Company of Kansas
First Nonprofit Insurance Company
Milwaukee Casualty Insurance Company
Security National Insurance Company, Inc.
Sequoia Insurance Company
Technology Insurance Company
Wesco Insurance Company

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

ARGO GROUP U.S.
Argonaut Great Central Insurance Company
Argonaut Insurance Company
Argonaut-Midwest Insurance Company
Rockwood Casualty Insurance Company

ARMOUR RISK MANAGEMENT
Bedivere Insurance Company
Employers Fire Insurance Company
Lamorak Insurance Company

ARROWPOINT CAPITAL GROUP
Arrowpoint Indemnity Company

ASHMERE INSURANCE 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



Member CARRIERS

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

BENCHMARK INSURANCE COMPANY

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY

Oak River Insurance Company
Redwood Fire & Casualty Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

BURLINGTON INSURANCE GROUP

First Financial Insurance Company

CATERPILLAR INSURANCE COMPANY

CENTRE INSURANCE COMPANY

CENTURION CASUALTY COMPANY

CHEROKEE 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

COMPASS 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

DENTISTS INSURANCE COMPANY

DIAMOND INSURANCE COMPANY

EASTERN ALLIANCE INSURANCE GROUP

Allied Eastern Indemnity Company
Eastern Advantage Assurance Company
Eastern Alliance 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 HOLDINGS INC.

Employers Assurance Company
Employers Compensation Insurance Company
Employers Preferred Insurance Company

ENDURANCE SPECIALTY GROUP

Endurance Reinsurance Corporation of America
Endurance Risk Solutions Assurance Company

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 GROUP

Farm Bureau Property & Casualty Insurance Company
Western Agricultural Insurance Company

FARMERS INSURANCE GROUP

21st Century Advantage Insurance Company
21st Century North American Insurance Company
Farmers Insurance Exchange
Foremost Insurance Company
Foremost Property and Casualty Company
Foremost Signature Insurance Company
Mid-Century Insurance Company
Truck Insurance Exchange



Member CARRIERS

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

FLORISTS MUTUAL INSURANCE COMPANY

FM GLOBAL GROUP

Affiliated FM Insurance Company

FRANKENMUTH MUTUAL INSURANCE COMPANY

GATEWAY INSURANCE COMPANY

GENERAL REINSURANCE GROUP

General Reinsurance Corporation
Genesis Insurance Company

GENERALI UNITED STATES BRANCH

GLOBAL REINSURANCE CORPORATION OF AMERICA

GMAC GROUP HOLDINGS

Integon National Insurance Company

GMAC INSURANCE GROUP

MIC Property and Casualty Insurance Corporation

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
Triumph Casualty Company
Vanliner Insurance Company

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL GROUP

Grinnell Mutual Reinsurance Company
Grinnell Select Insurance 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 American Insurance
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty Company

HARCO NATIONAL INSURANCE COMPANY

HARLEYSVILLE INSURANCE GROUP

Harleysville Insurance Company
Harleysville Lake States 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

HDI GERLING GROUP

HDI Gerling America Insurance Company

HEALTH CARE INSURANCE RECIPROCAL

HIGHLANDS INSURANCE COMPANY

HOME INSURANCE COMPANY

HORACE MANN INSURANCE GROUP

Horace Mann Insurance Company
Teachers Insurance Company

HOUSTON INTERNATIONAL INSURANCE GROUP

Great Midwest Insurance Company
Imperium Insurance Company

ICW GROUP

Insurance Company of the West

ILLINOIS CASUALTY COMPANY

IMT MUTUAL HOLDING COMPANY

IMT Insurance Company
Wadena Insurance Company

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

IRONSHORE INDEMNITY, INCORPORATED



Member CARRIERS

KINGSWAY AMERICA, INC.

American Country Insurance Company
Mendakota Insurance Company
Mendota Insurance Company

KNIGHTBROOK INSURANCE COMPANY

LANCER INSURANCE 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 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

LIBERTY MUTUAL INSURANCE GROUP (continued)

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

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE

MAIN STREET AMERICA GROUP (THE)

Spring Valley Mutual Insurance Company

MARKEL CORPORATION GROUP

FirstComp Insurance Company
Markel Insurance Company

MCM CORPORATION GROUP

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

MEADOWBROOK INSURANCE GROUP

Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

MEEMIC INSURANCE COMPANY

METLIFE AUTO & HOME GROUP

Economy Fire & Casualty Company

MHA INSURANCE COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MIDWEST INSURANCE COMPANY

MILLERS GENERAL GROUP

Millers First Insurance Company Insurance

MOTORISTS INSURANCE GROUP

Motorists Commercial Mutual Insurance Company
Wilson Mutual Insurance Company

MS & AD INSURANCE GROUP

Aioi Nissay Dowa Insurance Company of America
Mitsui Sumitomo Insurance Company of America
Mitsui Simitoma Insurance USA Inc.

MUNICH RE AMERICA CORPORATION GROUP

American Alternative Insurance Corporation
American Family Home Insurance Company
American Modern Home Insurance Company
Munich Reinsurance America, Inc.

NATIONAL AMERICAN INSURANCE COMPANY

NATIONAL INDEMNITY GROUP

Atlanta International Insurance Company
Berkshire Hathaway Direct Insurance Company
Berkshire Hathaway Specialty Insurance Company
National Indemnity Company
National Liability & Fire Insurance Company
Philadelphia Reinsurance Corporation

NATIONWIDE INSURANCE GROUP

Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Amco Insurance Company
Crestbrook Insurance Company
Depositors Insurance Company
Farmland Mutual Insurance Company
Freedom Specialty Insurance Company
Harleysville Preferred Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

NAU GROUP

NAU Country Insurance Company

NORTH AMERICAN CASUALTY GROUP

Continental Indemnity Company
Illinois Insurance Company
Pennsylvania Insurance Company



Member CARRIERS

OLD REPUBLIC INSURANCE GROUP

American Business & Mercantile Insurance Mutual Inc

BITCO General Insurance Corporation
BITCO National Insurance Company
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
OBI National Insurance Company

PARTNERRE GROUP

PartnerRe Insurance Company of New York

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

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP

ProAssurance Indemnity Company, Inc.

PROSIGHT SPECIALTY INSURANCE GROUP

New York Marine and General Insurance Company

PROVIDENCE HOLDINGS GROUP

Imperial Casualty and Indemnity Company

PROVIDENCE WASHINGTON INSURANCE COMPANY

American Physicians Assurance Corporation
Providence Washington Insurance Company

PUBLIC SERVICE MUTUAL INSURANCE COMPANY

QBE INSURANCE COMPANY

North Pointe Insurance Company
Praetorian Insurance Company
QBE Insurance Company
QBE Reinsurance Company
Stonington Insurance Company

QBE REGIONAL INSURANCE GROUP

General Casualty Company of Wisconsin
General Casualty Insurance Company
National Farmers Union Property and Casualty Company
Regent Insurance Company

QUANTA INDEMNITY COMPANY

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

REPUBLIC COMPANIES GROUP

Southern Insurance Company

RLI INSURANCE COMPANY

RTW, INC.

American Compensation Insurance Company
Bloomington Compensation Insurance Company
Plaza Insurance Company

SAFETY NATIONAL GROUP

Safety First Insurance Company
Safety National Casualty Corporation

SAMSUNG FIRE & MARINE INSURANCE COMPANY LTD

SCOR U S GROUP

General Security National Insurance Company
SCOR Reinsurance Company

SEABRIGHT 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

SFM MUTUAL INSURANCE COMPANY

SFM Mutual Insurance Company
SFM Safe Insurance Company
SFM Select Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

SPARTA INSURANCE HOLDINGS INC.

Sparta Insurance Company

STARR INTERNATIONAL USA INC.

Starr Indemnity & Liability Company



Member **CARRIERS**

STATE AUTOMOBILE MUTUAL INSURANCE GROUP
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 NATIONAL GROUP
National Specialty Insurance Company
State National Insurance Company

SUSSEX 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

TAWA GROUP
Lincoln General Insurance Company

T.H.E. INSURANCE COMPANY

TIG INSURANCE GROUP
TIG Insurance Company

Tokio Marine Holdings
TNUS Insurance Company
Tokio Marine America Insurance Company
Trans Pacific Insurance Company

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

TRANSATLANTIC HOLDINGS INC.
Transatlantic Reinsurance Company
Fair American Insurance and Reinsurance Company

TRANSGUARD INSURANCE COMPANY OF AMERICA, INCORPORATED

TRANSPORT INSURANCE COMPANY

TRAVELERS INSURANCE GROUP
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.
Northland Insurance Company
Phoenix Insurance Company
Select Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian 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 Constitution State 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

TRIANGLE INSURANCE COMPANY INC

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

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

UTICA MUTUAL INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

W. R. BERKLEY CORPORATION GROUP
Acadia Insurance Company
American Mining Insurance Company
Berkley Insurance Company
Berkley National 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
Key Risk Insurance Company
Midwest Employers Casualty Company
Riverport Insurance Company
StarNet Insurance Company
TriState Insurance Company of Minnesota
Union Insurance Company

WEST BEND MUTUAL INSURANCE COMPANY

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

WESTFIELD GROUP
American Select Insurance Company
Ohio Farmers Insurance Company
Westfield Insurance Company
Westfield National Insurance Company



Member **CARRIERS**

WESTFIELD GROUP

- American Select Insurance Company
- Ohio Farmers Insurance Company
- Westfield Insurance Company
- Westfield National Insurance Company

WORK FIRST CASUALTY COMPANY

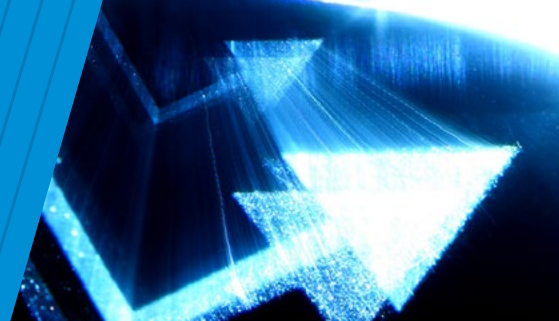
XL AMERICA GROUP

- Greenwich Insurance Company
- XL Insurance America, Inc.
- XL Insurance Company of New York
- 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



BOARD OF Directors

Visualize:

MOTIVATION



BOARD OF Directors

Our 2015 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 28, 2015, at the MWCIA offices, 7701 France Avenue South, Suite 450, Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms that had expired:

Director:

Mr. Brian Bent
Mr. Keith Krueger

Representing:

SFM Mutual Insurance Company
American Compensation Insurance Company

4 BOARD MEETINGS IN 2015 COVERED:

web-based delivery

collaborative efforts

manuals & communications

governance practices

During 2015, we held four Board Meetings at which we focused our discussions on the 2016 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications. We also spent considerable time on reviewing and adopting strong governance practices.



BOARD OF Directors

As of December 31, 2015, the members of our Board were as follows. Please click on the respective name of any Director to see his or her biography and credentials.

Director:

[Mr. Michael Levy](#)

[Mr. Keith Krueger](#)

[Mr. Paul Larson](#)

[Ms. Tara Sites](#)

[Mr. Gary Thaden*](#)

[Mr. Barry Preslaski](#)

[Mr. Wes Mattsfield](#)

[Mr. Brian Bent](#)

[Ms. Jessica Mayer](#)

[Mr. Kevin Christy](#)

[Mr. Kevin Gregerson*](#)

[Mr. Andrew Doonan](#)

Representing:

AIG

American Compensation Insurance Company

Federated Insurance Companies

Liberty Mutual Insurance

MN Mechanical Contractors Association

Owners Insurance Company

RAM Mutual Insurance Company

SFM Mutual Insurance Company

Travelers

Western National Mutual Insurance Company

Wilson-McShane Corporation

Zurich American Insurance Company

*Public member appointed by the Minnesota Department of Commerce



BOARD OF Directors

BIOGRAPHY OF BRIAN R. BENT – VICE CHAIR

VICE PRESIDENT AND DIRECTOR OF UNDERWRITING SFM MUTUAL INSURANCE COMPANY

A native of Lewistown, MT, Brian Bent received his Masters of Science degree from Central Missouri State University, Warrensburg, MO in 1989.

From 1995 to 1999, he worked as a branch manager for EBI Companies, Minneapolis, MN, before joining the Montana State Fund as its director of underwriting.

In 2003, he joined the Associated Financial Group as vice president of Property & Casualty Operations and in 2006 was named assistant vice president and director of underwriting at SFM Mutual Insurance Company and was later promoted to vice president.

He is a current officer and board member of the CPCU (Charter Property Casualty Underwriter) Chapter. Brian has served the Boy Scouts of America since 2004 in a number of leadership positions. He holds the insurance industry designations of CPCU and ARM (Associate in Risk Management).

He enjoys waterskiing, camping and snowmobiling. He and his wife, Dana, make their home in Eden Prairie, MN with their four children.



BOARD OF Directors

BIOGRAPHY OF KEVIN J. CHRISTY – CHAIR

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. He began his career in the insurance industry as an actuarial analyst with Capitol Indemnity Company in 1995. In 1999 he joined Western National as an actuary. Kevin worked his way up through the ranks, becoming vice president and chief actuary in 2008.

Over the years, Kevin has served his industry as a board member of the MJUA (Minnesota Joint Underwriters Association), 2005 – 2013; as a member of the Workers' Compensation Reinsurance Association (WCRA) Actuarial Committee 2014 – present; as a member of the ISO (Insurance Services Office) Personal Lines Actuarial Panel, 2007 – 2012; as a member of the ISO Actuarial Panel 2012 – present; and as a member of various Casualty Actuarial Society and American Academy of Actuaries Committees.

He is a Fellow of the Casualty Actuarial Society (FCAS) a member of the American Academy of Actuaries (MAAA), and a Chartered Property & Casualty Underwriter (CPCU).

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 Eden Prairie, MN with his wife, Kerrie.



BOARD OF Directors

BIOGRAPHY OF ANDREW J. DOONAN

SENIOR ACCOUNT EXECUTIVE, ZURICH INSURANCE GROUP

A native of the Twin Cities, Andrew Doonan graduated with a Bachelors of Science degree from Drake University in Des Moines, Iowa where he earned a double major in Insurance and Marketing.

Andrew started his underwriting career in 1996 with The Hartford as a commercial lines underwriter. He also spent seven years with Chubb Insurance and has been in Zurich's construction department for the last eight years as a casualty underwriter.

Andrew enjoys his Minnesota summers by golfing and fishing in the Land of 10,000 Lakes. He currently resides in Edina, MN with his wife and young son.



BOARD OF Directors

BIOGRAPHY OF KEVIN S. GREGERSON

DIRECTOR, NEGOTIATED WORKERS' COMPENSATION PROGRAMS WILSON-MC SHANE CORPORATION

A native of Minnesota, Kevin S. Gregerson earned a Bachelor of Arts in Counseling Psychology from Metropolitan State University, St. Paul, MN (1981).

In 1989, he joined the Minnesota Department of Labor and Industry as a dispute resolution specialist in the Administrative Conferences Section, a position he held until his 1993 promotion to vocational rehabilitation policy analyst. In 1995, Kevin was named director of the Department's Negotiated Workers' Compensation programs.

Also, while at the Department, he served a four-year term as the executive membership secretary for a public employee union (MAPE- Minnesota Association of Professional Employees), where he was involved in grievance resolution, contract negotiations and membership services.

In 1997, Kevin joined Wilson-McShane Corporation – a plan administrator providing services to over 70 Taft-Hartley trust funds with offices in several states – to develop a negotiated workers' compensation program for Minnesota's construction industry.

Kevin is an avid road bicyclist, backpacker and Nordic ski racer. He makes his home in Edina, MN.



BOARD OF Directors

BIOGRAPHY OF KEITH D. KRUEGER

VICE 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 vice president of underwriting wc and operations for RTW.

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.



BOARD OF Directors

BIOGRAPHY OF PAUL D. LARSON

P&C PRODUCT ANALYST FEDERATED MUTUAL INSURANCE COMPANY

A native of Farmington, MN, Paul Larson holds a masters degree in Counseling and Student Personnel from Mankato State University (1993).

After holding a position in college student affairs, Paul began his insurance industry career as a commercial underwriter with Federated Insurance. For the past 19 years, he has served in various positions including commercial underwriter, risk analyst, and district underwriting manager as he rose to his current position of P&C product analyst.

He holds the insurance industry designations of Chartered Property & Casualty Underwriter (CPCU), Associate in Insurance Services (AIS) and Associate in Reinsurance (ARe).

In addition to his professional career, Paul has been involved in various leadership positions at Grace Baptist Church where he currently serves as deacon and adult Bible teacher. He has also served as a basketball official and coach in a variety of youth, high school, and college athletic programs.

Paul and his wife, Wendy, make their home in Owatonna, MN. They have four children and recently added a daughter-in-law to the family.



BOARD OF Directors

BIOGRAPHY OF MICHAEL D. LEVY

BRANCH MANAGER AIG

A native of Philadelphia, PA, Michael Levy is a 1997 graduate of Marquette University, Milwaukee, WI (Criminology and Law Studies). Upon graduation, he joined Wausau Insurance Company, Wausau, WI, as a liability claim examiner.

In 1999, he joined the middle market practice of Marsh USA Inc., then later worked in Marsh's environmental practice.

In 2006, Mike joined AIG as a senior business development manager and over the years worked his way up to his current position as managing director of the Minneapolis territory.

Mike is a sports enthusiast who especially enjoys running and playing basketball. He and his wife, Melissa, make their home in Edina, MN, with their children, 2 girls and a boy.



BOARD OF Directors

BIOGRAPHY OF WES MATTSFIELD

VICE PRESIDENT, COMMERCIAL LINES RAM MUTUAL INSURANCE COMPANY

A native of Hutchinson, MN, Wes Mattsfield served as board member, vice president and president of the Woodland Mutual Insurance Company (1990-2008).

Concurrently, he served as a parent member of: Northern Lights Special Education Cooperative (1991-1995); Governor's Interagency Coordinating Council on Early Childhood Intervention (also as co-chair and chair, 1995-2003); Minnesota Self-Assessment Process (1998-2000); and The Duluth Region Care Center Board of Directors (also as vice president and president 2007-2014).

Wes enjoys cooking, gardening, hunting and fishing.

He makes his home in Esko, MN.



BOARD OF Directors

BIOGRAPHY OF JESSICA MAYER

SECOND VICE PRESIDENT WORKERS COMPENSATION UNDERWRITING & PRODUCT TRAVELERS

Jessica Mayer began her underwriting career in 1976 and held positions of increasing responsibility from underwriter through branch manager, prior to moving into a home office role as workers' compensation line of business head in 1997. She has been workers' compensation line of business head at Atlantic Mutual, Crum and Forster and Hanover Insurance prior to joining Travelers in 2012 as second vice president workers' compensation business insurance. She currently serves on the workers' compensation boards in Wisconsin, Delaware and Minnesota. Prior to that she represented the PCA and AIA at the WCIO meetings for 10 years.



BOARD OF Directors

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 Master's degree in business administration from Drake University (1987, 1988).

Barry started his insurance career as a personal lines underwriter with American Family Insurance (West Des Moines, IA office) in 1989. In 1991, Barry joined Owners Insurance in their home office in Lansing, MI. He remained at the company's Home Office through 1996, holding positions in personal lines, commercial lines and home office underwriting before accepting a position as marketing representative for the Lansing area.

In 1996, Barry returned to West Des Moines, IA, as marketing representative. By 1999, he was promoted to underwriting supervisor before becoming underwriting manager the following year.

In 2001, he accepted a transfer to the company's White Bear Lake, MN office as underwriting manager before being promoted to his current position of regional vice president in 2002.

He holds the industry designations of CPCU and CLU.

An avid sports enthusiast, Barry enjoys boating, fishing and hunting along with being a regular spectator at his son's athletic events. He makes his home in Hugo, MN, with his wife, Victoria, and their son, Kyle.



BOARD OF Directors

BIOGRAPHY OF TARA SITES

MANAGER, WC UNDERWRITING STRATEGY LIBERTY MUTUAL INSURANCE

Tara Sites is the workers' compensation and commercial auto underwriting strategy manager within Liberty Mutual's Commercial Insurance Product Management organization. Tara and her team are responsible for establishing risk appetite and underwriting guidance, creating and maintaining a competitive product set, and delivering key capabilities to support a variety of initiatives across Liberty's Commercial Insurance organization. In her 17 years with Liberty Mutual/Safeco Insurance, Tara has held a variety of roles in both the Underwriting and Product Management departments, primarily aligned to the workers' compensation line.

Tara holds the CPCU, ASCR and CPIW designations and is an active member in the industry, having served several years on the board of directors for the Greater Seattle Insurance Professionals and most recently as a member on NCCI's Underwriting Committee.



BOARD OF Directors

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 the Minnesota Unemployment Insurance Advisory Council and the Minnesota Workers' Compensation Advisory Council. Mr. Thaden is a nationally recognized health care speaker and for 12 years served 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 president of the Hennepin County 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, MN.



MWCIA Staff

Visualize:
RESULTS



MWCIA Staff

MWCIA MANAGEMENT TEAM

Sue Levey, Vice President, Information Technology

Craig Anderson, Vice President, Actuarial Services

Brandon Miller, President

Kathleen Peterson, Senior Vice President, Operations, Treasurer and Secretary



MWCIA Staff

MWCIA MEMBER & CUSTOMER SERVICES

Staff: Caroline Timmerman, Jeff Kvam (supervisor), Dani Main, Jennifer Wolf, Melodie LaChapelle, and Sue Grover

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.



MWCIA Staff

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

Staff: Cindy Westphal, Letha Kuehn,
Ora Lowery (supervisor), Jane Payne and Jennifer Lapke

MAIN FUNCTIONS

Collects, analyzes, interprets and summarizes statistical data for the voluntary market.

- 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.



MWCIA Staff

MWCIA ACTUARIAL

Staff: Sharon Bye, Auntara De and
Craig Anderson (Vice President)

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.

MWCIA Staff

MWCIA DATA QUALITY

Staff: Pam Flaten (manager)

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.





MWCIA Staff

MWCIA ADMINISTRATIVE SERVICES

Staff: Linda Monson, Gretchen Steinwall,
Phyllis Rence and Leann Hayes (manager)

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 Luncheon and Annual Golf Outing.
- Handles facilities including office space and telephone systems.
- 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.



MWCIA Staff

MWCIA ELECTRONIC DATA

Staff: Kim LaHoud (supervisor) and Jody Hetrick

MAIN FUNCTIONS

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



MWCIA Staff

MWCIA ASSIGNED RISK

Staff: Vicki Evenson, Jane Payne (supervisor),
Gayle Dussling and Kim Eckhart

MAIN FUNCTIONS

- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk Applications from employers, agents and other interested parties.



MWCIA Staff

MWCIA INFORMATION TECHNOLOGY

Staff: Sue Levey (Vice President), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyna Sao, Marc Coleman, Debbie Peterson, Sondra Mattke, Muhammad Kashif and Don Peterson

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.