RENEWAL
CONSISTENTLY ENHANCING & RENEWING
THE VALUE WE PROVIDE
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.
As we approach our 100th 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
REINFORCE
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.

**STATE OF THE MARKET & RATEMAKING**

**PREDICTABLE PURE PREMIUMS**

- voluntary market payroll growth
- consistent permanent injury reductions
- shifts toward less expensive medical care
- low loss ratios
- significant case reserve reductions
2019 was a successful year for MWCIA with staff accomplishing a number of initiatives, including the following:

**MW CIA 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.
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.

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.

<table>
<thead>
<tr>
<th></th>
<th>Assigned Risk</th>
<th>Voluntary Market</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies Counts</td>
<td>21,749</td>
<td>125,751</td>
<td>147,500</td>
</tr>
<tr>
<td>Transaction Counts</td>
<td>68,294</td>
<td>389,790</td>
<td>458,084</td>
</tr>
<tr>
<td>Cancellations/Reinstatements Counts</td>
<td>14,999</td>
<td>63,903</td>
<td>78,902</td>
</tr>
<tr>
<td>Grand Total</td>
<td>105,042</td>
<td>579,444</td>
<td>684,486</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Merit Rating Factor</th>
<th>Number of Assigned Risk Files</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.67</td>
<td>13,571</td>
</tr>
<tr>
<td>0.90</td>
<td>3,764</td>
</tr>
<tr>
<td>1.00</td>
<td>299</td>
</tr>
<tr>
<td>1.10</td>
<td>28</td>
</tr>
</tbody>
</table>

RESULTS

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

<table>
<thead>
<tr>
<th>Modification Factor Range</th>
<th>Total Ratings</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 &amp; 0.49</td>
<td>1</td>
</tr>
<tr>
<td>0.50 &amp; 0.59</td>
<td>6</td>
</tr>
<tr>
<td>0.60 &amp; 0.69</td>
<td>250</td>
</tr>
<tr>
<td>0.70 &amp; 0.79</td>
<td>2,234</td>
</tr>
<tr>
<td>0.80 &amp; 0.89</td>
<td>7,739</td>
</tr>
<tr>
<td>0.90 &amp; 0.99</td>
<td>10,154</td>
</tr>
<tr>
<td>1.00 &amp; 1.09</td>
<td>1,270</td>
</tr>
<tr>
<td>1.10 &amp; 1.19</td>
<td>944</td>
</tr>
<tr>
<td>1.20 &amp; 1.29</td>
<td>941</td>
</tr>
<tr>
<td>1.30 &amp; 1.39</td>
<td>1,041</td>
</tr>
<tr>
<td>1.40 &amp; 1.49</td>
<td>917</td>
</tr>
<tr>
<td>1.50 &amp; 1.59</td>
<td>439</td>
</tr>
<tr>
<td>1.60 &amp; 1.69</td>
<td>276</td>
</tr>
<tr>
<td>1.70 &amp; 1.79</td>
<td>189</td>
</tr>
<tr>
<td>1.80 &amp; 1.89</td>
<td>90</td>
</tr>
<tr>
<td>1.90 &amp; 1.99</td>
<td>59</td>
</tr>
<tr>
<td>Greater than 1.99</td>
<td>135</td>
</tr>
</tbody>
</table>
REVENUES & EXPENSES

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

**REVENUE AND EXPENSES**

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

**Revenues**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessments</td>
<td>7,180,749</td>
<td>91.42%</td>
</tr>
<tr>
<td>Contract Services</td>
<td>458,615</td>
<td>5.84%</td>
</tr>
<tr>
<td>Unit Statistical</td>
<td>157,950</td>
<td>2.01%</td>
</tr>
<tr>
<td>Other</td>
<td>57,439</td>
<td>.73%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$7,854,753</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Expenses**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation</td>
<td>4,992,845</td>
<td>69.06%</td>
</tr>
<tr>
<td>Management, General and Other</td>
<td>1,232,986</td>
<td>17.06%</td>
</tr>
<tr>
<td>Management Information Systems</td>
<td>459,376</td>
<td>6.35%</td>
</tr>
<tr>
<td>Rent &amp; Utilities</td>
<td>543,965</td>
<td>7.73%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$7,229,172</td>
<td>100%</td>
</tr>
</tbody>
</table>
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.
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
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**

**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:

<table>
<thead>
<tr>
<th>Description</th>
<th>OAR Count</th>
<th>Paper Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assigned</td>
<td>6,527</td>
<td>184</td>
</tr>
<tr>
<td>Returned</td>
<td>4,572</td>
<td>24</td>
</tr>
</tbody>
</table>

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.
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.
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 WCIRATING text format, and WCIO WCIRATING 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.

EXPERIENCE MOD HISTORY APP
- review mod history
- download experience rate sheets
- download MCPAP worksheets
- sign up for updates
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.
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
COLLABORATIONS

Collaboration is fundamental to MWCI's mission. We pursue collaboration as a means to share industry knowledge, promote shared interests, and jointly develop software and services. Collaboration has allowed MWCI 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
MWCI collects proof of coverage information and manages the Workers’ Compensation Insurance Verification website on behalf of the Minnesota Department of Labor and Industry. MWCI 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.
Spectrum is the foundation for most of our products & services and is fundamental to serving our customers effectively.

**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.
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.
MEMBER CARRIERS

DURING 2019
- released new Manage Ownership web product
- rewrite of DLI Insurance Verification System
- enhancements to ARROW software tool

1001
- Clear Spring Property & Casualty Company
- 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
- 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
- Vantage 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
- ACG 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
- Sequoia Insurance Company
- Southern Insurance Company
- Technology Insurance Company
- Wesco Insurance Company
Communications EDUCATE & INFORM carriers, agents & others on important topics in a timely fashion

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

ARMOURE 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
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<tr>
<th>Member Carriers</th>
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<tr>
<td><strong>COUNTRY FINANCIAL</strong></td>
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<tr>
<td>Country Mutual Insurance Company</td>
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<tr>
<td><strong>CRUM &amp; FORSTER INSURANCE GROUP</strong></td>
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<tr>
<td>Crum &amp; Forster Indemnity Company</td>
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<tr>
<td>North River Insurance Company</td>
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<td>United States Fire Insurance Company</td>
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<tr>
<td><strong>CUMIS INSURANCE SOCIETY, INCORPORATED</strong></td>
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<td><strong>DAKOTA TRUCK UNDERWRITERS</strong></td>
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<tr>
<td>Dakota Truck Underwriters</td>
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<tr>
<td>First Dakota Indemnity Company</td>
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<td><strong>DENTISTS INSURANCE COMPANY</strong></td>
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<td><strong>DIAMOND INSURANCE COMPANY</strong></td>
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<td><strong>EASTERN ALLIANCE INSURANCE GROUP</strong></td>
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<td>Allied Eastern Indemnity Company</td>
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<td>Eastern Advantage Assurance Company</td>
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<td>Eastern Alliance Insurance Company</td>
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<td><strong>ELECTRIC INSURANCE COMPANY</strong></td>
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<td><strong>EMC INSURANCE COMPANIES</strong></td>
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<td>EMC Property &amp; Casualty Company</td>
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<td>EMCASCO Insurance Company</td>
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<tr>
<td>Employers Mutual Casualty Company</td>
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<td>Union Insurance Company of Providence</td>
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<td><strong>EMPLOYERS HOLDINGS GROUP</strong></td>
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<td>Employers Assurance Company</td>
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<td>Employers Compensation Insurance Company</td>
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<td>Employers Preferred Insurance Company</td>
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<tr>
<td><strong>ENDURANCE SPECIALTY GROUP</strong></td>
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<tr>
<td>Endurance Assurance Corporation</td>
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<td>Endurance Risk Solutions Assurance Company</td>
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<tr>
<td><strong>ERIE INSURANCE GROUP</strong></td>
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<tr>
<td>Erie Insurance Company</td>
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<tr>
<td>Erie Insurance Company of New York</td>
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<tr>
<td>Erie Insurance Exchange</td>
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<tr>
<td>Erie Insurance Property &amp; Casualty Company</td>
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<tr>
<td>Flagship City Insurance Company</td>
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<tr>
<td><strong>EVEREST REINSURANCE GROUP</strong></td>
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<td>Everest National Insurance Company</td>
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<td>Everest Reinsurance Company</td>
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<td>Everest Premier Insurance Company</td>
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<td>Everest Denali Insurance Company</td>
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<tr>
<td><strong>FAIRFAX FINANCIAL INCORPORATED</strong></td>
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<tr>
<td>Greystone Insurance Company</td>
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<tr>
<td>Hudson Insurance Company</td>
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<tr>
<td>Odyssey America Reinsurance Corporation</td>
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<tr>
<td><strong>FALLS LAKE INSURANCE COMPANIES</strong></td>
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<tr>
<td>Falls Lake National Insurance Company</td>
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<tr>
<td><strong>FARM BUREAU MUTUAL GROUP</strong></td>
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<tr>
<td>Farm Bureau Property &amp; Casualty Insurance Company</td>
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<tr>
<td>Western Agricultural Insurance Company</td>
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<td><strong>FARMERS INSURANCE GROUP</strong></td>
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<td>21st Century Advantage Insurance Company</td>
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<td>21st Century North American Insurance Company</td>
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<tr>
<td>Farmers Insurance Exchange</td>
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<td>Fire Insurance Exchange</td>
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<tr>
<td>Foremost Insurance Company</td>
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<td>Foremost Property and Casualty Company</td>
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<tr>
<td>Foremost Signature Insurance Company</td>
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<tr>
<td>Mid-Century Insurance Company</td>
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<tr>
<td>Truck Insurance Exchange</td>
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<tr>
<td><strong>FEDERATED MUTUAL INSURANCE GROUP</strong></td>
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<tr>
<td>Federated Mutual Insurance Company</td>
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<td>Federated Reserve Insurance Company</td>
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<td>Federated Service Insurance Company</td>
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<td><strong>FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE</strong></td>
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<td><strong>FIRST FINANCIAL INSURANCE COMPANY</strong></td>
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<td><strong>FM GLOBAL GROUP</strong></td>
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<tr>
<td>Affiliated FM Insurance Company</td>
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<td><strong>FRANKENMUTH MUTUAL INSURANCE COMPANY</strong></td>
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<td><strong>GATEWAY INSURANCE COMPANY</strong></td>
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<td><strong>GENERAL REINSURANCE GROUP</strong></td>
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<tr>
<td>General Reinsurance Corporation</td>
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<td>Genesis Insurance Company</td>
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<td><strong>GENERALI UNITED STATES BRANCH</strong></td>
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<td><strong>GLEN CAR INSURANCE</strong></td>
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<td><strong>GLOBAL REINSURANCE CORPORATION OF AMERICA</strong></td>
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<tr>
<td><strong>GMAC GROUP HOLDINGS</strong></td>
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<td>Integon National Insurance Company</td>
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</tbody>
</table>
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 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
- Allamerca 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

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

**MEMBER CARRIERS**

- IRONSHORE INDEMNITY, INCORPORATED
  - 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

- MEDEM MAR 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
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
A new web service product allows carriers to request & retrieve data in real time, system to system.

**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.

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

ZENITH NATIONAL INSURANCE COMPANY
REASSURE

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
  - Representing: Federated Mutual Insurance Company, Non-Stock
- Ms. Donna Glenn
  - Representing: Liberty Mutual Insurance Company, Non-Stock
- Mr. Jim Kaynish
  - Representing: 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.
As of December 31, 2019, the members of our Board were as follows.

**DIRECTOR:**
Mr. Ira Feuerlicht
Mr. Paul Larson
Ms. Donna Glenn
Mr. Gary Thaden*
Ms. Andrea Lindemeyer
Ms. Susan Koshewa
Mr. Amanda Aponte
Mr. Chris Westermeyer
Mr. Jim Keal
Mr. Kevin Christy
Mr. Kevin Gregerson*
Mr. Jim Kaynish

**REPRESENTING:**
AIG
Federated Mutual Insurance Company
Liberty Mutual Insurance
MN Mechanical Contractors Association
Owners Insurance Company
State Auto Insurance Company
SFM Mutual Insurance Company
Travelers
West Bend Mutual Insurance Company
Western National Mutual Insurance Company
Wilson-McShane Corporation
Zurich American Insurance Company

*Public member appointed by the Minnesota Department of Commerce

To view current Board of Directors Biographies click here.
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

◆ MWCI A STAFF

MW CIA 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

MW CIA 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 MW CIA’s quarterly newsletters.
- Coordinates, researches and/or prepares filings of various manual rules, forms and classification changes with the Department of Commerce.
- Develops and publishes informational brochures on a variety of workers’ compensation topics.
- Provides education and information to agents, employers and member carriers through outside speaking engagements and by attending industry trade shows.
MWCIA STAFF

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

Staff: 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.
**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 INFORMATION TECHNOLOGY

Staff: Muhammad Kashif (Director), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyn 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.