



ANNUAL REPORT 2017

KNOWLEDGE + INSIGHT



PRESIDENT'S
LETTER

STATE OF THE MARKET
& RATEMAKING

INITIATIVES

RESULTS

PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION

COLLABORATIONS

MEMBER
CARRIERS

BOARD OF
DIRECTORS

MWCIA
STAFF

► President's Letter

KNOWLEDGE AND INSIGHT – two interesting words that I believe our staff at MWCIA deliver on a regular basis.

A few years ago we surveyed our members, agents, and other stakeholders who use our services most. They provided a lot of good feedback and one of the most frequent observations we heard was that our staff was knowledgeable and could be counted on to provide dependable and credible information to the industry.

We take that very seriously and strive to be the dependable source of worker's compensation knowledge in the Minnesota workers' compensation industry.

More importantly, we are developing tools and reports to provide that knowledge to our audience with insightful analysis.

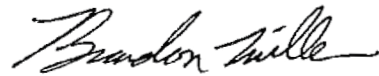
All of our initiatives, whether it be online training, state of the market reports, tools to analyze benchmarked information, presentations, website design and even how our phone calls are answered are done so with the intent to provide meaningful insight to the information we provide.



► President's Letter

As you go through this report, we will highlight and provide insight to the information and services to our audience. See how we do and feel free to provide us feedback on ways we can make our information even more insightful in the future.

Sincerely,



Brandon Miller

President

We develop
**TOOLS &
REPORTS**
*to provide
knowledge with*



► State of the Market & Ratemaking

KNOWLEDGE + INSIGHT



► State of the Market & Ratemaking

Minnesota's workers' compensation insured market continues to demonstrate strength and stability. Direct earned premiums have increased over 54% since 2010, and the statewide loss ratio has improved 24 points over the same time period. Recent significant depopulation of the assigned risk plan down to 5% of insured premium in 2016 is another indicator of the health of the market.

Minnesota's average pure premium level decreased 6.7%, effective 1/1/18. Eight decreases over the last ten years have resulted in a cumulative reduction of 24.7%. Office and clerical classes have experienced the largest change, with an overall average pure premium reduction of 30% during the last five ratemaking cycles. Contracting and manufacturing pure premium levels have also decreased substantially, with employer payroll in these two industry groups improving over 9% during the latest three cycles.

Several factors have contributed to the reductions. Minnesota's annual lost-time case frequencies have exhibited an average annual reduction of 5.1% 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 26% to nearly 32% of all medical costs.

Since 2010,
direct earned premiums
INCREASED OVER



and statewide loss ratio
IMPROVED 24 POINTS



► State of the Market & Ratemaking

Modest growth in lost-time medical case incurred severity is another factor contributing to the 2018 average pure premium level decrease. On average, the annual medical severity growth for lost-time claims was about 2.7% from 2006 to 2016 with an annual average growth rate of only 1.2% over the latest five years.

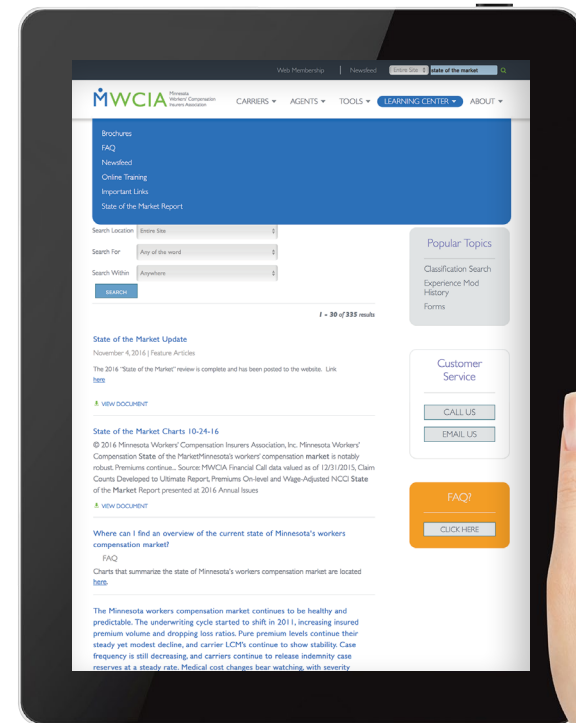
An initial review of hospital inpatient payments and utilization suggests that medical costs are shifting to hospital outpatient and ambulatory surgery center (ASC) services. The share of overall medical payments to hospital inpatient providers has declined from 16% to 11%, offset by an increasing share of medical payments to hospital outpatient (20% to 23%) and to ASC (5% to 8%) providers from service year 2012 to service year 2016. Further, the average payment per visit to hospital outpatient providers increased by an annual average rate of 3% and to ASCs by 7% over service years 2012 – 2016. For hospital inpatient providers, however, average payments per stay have fluctuated, while the number of stays per 1,000 claims have decreased by more than 25% over the same period, indicating that medical costs are becoming less concentrated in hospital inpatient services.



▶ State of the Market & Ratemaking

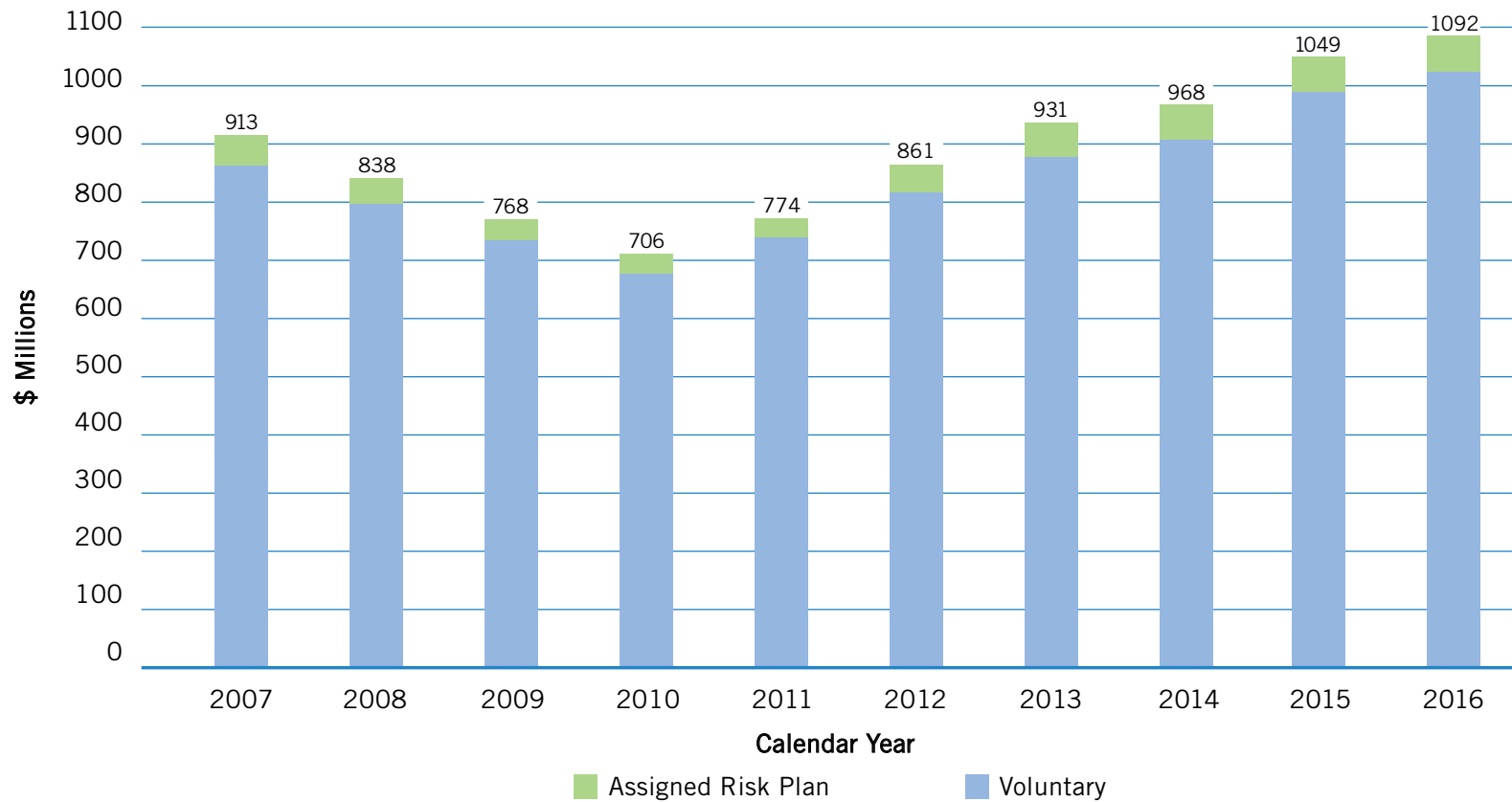
Calendar year 2016 was marked by another substantial net case reserve release. This marked the fifth reduction in the last six years, amounting to a \$48 million net release over the period. This decrease was accompanied by a 2.5% increase in lost-time claim settlements at early reports.

In summary, Minnesota's workers' compensation marketplace continues to be competitive and healthy. Continued monitoring of medical claim cost detail will be critical to the future health of the market.



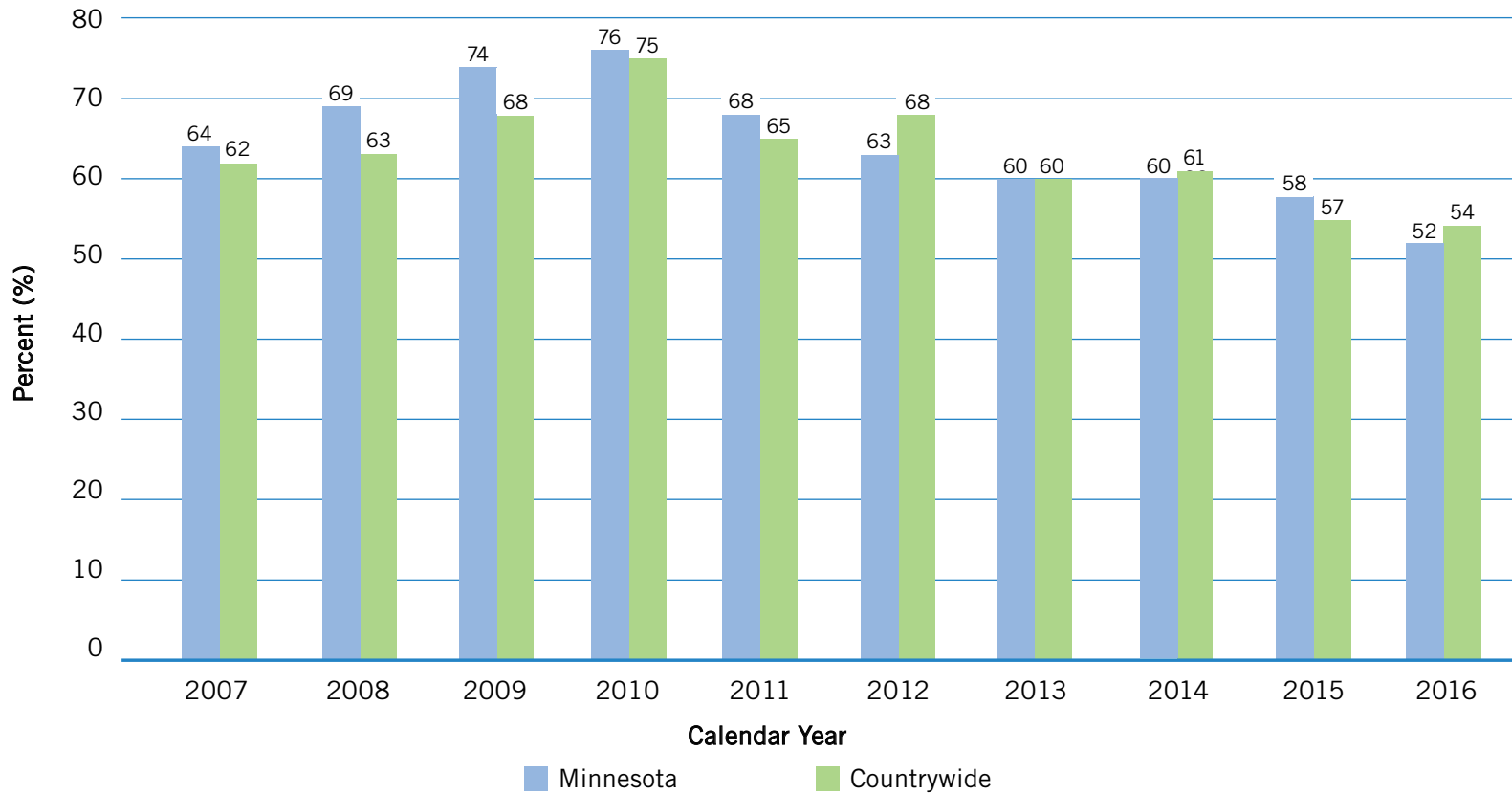
► State of the Market & Ratemaking

Following Four Years of Decreases, Premium Has Grown over 54% since 2010



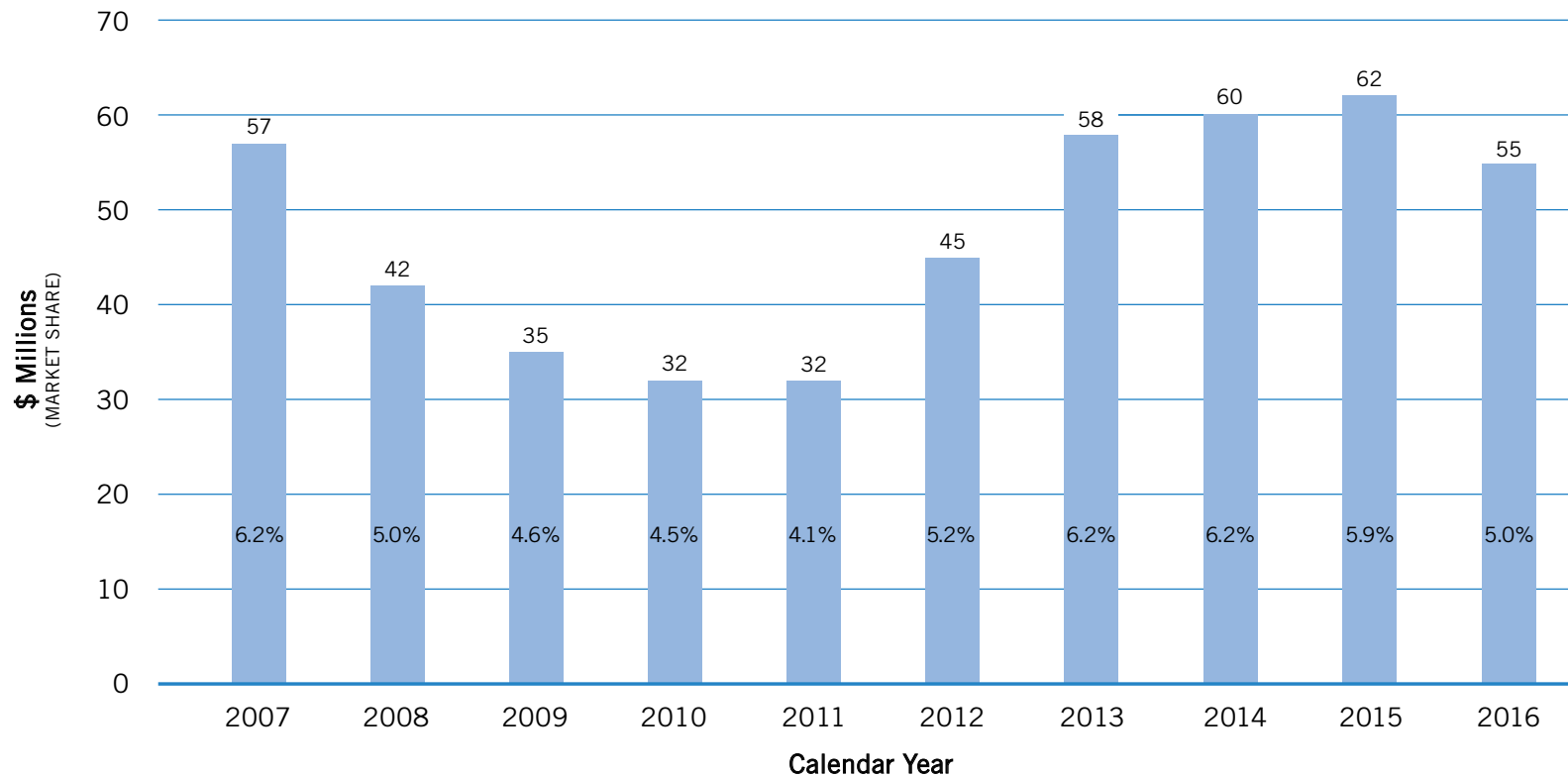
► State of the Market & Ratemaking

Both Minnesota and Countrywide Loss Ratios Have Improved over 20% since 2010



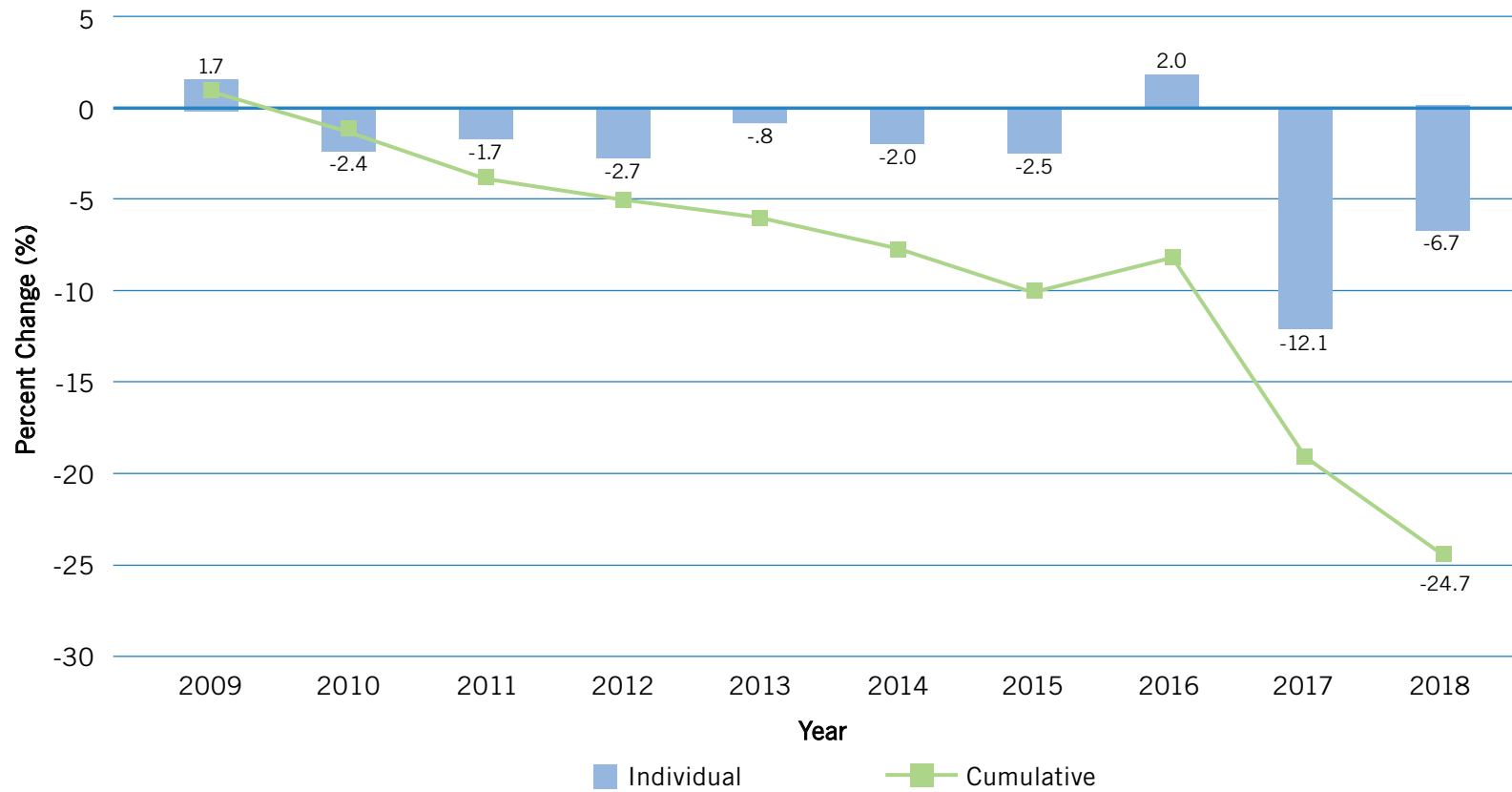
► State of the Market & Ratemaking

The Assigned Risk Market Shares in the Latest Two Years Show Signs of Depopulation



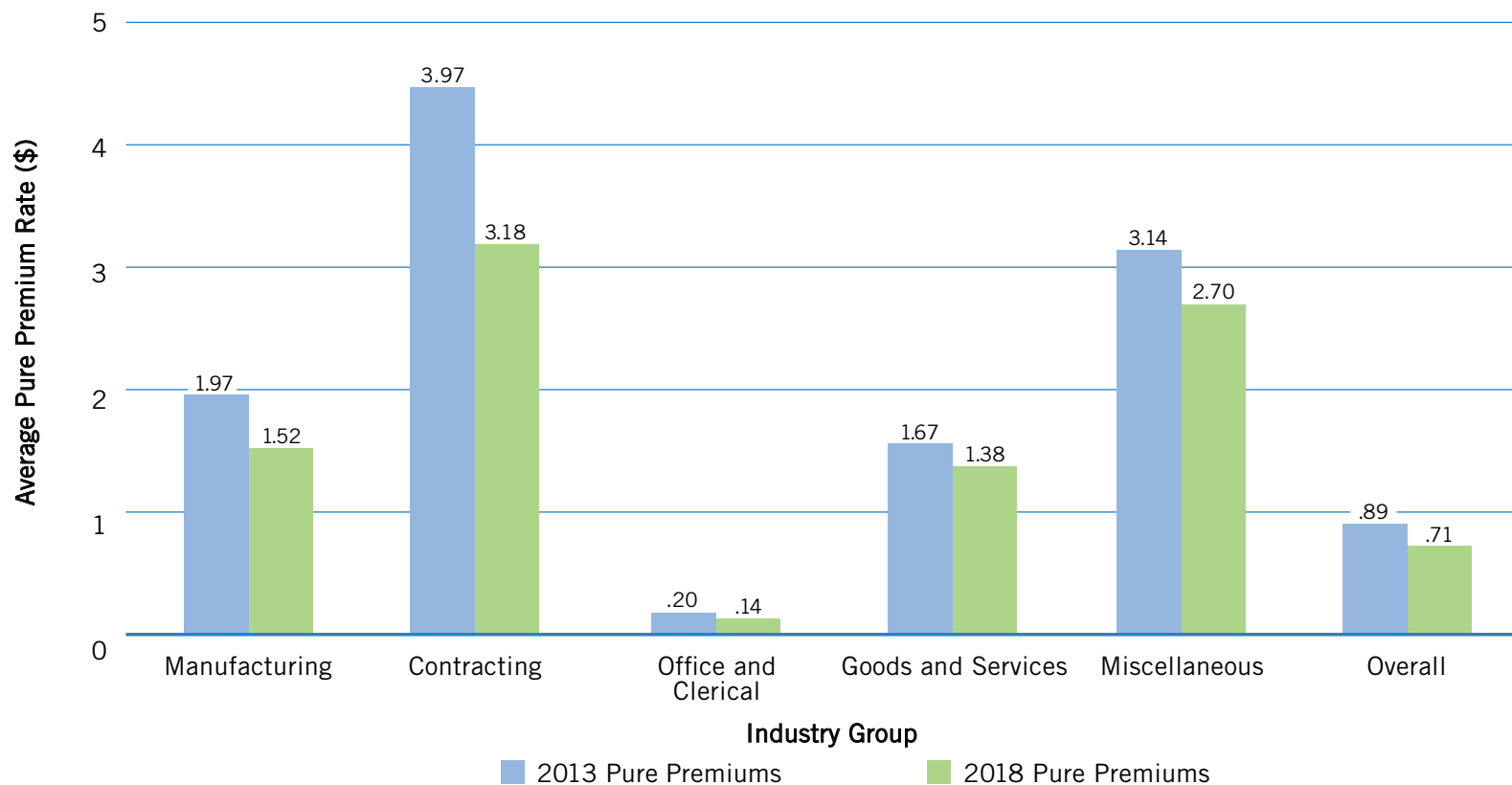
► State of the Market & Ratemaking

The Average Pure Premium Rate Has Decreased Nearly 25% over the Last Ten Years



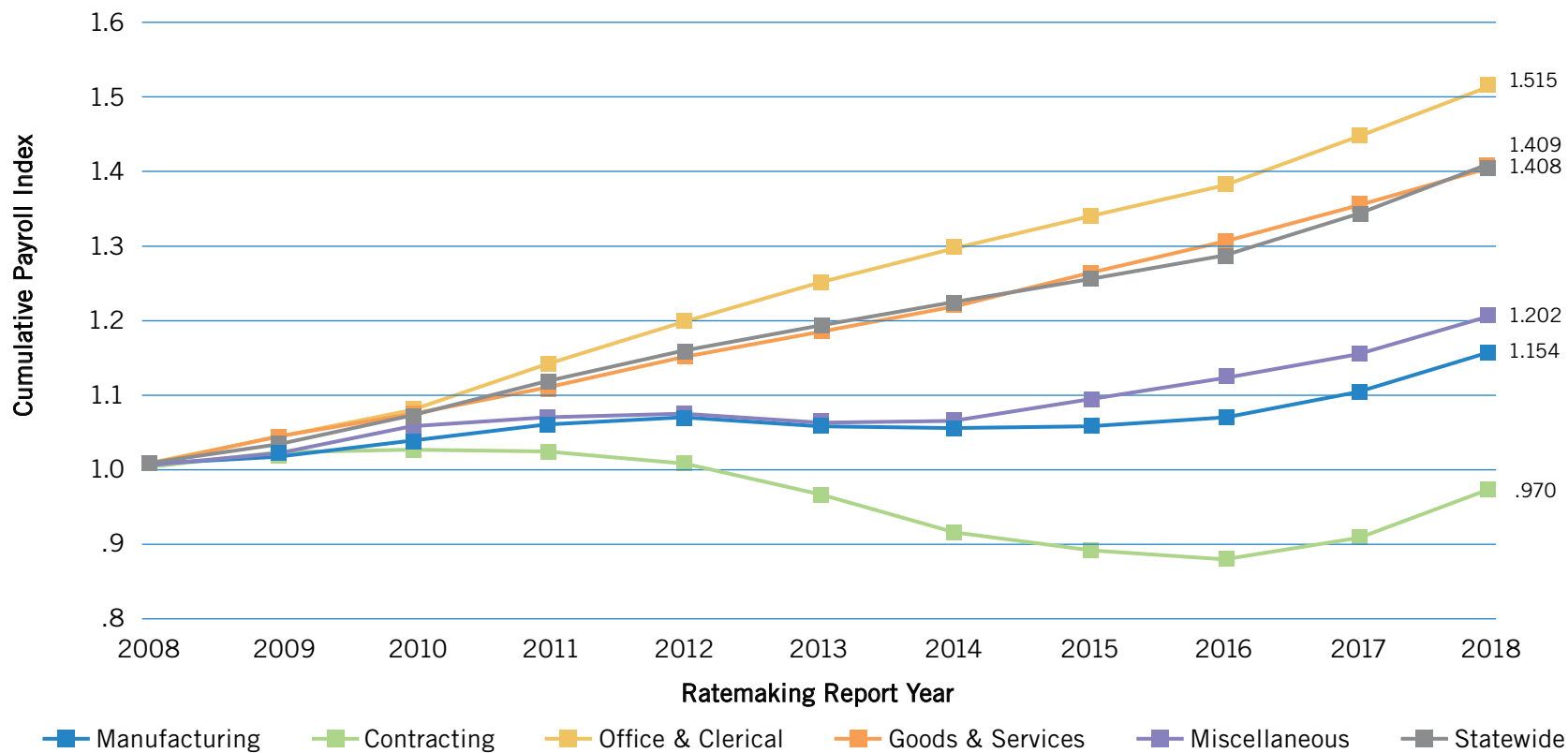
► State of the Market & Ratemaking

All Industry Groups' Average Pure Premiums Have Experienced Significant Decreases Over the Last Five Years



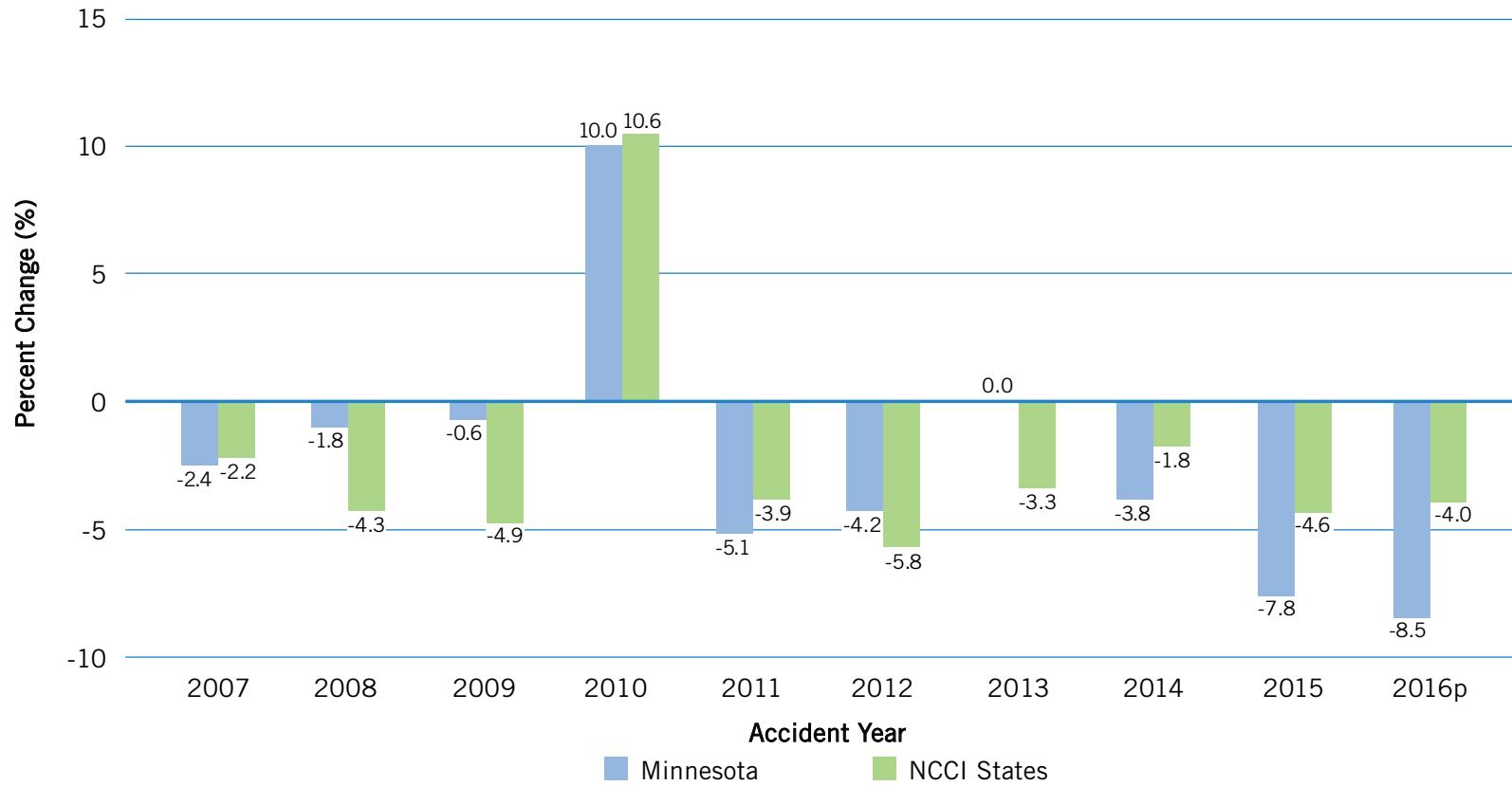
► State of the Market & Ratemaking

Contracting Payroll Picked Up Sharply in the Latest Ratemaking Cycle with Steady Increases Continuing in All Other Industries



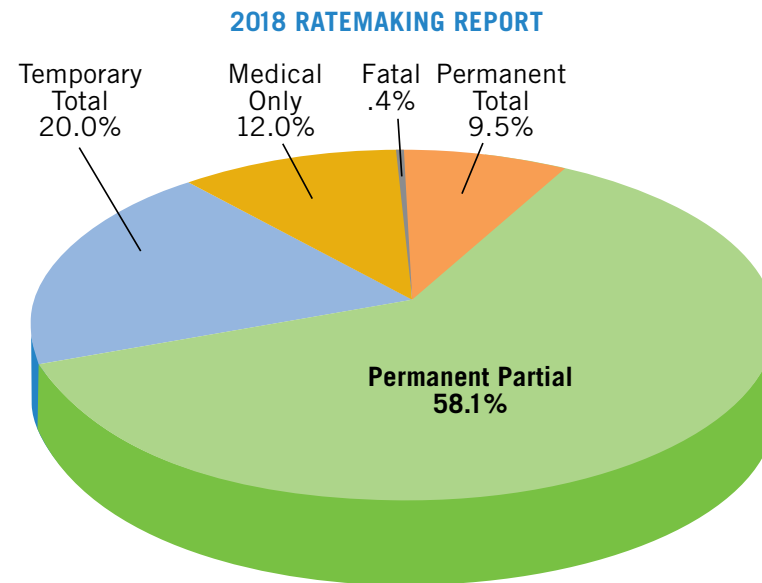
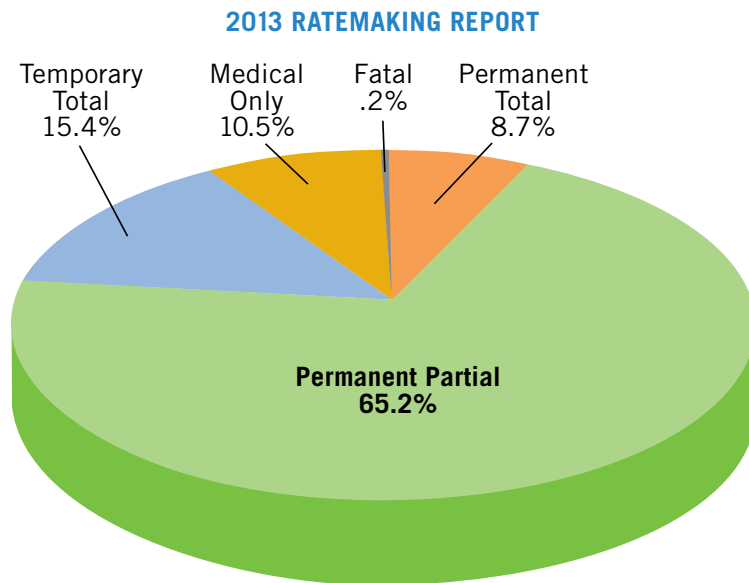
► State of the Market & Ratemaking

Lost-Time Claim Frequencies Have Declined by an Annual Average of 2.5%



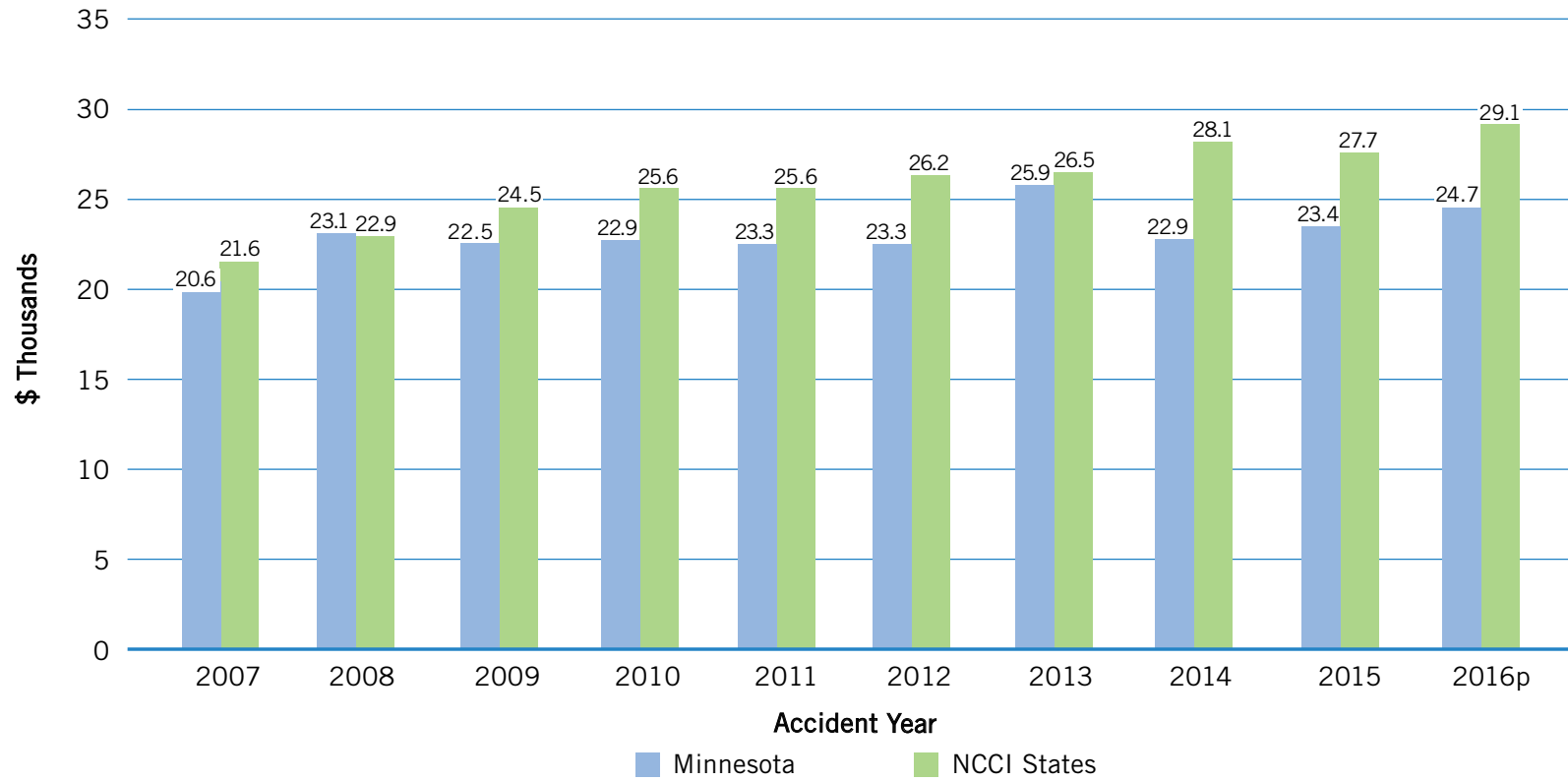
► State of the Market & Ratemaking

The Share of Medical Losses Has Shifted from Permanent to Less Severe Injuries by 6%



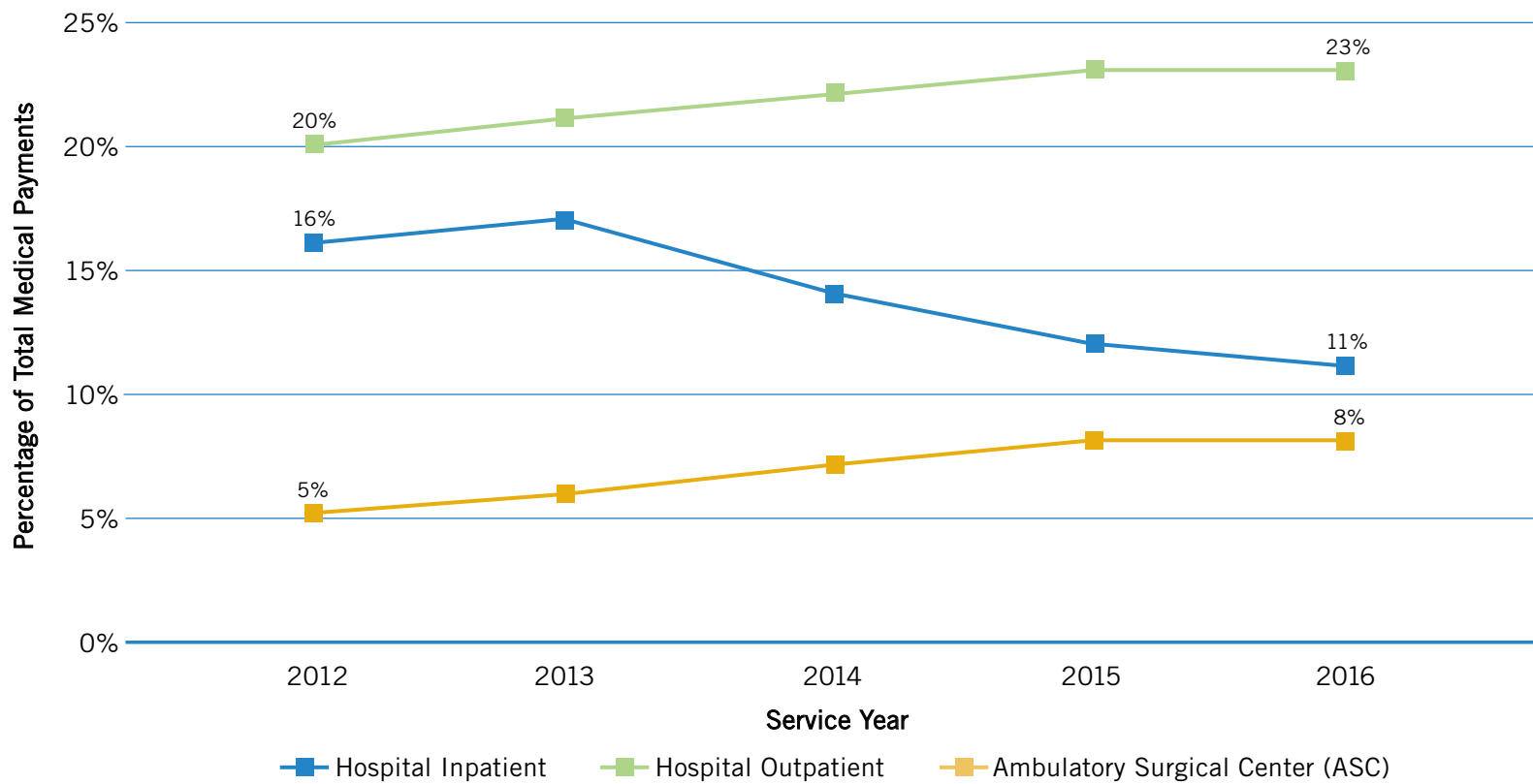
► State of the Market & Ratemaking

Minnesota's Lost-Time Medical Paid Plus Case Reserve Severities
Have Generally Remained below the NCCI States



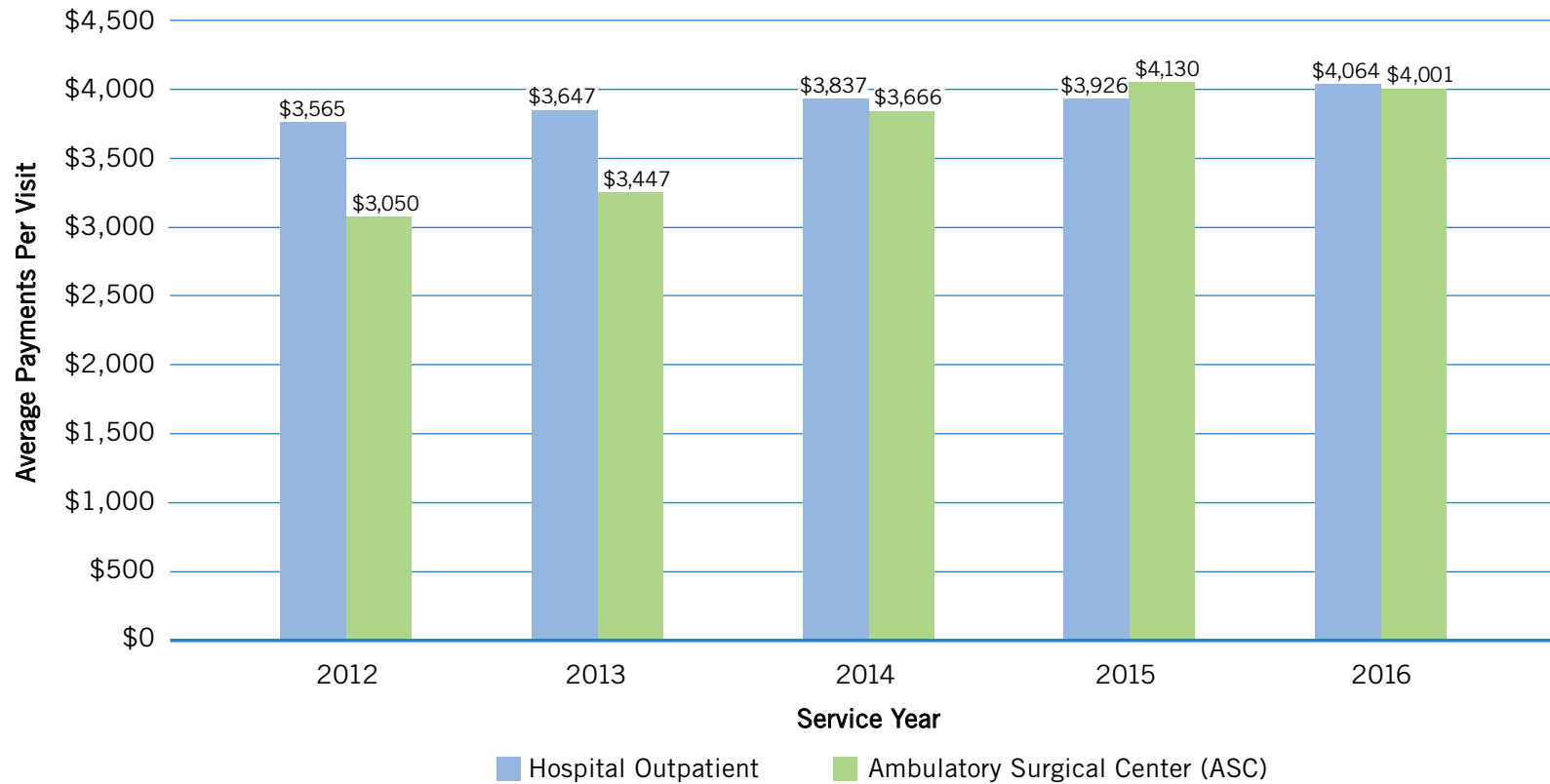
► State of the Market & Ratemaking

The Concentration of Medical Payments Has Shifted from Hospital Inpatient to Hospital Outpatient and ASC Services



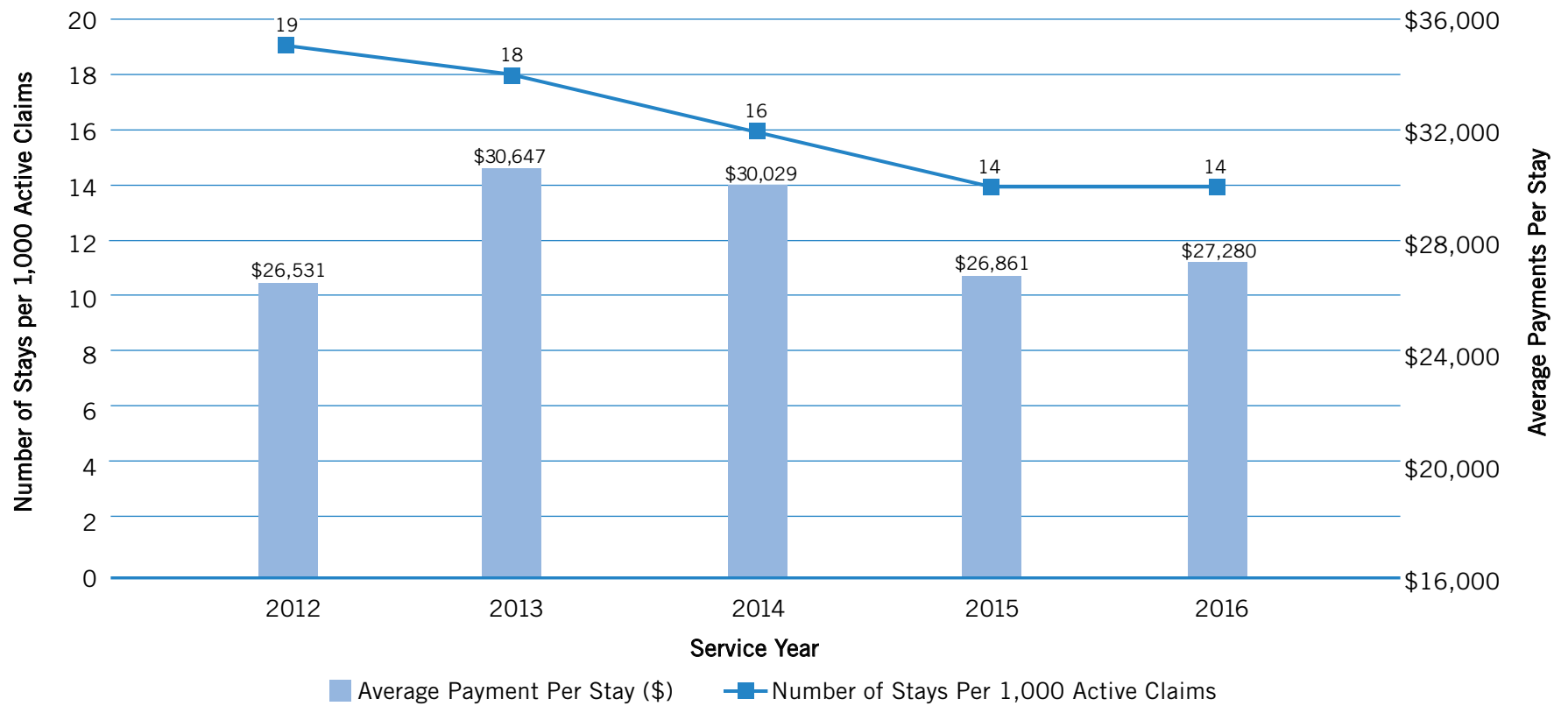
► State of the Market & Ratemaking

Average Surgical Medical Payments to Hospital Outpatient and ASC Facilities Have Been Increasing



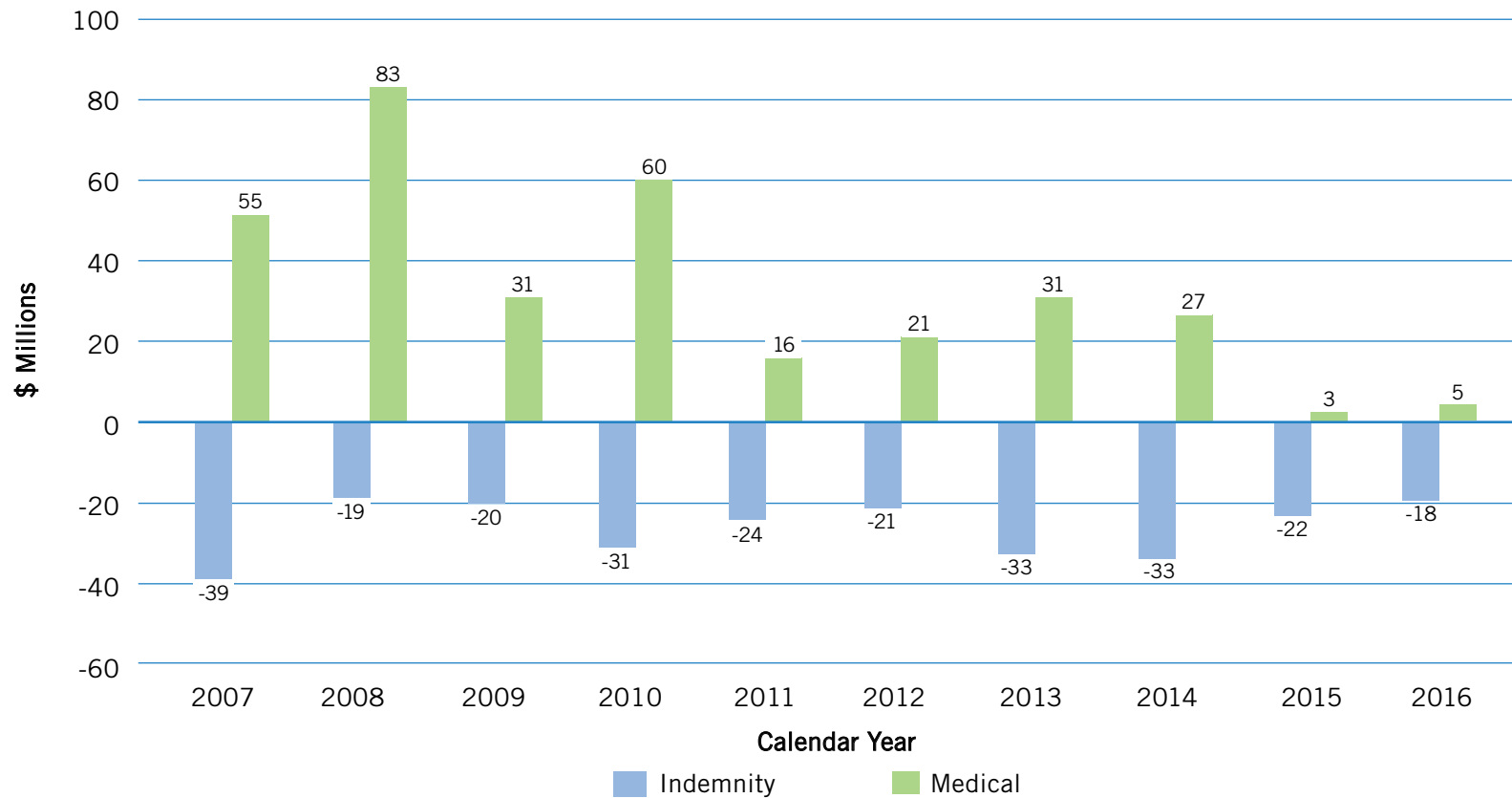
► State of the Market & Ratemaking

Hospital Inpatient Stay Frequency Has Declined Significantly Amid Fluctuating Average Payments



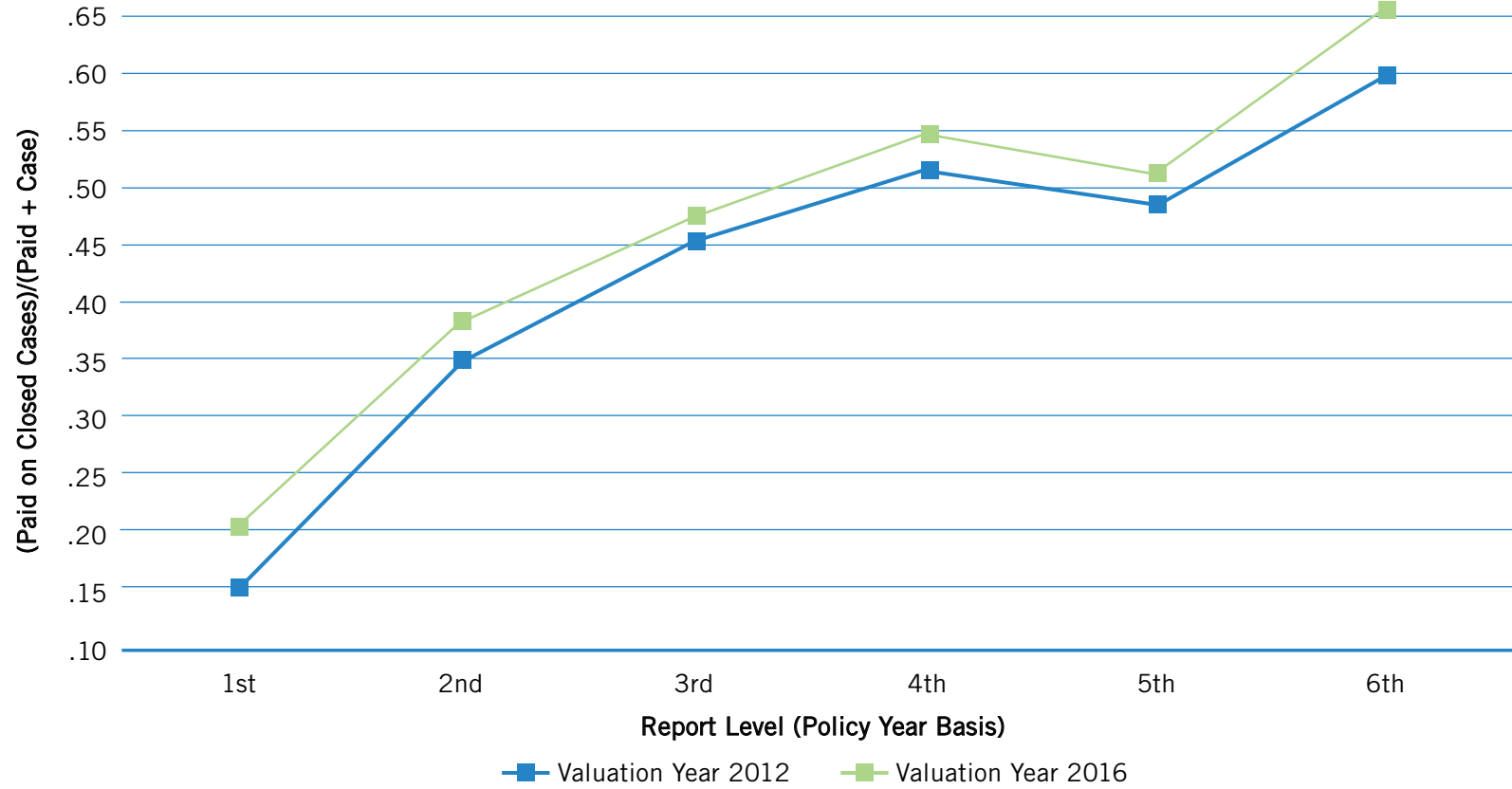
► State of the Market & Ratemaking

Total Statewide Case Reserves Have Dropped \$48 Million Since 2010



► State of the Market & Ratemaking

Carriers Have Been Settling More Lost-Time Claims at Earlier Reports



► MWCIA 2017 Initiatives

KNOWLEDGE + INSIGHT



► MWCIA 2017 Initiatives

2017 was another productive year for MWCIA with staff accomplishing a number of initiatives, including the following:

COMMUNICATION EFFORTS

- Released 3 underwriting-specific computer based training modules.
- Enhanced our annual report to include more insight and analysis related to claim development trends and medical data provided from State of the Market analysis.
- Project team formed to work on MWCIA to develop approved Agent Continuing Education courses in 2018.

STAFF DEVELOPMENT AND PERFORMANCE

- Provided training on SMART goal setting to supervisors, then incorporated SMART goals into individual performance planning and review process for MWCIA staff.
- Provided Anti-Harassment training to all MWCIA staff.



- *Communication*
- *Staff Development & Performance*
- *Office Goals Governance*
- *Financial*



► MWCIA 2017 Initiatives

MWCIA OPERATIONAL GOALS

- To encourage data quality and timely Unit Statistical reporting, we analyzed the impact of enhancements to carrier fining processes and Unit Statistical reporting procedures, then presented our recommendations to the MWCIA Board. The recommendations were approved.
- We worked on streamlining the ERM 14 “Ownership” form to make it easier to complete for users while still soliciting the information required to make ownership rulings. A future goal is to allow users to manage the form(s) via a new web application.
- Reviewed and revised our Business Retention Schedule and a Document Destruction Plan was created to ensure best practices.
- Conducted an in depth review of trending and analysis of MWCIA phone call volume.

BOARD AND COMMITTEE GOVERNANCE

- Completed adoption of the new MWCIA Articles and Bylaws.
- Provided more in-depth Committee training for newer committee members.
- Reviewed and acted on committee assignments throughout the year.

FINANCIAL RESPONSIBILITY AND STABILITY

- MWCIA expenditures did not exceed 98% of the 2017 approved budget of \$7.6 million.
- Reduced long-term impact of retiree health and life insurance benefits on member liabilities.



► Results

KNOWLEDGE + INSIGHT



► Results

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	23,228	118,368	141,596
Transaction Counts	69,249	351,180	420,429
Cancellations/Reinstatements Counts	17,766	59,578	77,344
Grand Totals	110,243	529,126	639,369

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 2017, a total of 164,807 reports were collected.

During 2017, almost
165,000



were used to develop the

**RATEMAKING
 REPORT**



► Results

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$68,400 in 2017.

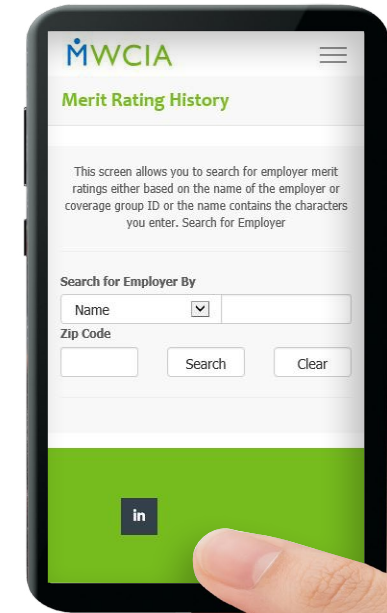
INSOLVENT FUND ACCOUNT

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 2017.

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 18,748 files were published for Merit Rating in 2017. The 2017 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	14,273
0.90	3,765
1.00	316
1.10	42



► Results

EXPERIENCE RATING

During 2017, we continued our activities in connection with the experience rating of employers. 27,321 Minnesota intrastate experience ratings were published, including revisions. The 2017 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	4
Total Ratings between 0.60 & 0.69	186
Total Ratings between 0.70 & 0.79	2,121
Total Ratings between 0.80 & 0.89	7,420
Total Ratings between 0.90 & 0.99	11,161
Total Ratings between 1.00 & 1.09	1,340
Total Ratings between 1.10 & 1.19	1,015
Total Ratings between 1.20 & 1.29	1,014
Total Ratings between 1.30 & 1.39	1,120
Total Ratings between 1.40 & 1.49	916
Total Ratings between 1.50 & 1.59	410
Total Ratings between 1.60 & 1.69	236
Total Ratings between 1.70 & 1.79	143
Total Ratings between 1.80 & 1.89	90
Total Ratings between 1.90 & 1.99	60
Total Ratings greater than 1.99	85



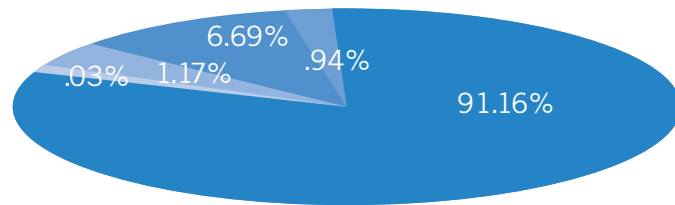
► **Results**

REVENUE AND EXPENSES

MWCIA had revenues of \$7,269,892 of which \$6,627,298 was collected through the assessment process.

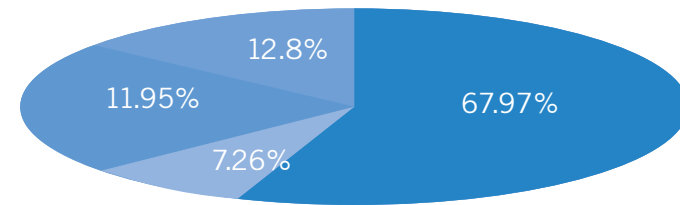
Revenues

■ Assessments	6,627,298	91.16%
■ Contract Services	486,696	6.69%
■ USP Fines	68,400	.94%
■ Other*	85,254	1.17%
■ Paper Processing	2,244	.04%
	\$7,269,892	100%



Expenses

■ Compensation	4,985,008	67.97%
■ Management, General and Other	876,844	11.96%
■ Management Information Systems	938,899	12.8%
■ Rent & Utilities	533,050	7.27%
	\$7,333,841	100%



*Investment income not included.



► Products, Services, Communication & Education

KNOWLEDGE + INSIGHT



► Products, Services, Communication & Education

MWCIA is proud to offer our members a wide array of products and services. During 2017, we implemented a new software tool to help us create more dynamic computer based training modules (CBT's), as we strive to reach out to member carrier staff, agents and other interested parties to share knowledge and our insight on workers' compensation in Minnesota.

Other areas of emphasis included taking additional steps to ensure that we have a robust plan and written procedures surrounding document retention and document destruction of business documents and carrier data submissions.

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

ACCEDE

Carriers use the ACCEDE web application to report annual financial call data to MWCIA. Each year, MWCIA updates ACCEDE to enhance the carrier experience and ensure that the data collected is of the highest quality. In January, 2017, new frequency and severity edits were added.

Implemented a new



to help create dynamic
**COMPUTER BASED
 TRAINING MODULES
 (CBTs)**



► Products, Services, Communication & Education

ARROW

This is a web-based analytic report resource product that allows carriers to perform queries against their own statistical 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.

DISASTER RECOVERY PLANNING

MWCIA maintains a business continuity plan which documents all the systems and processes we rely upon for the successful functioning of our business. We also have a disaster recovery plan which identifies how to respond in the event of a significant disruption to our business. In 2017, MWCIA implemented a new disaster recovery strategy for a subset of our critical servers. In 2018, we plan to expand this strategy to all critical servers, thus improving our overall disaster recovery capabilities.



► Products, Services, Communication & Education

DLI INSURANCE VERIFICATION SYSTEM

MWCIA maintains the DLI Insurance Verification (coverage lookup) system on behalf of the Minnesota Department of Labor and Industry. In 2016, MWCIA and DLI staff met to gather requirements for a rewrite of the system. The objective is to modernize the site and achieve a responsive, intuitive, mobile-device-friendly solution for the public and for DLI staff.

IMAGING SYSTEM REPLACEMENT

MWCIA has long maintained an imaging system for the maintenance and storage of historical documents. In 2017, we finalized requirements for a new and improved imaging solution and selected a vendor to begin development. We look forward to rolling out the new product to staff in mid-2018.

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.



► Products, Services, Communication & Education

In 2017, the Manage Policy System was expanded to include two new Policy Timeliness reports: the Policy Expected Report, and the Policy Overdue Report. These reports will be generated on the fifteenth of each month. The reports were provided to help member carriers maintain timely policy reporting with MWCIA.

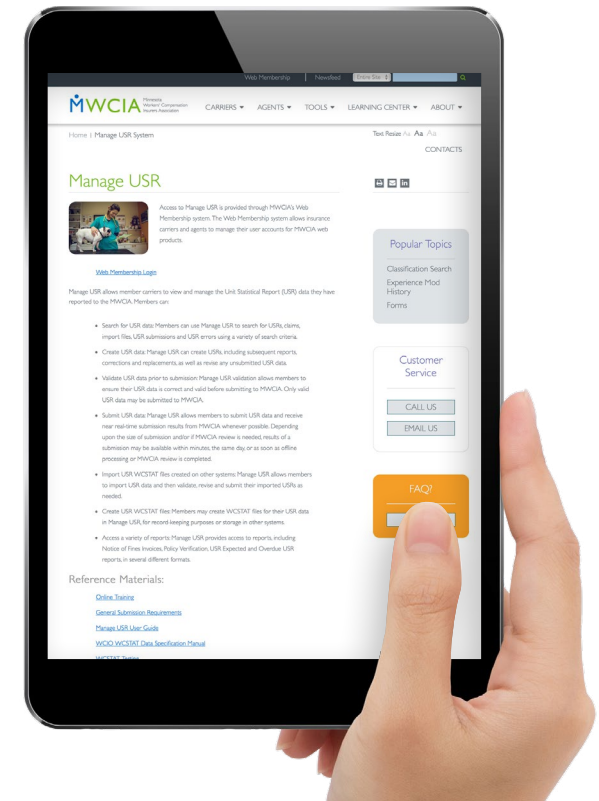
MANAGE USR SYSTEM

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.

In 2017, MWCIA received Board approval to revise procedures for handling rejected Unit Statistical Reports (USRs), as well as to increase the fine for missing USRs from the current \$50 per month to \$100 per month. The effective date of these changes is July 1, 2018.

MCPAP CREDIT FACTOR APPLICATION

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



► Products, Services, Communication & Education

MEDICAL CLAIMS ANALYTICS

IT and Actuarial staff members have partnered on the development of a cost-effective, flexible, right-sized analytics solution for the investigation of our medical claims data. This will be an ongoing, multi-year project whose iterative advances will help us gain expertise in this exciting new area.

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](#)

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.

Developing
- COST-EFFECTIVE
- FLEXIBLE
- RIGHT-SIZED
ANALYTIC SOLUTIONS



*for medical claims
data investigation*



► **Products, Services, Communication & Education**

ONLINE ASSIGNED RISK (OAR)

Developed in 2007 for the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), OAR allows agents and employers to complete Assigned Risk applications and make electronic payments online. In 2017, 95 percent of approved applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	6,777	366
Returned	4,514	52

In 2017, with approval from MWCARP, MWCIA gathered requirements for a complete rewrite of the OAR system in order to update the technology and incorporate new features and functional improvements. Development of the new system is expected to take place in 2018.



► Products, Services, Communication & Education

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. In 2017, we handled around 1,400 ownership rulings. During 2017 MWCIA staff formed a project team to work on creating a streamlined Minnesota ERM-14 form which will be easier to complete, while still obtaining the information needed to make ownership rulings. MWCIA's future goal is to allow users to manage the ownership form(s) via a new web application.

SECURITY AND DATA PROTECTION

Security continues to be a major priority for MWCIA. In 2017, we took many steps to maintain and protect our electronic resources. Of particular note, we installed and configured a new Checkpoint firewall for our network. We also completed an external security audit of our electronic systems, and we provided security awareness training to all staff.



► **Products, Services, Communication & Education**

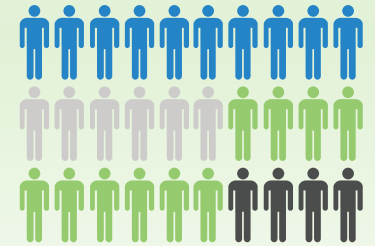
WEB EXPERIENCE MOD CALCULATOR

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.

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. In 2017, the system was enhanced to allow member carriers (and agents with accounts) to download MN Contractors Premium Adjustment Program (MCPAP) worksheets individually or in bulk. The system was also enhanced to allow carriers to sign up for notifications alerting them when new or revised experience rate sheets are available for pickup.

The Experience Mod Calculator allows
**“WHAT IF”
 SCENARIOS**



*with user ability
 to adjust information*

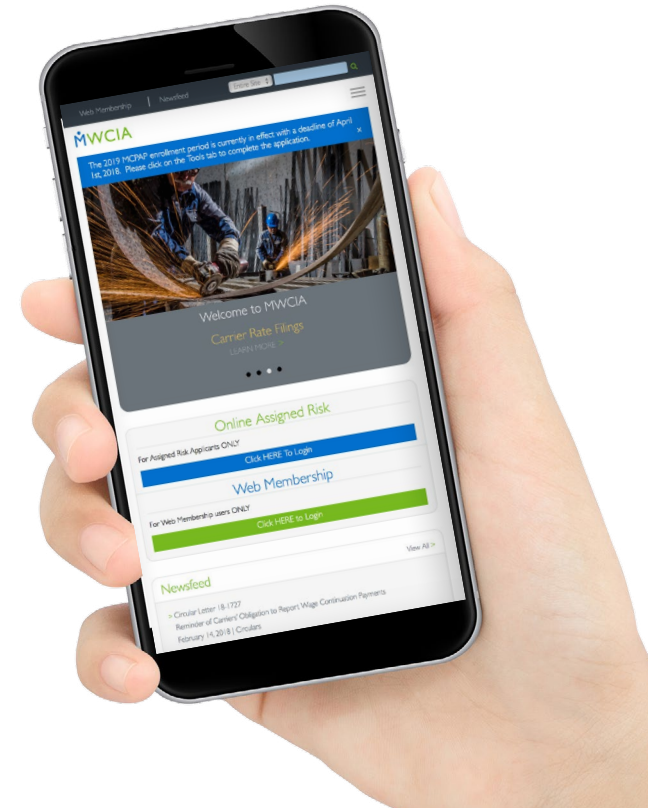


► **Products, Services, Communication & Education**

Some examples of MWCIA's communications and educational efforts in 2017 are highlighted below:

CARRIER DATA QUALITY REPORTS

Annual carrier data quality reports provide member carriers with metrics on the timeliness and quality of the policy, unit statistical, and financial call data they submit to MWCIA. Over the years, various enhancements have been made to enhance the usefulness of the reports. Most recently, in 2016, MWCIA incorporated new cancellation timeliness and statewide timeliness measures and enhanced policy timeliness measures.



► Products, Services, Communication & Education

COMPUTER BASED TRAINING (CBTs)

In 2017, MWCIA added the following CBTs to our website:

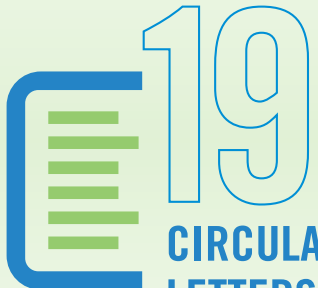
- 1 [How to Log on to OAR](#) – Software tool tutorial
- 2 [How to Classify a Business](#) – Tutorial on eight important things to know when classifying a business
- 3 [MCPAP](#) – Two part Tutorial focused on the basics of MCPAP and how to complete a MCPAP application

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 2017.

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. During 2017, MWCIA released 19 circular letters.

During 2017,
MWCIA RELEASED

19
CIRCULAR LETTERS
to keep members updated



► Products, Services, Communication & Education

MWCIA EDUCATION & 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 2017, staff provided external presentations to carriers, agents and business owners.

MWCIA WEB BASED NEWSLETTER & LINKEDIN

MWCIA publishes newsletters and provides updates on a new MWCIA LinkedIn page 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.

WEBSITE

The MWCIA website is one of the primary means through which MWCIA interacts with customers. In 2016, we rolled out a completely new, mobile-device-friendly website. This was the culmination of a complete redesign and redevelopment effort that began with interviews of customers and staff and incorporated the expertise of design and development consultants. In 2017, we made further enhancements to the website. We look forward to further innovation to better serve our customers.



► Collaborations

KNOWLEDGE + INSIGHT



► 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.

MINNESOTA DEPARTMENT OF LABOR & 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. MWCIA also collaborates with the Department's research division in investigating the effects of medical benefit alternatives via the use of Medical Call data.

INDUSTRY COLLABORATION



- to share knowledge
- promote shared interests
- jointly develop software & services



▶ Collaborations

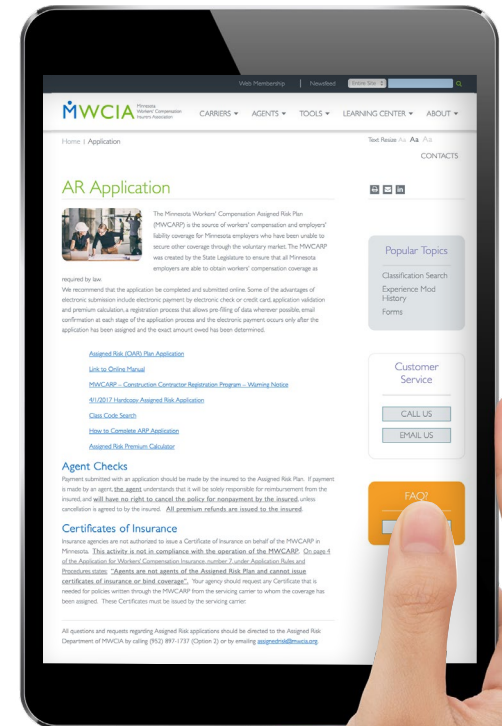
CDX PARTNERS

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.

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.



► Collaborations

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

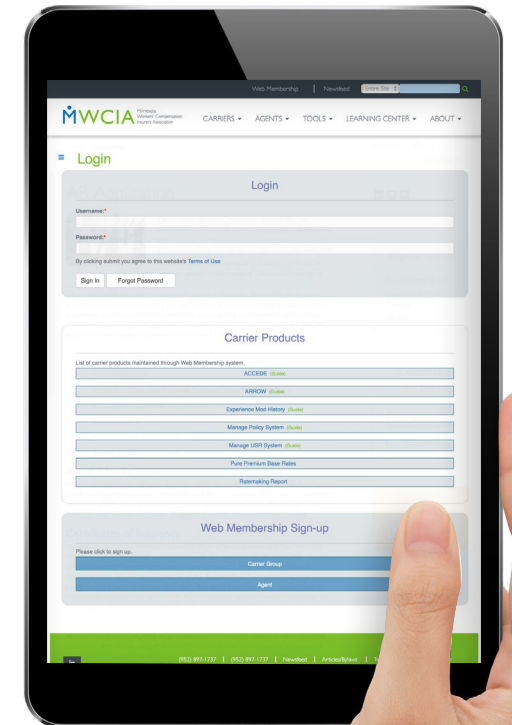
ADDITIONAL RELATIONSHIPS

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](#): Minnesota 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

KNOWLEDGE + INSIGHT



► 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 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
 American Automobile Insurance Company
 American Insurance Company
 Associated Indemnity Corporation
 Fireman's Fund Insurance Company
 National Surety Corporation
 San Francisco Reinsurance Company

ALLIED WORLD ASSURANCE GROUP
 Allied World Insurance Company
 Vantapro Specialty 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, S.I.
 Midvale Indemnity Company

AMERICAN NATIONAL PROPERTY & CASUALTY
 COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD 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
 Milford Casualty Insurance Company
 Security National Insurance Company, Inc.
 Sequoia Insurance Company
 Southern Insurance Company
 Technology Insurance Company
 Wesco Insurance Company



▶ Member Carriers

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

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

BENCHMARK INSURANCE COMPANY

**BERKSHIRE HATHAWAY HOMESTATE
INSURANCE COMPANY**
Oak River Insurance Company
Redwood Fire & Casualty Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

CASTLEPOINT NATIONAL INSURANCE COMPANY

CATERPILLAR INSURANCE COMPANY

CENTRAL MUTUAL INSURANCE COMPANY GROUP
All America Insurance Company
Central Mutual 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

CITY NATIONAL INSURANCE COMPANY
Diamond State Insurance Company
United National Specialty 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

CONIFER INSURANCE GROUP
White Pine 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



▶ Member Carriers

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 GROUP

Employers Assurance Company
Employers Compensation Insurance Company
Employers Preferred Insurance Company

ENDURANCE SPECIALTY GROUP

Endurance Assurance Corporation
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

FALLS LAKE INSURANCE COMPANIES

Falls Lake National Insurance Company

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
Fire Insurance Exchange
Foremost Insurance Company
Foremost Property and Casualty Company
Foremost Signature Insurance Company
Mid-Century Insurance Company
Truck Insurance Exchange

FEDERATED MUTUAL INSURANCE GROUP

Federated Mutual Insurance Company
Federated Reserve Insurance Company
Federated Service Insurance Company

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FIRST FINANCIAL 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

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
Great American Spirit Insurance Company
National Interstate Insurance Company
Triumph Casualty Company
Vanliner Insurance Company

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GREYHAWK INSURANCE COMPANY



▶ Member Carriers

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
Allamerican Financial Alliance Insurance Company
Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of America
Hanover American Insurance
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty 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 GLOBAL INSURANCE COMPANY
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

IAT INSURANCE GROUP
Acceptance Indemnity Insurance Company
Harco National Insurance Company
Occidental Fire & Casualty Company of North Carolina
Transguard Insurance Company of America, Inc.

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

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
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



▶ Member Carriers

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

MEADOWBROOK INSURANCE GROUP
Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

MEEMIC INSURANCE COMPANY

METLIFE AUTO & HOME GROUP
Economy Fire & Casualty Company

MIDWEST BUILDERS CASUALTY MUTUAL 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

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

OLD REPUBLIC INSURANCE GROUP

American Business & Mercantile Insurance Mutual Inc
BITCO National Insurance Company
BITCO General Insurance Corporation
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

PHILADELPHIA REINSURANCE CORPORATION



▶ Member Carriers

PMA INSURANCE GROUP
 Pennsylvania Manufacturers Association
 Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP
 ProAssurance Indemnity Company, Inc.

PROSELECT INSURANCE COMPANY

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 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

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

RLI INSURANCE COMPANY

RURAL TRUST 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
 Florists Mutual Insurance Company
 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

SM MARIANO GROUP
 Ashmere Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO AMERICA INSURANCE COMPANY
 SOMPO America Fire & Marine Insurance Company

SPARTA INSURANCE HOLDINGS INC.
 Sparta Insurance Company

STARR INTERNATIONAL USA INC.
 Starr Indemnity & Liability Company

STARSTONE NATIONAL INSURANCE COMPANY



▶ Member Carriers

STATE AUTOMOBILE MUTUAL INSURANCE GROUP

American Compensation Insurance Company
 Bloomington Compensation Insurance Company
 Meridian Security Insurance Company
 Milbank Insurance Company
 Plaza 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 HOLDINGS

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

TRANSATLANTIC HOLDINGS INC.

Transatlantic Reinsurance Company
 Fair American Insurance and Reinsurance Company

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

UTICA MUTUAL INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

W. R. BERKLEY CORPORATION GROUP

Acadia Insurance Company
 Admiral Indemnity Corporation
 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
 Intrepid 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



▶ Member Carriers

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

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
- Colonial American Casualty & Surety Company
- Empire Fire & Marine Insurance Company
- Fidelity & Deposit Company of Maryland
- Universal Underwriters Insurance Company
- Universal Underwriters of Texas Insurance Company
- Zurich American Insurance Company
- Zurich American Insurance Company of Illinois



► Board of Directors

KNOWLEDGE + INSIGHT

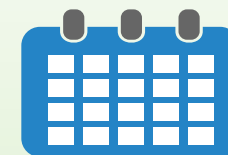


▶ Board of Directors

Our 2017 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 25, 2017, 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:	Representing:
Mr. Wes Mattsfield	RAM Mutual Insurance Company
Mr. Christopher Westermeyer	Travelers

During 2017, we held four Board Meetings at which we focused our discussions on the 2017 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.



In 2017

MWCIA hosted their

65th

ANNUAL MEETING



▶ Board of Directors

As of December 31, 2017, 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. Ira Feuerlicht](#)

[Mr. Keith Krueger](#)

[Mr. Paul Larson](#)

[Ms. Tara Sites](#)

[Mr. Gary Thaden*](#)

[Mr. Barry Preslaski](#)

[Mr. Seth Daggett](#)

[Mr. Brian Bent](#)

[Mr. Chris Westermeyer](#)

[Mr. Kevin Christy](#)

[Mr. Kevin Gregerson*](#)

[Mr. Matt Rezac](#)

REPRESENTING:

AIG

American Compensation Insurance Company

Federated Mutual Insurance Company

Liberty Mutual Insurance

MN Mechanical Contractors Association

Owners Insurance Company

RAM Mutual Insurance Company

SFM Mutual Insurance Company

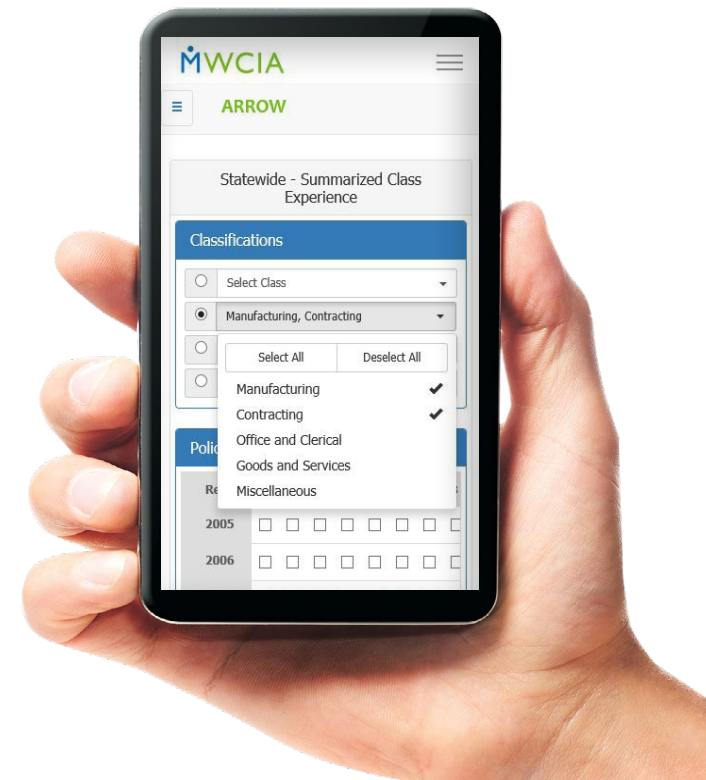
Travelers

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 past President of the Minnesota 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, Mr. Christy 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.



► Board of Directors

BIOGRAPHY OF SETH DAGGETT

VICE PRESIDENT OF ACCOUNTING AND TREASURER RAM MUTUAL INSURANCE COMPANY

A native of Burnsville, MN, Seth Daggett earned bachelor degrees in both financial management and accounting from the University of North Dakota (2001, 2002)

Seth began his career in public accounting as an auditor at Deloitte. He later joined Travelers Companies Inc. and spent 11 years there in a variety of internal audit and financial reporting related roles. He joined RAM Mutual Insurance Company in 2015 and currently serves as its Vice President of Accounting and Treasurer. He holds a Certified Public accountant (CPA) designation in the state of Minnesota.

He enjoys traveling, golfing and coaching his children's athletic teams. He and his wife Sarah make their home in Hermantown, MN with their two children.



▶ Board of Directors

BIOGRAPHY OF IRA FEUERLICHT

VICE PRESIDENT, WORKERS' COMPENSATION EXECUTIVE AIG PROPERTY CASUALTY

Ira Feuerlicht has over 33 years of insurance industry experience in actuarial, underwriting, compliance and product management roles. He has worked almost exclusively on workers' compensation issues for more than 23 years. As Workers' Compensation Product Executive, he is responsible for all AIG rate, rule and form filing activity countrywide.

He has served on the Governing Board and other committees of eight Independent Rate Bureaus, as well as the American Society of Workers' Comp Professionals, and he is a charter member of the NCCI Underwriting Committee.

Prior to joining AIG in 1989, he spent five years at Insurance Services Office in the Personal Lines Actuarial Department.

Ira holds a Bachelor of Arts degree from Queens College of the City University of New York with a double major in Applied Mathematics and Economics.



▶ Board of Directors

BIOGRAPHY OF KEVIN S. GREGERSON

PROGRAM ADMINISTRATOR, UNION CONSTRUCTION WORKERS' COMPENSATION PROGRAM WILSON-MCSHANE 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, Workers' Compensation Division as a Dispute Resolution Specialist in the Administrative Conferences Section. In 1993 he was promoted to Vocational Rehabilitation Policy Analyst. In 1995, Kevin was named Director of Collectively Bargained Workers' Compensation programs, a new position as a result of new legislation.

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 90 Taft-Hartley trust funds with offices in several states – to develop a collectively bargained 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 RTW

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.

Mr. Krueger retired from the Board in October 2017.



▶ Board of Directors

BIOGRAPHY OF PAUL D. LARSON

P&C PRODUCT ANALYST FEDERATED INSURANCE

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 20 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 his church where he currently serves as deacon, adult Bible teacher, and small group leader. 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 a daughter-in-law.



► 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).

Mr. Preslaski started his insurance career as a personal line underwriter with American Family Insurance (West Des Moines, IA office) in 1989. In 1991, Mr. Preslaski joined Auto-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, Mr. Preslaski 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 Minnesota 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 outdoor activities 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 MATT REZAC

ACCOUNT EXECUTIVE ZURICH NORTH AMERICA

Matt Rezac is currently an Account Executive for the Construction Unit of Zurich North America. Matt has worked for Zurich for 14 years, the last 13 years in the Underwriting Department. He has worked in a wide variety of fields including Long-Haul Trucking, Car Dealerships, and Large Construction.

Matt is a graduate of the University of Nebraska at Lincoln with a Major in Management Information Systems. While with Zurich, he has completed his CPCU, AU, INS, and CIC designations.



► **Board of Directors**

BIOGRAPHY OF TARA SITES

**SR. DIRECTOR, AUTO & WORKERS' COMPENSATION IMAGINATION SOLUTIONS
LIBERTY MUTUAL INSURANCE COMPANY**

Tara Sites is the Auto & Workers Compensation Imagination Solutions manager within Liberty Mutual's Business Insurance organization. Tara and her team are responsible for rapidly designing and deploying high-quality products, tools and services that their customers and partners demand. In her 20 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 as a member of 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 as President of the board of directors for Friends of the Sherlock Holmes Collections (University of Minnesota Libraries) and is former president of Norwegian Explorers of Minnesota (a Sherlockian literary society). He also served as President of the Hennepin County Library Board and 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.



► **Board of Directors**

BIOGRAPHY OF CHRIS WESTERMEYER

**BUSINESS INSURANCE ACTUARIAL PRODUCT-WORKERS COMPENSATION,
VICE PRESIDENT, ACTUARY
TRAVELERS**

Chris leads the Workers' Compensation and All Lines Actuarial Product Unit of Business Insurance at Travelers. His responsibilities include Rate Adequacy, Benchmark Tools, and Base Rate Management for Workers Compensation as well as coordination of Rate Adequacy, Pricing Tools, and Planning across all Lines of Business. He leads a team of 14 individuals located in both St. Paul, MN and Hartford, CT.

Chris has served on the MWCIA Actuarial Committees since 2010, on the MWCIA Governing Committee since 2016, and on the California WCIRB Actuarial Committee since 2016.

During his 19 year tenure at Travelers, Chris has also held pricing and reserving positions in Construction, Excess Casualty, and Medical Malpractice. He obtained a Bachelor of Arts degree in Physics and Mathematics from St. Olaf College in 1989 and a Master of Science degree in Mathematics from Iowa State University in 1995.



► MWCIA Staff

KNOWLEDGE + INSIGHT



► MWCIA Staff

MWCIA MANAGEMENT TEAM

Brandon Miller, President

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

Craig Anderson, Vice President, Actuarial Services

Sue Levey, Vice President, Information Technology

 **MWCIA Staff**

MWCIA MEMBER & CUSTOMER SERVICES

Staff: Jeff Kvam (supervisor), Caroline Timmerman, Dani Main, Melodie LaChapelle, Sue Grover, Terri Doeden and Loraine Schirmer

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: Ora Lowery (supervisor), Cindy Westphal, Letha Kuehn, 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: Craig Anderson (Vice President), 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.

 **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: Leann Hayes (manager), Linda Monson, Gretchen Steinwall, Phyllis Rence and Kathi Mocol

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: Jane Payne (supervisor), Vicki Evenson, 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 PROJECT SPECIALIST

Staff: Jenifer LeGro

MAIN FUNCTIONS

- Acts as facilitator/lead on operational driven projects that are part of our strategic objectives.
- Plays a key role in working with staff to identify and then create agent and carrier focused educational content.

 **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.