



# EFFICIENT + EFFECTIVE

## PRESIDENT'S LETTER



At MWCIA, we strive to provide effective and efficient services by providing accurate and timely information to the industry. Those are a bunch of impressive sounding words, along with our stated [Mission](#), *but what does it really mean?*

As the sole Minnesota Data Collection Organization (DCO), we take the collection and use of carrier and policyholder data seriously. Timely collection, aggregation and utilization of data is an important prerequisite to developing dependable advisory pure premium rates as well as providing accurate coverage and experience rating information to the industry.

Over the past 20 years we have invested heavily in technology to improve the ease and accuracy of data reporting. We have also focused on educating the industry and sharing important information with our stakeholders so that they receive the most value from the work we do.

These investments in technology and processes along with retention of highly skilled staff have allowed us to speed up ratemaking, provide near real time policy and unit stat information and expand the value of our state of the market reports and information for the industry.

Our efficiencies have improved to the point where our costs to the industry have remained essentially flat for the past eight years and allowed us to accomplish more while improving our overall value to the market.

As we plan for the next 5 years, we will continue to adopt new technology and coordinate with other DCOs to make processing our data as consistent as possible while providing additional insight, speed and functionality to our member carriers, regulators and policyholders.

Sincerely,

Brandon Miller, President





## STATE OF THE MARKET & RATEMAKING



## STATE OF THE MARKET & RATEMAKING



Minnesota's workers' compensation insured market continues to exhibit strength and stability. While the Assigned Risk Plan continues to depopulate, voluntary market payroll growth has been substantial in recent years. Pairing this with consistent permanent injury reductions and shifts toward less expensive medical care has resulted in historically low loss ratios, significant case reserve reductions, and ultimately, predictable pure premiums.

To view the full, detailed report [click here](#).

**REDUCED**

Permanent Injuries  
Medical Costs  
Loss Ratios  
Case Reserves

**=**

**PREDICTABLE  
PURE PREMIUMS**



## MWCIA 2018 INITIATIVES



## MWCIA 2018 INITIATIVES



2018 was another productive year for MWCIA with staff accomplishing a number of initiatives, including the following:

### COMMUNICATION EFFORTS

- MWCIA won recognition from an Association Learning and Education group for Best Use of Multi-Purpose Learning Content for one of our on-line training modules – MCPAP (part 2).
- Participated as one of the main sponsors and presenters in the 2018 Work Comp Forum.
- Continued to participate in DEED training seminars across the state of Minnesota.

### STAFF SELF DEVELOPMENT AND PERFORMANCE

- Completed a rewrite of our Employee Handbook.
- Provided all staff and Supervisory training sessions.



**BEST USE**  
of Multi-Purpose  
Learning Content



## MWCIA 2018 INITIATIVES



### MWCIA GOALS

- To encourage data quality and timely Unit Statistical reporting, the MWCIA Board approved our recommendation to increase Unit Statistical Reporting Fines from \$50 to \$100 a month. Another change included deleting rejected USRs after 90 days. The USR will then be considered missing and subject the carrier to missing USR fines. The increase in fines became effective on July 1, 2018.
- The revised ERM-14 Form (Ownership Form) was released on the MWCIA website in early March 2018. Under the revised format this form was reduced from four pages to two pages.
- Rolled out a real-time WCUNDERWRITING web service for members to request current experience rating and policy information – from system to system.
- Rolled out a new, custom imaging system for staff to manage company documents.
- Documented MWCIA's Cybersecurity Plan, including a comprehensive risk assessment.
- Worked on behalf of the Minnesota Assigned Risk Plan to engage in a rewrite of the Online Assigned Risk web application.
- Worked on behalf of the Minnesota Department of Labor and Industry to initiate a rewrite of the online Insurance Verification system.
- Implemented a new Disaster Recovery as a Service (DRaaS) strategy.
- Interdepartmental team completed a review of MWCIA policy data reporting requirements.



## MWCIA 2018 INITIATIVES



### BOARD AND COMMITTEE GOVERNANCE

- During the fourth quarter a review was commenced on the assessment offset for attendance at Board and Committee meetings.
- Reviewed and reappointed committee assignments throughout the year.

### FINANCIAL RESPONSIBILITY AND STABILITY

- MWCIA expenditures did not exceed 98% of the 2018 approved budget of \$7.7 million.
- A Banking Services Request for Proposal was completed resulting in our changing our banking services provider during the fourth quarter of 2018. With this change MWCIA's investment return on our checking account funds will be increasing.
- In an effort to utilize space more efficiently, reduce rental expenses, and create long-term office stability MWCIA negotiated an 8 year lease extension.







## RESULTS



## RESULTS

### POLICY REVIEW/POLICY ENTRY

An important activity of the Association is the capture of policy coverage information and the management of the Workers' Compensation Insurance Verification Software Tool. This software tool 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.

	<b>Assigned Risk</b>	<b>Voluntary Market</b>	<b>Totals</b>
Policies Counts	22,647	122,062	144,709
Transaction Counts	66,807	368,102	434,909
Cancellations/Reinstatements Counts	15,146	59,585	74,731
<b>Grand Total</b>	<b>104,600</b>	<b>549,749</b>	<b>654,349</b>

### UNIT STATISTICAL PLAN

Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data for the Association's annual Ratemaking Report. During 2018, a total of 168,393 reports were collected.

ASSIGNED RISK  
**104,600**

VOLUNTARY MARKET  
**549,749**

**GRAND TOTAL**  
**654,349**



## RESULTS

### FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$63,950 in 2018.

### INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to one claimant of Security Casualty Company of Chicago. No assessments were levied to members for this ongoing liability in 2018.

### MERIT RATING

Minnesota statutes require that all Assigned Risk Policies not eligible for experience rating must be subject to a Merit Rating Plan developed by the Department of Commerce. A total of 18,817 files were published for Merit Rating in 2018. The 2018 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	14,646
0.90	3,833
1.00	298
1.10	40



## RESULTS

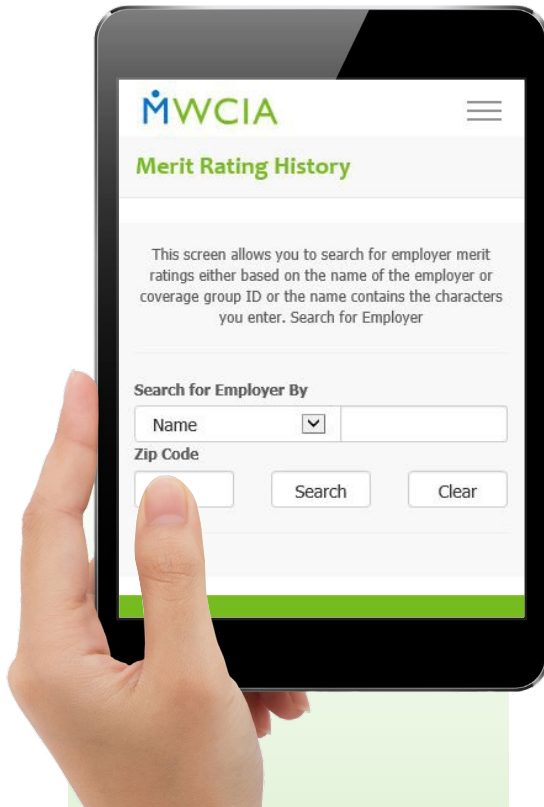
### EXPERIENCE RATING

During 2018, we continued our activities in connection with the experience rating of employers.

26,602 Minnesota intrastate experience ratings were published, including revisions.

The 2018 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	7
Total Ratings between 0.60 & 0.69	166
Total Ratings between 0.70 & 0.79	2,058
Total Ratings between 0.80 & 0.89	7,399
Total Ratings between 0.90 & 0.99	10,721
Total Ratings between 1.00 & 1.09	1,366
Total Ratings between 1.10 & 1.19	944
Total Ratings between 1.20 & 1.29	992
Total Ratings between 1.30 & 1.39	1,088
Total Ratings between 1.40 & 1.49	874
Total Ratings between 1.50 & 1.59	371
Total Ratings between 1.60 & 1.69	240
Total Ratings between 1.70 & 1.79	153
Total Ratings between 1.80 & 1.89	104
Total Ratings between 1.90 & 1.99	48
Total Ratings greater than 1.99	101





## RESULTS

### REVENUE AND EXPENSES

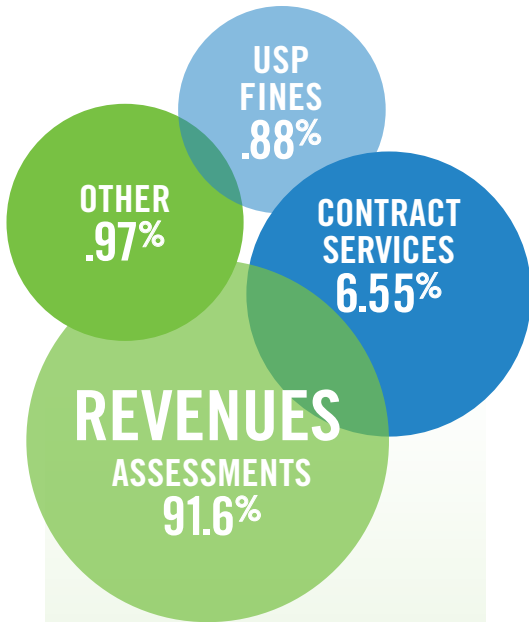
MWCIA had revenues of \$7,287,789 of which \$6,675,665 was collected through the assessment process.

#### Revenues

Assessments	6,675,665	91.60%
Contract Services	477,435	6.55%
USP Fines	63,950	.88%
Other*	70,739	.97%
	<b>\$7,287,789</b>	<b>100%</b>

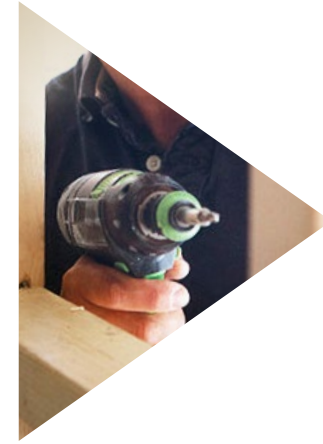
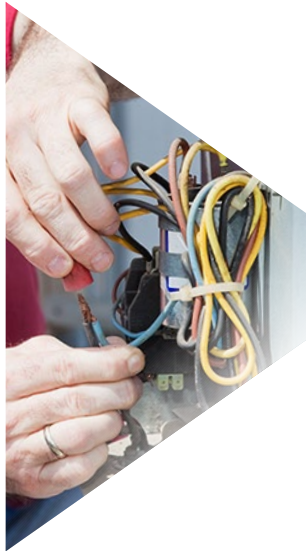
#### Expenses

Compensation	4,937,860	68.36%
Management, General and Other	849,030	11.75%
Management Information Systems	926,866	12.83%
Rent & Utilities	508,640	7.04%
	<b>\$7,222,396</b>	<b>100%</b>



\*Investment income not included.

MWCI



**PRODUCTS, SERVICES,  
COMMUNICATION  
& EDUCATION**



## PRODUCTS, SERVICES, COMMUNICATION & EDUCATION



MWCIA is proud to offer our members a wide array of products and services. During 2018, we released a revised, user friendly, ERM-14 Form (Ownership) on our website and introduced the WCUNDERWRITING web service product, which allows carriers to obtain employer-specific data in real time, system to system, from our website. Both of these initiatives support efficiencies for carriers. We also enhanced procedures and processes related to data security to help ensure that carrier data is protected.

MWCIA continued to reach out to members, agents and other stakeholders to share industry knowledge through our newsletters, computer based training modules and by helping to host and coordinate the 2018 Work Comp Forum that took place in September.

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.

### 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.



**ENHANCED  
DATA  
SECURITY**



## PRODUCTS, SERVICES, COMMUNICATION & EDUCATION



### **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 class description.

### **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 2018, MWCIA finished implementation of a new Disaster-Recovery-as-a-Service (DRaaS) solution. In the event of a disaster, MWCIA critical servers can be operated from a secure cloud portal.

### **DLI INSURANCE VERIFICATION SYSTEM**

MWCIA maintains the DLI Insurance Verification (coverage lookup) system on behalf of the Minnesota Department of Labor and Industry. In 2018, MWCIA initiated 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 enhanced features for DLI staff.

### **IMAGING SYSTEM**

MWCIA has long used an imaging system for the management and storage of historical documents. In 2018, after extensive analysis and preparation, we successfully migrated millions of historical documents from a vendor system to a new, customizable, MWCIA-maintained solution that offers expanded capabilities.





## PRODUCTS, SERVICES, COMMUNICATION & EDUCATION



### MANAGE POLICY SYSTEM

This feature-rich system allows carriers to submit and manage their policy data via the MWCIA website. Among other things, carriers may use Manage Policy 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 (USRs) data online. Carriers can create, update, validate, and submit USRs. They can also create correction, subsequent, and replacement USRs.

In 2017, MWCIA received Board approval to revise procedures for handling rejected USRs, as well as to increase the fine for missing USRs from the current \$50 per month to \$100 per month.

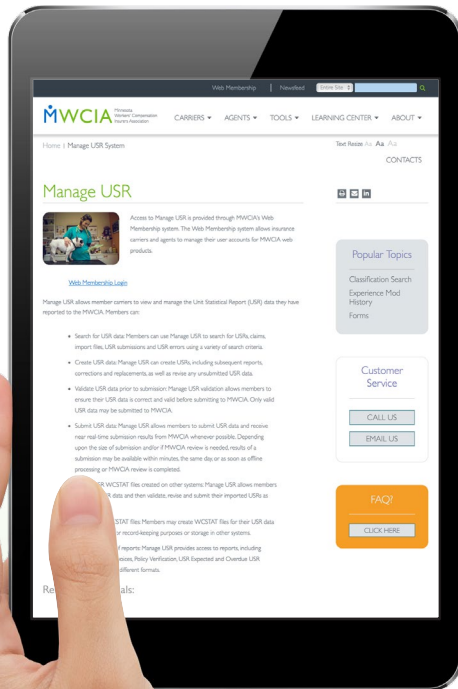
The changes were implemented with an effective date of July 1, 2018.

### MCPAP CREDIT FACTOR APPLICATION

The Minnesota Contractors Premium Adjustment Program (MCPAP) is an electronic credit factor application available for use by contractors and agents.

### MEDICAL CLAIMS ANALYTICS

IT and Actuarial staff members continue to partner on the development and refinement of a cost-effective, flexible, right-sized analytics solution for the investigation of 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 Rates Search](#)
- [Assigned Risk Premium Calculator](#)
- [Assigned Risk Merit Rating Lookup](#)

**MWCIA CROSS INDEX**

The MWCIA website includes a Cross Index for Minnesota endorsements and the Workers' Compensation Insurance Organization (WCIO) WCPOLS record type codes. This cross index allows carriers 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 (OAR)**

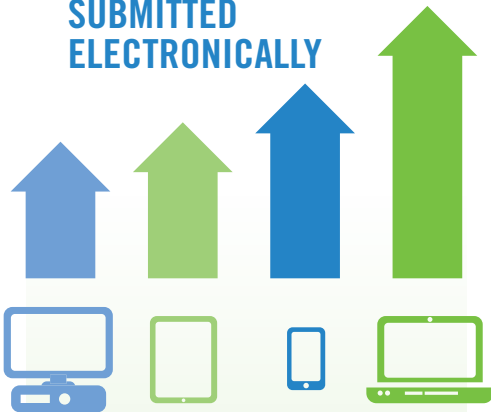
Developed in 2007 for the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), OAR allows agents and employers to complete Assigned Risk applications and make electronic payment online. In 2018, 96 percent of approved applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	6,863	275
Returned	4,745	51

96%

APPLICATIONS

SUBMITTED ELECTRONICALLY





### **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 2018, we handled around 1,340 ownership rulings. A revised ERM-14 Form was released on the MWCIA website in early March. Under the revised format this form went from having four pages to two pages.

In 2018, MWCIA gathered requirements for a new Manage Ownership web product that will allow for the electronic submission and management of ownership information. The product is currently in development and is scheduled to roll out in 2019.

### **SECURITY AND DATA PROTECTION**

Security continues to be a major priority for MWCIA. In 2018, we took many steps to protect our electronic resources. Of particular note, we authored and approved a new Cyber Security Policy, completed internal and external security audits of our electronic systems, and provided security awareness training to all staff.

### **WCUNDERWRITING WEB SERVICE**

In 2018, MWCIA introduced a new web service product that allows carriers to request and retrieve employer-specific data in real-time, system to system, from MWCIA's website. The data is returned in XML format based on the Workers Compensation Insurance Organizations (WCIO) WCUNDERWRITING XML standard and includes up to five years of experience modification and merit rating history and current insured names and addresses.



### [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 and MN Contractors Premium Adjustment Program (MCPAP) worksheets. Carriers can download experience rate sheets in bulk in PDF, WCRATING text format, and WCRATING XML format. MCPAP worksheets can be downloaded in PDF format. Carriers may also sign up for notifications alerting them when new or revised experience rate sheets are available for pickup.





## PRODUCTS, SERVICES, COMMUNICATION & EDUCATION



Some examples of MWCIA's communications and educational efforts in 2018 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 improve the usefulness of the reports. Most recently, in 2016, MWCIA incorporated new cancellation timeliness measures and enhanced policy timeliness measures.

### [COMPUTER BASED TRAINING MODULE \(CBT\)](#)

In 2018, an updated [ERM-14 CBT](#) was released on the MWCIA website in early March. The updated CBT provides a general overview, answers six of the most commonly asked questions and provides guidance on how to complete the revised two-page ERM-14 Form.

### [MINNESOTA WORKERS' COMPENSATION MANUALS](#)

MWCIA is charged with maintaining approved Minnesota Workers' Compensation Manuals. Filings to revise these manuals require an initial review by the Underwriting Committee and then approval by the MWCIA Board and the Minnesota Department of Commerce. As needed, revisions were made to Minnesota Workers' Compensation Manuals during 2018.

### [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 2018, MWCIA released 20 circular letters.



## 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 2018, staff provided external presentations to carriers, agents and business owners.

During 2018, MWCIA staff helped host and coordinate the 2018 WC Forum, with WCRA co-sponsoring the event, which took place in September at the Sheraton Bloomington hotel.

### **MWCIA WEB BASED NEWSLETTER & LINKEDIN**

MWCIA publishes newsletters and provides updates on a 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 redesign and redevelopment effort that began with interviews of customers and staff and incorporated the expertise of design and development consultants. Going forward, we continue to enhance the site to innovate and better meet the needs of our customers.



## COLLABORATIONS



## 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:

### [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.

### [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.



**SHARING**  
**INDUSTRY**  
**KNOWLEDGE**





## COLLABORATIONS



### 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](#): 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.

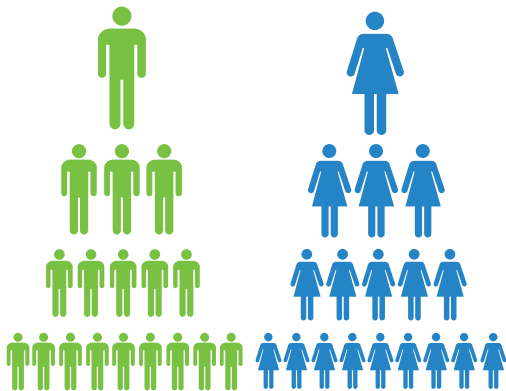




## MEMBER CARRIERS



## MEMBER CARRIERS



**GROWING  
MEMBER  
CARRIERS**

1001  
Clear Spring Property & Casualty Company

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  
Allianz Reinsurance America, Inc.

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 SENTINEL INSURANCE COMPANY

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED  
American Interstate Insurance Company

AMERISURE COMPANIES  
Amersure Insurance Company  
Amersure Mutual Insurance Company  
Amersure 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  
Ascot Insurance Company

**ASCOT 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

**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

**COUNTRY FINANCIAL**  
Country Mutual Insurance Company

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



## MEMBER CARRIERS



### 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  
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  
Everest Premier Insurance Company  
Everest Denali Insurance Company

FAIRFAX FINANCIAL INCORPORATED  
Greystone 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

### GENERALI UNITED STATES BRANCH

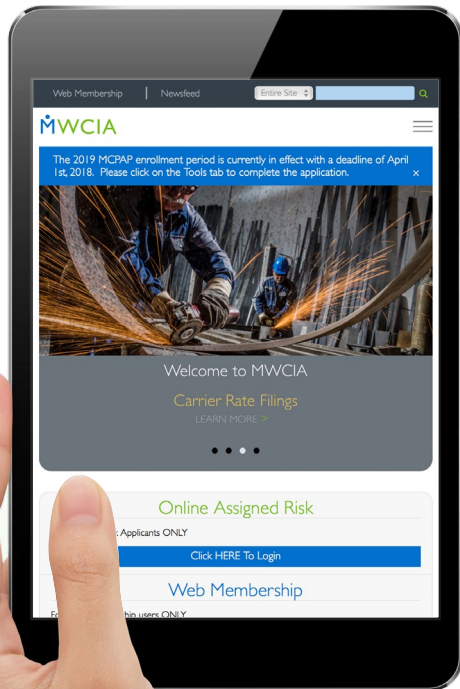
### GLENCAR INSURANCE

### 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  
Integrity Select Insurance Company  
Trustguard Insurance Company





## MEMBER CARRIERS



**NEW**  
**PRODUCTS**  
**FOR REAL-TIME,**  
**SYSTEM TO SYSTEM**  
**DATA**



### 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

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  
Explorer Insurance Company

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



## MEMBER CARRIERS



**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

**LUMBERMEN'S UNDERWRITING ALLIANCE**

**MADA INSURANCE EXCHANGE**

**MAG HOLIDAY COMPANY**  
MAG Mutual Insurance Company

**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 GROUP**  
Maine Employers Mutual 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  
Commercial Casualty 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





## MEMBER CARRIERS



**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

**ONE BEACON INSURANCE GROUP**  
Atlantic Specialty Insurance Company  
OBI America 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**

**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

**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.**





## MEMBER CARRIERS



# PROVIDED EXTERNAL PRESENTATIONS TO

CARRIERS

AGENTS

BUSINESS OWNERS

**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

**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**

**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

**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

**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

**TRIANGLE INSURANCE COMPANY INC**

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

**UTICA MUTUAL INSURANCE COMPANY**

**VIRGINIA SURETY COMPANY, INCORPORATED**



## MEMBER CARRIERS



### 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

### 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  
T.H.E. 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



## BOARD OF DIRECTORS



Our 2018 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 24, 2018, 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 had expired:

<b>Director:</b>	<b>Representing:</b>
Mr. Seth Daggett	RAM Mutual Insurance Company, Non-Stock
Ms. Amanda Aponte	SFM Mutual Insurance Company, Non-Stock
Mr. Jim Keal	West Bend Mutual Insurance Company, Non-Stock

During 2018, we held four Board Meetings at which we focused our discussions on the 2018 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.

COLLABORATIONS

MWCIA  
MANUALS

RATEMAKING  
REPORT

PRODUCTS  
& SERVICES

COMMUNICATIONS

BOARD MEETING  
PROGRESS



## BOARD OF DIRECTORS



As of December 31, 2018, the members of our Board were as follows.

### **DIRECTOR:**

Mr. Ira Feuerlicht

Mr. Paul Larson

Ms. Donna Glenn

Mr. Gary Thaden\*

Mr. Barry Preslaski

Mr. Seth Daggett

Mr. Amanda Aponte

Mr. Chris Westermeyer

Mr. Jim Keal

Mr. Kevin Christy

Mr. Kevin Gregerson\*

### **REPRESENTING:**

AIG

Federated Mutual Insurance Company

Liberty Mutual Insurance

MN Mechanical Contractors Association

Owners Insurance Company

RAM Mutual Insurance Company

SFM Mutual Insurance Company

Travelers

West Bend Mutual Insurance Company

Western National Mutual Insurance Company

Wilson-McShane Corporation

\*Public member appointed by the Minnesota Department of Commerce

To view current Board of Directors Biographies [click here](#).

MWCIA



**MWCIA STAFF**



## 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 MEMBER & CUSTOMER SERVICES

**Staff:** Jeff Kvam (supervisor), Dani Main, Melodie LaChapelle, Trice Tormoen and Terra Jordahl

#### 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.

REVISED  
ERM-14  
FORM

REAL-TIME  
WC UNDERWRITING  
WEB SERVICE

NEW  
CUSTOM  
IMAGING  
SYSTEM

**WORKING**  
**for our Members**





## MWCIA STAFF



### MWCIA UNIT STATISTICAL / EXPERIENCE RATING

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

#### MAIN FUNCTIONS

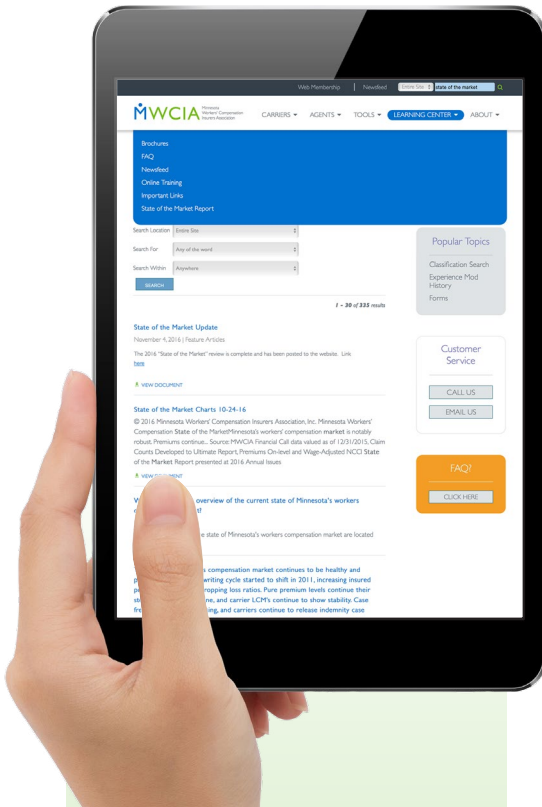
- Collects, analyzes, interprets and summarizes statistical data for the voluntary market.
- Administers notice and/or fining process for incorrect or late reporting of unit statistical data.
- Handles unit statistical data reporting inquiries from carriers and other interested parties.
- Oversees experience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

### MWCIA 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 ADMINISTRATIVE SERVICES

**Staff:** Leann Hayes (manager), 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.

DOCUMENTED  
CYBERSECURITY  
PLAN

IMPLEMENTED  
DISASTER  
RECOVERY AS A  
SERVICE (DRaaS)  
STRATEGY

REWRITE OF  
ASSIGNED RISK  
WEB  
APPLICATIONS

**WORKING**  
for our Members



## 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 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 INFORMATION TECHNOLOGY

**Staff:** Sue Levey (Vice President), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyna Sao, Marc Coleman, 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.

