

# RENEWAL

CONSISTENTLY ENHANCING & RENEWING  
THE VALUE WE PROVIDE

PRESIDENT'S  
LETTER

STATE OF THE MARKET  
& RATEMAKING

MWCIA 2019  
INITIATIVES

RESULTS

PRODUCTS, SERVICES,  
COMMUNICATION & EDUCATION

COLLABORATIONS

MEMBER  
CARRIERS

BOARD OF  
DIRECTORS

MWCIA  
STAFF



there are  
**DEVELOPMENTS**  
happening all the time –  
*a renewal  
of sorts*

## ◆ PRESIDENT'S LETTER

The Minnesota Workers' Compensation Insurers' Association (MWCIA) is a traditional and stable organization serving a traditional and stable workers' compensation industry.

But look closer and you can see that there are developments happening all the time – [a renewal of sorts](#) – throughout the year.

For example, we have completely remodeled and updated our office space to make it more functional, welcoming, brighter and more ergonomically and technically supportive for the work we do now and into the future.

We have also taken steps to address our succession of staff and leaders. I have mentioned planning for this renewal before, but this year we took concrete steps by promoting Muhammad Kashif to succeed Susan Levey as the leader of the Information Technology Department, who retired during the second quarter of 2019.

We also recently hired Andrea Everling to eventually succeed Craig Anderson in leading our Actuarial Services Department.

Renewing and retraining staff members' skill sets and capabilities are always a goal for us as we look to enhance knowledge and responsibilities for all staff.


We are renewing and updating our technology and tool capabilities as well, planning for entirely rewritten Insurance Verification, ARROW, Online Assigned Risk, computer-based training modules and a new Ownership application.



◆ **PRESIDENT'S LETTER**

As we approach our 100<sup>th</sup> year, this traditional organization is continually looking for ways to enhance and renew the value we provide to our members and the industry and we will continue to do so in the future.

Sincerely,



Brandon Miller, President



**Continually  
looking  
for ways to  
ENHANCE  
& RENEW  
the value  
we provide**

A grid of lightbulbs on a teal background. One lightbulb in the middle-right is illuminated, glowing bright white. The other lightbulbs are unlit. The image is overlaid with a large, stylized 'V' shape composed of blue and white diagonal stripes.

# REINFORCE

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](#).

## PREDICTABLE PURE PREMIUMS

- **voluntary market payroll growth**
- **consistent permanent injury reductions**
- **shifts toward less expensive medical care**
- **low loss ratios**
- **significant case reserve reductions**



# REFRESH

MWCIA 2019  
INITIATIVES



## 2019 UPDATES

- **2020 Ratemaking Report**
- **State of the Market Report**
- **Computer based training modules (CBTs)**
- **2019-2020 DSO License application renewal**
- **New Manage Ownership web product**
- **Disaster recovery (DR)**

## ◆ MWCIA 2019 INITIATIVES

2019 was a successful year for MWCIA with staff accomplishing a number of initiatives, including the following:

### MWCIA 2019 ACCOMPLISHMENTS

- Took steps to address our succession of staff and leaders.
- The 2020 Ratemaking Report was completed, approved and released in early August.
- The “State of the Market” report was retooled with additional information.
- Executed cross-training initiatives throughout Operations in key areas to broaden the knowledge base.
- MWCIA released three computer based training modules (CBTs) during 2019.
- MWCIA led the planning of the 2020 Work Comp Forum, working closely with the co-sponsor WCRA staff.
- The 2019-2020 DSO License application renewal rewrite was significantly reformatted to better align with statutory requirements.
- During the fourth quarter 2019 MWCIA released the new Manage Ownership web product, which provides an easy online method for employers or agents to complete and submit ERM-14 change of ownership forms.
- A new office phone system was selected via an RFP process.
- Disaster Recovery (DR) process implementation was completed successfully.

## ◆ MWCIA 2019 INITIATIVES

### MWCIA 2019 ACCOMPLISHMENTS (CONT)

- MWCIA staff was involved in developing and testing the following software tools:
  - A rewrite of the DLI Insurance Verification System
  - A rewrite of the Online Assigned Risk (OAR) product
  - Added enhancements to the ARROW software tool
  - Added various enhancements to Web Membership application
  - Completed the implementation and testing of Disaster Recovery (DR) planning
  - Added carrier data quality reports to Web Membership application
  - Enhancements to Experience Mod Application were completed and deployed

### BOARD AND COMMITTEE GOVERNANCE

- Reviewed and reappointed committee member assignments throughout the year.

### FINANCIAL RESPONSIBILITY AND STABILITY

- MWCIA expenditures did not exceed 95% of the 2019 approved budget of \$7,897,750.
- Over the past 6 years MWCIA has maintained a stable budget level.
- In an effort to utilize space more efficiently, reduce rental expenses, and create long-term office stability, MWCIA negotiated an 8-year lease extension. The office renovation was completed during the fourth quarter of 2019.

*Over the  
last 6 years*  
**MWCIA has  
maintained  
a stable  
BUDGET  
LEVEL**





# RENOVATE

RESULTS



# INSURANCE VERIFICATION SOFTWARE TOOL

- provides computer-generated online information on insurance coverage

## ◆ 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.

	Assigned Risk	Voluntary Market	Totals
Policies Counts	21,749	125,751	147,500
Transaction Counts	68,294	389,790	458,084
Cancellations/Reinstatements Counts	14,999	63,903	78,902
<b>Grand Total</b>	<b>105,042</b>	<b>579,444</b>	<b>684,486</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 2019, a total of 173,774 reports were collected.

MERIT RATING

In 2019  
 a total of  
**17,662 FILES**  
*were published  
 for Merit Rating*

◆ RESULTS

**FINES**

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$157,950 in 2019.

**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 2019.

**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 17,662 files were published for Merit Rating in 2019. The 2019 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	13,571
0.90	3,764
1.00	299
1.10	28

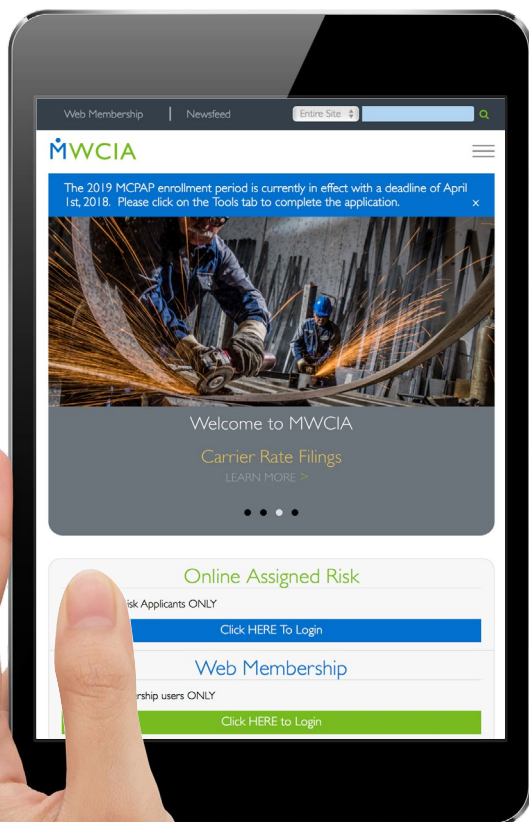
## ◆ RESULTS

### EXPERIENCE RATING

During 2019, we continued our activities in connection with the experience rating of employers. 26,685 Minnesota intrastate experience ratings were published, including revisions.

The 2019 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	1
Total Ratings between 0.50 & 0.59	6
Total Ratings between 0.60 & 0.69	250
Total Ratings between 0.70 & 0.79	2,234
Total Ratings between 0.80 & 0.89	7,739
Total Ratings between 0.90 & 0.99	10,154
Total Ratings between 1.00 & 1.09	1,270
Total Ratings between 1.10 & 1.19	944
Total Ratings between 1.20 & 1.29	941
Total Ratings between 1.30 & 1.39	1,041
Total Ratings between 1.40 & 1.49	917
Total Ratings between 1.50 & 1.59	439
Total Ratings between 1.60 & 1.69	276
Total Ratings between 1.70 & 1.79	189
Total Ratings between 1.80 & 1.89	90
Total Ratings between 1.90 & 1.99	59
Total Ratings greater than 1.99	135





# REVENUES & EXPENSES

- revenues = \$7,854,753
- expenses = \$7,229,172

## ◆ RESULTS

### REVENUE AND EXPENSES

MWCIA had revenues of \$7,854,753 of which \$7,180,749 was collected through the assessment process.

**Revenues**

Assessments	7,180,749	91.42%
Contract Services	458,615	5.84%
Unit Statistical	157,950	2.01%
Other	57,439	.73%
	<b>\$7,854,753</b>	<b>100%</b>

**Expenses**

Compensation	4,992,845	69.06%
Management, General and Other	1,232,986	17.06%
Management Information Systems	459,376	6.35%
Rent & Utilities	543,965	7.73%
	<b>\$7,229,172</b>	<b>100%</b>



# REJUVENATE

PRODUCTS, SERVICES,  
COMMUNICATION & EDUCATION



## DLI INSURANCE VERIFICATION SYSTEM

- **phase 1 rollout in 2019, phase 2 in progress**
- **objective is to achieve a responsive, intuitive, mobile-friendly solution**
- **additional DLI-internal functionality in progress**

## ◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA offers our members a wide array of products and services. During 2019, we released the new Manage Ownership web product, which provides an easy method for employees or agents to complete and submit ERM-14 change of ownership forms to MWCIA online. We also worked on a rewrite of the DLI Insurance Verification system, a rewrite of the Online Assigned Risk (OAR) product and added enhancements to the ARROW software tool.

MWCIA continued to reach out to members, agents and other stakeholders to share industry knowledge through our newsletters, computer-based training modules (CBTs) and external training sessions.

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.

In 2019, enhancements were added to ARROW including an additional feature that affords carriers direct comparisons with statewide metrics.

## ◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

### ASSIGNED RISK RATES SEARCH

This application allows you to search for assigned risk rate information based on the class code of interest.

### CARRIER DATA QUALITY REPORT

In 2019, MWCIA added a Carrier Data Quality Reports product and made it available online. Our members can now access 2019 reports, along with 2018 and 2017 reports. These reports can be accessed using MWCIA's Web Membership system. Carrier Data Quality Reports contain data from carriers that was received or due in the prior year. The objective is to provide carriers with useful feedback regarding the quality and timeliness of the data they have submitted to MWCIA.

### 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 the steps MWCIA would need to take if a disaster rendered our server room or office unusable. In 2018, MWCIA began the implementation of a new Disaster-Recovery-as-a-Service (DRaaS) solution and was able to complete it in 2019. In the event of a disaster, MWCIA critical servers can be operated from a secure cloud portal.

**Members  
can access  
2017, 2018  
& 2019  
Carrier Data  
Quality Reports  
now available  
online**



## ◆ 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 2019, MWCIA initiated a rewrite of the system. The objective was to modernize the site and achieve a responsive, intuitive, mobile-device-friendly solution for the public and enhanced features for DLI staff.

During 2019, MWCIA rolled out Phase 1 of a rewrite of the coverage lookup system. Phase 2, which began during the fourth quarter 2019, incorporates additional functionality into the DLI-internal portion of the system.

### **IMAGING SYSTEM**

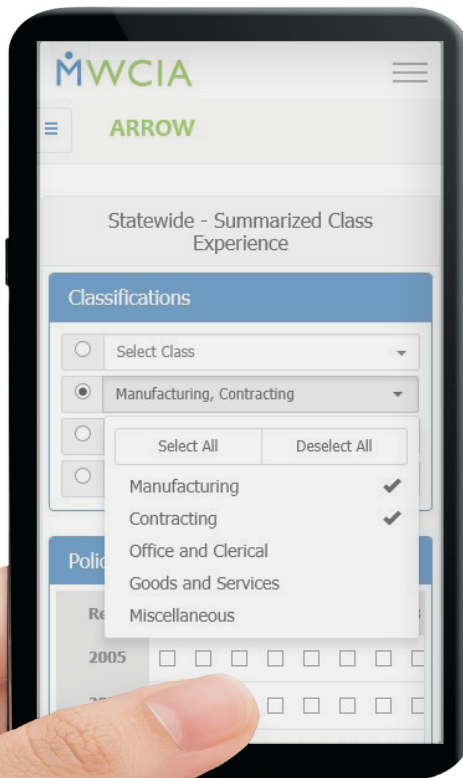
MWCIA has long used an imaging system for the management and storage of historical documents. MWCIA maintains a customized solution that offers expanded capabilities.

### **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 OWNERSHIP**

The new MWCIA web application, released November 4, 2019, allows agents and employers to enter, validate, and submit ERM-14 ownership information to MWCIA electronically. The Manage Ownership product is expected to improve the overall quality of ownership data managed by MWCIA and streamline processing for customers and MWCIA staff.





## MEDICAL CLAIMS DATA SOLUTION

- **cost-effective**
- **flexible**
- **right-sized analytics**

### ◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

#### 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, subsequent, and replacement USRs.

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



OAR SYSTEM

**A complete  
rewrite  
of the  
OAR SYSTEM  
to update the  
technology  
and incorporate  
improvements**

◆ **PRODUCTS, SERVICES, COMMUNICATION & EDUCATION**

**MWCIA CROSS INDEX**

The MWCIA website includes a Cross Index of 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)**

Initially 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 2019 – 95% of approved applications were submitted electronically:

<b>Description</b>	<b>OAR Count</b>	<b>Paper Count</b>
Assigned	6,527	184
Returned	4,572	24

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. Following an RFP process, a software development vendor was selected and development of the new system was initiated and continued into 2019.



## ◆ 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.

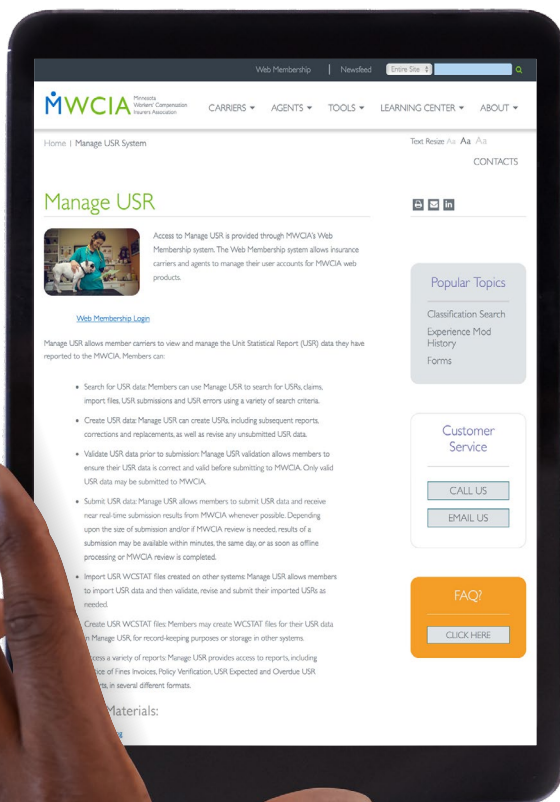
In 2019, we processed approximately 1,217 ownership rulings.

### SECURITY AND DATA PROTECTION

Security continues to be a major priority for MWCIA. We take 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

MWCIA introduced a new web service product which 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.





## EXPERIENCE MOD HISTORY APP

- review mod history
- download experience rate sheets
- download MCPAP worksheets
- sign up for updates

### ◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

#### 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.

#### EXPERIENCE MOD HISTORY

The 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, WCIO WCRATING text format, and WCIO 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 2019 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 increase the usefulness of the reports.

### COMPUTER BASED TRAINING MODULE (CBT)

In 2019, MWCIA released the following CBTs:

- Revised Experience Mod 3 CBT
- Manage Ownership Web Product (ERM-14) CBT to assist viewers in navigating the new online tool
- Revised ARROW CBT to assist viewers in navigating the enhanced online tool

### 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 needed, revisions were made to Minnesota Workers' Compensation Manuals during 2019.

Providing  
education  
via  
COMPUTER  
BASED  
*training modules*

## ◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

### 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 2019, MWCIA released 14 Circular Letters.

### 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 2019, staff provided external presentations to carriers, agents and business owners.

### MWCIA WEB BASED NEWSLETTER, LINKEDIN & SOCIAL MEDIA

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. We continue to enhance the site to innovate and better meet the needs of our customers.





# REINVIGORATE

COLLABORATIONS





## COLLABORATION IS A MEANS TO:

- share industry knowledge
- promote shared interests
- jointly develop software and services

## ◆ 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.

## ◆ COLLABORATIONS

### MINNESOTA WORKERS' COMPENSATION ASSIGNED RISK PLAN (MWCARP)

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.

Spectrum is  
the foundation  
for most of our  
**PRODUCTS &  
SERVICES**

*and is fundamental  
to serving our  
customers  
effectively*

## ◆ COLLABORATIONS

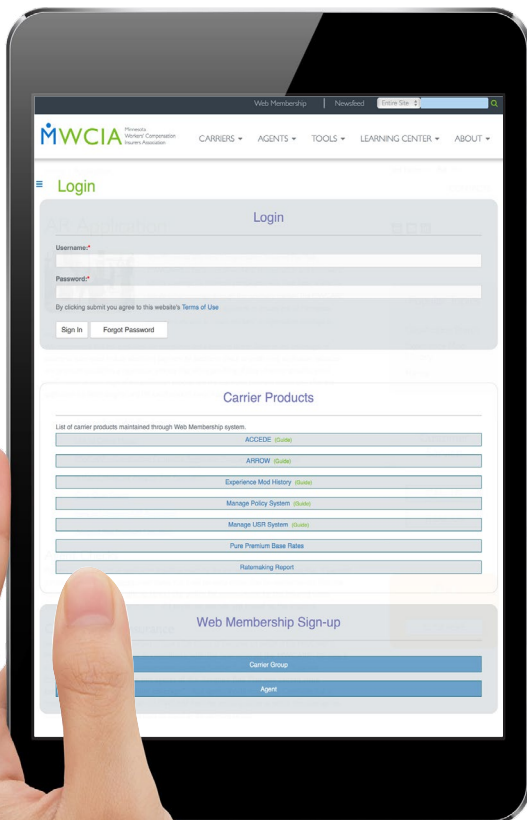
### ADDITIONAL RELATIONSHIPS

MWCIA also maintains close relationships with:

- Minnesota Department of Commerce
- WCRA: Minnesota Workers' Compensation Reinsurance Association
- IFM: Insurance Federation of Minnesota
- IDMA: Insurance Data Management Association

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.





# REVITALIZE

MEMBER  
CARRIERS



## DURING 2019

- released new **Manage Ownership** web product
- rewrite of **DLI Insurance Verification System**
- enhancements to **ARROW software tool**

## ◆ 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

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  
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  
 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  
 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

CERITY INSURANCE 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  
 CM Regent 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 Insurance Company

**Communications**  
**EDUCATE**  
**& INFORM**  
*carriers, agents*  
*& others*  
**on important**  
**topics in a**  
**timely fashion**

## ◆ MEMBER CARRIERS

### COUNTRY FINANCIAL

Country Mutual Insurance Company

### CRUM & FORSTER INSURANCE GROUP

Crum & Forster Indemnity Company  
North River Insurance Company  
United States Fire Insurance Company

### CUMIS INSURANCE SOCIETY, INCORPORATED

### DAKOTA TRUCK UNDERWRITERS

Dakota Truck Underwriters  
First Dakota Indemnity Company

### 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

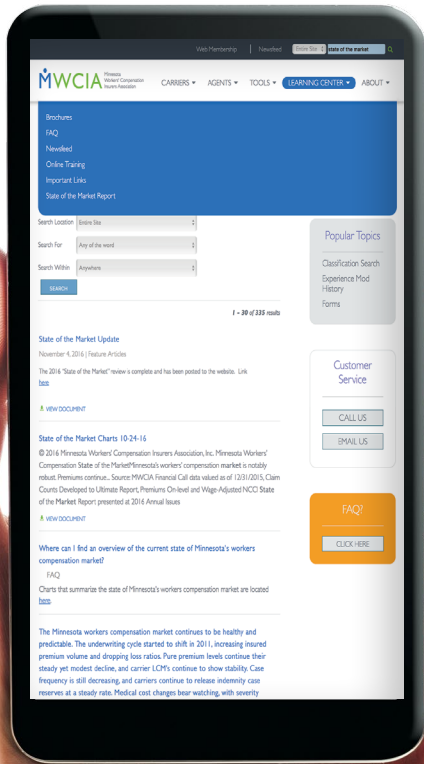
### GENERALI UNITED STATES BRANCH

### GLENCAR INSURANCE

### GLOBAL REINSURANCE CORPORATION OF AMERICA

### GMAC GROUP HOLDINGS

Integon National Insurance Company





## ARROW ALLOWS:

- allows carriers to perform queries against their own data
- statewide reporting options and comparisons
- may select precise type of query
- results in PDF or Excel-compatible file

### ◆ MEMBER CARRIERS

**GMAC INSURANCE GROUP**  
MIC Property and Casualty Insurance Corporation

**GRANGE MUTUAL CASUALTY GROUP**  
Grange Casualty Company  
Integrity Insurance Company  
Integrity Property & Casualty Insurance Company  
Integrity Select 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**

**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  
Guideone Specialty 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**



◆ **MEMBER CARRIERS**

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

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  
 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  
 Berkshire Hathaway Direct Insurance Company  
 Berkshire Hathaway Specialty Insurance Company  
 Commercial Casualty Insurance Company  
 National Indemnity Company  
 National Liability & Fire Insurance Company  
 Wellfleet Insurance Company  
 Wellfleet New York Insurance Company

**MWCIA**  
 continued to  
**REACH OUT**  
*to members,*  
*agents & other*  
*stakeholders*  
 to share  
 industry  
 knowledge

## ◆ MEMBER CARRIERS



### NATIONWIDE INSURANCE GROUP

Allied Insurance Company of America  
 Allied Property & Casualty Insurance Company  
 Amco Insurance Company  
 Crestbrook Insurance Company  
 Depositors Insurance Company  
 Freedom Specialty Insurance Company  
 Harleysville Preferred Insurance Company  
 National Casualty Company  
 Nationwide Affinity Insurance Company of America  
 Nationwide Agribusiness Insurance Company  
 Nationwide Assurance Company  
 Nationwide General Insurance Company  
 Nationwide Insurance Company of America  
 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

### 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



## ◆ MEMBER CARRIERS

**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

**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  
 Starr Specialty Insurance 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

# MANAGE POLICY SYSTEM

- submit & manage policy data via the MWCIA website
- resolve coverage issues
- address policy errors
- verify records online

◆ **MEMBER CARRIERS**

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

WCF NATIONAL INSURANCE COMPANY

W. R. BERKLEY CORPORATION GROUP  
Acadia Insurance Company  
Admiral Indemnity Corporation  
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  
Old Guard Insurance Company  
Westfield Insurance Company  
Westfield National Insurance Company

WORK FIRST CASUALTY COMPANY

XL AMERICA GROUP  
AXA Insurance Company  
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

A new web  
service product  
allows carriers to  
**REQUEST &  
RETRIEVE DATA**  
*in real time,  
system to system*

WEB SERVICE



# REASSURE

BOARD OF  
DIRECTORS



## MWCIA CIRCULAR LETTERS PROVIDE:

- approved filings
- Department of Commerce orders
- changes in products & services
- timely information on important changes

### ◆ BOARD OF DIRECTORS

Our 2019 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 23, 2019, 7601 France Avenue South, Suite 560, Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms had expired:

**Director:**

Mr. Paul Larson  
 Ms. Donna Glenn  
 Mr. Jim Kaynish

**Representing:**

Federated Mutual Insurance Company, Non-Stock  
 Liberty Mutual Insurance Company, Non-Stock  
 Zurich American Insurance Company, Stock

During 2019, we held four Board Meetings at which we focused our discussions on the 2019 Ratemaking Report, the financial status of the association, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.



COLLABORATE

Collaboration  
has allowed  
**MWCIA**  
**TO REALIZE**  
*some of its  
greatest goals*  
while also serving  
the industry as  
a whole

◆ **BOARD OF DIRECTORS**

As of December 31, 2019, the members of our Board were as follows.

**DIRECTOR:**

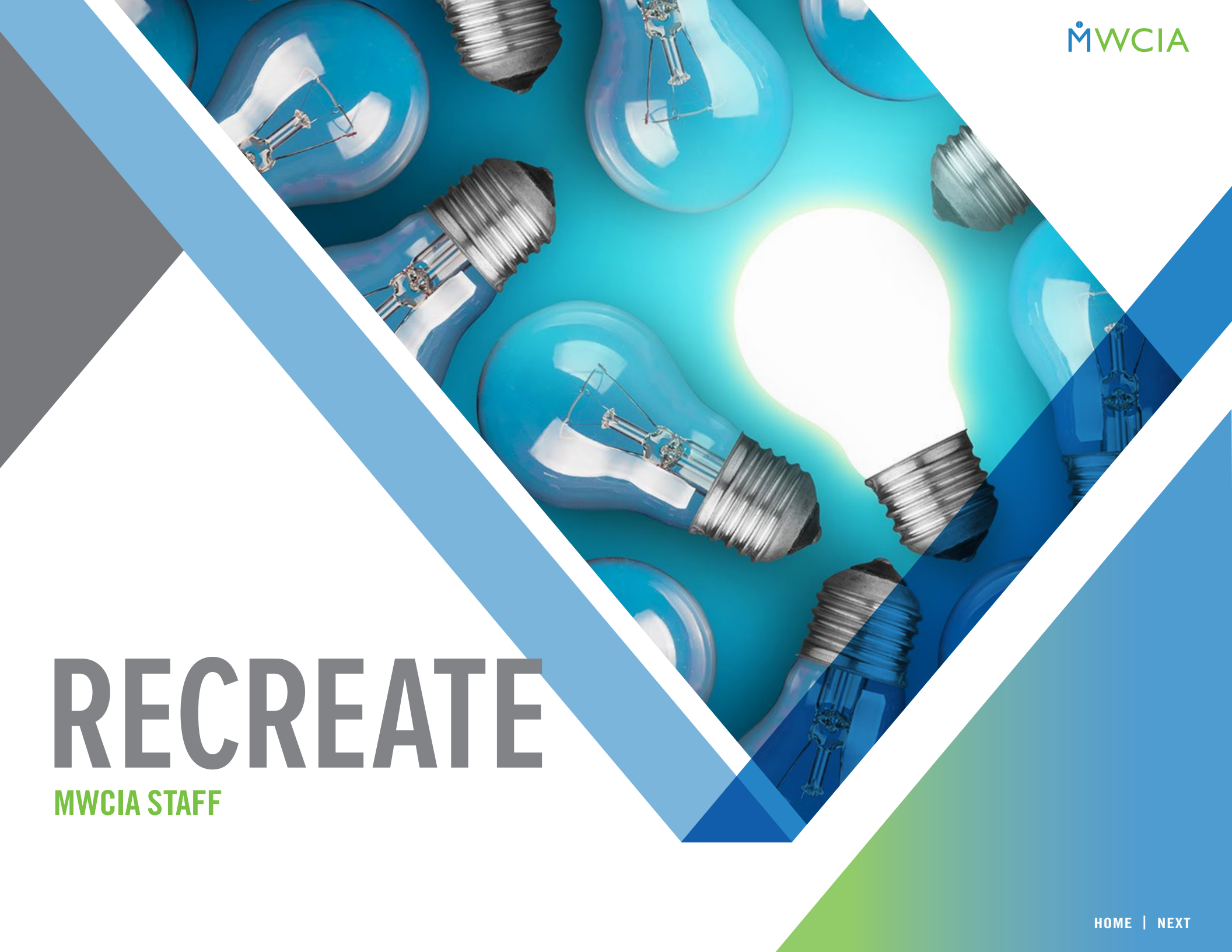
**REPRESENTING:**

Mr. Ira Feuerlicht	AIG
Mr. Paul Larson	Federated Mutual Insurance Company
Ms. Donna Glenn	Liberty Mutual Insurance
Mr. Gary Thaden*	MN Mechanical Contractors Association
Ms. Andrea Lindemeyer	Owners Insurance Company
Ms. Susan Koshewa	State Auto Insurance Company
Mr. Amanda Aponte	SFM Mutual Insurance Company
Mr. Chris Westermeyer	Travelers
Mr. Jim Keal	West Bend Mutual Insurance Company
Mr. Kevin Christy	Western National Mutual Insurance Company
Mr. Kevin Gregerson*	Wilson-McShane Corporation
Mr. Jim Kaynish	Zurich American Insurance Company

\*Public member appointed by the Minnesota Department of Commerce

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





# RECREATE

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

Muhammad Kashif, Director, Information Technology

### MWCIA MEMBER & CUSTOMER SERVICES

**Staff:** Trice Tormoen (supervisor), Dani Main, Melodie LaChapelle, Jeff Kvam 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, 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.

## ACCOMPLISHMENTS

- addressed succession of our staff and leaders
- executed cross-training initiatives to broaden the knowledge base
- remodeled our office space to make it more functional & technically supportive



◆ 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, Auntara De and Andrea Everling

**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.



**2019 was a  
SUCCESSFUL  
YEAR**

*with staff  
accomplishing  
a number  
of initiatives*

## ◆ 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:** Kathi Mocol (supervisor), Gretchen Steinwall and Phyllis Rence

#### 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 and Annual Luncheon.
- 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.





## RENEWING & UPDATING TECHNOLOGY

- rewritten Insurance Verification
- ARROW
- Online Assigned Risk
- computer-based training
- Ownership application

### ◆ 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:** Muhammad Kashif (Director), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyna Sao, Marc Coleman, Sondra Mattke 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.

**We look to  
enhance  
KNOWLEDGE &  
RESPONSIBILITIES  
for all staff**

